

**2024**

Laporan Tahunan  
Annual Report

**mandiri**  
inhealth

# Tumbuh Berkelanjutan Memperkuat Sinergi

Sustainable Growth, Strengthening Synergy



# Sanggahan dan Batasan Tanggung Jawab

## Disclaimer

Laporan Tahunan PT Asuransi Jiwa Inhealth Indonesia Tahun Buku 2024 dengan tema **"Tumbuh Berkelanjutan Memperkuat Sinergi"**. Tema tersebut dipilih berdasarkan analisis dan kajian yang mendalam berdasarkan data dan perkembangan bisnis di sepanjang tahun 2024.

Laporan Tahunan ini memuat pernyataan kondisi keuangan, hasil operasi, proyeksi, rencana, strategi, kebijakan, serta tujuan PT Asuransi Jiwa Inhealth Indonesia, yang digolongkan sebagai pernyataan ke depan dalam pelaksanaan perundang-undangan yang berlaku, kecuali hal-hal yang bersifat historis.

Pernyataan-pernyataan prospektif dalam Laporan Tahunan ini dibuat berdasarkan berbagai asumsi mengenai kondisi terkini dan kondisi mendatang PT Asuransi Jiwa Inhealth Indonesia serta lingkungan bisnis di mana PT Asuransi Jiwa Inhealth Indonesia menjalankan kegiatan usahanya. PT Asuransi Jiwa Inhealth Indonesia tidak menjamin bahwa dokumen-dokumen yang telah dipastikan keabsahannya akan membawa hasil yang sama di masa mendatang, karena dapat dipengaruhi oleh beberapa faktor di luar kendali PT Asuransi Jiwa Inhealth Indonesia.

Laporan Tahunan ini memuat kata "Perseroan" yang didefinisikan sebagai PT Asuransi Jiwa Inhealth Indonesia yang menjalankan usaha di bidang Asuransi Jiwa. Adakalanya kata "Mandiri Inhealth" digunakan atas dasar kemudahan untuk menyebut PT Asuransi Jiwa Inhealth Indonesia secara umum. Penyebutan satuan mata uang "Rupiah", "Rp".

Semua informasi keuangan disajikan dalam mata uang "Rupiah" sesuai dengan Standar Akuntansi Keuangan Indonesia. Laporan Tahunan PT Asuransi Jiwa Inhealth Indonesia Tahun Buku 2024 disajikan dalam dua bahasa yaitu Bahasa Indonesia dan Bahasa Inggris dengan menggunakan jenis dan ukuran huruf yang mudah dibaca dan dicetak dengan kualitas yang baik. Laporan Tahunan ini juga dapat dilihat dan diunduh melalui website resmi Perseroan yaitu [www.mandiriinhealth.co.id](http://www.mandiriinhealth.co.id).

The Annual Report of PT Asuransi Jiwa Inhealth Indonesia for the 2024 Fiscal Year carries the theme of **"Sustainable Growth, Strengthening Synergy"** which was selected through in-depth analysis and reviews based on business developments and data throughout 2024.

This Annual Report contains statements of financial condition, operating results, projections, plans, strategies, policies, and objectives of PT Asuransi Jiwa Inhealth Indonesia, which are classified as forward-looking statements in accordance with applicable laws, except for historic matters.

The prospective statements in this Annual Report are made based on various assumptions regarding the current and future conditions of PT Asuransi Jiwa Inhealth Indonesia and the business environment in which PT Asuransi Jiwa Inhealth Indonesia carries out its business activities. PT Asuransi Jiwa Inhealth Indonesia does not guarantee that documents whose validity has been confirmed will bring certain results in the future as they can be influenced by several factors beyond the control of PT Asuransi Jiwa Inhealth Indonesia.

This Annual Report contains the word "Company" which is defined as PT Asuransi Jiwa Inhealth Indonesia that carries out business in the field of Life Insurance. The term "Mandiri Inhealth" is occasionally used for convenience to refer to PT Asuransi Jiwa Inhealth Indonesia in general. The mention of "Rupiah" and/or "Rp" refers to the official currency of the Republic of Indonesia.

All financial information is presented in "Rupiah" in accordance with Indonesian Financial Accounting Standards. The Annual Report of PT Asuransi Jiwa Inhealth Indonesia for the 2024 Fiscal Year is presented in two languages, namely, Indonesian and English, featuring an easy-to-read font style and size, as well as high-quality print. This Annual Report can also be viewed and downloaded on the Company's official website, [www.mandiriinhealth.co.id](http://www.mandiriinhealth.co.id).

## Tema 2024

### 2024 Theme



## Tumbuh Berkelanjutan Memperkuat Sinergi

Sustainable Growth, Strengthening Synergy

Di tahun 2024, PT Asuransi Jiwa Inhealth Indonesia tumbuh berkelanjutan memperkuat posisi dengan bersinergi bersama PT Asuransi Jiwa IFG ("IFG Life"). Langkah strategis ini dilakukan oleh pemegang saham untuk mewujudkan pertumbuhan Mandiri Inhealth sebagai Perusahaan asuransi jiwa dan kesehatan terbesar di Indonesia. Selain itu, melalui sinergi diharapkan mendorong keberlanjutan industri asuransi nasional.

IFG Life menjadi pemegang saham utama dan pengendali Perusahaan dengan kepemilikan sebesar 80%, dan PT Bank Mandiri (Persero) Tbk. dengan kepemilikan saham sebesar 20%. Dengan diakuisisinya saham Mandiri Inhealth oleh IFG Life diharapkan dapat memperkuat ekosistem industri asuransi di Indonesia.

Sinergi Mandiri Inhealth bersama IFG Life diharapkan dapat mendorong cakupan layanan *managed care* yang lebih luas. Mandiri Inhealth optimis akan tumbuh secara berkelanjutan dengan *market share* mencapai 39,6% untuk asuransi kesehatan kumpulan di tahun 2024.

In 2024, PT Asuransi Jiwa Inhealth Indonesia grew sustainably to strengthen its position by synergizing with PT Asuransi Jiwa IFG ("IFG Life"). This strategic measure was taken by shareholders to realize the growth of Mandiri Inhealth as the largest life and health insurance company in Indonesia. Moreover, through synergy, it is expected to encourage the sustainability of the national insurance industry.

IFG Life has become the major and controlling shareholder with an 80% ownership, while PT Bank Mandiri (Persero) Tbk. retains a 20% ownership. The acquisition of Mandiri Inhealth shares by IFG Life is expected to strengthen Indonesia's insurance ecosystem, enhancing its resilience and competitiveness.

The synergy between Mandiri Inhealth and IFG Life is expected to encourage a wider coverage of managed care services. Mandiri Inhealth is optimistic that it will grow sustainably with a market share reaching 39.6% for group health insurance in 2024.



# Kesinambungan Tema

## Theme Continuity



**2023**

### Membangun Ketangguhan dengan Inovasi Building Resilience through Innovation

Untuk meningkatkan pendapatan sekaligus menciptakan nilai tambah dan menghadirkan peluang baru, Mandiri Inhealth terus-menerus mengembangkan inovasi produk dan layanannya. Di tahun 2023, Mandiri Inhealth selain melakukan kerja sama dengan sejumlah pihak, juga meluncurkan produk Mandiri Inhealth *MyCare Ultimate* (*MyCU*) bertepatan pada perayaan ulang tahun yang ke-15. *MyCare Ultimate* merupakan produk asuransi kesehatan individu yang menghadirkan akses produk asuransi yang bermanfaat dan terjangkau dengan memberikan kenyamanan layanan kesehatan yang mengoptimalkan manfaat BPJS Kesehatan untuk pelayanan rawat inap dengan mekanisme *Top Up* kelas Rawat Inap. Di samping itu, Mandiri Inhealth terus memperkuat inovasi digital dalam rangka memberikan kemudahan bagi peserta. Melalui upaya-upaya yang dilakukan di sepanjang tahun 2023, Mandiri Inhealth dapat mempertahankan kesehatan Perseroan pada posisi yang stabil.

To increase income while creating added value and presenting new opportunities, Mandiri Inhealth continuously develops its product and service innovations. Apart from collaborating with a number of parties in 2023, Mandiri Inhealth also launched the Mandiri Inhealth *MyCare Ultimate* product coinciding with its 15th anniversary celebration. *MyCare Ultimate* is an individual health insurance product that provides access to useful and affordable insurance products by providing comfortable health services that optimize BPJS Kesehatan benefits for inpatient services with an Inpatient class *Top Up* mechanism. In addition, Mandiri Inhealth continues to strengthen digital innovation to provide convenience for participants (customers). Through the efforts made throughout 2023, Mandiri Inhealth can maintain the Company's health in a stable position.



**2022**

### Menghadapi Tantangan Melalui Transformasi Digital Rising to the Challenges through Digital Innovation

Untuk mengoptimalkan digitalisasi dan menjawab tantangan operasional, Mandiri Inhealth berinvestasi pada teknologi digital sehingga menghasilkan pertumbuhan yang signifikan di tahun 2022. Perseroan berusaha menguatkan *enablers* dengan pemisahan fungsi *sales* dan operasional, pembentukan unit khusus yang mengelola digitalisasi untuk mengoptimalkan fitur *FitAja!* sebagai cikal bakal pendirian anak usaha Perseroan. Selain itu, Perseroan mengembangkan Mandiri Inhealth *Contact Center* (MICC) sebagai *Strategic Business Unit* (SBU) dan mengoptimalkan fitur *FitAja!*. Strategi Perseroan harus didukung dengan integrasi antara penerapan tata kelola Perseroan yang baik, manajemen risiko dan kepatuhan, serta secara berkelanjutan meningkatkan kompetensi pegawai dan kesiapan teknologi informasi yang andal. Mandiri Inhealth siap menjawab tantangan dan meraih pertumbuhan optimal.

To optimize digitization and respond to the Company's operational challenges, the Company invests in digital technology to generate significant growth in 2022. The Company strives to strengthen enablers by separating sales and operational functions, establishing a special unit that manages digitization to optimize the *FitAja!* as the forerunner to the establishment of the Company's subsidiary. In addition, the Company is developing Mandiri Inhealth *Contact Center* (MICC) as a strategic business unit (SBU) and optimizing the *FitAja!* application feature. Corporate strategy must be supported by integration between the implementation of good corporate governance, risk management and compliance, as well as continuously improving employee competency and reliable information technology readiness. Mandiri Inhealth is ready to respond to challenges and achieve optimal growth.



**2021**

### Mengoptimalkan Layanan Digital di Tahun Pertumbuhan yang Menginspirasi Optimizing Digital Services in a Year of Inspiring Growth

Tahun 2021 merupakan tahun *rebound* bagi Mandiri Inhealth di tengah kondisi perekonomian dan industri yang masih belum sepenuhnya pulih akibat pandemi *Corona Virus Disease 2019* (COVID-19) yang masih berlanjut, walaupun perekonomian memperlihatkan pertumbuhan dibanding tahun sebelumnya. Di sisi lain, pandemi COVID-19 yang merebak cukup dahsyat di sepanjang tahun 2020, meningkatkan kesadaran masyarakat atas perlindungan diri dan menjadi salah satu katalis bagi pertumbuhan positif industri asuransi kesehatan maupun asuransi jiwa di sepanjang tahun 2021. Sebagai salah satu pelaku industri asuransi kesehatan maupun asuransi jiwa di Indonesia, Mandiri Inhealth melakukan berbagai inovasi layanan, baik pengembangan layanan digital maupun perbaikan bisnis proses dan pengembangan produk baru, untuk memenuhi harapan para *stakeholder* atas Mandiri Inhealth yang lebih baik. Pengoptimalan layanan digital yang dilakukan Mandiri Inhealth di sepanjang tahun 2021, terbilang sangat berhasil dalam meningkatkan pertumbuhan kinerja Perseroan, dan menjadikan 2021 sebagai tahun pertumbuhan yang menginspirasi bagi Mandiri Inhealth.

In 2021 marks a rebound for Mandiri Inhealth amid economic and industrial conditions that are still not fully recovered due to the ongoing Corona Virus Disease 2019 (COVID-19) pandemic, even though the economy shows growth compared to the previous year. On the other hand, the COVID-19 pandemic which spread quite violently throughout 2020, increased public awareness of self-protection and became one of the catalysts for the positive growth of the health insurance and life insurance industries throughout 2021. As one of the players in the health and insurance industry spirit in Indonesia, Mandiri Inhealth performs various service innovations, both digital service development and business process improvement and new product development, to meet stakeholder expectations for a better Mandiri Inhealth. Optimizing digital services carried out by Mandiri Inhealth throughout 2021, was successful in increasing the growth of the Company's performance, and making 2021 an inspiring growth year for Mandiri Inhealth.



**2020**

### Semangat Sehatkan Negeri Spirit to Make a Healthy Nation

Merebaknya pandemi *Corona Virus Disease 2019* (COVID-19) di hampir sebagian besar negara di dunia termasuk Indonesia, berdampak terhadap berubahnya tatanan sosial ekonomi masyarakat dan industri secara global. Kondisi tersebut tidak menyurutkan semangat Mandiri Inhealth untuk terus memberikan pelayanan terbaik pada para pelanggan agar tetap merasa aman dan nyaman dalam menggunakan produk dan layanan Perseroan di tengah pandemi. Hal tersebut sejalan dengan komitmen Perseroan untuk terus berdedikasi dan mengutamakan kepentingan Bangsa dan Negara, dan senantiasa berkontribusi untuk Indonesia Sehat.

The outbreak of the Corona Virus Disease 2019 (COVID-19) pandemic in most countries in the world, including Indonesia, has an impact on changing the socio-economic order of society and industry globally. This condition did not dampen the spirit of Mandiri Inhealth to continue to provide the best service to customers so that they still feel safe and comfortable in using the Company's products and services in the midst of a pandemic. This is in line with the Company's commitment to continue to be dedicated and prioritize the interests of the Nation and State, and always contribute to a Healthy Indonesia.

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## 07 Laporan Keuangan Financial Report







# 01

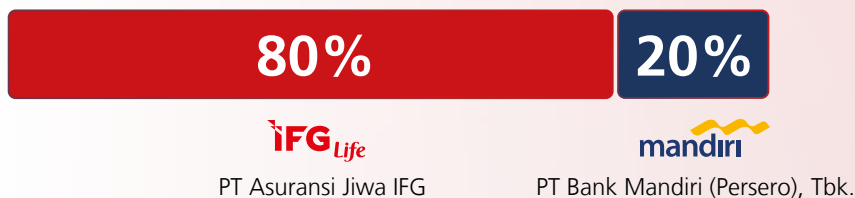
## **IKHTISAR KEUANGAN DAN OPERASIONAL**

Financial and  
Operational  
Highlights

# Sekilas Tentang Mandiri Inhealth

Mandiri Inhealth at a Glance

## Pemegang Saham / Shareholders



## Segmen Usaha / Business Segment

### Asuransi Jiwa / Life Insurance



## Produk dan Jasa / Products and Services

- Asuransi Kesehatan Kumpulan dan Individu
- Asuransi Jiwa Kumpulan
- Group and Individual Health Insurance
- Group Life Insurance



## Total Pendapatan / Total Income

Rp  
**3,77**  
Triliun / trillion



## Total Aset / Total Assets

Rp  
**3,60**  
Triliun / trillion





### Jumlah Pegawai / Number of Employees

# 705

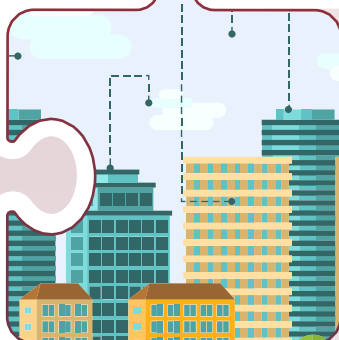
Karyawan / Employees



### Total Tertanggung / Total Insured

# 1.697.527

Jiwa / People



### Jaringan Kantor (Di Luar Kantor Pusat) / Office Network (Excluding Head Office)

# 12

Kantor Pemasaran  
Marketing Offices

# 34

Kantor Layanan  
Service Offices

# 12

Kantor Operasional  
Operational Offices



### Jumlah Provider / Number of Provider Networks

# 6.942

Unit / Units

### Jumlah Provider Telemedicine / Number of Telemedicine Provider Networks

# 4

Unit / Units



### Jumlah Badan Usaha / Number of Business Entities

# 1.692

Unit / Units

## Pencapaian 2024

### 2024 Achievements

#### Aset Assets



Rp  
**3,60**

triliun / trillion

**28%**

#### Liabilitas Liabilities



Rp  
**2,03**

triliun / trillion

**64%**

#### Ekuitas Equity



Rp  
**1,57**

triliun / trillion

**1%**

#### Sertifikasi Certification

Di tahun 2024, Mandiri Inhealth berhasil mempertahankan *rating* peringkat **idAA (Double A; Stable Outlook)** sejak tahun 2017 berdasarkan penilaian PT Pemeringkat Efek Indonesia (Pefindo). Perusahaan Asuransi dengan peringkat **idAA** memiliki karakteristik keamanan keuangan yang sangat kuat.

In 2024, Mandiri Inhealth managed to maintain its **idAA (Double A; Stable Outlook)** rating since 2017 based on the assessment of PT Pemeringkat Efek Indonesia (Pefindo). An insurance company with an **idAA** rating has very strong financial security characteristics.





### Pendapatan Revenue



Rp  
**3,77**

triliun / trillion

**30%**

### Pendapatan Premi Bruto Gross Premium Income



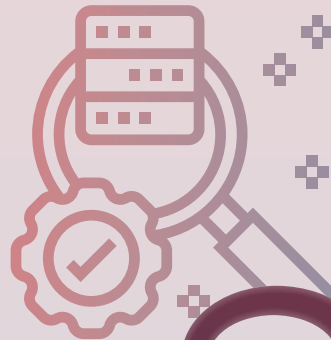
Rp  
**Rp4,68**

triliun / trillion

**36%**

### Asesmen GCG GCG Assessment

Skor / Score  
**4,96**



### ISO 27001:2022 dan ISO 37001:2016 ISO 27001:2022 and ISO 37001:2016

Mandiri Inhealth mendapatkan Sertifikasi **ISO 27001:2022** untuk Sistem Manajemen Keamanan Informasi dan Sertifikasi **ISO 37001:2016** terkait Sistem Manajemen Anti Penyuapan (SMAP).

Mandiri Inhealth has obtained **ISO 27001:2022** Certification for Information Security Management Systems and **ISO 37001:2016** Certification on Anti-Bribery Management Systems (SMAP)



# Ikhtisar Keuangan dan Operasional

## Financial and Operational Highlights

### IKHTISAR DATA KEUANGAN PENTING

#### Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian

### KEY FINANCIAL HIGHLIGHTS

#### Consolidated Statement of Profit (Loss) and Other Comprehensive Income

**Tabel Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian 2020-2024 /**  
**Table of Consolidated Profit (Loss) and Other Comprehensive Income Statement in 2020-2024**

(Dalam Jutaan Rupiah, Kecuali Dinyatakan Lain / In Millions of Rupiah, Unless Otherwise Stated)

| Uraian / Description                                                                                                                                                                                                          | 2024      | 2023      | 2022*     | 2021      | 2020      | YoY 2023-2024 |                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|---------------|-----------------------------|
|                                                                                                                                                                                                                               |           |           |           |           |           | Nominal       | Persentase / Percentage (%) |
| Pendapatan / Income                                                                                                                                                                                                           |           |           |           |           |           |               |                             |
| Pendapatan Premi / Premium Income                                                                                                                                                                                             |           |           |           |           |           |               |                             |
| Premi Bruto / Gross Premium                                                                                                                                                                                                   | 4.681.486 | 3.435.552 | 2.965.760 | 2.559.905 | 2.445.583 | 1.245.934     | 36                          |
| Premi Reasuransi / Reinsurance Premium                                                                                                                                                                                        | (834.453) | (643.361) | (448.780) | (346.781) | (421.917) | (191.091)     | 30                          |
| Premi Koasuransi / Coinsurance Premium                                                                                                                                                                                        | (212.422) | (29.011)  | (20.514)  | (4.841)   | (7.331)   | (183.411)     | 632                         |
| Perubahan Neto atas Premi yang Belum Merupakan Pendapatan dan Aset Reasuransi Terkait / Net Changes in Unearned Premium Income and the Related Reinsurance Assets                                                             | (81.234)  | (54.326)  | (37.358)  | (70.692)  | 85.603    | (26.908)      | 50                          |
| Total Pendapatan Premi – Neto / Total premium income – Net                                                                                                                                                                    | 3.553.378 | 2.708.853 | 2.459.108 | 2.137.592 | 2.102.038 | 844.525       | 31                          |
| Hasil Investasi – Neto / Investment income – Net                                                                                                                                                                              | 190.746   | 153.474   | 122.185   | 113.457   | 139.704   | 37.272        | 24                          |
| Pendapatan Lain-lain – Neto / Other Income – Net                                                                                                                                                                              | 33.613    | 33.606    | 3.524     | 3.457     | 3.569     | 7             | 0                           |
| Total Pendapatan / Total Income                                                                                                                                                                                               | 3.777.737 | 2.895.934 | 2.584.817 | 2.254.506 | 2.245.311 | 881.803       | 30                          |
| Beban / Expenses                                                                                                                                                                                                              |           |           |           |           |           |               |                             |
| Beban Asuransi / Insurance Expenses                                                                                                                                                                                           |           |           |           |           |           |               |                             |
| Klaim dan Manfaat / Claim and Benefit                                                                                                                                                                                         | 3.611.350 | 2.823.119 | 2.365.789 | 1.916.169 | 2.053.105 | 788.231       | 28                          |
| Klaim Reasuransi dan Koasuransi / Reinsurance and Coinsurance Claim                                                                                                                                                           | (777.018) | (652.575) | (487.286) | (373.327) | (369.968) | (124.443)     | 19                          |
| Perubahan Neto Liabilitas Manfaat Polis Masa Depan, Estimasi Liabilitas Klaim dan Aset Reasuransi Terkait / Net Changes in Liability For Future Policy Benefits, Estimated Claim Liability and The Related Reinsurance Assets | 433.032   | (4.887)   | 56.477    | 94.726    | 71.057    | 437.919       | (8.961)                     |
| Beban Akuisisi – Neto / Acquisition Expenses – Net                                                                                                                                                                            | 193.627   | 169.861   | 142.068   | 151.399   | 150.797   | 23.766        | 14                          |
| Total Beban Asuransi / Total Insurance Expenses                                                                                                                                                                               | 3.460.990 | 2.335.518 | 2.077.048 | 1.788.967 | 1.904.991 | 1.125.472     | 48                          |
| Beban Pemasaran / Marketing Expenses                                                                                                                                                                                          | 11.486    | 12.262    | 13.565    | 6.722     | 6.415     | (776)         | (6)                         |
| Beban Umum dan Administrasi / General and Administrative Expenses                                                                                                                                                             | 327.250   | 327.356   | 303.254   | 293.605   | 244.391   | (106)         | (1)                         |
| Total Beban / Total Expenses                                                                                                                                                                                                  | 3.799.727 | 2.681.180 | 2.393.866 | 2.089.294 | 2.155.797 | 1.118.547     | 41                          |

| Uraian / Description                                                                                                                                        | 2024           | 2023           | 2022*          | 2021           | 2020           | YoY 2023-2024    |                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|------------------|-----------------------------|
|                                                                                                                                                             |                |                |                |                |                | Nominal          | Persentase / Percentage (%) |
| Laba (Rugi) Sebelum Pajak Final dan Beban Pajak Penghasilan / Income (Loss) Before Final Tax and Income Tax Expenses                                        | (21.989)       | 214.754        | 190.951        | 165.212        | 89.514         | (236.743)        | (110)                       |
| Pajak Final / Final Tax                                                                                                                                     | (26.932)       | (21.197)       | (15.092)       | (16.506)       | (22.240)       | (5.735)          | 27                          |
| Laba (Rugi) Sebelum Beban Pajak Penghasilan / Income Before Income Tax Expenses                                                                             | (48.921)       | 193.557        | 175.859        | 148.706        | 67.274         | (242.478)        | (125)                       |
| Beban Pajak Penghasilan – Neto / Income Tax Expenses – Net                                                                                                  | 39.111         | (18.724)       | (30.133)       | (15.723)       | (167)          | 57.835           | (309)                       |
| <b>Laba (Rugi) Tahun Berjalan / Income (Loss) for the Year</b>                                                                                              | <b>(9.811)</b> | <b>174.833</b> | <b>145.727</b> | <b>132.983</b> | <b>67.107</b>  | <b>(184.544)</b> | <b>(106)</b>                |
| <b>Penghasilan Komprehensif Lain / Other Comprehensive Income</b>                                                                                           |                |                |                |                |                |                  |                             |
| <b>Pos Yang Tidak Akan Direklasifikasi Ke Laba Rugi: / Items That Will Not Be Reclassified To Profit Or Loss:</b>                                           |                |                |                |                |                |                  |                             |
| Pengukuran Kembali atas Imbalan Kerja Pegawai / Remeasurement of Employee Benefits Liability                                                                | 1.040          | 1.514          | 329            | (2.142)        | (1.518)        | (474)            | (31)                        |
| Pajak Penghasilan Terkait Pos yang Tidak Akan Direklasifikasi ke Laba Rugi / Income Tax Related to the Item that will not be Reclassified to Profit or Loss | (237)          | (333)          | (72)           | 226            | 1.017          | 96               | (29)                        |
| <b>Total Penghasilan Komprehensif Lain – Neto / Total Other Comprehensive Income – Net</b>                                                                  | <b>804</b>     | <b>1.181</b>   | <b>256</b>     | <b>(1.916)</b> | <b>(501)</b>   | <b>(377)</b>     | <b>(32)</b>                 |
| <b>Total Penghasil Komprehensif Tahun Berjalan / Total Comprehensive Income for the Year</b>                                                                | <b>(9.007)</b> | <b>176.014</b> | <b>145.983</b> | <b>131.067</b> | <b>66.607</b>  | <b>(185.021)</b> | <b>(105)</b>                |
| <b>Laba Per Lembar Saham (Rupiah Penuh) / Basic Earnings per Share (Full Amount of Rupiah)</b>                                                              | <b>(6.355)</b> | <b>182.935</b> | <b>151.212</b> | <b>132.983</b> | <b>67.107</b>  | <b>(189.290)</b> | <b>(103)</b>                |
| <b>Laba (Rugi) Tahun Berjalan Yang Dapat Diatribusikan Kepada: / Total Income (Loss) for the Year Attributable to:</b>                                      |                |                |                |                |                |                  |                             |
| Pemilik Entitas Induk / Owners of the Parent Company                                                                                                        | (6.355)        | 182.935        | 151.212        | 67.107         | 105.930        | (189.290)        | (103)                       |
| Kepentingan Non-Pengendali / Non-Controlling Interest                                                                                                       | (3.455)        | (8.102)        | (5.485)        | -              | -              | 4.647            | (57)                        |
| <b>Total</b>                                                                                                                                                | <b>(9.811)</b> | <b>174.833</b> | <b>145.727</b> | <b>67.107</b>  | <b>105.930</b> | <b>(184.644)</b> | <b>(106)</b>                |
| <b>Laba (Rugi) Komprehensif Tahun Berjalan Yang Dapat Diatribusikan Kepada: / Total Comprehensive Income (Loss) for the Year Attributable to:</b>           |                |                |                |                |                |                  |                             |
| Pemilik Entitas Induk / Owners of the Parent Company                                                                                                        | (5.533)        | 184.116        | 151.468        | 131.067        | 66.607         | (189.650)        | (103)                       |
| Kepentingan Non-Pengendali / Non-Controlling Interest                                                                                                       | (3.474)        | (8.102)        | (5.485)        | -              | -              | 4.628            | (57)                        |
| <b>Total</b>                                                                                                                                                | <b>(9.007)</b> | <b>176.014</b> | <b>145.983</b> | <b>131.067</b> | <b>66.607</b>  | <b>(185.021)</b> | <b>(105)</b>                |
| Laba per Lembar Saham (Rupiah Penuh) / Basic Earnings per Share (Full Amount of Rupiah)                                                                     | (9.811)        | 174.833        | 145.727        | 132.983        | 67.107         | (184.644)        | (106)                       |

**Keterangan: / Notes:**

\*) Efektif sejak 30 Juni 2022 laporan keuangan Entitas Anak dikonsolidasikan ke dalam laporan keuangan Perseroan. / Effective since June 30, 2022, the financial statements of the Subsidiaries are consolidated into the Company's financial statements.

## Ikhtisar Keuangan dan Operasional

Financial and Operational Highlights

### Laporan Posisi Keuangan Konsolidasian

### Consolidated Statement of Financial Position

**Tabel Laporan Posisi Keuangan Konsolidasian 2020-2024 /**  
**Table of Consolidated Statements of Financial Position for 2020-2024**

(Dalam Jutaan Rupiah, Kecuali Dinyatakan Lain / In Millions of Rupiah, Unless Otherwise Stated)

| Uraian / Description                                                           | 2024      | 2023      | 2022      | 2021      | 2020      | YoY 2023-2024 |                             |
|--------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|---------------|-----------------------------|
|                                                                                |           |           |           |           |           | Nominal       | Persentase / Percentage (%) |
| ASET / ASSETS                                                                  |           |           |           |           |           |               |                             |
| Kas dan Setara Kas / Cash and Cash Equivalents                                 | 1.316.365 | 928.779   | 903.233   | 850.764   | 729.239   | 387.586       | 42                          |
| Deposito / Deposits                                                            | 171.400   | 127.801   | 140.821   | 158.670   | 160.520   | 43.599        | 34                          |
| Piutang Premi – Neto / Premium Receivables – Net                               | 52.358    | 128.674   | 144.066   | 92.118    | 140.920   | (76.316)      | (59)                        |
| Efek-efek / Marketable Securities                                              | 1.514.162 | 1.338.419 | 1.018.007 | 1.077.938 | 868.430   | 175.743       | 13                          |
| Piutang Hasil Investasi / Investment Income Receivables                        | 13.807    | 15.421    | 12.622    | 10.882    | 9.826     | (1.614)       | (10)                        |
| Piutang Investasi / Investment Income Receivables                              | 1.800     | -         | 127.563   | 30.070    | -         | 1.800         | 0                           |
| Aset dan Piutang Reasuransi / Reinsurance Assets and Receivables               | 218.967   | 78.157    | 123.568   | 82.328    | 90.170    | 140.810       | 180                         |
| Piutang Lain-Lain – Neto / Other Receivables – Net                             | 45.639    | 29.842    | 46.452    | 62.131    | 109.648   | 15.797        | 53                          |
| Beban Dibayar di Muka dan Uang Muka / Prepaid Expenses                         | 35.127    | 32.211    | 19.954    | 15.101    | 20.163    | 2.916         | 9                           |
| Pajak Dibayar di Muka / Prepaid Taxes                                          | 12.830    | 11.896    | -         | -         | -         | 934           | 8                           |
| Aset Tetap – Neto / Fixed Assets – Net                                         | 50.340    | 41.410    | 31.389    | 22.459    | 24.965    | 8.930         | 22                          |
| Aset Hak Guna / Right of Use Assets                                            | 26.911    | 26.921    | 20.430    | 30.893    | 42.294    | (10)          | 0                           |
| Estimasi Pengembalian Pajak / Estimated Claim for Tax Refund                   | 105       | 105       | 105       | 105       | 1.063     | -             | 0                           |
| Aset Pajak Tangguhan / Deferred Tax Assets                                     | 125.552   | 43.099    | 59.419    | 71.598    | 49.320    | 82.453        | 191                         |
| Aset Lain-Lain / Other Assets                                                  | 23.937    | 20.407    | 21.288    | 19.247    | 8.178     | 3.530         | 17                          |
| Jumlah Aset / Total Assets                                                     | 3.609.300 | 2.823.142 | 2.668.917 | 2.524.303 | 2.254.737 | 786.158       | 28                          |
| LIABILITAS / LIABILITIES                                                       |           |           |           |           |           |               |                             |
| Akrual dan Utang Lain-Lain / Accruals and Other Payables                       | 111.866   | 104.265   | 123.519   | 139.755   | 86.356    | 7.600         | 7                           |
| Liabilitas Sewa / Lease Liabilities                                            | 13.381    | 16.662    | 10.698    | 20.677    | 32.616    | (3.281)       | (20)                        |
| Utang Komisi dan Biaya Akuisisi / Commission and Acquisition Expenses Payables | 9.115     | 15.468    | 20.762    | 37.478    | 22.366    | (6.353)       | (41)                        |
| Utang Reasuransi / Reinsurance Payables                                        | 117.638   | 10.100    | 9.807     | 791       | 19.271    | 107.538       | 1.064                       |
| Titipan Premi / Premium Deposits                                               | 21.937    | 22.246    | 31.609    | 19.162    | 24.126    | (309)         | (1)                         |
| Utang Pajak / Tax Payables                                                     | 35.794    | 6.689     | 8.498     | 34.762    | 17.760    | 29.105        | 435                         |



## Ikhtisar Keuangan dan Operasional

Financial and Operational Highlights

| Uraian / Description                                                       | 2024      | 2023      | 2022      | 2021      | 2020      | YoY 2023-2024 |                             |
|----------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|---------------|-----------------------------|
|                                                                            |           |           |           |           |           | Nominal       | Persentase / Percentage (%) |
| Liabilitas kepada Pemegang Polis / Liabilities to Policyholders            |           |           |           |           |           |               |                             |
| Utang Klaim / Claim Payables                                               | 5.189     | 1.736     | 62        | 207       | 5.722     | 3.453         | 199                         |
| Liabilitas Manfaat Polis Masa Depan / Liability for Future Policy Benefits | 341.074   | 275.425   | 223.172   | 179.570   | 174.264   | 65.649        | 24                          |
| Premi yang Belum Merupakan Pendapatan / Unearned Premium Income            | 583.901   | 480.687   | 420.825   | 380.719   | 312.382   | 103.214       | 21                          |
| Estimasi Liabilitas Klaim / Estimated Claim Liabilities                    | 749.285   | 262.171   | 341.934   | 306.337   | 226.536   | 487.114       | 186                         |
| Liabilitas Imbalan Kerja Pegawai / Employee Benefits Liabilities           | 44.101    | 42.665    | 38.774    | 36.855    | 29.308    | 1.436         | 3                           |
| JUMLAH LIABILITAS / TOTAL LIABILITIES                                      | 2.033.280 | 1.238.114 | 1.229.661 | 1.156.313 | 950.707   | 795.165       | 64                          |
| EKUITAS / EQUITY                                                           |           |           |           |           |           |               |                             |
| Modal Saham / Share Capital                                                | 1.000.000 | 1.000.000 | 1.000.000 | 1.000.000 | 1.000.000 | -             | 0                           |
| Saldo Laba / Retained Earnings                                             |           |           |           |           |           |               |                             |
| Telah Ditetapkan / Appropriated                                            | 200.000   | 200.000   | 200.000   | 200.000   | 200.000   | -             | 0                           |
| Belum Ditetapkan / Unappropriated                                          | 334.816   | 340.349   | 186.475   | 167.990   | 104.030   | (5.533)       | (2)                         |
| Kepentingan Non-Pengendali / Non-Controlling Interest                      | 41.205    | 44.678    | 52.780    | -         | -         | (3.474)       | (8)                         |
| TOTAL EKUITAS / TOTAL EQUITY                                               | 1.576.020 | 1.585.027 | 1.439.255 | 1.367.990 | 1.304.030 | (9.007)       | (1)                         |
| JUMLAH LIABILITAS DAN EKUITAS / TOTAL LIABILITIES AND EQUITY               | 3.609.300 | 2.823.142 | 2.668.917 | 2.524.303 | 2.254.737 | 786.158       | 28                          |

## Ikhtisar Keuangan dan Operasional

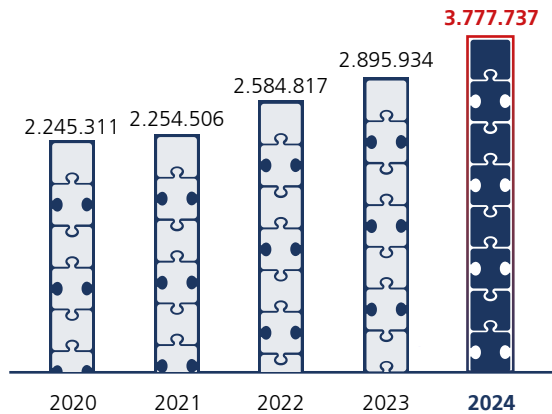
Financial and Operational Highlights

### Grafik Data Keuangan Penting

### Chart of Key Financial Data

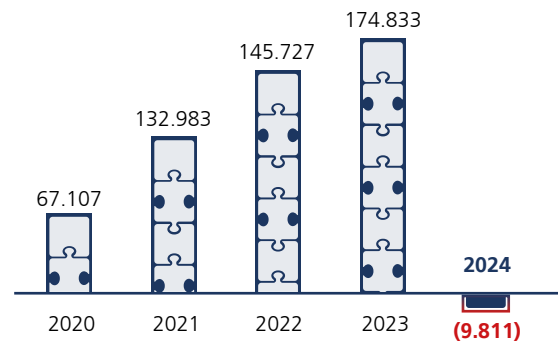
#### Total Pendapatan

Total Revenue



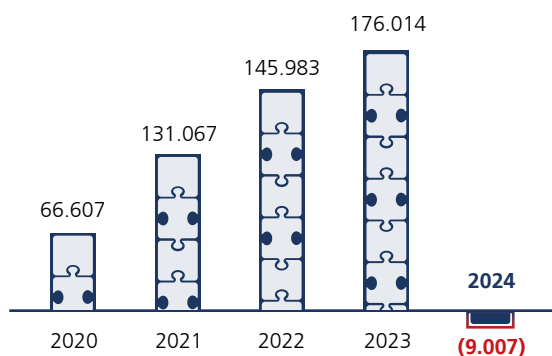
#### Laba & Rugi Tahun Berjalan

Profit & Loss for the Year



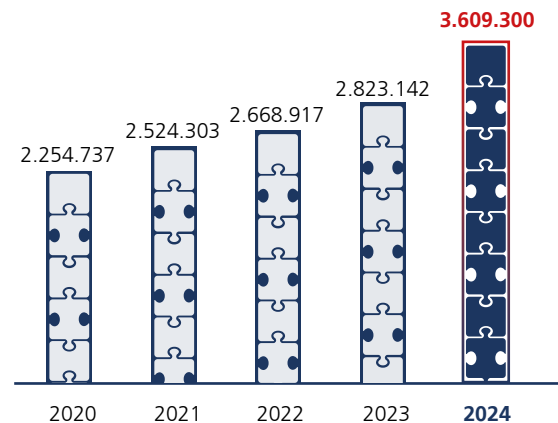
#### Laba Komprehensif Tahun Berjalan

Total Comprehensive Income for the Year



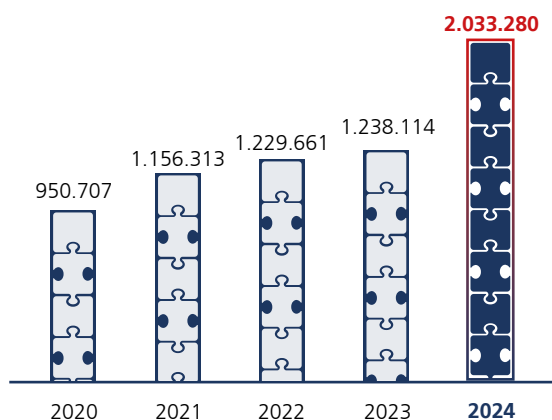
#### Total Aset

Total Assets



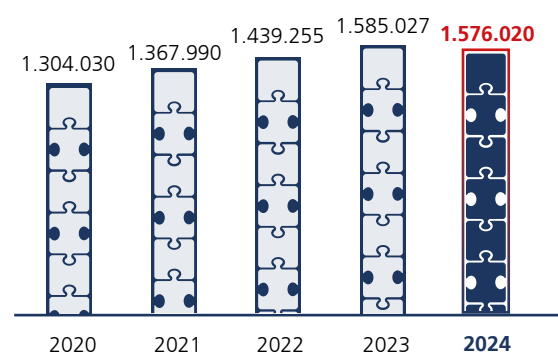
#### Total Liabilitas

Total Liabilities



#### Total Ekuitas

Total Equity



## Ikhtisar Keuangan dan Operasional

Financial and Operational Highlights

### Laporan Arus Kas Konsolidasian

### Consolidated Statements of Cash Flows

**Tabel Laporan Arus Kas Konsolidasian 2020-2024 /**  
**Table of Consolidated Statements of Cash Flows in 2020-2024**

(Dalam Jutaan Rupiah, Kecuali Dinyatakan Lain / In Millions of Rupiah, Unless Otherwise Stated)

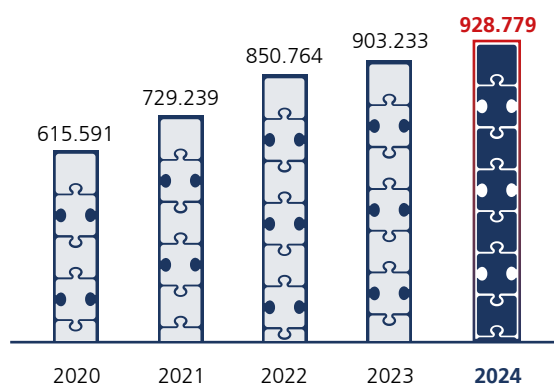
| Uraian / Description                                                                            | 2024             | 2023           | 2022*          | 2021           | 2020           | YoY 2023-2024  |                             |
|-------------------------------------------------------------------------------------------------|------------------|----------------|----------------|----------------|----------------|----------------|-----------------------------|
|                                                                                                 |                  |                |                |                |                | Nominal        | Persentase / Percentage (%) |
| Arus Kas dari Aktivitas Operasi / Cash Flow from Operating Activities                           | 468.315          | 132.541        | 96.391         | 358.708        | 89.080         | 335.774        | 453                         |
| Arus Kas dari Aktivitas Investasi / Cash Flow from Investing Activities                         | 72.049           | (65.447)       | 60.671         | (155.655)      | 118.218        | 6.602          | 10                          |
| Arus Kas dari Aktivitas Pendanaan / Cash Flow from Financing Activities                         | (8.680)          | (41.547)       | (104.594)      | (81.528)       | (93.650)       | 32.867         | (79)                        |
| Kenaikan/Penurunan Neto Kas dan Setara Kas / Net Increase/Decrease in Cash and Cash Equivalents | 387.585          | 25.546         | 52.469         | 121.525        | 113.648        | 362.039        | 1.417                       |
| <b>Kas dan Setara Kas pada Awal Tahun / Cash and Cash Equivalents at Beginning of Year</b>      | <b>928.779</b>   | <b>903.233</b> | <b>850.764</b> | <b>729.239</b> | <b>615.591</b> | <b>25.546</b>  | <b>3</b>                    |
| <b>Kas dan Setara Kas pada Akhir Tahun / Cash and Cash Equivalents at End of Year</b>           | <b>1.316.364</b> | <b>928.779</b> | <b>903.233</b> | <b>850.764</b> | <b>729.239</b> | <b>387.585</b> | <b>42</b>                   |

**Catatan: / Notes:**

\*) Laporan keuangan konsolidasian pada tanggal 31 Desember 2022. Efektif sejak 30 Juni 2022 laporan keuangan Entitas Anak dikonsolidasikan ke dalam laporan keuangan Perusahaan / Consolidated Financial Statements on December 31, 2022. Effective from June 30, 2022, the Subsidiary's financial statements are consolidated into the Company's financial statements

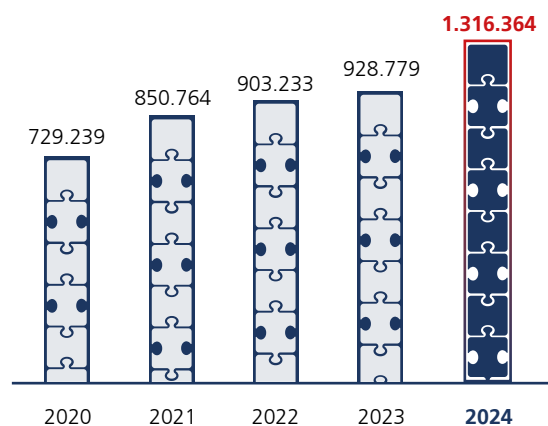
### Kas dan Setara Kas pada Awal Tahun

Cash and Cash Equivalents at the Beginning of the Year



### Kas dan Setara Kas pada Akhir Tahun

Cash and Cash Equivalents at the End of the Year



## Ikhtisar Keuangan dan Operasional

Financial and Operational Highlights

### Rasio Keuangan dan Rasio Penting Lainnya

### Financial Ratios and Other Key Ratios

**Tabel Rasio Keuangan dan Rasio Penting Lainnya 2020-2024 /**  
**Table of Financial Ratios and Other Key Ratios in 2020-2024**

(Dalam Persentase (%) / In Percentage (%))

| Uraian / Description                                                                                                                               | 2024  | 2023  | 2022  | 2021  | 2020   | YoY<br>2023-2024                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|--------|-----------------------------------|
|                                                                                                                                                    |       |       |       |       |        | Persentase<br>/ Percentage<br>(%) |
| Loss Ratio                                                                                                                                         | 91,9  | 80,0  | 78,7  | 76,6  | 82,7   | 15                                |
| Expense Ratio                                                                                                                                      | 9,0   | 12,5  | 12,9  | 14,05 | 14,1   | (28)                              |
| Yield of Investment                                                                                                                                | 6,6   | 6,4   | 5,3   | 5,5   | 7,5    | 3,1                               |
| Risk Based Capital (RBC)                                                                                                                           | 333,2 | 733,4 | 562,7 | 542,4 | 647,2  | 54,6                              |
| Return on Equity (ROE)                                                                                                                             | (0,4) | 12,0  | 10,1  | 10,0  | 5,2    | (103,2)                           |
| Return on Asset (ROA)                                                                                                                              | (0,2) | 5,8   | 5,5   | 6,0   | 3,5    | (103,4)                           |
| Laba (Rugi) terhadap Pendapatan / Income<br>(Loss) to Income                                                                                       | (0,3) | 6,5   | 5,9   | 5,9   | 3,0    | (104,7)                           |
| Rasio Liabilitas terhadap Ekuitas / Debt to<br>Equity Ratio                                                                                        | 129,0 | 78,1  | 85,4  | 84,5  | 72,9   | 65,2                              |
| Rasio Liabilitas terhadap Jumlah Aset / Debt<br>to Asset Ratio                                                                                     | 56,3  | 43,9  | 46,1  | 45,8  | 42,2   | 28,2                              |
| Rasio Likuiditas / Liquidity Ratio                                                                                                                 | 163,0 | 208   | 262,5 | 194,2 | (45,0) | (26,6)                            |
| Rasio Kecukupan Investasi / Investment<br>Adequacy Ratio                                                                                           | 187,2 | 276,5 | 235,9 | 258,2 | (90,0) | 32,6                              |
| Rasio Perimbangan Hasil Investasi dengan<br>Pendapatan Premi Neto / Ratio of Balance of<br>Investment income to Net Premium Income                 | 5,3   | 5,6   | 5,0   | 5,3   | 6,7    | (5,4)                             |
| Rasio Beban (Klaim, Usaha, Komisi) terhadap<br>Pendapatan Premi Neto / Expense Ratio<br>(Claims, Business and Commission) to Net<br>Premium Income | 106,4 | 98,4  | 96,9  | 97,7  | 102,6  | 8,1                               |

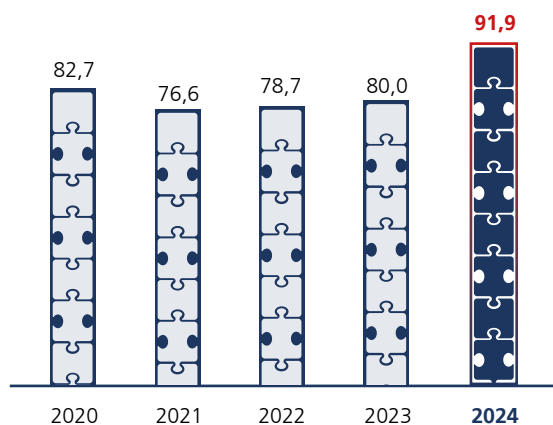
## Ikhtisar Keuangan dan Operasional

Financial and Operational Highlights

### Loss Ratio

Loss Ratio

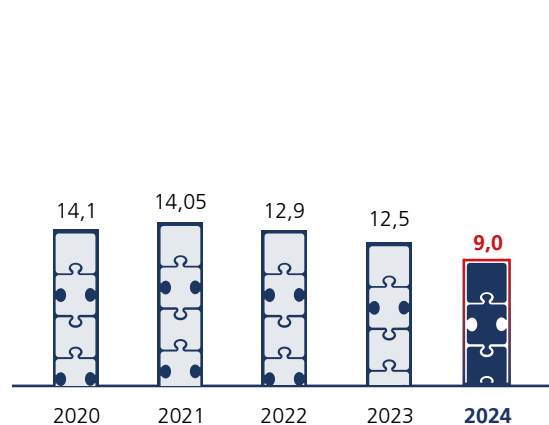
(Dalam persen) / (In Percent)



### Expense Ratio

Expense Ratio

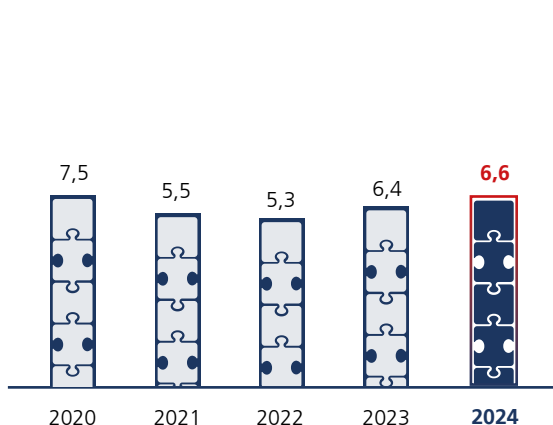
(Dalam persen) / (In Percent)



### Yield of Investment

Yield of Investment

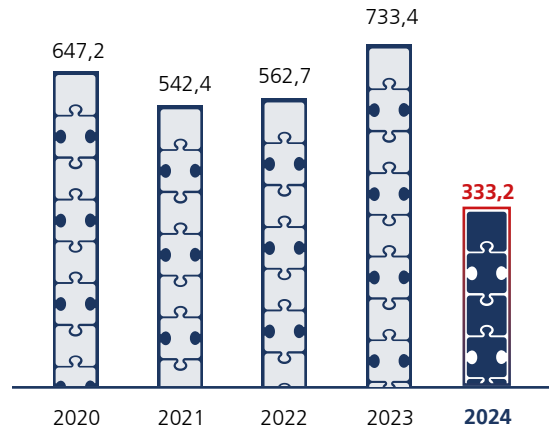
(Dalam persen) / (In Percent)



### Risk Based Capital (RBC)

Risk Based Capital (RBC)

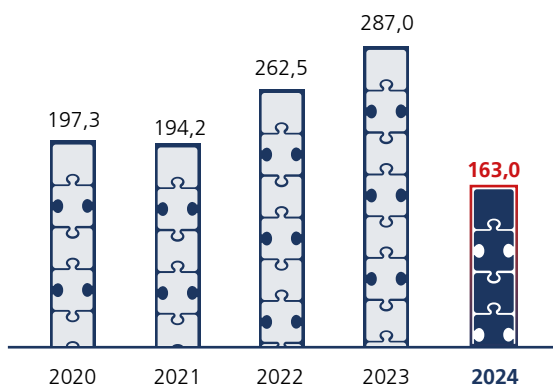
(Dalam persen) / (In Percent)



### Rasio Likuiditas

Liquidity Ratio

(Dalam persen) / (In Percent)



### Rasio Kecukupan Investasi

Investment Adequacy Ratio

(Dalam persen) / (In Percent)





## Ikhtisar Keuangan dan Operasional

Financial and Operational Highlights

### IKHTISAR OPERASIONAL

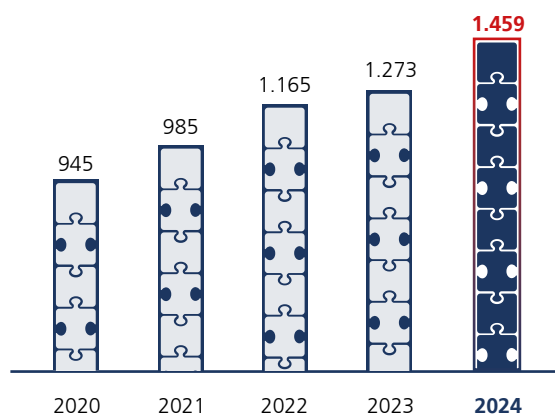
### OPERATIONAL HIGHLIGHTS

**Tabel Nilai Polis Asuransi Kesehatan Kumpulan dan Asuransi Jiwa Kumpulan 2020-2024 /**  
**Table of Group Health Insurance and Group Life Insurance Policy Values in 2020-2024**

| Produk/Product                                             | 2024  | 2023  | 2022  | 2021 | 2020 | YoY 2023-2024 |                             |
|------------------------------------------------------------|-------|-------|-------|------|------|---------------|-----------------------------|
|                                                            |       |       |       |      |      | Nominal       | Persentase / Percentage (%) |
| Asuransi Kesehatan / Health Insurance                      |       |       |       |      |      |               |                             |
| Mandiri Inhealth Medical Care                              | 851   | 743   | 680   | 638  | 659  | 108           | 14,54                       |
| Mandiri Inhealth Indemnity                                 | 514   | 511   | 485   | 347  | 286  | 3             | 0,59                        |
| MyCare Ultimate                                            | 44    | 19    | -     | -    | -    | 25            | 131,58                      |
| MIFG My Managed Care                                       | 50    | 1     | -     | -    | -    | 50            | -                           |
| Jumlah / Total                                             | 1.459 | 1.273 | 1.165 | 985  | 945  | 186           | 14,61                       |
| Asuransi Jiwa dan Kecelakaan / Accident and Life Insurance |       |       |       |      |      |               |                             |
| Mandiri Inhealth Group Term Life                           | 176   | 123   | 107   | 391  | 304  | 53            | 43,09                       |
| Mandiri Inhealth Group Personal Accident                   | 87    | 65    | 82    | 222  | 157  | 22            | 33,85                       |
| Inhealth Credit Life                                       | 19    | 20    | 22    | 31   | 36   | (1)           | (5,00)                      |
| Mandiri Inhealth Endowment                                 | 42    | 36    | 23    | 16   | 10   | 6             | 16,67                       |
| Instividual                                                | 3     | 3     | -     | -    | -    | -             | -                           |
| Produk Rider Lainnya / Other Rider Product                 | 1     | 1     | -     | -    | -    | -             | -                           |
| Jumlah / Total                                             | 327   | 247   | 234   | 660  | 507  | 80            | 32,39                       |

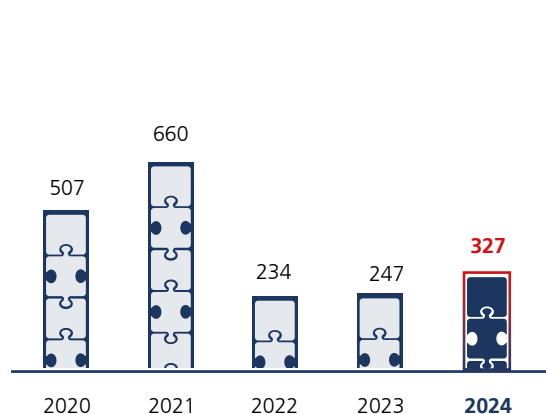
#### Asuransi Kesehatan

Health Insurance



#### Asuransi Jiwa dan Kecelakaan

Accident and Life Insurance



# Ikhtisar Saham

## Share Highlights

### INFORMASI JUMLAH SAHAM

Di tahun 2024, terdapat perubahan komposisi saham Perusahaan. Mandiri Inhealth memiliki jumlah saham sebanyak Rp1.000.000,- saham dengan nilai nominal Rp1.000.000,- per saham, sehingga total modal ditempatkan dan disetor penuh sebesar Rp1.000.000.000.000,-.

Hingga 31 Desember 2024, komposisi pemegang saham Mandiri Inhealth terdiri dari PT Asuransi Jiwa IFG sebanyak 800.000 lembar saham sejumlah Rp800.000.000.000,- atau sebesar 80,00%, dan PT Bank Mandiri (Persero) Tbk. sebanyak 200.000 lembar saham sejumlah Rp200.000.000.000,- atau sebesar 20,00%.

### INFORMASI TENTANG PERDAGANGAN SAHAM DAN KEPEMILIKAN SAHAM OLEH PUBLIK

Hingga 31 Desember 2024, Mandiri Inhealth tidak melakukan Penawaran Umum Perdana Saham atau *Initial Public Offering* (IPO) dan tidak memperdagangkan sahamnya kepada publik. Dengan demikian, informasi tersebut tidak disajikan dalam Laporan Tahunan tahun buku 2024.

### INFORMASI PENGHENTIAN SEMENTARA PERDAGANGAN SAHAM (*SUSPENSION*) DAN/ATAU SANKSI PERDAGANGAN SAHAM (*DELISTING*)

Hingga 31 Desember 2024, Mandiri Inhealth tidak melakukan pencatatan atau memperjualbelikan sahamnya kepada publik. Sehingga, informasi tersebut tidak disajikan dalam Laporan Tahunan tahun buku 2024.

### INFORMASI TENTANG AKSI KORPORASI

Di tahun 2024 tidak terdapat aksi korporasi yang dilakukan Perusahaan, namun terjadi akuisisi yang dilakukan oleh pemegang saham yaitu perubahan kepemilikan saham Mandiri Inhealth. Dalam hal ini, terjadi perubahan komposisi dan jumlah saham atas kepemilikan saham PT Asuransi Jiwa IFG sebesar 80%, dan PT Bank Mandiri (Persero) Tbk. sebesar 20%.

### INFORMATION ON TOTAL SHARES

The Company's shares composition went through a number of changes in 2024. Mandiri Inhealth has a total of 1,000,000 shares with a par value of Rp1,000,000 per share making the total issued and fully paid capital of Rp1,000,000,000,000.

As of December 31, 2024, Mandiri Inhealth shareholders consists of PT Asuransi Jiwa IFG with 800,000 shares amounting to Rp800,000,000,000 or 80.00%, and PT Bank Mandiri (Persero) Tbk. with 200,000 shares amounting to Rp200,000,000,000 or 20.00%.

### INFORMATION ON PUBLIC SHARE TRADING AND SHARE OWNERSHIP

Up to December 31, 2024, Mandiri Inhealth has never conducted an Initial Public Offering (IPO) and has never traded its shares to the public. Therefore, such information is not available to be disclosed in this 2024 Annual Report.

### INFORMATION ON SUSPENSION AND/OR DELISTING

As of December 31, 2024, the Company has never listed its shares on the Stock Exchange. Therefore, such information is not available to be disclosed in this 2024 Annual Report.

### INFORMATION ON CORPORATE ACTION

There were no corporate actions carried out by the Company in 2024, however there was an acquisition carried out by shareholders, namely a change in ownership of Mandiri Inhealth shares. Specifically, there was a change in the composition and number of shares in the ownership making PT Asuransi Jiwa IFG 80% shares and PT Bank Mandiri (Persero) Tbk. holding 20% shares.

## Ikhtisar Saham

Financial and Operational Highlights

### INFORMASI DIVIDEN SAHAM

Di tahun 2024, Mandiri Inhealth tidak melakukan pembagian dividen kepada para pemegang saham. Informasi pembagian dividen Mandiri Inhealth adalah sebagai berikut:

### INFORMATION ON SHARE DIVIDEND

In 2024, Mandiri Inhealth did not make any dividend payments to the shareholders. Further information on Mandiri Inhealth's dividend payment is as follows:

**Tabel Pembagian Dividen tahun 2023 -2024 /**  
**Table of Dividend Payment in 2023 -2024**

| Dividen Saham / Share Dividend                                            | 2024<br>(Untuk Dividen Saham<br>Tahun Buku 2023 / For 2023<br>Fiscal Year Dividend) | 2023<br>(Untuk Dividen Saham<br>Tahun Buku 2022 / For 2022<br>Fiscal Year Dividend) |
|---------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Jumlah Dividen Kas yang Dibagikan (Rp) / Total Dividend Distribution (Rp) | -                                                                                   | 30.242.396.171                                                                      |
| Dividen Kas per Lembar Saham (Rp) / Cash Dividend per Share (Rp)          | -                                                                                   | 30.242                                                                              |
| Rasio Pembagian Dividen (%) / Dividend Payout Ratio (%)                   | -                                                                                   | 100%                                                                                |
| Tanggal Pengumuman / Announcement Date                                    | -                                                                                   | 24 Juli 2023 / July 24, 2023                                                        |
| Tanggal Pembayaran / Payment Date                                         | -                                                                                   | 21 Desember 2023 / December 21, 2023                                                |

## Informasi Mengenai Obligasi, Sukuk, atau Obligasi Konversi

### Information on Outstanding Bonds, Sukuk, or Convertible Bonds

Hingga 31 Desember 2024, Perseroan belum pernah menerbitkan obligasi, sukuk, atau obligasi konversi. Dengan demikian, dalam Laporan Tahunan ini, tidak terdapat informasi mengenai obligasi, sukuk, atau obligasi konversi yang masih beredar.

As of December 31, 2024, Mandiri Inhealth has never issued bonds, sukuk, or convertible bonds. Thus, there is no information regarding bonds, sukuk, or other convertible bonds in this report.

## Informasi Surat Berharga Sumber Pendanaan Lainnya

### Information on Other Funding Resources Securities

Sampai dengan 31 Desember 2024, Mandiri Inhealth belum pernah menerbitkan surat berharga sumber pendanaan lainnya. Dengan demikian, tidak terdapat informasi mengenai surat berharga sumber pendanaan lainnya dalam Laporan Tahunan ini.

As of December 31, 2024, Mandiri Inhealth has never issued securities from other funding sources. Thus, there is no information regarding securities from other funding sources in this Annual Report.

## Peristiwa Penting Event Highlights



11-13 Januari / January

Annual Meeting Mandiri Inhealth 2024 / Mandiri Inhealth Annual Meeting 2024



5 Maret / March

Mandiri Inhealth meraih Indonesia Excellence Good Corporate Governance Awards 2024 / Mandiri Inhealth won Indonesia Excellence Good Corporate Governance Awards 2024



14 Maret / March

Mandiri Inhealth menjadi *Official Insurance Partner* PSSI / Mandiri Inhealth became PSSI's Official Insurance Partner



5 April / April

Pemberian Santunan Anak Yatim & Piatu dalam momen Buka Puasa Bersama Ramadan 1445 H / Provision of Alms for Orphans during Iftar Together Ramadan 1445 H



3 Mei / May

Mandiri Inhealth memberi dukungan tempat sampah pilah kepada 10 SD Binaan Otorita IKN dalam rangka mendukung Generasi Emas Indonesia & *Smart Forest City IKN* / Mandiri Inhealth provided support for sorting waste bins to 10 elementary schools under the auspices of the IKN Authority in order to support the Golden Generation of Indonesia & the IKN Smart Forest City



4 Mei / May

Mandiri Inhealth bersama AAJI penanaman Mangrove di wilayah Pantai Indah Kapuk / Mandiri Inhealth, together with AAJI, planted mangroves in the Pantai Indah Kapuk area



## Peristiwa Penting

Event Highlights



**17** Juni / June

Mandiri Inhealth menyalurkan hewan qurban kepada masyarakat melalui Mandiri Amal Insani (MAI) / Mandiri Inhealth distributed sacrificial animals to the community through Mandiri Amal Insani (MAI)



**27** Juni / June

Penandatanganan Akta Jual Beli Saham PT Asuransi Jiwa Inhealth Indonesia oleh IFG Life - Bank Mandiri - Kimia Farma / Signing of the Deed of Sale and Purchase of Shares of PT Asuransi Jiwa Inhealth Indonesia by IFG Life - Bank Mandiri - Kimia Farma



**30** Juni / June

Mandiri Inhealth meriahkan Mandiri Jogja Marathon 2024, dengan memberikan dukungan Mini Medical Check Up (MCU) / Mandiri Inhealth Enlivened Mandiri Jogja Marathon 2024 by providing mini MCU support



**12** Juli / July

Mandiri Inhealth menyelenggarakan *Annual Meeting* bersama Tim Ahli FOI (Formularium Obat Inhealth) 2025 di Hotel Pullman Lombok Mandalika / Mandiri Inhealth held an Annual Meeting with the 2025 FOI (Inhealth Drug Formulary) Expert Team at the Pullman Hotel, Lombok, Mandalika



**26** Juli / July

Mandiri Inhealth meraih "The Excellence Performance Life Insurance Company in 10 Consecutive Years" oleh infobank / Mandiri Inhealth Won "The Excellence Performance Life Insurance Company in 10 Consecutive Years" by infobank



**27** Juli / July

Mandiri Inhealth & IFG Life Mengajar dan kegiatan Literasi Keuangan di SDN Singajaya 06 Jonggol, Bogor / Mandiri Inhealth & IFG Life taught and conducted Financial Literacy activities at Singajaya 06 Public Elementary School, Jonggol, Bogor

## Peristiwa Penting Event Highlights



8-9 Agustus / August

Top Agent by Group Premium oleh Top Agents Awards AAJI 2024 / Top Agent by Group Premium by AAJI Top Agents Awards 2024



23 Agustus / August

Mandiri Inhealth menggelar Mandiri Inhealth Campus Fit kepada Mahasiswa Poltekkes Kemenkes Yogyakarta / Mandiri Inhealth Held Mandiri Inhealth Campus Fit for Students of the Yogyakarta Ministry of Health Polytechnic



2 September / September

Mandiri Inhealth menggelar kembali Mandiri Inhealth Campus Fit kepada Mahasiswa Poltekkes Kemenkes Semarang / Mandiri Inhealth Held Mandiri Inhealth Campus Fit for Students of the Semarang Ministry of Health Polytechnic



2 September / September

Penandatanganan Kerja sama dan peresmian Lounge Mandiri Inhealth di Primaya Hospital Hertasing Makassar / Signing Cooperation and Inauguration of Mandiri Inhealth Lounge at Primaya Hospital Hertasing Makassar



5 September / September

Perkuat kemitraan keberlanjutan, Mandiri Inhealth dan EMC Healthcare jalin kerja sama digitalisasi layanan / Strengthening Sustainability Partnership, Mandiri Inhealth and EMC Healthcare Establish Cooperation on Digitalization of Services



5 September / September

Rayakan Hari Pelanggan Nasional 2024 Mandiri Inhealth gelar "We Care Your Healthy Journey" / Celebrating National Customer Day 2024, Mandiri Inhealth Held "We Care Your Healthy Journey" Event



## Peristiwa Penting

Event Highlights



**11** September / September

Memperluas jaringan layanan, Mandiri Inhealth jalin kerja sama Lounge di RS Darjad Samarinda / Expanding Service Network, Mandiri Inhealth Established Collaboration on Lounge at Darjad Hospital Samarinda



**30-17** September / September - Oktober / October

Rayakan Hari Ulang Tahun ke-16, Mandiri Inhealth wujudkan kepedulian kesehatan ke Panti Asuhan di 16 kota / Celebrating 16th Anniversary, Mandiri Inhealth Provided Health Care to Orphanages in 16 Cities



**5** Oktober / October

Mandiri Inhealth gelar Kuliah Umum Literasi Keuangan pada generasi muda di Fakultas Ekonomika dan Bisnis Universitas Gadjah Mada Yogyakarta / Mandiri Inhealth Held Public Lecture on Financial Literacy for the Young Generation at the Faculty of Economics and Business, Universitas Gadjah Mada Yogyakarta



**5** Oktober / October

Dalam rangka ulang tahun Bank Mandiri Ke-26 Mandiri Inhealth memeriahkan Mandiri Karnaval 2024 Dengan menghadirkan Mini Medical Check Up (MCU) / In the Framework of Bank Mandiri's 26th Anniversary, Mandiri Inhealth Enlivened Mandiri Carnival 2024 by Presenting Mini Medical Check Up (MCU)



**6** Oktober / October

HUT Mandiri Inhealth ke-16 "Terus Melangkah dan Melindungi" / 16<sup>th</sup> Anniversary of Mandiri Inhealth "Continue to Step and Protect"



**22** Oktober / October

Plt Direktur Utama Rahmat Syukri meraih Best CFO Category Life Insurance oleh The Finance / Acting President Director Rahmat Syukri Wins Best CFO Category Life Insurance by The Finance

## Peristiwa Penting Event Highlights



22 Oktober / October

Mandiri Inhealth meraih Best Life Insurance Ekuitas Rp1,25 Triliun - Rp4 Triliun oleh Media Asuransi / Mandiri Inhealth Won Best Life Insurance Equity of Rp1.25 Trillion - Rp4 Trillion by Media Asuransi



24 Oktober / October

Mandiri Inhealth dan Primaya Hospital Group menjalin kerja sama digitalisasi layanan / Mandiri Inhealth and Primaya Hospital Group Established Cooperation in Digitalization of Services



18 November / November

Peresmian Kantor Pemasaran Jakarta 1,2 dan 3 di Mandiri Inhealth Tower Lt. 23 Jl. Prof. Dr. Satrio Kav. E-IV No. 6, Mega Kuningan, Jakarta Selatan / Inauguration of Jakarta Marketing Offices 1,2 and 3 at Mandiri Inhealth Tower Lt. 23 Jl. Prof. Dr. Satrio Kav. E-IV No. 6, Mega Kuningan, South Jakarta



6 Desember / December

Town Hall Sinergy in Harmony IFG, IFG Life dan Mandiri Inhealth / Town Hall Sinergy in Harmony IFG, IFG Life and Mandiri Inhealth



11-13 Desember / December

Mandiri Inhealth menyalurkan bantuan kepedulian kepada korban bencana gunung Lewotobi bersama MAI (Mandiri Amal Insani) / Mandiri Inhealth provided Care Assistance to Mount Lewotobi Disaster Victims with MAI (Mandiri Amal Insani)



18 Desember / December

Mandiri Inhealth merayakan Hari Ibu Nasional 2024 dengan melaksanakan kegiatan test Papsmear dan pemeriksaan kesehatan kepada seluruh pegawai yang bekerja di Mandiri Inhealth Tower / Mandiri Inhealth Celebrated National Mother's Day 2024 by carrying out Pap Smear Test and Health Check-up activities for all employees working at Mandiri Inhealth Tower







02

**LAPORAN  
MANAJEMEN**  
Management  
Report



# Laporan Dewan Komisaris

## Board of Commissioners Report

### Para Pemegang Saham dan Pemangku Kepentingan yang Kami Hormati, Respected Shareholders and Stakeholders,

Puji dan syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa, karena berkat karunia-Nya PT Asuransi Jiwa Inhealth Indonesia atau Mandiri Inhealth mampu bertahan di tengah tantangan industri pada tahun 2024. Mandiri Inhealth mampu bertahan menghadapi tantangan berkat strategi yang adaptif, inovasi berkelanjutan serta komitmen kuat dari seluruh jajaran manajemen dan karyawan.

Laporan ini merupakan salah satu bentuk pelaksanaan tugas Dewan Komisaris dalam melaksanakan fungsi pengawasan terhadap pelaksanaan prinsip Tata Kelola Perusahaan yang baik serta pemberian nasihat kepada Direksi. Laporan ini akan memuat terkait penilaian terhadap kinerja Direksi, pengawasan implementasi strategi, pandangan atas prospek usaha, pandangan atas penerapan tata kelola serta penilaian atas kinerja komite-komite di bawah Dewan Komisaris.

All praise and gratitude to God Almighty, for by His grace, PT Asuransi Jiwa Inhealth Indonesia, or Mandiri Inhealth, has navigated the challenges of the industry in 2024. Mandiri Inhealth has managed to overcome challenges through adaptive strategies, continuous innovation, and a strong commitment from all levels of management and employees.

This report serves as an implementation of the Board of Commissioners' responsibilities in supervising the implementation of Good Corporate Governance principles and providing guidance to the Board of Directors. This Report includes an evaluation of the Board of Directors' performance, oversight of strategy implementation, insights on business outlook, assessments of governance practices, and a review of the performance of the committees under the Board of Commissioners.

“

**Mandiri Inhealth berkomitmen menerapkan prinsip *Good Corporate Governance* (GCG) yang meliputi Keterbukaan, Akuntabilitas, Pertanggungjawaban, Independensi, dan Kewajaran dalam setiap aspek operasionalnya.**

Mandiri Inhealth is committed to implementing the principles of Good Corporate Governance (GCG) which include Transparency, Accountability, Responsibility, Independence, and Fairness in every aspect of its operations.

”





**Hernando**  
**Komisaris**  
Commissioner

## PANDANGAN TERHADAP KONDISI PEREKONOMIAN DAN INDUSTRI

Perekonomian global pada tahun 2024 masih dipengaruhi oleh tingginya ketidakpastian. Di awal tahun 2024, ketegangan politik dunia tetap tinggi dengan berlanjutnya konflik antara Rusia dan Ukraina. Selain itu pemilihan umum di Amerika Serikat berdampak terhadap kondisi pasar keuangan global dan diperkirakan dapat menyebabkan melambatnya pertumbuhan ekonomi dunia dengan risiko fragmentasi perdagangan dan investasi yang makin meningkat.

Menurut laporan International Monetary Fund (IMF) mencatatkan bahwa pertumbuhan ekonomi dunia pada tahun 2024 adalah sebesar 3,1%. Angka tersebut masih konstan dibandingkan dengan tahun sebelumnya dikarenakan oleh kebijakan suku bunga tinggi untuk mengendalikan inflasi, penarikan stimulus fiskal akibat utang yang meningkat, serta pertumbuhan produktivitas yang rendah. Inflasi global diperkirakan berada di angka 5,8%, tren ini terjadi akibat pelonggaran hambatan rantai pasok serta kebijakan moneter yang ketat.

Meskipun perekonomian global dihadapi dengan sejumlah tantangan, ekonomi Indonesia mampu mencatatkan kinerja positifnya. Berdasarkan data Bank Indonesia, pertumbuhan ekonomi Indonesia dan sejumlah negara *Emerging Market Economies* (EMEs) masih cukup baik didukung oleh permintaan domestik di tengah perlambatan ekonomi dan fragmentasi perdagangan global. Badan Pusat Statistik (BPS) mencatatkan bahwa Pendapatan domestik Bruto (PDB) per kapita mencapai Rp78,6 juta atau USD4.960,3. Pertumbuhan ekonomi Indonesia tahun 2024 tercatat sebesar 5,03%.

Berdasarkan data BPS, laju pertumbuhan sektor jasa keuangan dan asuransi tercatat sebesar 4,74%. Kontribusi Jasa Keuangan dan Asuransi memberikan nilai kontribusi sebesar 4,17% atau Rp922,8 triliun. Pertumbuhan ini memberikan dampak positif terhadap pertumbuhan pendapatan Perseroan di tahun 2024.

Selanjutnya, menurut data Otoritas Jasa Keuangan, akumulasi premi sektor asuransi di Indonesia sepanjang 2024 mencapai Rp1.133,87 triliun, meningkat sebesar 2,03% secara tahunan (YoY). Peningkatan ini ditopang oleh akumulasi pendapatan premi yang mencapai Rp336,65 triliun pada Desember 2024, atau naik 4,91 persen (YoY).

## VIEW ON THE ECONOMIC AND INDUSTRIAL CONDITIONS

The global economy in 2024 remained fraught with significant uncertainty. In early 2024, political tensions remained heightened due to the ongoing conflict between Russia and Ukraine. Furthermore, the general election in the United States was anticipated to impact global financial markets and potentially slow down global economic growth, increasing the risk of trade and investment fragmentation.

According to the International Monetary Fund (IMF), the global economic growth rate for 2024 was recorded at 3.1%, a figure consistent with the previous year due to high interest rates aimed at curbing inflation, reduced fiscal stimulus due to rising debt levels, and stagnating productivity growth. Global inflation was estimated at 5.8%, influenced by the easing of supply chain constraints and stringent monetary policies.

Despite these global challenges, the Indonesian economy has demonstrated positive performance. Data from Bank Indonesia indicates that Indonesia and several Emerging Market Economies (EMEs) experience a stable economic growth, bolstered by domestic demand amid a global economic slowdown and fragmented trade. The Statistics Indonesia (BPS) reported that the Gross Domestic Product (GDP) per capita reached Rp78.6 million, equivalent to USD4,960.3, with Indonesia's economic growth for 2024 recorded at 5.03%.

Based on the data of Statistics Indonesia (BPS), the financial services and insurance sector recorded a growth rate of 4.74%. The financial services and insurance sector contributed 4.17% or Rp922.8 trillion. This growth has positively impacted the Company's revenue growth in 2024.

Furthermore, based on the data from the Financial Services Authority, total insurance premiums in Indonesia for 2024 reached Rp1,133.87 trillion, reflecting an annual increase of 2.03% (YoY). This growth is supported by premium income accumulation, which reached Rp336.65 trillion in December 2024, marking a rise of 4.91% (YoY).

Sejalan dengan data OJK yang mengalami kenaikan, Asosiasi Asuransi Jiwa Indonesia (AAJI) juga melaporkan kinerja perusahaan asuransi yang mengalami pertumbuhan positif. Sepanjang tahun 2024, terdapat 56 perusahaan asuransi jiwa yang mengalami peningkatan pendapatan premi dan jumlah tertanggung. Berdasarkan data AAJI, pendapatan premi tahun 2024 sebesar Rp185,39 triliun atau meningkat 4,3% dibandingkan tahun sebelumnya. Peningkatan ini disebabkan oleh premi bisnis baru sebesar Rp108,32 triliun dan premi lanjutan sebesar Rp77,07 triliun.

Berdasarkan kondisi tersebut, Dewan Komisaris melihat bahwa kinerja ekonomi global dan nasional berpengaruh terhadap kinerja Perseroan. Dewan Komisaris optimis Perseroan dapat terus tumbuh dan mencapai target yang telah ditetapkan dengan strategi yang tepat dan penerapan tata kelola perusahaan yang baik.

## PENILAIAN KINERJA DIREKSI DAN DASAR PENILAIANNYA

Dewan Komisaris menilai bahwa direksi telah berupaya untuk tetap menjaga performa usaha serta menjaga kepercayaan para pemangku kepentingan di tengah kondisi yang penuh tantangan di tahun 2024. Direksi mampu menghadapi tantangan sepanjang tahun 2024 dengan mengambil sejumlah langkah strategis.

Selama tahun 2024, Mandiri Inhealth membukukan pendapatan premi bruto atau *Gross Written Premium* sebesar Rp4,68 triliun, meningkat 36,3% dibandingkan dengan tahun sebelumnya sebesar Rp3,43 triliun. Selanjutnya, aset Perseroan tercatat sebesar Rp3,60 triliun, liabilitas sebesar Rp2,03 triliun dan ekuitas sebesar Rp1,57 triliun.

Penilaian Direksi dilakukan dengan mengacu pada Peraturan OJK No. 24/POJK.05/2019 tentang Rencana Bisnis Lembaga Jasa Keuangan Non-Bank. Adapun indikator penilaian Direksi tersebut diantaranya:

1. Penilaian Dewan Komisaris terhadap realisasi Rencana Bisnis Perusahaan;
2. Penilaian Dewan Komisaris terhadap faktor yang mempengaruhi kinerja Perseroan;
3. Penilaian Dewan Komisaris terhadap upaya memperbaiki kinerja Perseroan.

In line with the positive trend reported by the OJK, the Indonesian Life Insurance Association (AAJI) also noted that 56 life insurance companies saw an increase in both premium income and the number of insured individuals throughout 2024. According to AAJI, total premium income in 2024 was Rp185.39 trillion, representing a 4.3% increase compared to the previous year. This is attributed to new business premiums of Rp108.32 trillion and continuing premiums of Rp77.07 trillion.

Given these circumstances, the Board of Commissioners recognizes that both global and national economic conditions impacted the Company's performance. The Board of Commissioners is optimistic that the Company can continue to grow and achieve the targets that have been set with the right strategy and implementation of good corporate governance.

## BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT AND BASIS FOR ASSESSMENT

The Board of Commissioners assessed that the Board of Directors had made efforts to maintain business performance and maintain the trust of stakeholders amidst the challenging conditions in 2024. The Board of Directors was able to face challenges throughout 2024 by taking numerous strategic steps.

In 2024, Mandiri Inhealth recorded a Gross Written Premium (GWP) of Rp4.68 trillion, reflecting a 36.3% increase from the previous year's Rp3.43 trillion. The Company's assets stood at Rp3.60 trillion, liabilities at Rp2.03 trillion, and equity at Rp1.57 trillion.

The Board of Directors' assessment is conducted in accordance with OJK Regulation No. 24/POJK.05/2019, concerning the Business Plan of Non-Bank Financial Services Institutions. Key indicators for this assessment include:

1. The Board of Commissioners' evaluation of the realization of the Company's Business Plan.
2. The Board of Commissioners' evaluation of factors influencing the Company's performance.
3. The Board of Commissioners' evaluation of efforts made to enhance the Company's performance.

Penilaian terhadap Direksi dilakukan berdasarkan poin di atas dengan rincian sebagai berikut:

### 1. Penilaian Dewan Komisaris terhadap realisasi rencana bisnis Perusahaan

Di tahun 2024, kinerja Perseroan dalam kondisi yang belum optimal. Lebih lanjut, untuk menjaga laju operasional, Dewan Komisaris bersama Direksi senantiasa melakukan langkah-langkah strategis untuk kembali mengoptimalkan kinerja Perseroan.

Di tengah tantangan yang masih dihadapi perusahaan sepanjang tahun 2024, beberapa *improvement* dan *initiative project* yang dijalankan cukup memberikan dampak kinerja yang positif dan tumbuh dibandingkan dengan tahun lalu.

#### a. Strategi Pencapaian *Top Line Growth/Revenue*

Pemantauan kualitas Badan Usaha dilakukan secara ketat dengan mengelompokkan Badan Usaha dalam beberapa kategori yaitu *Good*, *Fair* dan *Bad*. Pengelompokan ini dilihat dari seberapa besar kontribusi Badan Usaha terhadap profit perusahaan. kategori *Good* merupakan Badan Usaha yang memberikan kontribusi profit, kategori *fair* merupakan Badan Usaha yang tidak memberikan kontribusi profit, namun juga tidak berkontribusi rugi. Sedangkan kategori *bad* adalah Badan Usaha yang memberikan kontribusi negatif.

#### Mempertahankan Badan Usaha *Medical Care* dan *Indemnity* kategori *Good*

Sepanjang tahun 2024, Badan Usaha (BU) *Medical Care* berhasil dipertahankan sejumlah 512 BU atau 66% dari total BU *Medical Care*. Sementara untuk BU *Indemnity* kategori *good* berhasil dipertahankan sejumlah 329 BU atau 65% dari total BU *Indemnity*.

#### Mempertahankan Badan Usaha *Indemnity* kategori *fair* melalui revisi TC, *adjustment pricing* atau pengalihan ke produk *Ipro*

Dalam upaya untuk mempertahankan Badan Usaha *Indemnity* dengan kategori *fair*, telah dilakukan beberapa strategi yaitu:

- Melakukan penyesuaian *pricing* berdasarkan risiko (*Risk Based Pricing*).
- Melakukan penyesuaian manfaat asuransi atau ketentuan (*Term & Condition*).
- Pengalihan ke produk *I Pro*.

The assessment of the Board of Directors is based on the aforementioned points, with the following details:

### 1. Evaluation of the Realization of the Company's Business Plan

The Company's performance in 2024 is yet to be optimal. Furthermore, to maintain the pace of operations, the Board of Commissioners and the Board of Directors continue to take strategic measures to reoptimize the Company's performance.

Amid the ongoing challenges faced throughout 2024, various improvements and initiative projects have positively impacted performance and demonstrated growth relative to last year.

#### a. Top Line Growth/Revenue Achievement Strategy

The quality of Business Entities has been rigorously monitored by categorizing them into Good, Fair, and Bad based on their contribution to the Company's profit. The Good category includes entities contributing positively, the Fair category comprises those that neither contribute profit nor loss, and the Bad category encompasses entities with a negative contribution.

#### Maintaining Good Category *Medical Care* and *Indemnity* Business Entities

Throughout 2024, 512 Medical Care Business Entities or 66% of the total Medical Care Business Entities were successfully maintained. Meanwhile, 329 Indemnity Business Entities or 65% of the total Indemnity Business Entities were successfully maintained.

#### Maintaining Fair Category *Indemnity* Business Entities through TC revisions, pricing adjustments or switching to *Ipro* products

Several strategies to maintain Indemnity Business Entities with a fair category have been conducted, namely:

- Conducting risk-based pricing.
- Adjusting insurance term & condition.
- Switching to *I Pro* product.



Selama tahun 2024 BU Indemnity dengan kategori *fair* yang berhasil dipertahankan adalah 47 BU atau 9% dari total BU Indemnity kategori *fair*.

**New Business Asuransi Kesehatan Kumpulan dengan fokus utama produk *Medical Care*, *My Care Ultimate* dan Produk *Indemnity* sehat**

Selama tahun 2024, Mandiri Inhealth berhasil membukukan *Gross Written Premium* dari produk Asuransi Kesehatan Kumpulan sebesar Rp983 miliar, tumbuh 62% dari tahun 2023.

Pencapaian per produk Asuransi Kesehatan adalah sebagai berikut: Produk *Medical Care* mencapai Rp727 miliar dan tumbuh 108% (YoY), Produk *Indemnity* mencapai Rp255 miliar dan mengalami penurunan 1% (YoY). Produk *MyCare Ultimate* sebesar Rp129 juta dan MIFG *My Managed Care* sebesar Rp976 juta.

**Meningkatkan Produk *Non Health***

Produk *Non Health* meningkat cukup signifikan di tahun 2024. Total GWP untuk Produk *Non Health* Mandiri Inhealth di tahun 2024 mencapai Rp284 miliar atau tumbuh 69% dari tahun 2023. Peningkatan Produk *Non Health* utamanya karena meningkatnya Produk *GTL* sebesar 84% (YoY), Produk *GPA* sebesar 89% (YoY) dan Produk *Endowment* sebesar 97% (YoY).

**Penetrasi pasar Individu melalui Produk *MyCare Ultimate* (Individu) dan individu lainnya**

Penetrasi pasar individu masih belum sesuai dengan target yang ditetapkan, hal ini dipengaruhi oleh masih belum tercapainya penjualan produk *MyCare Ultimate*. Selama tahun 2024, pencapaian GWP atas Produk Individu sebesar Rp1,1 miliar, tumbuh 176% dari tahun 2023. Kontribusi GWP untuk produk individu diperoleh dari produk MIFG *My Managed Care* sebesar Rp976 juta (86%), produk *MyCare Ultimate* sebesar Rp129 juta (11%) dan produk individu lainnya sebesar Rp29 juta (3%).

In 2024, 47 Indemnity Business Entities with a fair category were successfully maintained or 9% of the total Indemnity Business Entities with a fair category.

**New Business Group Health Insurance focusing on *Medical Care*, *My Care Ultimate*, and *Healthy Indemnity* Products.**

In 2024, Mandiri Inhealth recorded a Gross Written Premium of Rp983 billion from Group Health Insurance products, a growth of 62% from 2023.

The performance of individual Health Insurance products is as follows: *Medical Care* products reached Rp727 billion-growing 108% year-over-year (YoY)-while *Indemnity* products totaled Rp255 billion, reflecting a decrease of 1% (YoY). *MyCare Ultimate* product reached Rp129 million while MIFG *My Managed Care* reached Rp976 million.

**Increasing Non-Health Products**

*Non-Health* Products showed significant growth in 2024, with total GWP reaching Rp284 billion, an increase of 69% from 2023. This growth was primarily driven by *GTL* Products, which increased by 84% (YoY), *GPA* Products by 89% (YoY), and *Endowment* Products by 97% (YoY).

**Penetration of the Individual Market through *MyCare Ultimate* (Individual) and Other Individual Products**

Individual market penetration remained below target, primarily due to the underperformance of the *MyCare Ultimate* product. In 2024, the Gross Written Premium (GWP) for Individual Products reached Rp1.1 billion, reflecting a 176% year-on-year growth. The majority of contributions came from MIFG *My Managed Care* (Rp976 million, 86%), followed by *MyCare Ultimate* (Rp129 million, 11%) and other individual products (Rp29 million, 3%).

## b. Pengendalian Biaya Klaim dan Operasional

### Optimalisasi peran *Gate Keeper*, sinergi BPJS Kesehatan

Sinergi dengan BPJS Kesehatan merupakan salah satu upaya untuk dapat mengoptimalkan *Coordination of Benefit* (COB) antara 2 penjamin. Strategi ini juga menjadi alternatif untuk dapat mengendalikan *Loss Ratio* Badan Usaha melalui peran Dokter keluarga/ klinik sebagai fasilitas kesehatan tingkat I (faskes I) atau sebagai *gate keeper* yang menjadi salah satu kunci utama berjalannya konsep *Managed Care* yang terkendali.

Pemanfaatan *provider* yang beririsan dengan BPJS Kesehatan merupakan faktor penentu keberhasilan COB di Mandiri Inhealth. Sampai dengan akhir tahun 2024 jumlah *provider* faskes I *Medical Care* yang beririsan dengan BPJS Kesehatan sebanyak 1.828 *Provider* (73% total *provider*) dan 704 untuk *Provider Indemnity* (55% total *provider*). Jumlah kasus COB *Medical Care* juga meningkat sebesar 168% (YoY) dan Jumlah kasus COB IDM sebesar 180% (YoY). Semakin banyaknya *provider* RJTP Irian berdampak pada pertumbuhan biaya saving COB *Medical Care* sebesar 180% (YoY) dan COB *Indemnity* sebesar 168% (YoY).

### Penerapan *Preferred Provider Network*

*Preferred provider network* merupakan *provider* terpilih dengan kriteria tertentu salah satunya adalah unit cost yang efisien dengan kualitas terjamin. Tujuan dari penerapan *preferred provider* adalah merekomendasikan kepada peserta untuk menggunakan *provider* terpilih sehingga biaya lebih terkendali. Penetapan *provider* ini sesuai dengan indikator pengendalian biaya dan mutu layanan di *provider* Rumah Sakit. Sampai dengan akhir tahun 2024 terdapat 768 RS di seluruh Indonesia yang direkomendasikan menjadi *preferred provider*. Klasifikasi ini juga menjadi pertimbangan dalam penetapan *pricing* sehingga sejalan dengan strategi *risk based pricing* yang disebutkan di awal.

## b. Claim and Operational Cost Control

### Optimization of the Role of Gatekeepers and Synergy with BPJS Kesehatan

The synergy with BPJS Kesehatan is one of the efforts to optimize the *Coordination of Benefits* (COB) between the two insurers. This strategy also serves as an alternative method for controlling the *Loss Ratio* of Business Entities through the vital role of Family Doctors/ Clinics functioning as Level I health facilities (Faskes I) or gatekeepers, which are essential to the controlled implementation of the *Managed Care* concept.

The utilization of providers that overlap with BPJS Kesehatan is crucial for the success of COB at Mandiri Inhealth. By the end of 2024, there were 1,828 Health Facilities I *Medical Care* providers overlapping with BPJS Kesehatan (73% of total providers) and 704 *Indemnity Providers* (55% of the total providers). The number of COB *Medical Care* cases rose by 168% (YoY), while the COB IDM cases increased by 180% (YoY). This growth in overlapping providers positively influenced cost savings, with COB *Medical Care* yielding a 180% increase in savings and COB *Indemnity* showing a 168% rise (YoY).

### Implementation of a Preferred Provider Network

The preferred provider network consists of selected providers who meet specific criteria, including efficient unit costs and guaranteed quality. The goal of this implementation is to encourage participants to utilize these recommended providers, ensuring better cost control. The selection of these providers aligns with cost control indicators and service quality standards at the hospital level. By the end of 2024, there were 768 hospitals across Indonesia designated as preferred providers. This classification also plays a significant role in pricing decisions, aligned with the risk-based pricing strategy.

### **Case Management (Monitoring, Evaluasi dan Audit Medik) dengan Provider**

*Case management* dilakukan terutama pada kasus rawat inap meliputi:

- penilaian kesesuaian waktu rawat inap (*length of stay*) terhadap indikasi medis;
- monitoring harian atas kesesuaian perawatan yang diberikan; dan
- estimasi biaya yang timbul atas layanan yang sedang berlangsung maupun layanan yang telah diberikan sebagai evaluasi.

Sampai dengan Desember 2024, hasil efisiensi biaya yang tercatat dan dilaporkan dari program *case management* ini adalah sebesar Rp41 miliar.

### **Optimalisasi Telemedicine dan FOInity**

Pada semester I tahun 2024 sudah dilakukan optimalisasi *telemedicine* melalui perluasan akses ke dokter spesialis, penambahan fitur *drug delivery* dan pembukaan akses rujukan ke spesialis *offline*. Sampai dengan semester II tahun 2024 tercatat 67.302 kasus *telemedicine* atau bertumbuh sebesar 220% (YoY). Adapun untuk FOInity dioptimalkan melalui upaya renegotiasi dengan provider RS *Medical Care* irisan *Indemnity*. Sampai dengan semester II tahun 2024 tercatat pertumbuhan *saving* dari FOInity sebesar 339% (YoY).

### **Optimalisasi Program Promotif dan Preventif Program**

Pada semester I tahun 2024 telah dilakukan optimalisasi program promotif dan preventif melalui Program Prima *Wellness* (*Podcast* Kesehatan, Info Sehat (*flyer* & video) & *wellness challenges*), Program Premium *Wellness* (program *Wellbeing*), Program Sinergy *Wellness* (*Cure to Care*) dan pengembangan tahap 1 fitur Sehatku (hitung jumlah Langkah, kalori & cek BMI).

Sampai dengan semester II tahun 2024:

1. Terdapat 70 *flyer* kesehatan dan 12 video edukasi kesehatan yang diterbitkan dan didistribusikan;
2. Telah dilakukan 4 kali *podcast* kesehatan dengan jumlah Peserta 2.484 peserta;

### **Case Management (Monitoring, Evaluation, and Medical Audits) with Providers**

*Case management* primarily focuses on inpatient cases and includes:

- assessment of the appropriateness of the length of stay per medical indications;
- daily monitoring of care appropriateness; and
- estimation of costs for ongoing and previously provided services as an evaluation tool.

As of December 2024, the results of this case management program demonstrated cost efficiencies totaling Rp41 billion.

### **Optimization of Telemedicine and FOInity**

In the first semester of 2024, telemedicine was optimized by broadening access to specialist doctors, adding drug delivery services, and facilitating referrals to offline specialists. By the second semester of 2024, 67,302 telemedicine cases were recorded, representing a growth of 220% (YoY). Additionally, the optimization of FOInity was achieved through renegotiations with Indemnity slice Medical Care hospital providers. As of the second semester of 2024, 339% (YoY) increase in savings was recorded.

### **Optimization of Promotive and Preventive Programs**

In the first semester of 2024, efforts to enhance promotive and preventive programs included the implementation of the Prima *Wellness* Program (health podcasts, health information flyers & videos, and wellness challenges), the Premium *Wellness* Program (wellbeing), and the Synergy *Wellness* Program (*Cure to Care*). Phase 1 of the Sehatku feature was also developed, incorporating step counting, calorie tracking, and BMI assessment.

By the second semester of 2024:

1. A total of 70 health flyers and 12 health education videos were published and distributed.
2. 4 health podcasts were held with a participation of 2,484 individuals.

- Adanya perbaikan bisnis proses pengelolaan Program Premium *wellness* yang memberikan dampak positif pada penyerapan dana *wellness* Badan Usaha dengan realisasi penggunaan dana *wellness* di bawah 80% dari Anggaran.

### Optimalisasi alur proses dan Deteksi Fraud melalui digitalisasi

Pada semester II tahun 2024 telah dikembangkan fitur *red flag* untuk memperkuat deteksi adanya anomali klaim pada aplikasi Pelkes Online per Februari 2024 dan New Micare per Mei 2024. Efisiensi yang diperoleh dari penambahan fitur ini tercatat Rp13 miliar sampai dengan semester II tahun 2024.

#### c. Memperkuat *Enablers*

##### Sinergi dengan Grup Induk Perusahaan

Sinergi dengan Grup Induk Perusahaan telah dilakukan untuk meningkatkan performa bisnis dan operasional. Sampai dengan Desember tahun 2024, Mandiri Inhealth telah membukukan GWP *New Business Group Health* yang merupakan sinergi dengan Bank Mandiri sebesar Rp360,54 miliar. Sementara itu dengan IFG Life sebagai induk yang baru, masih dalam proses *alignment*.

##### Data Analitik

Pengembangan Data Analitik pada Mandiri Inhealth dilakukan melalui beberapa hal, di antaranya:

- Melakukan analisis yang lebih mendalam dan komprehensif atas *performance* Badan Usaha dan Kantor Pemasaran, serta melakukan *monitoring Loss Ratio* secara berkala.
- Membuat *Web-based Dashboard Analytics* menggunakan *tool Power BI* yang dapat langsung diakses oleh HC Badan Usaha sebagai media penyampaian Laporan *Utilization Review (UR)*. Pada tahun 2024 ini, *Dashboard Analytics* yang sudah berhasil dipindahkan dan dikembangkan di *Power BI* adalah *Dashboard Produk Medical Care*.
- Mengoptimalkan proses *Big Data Mining* untuk mendukung studi yang lebih mendalam terkait penentuan asumsi-asumsi Aktuaria (salah satu implementasinya dalam penyusunan *Actuarial Control Cycle*).

- Business improvements in managing the Premium Wellness Program positively impacted the use of wellness funds for Business Entities, maintaining utilization below 80% of the budget.

### Optimization of Process Flow and Fraud Detection through Digitalization

In the second semester of 2024, a red flag feature was developed to enhance the detection of claim anomalies within the Pelkes Online application, implemented in February 2024, and in New Micare starting in May 2024. The efficiency gains attributed to this feature were recorded at Rp13 billion by the second semester of 2024.

#### c. Strengthening *Enablers*

##### Synergy with the Parent Company Group

Synergy with the Parent Company Group has been carried out to improve business and operational performance. As of December 2024, Mandiri Inhealth has achieved a Gross Written Premium (GWP) of Rp360.54 billion for New Business Group Health in collaboration with Bank Mandiri. Meanwhile, with IFG Life as the new parent company, the alignment process is still underway.

##### Analytic Data

The development of Analytical Data at Mandiri Inhealth is focused on several key activities, including:

- Conducting in-depth analyses of the performance of both Business Entities and Marketing Offices, as well as periodic monitoring of the Loss Ratio.
- Creating a web-based Analytics Dashboard using Power BI, which allows Business Entity HCs to access the Utilization Review (UR) Report directly. In 2024, we successfully transitioned the Medical Care Product Dashboard to Power BI.
- Enhancing the Big Data Mining process to facilitate comprehensive studies essential for determining Actuarial assumptions, notably in the preparation of the Actuarial Control Cycle.



## 2. Penilaian Dewan Komisaris terhadap faktor yang mempengaruhi kinerja Perseroan

Dewan Komisaris melakukan penilaian terhadap kinerja Perseroan berdasarkan hasil Tingkat Kesehatan Perseroan. Cakupan penilaian terhadap faktor yang mempengaruhi kinerja Perseroan adalah sebagai berikut:

- 1) Tata kelola Perusahaan yang baik.
- 2) Profil risiko.
- 3) Rentabilitas.
- 4) Permodalan.

## 3. Penilaian Dewan Komisaris terhadap Upaya memperbaiki kinerja Perseroan

Dalam upaya peningkatan kinerja, Mandiri Inhealth melakukan pengembangan produk dan mutu layanan sepanjang tahun 2024. Pengembangan produk dan layanan menjadi prioritas utama Perusahaan. Melalui berbagai langkah strategis, Perusahaan berupaya mengembangkan bisnis Perseroan.

Beberapa langkah strategis terus dilakukan untuk memperbaiki kinerja Perseroan, seperti perbaikan *Term and Condition*, penyesuaian premi, perbaikan layanan, digitalisasi serta simplifikasi *business process* termasuk pengetatan biaya operasional terus dilakukan sepanjang tahun 2024 untuk menjaga agar kinerja perusahaan optimal.

Dewan Komisaris memandang bahwa tiap tahunnya kesadaran masyarakat akan produk asuransi semakin meningkat, hal ini dikarenakan meningkatnya pemahaman masyarakat akan pentingnya perlindungan terhadap kesehatan terutama dalam menghadapi risiko di masa depan.

Meningkatnya tingkat kepedulian masyarakat akan pentingnya perlindungan kesehatan tercermin dalam jumlah tertanggung industri asuransi yang tumbuh signifikan sebesar 18,7%, menjadi Rp110,36 triliun pada tahun 2024 (AAJI, 2024). Dengan demikian, Mandiri Inhealth berkomitmen untuk terus dapat memberikan solusi perlindungan finansial yang lebih luas bagi masyarakat.

## 2. Board of Commissioners' Assessment of Factors Affecting the Company's Performance

The Board of Commissioners evaluates the Company's performance based on insights from the Company's Health Level. The assessment encompasses several factors, including:

1. Good Corporate Governance.
2. Risk Profile.
3. Profitability.
4. Capital.

## 3. Board of Commissioners' Assessment of Efforts to Improve the Company's Performance

To enhance performance, Mandiri Inhealth developed product and service quality throughout 2024. Product and service development remained a top priority, and the Company pursued various strategic initiatives to expand its business.

Numerous strategic actions were being taken to bolster the Company's performance, including refining Terms and Conditions, adjusting premiums, elevating service quality, advancing digitalization, and streamlining business processes. Continued efforts have also been made to tighten operational costs throughout 2024 to ensure optimal Company performance.

The Board of Commissioners views that public awareness of insurance products increases each year, due to the increasing public understanding of the importance of health protection, especially in facing future risks.

The increasing level of public awareness of the importance of health protection is reflected in the number of insured in the insurance industry which grew significantly by 18.7%, to Rp110.36 trillion in 2024 (AAJI, 2024). Therefore, Mandiri Inhealth is committed to continuing to provide broader financial protection solutions for the community.

## PENGAWASAN TERHADAP IMPLEMENTASI STRATEGI YANG DIJALANKAN DIREKSI

Sepanjang tahun 2024, Dewan Komisaris telah melakukan penilaian yang objektif berdasarkan pengawasan terhadap kinerja Direksi dalam mengelola Perseroan. Lebih lanjut, Dewan Komisaris juga berperan dalam menetapkan target kinerja yang telah disusun dalam Rencana Bisnis Perseroan. Rencana Bisnis Perseroan disusun untuk memberikan saran serta atau arahan kepada Direksi dalam merencanakan langkah strategis.

Dewan Komisaris secara aktif melakukan pengawasan terhadap pengelolaan Perseroan yang dijalankan oleh Direksi, sesuai dengan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.

Berbagai langkah strategis telah di implementasikan Direksi sepanjang tahun 2024. Langkah tersebut bertujuan memperbaiki, dan mengembangkan layanan untuk mencapai pertumbuhan berkelanjutan. Dewan Komisaris melakukan pengawasan atas strategi yang telah disusun dan mengapresiasi usaha Direksi.

## MEKANISME DAN FREKUENSI PEMBERIAN NASIHAT

Dewan Komisaris senantiasa menjaga hubungan baik dengan Direksi. Hubungan tersebut dijalin dengan tetap mengedepankan prinsip saling menghormati antar wewenang yang dipegang. Dewan Komisaris secara rutin melakukan rapat dengan Direksi sebagai bentuk pengawasan atas penerapan strategi yang dijalankan. Rapat tersebut dilaksanakan setidaknya empat kali setahun.

Dalam Rapat Dewan Komisaris dan Direksi pada umumnya akan dibahas terkait implementasi strategi bisnis, evaluasi kinerja Perseroan, langkah-langkah untuk menghadapi tantangan dan peluang, serta pencapaian yang berhasil diraih Perseroan. Dewan Komisaris juga secara aktif memberikan arahan dan rekomendasi kepada Direksi guna memastikan target yang telah ditetapkan dapat tercapai secara optimal. Tidak hanya melaksanakan rapat dengan Direksi saja, Dewan Komisaris juga turut melaksanakan rapat dengan mengundang Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, serta mengundang Divisi yang bersangkutan untuk melakukan pembahasan terkait bidang-bidang yang menjadi tanggung jawab dari masing-masing komite.

## SUPERVISION OF THE IMPLEMENTATION OF STRATEGIES BY THE BOARD OF DIRECTORS

Throughout 2024, the Board of Commissioners conducted an objective evaluation based on the performance oversight of the Board of Directors in managing the Company. Furthermore, the Board of Commissioners also plays a role in determining performance targets that have been prepared in the Company's Business Plan. The Company's Business Plan is prepared to provide advice and/or direction to the Board of Directors in planning strategic steps.

The Board of Commissioners actively supervises the management of the Company carried out by the Board of Directors, in accordance with Law No. 40 of 2007 concerning Limited Liability Companies.

Numerous strategic initiatives were deployed by the Board of Directors throughout 2024, aimed at improving services and achieving sustainable growth. The Board of Commissioners closely monitored these strategies and appreciates the Board of Directors' commitment.

## ADVISORY MECHANISM AND FREQUENCY

The Board of Commissioners consistently fosters a strong relationship with the Board of Directors, rooted in mutual respect for their respective authorities. The Board of Commissioners holds regular meetings with the Board of Directors as part of their oversight of strategic implementation. These meetings are conducted at least four times in a year.

Business strategy implementation, Company performance evaluation, steps to face challenges and opportunities, and achievements made by the Company are generally discussed in the Board of Commissioners and Board of Directors Meetings. The Board of Commissioners also actively provides direction and recommendations to the Board of Directors to ensure that the targets that have been set can be achieved optimally. Not only holding meetings with the Board of Directors, the Board of Commissioners also holds meetings by inviting the Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, and inviting the relevant and Divisions to discuss the areas that are the responsibility of each committee.



**Bambang Widiyanto**

**Komisaris Independen**  
Independent Commissioner

**Hernando**

**Komisaris**  
Commissioner

**M D Abrory Djabbar**

**Komisaris Independen**  
Independent Commissioner

Pelaksanaan rapat secara rutin tentunya mempermudah Dewan Komisaris dalam melakukan pengawasan atas kinerja Direksi. Dalam rapat yang dilaksanakan, Dewan Komisaris menekankan Direksi untuk menjaga aspek kepatuhan dan prinsip GCG dalam menjalankan tata kelola Perseroan.

Conducting regular meetings enhances the Board of Commissioners' ability to oversee the performance of the Board of Directors effectively. In these meetings, the Board of Commissioners underscores the importance of compliance and the maintenance of GCG principles in the Company's governance.

Sepanjang tahun 2024, Dewan Komisaris telah melaksanakan rapat gabungan bersama Direksi sebanyak 7 (tujuh) kali. Setiap keputusan yang diambil dalam rapat-rapat tersebut terdokumentasi dengan baik melalui risalah rapat.

## PANDANGAN ATAS PROSPEK USAHA YANG DISUSUN OLEH DIREKSI

Dewan Komisaris menekankan pentingnya bagi Direksi untuk mempertimbangkan berbagai faktor eksternal dalam menyusun prospek usaha Perseroan. Melalui prospek usaha tersebut, Direksi melihat Perseroan memiliki prospek usaha cukup baik, sehingga Perseroan dapat terus melakukan inovasi yang akan berdampak besar pada peningkatan kinerja Perseroan.

Prospek usaha Perseroan disusun oleh Direksi dengan mengacu pada *roadmap* perasuransian Indonesia tahun 2023-2027 dari OJK. Berdasarkan *roadmap* tersebut, terdapat strategi-strategi yang dapat diterapkan oleh Perusahaan asuransi untuk mencapai pertumbuhan pada tahun mendatang, di antaranya penerapan sistem digitalisasi, penguatan ekosistem, pembukaan jalur pemasaran baru, meningkatkan jumlah pemasaran, dan penguatan permodalan.

Selain mengacu pada *roadmap* perasuransian yang disusun oleh OJK, Mandiri Inhealth juga menyusun prospek usaha berdasarkan data dari Asosiasi Asuransi Jiwa Indonesia (AAJI). AAJI memproyeksikan kinerja asuransi pada tahun 2025 masih akan tumbuh positif, didorong oleh perkembangan teknologi dan perubahan perilaku konsumen.

Prospek usaha yang disusun Direksi telah ditetapkan dalam Rencana Bisnis tahun 2024-2026. Mandiri Inhealth telah memproyeksikan kinerja Perseroan baik kinerja keuangan maupun kinerja operasional yang telah disesuaikan dengan kondisi perekonomian global maupun nasional. Dalam Rencana Bisnis tahun 2024-2026, terdapat rencana pengembangan kegiatan usaha dalam 3 (tiga) tahun ke depan, yaitu pengembangan digitalisasi, pengembangan asuransi individu baik kesehatan maupun jiwa, perluasan pasar syariah serta pembentukan TPA.

Throughout 2024, the Board of Commissioners has conducted 7 (seven) joint meetings with the Board of Directors. All decisions made during these meetings are meticulously documented in the meeting minutes.

## VIEW ON THE BUSINESS OUTLOOK PREPARED BY THE BOARD OF DIRECTORS

The Board of Commissioners underscores the importance for the Board of Directors to consider various external factors when developing the Company's business outlook. Based on this outlook, the Directors assess that the Company maintains favorable business prospects, enabling it to pursue continued innovation that will significantly enhance corporate performance.

The business outlook is prepared in alignment with the 2023-2027 Indonesian insurance roadmap established by the OJK. This roadmap outlines strategies that insurance companies can implement to foster growth, including the adoption of digitalization systems, strengthening ecosystems, exploring new marketing channels, expanding the marketing workforce, and bolstering capital.

In addition to referencing the OJK's insurance roadmap, Mandiri Inhealth also formulates its business prospects based on data from the Indonesian Life Insurance Association (AAJI). AAJI projects that the insurance sector will continue to grow positively in 2025, propelled by advancements in technology and shifts in consumer behavior.

The business outlook prepared by the Board of Directors have been set out in the 2024-2026 Business Plan. Mandiri Inhealth has projected the Company's performance, both financial and operational performance, which have been adjusted to global and national economic conditions. In the 2024-2026 Business Plan, there is a plan to develop business activities in the next 3 (three) years, namely the development of digitalization, the development of individual insurance, both health and life, the expansion of the sharia market and the establishment of TPA.

Dewan Komisaris sepenuhnya mendukung langkah-langkah strategis yang akan diambil Direksi dalam mengembangkan Perseroan ke depan. Namun demikian, Mandiri Inhealth perlu senantiasa waspada untuk beradaptasi dengan tantangan ekonomi dan dinamika bisnis di masa mendatang.

## **PANDANGAN ATAS PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK**

Mandiri Inhealth berkomitmen menerapkan prinsip *Good Corporate Governance* (GCG) yang meliputi Keterbukaan, Akuntabilitas, Pertanggungjawaban, Independensi, dan Kewajaran dalam setiap aspek operasionalnya. Penerapan prinsip GCG diharapkan dapat meningkatkan kebermanfaatan bagi para Pemegang Saham dan Pemangku Kepentingan secara berkesinambungan. Dewan Komisaris senantiasa melakukan pengawasan untuk memastikan pelaksanaan tata kelola Perusahaan telah sesuai dengan prinsip GCG.

Secara berkala, Dewan Komisaris mendorong fungsi Audit dalam proses evaluasi serta meningkatkan sistem pengendalian internal. Upaya ini dilakukan sebagai wujud komitmen terhadap prinsip keterbukaan dan perlindungan terhadap seluruh pemangku kepentingan.

## **PANDANGAN ATAS PENERAPAN DAN PENGELOLAAN WHISTLEBLOWING SYSTEM (WBS)**

Dewan Komisaris meyakini bahwa penerapan dan pengelolaan *Whistleblowing System* (WBS) merupakan bagian penting dalam mendukung tata kelola perusahaan yang bersih, transparan, dan berintegritas. WBS berperan sebagai mekanisme pelaporan yang memungkinkan karyawan maupun pihak eksternal untuk melaporkan dugaan pelanggaran atau tindakan tidak etis. Adanya WBS mendorong seluruh insan Perseroan untuk turut aktif mencegah dan melaporkan apabila menemukan tindak kecurangan di lingkungan Perseroan.

Perseroan berkomitmen memastikan WBS berjalan dengan baik, mulai dari perlindungan terhadap pelapor, kejelasan prosedur investigasi, hingga tindak lanjut yang tegas terhadap laporan yang terbukti valid. Dewan Komisaris mendukung penuh penguatan WBS sebagai instrumen pengawasan yang dapat meningkatkan kepercayaan *stakeholders* serta memperkuat budaya kepatuhan dan integritas dalam Perseroan.

The Board of Commissioners fully supports the strategic initiatives that the Board of Directors will take in developing the Company in the future. However, Mandiri Inhealth also needs to remain vigilant to adapt to future economic challenges and business dynamics.

## **VIEW ON THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE**

Mandiri Inhealth is committed to implementing the principles of Good Corporate Governance (GCG) which include Transparency, Accountability, Responsibility, Independence, and Fairness in every aspect of its operations. The implementation of GCG principles is expected to increase the benefits for Shareholders and Stakeholders on an ongoing basis. The Board of Commissioners continues to supervise to ensure that the implementation of Corporate Governance is in accordance with GCG principles.

The Board of Commissioners consistently encourages the Audit function in the evaluation process and improves the internal control system. This effort is carried out as a form of commitment to the principle of openness and protection of all stakeholders.

## **VIEW ON THE IMPLEMENTATION AND MANAGEMENT OF THE WHISTLEBLOWING SYSTEM (WBS)**

The Board of Commissioners believes that the effective implementation and management of the Whistleblowing System (WBS) are crucial for fostering clean, transparent, and integrity-driven corporate governance. The WBS serves as a reporting mechanism for employees and external parties to report any suspected violations or unethical behavior. This system encourages all personnel to actively engage in preventing and reporting fraudulent actions within the Company.

The Company is committed to ensuring the WBS operates effectively, providing protection for whistleblowers, clear investigation procedures, and prompt follow-up on substantiated reports. The Board of Commissioners fully supports the enhancement of the WBS as a vital supervisory tool that can bolster stakeholder trust and cultivate a culture of compliance and integrity throughout the organization.



Untuk memastikan mekanisme WBS berjalan dengan efektif, Dewan Komisaris melakukan pengawasan dan mengambil langkah tidak lanjut apabila terdapat laporan pelanggaran yang diterima. Apabila pihak yang terlapor merupakan seorang pegawai, maka penyelesaian laporan dapat dilakukan pada tingkat internal manajemen saja. Namun apabila pihak yang terlapor adalah Direksi, maka Dewan Komisaris wajib menindaklanjuti laporan secara langsung, salah satunya dengan melakukan koordinasi dengan para Pemegang Saham. Perseroan akan memberlakukan tindakan tegas bagi pelaku pelanggaran sesuai dengan ketentuan dan kebijakan yang telah ditentukan.

Di tahun 2024, terdapat 1 (satu) laporan yang diterima oleh Perseroan dan laporan tersebut telah selesai ditindaklanjuti. Lebih lanjut, Dewan Komisaris senantiasa menjalankan peran pengawasan dengan mengarahkan Direksi untuk melakukan sosialisasi WBS guna memastikan lingkungan kerja yang berintegritas dan bebas dari praktik yang melanggar etika maupun hukum.

## **PENILAIAN ATAS KINERJA KOMITE-KOMITE YANG BERADA DI BAWAH DEWAN KOMISARIS**

Pelaksanaan fungsi pengawasan Dewan Komisaris dibantu oleh beberapa komite pendukung yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi.

Secara keseluruhan, pelaksanaan tugas masing-masing komite telah dijalankan dengan baik. Pada tahun 2024 Dewan Komisaris telah melakukan penilaian atas kinerja komite pendukung, berikut penjelasannya:

- **Komite Audit**

Komite Audit secara aktif melakukan pengawasan terhadap laporan keuangan, efektivitas pengendalian internal, kepatuhan terhadap regulasi, serta proses audit internal dan eksternal. Dewan Komisaris memandang bahwa pelaksanaan tugas dan tanggung jawab Komite Audit telah dijalankan dengan baik.

Dewan Komisaris juga menilai bahwa koordinasi Komite Audit dengan Unit Audit Internal dan Auditor Eksternal telah berjalan efektif, sehingga mampu memastikan bahwa sistem pengendalian internal perusahaan berfungsi secara optimal.

To ensure the WBS mechanism runs effectively, the Board of Commissioners supervises and takes follow-up steps if a report of violations is received. If the reported party is an employee, then the report can be resolved at the internal management level only. However, if the reported party is the Board of Directors, then the Board of Commissioners is required to follow up on the report directly, one of which is by coordinating with the Shareholders. The Company will take strict action against perpetrators of violations in accordance with the provisions and policies that have been determined.

There was 1 (one) report received by the Company in 2024 and the report has been followed up. Furthermore, the Board of Commissioners continues to carry out its supervisory role by directing the Board of Directors to conduct WBS dissemination to ensure a work environment with integrity and free from practices that violate ethics and the law.

## **ASSESSMENT OF THE PERFORMANCE OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS**

The Board of Commissioners' supervisory function is supported by several committees, namely the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee.

Overall, the implementation of the duties of each committee has been carried out effectively. In 2024, the Board of Commissioners assessed the effectiveness of these supporting committees, as outlined below:

- **Audit Committee**

The Audit Committee plays a vital role in supervising financial statements, evaluating the effectiveness of internal controls, ensuring compliance with regulations, and overseeing both internal and external audit processes. The Board of Commissioners recognizes that the Audit Committee has effectively fulfilled its duties and responsibilities.

The Board of Commissioners also assessed that the coordination of the Audit Committee with the internal audit unit and external auditors had been effective, thus ensuring that the Company's internal control system functioned optimally.

#### • Komite Pemantau Risiko

Komite Pemantau Risiko telah melakukan identifikasi, evaluasi, dan pemantauan terhadap berbagai risiko strategis, operasional, keuangan, serta kepatuhan yang dapat mempengaruhi kinerja Perseroan. Komite Pemantau Risiko secara aktif membantu Dewan Komisaris dalam melakukan pengawasan dan pemantauan atas penerapan manajemen risiko Perseroan.

Dewan Komisaris menilai Komite Pemantau Risiko telah menjalankan tugasnya dengan baik dan bertanggung jawab. Dewan Komisaris mengapresiasi upaya Komite Pemantau Risiko dalam menciptakan lingkungan bisnis yang lebih responsif terhadap potensi risiko, serta memperkuat ketahanan Perseroan menghadapi tantangan bisnis.

#### • Komite Remunerasi dan Nominasi

Komite remunerasi dan nominasi telah membantu Dewan Komisaris dalam menetapkan kriteria pemilihan calon anggota Dewan Komisaris dan Direksi serta sistem remunerasinya. Selain itu, komite ini juga membantu Dewan komisaris dalam melakukan penilaian dan evaluasi terhadap kinerja anggota Dewan Komisaris dan anggota Direksi.

Dewan Komisaris menilai komite remunerasi dan nominasi telah menjalankan tugas dan fungsinya dengan baik. Komite Remunerasi dan Nominasi telah memastikan kebijakan remunerasi yang tetap kompetitif dan mendorong peningkatan kinerja Perseroan.

#### • Risk Monitoring Committee

The Risk Monitoring Committee has identified, evaluated, and monitored various strategic, operational, financial, and compliance risks that may affect the Company's performance. The Risk Monitoring Committee actively assists the Board of Commissioners in supervising and monitoring the implementation of the Company's risk management.

The Board of Commissioners believes that the Risk Monitoring Committee has implemented its duties diligently and responsibly. The Board of Commissioners appreciates the efforts of the Risk Monitoring Committee in creating a business environment that is more responsive to potential risks, as well as strengthening the Company's resilience in facing business challenges.

#### • Remuneration and Nomination Committee

The Remuneration and Nomination Committee assists the Board of Commissioners in defining selection criteria for candidates for the Board of Commissioners and the Board of Directors, as well as establishing their remuneration system. Additionally, this committee evaluates the performance of members of the Board of Commissioners and Board Directors.

The Board of Commissioners assesses that the Remuneration and Nomination Committee has effectively fulfilled its functions. The Remuneration and Nomination committee has ensured that the remuneration policy remains competitive and encourages improved performance of the Company.

### PERUBAHAN KOMPOSISI DAN SUSUNAN DEWAN KOMISARIS

Sepanjang tahun 2024, Perseroan mengalami perubahan komposisi Dewan Komisaris. Dengan demikian, susunan Dewan Komisaris hingga 31 Desember 2024 adalah sebagai berikut:

### CHANGES IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS

Throughout 2024, the Company underwent changes in the composition of the Board of Commissioners. The current composition, as of December 31, 2024, is as follows:

| Nama / Name          | Jabatan / Position                              |
|----------------------|-------------------------------------------------|
| Hernando             | Komisaris / Commissioner                        |
| Prastoeti Soewondo*  | Komisaris Independen / Independent Commissioner |
| Fathema Djan*        | Komisaris Independen / Independent Commissioner |
| M D Abrory Djabbar** | Komisaris Independen / Independent Commissioner |

| Nama / Name         | Jabatan / Position                              |
|---------------------|-------------------------------------------------|
| Bambang Widiyanto** | Komisaris Independen / Independent Commissioner |
| Mochamad Rizaldi*** | Komisaris Utama / President Commissioner        |

- \*) Prastoeti Soewondo dan Fathema Djan berakhir masa jabatan sebagai Komisaris Independen berdasarkan Keputusan RUPST secara sirkuler pada tanggal 24 Juni 2024 / Prastoeti Soewondo and Fathema Djan no longer serving as Independent Commissioners based on the Circular Resolution of the GMS on June 24, 2024.
- \*\*) Bambang Widiyanto dan M D Abrory Djabbar mulai masa jabatan berdasarkan Keputusan Sirkuler tanggal 24 Juni 2024. / Bambang Widiyanto and M D Abrory Djabbar, started their term of office based on the Circular Resolution dated June 24, 2024.
- \*\*\*) Mochamad Rizaldi berakhir masa jabatan sebagai Komisaris Utama berdasarkan Keputusan Sirkuler RUPSLB tanggal 26 September 2024. / Mochamad Rizaldi no longer serving as President Commissioner based on the Circular Resolution of the EGMS dated September 26, 2024.

## PENUTUP

Atas nama Dewan Komisaris, Kami mengucapkan terima kasih kepada seluruh manajemen dan juga seluruh Laskar Tangguh Mandiri Inhealth telah berupaya untuk tetap menjaga performa serta kepercayaan para pemangku kepentingan di tengah kondisi yang penuh tantangan di tahun 2024. Kami juga mengucapkan terima kasih kepada para pemegang saham, nasabah, mitra bisnis dan pemangku kepentingan lainnya atas kepercayaan yang telah diberikan.

Mandiri Inhealth optimis dapat terus meningkatkan kinerja di tahun mendatang dan akan terus berkomitmen memberikan nilai tambah bagi para pemangku kepentingan sehingga dapat menjadi pilihan utama dalam industri asuransi jiwa Indonesia.

## CLOSING

On behalf of the Board of Commissioners, we would like to express our gratitude to the entire management and the entire Laskar Tangguh Mandiri Inhealth for their efforts to maintain the performance and trust of stakeholders amidst the challenging conditions in 2024. We also wish to express our appreciation to our shareholders, customers, business partners, and other stakeholders for their trust and support.

Mandiri Inhealth remains optimistic about its capacity to enhance performance in the upcoming year. We are committed to delivering added value to our stakeholders, aiming to solidify our position as the preferred choice in the Indonesian life insurance industry.

Jakarta, 05 Mei 2025 / Jakarta, May 05, 2025

Atas nama Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia

On Behalf of the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia

**Hernando**

Komisaris / Commissioner

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# Laporan Direksi

## Board of Directors Report

**Yang terhormat, para Pemegang Saham dan Pemangku Kepentingan,**  
**Respected Shareholders and Stakeholders,**

Puji syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa atas rahmat dan karunia-Nya, Mandiri Inhealth mampu menjaga performa di tahun 2024. Performa yang baik tersebut tentunya tidak terlepas dari upaya seluruh pihak yang terlibat dalam menjalankan strategi Perseroan, meningkatkan kinerja, serta beradaptasi dengan dinamika industri secara efektif.

Sepanjang tahun 2024 Mandiri Inhealth terus berupaya untuk memberikan layanan terbaik kepada pelanggan. Mandiri Inhealth meyakini bahwa kinerja baik Perseroan dapat diwujudkan melalui kepuasan pelanggan. Oleh sebab itu, Mandiri Inhealth terus melakukan berbagai upaya untuk meningkatkan kepuasan pelanggan dan pemangku kepentingan melalui inovasi produk, peningkatan kualitas layanan serta meningkatkan efisiensi operasional.

All praise to God Almighty for His grace and blessings, which have allowed Mandiri Inhealth to maintain its performance throughout 2024. This decent performance can be attributed to the efforts of everyone involved in implementing the Company's strategy, enhancing performance, and effectively adapting to the evolving dynamics of the industry.

Throughout 2024, Mandiri Inhealth remained committed to delivering the highest quality service to its customers. Mandiri Inhealth believes that the Company's positive performance can be realized through customer satisfaction. Therefore, Mandiri Inhealth continuously strives to elevate customer and stakeholder satisfaction through product innovation, service enhancement, and operational efficiency improvements.

“

**Realisasi hasil investasi Perseroan sampai dengan Desember 2024 tercatat sebesar Rp190,7 miliar. Jumlah ini mengalami kenaikan sebesar 24,3% dibandingkan tahun lalu dan mencapai 127,4% dari target.**

The Company's investment results realization as of December 2024 was recorded at Rp190.7 billion. increased by 24.3% compared to the previous year and reached 127.4% of the target.

”





**Rahmat Syukri**  
**Plt. Direktur Utama**  
Acting President Director

Untuk dapat meningkatkan nilai dan berkontribusi besar pada industri asuransi, Mandiri Inhealth senantiasa melakukan perbaikan dan terus beradaptasi dengan perkembangan teknologi digital. Tidak hanya beradaptasi, Mandiri Inhealth juga melakukan penguatan implementasi Tata Kelola Perusahaan yang Baik, dan menjaga kepatuhan pada seluruh kegiatan operasional Perseroan.

Melalui Laporan Tahunan ini, Direksi menginformasikan terkait kegiatan operasional Perseroan sepanjang tahun 2024. Laporan ini dibuat sebagai bentuk tanggung jawab dan komitmen Perseroan dalam penerapan prinsip transparansi kepada Pemegang Saham dan Pemangku Kepentingan. Dengan dibuatnya laporan tahunan ini diharapkan para pemegang saham dan pemangku kepentingan dapat mengetahui pengelolaan bisnis Mandiri Inhealth selama tahun 2024.

## KONDISI PEREKONOMIAN GLOBAL

Dalam mencapai target kinerja, Mandiri Inhealth menjalankan kegiatan operasional semaksimal mungkin dengan tetap mempertimbangkan kondisi perekonomian baik global maupun nasional. Pada tahun 2024, perekonomian global diketahui mengalami berbagai gejala dan dihadapkan dengan berbagai tantangan. Dinamika geopolitik dan perekonomian dunia mengalami perubahan yang cepat dengan ketidakpastian tinggi. Tingginya risiko geopolitik dan berlanjutnya fragmentasi pola perdagangan dunia, bergesernya pola pertumbuhan ekonomi dunia, tingginya suku bunga dan risiko utang, perubahan pola investasi dunia serta cepatnya digitalisasi antarnegara diduga menjadi faktor utama yang berpengaruh terhadap perekonomian dunia ke depan.

Berlanjutnya konflik antara Rusia dan Ukraina di awal tahun 2024 menyebabkan ketegangan politik yang masih tergolong tinggi. Perubahan dinamika geopolitik dunia yang cepat telah berdampak pada perkembangan ekonomi dan pasar keuangan global di sepanjang tahun 2024 serta diperkirakan masih berlanjut pada tahun 2025 dan tahun-tahun berikutnya. Berdasarkan Laporan Bank Indonesia, secara keseluruhan pertumbuhan ekonomi global pada 2024 melambat dari 3,3% pada 2023 menjadi 3,2% pada 2024. Hal ini tidak jauh beda dengan laporan International Monetary Fund (IMF) yang mencatatkan pertumbuhan ekonomi dunia berada pada angka 3,1%

In order to increase value and contribute greatly to the insurance industry, Mandiri Inhealth constantly makes improvements and continues to adapt to the development of digital technology. Not only adapting, Mandiri Inhealth also strengthens the implementation of Good Corporate Governance, and maintains compliance with all operational activities of the Company.

Through this Annual Report, the Board of Directors would like to present the Company's operational activities throughout 2024. This report is made as a manifestation of the Company's responsibility and commitment in implementing the principle of transparency to Shareholders and Stakeholders. This annual report aims to enable the shareholders and stakeholders to learn about the management of Mandiri Inhealth's business throughout 2024.

## GLOBAL ECONOMIC CONDITIONS

In meeting its performance targets, Mandiri Inhealth optimizes its operational activities while considering both global and national economic conditions. In 2024, the global economy faced various challenges and uncertainties. The dynamics of geopolitics and the world economy underwent rapid changes with high uncertainties. High geopolitical risks, ongoing fragmentation of world trade patterns, shifting economic growth trajectories, high interest rates and debt risks, and rapid digitalization across nations are anticipated to significantly influence the global economy in the coming years.

The ongoing conflict between Russia and Ukraine at the start of 2024 has resulted in political tensions that remained high. These rapidly changing global geopolitical dynamics have affected economic and financial market developments throughout 2024, with ongoing effects anticipated in 2025 and the coming years. According to a report by Bank Indonesia, global economic growth experienced a slowdown, from 3.3% in 2023 to 3.2% in 2024. This aligns closely with the International Monetary Fund (IMF) report, which recorded world economic growth at 3.1%.

Perekonomian di negara maju seperti Amerika Serikat (AS) cenderung melambat pada tahun 2024. Pertumbuhan ekonomi AS masih relatif kuat hingga pertengahan tahun 2024, tetapi kemudian mulai melambat dan diperkirakan menurun ke angka 2,4%. Pemulihan ekonomi Kawasan Eropa juga terlihat masih belum kuat. Pertumbuhan tahun 2024 masih tercatat di bawah historis yaitu 0,8%. Hal ini dipengaruhi oleh masih lemahnya konsumsi seiring preferensi menabung dan investasi rumah tangga ke aset keuangan yang tinggi. Akibatnya, penurunan inflasi di Kawasan Eropa lebih cepat dari yang terjadi di AS. Di Kawasan Asia, ekonomi Tiongkok dalam tren menurun. Pertumbuhan ekonomi Tiongkok tercatat dari 5,2% pada 2023 menjadi 4,8% pada 2024.

## PERTUMBUHAN EKONOMI NASIONAL

Meskipun perekonomian global dihadapi dengan sejumlah tantangan, ekonomi Indonesia mampu mencatatkan kinerja positifnya. Badan Pusat Statistik (BPS) mencatatkan bahwa Pendapatan domestik Bruto (PDB) per kapita mencapai Rp78,6 juta atau USD4.960,3. Pertumbuhan ekonomi Indonesia tahun 2024 tercatat sebesar 5,03%. Pertumbuhan ekonomi Indonesia masih cukup baik didukung oleh permintaan domestik di tengah perlambatan ekonomi dan fragmentasi perdagangan global.

Capaian di tahun 2024 tentunya tidak terlepas dari upaya Pemerintah dalam menangani pandemi pada tahun sebelumnya. Kontraksi ekonomi akibat adanya Covid-19 termasuk relatif kecil dibandingkan dengan kondisi negara-negara lain. Stabilitas makroekonomi dan sistem keuangan tetap terjaga. Inflasi tetap terkendali rendah dengan rata-rata di bawah 3%, nilai tukar Rupiah terjaga stabil, didukung komitmen tinggi dari kebijakan moneter Bank Indonesia. Indonesia dinilai mampu mencegah terjadinya krisis akibat pandemi Covid-19 dan terus melanjutkan pemulihan ekonomi hingga sekarang.

Badan Pusat Statistik (BPS) mencatatkan bahwa Pendapatan domestik Bruto (PDB) per kapita mencapai Rp78,6 juta atau USD4.960,3. Ditinjau berdasarkan wilayahnya, pertumbuhan ekonomi nasional di dominasi oleh kelompok provinsi Jawa. Provinsi Jawa masih mewarnai struktur perekonomian Indonesia secara spasial selama tahun 2024 dengan kontribusi sebesar 57,02%, diikuti Pulau Sumatera sebesar 22,1%, Pulau Kalimantan sebesar 8,24%, Pulau Sulawesi sebesar 7,12%, Pulau Bali dan Nusa Tenggara

In developed economies such as the United States, economic growth also slowed in 2024. While the US economy experienced a relatively strong growth as of mid-2024, it experienced a slowdown and was forecasted to decline to 2.4%. Meanwhile, the economic recovery in the European region remained tenuous, with growth in 2024 recorded to remain below historical averages at 0.8%. This sluggishness is attributed to weak consumption, as households prioritize saving and investing in high financial assets. Consequently, the decline in inflation within the European region occurred at a faster pace than in the US. In Asia, China's economy experienced a gradual downturn, with growth expected to decrease from 5.2% in 2023 to 4.8% in 2024.

## NATIONAL ECONOMIC GROWTH

Despite the numerous challenges facing the global economy, the economy of Indonesia managed to demonstrate positive economic performance. The Statistics Indonesia (BPS) reported that Gross Domestic Product (GDP) per capita reached Rp78.6 million, or USD4,960.3. In 2024, Indonesia's economic growth is recorded at 5.03%. Indonesia's economic growth remains good, supported by domestic demand amid the economic slowdown and global trade fragmentation.

This achievement in 2024 can be attributed to the Government's efforts in managing the pandemic in the preceding year. The economic contraction resulting from Covid-19 was relatively minor compared to other countries. Macroeconomic stability and the financial system have remained stable. Inflation is kept under control, averaging below 3%, and the Rupiah exchange rate remains stable, supported by the strong commitment of Bank Indonesia's monetary policy. Indonesia was deemed capable in averting a crisis due to the Covid-19 pandemic and continues on the path of economic recovery until now.

The Statistics Indonesia (BPS) recorded that Gross Domestic Product (GDP) per capita reached Rp78.6 million or USD 4,960.3. When analyzed regionally, economic growth is predominantly driven by the Java provincial group, which contributes 57.02% to the national economy. This is followed by Sumatra Island at 22.1%, Kalimantan Island at 8.24%, Sulawesi Island at 7.12%, Bali and Nusa Tenggara Islands at 2.81%, and Maluku and Papua Islands at 2.69%. In 2024, all island groups recorded conducive

sebesar 2,81%, serta Pulau Maluku dan Papua sebesar 2,69%. Pada tahun 2024, pertumbuhan ekonomi semua kelompok pulau tercatat kondusif walaupun dibayangi tekanan global geopolitik dan internal dalam negeri.

economic growth, even in the face of pressures from global geopolitical factors and internal domestic challenges.



Sumber: Badan Pusat Statistik (2024)

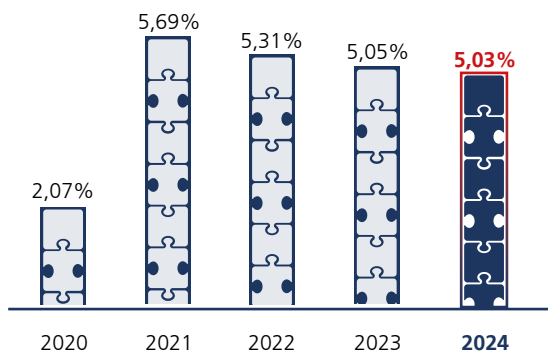
Source: Statistics Indonesia (2024)

Pertumbuhan ekonomi terjadi di seluruh sektor lapangan usaha. Pada tahun 2024 lapangan usaha yang mengalami pertumbuhan tertinggi adalah Jasa Lainnya sebesar 9,80%; diikuti Transportasi dan Pergudangan sebesar 8,69%; dan Penyediaan Akomodasi dan Makan Minum sebesar 8,56%. Sementara itu, Industri Pengolahan yang memiliki peran dominan tumbuh 4,43%. Sedangkan Perdagangan Besar dan Eceran, Reparasi Mobil dan Sepeda Motor serta Pertanian, Kehutanan, dan Perikanan masing-masing tumbuh sebesar 4,86% dan 0,67%.

Economic growth occurred across all business sectors. In 2024, the sector that experienced the highest growth was Other Services, with an increase of 9.80%. This was followed by Transportation and Warehousing, which grew by 8.69%, and the Provision of Accommodation and Food and Beverage services, which saw a growth of 8.56%. Furthermore, the Manufacturing Industry which has a dominant role grew by 4.43%. Additionally, the Wholesale and Retail Trade, as well as Car and Motorcycle Repair sectors, each experienced a growth of 4.86%, while Agriculture, Forestry, and Fisheries grew by only 0.67%.

Pertumbuhan ekonomi Indonesia tahun 2024 tercatat sebesar 5,03%. Berikut adalah grafik pertumbuhan perekonomian nasional dari selama 5 (lima) tahun terakhir.

Indonesia's overall economic growth for 2024 was recorded at 5.03%. Below is a graph illustrating national economic growth over the past 5 (five) years.



Pertumbuhan perekonomian nasional yang cukup baik mampu berdampak positif bagi kinerja Perseroan. Bergerak dalam bidang asuransi kesehatan jiwa, Mandiri Inhealth terus beradaptasi dengan berbagai kondisi ekonomi sehingga mampu menunjukkan ketahanan bisnis yang kuat. Hal ini dibuktikan melalui capaian hasil kinerja yang semakin meningkat tiap tahunnya. Perseroan terus berkomitmen meningkatkan kualitas layanan, serta berinovasi dalam produk asuransi guna memenuhi kebutuhan nasabah.

## PERKEMBANGAN INDUSTRI ASURANSI JIWA DAN POSISI MANDIRI INHEALTH DALAM INDUSTRI

Pada tahun 2024 Mandiri Inhealth mampu mencatatkan kinerja yang baik, kinerja operasional maupun kinerja keuangan di tengah kondisi ekonomi yang penuh dengan tantangan.

Sepanjang tahun 2024, kinerja sektor perasuransian mencatatkan kinerja positif. Badan Pusat Statistik (BPS) melaporkan laju pertumbuhan sektor jasa keuangan dan asuransi tercatat sebesar 4,74%. Kontribusi Jasa Keuangan dan Asuransi memberikan nilai kontribusi sebesar 4,17% atau Rp922,8 triliun. Pertumbuhan ini memberikan dampak positif terhadap pertumbuhan pendapatan Perseroan di tahun 2024.

Berdasarkan klasifikasinya, pada akhir tahun 2024 asuransi komersial berhasil mencatatkan aset sebesar Rp914,03 triliun, naik 4,31% (YoY). Sedangkan asuransi non komersial tercatat sebesar Rp219,55 triliun atau berkontraksi 2,20%. Secara keseluruhan Industri asuransi komersial masih menunjukkan kondisi yang solid.

Berdasarkan data Otoritas Jasa Keuangan (OJK), peningkatan tersebut terdiri dari premi asuransi jiwa yang mencapai Rp104,30 triliun dan premi asuransi umum dan reasuransi yang mencapai Rp88,77 triliun. Masing-masing komponen tersebut mengalami kenaikan sebesar 2,14% dan 14,28% dibandingkan dengan tahun sebelumnya.

Selanjutnya, OJK juga mencatatkan akumulasi premi sektor asuransi di Indonesia sepanjang 2024 mencapai Rp1.133,87 triliun, meningkat sebesar 2,03% secara

The robust growth of the national economy has had a positive impact on the Company's performance. Operating within the life health insurance sector, Mandiri Inhealth continues to adapt to varying economic landscapes, showcasing remarkable business resilience. This is evident in the consistent improvement of performance results year after year. The Company remains committed to improving service quality and innovating insurance products to serve customer needs.

## DEVELOPMENT OF THE LIFE INSURANCE INDUSTRY AND MANDIRI INHEALTH'S POSITION IN THE INDUSTRY

In 2024, Mandiri Inhealth managed to record good performance, both operational and financial performance amidst the challenging economic conditions.

Throughout 2024, the insurance sector recorded positive results. The Statistics Indonesia (BPS) reported that the growth rate in the financial services and insurance sector was 4.74%. The contribution from the Financial Services and Insurance sector amounted to 4.17% or Rp922.8 trillion. This growth had a positive effect on the Company's revenue in 2024.

By the end of 2024, commercial insurance recorded assets totaling Rp914.03 trillion, representing an increase of 4.31% (YoY). Furthermore, non-commercial insurance recorded assets of Rp219.55 trillion, down by 2.20%. Overall, the commercial insurance industry continues to exhibit solid conditions.

According to data from the Financial Services Authority (OJK), this rise includes life insurance premiums totaling Rp104.30 trillion, and general insurance and reinsurance premiums amounting to Rp88.77 trillion. Each component experienced an increase of 2.14% and 14.28%, respectively, compared to the previous year.

Furthermore, OJK reported that the total premiums in Indonesia's insurance sector reached Rp1,133.87 trillion by the end of 2024, an increase of 2.03% (YoY). This growth



tahunan (YoY). Peningkatan ini ditopang oleh akumulasi pendapatan premi yang mencapai Rp336,65 triliun pada Desember 2024, atau naik 4,91% (YoY).

Sejalan dengan data OJK, Asosiasi Asuransi Jiwa (AAJI) juga melaporkan adanya peningkatan pendapatan premi hingga akhir Juni mencapai Rp88,49 triliun atau tumbuh sebesar 2,6% dibandingkan dengan periode yang sama pada tahun 2023 sebesar Rp86,24 triliun. Pendapatan premi memberikan kontribusi positif terhadap total pendapatan keseluruhan.

AAJI mencatat Mandiri Inhealth mampu mencapai *market share* tertinggi dibandingkan dengan perusahaan asuransi kesehatan lainnya. Pada tahun 2024, Mandiri Inhealth mampu memperoleh *market share* sebesar 40%.

## STRATEGI DAN KEBIJAKAN STRATEGIS

Pada tahun 2024, berdasarkan data AAJI tercatat Mandiri Inhealth berhasil mempertahankan posisi sebagai *market leader* Asuransi Kesehatan Kumpulan dengan total *market share* sebesar 40% pada kuartal IV tahun 2024, naik 9% dibandingkan kuartal yang sama pada tahun 2023. Mandiri Inhealth membukukan pendapatan sebesar Rp3.78 triliun secara konsolidasi di tahun 2024. Premi asuransi kesehatan tercatat masih mendominasi pencapaian pendapatan premi bruto atau *gross written premium* (GWP) korporat yaitu sebesar Rp4,68 triliun atau berhasil mencapai 133,2% dari target yang telah ditentukan.

Dari sisi finansial, pencapaian kinerja Mandiri Inhealth tahun 2024 ini terbilang cukup baik. Di tengah tantangan yang masih dihadapi perusahaan sepanjang tahun 2024, beberapa *improvement* dan *initiative project* yang dijalankan mampu memberikan dampak kinerja yang positif dan tumbuh dibandingkan dengan tahun lalu. Pada tahun 2024, GWP Perseroan mengalami peningkatan sebesar 36,3% dan hasil investasi meningkat sebesar 24,3%.

Selama tahun 2024, pencapaian GWP atas Produk Individu sebesar Rp1,1 miliar, tumbuh 179% dari tahun 2023. Kontribusi GWP untuk produk individu diperoleh dari produk MIFG My Managed Care sebesar Rp977 juta (86%), produk My Care Ultimate sebesar Rp129 juta (11%) dan produk individu lainnya sebesar Rp29 juta (3%).

was bolstered by premium income reaching Rp336.65 trillion in December 2024, which saw an increase of 4.91% (YoY).

In alignment with OJK's data, the Life Insurance Association (AAJI) also noted a rise in premium income, totaling Rp88.49 trillion by the end of June 2024, a growth of 2.6% compared to the same period in 2023, which stood at Rp86.24 trillion. This increase in premium income positively contributed to overall income.

AAJI highlighted that Mandiri Inhealth secured the highest market share among health insurance providers. In 2024, Mandiri Inhealth managed to achieve more than 40% of market share.

## STRATEGY AND STRATEGIC POLICY

In 2024, based on data from AAJI, Mandiri Inhealth managed to maintain its position as the market leader for Group Health Insurance with a total market share of 40% in the fourth quarter of 2024, up 9% compared to the same quarter in 2023. Mandiri Inhealth posted income of Rp3.78 trillion on a consolidated basis in 2024. Health insurance premiums dominated the achievement of gross written premium (GWP), which was recorded at Rp4.68 trillion or 133.2% of the predetermined target.

From a financial standpoint, Mandiri Inhealth demonstrated commendable performance in 2024. Despite the challenges faced throughout 2024, various improvement and initiative projects positively impacted performance and led to growth in multiple areas compared to the previous year. In 2024, the Company's Gross Written Premium (GWP) also rose by 36.3%, while Investment income saw an increase of 24.3%.

In 2024, GWP for Individual Products reached Rp1.1 billion, marking a remarkable growth of 179% compared to 2023. Contributions from individual products were driven primarily by the MIFG My Managed Care product, which accounted for Rp977 million (86%), followed by the My Care Ultimate product at Rp129 million (11%), with other individual products contributing Rp29 million (3%).

Di tengah tantangan perolehan laba, pada tahun ini Mandiri Inhealth meningkatkan cadangan klaim cukup signifikan guna memastikan kecukupan cadangan klaim yang dimiliki untuk menghadapi kewajiban yang mungkin timbul akibat peningkatan kunjungan dan peningkatan inflasi biaya medis. Peningkatan cadangan klaim tersebut tidak mengurangi kemampuan keuangan perusahaan dalam pemenuhan kewajibannya, hal ini ditandai dengan tetap stabilnya Rasio Likuiditas, Rasio Kecukupan Investasi, dan Rasio Solvabilitas yang masih terjaga jauh di atas ketentuan regulator. Selanjutnya, realisasi hasil investasi Perseroan sampai dengan Desember 2024 tercatat sebesar Rp190,7 miliar. Jumlah ini mengalami kenaikan sebesar 24,3% dibandingkan tahun sebelumnya dan mencapai 127,4% dari target yang ditetapkan.

Dalam upaya peningkatan kinerja sekaligus pengembangan usaha, Mandiri Inhealth telah merumuskan beberapa strategi. Strategi tersebut dimuat dalam rencana bisnis perusahaan tahun 2024. Adapun inisiatif dan strategi tersebut di antaranya:

### 1. Pengembangan Digitalisasi

Pengembangan kapabilitas digital dilakukan dengan mengadopsi teknologi terbaru yang adaptif serta operasional IT yang fleksibel dan tangkas melalui perbaikan sistem untuk data penunjang IFRS dan peningkatan kapabilitas digital untuk mewujudkan *service excellent* kepada pelanggan. Inisiatif yang dilakukan di antaranya otomasi sistem pelaporan kolektibilitas, otomasi GL dan SPT untuk layanan penjaminan, serta digitalisasi layanan pengaduan dan *management* insiden. Mandiri Inhealth juga telah melakukan pengembangan layanan digital kepesertaan melalui aplikasi One by IFG dan FitAja! untuk mempermudah peserta dalam mendapatkan layanan kesehatan dengan penambahan pilihan penyedia telekonsultasi dan cakupan pengantaran obat kepada peserta asuransi kesehatan yang lebih luas.

### 2. Pengembangan Asuransi Individu (Kesehatan dan Jiwa)

Penetrasi pada pasar asuransi individu telah dilakukan oleh Mandiri Inhealth dengan meluncurkan produk asuransi kesehatan individu *MyCare Ultimate* dan produk Ko-Asuransi bersama IFG Life melalui MIFG Managed Care. Manfaat utama yang diberikan untuk *MyCare Ultimate* adalah kenaikan kelas kamar rawat inap satu tingkat di atas kelas rawat inap BPJS Kesehatan. Sepanjang 2024 Mandiri Inhealth melakukan perluasan

Amid the increase in profit, Mandiri Inhealth significantly increased claim reserves to ensure readiness for potential liabilities arising from increased medical visits and increased medical cost inflation. This increase in reserves does not detract from the Company's financial stability, as evidenced by the stability of its Liquidity Ratio, Investment Adequacy Ratio, and Solvency Ratio, all of which remain well above regulatory requirements. Furthermore, the realization of the Company's investment results as of December 2024 was recorded at Rp190.7 billion, increased by 24.3% compared to the previous year and reached 127.4% of the target set.

In an effort to improve performance and business development, Mandiri Inhealth has formulated several strategies. These strategies are included in the Company's 2024 business plan. The initiatives and strategies include:

### 1. Digitalization Development

The development of digital capabilities is carried out by adopting the latest adaptive technology and flexible and agile IT operations through system improvements for IFRS supporting data and increasing digital capabilities to realize excellent service to customers. Initiatives carried out include automation of collectibility reporting systems, automation of GL and SPT for guarantee services, and digitalization of complaint services and incident management. Mandiri Inhealth has also developed digital membership services through the One by IFG and FitAja! applications to make it easier for participants to obtain health services by adding a choice of teleconsultation providers and wider coverage of drug delivery to health insurance participants.

### 2. Individual Insurance Development (Health and Life)

Penetration into the individual insurance market has been carried out by Mandiri Inhealth by launching the *MyCare Ultimate* individual health insurance product and the Co-Insurance product with IFG Life through MIFG Managed Care. The main benefit provided for *MyCare Ultimate* is an increase in the inpatient room class one level above the BPJS Kesehatan inpatient class. Throughout 2024, Mandiri Inhealth will expand

strategi pemasaran untuk produk *MyCare Ultimate* dan merencanakan perluasan *provider* serta segmentasi pasar untuk MIFG *My Managed Care*.

its marketing strategy for the *MyCare Ultimate* product and plan to expand providers and market segmentation for MIFG *My Managed Care*.

Selain merumuskan strategi pengembangan usaha, Mandiri Inhealth juga menetapkan strategi bisnis dalam menjawab tantangan dan peluang di tahun mendatang. Strategi tersebut meliputi:

1. Strategi Pencapaian *Top Line Growth / Revenue*;
2. Pengendalian Biaya Klaim dan Operasional;
3. Memperkuat *Enablers*.

In addition to its business development strategy, Mandiri Inhealth has devised a strategic approach to tackle emerging challenges and seize opportunities in the upcoming year, which includes:

1. Top Line Growth/Revenue Achievement Strategy;
2. Claims and Operational Cost Control;
3. Strengthening Enablers.

Agar strategi dapat berjalan dengan baik, dibutuhkan integrasi antara penerapan tata kelola Perusahaan yang baik, manajemen risiko dan kepatuhan secara berkelanjutan sehingga membantu Pemangku Kepentingan membuat keputusan yang tepat dan akurat serta menjamin kelangsungan bisnis Perusahaan.

For these strategies to be effective, there must be integration of good corporate governance, risk management, and compliance practices, ensuring stakeholders can make informed decisions while supporting the continuity of the Company's business.

## PERANAN DIREKSI DALAM PERUMUSAN STRATEGI DAN KEBIJAKAN STRATEGIS

Direksi secara rutin merumuskan strategi dan kebijakan strategis tiap tahunnya. Untuk dapat menentukan arah Perseroan kedepannya, Direksi telah merumuskan strategis dan kebijakan strategis yang ingin di capai di tahun 2024. Kebijakan tersebut bertujuan mewujudkan Perseroan menjadi perusahaan terdepan dan terpercaya dalam industri asuransi kesehatan komersial di Indonesia. Untuk dapat menentukan arah Perseroan ke depannya, Direksi telah merumuskan strategis dan kebijakan strategis yang ingin di capai di tahun 2024.

## THE ROLE OF THE BOARD OF DIRECTORS IN FORMULATING STRATEGIES AND STRATEGIC POLICIES

The Board of Directors regularly formulates strategies and strategic policies every year. In order to determine the direction of the Company in the future, the Board of Directors has formulated strategies and strategic policies that it wants to achieve in 2024. The policy aims to make the Company a leading and trusted company in the commercial health insurance industry in Indonesia. In order to determine the direction of the Company in the future, the Board of Directors has formulated strategies and strategic policies that it wants to achieve in 2024.

Direksi memiliki peran krusial dalam merumuskan dan mengimplementasikan strategi yang relevan dan efektif untuk memastikan kesuksesan jangka panjang Perseroan. Direksi beserta jajarannya memastikan pengelolaan operasional Perseroan telah sesuai dengan kebijakan strategis yang telah ditetapkan. Direksi memastikan setiap organ tata kelola telah menjalankan fungsinya dengan bertanggung jawab.

The Board of Directors plays an essential role in formulating and implementing relevant and effective strategies that ensure the Company's long-term success. The Board of Directors and its unit ensure that operational management aligns with established strategic policies while guaranteeing that each governance body fulfills its responsibilities effectively.

Direksi melakukan analisis secara menyeluruh terhadap faktor-faktor yang dapat mempengaruhi kinerja Perseroan. Dalam menjalankan proses analisis tersebut, Direksi dibantu oleh Dewan Komisaris. Dewan Komisaris melakukan fungsi pengawasan serta memberikan arahan kepada Direksi atas pelaksanaan tata kelola Perseroan.

In conducting a thorough analysis of factors impacting the Company's performance, the Board of Directors is supported by the Board of Commissioners. The Board of Commissioners provides oversight and direction regarding the governance practices within the Company.

**JENNI  
WIHARTINI**

**Direktur Operasional**  
Director of Operations

**TISYE DIAH  
RETNOJATI**

**Direktur Pemasaran**  
Director of Marketing

**RAHMAT  
SYUKRI**

**Plt. Direktur Utama**  
Acting President Director

**MARIHOT H.  
TAMBUNAN**

**Direktur Kepatuhan**  
Director of Compliance



## IMPLEMENTASI STRATEGI DAN KEBIJAKAN STRATEGIS OLEH DIREKSI

Mandiri Inhealth terus berupaya menjaga integritas perusahaan dengan menerapkan prinsip tata kelola perusahaan yang baik dalam seluruh aktivitas bisnis yang dilakukan. Kebijakan strategis yang telah dirumuskan kemudian diimplementasikan oleh seluruh organ Perseroan, termasuk Direksi dengan di bawah pengawasan Dewan Komisaris.

Sepanjang tahun 2024, Direksi beserta jajarannya telah mengimplementasikan strategi dan kebijakan strategis dengan baik. Direksi menjamin kesesuaian antara implementasi tata kelola dengan strategi yang telah ditetapkan.

## PENCAPAIAN KINERJA PERUSAHAAN TERHADAP TARGET DAN PERBANDINGANNYA

Mandiri Inhealth mampu mencapai atau bahkan melampaui sebagian besar target yang telah ditetapkan. Capaian positif pada tahun 2024 terbukti dalam laporan keuangan Perseroan yang menunjukkan pertumbuhan pendapatan, peningkatan profitabilitas, serta pengelolaan keuangan yang sehat dan berkelanjutan.

Berikut ini adalah rincian pencapaian kinerja keuangan Perseroan per 31 Desember 2024 ditinjau dari pendapatan premi, hasil investasi dan laba bersih Perseroan.

### Pendapatan Premi

Perusahaan menjalankan bisnisnya dengan berfokus pada asuransi kesehatan Kumpulan. Pada tahun 2024 Perusahaan mencatatkan pendapatan premi bruto adalah sebesar Rp4,68 triliun, meningkat 36,3% dari tahun 2023 atau 133,2% dari target. Premi asuransi kesehatan masih mendominasi pencapaian GWP Mandiri Inhealth.

### Hasil Investasi

Realisasi hasil investasi sampai dengan Desember 2024 tercatat sebesar Rp190,7 miliar. Jumlah ini mengalami kenaikan sebesar 24,3% dibandingkan tahun sebelumnya dan mencapai 127,4% dari target yang ditetapkan.

## IMPLEMENTATION OF STRATEGY AND STRATEGIC POLICIES BY THE BOARD OF DIRECTORS

Mandiri Inhealth continuously strives to upholding corporate integrity by adhering to the principles of good corporate governance throughout all business activities. The strategic policies developed are implemented across all Company organs including the Board of Directors, with oversight from the Board of Commissioners.

Throughout 2024, the Board of Directors and its unit successfully implemented the strategic initiatives and policies. The Board of Directors ensures that governance processes align with the established strategic framework.

## COMPANY PERFORMANCE ACHIEVEMENTS AGAINST TARGETS AND THEIR COMPARISONS

Mandiri Inhealth has achieved or exceeded the majority of its set targets. The positive outcomes for 2024 are reflected in the Company's financial statements, which indicate revenue growth, enhanced profitability, and robust, sustainable financial management.

Below is an overview of the Company's financial performance as of December 31, 2024, highlighting premium income, investment results, and net profit.

### Premium Income

The Company focuses on Group health insurance. In 2024, the Company recorded gross premium income of Rp4.68 trillion, an increase of 36.3% from 2023 or 133.2% of the target. Health insurance premiums still dominated Mandiri Inhealth's GWP achievement.

### Investment Results

The realization of investment results as of December 2024 was recorded at Rp190.7 billion, increased by 24.3% compared to the previous year and 127.4% of the target set.



### Laba Bersih

Pada tahun 2024 perusahaan mencatat rugi sebesar Rp9,8 miliar. Meskipun perusahaan mencatatkan penurunan laba hal ini mencerminkan langkah strategis perusahaan dalam memperkuat fundamental keuangan melalui peningkatan cadangan klaim secara signifikan. Langkah ini diambil sebagai bentuk komitmen terhadap keberlanjutan operasional dan perlindungan yang lebih andal bagi seluruh pemegang polis.

### Posisi Keuangan Mandiri Inhealth

Di tahun 2024, kondisi keuangan Perseroan tumbuh positif dengan pencapaian yang baik. Mandiri Inhealth memperoleh nilai aset sejumlah Rp3,60 triliun, tumbuh sebesar 27,8% dari tahun 2023 atau mencapai 106,1% dari target RKAP 2024.

## TANTANGAN YANG DIHADAPI DAN PENYELESAIANNYA

Gejolak perekonomian global dan nasional menghadirkan beragam tantangan bagi Perseroan. Menghadapi tantangan tersebut, Perseroan telah merancang dan merealisasikan serangkaian inisiatif untuk memastikan kesehatan dan keberlanjutan bisnis. Mandiri Inhealth senantiasa berfokus pada pengembangan produk asuransi kesehatan. Selain itu, Mandiri Inhealth juga melakukan penguatan pengelolaan internal serta kerja sama dengan perusahaan asuransi lainnya untuk memperkuat posisinya sebagai *market leader* di sektor asuransi serta memastikan pertumbuhan bisnis yang berkelanjutan.

Sebagai dampak dari gejolak ekonomi global dan nasional, Perseroan dihadapkan dengan sejumlah tantangan salah satunya adalah inflasi medis. Sejak adanya pandemi Covid-19, peningkatan biaya kesehatan global menjadi isu yang tidak dapat diabaikan. Inflasi medis pada tahun 2024 mencapai 13,6% dan tentunya dirasakan oleh industri asuransi. Tingginya inflasi medis ini memicu biaya layanan fasilitas kesehatan khususnya di Indonesia sebesar 10-14% per tahunnya.

Adanya tantangan tersebut membuat Perseroan dihadapkan dengan urgensi untuk menentukan strategi yang optimal. Untuk menjawab tantangan dan persaingan di pasar asuransi, dalam periode 3 (tiga) tahun ke depan, Mandiri Inhealth merencanakan untuk membuat variasi produk baru maupun mengembangkan produk *existing* dengan perbaikan pada fitur *benefit*.

### Net Profit

In 2024, the Company recorded loss of Rp9.8 billion. Although the Company recorded a decrease in income, this reflects the Company's strategic steps in strengthening financial fundamentals by significantly increasing claim reserves. This step was taken as a form of commitment to operational sustainability and more reliable protection for all policyholders.

### Mandiri Inhealth Financial Position

The Company's financial condition in 2024 grew positively with good achievements. Mandiri Inhealth's total assets were posted at Rp3.60 trillion, an increase of 27.8% from 2023 or 106.1% of the 2024 RKAP target.

## CHALLENGES FACED AND THEIR RESOLUTION

The Company encounters various challenges due to global and national economic turmoil. In response, the Company designed and implemented a series of initiatives to ensure business health and sustainability. Mandiri Inhealth continuously focuses on developing innovative health insurance products while also reinforcing internal management and fostering collaborations with other insurance companies. These efforts aim to solidify its position as a market leader and ensure sustainable growth.

As a result of global and national economic turmoil, the Company is faced with a number of challenges, one of which is medical inflation. Since the onset of the Covid-19 pandemic, rising global health costs have become a pressing concern. In 2024, medical inflation reached 13.6%, which has severely impacted the insurance industry, leading to high medical inflation that triggered the cost of health facility services, especially in Indonesia, by 10-14% annually.

In light of these challenges, the Company recognized the urgency in determining optimal strategies. To answer the challenges and competition in the insurance market, in the next 3 (three) years, Mandiri Inhealth plans to create new product variations and develop existing products with improvements to benefit features.

Dari sisi pemasaran produk, jalur distribusi yang digunakan oleh Mandiri Inhealth masih tetap fokus pada *direct distribution*, Badan Usaha Selain Bank (BUSB), Produk Asuransi Bersama dengan mitra/*partner* Perusahaan Asuransi lain, Koasuransi, dan *bancassurance*. Selain itu, Mandiri Inhealth juga tetap melakukan perluasan ruang lingkup usaha dalam bentuk *administrative service only* (ASO).

Dengan strategi dan inisiatif yang telah direncanakan, Mandiri Inhealth akan terus melakukan penyesuaian-penyesuaian terhadap organisasi dan terus meningkatkan kapabilitas sumber daya manusia dengan melalui peningkatan kompetensi pegawai yang dilakukan secara internal dan melalui pihak eksternal. Dalam penyusunan rencana dan strategi Perusahaan dilakukan tidak lepas dari asesmen manajemen risiko berdasarkan *risk appetite statement*.

Dalam menjalankan rencana strategis Perusahaan, Mandiri Inhealth terus berkomitmen untuk menjaga integritas perusahaan dengan menerapkan prinsip *Good Corporate Governance* dalam setiap rencana dan kegiatan yang dilakukan, sesuai dengan misi Perusahaan.

Sebagai upaya peningkatan pertumbuhan pendapatan di tahun 2024, Mandiri Inhealth menyusun inisiatif untuk mempertahankan kelangsungan usaha. Perseroan berkomitmen mempertahankan kinerja baik dan membentuk bisnis yang sehat. Mandiri Inhealth akan terus meningkatkan portofolio Non Health, khususnya produk GTL dan GPA. Disamping itu, untuk terus mengukuhkan posisi Mandiri Inhealth sebagai *market leader* dalam Asuransi Kesehatan, Mandiri Inhealth akan melakukan penetrasi pada pasar individu yang dijual melalui *website*, digital dan koasuransi dengan mitra bisnis.

Selain strategi dan inisiatif tersebut, Perseroan juga memiliki strategi pengembangan bisnis. Adapun strategi tersebut terdiri dari 3 (tiga) pilar utama di antaranya:

1. Strategi Pencapaian Top Line *Growth / Revenue*
  - a. Mempertahankan Badan Usaha Medical Care dan Indemnity kategori *Good*.
  - b. Mempertahankan Badan Usaha Indemnity kategori fair melalui revisi TC, *adjustment pricing* atau pengalihan ke produk lpro.
  - c. *New Business* Asuransi Kesehatan Kumpulan dengan fokus utama produk Medical Care, My Care Ultimate dan Produk Indemnity sehat.

In terms of product marketing, Mandiri Inhealth focuses on direct distribution, Business Entities Other Than Banks (BUSB), joint insurance products with partner companies, coinsurance, and bancassurance. Furthermore, the Company is expanding its business reach through Administrative Service Only (ASO) models.

With the planned strategies and initiatives, Mandiri Inhealth is committed to continuous organizational adjustments and improving human resource capabilities by enhancing employee competencies both internally and through external training. Risk management assessments are conducted in alignment with risk appetite statements during the development of the Company's plans and strategies.

In implementing the Company's strategic plan, Mandiri Inhealth is committed to maintaining corporate integrity by adhering to Good Corporate Governance principles in all activities, consistent with the Company's mission.

To bolster revenue growth in 2024, Mandiri Inhealth has prepared initiatives focused on ensuring business continuity. The Company is committed to sustaining strong performance and fostering a healthy business environment. Mandiri Inhealth will also enhance its non-health portfolio, particularly in Group Term Life (GTL) and Group Personal Accident (GPA) products. Additionally, to further establish itself as a leader in health insurance, Mandiri Inhealth will target the individual market through online platforms, digital channels, and partnerships in coinsurance.

In addition to these strategies and initiatives, the Company also has a business development strategy. The strategy consists of 3 (three) main pillars, including:

1. Top Line Growth/Revenue Achievement Strategy
  - a. Maintaining the Medical Care and Indemnity Business Entities in the Good category.
  - b. Sustaining the Indemnity Business Entity in the Fair category through pricing adjustments or transitions to lpro products.
  - c. Launching a new Group Health Insurance Business with emphasis on Medical Care, My Care Ultimate, and Healthy Indemnity products.

- d. Meningkatkan produk non-Health.
  - e. Penetrasi pasar Individu melalui Produk My Care Ultimate (Individu) dan individu lainnya.
2. Pengendalian Biaya Klaim dan Operasional
    - a. Optimalisasi peran *Gate Keeper*, sinergi BPJS Kesehatan.
    - b. Penerapan *Preferred Provider Network*.
    - c. *Case management* (monitoring, evaluasi dan audit medik) dengan provider.
    - d. Optimalisasi Telemedicine dan FOLnity.
    - e. Optimalisasi Promotif dan Preventif Program.
    - f. Optimalisasi alur proses dan Deteksi Fraud melalui digitalisasi.
  3. Memperkuat *Enablers*
    - a. Sinergi dengan Grup Induk Perusahaan.
    - b. Data Analitik.

## PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK

Perseroan telah menunjukkan komitmen yang kuat dalam menerapkan prinsip-prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance/GCG*). Prinsip GCG menjadi landasan untuk menciptakan transparansi dan integritas Perseroan. Penerapan GCG dilakukan secara sistematis dan menyeluruh pada seluruh organ tata kelola Perseroan. Perseroan menerapkan prinsip GCG yang terdiri dari transparansi, akuntabilitas, responsibilitas, independensi, dan kewajaran.

Penerapan prinsip GCG di lingkungan Perseroan dievaluasi secara berkala. Proses evaluasi dilakukan oleh Direksi dengan memantau perkembangan penerapan GCG di lingkungan Perseroan. Hal ini bertujuan agar implementasi tata kelola tetap selaras dengan peraturan yang berlaku. Direksi senantiasa melakukan pemantauan atas implementasi tata kelola yang dijalankan setiap tahunnya.

Direksi terus melakukan evaluasi dan perbaikan secara berkelanjutan untuk memastikan bahwa tata kelola perusahaan mendukung pencapaian kinerja yang optimal serta menjaga kepercayaan pemangku kepentingan. Pada tahun 2024, Perseroan telah melakukan penilaian Tata Kelola Terintegrasi sebesar 1,16 dengan hasil yang baik. Hasil penilaian tersebut mencerminkan pengelolaan GCG di lingkungan Perseroan telah dijalankan dengan baik.

## IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE

The Company has shown a firm commitment to the principles of Good Corporate Governance (GCG), which serve as the foundation for ensuring transparency and integrity within the Company. The implementation of these principles is implemented systematically and comprehensively across all governance structures of the Company. The Company applies GCG principles consisting of transparency, accountability, responsibility, independence and fairness.

The implementation of GCG principles in the Company's environment is evaluated periodically. The evaluation process is carried out by the Board of Directors by monitoring the development of GCG implementation in the Company's environment. This aims to ensure that the implementation of governance remains in line with applicable regulations. The Board of Directors continues to monitor the implementation of governance carried out annually.

The Board of Directors continues to evaluate and improve on an ongoing basis to ensure that corporate governance supports the achievement of optimal performance and maintains stakeholder trust. In 2024, the Company conducted an Integrated Governance assessment of 1.16 with good results. The results of the assessment reflect that GCG management in the Company's environment has been carried out well.

Direksi bertanggung jawab dalam memastikan implementasi GCG telah berjalan dengan efektif dan konsisten, termasuk pada penerapan etika bisnis dan tanggung jawab sosial perusahaan. Pengawasan implementasi GCG dilakukan oleh Dewan Komisaris. Mengacu pada pengawasan yang telah dilakukan Dewan Komisaris, Direksi menindaklanjuti segala rekomendasi serta arahan yang telah diberikan. Direksi optimis Perseroan dapat terus meningkatkan pengelolaan GCG dan meraih capaian di tahun mendatang.

### PERKEMBANGAN PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK

Mandiri Inhealth secara berkala melakukan penilaian terhadap pelaksanaan tata kelola perusahaan. Penilaian ini dilakukan dengan tujuan untuk meningkatkan penerapan tata kelola Perseroan secara berkelanjutan. Penilaian GCG dilakukan dengan metode *self assessment*, dengan mengacu pada POJK No. 73/POJK.05/2016 tentang Tata Kelola yang Baik bagi Perusahaan Perasuransian serta SEOJK No. 9/SEOJK.05/2021 Tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi.

Selain menggunakan metode *self assessment*, Perseroan juga melakukan penilaian dengan pihak eksternal. Hal ini bertujuan untuk mendapatkan penilaian lebih dalam terkait implementasi tata kelola di lingkungan Perseroan, sehingga Perseroan dapat meningkatkan kualitas penerapan tata kelola.

### PENGELOLAAN SDM DAN PENGEMBANGAN TEKNOLOGI INFORMASI

Direksi telah melakukan pengelolaan Sumber Daya Manusia (SDM) dan Teknologi Informasi (TI) dengan baik sepanjang tahun 2024. Direksi menyadari bahwa SDM dan TI merupakan aspek utama dalam mendukung capaian kinerja Perseroan. SDM dan TI berperan penting dalam meningkatkan efisiensi operasional, mendorong inovasi, serta memastikan daya saing perusahaan di tengah perkembangan industri. Oleh karena itu, Direksi terus berupaya mengembangkan kapabilitas SDM serta memperkuat infrastruktur TI.

The Board of Directors is responsible for ensuring that GCG practices are implemented effectively and consistently, including the enactment of business ethics and corporate social responsibility initiatives. The Board of Commissioners oversees the implementation of GCG, providing recommendations and guidance that the Board of Directors actively addresses. The Board is optimistic about further enhancing GCG management and achieving new milestones in the coming year.

### DEVELOPMENT OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION

Mandiri Inhealth periodically assesses the implementation of corporate governance. This assessment is carried out with the aim of improving the implementation of the Company's governance in a sustainable manner. GCG assessment is carried out using the self-assessment method, with reference to POJK No. 73/POJK.05/2016 concerning Good Governance for Insurance Companies and SEOJK No. 9/SEOJK.05/2021 concerning the Form and Structure of Periodic Reports of Insurance Companies and Reinsurance Companies.

In addition to using the self-assessment method, the Company also conducts assessments with external parties. This aims to obtain a deeper assessment regarding the implementation of governance in the Company's environment, so that the Company can improve the quality of governance implementation.

### HR MANAGEMENT AND INFORMATION TECHNOLOGY DEVELOPMENT

Throughout 2024, the Board of Directors has effectively managed Human Resources (HR) and Information Technology (IT), recognizing these areas as critical to achieving the Company's goals. Both HR and IT play essential roles in enhancing operational efficiency, fostering innovation, and ensuring the Company remains competitive in a dynamic industry landscape. As such, the Board is committed to developing HR capabilities and strengthening IT infrastructure.

Pada aspek SDM, Perseroan berkomitmen membentuk sumber daya yang unggul, adaptif dan berdaya saing sehingga dapat mendukung peningkatan kinerja operasional secara keseluruhan. Komitmen tersebut diwujudkan melalui peningkatan kapasitas dan pengembangan kompetensi karyawan melalui berbagai pelatihan serta penerapan budaya kerja yang inovatif dan produktif. Perseroan menyadari bahwa keahlian SDM menentukan keberhasilan Perseroan, oleh karena itu, Perseroan terus melakukan evaluasi atas pengelolaan SDM.

Hingga 31 Desember 2024, Perseroan telah mengadakan sejumlah pelatihan. Pelatihan ini diikuti oleh 78% dari 1.489 tenaga kerja termasuk pegawai dan tenaga ahli daya. Pada tahun 2024 Perseroan telah melaksanakan 159 pelatihan baik melalui tatap muka, daring maupun *hybrid*. Penyampaian secara tatap muka sebanyak 83 pelatihan, secara daring sebanyak 71 pelatihan, dan secara *hybrid* (tatap muka dan daring) sebanyak 5 pelatihan. Dari 159 pelatihan tersebut, 120 pelatihan merupakan kegiatan *public training* dan sebanyak 39 pelatihan dilakukan secara *inhouse*.

Sementara itu, pada bidang TI, Perseroan terus melakukan digitalisasi proses bisnis, peningkatan keamanan data, serta optimalisasi sistem berbasis teknologi guna meningkatkan efisiensi layanan dan mendukung pertumbuhan bisnis yang berkelanjutan. Mandiri Inhealth berupaya meningkatkan aspek digital dalam mengembangkan dan melakukan inovasi di setiap produk dan layanannya.

Sepanjang tahun 2024 Perseroan telah melakukan pengembangan TI sesuai dengan rencana yang telah ditetapkan. Untuk mempertahankan standar keamanan teknologi informasi Perseroan, Mandiri Inhealth telah menyelesaikan audit surveillance ISO 27001:2022 pada semester 2 tahun 2024 dan berlaku sampai November 2025. Melalui langkah ini diharapkan Mandiri Inhealth dapat mempertahankan standar keamanan teknologi informasi Perseroan.

## PENILAIAN KINERJA KOMITE DI BAWAH DIREKSI

Pelaksanaan tugas dan tanggung jawab Direksi dibantu oleh beberapa komite seperti Komite Investasi, Komite Pengembangan Produk, Komite Pengarah Teknologi

In terms of HR, the Company is committed to forming superior, adaptive and competitive resources so that they can support the improvement of overall operational performance. This commitment is realized through increasing the capacity and development of employee competencies through various trainings and the implementation of an innovative and productive work culture. The Company realizes that HR expertise determines the success of the Company, therefore, the Company continues to evaluate HR management.

As of December 31, 2024, the Company has held a number of trainings. This training was attended by 78% of the 1,489 workers including employees and power experts. In 2024, the Company has conducted 159 trainings, both face-to-face, online and hybrid. The delivery of face-to-face training was 83, online training was 71, and hybrid (face-to-face and online) training was 5. Of the 159 trainings, 120 trainings were public training activities and 39 trainings were conducted in-house.

Meanwhile, in the IT sector, the Company continues to digitize business processes, improve data security, and optimize technology-based systems to improve service efficiency and support sustainable business growth. Mandiri Inhealth strives to improve the digital aspect in developing and innovating each of its products and services.

Throughout 2024, the Company carried out IT development in accordance with the established plan. To maintain the Company's information technology security standards, Mandiri Inhealth has completed the ISO 27001:2022 surveillance audit in the second semester of 2024 and is valid until November 2025. Through this step, Mandiri Inhealth is expected to be able to maintain the Company's information technology security standards.

## PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF DIRECTORS

The implementation of the duties and responsibilities of the Board of Directors is assisted by several committees such as the Investment Committee, Product Development



Informasi, Komite Manajemen Risiko, dan Komite Kode Etik.

Pada tahun 2024 Direksi telah melakukan penilaian terhadap kinerja komite pendukung. Adapun penilaian Direksi terhadap komite pendukung di bawah Direksi adalah sebagai berikut:

- **Komite Investasi**

Komite Investasi bertanggung jawab dalam membantu Direksi merumuskan kebijakan investasi dan mengawasi pelaksanaan kebijakan investasi. Direksi menilai pada tahun 2024 Komite Investasi telah menjalankan fungsinya dengan baik.

- **Komite Pengembangan Produk**

Komite Pengembangan Produk memiliki tanggung jawab dalam membantu Direksi menyusun rencana strategis terkait pengembangan dan pemasaran produk. Direksi menilai Komite Pengembangan Produk telah menjalankan fungsinya dengan baik di tahun 2024. Komite pengembangan produk telah mengevaluasi kesesuaian produk asuransi baru yang akan dipasarkan dengan rencana strategis pengembangan dan pemasaran produk asuransi, mengevaluasi kinerja produk asuransi dan mengusulkan perubahan atau penghentian pemasarannya serta mempersiapkan *launching* produk baru.

- **Komite Pengarah Teknologi Informasi**

Komite Pengarah Teknologi Informasi bertanggung jawab dalam memberikan rekomendasi kepada Direksi dalam hal rencana strategis IT yang sesuai dengan rencana strategi bisnis Perseroan, prioritas proyek IT kritis, dan *monitoring* serta evaluasi seluruh proyek strategis IT. Direksi menilai pada tahun 2024 Komite Pengarah Teknologi Informasi telah melaksanakan tugas dan fungsinya dengan baik dan bertanggung jawab.

- **Komite Manajemen Risiko**

Komite Manajemen Risiko bertugas dalam memberikan rekomendasi kepada Direksi dalam hal penyusunan kebijakan, strategis, dan pedoman penerapan Manajemen Risiko. Direksi menilai Komite Manajemen Risiko telah menjalankan fungsinya dengan baik sepanjang tahun 2024. Komite Manajemen Risiko telah menjalankan tugasnya secara optimal seperti menyesuaikan pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi, mengevaluasi dan

Committee, Information Technology Steering Committee, Risk Management Committee, and Code of Ethics Committee.

In 2024, the Board of Directors has assessed the performance of the supporting committees. The Board of Directors' assessment of the supporting committees under the Board of Directors is as follows:

- **Investment Committee**

The Investment Committee is responsible for assisting the Board of Directors in formulating investment policies and overseeing the implementation of investment policies. The Board of Directors assesses that in 2024 the Investment Committee has carried out its functions well.

- **Product Development Committee**

The Product Development Committee is responsible for assisting the Board of Directors in preparing strategic plans related to product development and marketing. The Board of Directors assesses that the Product Development Committee has carried out its functions well in 2024. The Product Development Committee has evaluated the suitability of new insurance products to be marketed with the strategic plan for developing and marketing insurance products, evaluated the performance of insurance products and proposed changes or termination of their marketing and prepared for the launch of new products.

- **Information Technology Steering Committee**

The Information Technology Steering Committee is responsible for providing recommendations to the Board of Directors regarding IT strategic plans that are in accordance with the Company's business strategy plan, prioritizing critical IT projects, and monitoring and evaluating all IT strategic projects. The Board of Directors assesses that in 2024 the Information Technology Steering Committee has carried out its duties and functions effectively and responsibly.

- **Risk Management Committee**

The Risk Management Committee is tasked with providing recommendations to the Board of Directors regarding the preparation of policies, strategies, and guidelines for implementing Risk Management. The Board of Directors assesses that the Risk Management Committee has carried out its functions well throughout 2024. The Risk Management Committee has carried out its duties optimally, such as adjusting the implementation of Risk Management based on evaluation results,

memutuskan atas nilai transaksi dan limit risiko yang memerlukan persetujuan Direksi, menetapkan terkait keputusan bisnis yang menyimpang dari prosedur normal, dan menerima rekomendasi dari bidang manajemen risiko dan menerima laporan profil risiko secara berkala.

- **Komite Kode Etik**

Komite Kode etik bertugas membantu Direksi dalam melaksanakan tugas dan tanggung jawab terkait kepengurusan Perseroan agar berjalan sesuai dengan standar etika dan ketentuan Perseroan. Direksi menilai bahwa Komite Kode Etik telah menjalankan fungsinya dengan baik dan bertanggung jawab.

Pada tahun 2024, Komite Investasi telah melaksanakan 4 (empat) kali rapat, Komite Pengembangan Produk telah melaksanakan 5 (lima) kali rapat, Komite Pengarah Teknologi Informasi telah melaksanakan 4 (empat) kali rapat, Komite Manajemen Risiko telah melaksanakan 5 (lima) kali rapat, sedangkan Komite Kode Etik tidak melaksanakan rapat.

## PENGELOLAAN TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN PERUSAHAAN

Perseroan senantiasa menjalankan aktivitas bisnis dengan tetap memperhatikan prinsip *triple bottom lines* (*profit, people, planet*). Perseroan berkomitmen untuk tidak hanya meningkatkan keuntungan (*profit*) melainkan dapat memberikan kontribusi positif pada masyarakat (*people*) dan lingkungan (*planet*) sekitar. Komitmen ini ditunjukkan melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL).

Program TJSL merupakan bagian penting dalam upaya Perseroan untuk menciptakan nilai berkelanjutan bagi masyarakat dan lingkungan. Melalui program ini, Perseroan tidak hanya berkontribusi pada pembangunan sosial dan ekonomi, tetapi juga memastikan praktik bisnis yang bertanggung jawab serta selaras dengan prinsip keberlanjutan.

Sepanjang tahun 2024, Perseroan telah menjalankan sejumlah program TJSL mencakup berbagai inisiatif, dalam pilar Pendidikan, Pelestarian Lingkungan, Kesehatan dan Sosial Keagamaan. Program TJSL yang dijalankan tentunya mampu memberikan dampak baik bagi masyarakat serta pemangku kepentingan lainnya. Sebagai bentuk tanggung jawab Perseroan, program TJSL dilakukan secara rutin tiap

evaluating and deciding on transaction values and risk limits that require the Board of Directors' approval, determining business decisions that deviate from normal procedures, and receiving recommendations from the risk management sector and receiving periodic risk profile reports.

- **Code of Conduct Committee**

The Code of Conduct Committee is tasked with assisting the Board of Directors in carrying out their duties and responsibilities related to the management of the Company so that it runs in accordance with the Company's ethical standards and provisions. The Board of Directors assesses that the Code of Conduct Committee has carried out its functions effectively and responsibly.

In 2024, the Investment Committee held 4 (four) meetings, the Product Development Committee held 5 (five) meetings, the Information Technology Steering Committee held 4 (four) meetings, the Risk Management Committee held 5 (five) meetings, while the Code of Conduct Committee has not held any meetings.

## MANAGEMENT OF CORPORATE SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

The Company always carries out business activities while still paying attention to the principle of triple bottom lines (*profit, people, planet*). The Company is committed to not only increasing profits but also to making a positive contribution to the surrounding community (*people*) and environment (*planet*). This commitment is demonstrated through the Social and Environmental Responsibility (TJSL) program.

The TJSL program is an important part of the Company's efforts to create sustainable value for society and the environment. Through this program, the Company not only contributes to social and economic development, but also ensures responsible business practices that are in line with the principles of sustainability.

Throughout 2024, the Company has implemented a number of TJSL programs covering various initiatives, in the pillars of Education, Environmental Conservation, Health and Socio-Religious. The TJSL programs that are implemented are certainly able to provide a good impact on the community and other stakeholders. As a form of the Company's responsibility, the TJSL program is carried out routinely

tahunnya. Langkah ini dilakukan sebagai upaya Perseroan dalam memberikan serta meningkatkan nilai tambah bagi para pemangku kepentingan, baik dari segi aspek sosial, ekonomi maupun lingkungan.

Sebagai bentuk transparansi terkait program TJSL yang dilaksanakan, Perseroan telah menyusun Laporan Keberlanjutan. Laporan Keberlanjutan memuat aktivitas TJSL yang dilakukan Perseroan dalam aspek ekonomi, sosial, dan lingkungan. Laporan Keberlanjutan disajikan secara terpisah dengan harapan para pemangku kepentingan dan Masyarakat dapat mengetahui kinerja keberlanjutan yang dilakukan oleh Mandiri Inhealth di sepanjang tahun 2024.

## PERUBAHAN KOMPOSISI DAN SUSUNAN DIREKSI

Pada tahun 2024, terdapat perubahan komposisi dan susunan Direksi Perseroan. Komposisi dan susunan Direksi Mandiri Inhealth hingga 31 Desember 2024 adalah sebagai berikut:

| Nama / Name                 | Jabatan / Position                                                                    |
|-----------------------------|---------------------------------------------------------------------------------------|
| Budi Tua Arifin Tampubolon* | Direktur Utama / President Director                                                   |
| Bugi Riagandhy**            | Direktur Pemasaran / Director of Marketing                                            |
| Rahmat Syukri***            | Plt. Direktur Utama/Direktur Keuangan / Acting President Director/Director of Finance |
| Jenni Wihartini             | Direktur Operasional / Director of Operations                                         |
| Marihot H. Tambunan         | Direktur Kepatuhan / Director of Compliance                                           |
| Tisye Diah Retnojati****    | Direktur Pemasaran / Director of Marketing                                            |

- \*) Budi Tua Arifin Tampubolon berakhir masa jabatan sebagai Direktur Utama berdasarkan keputusan RUPS secara sirkuler tanggal 27 Juni 2024 / Budi Tua Arifin Tampubolon no longer serving as President Director based on the circular decision of the GMS dated June 27, 2024.
- \*\*) Bugi Riagandhy berakhir masa jabatan sebagai Direktur Pemasaran berdasarkan Keputusan RUPST secara sirkuler pada tanggal 24 Juni 2024. / Bugi Riagandhy no longer serving as Director of Marketing based on the 2023 Fiscal Year GMS Circular Resolution held dated June 24, 2024.
- \*\*\*) Rahmat Syukuri diangkat sebagai Plt. Direktur Utama berdasarkan Surat Dewan Komisaris tanggal 02 Juli 2024. / Rahmat Syukuri was appointed as Acting President Director based on the Circular Resolution of the GMS dated July 02, 2024.
- \*\*\*\*) Tisye Diah Retnojati diangkat sebagai Direktur Pemasaran sejak RUPST 24 Juni 2024. / Tisye Diah Retnojati was appointed as Director of Marketing since the AGM dated June 24, 2024.

## PENUTUP

Direksi mengucapkan terima kasih kepada Dewan Komisaris atas arahan serta nasihat yang telah diberikan, sehingga Direksi mampu menjalankan tata kelola secara optimal. Direksi memberikan apresiasi kepada seluruh insan Perseroan yang telah berkontribusi dalam pencapaian Mandiri Inhealth di tahun 2024. Pencapaian tersebut tentunya tidak terlepas dari semangat serta kerja keras seluruh organ Perseroan. Direksi juga mengucapkan terima kasih kepada para pemegang saham, Masyarakat, mitra bisnis dan pemangku kepentingan lainnya atas seluruh kepercayaan yang telah diberikan kepada Mandiri Inhealth di sepanjang tahun 2024.

every year. This step is taken as an effort by the Company to provide and increase added value for stakeholders, both in terms of social, economic and environmental aspects.

As a form of transparency related to the TJSL program implemented, the Company has prepared a Sustainability Report. The Sustainability Report contains the TJSL activities carried out by the Company in economic, social and environmental aspects. The Sustainability Report is presented separately with the hope that stakeholders and the Community can find out the sustainability performance carried out by Mandiri Inhealth throughout 2024.

## CHANGES IN THE COMPOSITION OF THE BOARD OF DIRECTORS

In 2024, there were changes in the composition of the Company's Board of Directors. The structure of the Mandiri Inhealth Board of Directors as of December 31, 2024, is as follows:

## CLOSING

The Board of Directors extends its heartfelt gratitude to the Board of Commissioners for their guidance and counsel, which have enabled the Board of Directors to carry out governance optimally. The Board of Directors also appreciates all Company personnel who have contributed to the achievement of Mandiri Inhealth in 2024. This achievement is certainly inseparable from the enthusiasm and hard work of all Company organs. The Board of Directors also expresses gratitude to shareholders, the community, business partners and other stakeholders for all the trust that has been given to Mandiri Inhealth throughout 2024.

Direksi berharap Perseroan dapat terus meningkatkan kinerja dan mencatatkan pertumbuhan yang baik dan positif di tahun mendatang. Direksi optimis bahwa Mandiri Inhealth mampu menghadapi tantangan di tahun mendatang dengan strategi kuat yang dimiliki oleh Perseroan. Mandiri Inhealth mampu mempertahankan posisinya sebagai *market leader* dalam industri asuransi di Indonesia. Melalui komitmen yang kuat, Mandiri Inhealth dapat terus memberikan kontribusi positif dan menciptakan pertumbuhan yang berkelanjutan.

The Board of Directors is hopeful that the Company will continue to enhance its performance and attain significant and positive growth in the coming year. The Board of Directors is confident that Mandiri Inhealth will effectively navigate future challenges with the solid strategies in place. Mandiri Inhealth is able to maintain its position as a market leader in the insurance industry in Indonesia. Through a strong commitment, Mandiri Inhealth can continue to provide positive contributions and create sustainable growth.

Jakarta, 05 Mei 2025 / Jakarta, May 05, 2025

Atas nama Direksi PT Asuransi Jiwa Inhealth Indonesia,

On behalf of the Board of Directors of PT Asuransi Jiwa Inhealth Indonesia,



**Rahmat Syukri**

Plt. Direktur Utama / Acting President Director

## Surat Pernyataan Anggota Dewan Komisaris Tentang Tanggung Jawab atas Laporan Tahunan 2024 PT Asuransi Jiwa Inhealth Indonesia

Statement of the Members of Board of Commissioners on the Responsibility for the  
2024 Annual Report of PT Asuransi Jiwa Inhealth Indonesia

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan Mandiri Inhealth tahun 2024 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi laporan tahunan perusahaan.

We, the undersigned, hereby certify that all information in this 2024 Annual Report of Mandiri Inhealth has been presented comprehensively and that we shall assume full responsibility for the accuracy of this Annual Report.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made correctly.

Jakarta, 05 Mei 2025 /  
Jakarta, May 05, 2025

### DEWAN KOMISARIS BOARD OF COMMISSIONERS



**HERNANDO**

Komisaris  
Commissioner



**BAMBANG WIDIYANTO**

Komisaris Independen  
Independent Commissioner



**M D ABRORY DJABBAR**

Komisaris Independen  
Independent Commissioner



## Surat Pernyataan Anggota Direksi Tentang Tanggung Jawab atas Laporan Tahunan 2024 PT Asuransi Jiwa Inhealth Indonesia

Statement of the Members of Board of Directors on the Responsibility for the 2024 Annual Report of PT Asuransi Jiwa Inhealth Indonesia

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Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made correctly.

Jakarta, 05 Mei 2025 /  
Jakarta, May 05, 2025

### DIREKSI BOARD OF DIRECTORS



**RAHMAT SYUKRI**  
Plt. Direktur Utama  
Acting President Director



**JENNI WIHARTINI**  
Direktur Operasional  
Director of Operations



**MARIHOT H. TAMBUNAN**  
Direktur Kepatuhan  
Director of Compliance



**TISYE DIAH RETNOJATI**  
Direktur Pemasaran  
Director of Marketing





# 03

## **PROFIL PERUSAHAAN**

Company  
Profile



## Identitas Perusahaan

### Corporate Identity

|  | <b>Nama Perusahaan</b><br>Company Name                                  | <b>PT Asuransi Jiwa Inhealth Indonesia</b>                                                                                                                                                                                                                                                        |
|--|-------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <b>Branding</b>                                                         | <b>Mandiri Inhealth</b>                                                                                                                                                                                                                                                                           |
|  | <b>Badan Hukum</b><br>Legal Status                                      | Perseroan Terbatas / Limited Liability Company                                                                                                                                                                                                                                                    |
|  | <b>Bidang Usaha</b><br>Line of Business                                 | Asuransi Jiwa / Life Insurance                                                                                                                                                                                                                                                                    |
|  | <b>Izin Usaha</b><br>Business License                                   | Keputusan Menteri Keuangan No.KEP-38/KM.10/2009 tanggal 20 Maret 2009 / Business License in the field of life insurance as stated in the Copy of Decree of Minister of Finance No. KEP38/KM.10/2009 dated March 20, 2009.                                                                         |
|  | <b>Tanggal Pendirian</b><br>Date of Establishment                       | 06 Oktober 2008 / October 06, 2008                                                                                                                                                                                                                                                                |
|  | <b>Dasar Hukum Pendirian</b><br>Legal Basis of Establishment            | Akta Pendirian PT Asuransi Jiwa Inhealth Indonesia No. 2, Tanggal 06 Oktober 2008; No. AHU-90399.AH.01.01. Tahun 2008 tanggal 26 November 2008 / Deed of Establishment of PT Asuransi Jiwa Inhealth Indonesia No. 2 Dated October 06, 2008; No.AHU.90399.AH.01.01 of 2008 dated November 26, 2008 |
|  | <b>Modal Dasar</b><br>Authorized Capital                                | Rp1.000.000.000.000 (Satu Triliun Rupiah) /<br>Rp1,000,000,000,000 (One Trillion Rupiah)                                                                                                                                                                                                          |
|  | <b>Modal Ditempatkan dan Disetor / Issued and Fully Paid-In Capital</b> | Rp1.000.000.000.000 (Satu Triliun Rupiah) /<br>Rp1,000,000,000,000 (One Trillion Rupiah)                                                                                                                                                                                                          |
|  | <b>Kepemilikan Saham</b><br>Share Ownership                             | <ul style="list-style-type: none"> <li>PT Asuransi Jiwa IFG (80%)</li> <li>PT Bank Mandiri (Persero) Tbk. (20%)</li> </ul>                                                                                                                                                                        |



|    | <b>Alamat</b><br>Address                              | <b>Mandiri Inhealth Tower Lt. 9</b><br>Jl. Prof. Dr. Satrio Kav. E-IV No. 6 Kel. Karet Kuningan, Kec. Setiabudi Jakarta 12940                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Jumlah Pegawai 2024</b><br>Total Employees in 2024 | 705 pegawai / 705 employees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|    | <b>Telepon</b><br>Phone                               | (021) 250 95000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|    | <b>Contact Center</b>                                 | <ul style="list-style-type: none"> <li>• Mandiri Inhealth Medical Care (Khusus Platinum dan Diamond) 14071</li> <li>• Mandiri Inhealth Medical Care 14072</li> <li>• Mandiri Inhealth Indemnity 14073</li> </ul>                                                                                                                                                                                                                                                                                                               |
|   | <b>Email</b>                                          | public.relations@mandiriinhealth.co.id                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|  | <b>Website</b>                                        | www.mandiriinhealth.co.id                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|  | <b>Media Sosial</b><br>Social Media                   | <ul style="list-style-type: none"> <li> @mandiri_inhealth_</li> <li> Mandiri Inhealth</li> <li> PT Asuransi Jiwa Inhealth Indonesia Official</li> <li> Mandiri Inhealth</li> </ul> |
|  | <b>Sekretaris Perusahaan</b><br>Corporate Secretary   | Fazlia Yulinda<br>Telepon / Phone: (021) 250 95000<br>E-mail: public.relations@mandiriinhealth.co.id                                                                                                                                                                                                                                                                                                                                                                                                                           |
|  | <b>Jaringan Kantor</b><br>Office Network              | <ul style="list-style-type: none"> <li>• 12 Kantor Pemasaran / 12 Marketing Offices</li> <li>• 11 Kantor Operasional / 11 Operational Offices</li> <li>• 38 Kantor Pelayanan / 38 Service Offices</li> </ul>                                                                                                                                                                                                                                                                                                                   |
|  | <b>Pengaduan Gratifikasi</b><br>Gratuity Complaint    | upg@mandiriinhealth.co.id                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|  | <b>Whistleblowing System</b><br>Whistleblowing System | wbs@mandiriinhealth.co.id                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |



## Brand Perusahaan Corporate Brand



### Gelombang emas air

Simbol dari kekayaan finansial di Asia.

Lengkungan emas sebagai metamorfosa dari sifat tangkas, progresif, pandangan ke depan, keunggulan, fleksibilitas serta ketangguhan atas segala kemungkinan yang akan datang.

- Warna Kuning Emas (kuning ke arah oranye);
- Warna logam mulia (emas) menunjukkan keagungan, kemuliaan, kemakmuran, kekayaan;
- Menjadikan kita merasa tajam perhatiannya (warna yang menarik perhatian orang), aktif, kreatif dan meruah, warna spiritual dan melambangkan hal yang luar biasa;
- Warna ini juga ramah, menyenangkan dan nyaman;
- Warna ini diterima sebagai warna riang, membuat perasaan Anda bahwa masa depan lebih baik, cemerlang, dan menyala-nyala.

### Golden wave

Symbol of financial wealth in Asia

Golden arch is a metamorphosis of agility, progressiveness, forward thinking, excellence, flexibility, and resilience to all future possibilities.

- Golden Yellow (yellow, almost orange)
- Precious metal (gold) represents majesty, glory, prosperity, wealth;
- It creates sharpened attention (drawing people's attention), activeness, creativity and joy. It's a spiritual color and symbolizes extraordinariness;
- It's also friendly, fun, and comfortable;
- It's accepted as joyful, making the future seems better, more brilliant, and brighter.

## mandiri

Penjelasan Kata "mandiri"

Warna Huruf Biru Tua

- Biru melambangkan rasa nyaman, tenang, menyejukkan, warna ini umumnya dipakai oleh institusi bidang di bidang jasa;
- Warisan luhur, stabilitas (*Command*, memimpin) dan serius (*Respect*) serta tahan uji (*Reliable*);
- Dasar pondasi yang kuat, berhubungan dengan kesetiaan, hal yang dapat dipercaya, kehormatan yang tinggi (*Trust*, *Integrity*);
- Simbol dari spesialis (*Professionalism*).

Explanation of the word "mandiri"

Dark Blue Letters

- Blue signifies comfort, calmness, and coolness. This color is commonly used by institutions engaged in service sector;
- Noble heritage, stability (*Command*, leading) and seriousness (*Respect*) as well as resilience (*Reliable*);
- Strong foundation, relating to loyalty, trustworthiness, great honor (*Trust*, *Integrity*);
- Symbol of specialist (*Professionalism*).

## inhealth

Penjelasan kata "Inhealth"

Kata "Inhealth" merupakan bagian dari *Brand Architecture* Bank Mandiri kepada Entitas Anak.

- Warna oranye pada "in" merujuk dari warna logo inhealth sebelumnya.  
Warna oranye melambangkan jiwa pelayanan, dimana jiwa pelayanan harus menjadi elemen tertinggi yang merupakan diferensiasi dari layanan Mandiri Inhealth. Warna oranye merupakan lambang dari pelayanan (*service oriented*) dan kehangatan.
- Kata "in" ditulis dengan warna oranye dan "health" dengan warna biru dengan tinggi tulisan seragam yang mengartikan prinsip kesetaraan terhadap semua pihak serta konsisten di semua Entitas Anak Bank Mandiri

Explanation of the word "Inhealth"

The word "Inhealth" is a part of Brand Architecture of Bank Mandiri for Subsidiary.

- The orange in "in" refers to the color of the previous inhealth logo.  
Orange symbolizes the commitment to service in which the act of service must be the highest element that is the differentiation of Mandiri Inhealth's services. Orange is a symbol of service (*service oriented*) and warmth.
- The word "in" is written in orange while the word "health" is written in blue with similar height represents equality for everyone and consistency in all subsidiaries of Bank Mandiri.

## Riwayat Singkat Perusahaan

### Brief History of the Company



PT Asuransi Jiwa Inhealth Indonesia, disebut juga “Mandiri Inhealth” atau “Perseroan” memulai perjalanan usaha di bidang penyedia program jaminan kesehatan komersial pada tahun 1992 sebagai unit bisnis PT Askes (Persero). Seiring dengan perkembangan usaha yang dijalankan, pada tahun 2008, Mandiri Inhealth resmi menjadi sebuah perusahaan yang memiliki badan hukum perseroan terbatas melalui Akta Notaris NM Dipo Nusantara Pua Upa, SH, No. 2 dan telah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-90399.AH.01.01 tanggal 26 November 2008 dan tambahan Berita Negara RI tanggal 26/12-2008 No.10. Kepemilikan saham Mandiri Inhealth ketika itu dipegang oleh PT Askes (Persero) sebesar 99,4% dan Koperasi Bhakti PT Askes (Persero) 0,6%

Pada tahun 2009, kegiatan usaha Mandiri Inhealth diperkuat dengan izin usaha di bidang asuransi jiwa dari Kementerian Keuangan melalui Salinan Keputusan Menteri Keuangan No. KEP-38/KM.10/2009 tanggal 20 Maret 2009. Izin usaha tersebut memberi akses kepada Mandiri Inhealth untuk memasuki pasar korporasi yang lebih luas serta kemampuan untuk memperluas infrastruktur *provider* layanan kesehatan melalui skema Mandiri Inhealth *Managed Care*, yaitu layanan asuransi kesehatan yang komprehensif, yang meliputi kegiatan promotif, preventif, kuratif dan rehabilitatif yang terstruktur dan berjenjang.

PT Asuransi Jiwa Inhealth Indonesia, also known as “Mandiri Inhealth” or “the Company” started its business journey as provider of commercial health insurance programs in 1992 as a business unit of PT Askes (Persero). Along with the development of its business, in 2008, Mandiri Inhealth officially became a limited liability company through the Deed of Notary NM Dipo Nusantara Pua Upa, S.H., No. 2 and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. AHU-90399.AH.01.01 dated November 26, 2008 and Supplement to Indonesian State Gazette dated 26/12-2008 No.10. At that time, Mandiri Inhealth’s share ownership was held by PT Askes (Persero) at 99.4% and Koperasi Bhakti PT Askes (Persero) at 0.6%.

In 2009, Mandiri Inhealth’s business activities were strengthened by a business license in the field of life insurance from the Ministry of Finance through a copy of the Decree of the Minister of Finance No. KEP-38/KM.10/2009 dated March 20, 2009. The business license gives Mandiri Inhealth access to enter a wider corporate market as well as the ability to expand the infrastructure of health service providers through Managed Care schemes, namely comprehensive health insurance services, which includes promotive, preventive, curative and rehabilitative activities that are structured and tiered.

## Riwayat Singkat Perusahaan

Brief History of The Company

Pada tahun 2014, kepemilikan saham Mandiri Inhealth dialihkan kepada konsorsium BUMN tahap I, yaitu PT Bank Mandiri (Persero) Tbk. dengan kepemilikan saham sebesar 60%, BPJS Kesehatan sebesar 20%, PT Kimia Farma (Persero) Tbk sebesar 10%, dan PT Asuransi Jasa Indonesia (Persero) sebesar 10%. Tahun ini menjadi momen yang cukup penting dalam sejarah Mandiri Inhealth, di mana Mandiri Inhealth semakin kuat baik dari sisi finansial, keahlian, hingga pemasaran dan distribusi.

Pada tahun 2015, kembali terjadi pengalihan kepemilikan saham Mandiri Inhealth kepada konsorsium BUMN tahap II, yaitu PT Bank Mandiri (Persero) Tbk. dengan kepemilikan saham sebesar 80%, PT Kimia Farma (Persero) Tbk sebesar 10%, dan PT Asuransi Jasa Indonesia (Persero) sebesar 10%.

Pada tahun 2019, sebagai bagian dari transformasi digital dan wujud komitmen Mandiri Inhealth dalam meningkatkan kualitas layanan yang optimal kepada para Tertanggung, Mandiri Inhealth meluncurkan aplikasi digital MI-Mobile atau MIMO. Aplikasi *mobile* ini memberikan kemudahan para Tertanggung dalam memperoleh data dan informasi terkait dengan manfaat dan benefit pertanggungan yang dapat diakses kapan saja dan dimana pun tertanggung berada.

Pada tahun 2020, MI-Mobile bertransformasi menjadi "FitAja!". FitAja! Merupakan bagian dari pembentukan platform Kesehatan berbasis digital aplikasi yang diinisiasi oleh Kementerian BUMN yang dikembangkan sesuai dengan *Roadmap* Kesehatan di lingkungan Kementerian BUMN. MI-Mobile dianggap sebagai *online front-end platform* atau *mobile app* untuk ditransformasikan sebagai *front-end* dari digital *healthcare platform* tersebut.

Pada tahun 2021, di mana Pandemi COVID-19 berdampak pada berbagai aspek kehidupan masyarakat di seluruh dunia termasuk Indonesia, terutama aspek kesehatan, Mandiri Inhealth semakin memantapkan komitmennya dalam memberikan layanan yang maksimal kepada Tertanggung. Hal ini diwujudkan dengan layanan Mandiri Inhealth yang tersebar di seluruh Indonesia sehingga memudahkan Tertanggung dalam memperoleh layanan Mandiri Inhealth.

In 2014, Mandiri Inhealth's share ownership was transferred to a phase I SOE consortium, namely PT Bank Mandiri (Persero) Tbk. with 60% share ownership, BPJS Kesehatan at 20%, PT Kimia Farma (Persero) Tbk at 10%, and PT Asuransi Jasa Indonesia (Persero) at 10%. This year is quite an important moment in Mandiri Inhealth's history, where Mandiri Inhealth is getting stronger both in terms of finance, expertise, to marketing and distribution.

In 2015, there was another transfer of ownership of Mandiri Inhealth's shares to a phase II SOE consortium, namely PT Bank Mandiri (Persero) Tbk. with 80% share ownership, PT Kimia Farma (Persero) Tbk at 10%, and PT Asuransi Jasa Indonesia (Persero) at 10%.

In 2019, as part of the digital transformation and as a manifestation of Mandiri Inhealth's commitment to improving optimal service quality to the Insured, Mandiri Inhealth launched the MI-Mobile or MIMO digital application. This mobile application facilitates the Insured to obtain data and information related to insurance benefits and benefits that can be accessed anytime and anywhere by the Insured.

In 2020, MI-Mobile transformed into "FitAja!". FitAja! is part of the establishment of a digital superApp-based health platform initiated by the Ministry of SOE which was developed in accordance with the Health Roadmap within the Ministry of SOE. MI-Mobile is considered as an online front-end platform or mobile app to be transformed into a front-end of the digital healthcare platform.

In 2021 where the COVID-19 Pandemic impacted various aspects of people's lives around the world including Indonesia, especially the health aspect, Mandiri Inhealth further strengthened its commitment to providing maximum service to the Insured. This is realized by Mandiri Inhealth services spread throughout Indonesia, providing easy access for the Insured to obtain Mandiri Inhealth services.

## Riwayat Singkat Perusahaan

Brief History of The Company

Terhitung sejak tanggal 16 Juni 2022 telah terjadi proses jual beli saham bersyarat yang menimbulkan perubahan pada komposisi kepemilikan saham Mandiri Inhealth yang menjadi Bank Mandiri tetap memiliki 80%, Kimia Farma tetap memiliki 10% dan PT Bahana Pembinaan Usaha Indonesia atau Indonesia Financial Group (IFG) memiliki 10% Saham.

Pada tanggal 31 Juli 2022 Mandiri Inhealth menggandeng PT Mandiri Capital Indonesia (MCI) dan juga PT Metra Digital Investama (MDI Ventures) dengan bersama-sama mendirikan perusahaan PT FitAja Digital Nusantara (FDN) yang akan bertindak sebagai pengelola SuperApp FitAja!, aplikasi front-end layanan Kesehatan yang diciptakan dalam rangka memperluas akses Digital Healthcare SuperApp kepada seluruh lapisan masyarakat Indonesia.

Pada tahun 2023, Mandiri Inhealth meluncurkan produk Mandiri Inhealth *MyCare Ultimate* (MyCU) bertepatan pada perayaan ulang tahunnya yang ke-15. *MyCare Ultimate* merupakan produk asuransi yang bermanfaat dan terjangkau dalam memberikan kenyamanan layanan kesehatan yang mengoptimalkan manfaat BPJS Kesehatan untuk pelayanan rawat inap dengan mekanisme *Top Up* kelas Rawat Inap.

Terhitung sejak tanggal 11 Juni 2024 telah terjadi proses jual beli saham berdasarkan Akta Perjanjian Jual Beli Saham No. 30 tanggal 11 Juni 2024 yang menimbulkan perubahan pada komposisi kepemilikan saham Mandiri Inhealth menjadi PT Bank Mandiri (Persero), Tbk memiliki 80%, Kimia Farma memiliki 10% dan PT Asuransi Jiwa IFG (IFG Life) memiliki 10% saham. Pada 26 Juni 2024 saham mayoritas dalam PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth) resmi diambil alih oleh PT Asuransi Jiwa IFG (IFG Life) sehingga komposisi kepemilikan saham menjadi 80% PT Asuransi Jiwa IFG dan 20% PT Bank Mandiri (Persero), Tbk. Dengan demikian, Mandiri Inhealth menjadi anak perusahaan IFG Life dan merupakan bagian dari struktur Holding IFG, holding BUMN Asuransi, Penjaminan, dan Investasi.

On June 16, 2022, a conditional share sale and purchase process was carried out and resulted in changes to the composition of Mandiri Inhealth's share ownership, with Bank Mandiri still owning 80%, Kimia Farma still owning 10% and PT Bahana Pembinaan Usaha Indonesia or Indonesia Financial Group (IFG) owning 10% Shares.

On July 31, 2022, Mandiri Inhealth collaborated with PT Mandiri Capital Indonesia (MCI) and PT Metra Digital Investama (MDI Ventures) to establish PT FitAja Digital Nusantara (FDN), a company to manage the FitAja! SuperApp, a front-end application for healthcare services developed to expand the access of Digital Healthcare SuperApp to everyone in Indonesia.

In 2023, Mandiri Inhealth launched the MyCare Ultimate Mandiri Inhealth product coinciding with its 15th anniversary. MyCare Ultimate is a practical and affordable insurance product that provides convenient healthcare services that optimize the benefits of BPJS Kesehatan for inpatient services with the Inpatient class Top Up mechanism.

Effective from June 11, 2024, share sale and purchase process is being carried out based on the Share Sale and Purchase Agreement Deed No. 30 dated June 11, 2024 which resulted in a change of Mandiri Inhealth share ownership composition making PT Bank Mandiri (Persero),Tbk to own 80%, Kimia Farma to own 10% and PT Asuransi Jiwa IFG (IFG Life) to own 10% of shares. On June 26, 2024, the majority shares in PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth) were officially taken over by PT Asuransi Jiwa IFG (IFG Life) resulting in 80% share ownership while PT Bank Mandiri (Persero) Tbk. holds 20%. Therefore, Mandiri Inhealth becomes a subsidiary of IFG Life and is part of the IFG Holding structure, a holding company for state-owned insurance, guarantees, and investments.



# Jejak Langkah

## Milestones

1992

PT Asuransi Jiwa Inhealth Indonesia memulai perjalanan bisnis di bidang penyedia program jaminan kesehatan komersial sebagai unit bisnis dari PT Askes (Persero)  
PT Asuransi Jiwa Inhealth Indonesia started its business journey by providing commercial health insurance programs as a business unit of PT Askes (Persero).

2008

PT Asuransi Jiwa Inhealth Indonesia resmi didirikan sebagai badan hukum oleh PT Askes (Persero) dan Koperasi Bhakti PT Askes (Persero)  
PT Asuransi Jiwa Inhealth Indonesia was officially established as a legal entity by PT Askes (Persero) and Koperasi Bhakti PT Askes (Persero).

2014

Kepemilikan saham PT Asuransi Jiwa Inhealth Indonesia dialihkan kepada konsorsium BUMN pada tahap I, yaitu PT Bank Mandiri (Persero), Tbk. (60%), BPJS Kesehatan (20%), PT Kimia Farma (Persero), Tbk. (10%) dan PT Asuransi Jasa Indonesia (Persero) (10%). Tahun ini menandai tonggak penting dalam sejarah Perseroan, baik dari segi keuangan, keahlian serta pemasaran dan distribusi  
Share ownership of PT Asuransi Jiwa Inhealth Indonesia was transferred to a consortium of SOE in phase I, namely PT Bank Mandiri (Persero), Tbk. (60%), BPJS Kesehatan (20%), PT Kimia Farma (Persero), Tbk. (10%) and PT Asuransi Jasa Indonesia (Persero) (10%). This year marks an important milestone in the Company's history, both in terms of finance, expertise as well as marketing and distribution.

2015

Bank Mandiri melakukan akuisisi tahap kedua, dengan demikian komposisi kepemilikan saham menjadi PT Bank Mandiri (Persero), Tbk. (80%), PT Kimia Farma (Persero), Tbk. (10%), dan PT Asuransi Jasa Indonesia (Persero) (10%)  
Bank Mandiri made the second phase of acquisition, thus the composition of share ownership became PT Bank Mandiri (Persero), Tbk. (80%), PT Kimia Farma (Persero), Tbk. (10%), and PT Asuransi Jasa Indonesia (Persero) (10%).

2016

Persiapan infrastruktur dan teknologi untuk sinergi dengan Bank Mandiri Group dan BUMN dalam rangka pelaksanaan *Coordination of Benefit* (CoB)  
Preparation of infrastructure and technology for synergies with the Bank Mandiri Group and BUMN in the context of implementing Coordination of Benefit (CoB).

2020

Layanan digital Mandiri Inhealth dengan platform MI Mobile bertransformasi menjadi FitAja! Yang merupakan bagian dari pembentukan platform kesehatan berbasis digital SuperApp yang diinisiasi oleh Kementerian BUMN. Digital *healthcare* platform BUMN tersebut, sesuai dengan Roadmap Kesehatan di lingkungan Kementerian BUMN. MI-Mobile dianggap sebagai online front-end platform atau *mobile app* untuk ditransformasikan sebagai *frontend* dari *digital healthcare platform* tersebut  
Mandiri Inhealth's digital service with the MI-Mobile platform transformed into FitAja! which is part of the establishment of a digital SuperApp-based health platform initiated by the Ministry of SOE. The SOE's digital healthcare platform is in accordance with the Health Roadmap within the Ministry of SOE. MI-Mobile is considered as an online front-end platform or mobile app to be transformed as a front-end of the digital healthcare platform.

2019

Sebagai bagian dari transformasi digital, Mandiri Inhealth memperkuat kembali komitmen layanan kepada para Tertanggung dengan layanan digitalnya yaitu aplikasi MI-Mobile (MIMO) (*New Generation*) yang disediakan khusus untuk Tertanggung Mandiri Inhealth dalam rangka memberikan kemudahan dalam memperoleh data dan informasi terkait dengan manfaat dan benefit pertanggungan dimanapun Tertanggung berada  
As part of digital transformation, Mandiri Inhealth reaffirms its service commitment to the insured with digital services, namely the MI-Mobile (MIMO) (*New Generation*) application which is provided specifically for Mandiri Inhealth the insured to provide convenience in obtaining data and information related to the benefits and insurance benefits wherever the insured is.

2018

Mandiri Inhealth resmi menjadi *sponsorship event* bersejarah Asian Games 2018, yang ditandai dengan Penandatanganan Perjanjian Kerja sama antara Mandiri Inhealth dengan INASGOC pada 06 Juli 2018  
Mandiri Inhealth officially became the sponsor of the historic 2018 Asian Games event which was marked by the signing of the Cooperation Agreement between Mandiri Inhealth and INASGOC on July 6, 2018.

2017

Dalam rangka meningkatkan pelayanan bagi konsumen, Mandiri Inhealth melakukan *soft launching* Mandiri Inhealth Contact Center (MICC) pada tanggal 28 Agustus di Yogyakarta  
To improve services for consumers, Mandiri Inhealth conducted a soft launch of the Mandiri Inhealth Contact Center (MICC) in August 28 in Yogyakarta.



2021

- Aplikasi FitAja! Yang merupakan transformasi dari Mandiri Inhealth Mobile (MIMO) resmi diluncurkan oleh Kementerian BUMN  
FitAja! app which is a transformation from Mandiri Inhealth Mobile (MIMO) was officially launched by the Ministry of SOE.
- Peluncuran produk Asuransi Bernama Indonesia Travel Covid Insurance (*Intracoins*). Inisiatif ini dimaksudkan untuk mendukung program Pemerintah dalam pemulihan ekonomi sektor pariwisata, yakni pembukaan koridor destinasi pariwisata bagi wisatawan Mancanegara/ Pelaku Perjalanan Luar Negeri (PPLN) di wilayah Indonesia. *Intracoins* sendiri merupakan sinergi dari sejumlah perusahaan asuransi yang tergabung dalam Konsorsium Jagawisata, yaitu PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth) sebagai pemimpin konsorsium, serta PT Asuransi Jiwa Sequis Life, PT Asuransi Ciputra Indonesia, PT Central Asia Financial (CAF), PT Asuransi Jiwa Central Asia Raya dan PT Asuransi Simas Jiwa sebagai anggota konsorsium  
Launching of an insurance product called Indonesia Travel Covid Insurance (*Intracoins*). This initiative is intended to support the Government's program in the economic recovery of the tourism sector, namely the opening of tourism destination corridors for International Tourists/ Overseas Travel Actors (PPLN) in the territory of Indonesia. *Intracoins* is a synergy of a number of insurance companies that are members of the Jagawisata Consortium, namely PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth) as the leader of the consortium, as well as PT Asuransi Jiwa Sequis Life, PT Asuransi Ciputra Indonesia, PT Central Asia Financial (CAF), PT Asuransi Jiwa Central Asia Raya, and PT Asuransi Simas Jiwa as members of the consortium.

Terhitung sejak tanggal 11 Juni 2024 telah terjadi proses jual beli saham berdasarkan Akta Perjanjian Jual Beli Saham Nomor 30 tanggal 11 Juni 2024 yang menimbulkan perubahan pada komposisi kepemilikan saham Mandiri Inhealth menjadi PT Bank Mandiri (Persero), Tbk memiliki 80%, Kimia Farma memiliki 10% dan PT Asuransi Jiwa IFG (IFG Life) memiliki 10% saham. Pada 26 Juni 2024 saham mayoritas dalam PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth) resmi diambil alih oleh PT Asuransi Jiwa IFG (IFG Life) sehingga komposisi kepemilikan saham menjadi 80% PT Asuransi Jiwa IFG dan 20% PT Bank Mandiri (Persero), Tbk. Dengan demikian, Mandiri Inhealth menjadi anak perusahaan IFG Life dan merupakan bagian dari struktur Holding IFG, holding BUMN Asuransi, Penjaminan, dan Investasi.

Effective from June 11, 2024, share sale and purchase process is being carried out based on the Share Sale and Purchase Agreement Deed No. 30 dated June 11, 2024 which resulted in a change of Mandiri Inhealth share ownership composition making PT Bank Mandiri (Persero),Tbk to own 80%, Kimia Farma to own 10% and PT Asuransi Jiwa IFG (IFG Life) to own 10% of shares. On June 26, 2024, the majority shares in PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth ) were officially taken over by PT Asuransi Jiwa IFG (IFG Life) resulting in 80% share ownership while PT Bank Mandiri (Persero) Tbk. holds 20%. As a result, Mandiri Inhealth became a subsidiary of IFG Life and part of the IFG Holding structure, a holding company for state-owned insurance, guarantees, and investments.

2024

2022

- Perubahan komposisi kepemilikan saham Mandiri Inhealth menjadi 80% milik PT Bank Mandiri (Persero) Tbk., 10% milik PT Kimia Farma Tbk dan 10% milik PT Bahana Pembinaan Usaha Indonesia (Persero) atau Indonesia Financial Group (IFG)  
Change in the composition of Mandiri Inhealth's share ownership to 80% owned by PT Bank Mandiri (Persero) Tbk., 10% owned by PT Kimia Farma Tbk, and 10% owned by PT Bahana Pembinaan Usaha Indonesia (Persero) or Indonesia Financial Group (IFG)
- Pada tanggal 31 Juli 2022 Mandiri Inhealth menggandeng PT Mandiri Capital Indonesia (MCI) dan juga PT Metra Digital Investama (MDI Ventures) untuk mendirikan PT FitAja Digital Nusantara (FDN) yang akan bertindak sebagai pengelola SuperApp FitAja!, aplikasi *front-end* layanan Kesehatan yang diciptakan dalam rangka memperluas akses Digital *Healthcare SuperApp* kepada seluruh lapisan masyarakat Indonesia  
On July 31, 2022, Mandiri Inhealth collaborated with PT Mandiri Capital Indonesia (MCI) and PT Metra Digital Investama (MDI Ventures) to establish PT FitAja Digital Nusantara (FDN), a company which will act as the manager of SuperApp. FitAja!, a front-end application for healthcare services developed to expand the access of Digital Healthcare SuperApp to everyone in Indonesia.

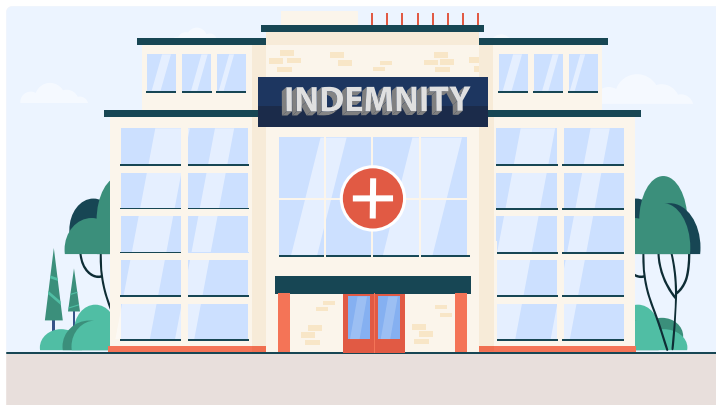
Mandiri Inhealth meluncurkan produk Mandiri Inhealth *MyCare Ultimate (MyCare Ultimate)* bertepatan pada perayaan ulang tahunnya yang ke-15. *MyCare Ultimate* merupakan produk asuransi yang bermanfaat dan terjangkau dalam memberikan kenyamanan layanan kesehatan yang mengoptimalkan manfaat BPJS Kesehatan untuk pelayanan rawat inap dengan mekanisme *Top Up* kelas Rawat Inap  
Mandiri Inhealth launched the MyCare Ultimate Mandiri Inhealth product (MyCare Ultimate) while commemorating its 15th anniversary. MyCare Ultimate is a practical and affordable insurance product that provides convenient healthcare services that optimize the benefits of BPJS Kesehatan for inpatient services with the Inpatient class Top Up mechanism.

2023



# Jaringan Provider & Telemedicine

## Provider & Telemedicine Network



**382**

**RJTP**

(Klinik, DU, DRG / Clinic, Private Doctors, Dentists, Healthcare Consultant, Medical Center):

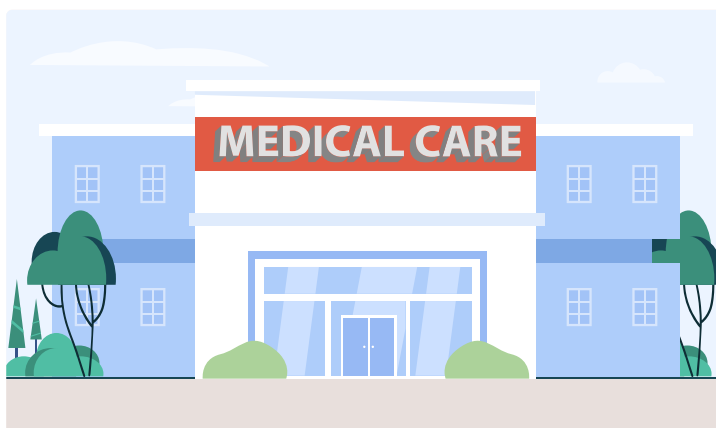
**228**

**RJTL & RI**

(RS, DR. Spesialis / Hospital, Specialists)

**258**

**Provider Support**



**2.310**

**RJTP**

(Klinik, DPP, DRG, PKM, Balai Pengobatan / Clinic, Private Doctors, Dentists, Healthcare Consultant, Medical Center)

**527**

**RJTL & RI**

(RS, DR. Spesialis / Hospital, Specialists)

**2.112**

**Provider Support**

(Apotek, Lab, Optik, PMI, Inst. Farmasi / Pharmacy, Lab, Optics, PMI, Drugstore):

### IRISAN MEDICAL CARE & INDEMNITY



**769**

**RJTP**

(Klinik, DU, DRG / Clinic, Private Doctors, Dentists, Healthcare Consultant, Medical Center):

**1.011**

**RJTL & RI**

(RS, DR. Spesialis / Hospital, Specialists)

**413**

**Provider Support**

(Apotek, Lab, Optik, PMI, Inst. Farmasi / Pharmacy, Lab, Optics, PMI, Drugstore):

## Keterangan Perubahan Nama

### Information on Name Change

Sejak tahun 2008 hingga 31 Desember 2024, PT Asuransi Jiwa Inhealth Indonesia tidak pernah melakukan perubahan nama.

Since 2008, PT Asuransi Jiwa Inhealth Indonesia has never changed its name.

## Keanggotaan Dalam Asosiasi

### Association Membership

| Asosiasi / Association                                                                                                                          | Ruang Lingkup / Scope                                                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Asosiasi Asuransi Jiwa Indonesia (AAJI) / Indonesian Life Insurance Association (AAJI)                                                          | Asuransi Jiwa / Life Insurance                                                               |
| Kamar Dagang dan Industri (KADIN) / Indonesian Chamber of Commerce and Industry (KADIN)                                                         | Perdagangan dan Industri / Trade and Industry                                                |
| Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan / Alternative Institution for Dispute Resolution in the Financial Services Sector | Penyelesaian Sengketa Sektor Jasa Keuangan / Dispute Resolution in Financial Services Sector |



## Visi dan Misi Vision and Mission



### Visi Vision

**Menjadi pilihan utama dan terpercaya dalam industri asuransi kesehatan komersial di Indonesia.**

To become the most preferred and trusted company in the Indonesian commercial health insurance industry.

#### Penjelasan Visi / Vision Explanation:

**Mandiri Inhealth merupakan perusahaan asuransi yang menjalankan dan mengembangkan usahanya sesuai dengan tata kelola perusahaan dan performa finansial yang baik sehingga meningkatkan kredibilitas Perseroan untuk menjadi pilihan utama yang terpercaya / Mandiri Inhealth is an insurance company that runs and develops its business based on good corporate governance, with a financial performance that increases the Company's credibility to become the trusted first choice.**

#### Tinjauan Dewan Komisaris dan Direksi atas Visi dan Misi Perusahaan / Review of Vision and Mission By the Board of Commissioners and Board of Directors

Visi dan Misi Perseroan senantiasa ditinjau secara berkala setiap tahun dalam Rapat Umum Pemegang Saham Tahunan untuk memastikan relevansinya dengan perkembangan lingkungan bisnis serta tantangan yang dihadapi oleh Perseroan. Perumusan Visi dan Misi dilakukan melalui kajian secara mendalam dengan melibatkan Pemegang Saham, Dewan Komisaris dan Direksi, jajaran Perseroan dan para pemangku kepentingan.

The Company's Vision and Mission are always reviewed annually in the Annual General Meeting of Shareholders to ensure their relevance to the development of business environment and challenges faced by the Company. Formulation of Vision and Mission is carried out through in-depth study that involves Shareholders, Board of Commissioners, and Board of Directors, Company's management, and stakeholders.



## MISI

Mission

**Menyelenggarakan usaha asuransi kesehatan komersial yang menjadi pilihan utama dan terpercaya di Indonesia, dengan menghasilkan:**

- **Produk dan layanan yang direkomendasikan pelanggan kepada orang lain.**
- **Lingkungan kerja yang menarik bagi orang-orang yang bertalenta.**
- **Pertumbuhan bisnis yang berkelanjutan berdasarkan prinsip Good Corporate Governance.**

To conduct commercial health insurance business as the most preferred and trusted company in Indonesia by providing:

- Products and services recommendable for our customers and the public.
- Attractive working environment for talented people.
- Sustainable business development based on the principles of Good Corporate Governance.

### Penjelasan Misi / Mission Explanation:

1. **Produk dan layanan yang direkomendasikan Tertanggung kepada orang lain.** / Products and services that customers recommend to others.
2. **Melalui produk yang unggul dan berkualitas serta layanan yang ramah dan amanah/dapat dipercaya, menjadikan Mandiri Inhealth sebagai perusahaan asuransi yang memiliki kredibilitas tinggi, terpercaya, sehingga Tertanggung pun dengan suka rela merekomendasikan Mandiri Inhealth kepada orang lain.** / Through its superior and quality products and friendly and trustworthy services, Mandiri Inhealth has become an insurance company with high credibility, and is trusted, so that customers voluntarily recommend Mandiri Inhealth to others.
3. **Lingkungan kerja yang menarik bagi orang-orang yang Bertalenta. Sumber daya manusia merupakan salah satu aset berharga bagi Mandiri Inhealth. Melalui SDM yang bertalenta, Perseroan dapat mewujudkan target dan Visi Perseroan. Oleh karena itu, untuk mempertahankan loyalitas pegawai yang bertalenta, Mandiri Inhealth berkomitmen untuk terus meningkatkan lingkungan kerja yang nyaman, yang dapat mendukung peningkatan kinerja pegawai untuk menjadi lebih baik.** / Attractive working environment for talented people. Human Capital is one of Mandiri Inhealth's most valuable assets. The Company's HC has helped the Company realize its targets and vision. Therefore, to maintain the loyalty of its talented employees, Mandiri Inhealth is committed to continuously improving the working environment, making it comfortable so as to support improvements in the employee performances for the better.
4. **Pertumbuhan bisnis yang berkelanjutan berdasarkan prinsip Good Corporate Governance Mandiri Inhealth memiliki komitmen yang tinggi untuk patuh terhadap peraturan dan perundang-undangan serta mengimplementasikan prinsip-prinsip Good Corporate Governance secara sistematis, konsisten dan berkelanjutan di setiap aspek kegiatan bisnis sehari-hari. Penerapan GCG ini menjadi fondasi yang kuat, sehingga Mandiri Inhealth tumbuh dan berkembang secara berkelanjutan** / Sustainable business development based on the Good Corporate Governance principles Mandiri Inhealth has a high commitment to compliance with laws and regulations, and implements the principles of Good Corporate Governance systematically, consistently and sustainably in every aspect of its daily business activities. GCG implementation has become the strong foundation, whereby Mandiri Inhealth grows and develops in a sustainable manner.



# Nilai dan Budaya Perusahaan

## Corporate Culture and Values

### NILAI PERUSAHAAN

Nilai Inti Perusahaan merupakan sebuah norma yang menjadi kerangka acuan umum bagi seluruh Laskar Tangguh Mandiri Inhealth dalam memaknai dan memegang teguh nilai-nilai yang telah ditanamkan. Perseroan terus berupaya menginternalisasi tata nilai perusahaan sesuai dengan arahan dari Kementerian Badan Usaha Milik Negara (BUMN) yang sudah menetapkan AKHLAK sebagai nilai-nilai utama, sekaligus pembentukan karakter di seluruh lingkungan BUMN. AKHLAK adalah Amanah, Kompeten, Harmonis, Loyal, Adaptif, dan Kolaboratif sebagai standar nilai perilaku yang menjadi pedoman dalam berbudaya kerja dalam mewujudkan spirit “BUMN Untuk Indonesia”. Dengan mentransformasi nilai AKHLAK ke dalam Budaya Perusahaan, Perseroan berkomitmen penuh untuk mewujudkan visi sebagai pilihan utama dan terpercaya dalam industri asuransi kesehatan komersial di Indonesia.

### CORE VALUES

The Company's Core Values are a norm that becomes a general frame of reference for all Laskar Tangguh Mandiri Inhealth in interpreting and upholding the values that has been implanted. The Company continuously strives to internalize the Company's values in accordance with the direction of the Ministry of State-Owned Enterprises (SOEs) which has established AKHLAK as the main values, as well as character building throughout SOEs. AKHLAK stands for Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative as standard values of behavior that serve as guidelines for working culture in realizing the spirit of “SOEs for Indonesia”. By transforming the AKHLAK values into Corporate Culture, the Company is fully committed to realizing its vision as the first and most trusted choice in the commercial health insurance industry in Indonesia.

# AKHLAK

#### Panduan Perilaku / Guidelines

| Nilai Inti Perusahaan / Core Values of the Company | Definisi / Definition                                                                                                                                              | Panduan Perilaku / Behavioral Guidelines                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Amanah / Trustworthy</b>                        | Memegang teguh kepercayaan yang diberikan. / Upholding the trust given.                                                                                            | a. Berperilaku dan bertindak selaras dengan perkataan; / Behave and act in line with what you say;<br>b. Menjadi seseorang yang dapat dipercaya dan bertanggung jawab; / Be someone who is trustworthy and responsible;<br>c. Bertindak jujur dan berpegang teguh kepada nilai moral dan etika secara konsisten. / Act honestly and adhere to moral and ethical values consistently.                                                                      |
| <b>Kompetensi / Competent</b>                      | Tumbuh belajar dan mengembangkan kapabilitas. / Learning and developing capabilities.                                                                              | a. Terus menerus meningkatkan kemampuan/kompetensi agar selalu mutakhir; / Continuously improve your abilities/ competencies to always be up-to-date;<br>b. Selalu dapat diandalkan dengan memberikan kinerja terbaik; / Always be reliable by giving the best performance;<br>c. Menghasilkan kinerja dan prestasi yang memuaskan. / Produce satisfactory performance and achievements.                                                                  |
| <b>Harmonis / Harmonious</b>                       | Saling peduli dan menghargai perbedaan. / Caring for each other and respecting differences.                                                                        | a. Berperilaku saling membantu dan mendukung sesama insan organisasi maupun masyarakat; / Behave in a way that helps and supports fellow organizational members and the community;<br>b. Selalu menghargai pendapat, ide atau gagasan orang lain; / Always respect the opinions, ideas, or concepts of others;<br>c. Menghargai kontribusi setiap orang dari berbagai latar belakang. / Appreciate the contribution of everyone from various backgrounds. |
| <b>Loyal / Loyal</b>                               | Berdedikasi dan mengutamakan kepentingan bangsa dan negara. / Being dedicated and prioritizing the national and state interests.                                   | a. Menunjukkan komitmen yang kuat untuk mencapai tujuan; / Demonstrate a strong commitment to achieving goals;<br>b. Bersedia berkontribusi lebih dan rela berkorban dalam mencapai tujuan; / Be willing to contribute more and be willing to make sacrifices in achieving goals;<br>c. Menunjukkan kepatuhan kepada organisasi dan negara. / Demonstrate compliance with the organization and the country.                                               |
| <b>Adaptif / Adaptive</b>                          | Terus berinovasi dan antusias dalam menggerakkan ataupun menghadapi perubahan. / Continuously innovating and being enthusiastic in making moves or facing changes. | a. Melakukan inovasi secara konsisten untuk menghasilkan yang lebih baik; / Consistently innovate to produce better results;<br>b. Terbuka terhadap perubahan, bergerak lincah, cepat dan aktif dalam setiap perubahan untuk menjadi lebih baik; / Be open to change, move agilely, quickly, and actively in every change to become better;<br>c. Bertindak proaktif dalam menggerakkan perubahan. / Act proactively in making change.                    |
| <b>Kolaboratif / Collaborative</b>                 | Membangun kerja sama yang sinergis. / Creating a synergistic cooperation.                                                                                          | a. Terbuka bekerja sama dengan berbagai pihak; / Be open to working with various parties;<br>b. Mendorong terjadinya sinergi untuk mendapatkan manfaat dan nilai tambah; / Encourage synergy to gain benefits and added value;<br>c. Bersinergi untuk mencapai tujuan bersama. / Synergize to achieve common goals.                                                                                                                                       |

## BUDAYA PERUSAHAAN

Informasi budaya yang berlaku di lingkungan Perusahaan adalah sebagai berikut:

## CORPORATE CULTURE

Information on the Company's corporate culture is as follows:

| Budaya / Culture                                                                                                                                 | Implementasi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Implementation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p><b>Satu Mandiri Inhealth / One Mandiri Inhealth</b></p>     | <p><b>1. Mengutamakan kepentingan MI</b><br/>Saya bertindak dan mengambil keputusan dengan mengutamakan kepentingan Mandiri Inhealth di atas kepentingan pribadi dan pihak lain.</p> <p><b>2. Kolaborasi</b><br/>Saya bekerja sama saling mendukung dan berkomunikasi secara terbuka untuk mencapai hasil yang terbaik.</p> <p><b>3. Empati dan saling menghargai</b><br/>Saya memperlakukan orang lain sebagai pribadi yang sepatutnya dihargai.</p>                                           | <ul style="list-style-type: none"> <li>• <b>Prioritizing MI interests</b><br/>I act and make decisions by prioritizing the interests of Mandiri Inhealth above personal and other parties' interests.</li> <li>• <b>Collaboration</b><br/>I work together to support each other and communicate openly to achieve the best results.</li> <li>• <b>Empathy and mutual respect</b><br/>I treat others as individuals who are properly respected.</li> </ul>                                                     |
|  <p><b>Laskar Tangguh / Resilient Warriors</b></p>              | <p><b>1. Kode etik dan etika bisnis</b><br/>Saya memahami dan mematuhi kode etik &amp; etika bisnis.</p> <p><b>2. Pola pikir komprehensif</b><br/>Saya terus menerus memperkaya wawasan, meningkatkan kapabilitas, menambah pengalaman dalam bertindak dan mengambil keputusan.</p> <p><b>3. Kerja smart &amp; Agile</b><br/>Saya bekerja secara efektif, produktif, tidak mudah menyerah &amp; dapat beradaptasi dengan kondisi usaha yang berubah.</p>                                        | <ul style="list-style-type: none"> <li>• <b>Code of conduct and business ethics</b><br/>I understand and comply with the code of conduct &amp; business ethics.</li> <li>• <b>A comprehensive mindset</b><br/>I continuously enrich my insights, improve capabilities, add experience in acting and making decisions.</li> <li>• <b>Smart &amp; Agile work</b><br/>I work effectively, productively, I do not give up easily &amp; can adapt to the changing business conditions</li> </ul>                   |
|  <p><b>Mengutamakan Pelanggan / Prioritizing Customers</b></p> | <p><b>1. Mendalami kebutuhan pelanggan</b><br/>Saya aktif mendalami kebutuhan pelanggan termasuk kondisi pasar dan persaingan untuk menyediakan produk, layanan dan solusi yang tepat.</p> <p><b>2. Memberikan service yang berkualitas</b><br/>Saya berperan aktif memahami pelanggan, memberikan pelayanan yang berkualitas, peduli terhadap kebutuhan pelanggan.</p> <p><b>3. Menjaga Loyalitas Pelanggan</b><br/>Saya selalu menjaga hubungan dengan pelanggan untuk menjaga loyalitas.</p> | <ul style="list-style-type: none"> <li>• <b>Exploring customer needs</b><br/>I actively explore customer needs including market conditions and competition to provide the right products, services, and solutions.</li> <li>• <b>Providing quality service</b><br/>I play an active role in understanding customers, providing quality services, caring for customer needs.</li> <li>• <b>Maintaining Customer Loyalty</b><br/>I always maintain relationships with customers to maintain loyalty.</li> </ul> |
|  <p><b>Menyehatkan Bangsa / Nourishing The Nation</b></p>     | <p><b>1. Peduli Lingkungan</b><br/>Saya senantiasa memberikan kinerja terbaik untuk pribadi, keluarga dan lingkungan.</p> <p><b>2. Kontribusi untuk bangsa</b><br/>Saya menyeimbangkan peran sebagai pegawai yang mengelola perusahaan secara profesional senantiasa meningkatkan nilai perusahaan dan berperan aktif dalam usaha-usaha menyehatkan bangsa.</p>                                                                                                                                 | <ul style="list-style-type: none"> <li>• <b>Caring for the Environment</b><br/>I always provide the best performance for personal, family, and the environment.</li> <li>• <b>Contribution to the Nation</b><br/>I balance the role as an employee who manages the Company in a professional manner by constantly increasing Company value and playing an active role in efforts to nourish the nation.</li> </ul>                                                                                            |
|  <p><b>Tumbuh Sehat / Growing Healthy</b></p>                 | <p><b>1. Berpikir dan bertindak seimbang</b><br/>Saya bertindak dengan menyeimbangkan berbagai faktor (proses, kapabilitas, risiko) untuk mencapai dan mendukung bisnis yang berkelanjutan.</p> <p><b>2. Berkesinambungan</b><br/>Saya menyeimbangkan pencapaian kinerja untuk kesinambungan jangka panjang.</p> <p><b>3. Intrapreneurship</b><br/>Saya aktif &amp; memanfaatkan peluang untuk memaksimalkan potensi bisnis Mandiri Inhealth.</p>                                               | <ul style="list-style-type: none"> <li>• <b>Think and act in a balanced way</b><br/>I act by balancing various factors (processes, capabilities, risks) to achieve and support a sustainable business.</li> <li>• <b>Sustainability</b><br/>I balance performance achievements for long-term sustainability.</li> <li>• <b>Intrapreneurship</b><br/>I am active &amp; take advantage of opportunities to maximize the business potential of Mandiri Inhealth.</li> </ul>                                      |

### Sosialisasi dan Internalisasi Nilai Inti Dan Budaya Perusahaan

Implementasi nilai dan budaya Perusahaan dilakukan dengan cara melaksanakan program sosialisasi dan internalisasi kepada seluruh insan Mandiri Inhealth. Upaya ini dilakukan untuk memberikan pengetahuan (*knowledge*) dan menanamkan serta meningkatkan pemahaman (*understanding*). Melalui unit TIB (Tim Internalisasi Budaya), kegiatan sosialisasi dan internalisasi dilakukan di masing-masing Direktorat di setiap pekan.

### Dissemination and internalization of the Company's Core Values and Culture

The Company continuously carries out dissemination programs and internalization of the Company's core values to provide knowledge and instill and improve understanding of all Laskar Tangguh Mandiri Inhealth regarding the core values of the Company. Through the TIB (Cultural Internalization Team) unit in each Directorate, internalization activities of culture are always carried out in each directorate every week.

## Kegiatan Usaha

### Line of Business

#### KEGIATAN USAHA BERDASARKAN ANGGARAN DASAR DAN KEGIATAN USAHA YANG DIJALANKAN

Sesuai dengan Pasal 3 Anggaran Dasar Perseroan yang terakhir mengalami perubahan dan disahkan melalui Akta No. 77 tanggal 24 Juli 2023 yang dibuat di hadapan Mala Mukti, SH, LL.M., Notaris di Jakarta dan telah mendapatkan pengesahan dari Menteri Hukum dan HAM melalui Surat Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0144297 tanggal 26 Juli 2023 tentang Persetujuan Perubahan Anggaran Dasar Perseroan Terbatas PT Asuransi Jiwa Inhealth Indonesia, maksud dan tujuan Perseroan adalah bergerak di bidang usaha perasuransian, pemasaran, dan distribusi produk termasuk produk asuransi jiwa dalam ruang lingkup lini usaha kesehatan dan ruang lingkup asuransi kecelakaan diri.

#### KEGIATAN USAHA BERDASARKAN ANGGARAN DASAR

Bergerak di bidang usaha perasuransian, pemasaran, dan distribusi produk termasuk produksi asuransi jiwa dalam ruang lingkup lini usaha kesehatan dan ruang lingkup asuransi kecelakaan diri.

Untuk mencapai maksud dan tujuan tersebut di atas, Perseroan dapat melaksanakan kegiatan usaha sebagai berikut:

##### a. Asuransi Jiwa Konvensional (KBLI 65111)

Kelompok ini mencakup usaha asuransi jiwa yang diselenggarakan secara konvensional, dengan kegiatan usaha meliputi penyelenggaraan jasa penanggulangan risiko yang memberikan pembayaran kepada pemegang polis, tertanggung, atau pihak lain yang berhak dalam hal tertanggung meninggal dunia atau tetap hidup, atau pembayaran lain kepada pemegang polis, tertanggung, atau pihak lain yang berhak pada waktu tertentu yang diatur dalam perjanjian, yang besarnya telah ditetapkan dan/atau didasarkan pada hasil pengelolaan dana.

#### BUSINESS ACTIVITIES BASED ON THE ARTICLES OF ASSOCIATION AND ITS ACTUAL IMPLEMENTATION

In accordance with Article 3 of the Company's Articles of Association which was last amended and ratified through Deed No. 77 dated July 24, 2023 made before Mala Mukti, SH, LL.M., Notary in Jakarta and has been ratified by the Minister of Law and Human Rights through the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.09-0144297 dated July 26, 2023 concerning Approval of Amendments to the Articles of Association of the Limited Liability Company PT Asuransi Jiwa Inhealth Indonesia, the purpose and objectives of the Company are to engage in the insurance business, marketing, and distribution of products including life insurance products within the scope of the health business line and the scope of personal accident insurance.

#### BUSINESS ACTIVITIES BASED ON THE ARTICLES OF ASSOCIATION

Engaged in the insurance business, marketing, and product distribution including the production of life insurance within the scope of the health business line and the scope of personal accident insurance.

To achieve the above aims and objectives, the Company may carry out the following business activities:

##### a. Conventional Life Insurance (KBLI 65111)

This group includes life insurance businesses that are organized conventionally, with business activities including the provision of risk management services that provide payments to policyholders, insured parties, or other entitled parties in the event that the insured passed away or remains alive, or other payments to policyholders, insured parties, or other entitled parties at a certain time as stipulated in the agreement, the amount of which has been determined and/or is based on the results of fund management.

**b. Portal Web dan/atau Platform Digital Tanpa Tujuan Komersial (KBLI 63121)**

Kelompok ini mencakup pengoperasian situs web tanpa tujuan komersial yang menggunakan mesin pencari untuk menghasilkan dan memelihara basis data (*database*) besar dari alamat dan isi internet dalam format yang mudah dicari pengoperasian situs web yang bertindak sebagai portal ke internet, seperti situs media yang menyediakan isi yang diperbarui secara berkala tanpa tujuan komersial, pengoperasian *platform* digital dan/atau situs/portal web yang melakukan transaksi elektronik berupa kegiatan usaha fasilitasi dan/atau mediasi pemindahan kepemilikan barang dan/atau jasa dan/atau layanan lainnya melalui internet dan/atau perangkat elektronik dan/atau cara dengan sistem elektronik lainnya tanpa tujuan komersial.

**c. Portal Web dan/atau Platform Digital Dengan Tujuan Komersial (KBLI 63122)**

Kelompok ini mencakup pengoperasian situs web dengan tujuan komersial yang menggunakan mesin pencari untuk menghasilkan dan memelihara basis data (*database*) besar dari alamat dan isi internet dalam format yang mudah dicari, pengoperasian situs web yang bertindak sebagai portal ke internet, seperti situs media yang menyediakan isi yang diperbarui secara berkala, baik secara langsung ataupun tidak langsung dengan tujuan komersial; pengoperasian *platform* digital dan/atau situs/portal web yang melakukan transaksi elektronik berupa kegiatan usaha fasilitasi dan/atau mediasi pemindahan kepemilikan barang dan/atau jasa dan/atau layanan lainnya melalui internet dan/atau perangkat elektronik dan/atau cara sistem elektronik lainnya yang dilakukan dengan tujuan komersial (profit) yang mencakup aktivitas baik salah satu, sebagian ataupun keseluruhan transaksi elektronik, yaitu pemesanan, pembayaran, pengiriman atas kegiatan tersebut. Termasuk dalam kelompok ini adalah situs/portal web dan/atau *platform* digital yang bertujuan komersial (profit) merupakan aplikasi yang digunakan untuk fasilitasi dan/atau mediasi layanan-layanan transaksi elektronik, seperti pengumpul pedagang (*marketplace*), digital *advertising*, dan *on demand online services*. Kelompok ini tidak mencakup *financial technology* (Fintech). *Fintech Peer to Peer* (P2P) Lending (6495) dan Fintech jasa pembayaran (6641).

**b. Web Portal and/or Digital Platform Without Commercial Purpose (KBLI 63121)**

This group includes the operation of non-commercial websites that use search engines to generate and maintain large databases of internet addresses and content in a searchable format; the operation of websites that act as portals to the internet, such as media sites that provide regularly-updated content without commercial purposes, the operation of digital platforms and/or web sites/portals that conduct electronic transactions in the form of business activities facilitating and/or mediating the transfer of ownership of goods and/or services and/or other services via the internet and/or electronic devices and/or other electronic system methods without commercial purposes.

**c. Web Portal and/or Digital Platform for Commercial Purposes (KBLI 63122)**

This group includes the operation of websites for commercial purposes that use search engines to generate and maintain large databases of internet addresses and content in a searchable format, the operation of websites that act as portals to the internet, such as media sites that provide regularly updated content, either directly or indirectly for commercial purposes; the operation of digital platforms and/or sites/web portals that conduct electronic transactions in the form of business activities facilitating and/or mediating the transfer of ownership of goods and/or services and/or other services via the internet and/or electronic devices and/or other electronic systems carried out for commercial purposes (profit) which include activities either one, part or all of the electronic transactions, namely ordering, payment, delivery of these activities. Included in this group are sites/web portals and/or digital platforms for commercial purposes (profit) which are applications used to facilitate and/or mediate electronic transaction services, such as merchant aggregators (marketplaces), digital advertising, and on-demand online services. This group does not include financial technology (Fintech). Fintech Peer to Peer (P2P) Lending (6495) and Fintech payment services (6641).

## Kegiatan Usaha

Line of Business

### Kegiatan Usaha yang Dijalankan

Mandiri Inhealth menjalankan kegiatan usaha di antaranya aktivitas keuangan dan asuransi, aktivitas penunjang asuransi, serta melakukan kegiatan pemasaran dan distribusi produk asuransi melalui aktivitas informasi dan komunikasi yang dijelaskan dalam tabel berikut:

### Business Implementation

Mandiri Inhealth carries out various business activities including financial and insurance activities, insurance support activities, as well as marketing and distributing insurance products through information and communication activities as described in the following table:

| Kegiatan Usaha / Business Activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Status                         | Keterangan / Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. Aktivitas Keuangan dan Asuransi, antara lain: / Financial and Insurance Activity, which includes:</p> <p>a. Menjalankan kegiatan usaha asuransi jiwa konvensional meliputi usaha jasa penanggulangan risiko yang memberikan pembayaran kepada pemegang polis, Tertanggung atau pihak lain yang berhal dalam hal Tertanggung meninggal dunia atau tetap hidup atau pembayaran lain kepada pemegang polis, tertanggung atau pihak lain yang berhak pada waktu tertentu yang diatur dalam perjanjian yang besarnya telah ditetapkan atau didasarkan pada hasil pengelolaan; / Implementing conventional life insurance business activities, which include risk management service business that gives payment to policy holder, the insured one, or other party entitled in case of the insured passes away or remains alive or other payment to policy holder, the insured or other party entitled in a certain time which is regulated in an agreement whose amount is set or determined by policy management result;</p> <p>b. Menjalankan kegiatan asuransi non jiwa konvensional, yaitu asuransi kesehatan; / Running conventional non-life insurance activity, namely health insurance;</p> <p>c. Menerima pertanggungan asuransi kesehatan secara kumpulan dan/atau perorangan; / Accepting coverage of health insurance in group and/or individual;</p> <p>d. Melakukan kegiatan investasi dan kegiatan lain yang lazim dilakukan oleh perusahaan asuransi dengan memperhatikan ketentuan peraturan perundang-undangan. / Conducting investment activity and other activities usually performed by insurance company by considering laws and regulations.</p> | Telah Dijalankan / Implemented | Perseroan telah melakukan aktivitas keuangan dan asuransi sesuai dengan yang dijabarkan dalam Anggaran Dasar Perseroan. / The Company has carried out financial and insurance activities as described in the Company's Articles of Association.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <p>2. Aktivitas Penunjang Asuransi, yang meliputi: / Insurance Supporting Activities, which include:</p> <p>a. Menjalankan aktivitas penilaian risiko dan kerugian, mencakup penaksiran klaim asuransi, yaitu pengaturan klaim, penaksiran klaim, penilaian risiko dan kerugian, dan pengaturan rata-rata dan kehilangan, termasuk penyelesaian klaim asuransi; / Performing activity of risk and hazard assessment, which include estimating insurance claim, namely claim arrangement, appraisal, assessment of risk and hazard, and arrangement of average and loss, including settlement of insurance claim;</p> <p>b. Menjalankan aktivitas agen asuransi, yaitu bertindak untuk dan atas nama Perseroan untuk memasarkan produk asuransi. / Performing insurance agent activities, namely acting for and on behalf of the Company's name to market insurance products.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                | <p>Perseroan telah melakukan aktivitas penunjang asuransi yang meliputi: / The Company carries out insurance support activities including:</p> <p>a. Penilaian risiko dan kerugian, mencakup penaksiran klaim asuransi, yaitu pengaturan klaim, penaksiran klaim, penilaian risiko dan kerugian, dan pengaturan rata-rata dan kehilangan, termasuk penyelesaian klaim asuransi; / Risk and loss assessments covering insurance claim assessments, including claim setting, claim appraisal, risk and loss assessment, and average and loss management, plus settlement of insurance claims;</p> <p>b. Agen asuransi, yaitu bertindak untuk dan atas nama Perseroan untuk memasarkan produk asuransi. / Insurance agent acting for and on behalf of the Company to market insurance products.</p> |



## Kegiatan Usaha

Line of Business

| Kegiatan Usaha / Business Activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Status | Keterangan / Description                                                                                                                                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>3. Melakukan kegiatan pemasaran dan distribusi produk asuransi melalui Aktivitas Informasi dan Komunikasi, antara lain: / Performing marketing and insurance product distribution through Information and Communication Activities, which include:</p> <p>a. Pengoperasian situs web dengan tujuan komersial yang menggunakan mesin pencari untuk menghasilkan dan memelihara basis data (database) besar dari alamat dan isi internet dalam format yang mudah dicari; / Operating website with commercial purpose that use search engine to produce and maintain big database from address and Internet content format that is easily found;</p> <p>b. Pengoperasian situs web yang bertindak sebagai portal ke internet, seperti situs media yang menyediakan isi yang diperbarui secara berkala, baik secara langsung ataupun tidak langsung dengan tujuan komersial; / Operating website that acts as portal to the internet, such as media site that provides content that is regularly updated, both directly and indirectly, on commercial purpose;</p> <p>c. Pengoperasian platform digital dan/atau situs/portal web yang melakukan transaksi elektronik berupa kegiatan usaha fasilitasi dan/atau mediasi pemindahan kepemilikan barang dan/atau jasa dan/atau layanan lainnya melalui internet dan/atau perangkat elektronik dan/atau cara sistem elektronik lainnya yang dilakukan dengan tujuan komersial (profit) yang mencakup aktivitas baik salah satu, sebagian ataupun keseluruhan transaksi elektronik yaitu: 1. pemesanan dan/atau; 2. Pembayaran dan/atau; 3. Pengiriman atas kegiatan tersebut. / Operating digital platform and/or website that performs electronic transaction, that is facilitation business activity and/or mediation of goods ownership and/or service ownership and/or other service transfer through Internet and/or electronic device and/or other electronic system which is performed for commercial (profit) purpose, which include activity of one, a part, or whole electronic transaction, namely 1. Order and/or; 2. Payment and/or; 3. Delivery of the activity.</p> |        | <p>Perseroan telah melakukan kegiatan pemasaran dan distribusi produk asuransi melalui aktivitas informasi dan komunikasi sebagaimana yang tercantum dalam Anggaran Dasar Perseroan. / The Company carried out marketing and distribution of insurance products through information and communication activities as stated in the Company's Articles of Association.</p> |

# Produk dan Jasa Layanan

## Products and Services

### ASURANSI KESEHATAN

Asuransi kesehatan merupakan sebuah layanan perlindungan finansial yang memberikan jaminan penggantian biaya guna meminimalkan beban keuangan dari pelayanan kesehatan, baik di rumah sakit maupun fasilitas kesehatan lainnya atas pengobatan terhadap suatu penyakit sesuai kebutuhan berdasarkan indikasi medis.

Berikut ini adalah produk utama asuransi kesehatan yang ditawarkan oleh PT Asuransi Jiwa Inhealth Indonesia.

#### 1. Mandiri Inhealth Medical Care

*Mandiri Inhealth Medical Care* merupakan produk asuransi kesehatan kumpulan yang menyediakan layanan kesehatan yang menyeluruh, sesuai dengan kebutuhan medis, pola rujukan terstruktur, dan berjenjang oleh *provider* yang terseleksi, juga disertai dengan upaya pengendalian biaya dan mutu melalui tinjauan pemanfaatan dan teknik pengelolaan kasus.

Pelayanan komprehensif meliputi tindakan promotif, preventif, kuratif hingga rehabilitatif. Selain itu produk asuransi *Mandiri Inhealth Medical Care* juga mengutamakan prinsip *patient safety*. *Mandiri Inhealth* menawarkan *top up* BPJS Kesehatan di era Jaminan Kesehatan Nasional (JKN) Kesehatan sehingga perusahaan dapat memberikan pelayanan kesehatan yang lebih optimal kepada pegawai dan keluarga.

Terdapat pilihan skema pada produk asuransi *Mandiri Inhealth Medical care*, yaitu:

- Skema *Medical Care*.
- Skema I Flexy.
- Skema I Pro.

Tersedia berbagai pilihan plan sebagai berikut:

- Plan Diamond.
- Plan Emerald.
- Plan Platinum.
- Plan Gold.
- Plan Ruby.
- Plan Silver.
- Plan Blue.
- Plan Alba.

#### 2. Mandiri Inhealth Indemnity

Merupakan produk Asuransi Kesehatan kumpulan yang memberikan penggantian atas biaya pelayanan kesehatan

### HEALTH INSURANCE

Health insurance is a financial protection service that provides a guarantee of reimbursement to minimize the financial expense of health services, both in hospitals and other health facilities for treatment of a disease according to needs based on medical indications.

The main health insurance products offered by PT Asuransi Jiwa Inhealth Indonesia are as follows.

#### 1. Mandiri Inhealth Medical Care

*Mandiri Inhealth Medical Care* is a group health insurance product that provides comprehensive health services, according to medical needs, structured and tiered referral patterns by selected providers, also accompanied by cost and quality control efforts through utilization reviews and case management techniques.

Comprehensive services include promotive, preventive, curative to rehabilitative actions. In addition, the *Mandiri Inhealth Medical Care* insurance product also prioritizes the principle of patient safety. *Mandiri Inhealth* offers BPJS Kesehatan *top up* in the era of National Health Insurance (JKN) Health so that the Company can provide more optimal health services to employees and their families.

Selection of schemes available for *Mandiri Inhealth Medical Care* insurance products include:

- Medical Care Scheme.
- I Flexy Scheme.
- I Pro Scheme.

Various plan options available are as follows:

- Diamond Plan.
- Emerald Plan.
- Platinum Plan.
- Gold Plan.
- Ruby Plan.
- Silver Plan.
- Blue Plan.
- Alba Plan.

#### 2. Mandiri Inhealth Indemnity

A group Health Insurance product that provides reimbursement for the cost of health services on a Fee for

secara *Fee for Service*, yaitu metode pembayaran kepada rumah sakit yang diberikan setelah pelayanan kesehatan diberikan kepada Tertanggung, sesuai dengan pilihan *benefit* atau plan sesuai ketentuan dalam polis. Mandiri Inhealth Indemnity memiliki fleksibilitas pelayanan kesehatan dengan dibatasi oleh *limit/plafond* untuk setiap manfaatnya.

Setiap manfaat asuransi yang akan diperoleh setiap Pemegang Polis dan atau Tertanggung akan berbeda-beda sesuai dengan kesepakatan antara Pemegang Polis dengan Perseroan. Mandiri Inhealth Indemnity, meliputi:

- Rawat Inap.
- Rawat Jalan.
- Rawat Gigi.
- Rawat Bersalin.
- Kacamata.
- Manfaat/Layanan.

Dengan pilihan penggantian biaya baik secara *inner limit* maupun *as charge*.

### 3. In hospital Cash Plan

Produk Asuransi Kesehatan Kumpulan yang memberikan santunan harian rawat inap kepada Tertanggung sesuai dengan lama perawatan yang secara medis dinilai wajar untuk suatu penyakit atau cedera yang diderita oleh Tertanggung.

### 4. Mandiri Inhealth MyCare Ultimate

Asuransi Kesehatan Individu dan/atau Kumpulan yang dirancang untuk menyediakan layanan kesehatan sesuai dengan kebutuhan dan permintaan Pemegang Polis yang berkoordinasi manfaat dengan BPJS Kesehatan. Menggunakan mekanisme pelayanan *Top Up* Kelas Rawat Inap dan/atau Kelas Rawat Inap Standar (KRIS) Peserta Jaminan Kesehatan Nasional.

### 5. Indonesia Travel Covid Insurance (Intracoins)

Indonesia Travel Covid Insurance (Intracoins) Produk Asuransi yang memberikan perlindungan terhadap Covid-19 dan asuransi jiwa bagi Pelaku perjalanan Luar Negeri (PPLN) yang akan ke Indonesia (wilayah pertanggungan).

Service basis, which is a method of payment to hospitals that is given after the health service is provided to the Insured, in accordance with the choice of benefit or plan according to the provisions in the policy. Mandiri Inhealth Indemnity has flexibility of health services by being limited by a limit/ ceiling for each benefit.

Each insurance benefit that will be obtained by each Policyholder and/or Insured will be different in accordance with the agreement between the Policy Holder and the Company. Mandiri Inhealth Indemnity covers:

- Inpatient.
- Outpatient.
- Dental Care.
- Maternity Care.
- Optical Care.
- Benefits/Services.

Choice of compensations both in inner limits and as charged.

### 3. In hospital Cash Plan

A Group Health Insurance product that provides daily inpatient allowance to the Insured according to the length of treatment, which is considered reasonable medically for a sickness or injury suffered by the Insured.

### 4. Mandiri Inhealth MyCare Ultimate

An individual and/or Group Health Insurance designed to provide health services according to the needs and requests of Policyholders who coordinate benefits with BPJS Kesehatan. Using the Top Up Inpatient Class service mechanism and/or Standard Inpatient Class (KRIS) for National Health Insurance Participants.

### 5. Joint Insurance Products Indonesia Travel Covid Insurance (Intracoins)

Indonesia Travel Covid Insurance (Intracoins) is an insurance that provides protection against Covid-19 and life insurance for Overseas Travelers visiting Indonesia (coverage area).

## 6. MIFG My Managed Care

Produk Asuransi Kesehatan Individu dirancang untuk masyarakat Indonesia (yang dinilai telah memenuhi syarat *eligible* oleh Penanggung) yang membutuhkan jaminan layanan kesehatan yang menyeluruh/komprehensif meliputi Promotif, Preventif, Kuratif dan Rehabilitatif.

## ASURANSI JIWA DAN KECELAKAAN

Asuransi jiwa dan kecelakaan merupakan layanan yang memberikan jaminan finansial dalam menghadapi risiko tertentu, seperti kematian dan kecelakaan. Beberapa layanan asuransi jiwa yang ditawarkan Perseroan adalah sebagai berikut:

### 1. Mandiri Inhealth Group Term Life

Produk asuransi jiwa kumpulan yang memberikan manfaat asuransi sebesar uang pertanggungan kepada Ahli Waris yang ditunjuk, apabila Tertanggung meninggal dunia karena sakit/alami atau kecelakaan dalam masa asuransi selanjutnya pertanggungan berakhir.

### 2. Mandiri Inhealth Group Personal Accident

Produk asuransi kecelakaan diri kumpulan berjangka yang memberikan perlindungan apabila Tertanggung mengalami musibah meninggal dunia akibat kecelakaan dan mengalami kecacatan selama periode masa asuransi, apabila terjadi risiko sebagai berikut:

- Meninggal dunia karena kecelakaan;
- Cacat tetap karena kecelakaan; dan
- Penggantian biaya perawatan karena kecelakaan. Pembayaran manfaat asuransi akan dibayarkan oleh Mandiri Inhealth selama risiko yang terjadi dalam masa asuransi dan bukan termasuk pengecualian Polis Asuransi.

### 3. Mandiri Inhealth Endowment

Produk asuransi jiwa kumpulan berjangka yang memberikan perlindungan apabila Tertanggung mengalami musibah meninggal dunia selama periode masa asuransi dan memberikan unsur tabungan yang diberikan di akhir masa pertanggungan. Manfaat asuransi Inhealth Endowment antara lain:

## 6. MIFG My Managed Care

An Individual Health Insurance designed for Indonesian people (who are deemed eligible by the Insurer) who require comprehensive health service coverage covering Promotive, Preventive, Curative and Rehabilitative.

## LIFE AND ACCIDENT INSURANCE

Life and accident insurance is a service that provides financial security in the face of certain risks, such as death and accidents. Some of the life insurance services offered by the Company are as follows:

### 1. Mandiri Inhealth Group Term Life

This insurance product provides a death benefit (sum assured) to the designated beneficiaries if the insured passes away due to illness/natural causes or an accident during the coverage period. The policy terminates thereafter.

### 2. Mandiri Inhealth Group Personal Accident

A term group personal accident insurance product that provides protection if the Insured passed away due to an accident and suffers a disability during the insurance period, in the event of the following risks:

- Passing away death to an accident;
- Accidental disability; and
- Reimbursement of accidental medical expenses due to an accident. Insurance benefit payments will be paid by Mandiri Inhealth as long as the risk occurs during the insurance period and does not include the exclusion of Insurance Policy.

### 3. Mandiri Inhealth Endowment

A term life insurance product that provides protection if the Insured passed away during the insurance period and provides a savings element that is given at the end of the coverage period. The benefits of Inhealth Endowment insurance include:

Produk asuransi dwiguna kumpulan yang memberikan proteksi apabila:

- Tertanggung mengalami risiko meninggal dunia pada masa asuransi;
- Nilai tunai apabila tertanggung mengundurkan diri dari asuransi sebelum masa asuransi berakhir;
- Tertanggung tetap hidup pada akhir tahun polis.

Manfaat Asuransi yang diberikan atas Produk Asuransi Mandiri Inhealth Endowment sesuai dengan pilihan skema sebagai berikut:

I. Skema Reguler:

Pada skema Reguler, manfaat asuransi yang diberikan oleh Penanggung sebagai berikut:

- a. Santunan asuransi jiwa, apabila Tertanggung meninggal dunia dalam masa asuransi maka kepada Ahli Waris Yang ditunjuk akan dibayarkan 100% UP;
- b. Manfaat hidup, apabila Tertanggung tetap hidup di akhir masa asuransi maka akan dibayarkan manfaat asuransi sebesar 100% UP;
- c. Apabila Tertanggung mengundurkan diri sebelum masa asuransi berakhir maka akan dibayarkan Nilai Tunai yang terbentuk pada saat Tertanggung mengundurkan diri.

II. Skema *Hybrid*

Pada skema *Hybrid*, manfaat asuransi yang diberikan oleh Penanggung sebagai berikut:

- a. Santunan meninggal dunia, apabila Tertanggung meninggal dunia dalam masa asuransi maka kepada Ahli Waris Yang ditunjuk akan dibayarkan 100% UP ditambah nilai tunai yang terbentuk pada saat terjadinya risiko yang dipertanggungan terjadi atas diri Tertanggung;
- b. Manfaat hidup, apabila Tertanggung tetap hidup di akhir masa asuransi maka akan dibayarkan manfaat asuransi sebesar 100% UP ditambah nilai tunai yang terbentuk pada akhir tahun Polis;
- c. Apabila Tertanggung mengundurkan diri sebelum masa asuransi berakhir maka akan dibayarkan nilai tunai yang terbentuk pada saat Tertanggung mengundurkan diri.

A group dual-purpose insurance product that provides protection if:

- The insured is at risk of death during the insurance period;
- The insured resigns from the insurance before the insurance period ends with cash value;
- The insured remains alive at the end of the policy year.

Insurance Benefits Provided for Mandiri Inhealth Insurance Products Endowment according to the following scheme options:

I. Regular Scheme:

In the Regular scheme, the insurance benefits provided by the Insurer are as follows:

- a. Life insurance compensation, if the Insured pass during the insurance period, 100% UP will be paid to the designated Heir;
- b. Living benefits, if the Insured is still alive at the end of the insurance period, an insurance benefit of 100% of the UP will be paid;
- c. If the Insured resigns before the insurance period ends, the Cash Value that was formed when the Insured resigned will be paid.

II. Hybrid Scheme

In the Hybrid scheme, the insurance benefits provided by the Insurer are as follows:

- a. Death benefits, if the Insured dies during the insurance period, the designated heir will be paid 100% of the UP plus the cash value formed when the insured risk occurs to the Insured;
- b. Living benefits, if the Insured is still alive at the end of the insurance period, an insurance benefit of 100% of the UP plus the cash value formed at the end of the Policy year will be paid;
- c. If the Insured resigns before the insurance period ends, the Cash Value formed when the Insured resigned will be paid.



#### 4. Mandiri Inhealth Credit Life

Produk Asuransi Jiwa Berjangka dengan Uang Pertanggungan menurun yang memberikan perlindungan asuransi jiwa jika Tertanggung meninggal dunia karena sakit maupun kecelakaan. Asuransi Jiwa Kredit Kumpulan adalah jenis produk Group (asuransi jiwa kredit kumpulan) dimana Pemegang Polis sekaligus Penerima Benefit adalah Bank atau lembaga pembiayaan sebagai pemberi kredit.

#### 5. Mandiri Inhealth Riders

Mandiri Inhealth juga menawarkan produk-produk Rider yang dapat melengkapi produk dasar yang telah atau akan dimiliki oleh perusahaan Anda. Produk-produk rider Mandiri Inhealth terdiri atas:

- **Mandiri Inhealth Rider Term Life**  
Produk asuransi tambahan yang memberikan proteksi jiwa dengan memberikan uang pertanggungan apabila Tertanggung meninggal dunia akibat sakit/alami atau kecelakaan dalam masa asuransi.
- **Mandiri Inhealth Rider Hospital Cash Plan**  
Produk asuransi tambahan yang memberikan santunan biaya perawatan atas diri Tertanggung apabila dirawat inap di Rumah Sakit dalam masa asuransi.
- **Mandiri Inhealth Rider PA A (Personal Accident A)**  
Produk asuransi tambahan yang memberikan proteksi jiwa dengan memberikan santunan apabila Tertanggung meninggal dunia akibat kecelakaan dalam masa asuransi.
- **Mandiri Inhealth Rider PA AB (Personal Accident AB)**  
Produk asuransi tambahan yang memberikan perlindungan apabila Tertanggung mengalami risiko meninggal dunia atau mengalami kecacatan akibat kecelakaan dalam masa asuransi.
- **Mandiri Inhealth Rider PA ABD (Personal Accident ABD)**  
Produk asuransi tambahan yang memberikan perlindungan apabila Tertanggung mengalami risiko meninggal dunia akibat kecelakaan, mengalami kecacatan akibat kecelakaan atau penggantian biaya perawatan akibat kecelakaan dalam masa asuransi.

#### 4. Mandiri Inhealth Credit Life

Term Life Insurance product with reduced Sum Insured which provides life insurance protection if the Insured passed away due to illness or accident. Group Credit Life Insurance is a type of Group product (group credit life insurance) where the Policy Holder and Beneficiary are Banks or financing institutions as credit providers.

#### 5. Mandiri Inhealth Riders

Mandiri Inhealth also offers Rider products that can complement the basic products your Company has or will have. Mandiri Inhealth's rider products consist of:

- **Mandiri Inhealth Rider Term Life**  
Additional Insurance Product that provides life protection by giving the sum insured if the Insured passed away due to illness/natural cause or accident during the period of insurance.
- **Mandiri Inhealth Rider Hospital Cash Plan**  
Additional insurance product that provides compensation for the hospitalization cost should the Insured is being inpatient during the insurance period.
- **Mandiri Inhealth Rider PA A (Personal Accident A)**  
Additional insurance product that provides life protection by providing compensation if the Insured passed away due to an accident during the insurance period.
- **Mandiri Inhealth Rider PA AB (Personal Accident AB)**  
Additional insurance product that provides protection if the insured is exposed to death risk or experiences disability due to accident that occurs within the insurance period.
- **Mandiri Inhealth Rider PA ABD (Personal Accident ABD)**  
Additional insurance product that provides protection if the Insured experiences the death risk due to an accident or if the Insured experiences a disability due to an accident or reimbursement of treatment costs due to an accident during the insurance period.

- **Mandiri Inhealth Rider Permanent Disability**  
Produk asuransi tambahan yang memberikan proteksi jiwa dengan memberikan santunan cacat tetap total dan/atau Cacat Tetap Sebagian akibat sakit maupun kecelakaan dalam masa asuransi.
- **Mandiri Inhealth Rider Critical Protection**  
Produk asuransi kumpulan tambahan yang memberikan perlindungan/proteksi selama masa asuransi atas risiko penyakit atau kondisi yang termasuk kategori kritis untuk pertama kalinya.

## 6. Instividual

Instividual adalah Asuransi Individu yang di sediakan bagi Tertanggung Eksisting dengan berbagai pilihan perlindungan tambahan. Produk-produk Instividual terdiri atas:

- **Mandiri Inhealth Life Protection**  
Produk asuransi yang memberikan manfaat asuransi kepada penerima manfaat. Manfaat yang didapat adalah jika Tertanggung meninggal dunia dalam masa Asuransi, maka akan dibayarkan sebesar 100% uang pertanggungan kepada penerima manfaat.
- **Mandiri Inhealth Accident Protection**  
Produk asuransi yang memberikan manfaat asuransi kepada penerima manfaat yang ditunjuk atau Tertanggung, jika Tertanggung meninggal dunia karena kecelakaan atau mengalami kecacatan akibat kecelakaan dalam masa asuransi, maka penanggung akan membayarkan 100% uang pertanggungan kepada penerima manfaat dan seluruh biaya perawatan di rumah sakit akan diganti biaya medis maksimum 10% dari uang pertanggungan.
- **Mandiri Inhealth Hospital Cash Plan**  
Produk asuransi yang memberikan manfaat kepada Tertanggung apabila Tertanggung menjalani rawat inap di Rumah Sakit rekanan BPJS Kesehatan atau Rumah Sakit rekanan Mandiri Inhealth. Manfaatnya berupa Santunan Harian Rawat Inap, Santunan Harian di ICU atau sejenisnya dan Biaya Operasi per kasus.

- **Mandiri Inhealth Rider Permanent Disability**  
Additional insurance products that provide life protection by providing compensation for total permanent disability and/or partial permanent disability due to illness or accident during the insurance period.
- **Mandiri Inhealth Rider Critical Protection**  
Additional group insurance product that provides protection during the insurance period for the risk of illness or condition that is included in the critical category for the first time.

## 6. Instividual

Instividual is an Individual Insurance that is provided for the Existing Policyholder with various additional protection options. Individual products consist of:

- **Mandiri Inhealth Life Protection**  
An insurance product that provides insurance benefits to beneficiaries. The benefit obtained is that if the insured passed away during the insurance period, 100% of the sum insured will be paid to the beneficiary.
- **Mandiri Inhealth Accident Protection**  
An insurance product that provides insurance benefits to the designated beneficiary or the insured, if the insured passed away due to an accident or suffers a disability due to an accident during the insurance period, the insurer will pay 100% of the sum insured to the beneficiary and all costs of hospitalization will be reimbursed at maximum of 10% of the sum insured.
- **Mandiri Inhealth Hospital Cash Plan**  
An insurance product that provides benefits to the Insured if the Insured undergoes hospitalization at a BPJS Kesehatan partner hospital or Mandiri Inhealth partner hospital. Benefits in the form of Compensation Daily Hospitalization, Daily Benefits in the ICU or the likes, and Operational Costs per case.



## Wilayah Operasional

### Operational Area



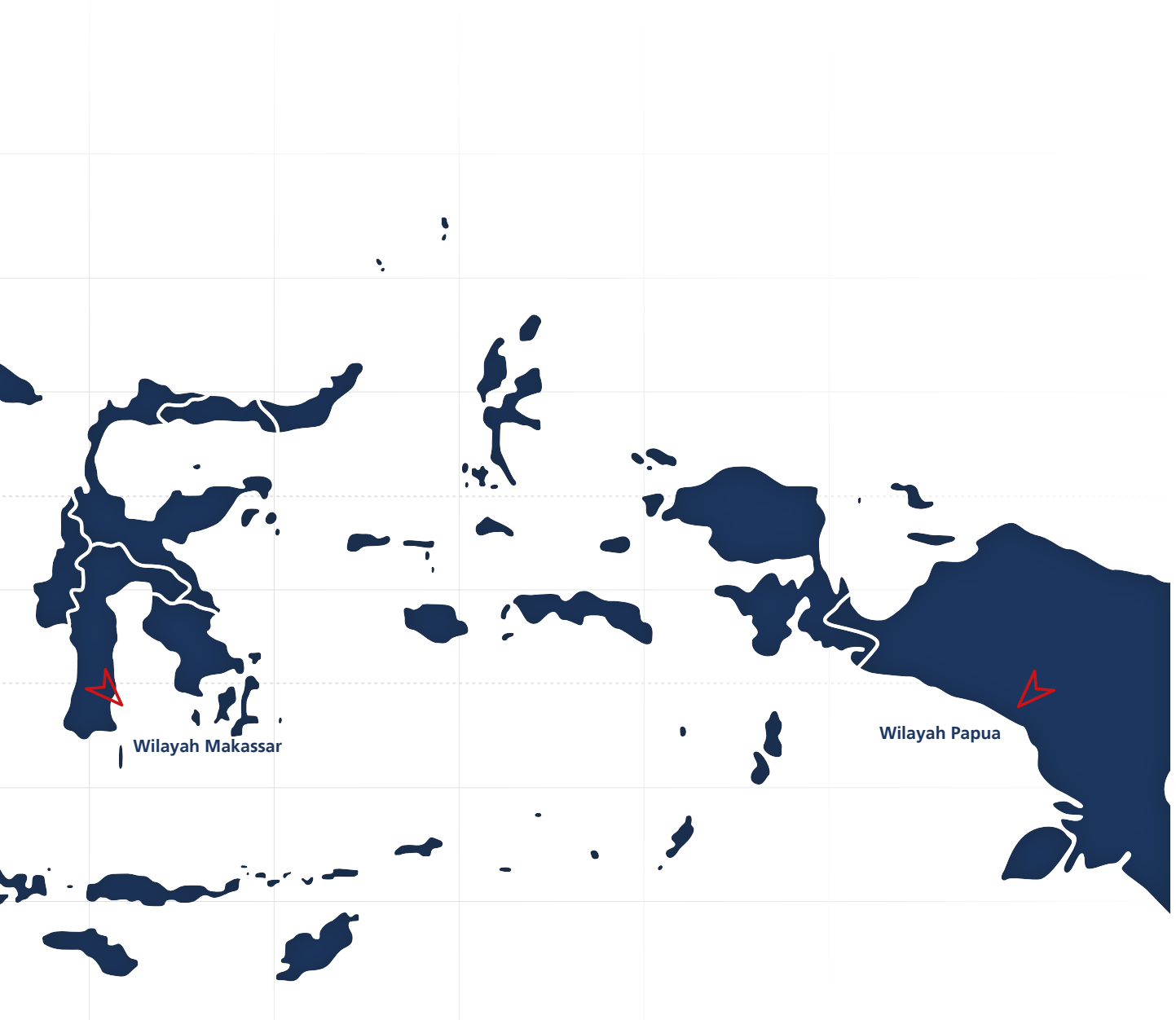
**12** KANTOR PEMASARAN  
MARKETING OFFICES



**34** KANTOR LAYANAN  
SERVICE OFFICES



**11** KANTOR OPERASIONAL  
OPERATIONAL OFFICES



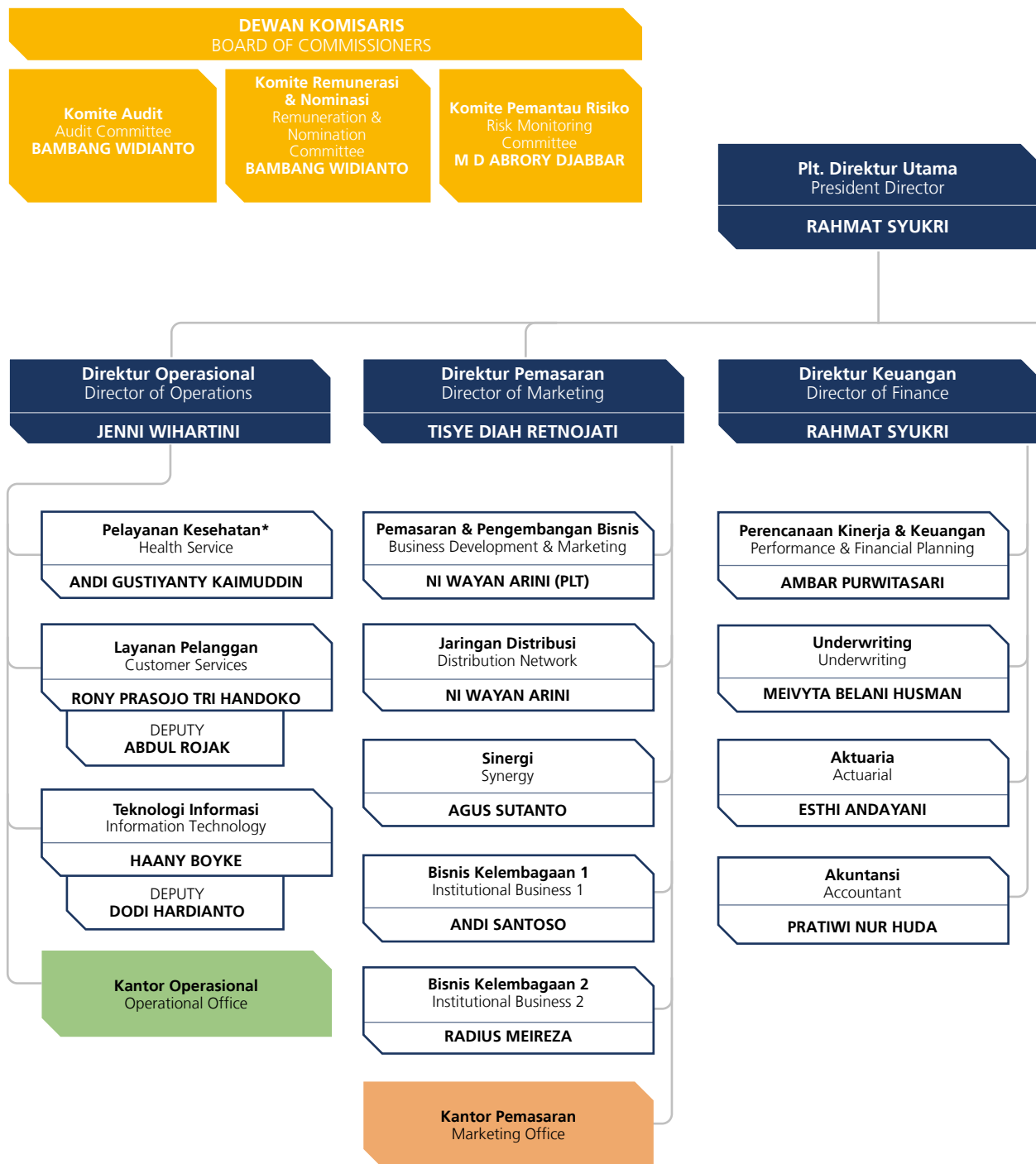
**Tabel Jaringan Kantor Mandiri Inhealth Selama 5 (Lima) Tahun Terakhir /  
Mandiri Inhealth Office Network in the Last 5 (Five) Years**

| Kantor / Office                         | 2024 | 2023 | 2022 | 2021 | 2020 |
|-----------------------------------------|------|------|------|------|------|
| Kantor Pemasaran / Marketing Office     | 12   | 12   | 12   | 12   | 12   |
| Kantor Operasional / Operational Office | 11   | 11   | 11   | 10   | 10   |
| Kantor Layanan / Service Office         | 34   | 38   | 39   | 47   | 50   |



# Struktur Organisasi

## Organizational Structure



Keterangan: / Description:

\*) Penanggung Jawab ASO / ASO Responsible Person

\*\*) Penanggung Jawab Fungsi: / Function Responsible Person:

Anti Pencurian Uang / Anti-Money Theft

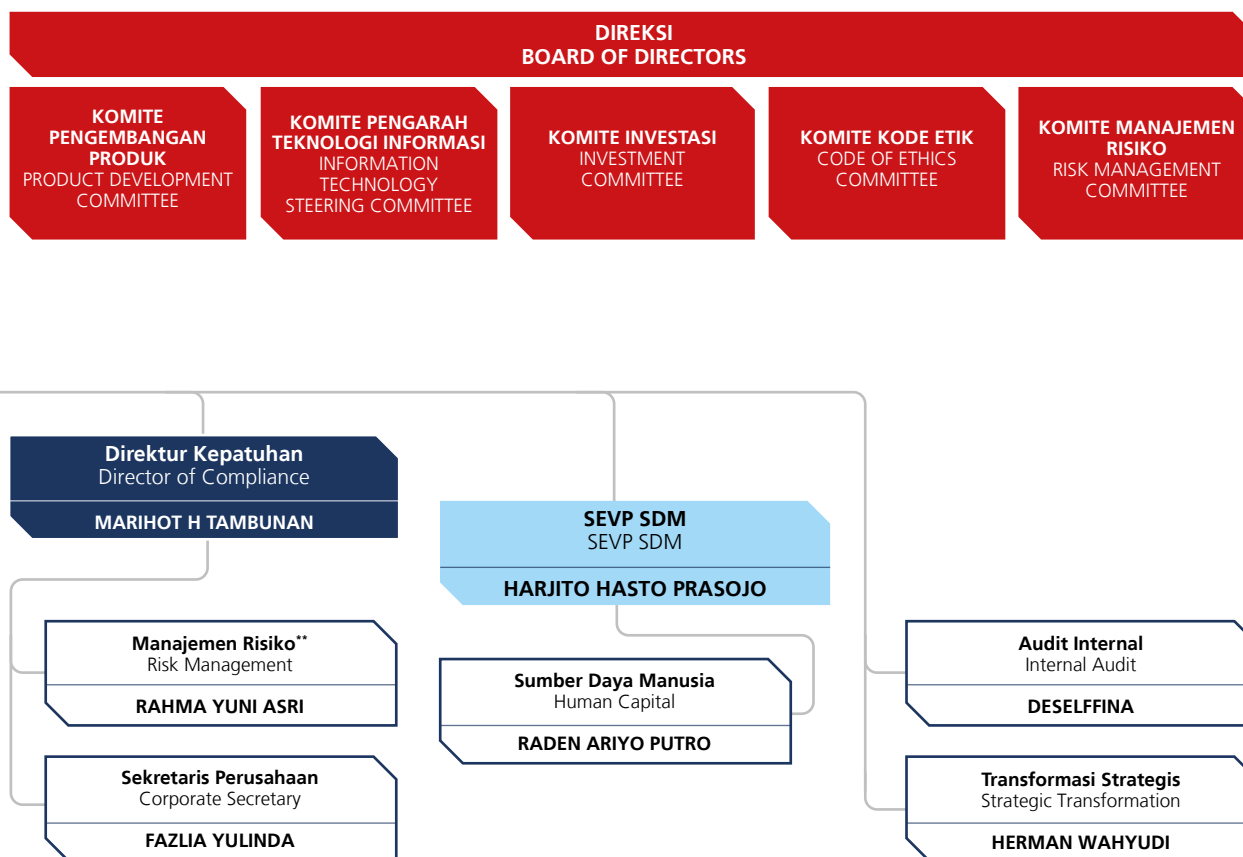
Strategi Anti Fraud / Anti-Fraud Strategy

Pencegahan Pendanaan Teroris / Prevention of Terrorist Funding

Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal / Prevention of Weapons of Mass Destruction Proliferation Funding

Pelindungan Konsumen dan Pelindungan Data Pribadi / Consumer Protection and Personal Data Protection





**Susunan Jabatan Struktural – Kantor Pemasaran /**  
**Composition of Structural Position - Marketing Office**

| Kantor Pemasaran /<br>Marketing Office                      | Nama Pegawai /<br>Position Holder |
|-------------------------------------------------------------|-----------------------------------|
| Ka. KPM Medan /<br>Head of Marketing Office Medan           | Gatut Nugroho Agung D             |
| Ka. KPM Palembang /<br>Head of Marketing Office Palembang   | Stenly Y Paseki                   |
| Ka. KPM Jakarta 1 /<br>Head of Marketing Office Jakarta 1   | Revindo Irene Munaiseche          |
| Ka. KPM Jakarta 2 /<br>Head of Marketing Office Jakarta 2   | Dedi Supriadi                     |
| Ka. KPM Jakarta 3 /<br>Head of Marketing Office Jakarta 3   | Irfan Yunus Muluk                 |
| Ka. KPM Bandung /<br>Head of Marketing Office Bandung       | Mulia                             |
| Ka. KPM Semarang /<br>Head of Marketing Office Semarang     | Deriyanti                         |
| Ka. KPM Surabaya /<br>Head of Marketing Office Surabaya     | Sutrisno                          |
| Ka. KPM Balikpapan /<br>Head of Marketing Office Balikpapan | Budi Sriyono                      |
| Ka. KPM Makassar /<br>Head of Marketing Office Makassar     | Marsudi Maming (PJS)              |
| Ka. KPM Denpasar /<br>Head of Marketing Office Denpasar     | AA Putu Mawar                     |

**Susunan Jabatan Struktural – Kantor Pemasaran /**  
**Composition of Structural Position - Operational Office**

| Kantor Operasional /<br>Operational Office                            | Nama Pegawai /<br>Position Holder |
|-----------------------------------------------------------------------|-----------------------------------|
| Ka. Operasional Medan /<br>Head of Operational Office Medan           | Istimroni Al Huda                 |
| Ka. Operasional Pekanbaru /<br>Head of Operational Office Pekanbaru   | Msy Fadilla Febriyanti            |
| Ka. Operasional Palembang /<br>Head of Operational Office Palembang   | Msy Fadilla Febriyanti (PLT)      |
| Ka. Operasional Jakarta /<br>Head of Operational Office Jakarta       | Santy Dahlan                      |
| Ka. Operasional Botabek /<br>Head of Operational Office Botabek       | Prayogo Yuniarto                  |
| Ka. Operasional Bandung /<br>Head of Operational Office Bandung       | Kukuh Wibowo Suluh Dwi P          |
| Ka. Operasional Semarang /<br>Head of Operational Office Semarang     | Rukmi Dyah Arimbi                 |
| Ka. Operasional Surabaya /<br>Head of Operational Office Surabaya     | Atik Maritasari                   |
| Ka. Operasional Balikpapan /<br>Head of Operational Office Balikpapan | Rebekka Katharina Sitorus         |
| Ka. Operasional Makassar /<br>Head of Operational Office Makassar     | Ani Sri Winarti                   |
| Ka. Operasional Denpasar /<br>Head of Operational Office              | AA Putu Mawar                     |

## Profil Dewan Komisaris

### Board of Commissioners Profile



**HERNANDO**  
Komisaris  
Commissioner

|  Periode Jabatan /<br>Term of Office |  Usia /<br>Age                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  Kewarganegaraan /<br>Citizenship |  Domisili /<br>Domicile |
|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Periode Ke-2 /<br>Second Term                                                                                          | 36 tahun /<br>36 years old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Warga Negara Indonesia /<br>Indonesian Citizen                                                                      | Tangerang                                                                                                   |
| <b>Dasar Hukum Penunjukan /</b><br>Legal Basis of Appointment                                                          |  <p>Diangkat pertama kali berdasarkan Keputusan sirkuler Rapat Umum Pemegang Saham tanggal 5 agustus 2020 dan efektif sejak tanggal 4 november 2020 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-338/NB.11/2020. Diangkat kembali berdasarkan Rapat Umum Pemegang Saham Sirkuler pada tanggal 26 Juni 2023. / First appointed based on the Circular Resolution of the General Meeting of Shareholders dated August 5, 2020 and effective since November 4, 2020 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-338/NB.11/2020. Reappointed based on the Circular General Meeting of Shareholders dated June 26, 2023.</p> |                                                                                                                     |                                                                                                             |
| <b>Riwayat Pendidikan /</b><br>Educational Background                                                                  |  <ul style="list-style-type: none"><li>• Master of Public Administration dari Columbia University, New York (2017) / Master of Public Administration from Columbia University, New York (2017).</li><li>• Sarjana Teknik Elektro dari Institut Teknologi Bandung, Bandung (2011) / Bachelor's Degree in Electrical Engineering from Institut Teknologi Bandung (ITB), Bandung (2011)</li></ul>                                                                                                                                                                                                                                                                                                       |                                                                                                                     |                                                                                                             |
| <b>Riwayat Pekerjaan /</b><br>Professional Experience                                                                  |  <ul style="list-style-type: none"><li>• Tenaga Ahli Kementerian Koordinator Bidang Kemaritiman (2019-2020) / Expert Staff of the Coordinating Ministry for Maritime Affairs (2019-2020)</li><li>• Tenaga Ahli Kantor Staf Presiden Republik Indonesia (2015-2016). / Expert Staff of the Presidential Staff Office of the Republic of Indonesia (2015-2016).</li></ul>                                                                                                                                                                                                                                                                                                                              |                                                                                                                     |                                                                                                             |
| <b>Rangkap Jabatan /</b><br>Concurrent Position                                                                        |  <ul style="list-style-type: none"><li>• Staf Khusus Kementerian Koordinator Kemaritiman dan Investasi (2020-2024). / Special Staff of the Coordinating Ministry for Maritime Affairs and Investment (2020-2024).</li><li>• Komisaris Independen PT Indosat Ooredoo Hutchison (2022 – Sekarang). / Independent Commissioner of PT Indosat Ooredoo Hutchison (2022 – Present).</li><li>• Anggota Komite Audit PT Indosat Ooredoo Hutchison (2022-Sekarang). / Member of the Audit Committee of PT Indosat Ooredoo Hutchison (2022-Present).</li></ul>                                                                                                                                                 |                                                                                                                     |                                                                                                             |
| <b>Kepemilikan Saham /</b><br>Share Ownership                                                                          |  <p>Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                     |                                                                                                             |
| <b>Hubungan Afiliasi /</b><br>Affiliation                                                                              |  <p>Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders</p>                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                     |                                                                                                             |

## Profil Dewan Komisaris

Board of Commissioners Profile



**M D ABRORY DJABBAR**  
Komisaris Independen  
Independent Commissioner

|  Periode Jabatan /<br>Term of Office |  Usia /<br>Age |  Kewarganegaraan /<br>Citizenship                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  Domisili /<br>Domicile |
|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Periode Ke-1 /<br>First Term                                                                                           | 59 tahun /<br>59 years old                                                                       | Warga Negara Indonesia /<br>Indonesian Citizen                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Jakarta Selatan / South Jakarta                                                                             |
| <b>Dasar Hukum Penunjukan /</b><br>Legal Basis of Appointment                                                          |               | Berdasarkan Keputusan sirkuler Rapat Umum Pemegang Saham tanggal 24 Juni 2024 dan efektif sejak tanggal 4 september 2024 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-501/PD.02/2024 / Based on the circular resolution of the General Meeting of Shareholders dated June 24, 2024 and effective since September 4, 2024 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-501/PD.02/2024                                                                                                                                                                                                                                                                     |                                                                                                             |
| <b>Riwayat Pendidikan /</b><br>Educational Background                                                                  |               | Sarjana di bidang Hukum di Universitas Indonesia (1984-1991) / Bachelor of Law from Universitas Indonesia (1984-1991)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                             |
| <b>Riwayat Pekerjaan /</b><br>Professional Experience                                                                  |               | <ul style="list-style-type: none"> <li>Managing Partners di Baraka Law Office (2003 – Sekarang) / Managing Partners at Baraka Law Office (2003 – Present)</li> <li>Advisor Mantan Direktur Utama PT PLN Prof. Dr. Ir. Zuhul MSc, EE (2000 – 2003) / Advisor Former President Director of PT PLN Prof. Dr. Ir. Zuhul MSc, EE (2000 – 2003)</li> <li>Advisor President Direktur di PT Nusa Nasional (1998 – 2000) / Advisor to President Director at PT Nusa Nasional (1998 – 2000)</li> <li>Advisor President Direktur PT Java Motor (1996-1999) / Advisor to President Director at PT Java Motor (1996-1999)</li> <li>Legal Officer Media Nusantara Citra (1993-1999) / Legal Officer at Media Nusantara Citra (1993-1999)</li> </ul> |                                                                                                             |
| <b>Rangkap Jabatan /</b><br>Concurrent Position                                                                        |               | Tidak memiliki jabatan rangkap di Perseroan maupun lembaga lain / Has no concurrent position in the Company or other entities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                             |
| <b>Kepemilikan Saham /</b><br>Share Ownership                                                                          |               | Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                             |
| <b>Hubungan Afiliasi /</b><br>Affiliation                                                                              |               | Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                             |

## Profil Dewan Komisaris

Board of Commissioners Profile



**BAMBANG WIDIYANTO**  
Komisaris Independen  
Independent Commissioner

| Periode Jabatan /<br>Term of Office                           | Usia /<br>Age                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Kewarganegaraan /<br>Citizenship               | Domisili /<br>Domicile          |
|---------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|---------------------------------|
| Periode Ke-1 /<br>First Term                                  | 65 tahun /<br>65 years old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Warga Negara Indonesia /<br>Indonesian Citizen | Jakarta Selatan / South Jakarta |
| <b>Dasar Hukum Penunjukan /</b><br>Legal Basis of Appointment | Berdasarkan Keputusan sirkuler Rapat Umum Pemegang Saham tanggal 24 Juni 2024 dan efektif sejak tanggal 24 Juni 2024 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-165/PD.02/2024 / Based on the circular resolution of the General Meeting of Shareholders dated June 24, 2024 and effective since June 24, 2024 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-165/PD.02/2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                |                                 |
| <b>Riwayat Pendidikan /</b><br>Educational Background         | <ul style="list-style-type: none"> <li>• Doctor Philosophy in Economic Policy di Northeastern University (1995) / Doctor Philosophy in Economic Policy from Northeastern University (1995)</li> <li>• <i>Master of Art in Economics</i> di Northeastern University (1993) / Master of Art in Economics from Northeastern University (1993)</li> <li>• <i>Master of Art in Computer Science</i> di Boston University (1990) / Master of Art in Computer Science from Boston University (1990)</li> <li>• Sarjana Teknik Industri di Institut Teknologi Bandung (1984) / Bachelor of Industrial Engineering from Bandung Institute of Technology in (1985)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                |                                 |
| <b>Riwayat Pekerjaan /</b><br>Professional Experience         | <ul style="list-style-type: none"> <li>• Staf Khusus Menteri Kesehatan Bidang Tata Kelola Pemerintahan dan Reformasi Birokrasi (Februari 2023 - sekarang) / Special Staff to the Minister of Health for Governance and Bureaucratic Reform (February 2023 - present)</li> <li>• Komisaris PT Pupuk Indonesia (2020–2022) / Commissioner of PT Pupuk Indonesia (2020–2022)</li> <li>• Staf Khusus Wakil Presiden RI (2020–2022) / Special Staff to the Vice President of the Republic of Indonesia (2020–2022)</li> <li>• Sekretariat Wakil Presiden RI (2019–2020) / Secretariat of the Vice President of the Republic of Indonesia (2019–2020)</li> <li>• Deputy Bidang Pembangunan Manusia dan Pemerataan Pembangunan Sekretariat Wakil Presiden RI (2015–2020) / Deputy for Human Development and Development Equity Secretariat of the Vice President of the Republic of Indonesia (2015–2020)</li> <li>• Komisaris Independen PT Bank Syariah Mandiri (2013–2020) / Independent Commissioner of PT Bank Syariah Mandiri (2013–2020)</li> <li>• Komisaris PT Pos Indonesia (2012–2013) / Commissioner of PT Pos Indonesia (2012–2013)</li> <li>• Sekretaris Eksekutif Tim Nasional Percepatan Penanggulangan Kemiskinan (TNP2K) (2009–2015) / Executive Secretary of the National Team for the Acceleration of Poverty Reduction (TNP2K) (2009–2015)</li> <li>• Komisaris Utama PT Barata Indonesia (Persero) (2008–2012) / President Commissioner of PT Barata Indonesia (Persero) (2008–2012)</li> <li>• Deputy Menteri Bidang Evaluasi Kinerja Pembangunan BAPPENAS (2008–2019) / Deputy Minister for Development Performance Evaluation at BAPPENAS (2008–2019)</li> </ul> |                                                |                                 |
| <b>Rangkap Jabatan /</b><br>Concurrent Position               | Dewan Pengawas RS Kanker Dharmais (2023 – Sekarang) / Supervisory Board at Dharmais Cancer Hospital (2023 – Present)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                |                                 |
| <b>Kepemilikan Saham /</b><br>Share Ownership                 | Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                |                                 |
| <b>Hubungan Afiliasi /</b><br>Affiliation                     | Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                |                                 |

## Profil Dewan Komisaris

Board of Commissioners Profile

### Dewan Komisaris Sebelumnya / Previous Board of Commissioners



**MOCHAMAD RIZALDI**  
Komisaris Utama  
President Commissioner

**\*) Mochamad Rizaldi berhenti menjabat pada 26 September 2024.**  
Mochamad Rizaldi no longer serving since September 26, 2024.

|  Periode Jabatan /<br>Term of Office |  Usia /<br>Age |  Kewarganegaraan /<br>Citizenship                                                                                                                                                                                                                                                                                                                                                 |  Domisili /<br>Domicile |
|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Periode Ke-1 /<br>First Term                                                                                          | 43 tahun /<br>43 years old                                                                      | Warga Negara Indonesia /<br>Indonesian Citizen                                                                                                                                                                                                                                                                                                                                                                                                                     | DKI Jakarta                                                                                                |
| <b>Dasar Hukum Penunjukan /</b><br>Legal Basis of Appointment                                                         |              | Berdasarkan Keputusan sirkuler Rapat Umum Pemegang Saham tanggal 26 Juni 2023 dan efektif sejak tanggal 26 September 2023 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-89/PD.02/2023. / Based on the circular resolution of the General Meeting of Shareholders dated June 26, 2023 and effective since September 26, 2023 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-89/PD.02/2023 |                                                                                                            |
| <b>Riwayat Pendidikan /</b><br>Educational Background                                                                 |              | Sarjana Teknik Informatika dari Institut Teknologi Bandung (1999 – 2004) / Bachelor of Informatics Engineering from Institut Teknologi Bandung (1999 – 2004)                                                                                                                                                                                                                                                                                                       |                                                                                                            |
| <b>Riwayat Pekerjaan /</b><br>Professional Experience                                                                 |              | <ul style="list-style-type: none"> <li>• Senior Executive Vice President Special Asset Management PT Bank Mandiri (Persero) Tbk. (2021-sekarang / 2021-present)</li> <li>• Group Head Special Asset Management II PT Bank Mandiri (Persero) Tbk. (1 September 2021 - 30 September 2021)</li> <li>• Group Head Corporate Banking PT Bank Mandiri (Persero) Tbk. (2018-2021)</li> </ul>                                                                              |                                                                                                            |
| <b>Rangkap Jabatan /</b><br>Concurrent Position                                                                       |              | Senior Executive Vice President Special Asset Management PT Bank Mandiri (Persero) Tbk. (2021-sekarang / 2021-present)                                                                                                                                                                                                                                                                                                                                             |                                                                                                            |
| <b>Kepemilikan Saham /</b><br>Share Ownership                                                                         |              | Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                            |
| <b>Hubungan Afiliasi /</b><br>Affiliation                                                                             |              | Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                     |                                                                                                            |



## Profil Dewan Komisaris

Board of Commissioners Profile



**FATHEMA DJAN**  
Komisaris Independen  
Independent Commissioner

\*) Fathema Djan berhenti menjabat pada 24 Juni 2024.  
Fathema Djan no longer serving since June 24, 2024.

|  Periode Jabatan /<br>Term of Office |  Usia /<br>Age |  Kewarganegaraan /<br>Citizenship                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  Domisili /<br>Domicile |
|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Periode Ke-1 /<br>First Term                                                                                          | 60 tahun /<br>60 years old                                                                      | Warga Negara Indonesia /<br>Indonesian Citizen                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | DKI Jakarta                                                                                                |
| <b>Dasar Hukum Penunjukan /<br/>Legal Basis of Appointment</b>                                                        |              | Berdasarkan Keputusan sirkuler Rapat Umum Pemegang Saham tanggal 16 Januari 2023 dan efektif sejak tanggal 16 Januari 2023 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-801/NB.11/2022 / Based on the circular resolution of the General Meeting of Shareholders dated January 16, 2023 and effective since January 16, 2023 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-801/NB.11/2022                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                            |
| <b>Riwayat Pendidikan /<br/>Educational Background</b>                                                                |              | <ul style="list-style-type: none"><li>• Program Pendidikan Manajemen Rumah Sakit di Universitas Gadjah Mada (2015) / Hospital Management Education Program from Universitas Gadjah Mada (2015)</li><li>• Program Pendidikan Dokter Ilmu Kedokteran di Universitas Indonesia (2011) / Doctoral Program in Medical Sciences from Universitas Indonesia (2011)</li><li>• Program Pendidikan Dokter Spesialis Ilmu Bedah Toraks di Universitas Indonesia (2001) / Thoracic Surgery Specialist Education Program from Universitas Indonesia (2001)</li><li>• Program Pendidikan Dokter Spesialis I Ilmu Bedah Umum di Universitas Indonesia (1996) / Specialist Doctor Education Program I General Surgery from Universitas Indonesia (1996)</li><li>• Program Pendidikan Kedokteran di Universitas Indonesia (1988). / Medical Education Program from Universitas Indonesia (1988).</li></ul> |                                                                                                            |
| <b>Riwayat Pekerjaan /<br/>Professional Experience</b>                                                                |              | <ul style="list-style-type: none"><li>• Direktur Utama PT Pertamina Bina Medika (IHC) (2019 - 2022) / President Director at PT Pertamina Bina Medika (IHC) (2019 - 2022)</li><li>• Direktur Utama PT Rumah Sakit PELNI (2013-2019) / President Director at PT PELNI Hospital (2013-2019)</li><li>• Kepala Departemen Ilmu Bedah Fakultas Kedokteran Universitas Indonesia (2011-2013) / Head of the Department of Surgery, Faculty of Medicine, Universitas Indonesia (2011-2013)</li></ul>                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                            |
| <b>Rangkap Jabatan /<br/>Concurrent Position</b>                                                                      |              | Tidak memiliki jabatan rangkap di Perseroan maupun lembaga lain / Has no concurrent position in the Company or other entities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                            |
| <b>Kepemilikan Saham /<br/>Share Ownership</b>                                                                        |              | Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                            |
| <b>Hubungan Afiliasi /<br/>Affiliation</b>                                                                            |              | Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                            |

## Profil Dewan Komisaris

Board of Commissioners Profile



**PRASTOETI SOEWONDO**  
Komisaris Independen  
Independent Commissioner

**\*) Prastoeti Soewondo berhenti menjabat pada 24 Juni 2024.**  
Prastoeti Soewondo no longer serving since June 24, 2024.

|  Periode Jabatan /<br>Term of Office |  Usia /<br>Age |  Kewarganegaraan /<br>Citizenship                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  Domisili /<br>Domicile |
|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Periode Ke-1 /<br>First Term                                                                                          | 69 tahun /<br>69 years old                                                                      | Warga Negara Indonesia /<br>Indonesian Citizen                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | DKI Jakarta                                                                                                |
| <b>Dasar Hukum Penunjukan /</b><br>Legal Basis of Appointment                                                         |              | Berdasarkan Keputusan sirkuler Rapat Umum Pemegang Saham tanggal 30 April 2021 dan efektif sejak tanggal 7 Juni 2021 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-343/NB.11/2021 / Based on the circular resolution of the General Meeting of Shareholders dated April 30, 2021 and effective since June 7, 2021 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-343/NB.11/2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                            |
| <b>Riwayat Pendidikan /</b><br>Educational Background                                                                 |              | <ul style="list-style-type: none"> <li>• Doctor Philosophy in Health Administration dari University of California (1997) / Doctor of Philosophy in Health Administration from University of California (1997).</li> <li>• Magister Health Administration dari University of California (1991) / Master's Degree in Health Administration from University of California (1991).</li> <li>• Sarjana Akuntansi dari Universitas Indonesia (1986) / Bachelor's Degree in Accounting from Universitas Indonesia (1986).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                            |
| <b>Riwayat Pekerjaan /</b><br>Professional Experience                                                                 |              | <ul style="list-style-type: none"> <li>• Country Director dan Chairperson Thinkwell Insitute (2020-2021). / Country Director and Chairperson of the Thinkwell Institute (2020-2021).</li> <li>• Ketua Kelompok Kesehatan, Tim Nasional Percepatan Penanggulangan Kemiskinan TNP2K Kantor Wakil Presiden (2016-2019) / Head of Health Group, National Team for the Acceleration of Poverty Reduction TNP2K Office of the Vice President (2016-2019)</li> <li>• Anggota Technical Advisory Committee-South East Asia Region World Health Organization (2017-2018) / Member, Technical Advisory Committee-South East Asia Region World Health Organization (2017-2018)</li> <li>• Anggota Dewan Pengawas Badan Pelaksanaan Jaminan Sosial Kesehatan (BPJS) (2014-2016) / Member of the Supervisory Board of the Health Social Security Implementation Agency (BPJS) (2014-2016),</li> <li>• Ketua Kelompok Kerja TNP2K Kantor Wakil Presiden (2010- 2013) / Chair of the TNP2K Working Group of the Vice President's Office (2010-2013)</li> <li>• Anggota Komite Audit PT Askes (2008-2010) / Member of the Audit Committee of PT Askes (2008-2010)</li> <li>• Wakil Dekan Fakultas Kesehatan Masyarakat, Univeristas Indonesia (2004-2008) / Deputy Dean of the Faculty of Public Health of Universitas Indonesia (2004-2008)</li> <li>• Sekretaris Eksekutif Program Magister Administrasi Rumah Sakit, Fakultas Kesehatan Masyarakat Universitas Indonesia (2001-2004) / Executive Secretary of Master's Program in Hospital Administration, Faculty of Public Health, Universitas Indonesia (2001-2004)</li> <li>• Manajer Keuangan Pusat Penelitian Kesehatan, Universitas of Indonesia (1990- 2004) / Finance Manager of Health Research Center, Universitas Indonesia (1990-2004)</li> <li>• Koordinator Program Sarjana dalam Asuransi Kesehatan, Fakultas Kesehatan Masyarakat Universitas Indonesia (1998-2000) / Coordinator of Undergraduate Program in Health Insurance, Faculty of Public Health, Universitas Indonesia (1998-2000)</li> </ul> |                                                                                                            |



## Profil Dewan Komisaris

Board of Commissioners Profile

|                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rangkap Jabatan /</b><br>Concurrent Position |  <ul style="list-style-type: none"> <li>• Staf Khusus Menteri Kesehatan (Januari 2021-sekarang). / Special Staff to the Minister of Health (January 2021-present).</li> <li>• Anggota Yayasan Rumah Sakit Jakarta (2018-sekarang) / Member of the Jakarta Hospital Foundation (2018-present).</li> <li>• Anggota Dewan Pengawas Rumah Sakit Pendidikan Universitas Indonesia (2018-sekarang) / Member of the Supervisory Board of the Teaching Hospital of Universitas Indonesia (2018-present).</li> <li>• Anggota Kompartemen Unit Penelitian, Persatuan Rumah Sakit Indonesia – PERSI (2018-sekarang) / Member of the Research Unit Compartment, Indonesian Hospital Association – PERSI (2018-present).</li> <li>• Dosen Fakultas Kesehatan Masyarakat Universitas Indonesia (1986-sekarang) / Lecturer at the Faculty of Public Health, Universitas Indonesia (1986-present).</li> </ul> |
| <b>Kepemilikan Saham /</b><br>Share Ownership   |  Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Hubungan Afiliasi /</b><br>Affiliation       |  Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

## Perubahan Komposisi Dewan Komisaris

### Changes to the Board of Commissioners Composition

Hingga 31 Desember 2024, terdapat perubahan susunan komposisi Dewan Komisaris Mandiri Inhealth. Terjadi pergantian Komisaris Independen yang sebelumnya Ibu Prastoeti Soewondo, dan Ibu Fathema Djan menjadi Bapak M D Abrory Djabbar, dan Bapak Bambang Widiyanto, perubahan komposisi Dewan Komisaris Mandiri Inhealth berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024 sedangkan untuk Bapak Mochamad Rizaldi berakhir masa jabatan sebagai Komisaris Utama berdasarkan Keputusan Sirkuler RUPSLB tanggal 26 September 2024.

As of December 31, 2024, there were changes in the composition of the Board of Commissioners of Mandiri Inhealth. Independent Commissioners Mrs. Prastoeti Soewondo, and Mrs. Fathema Djan were replaced by Mr. M D Abrory Djabbar, and Mr. Bambang Widiyanto based on the Circular Decision of the AGMS for 2023 Fiscal Year held on June 24, 2024, while for Mr. Mochamad Rizaldi, his term of office as President Commissioner ended based on the Circular Resolution of the EGMS on September 26, 2024.

## Profil Direksi

### Board of Directors Profile



#### RAHMAT SYUKRI

Plt. Direktur Utama/Direktur Keuangan  
Acting President Director/Director of Finance

|                                                                                                                               |                                                                                                         |                                                                                                                            |                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
|  <b>Periode Jabatan /</b><br>Term of Office |  <b>Usia /</b><br>Age |  <b>Kewarganegaraan /</b><br>Citizenship |  <b>Domisili /</b><br>Domicile |
|-------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|

Periode Ke-2 /  
Second Term

59 tahun /  
59 years old

Warga Negara Indonesia /  
Indonesian Citizen

DKI Jakarta

#### Dasar Hukum Penunjukan / Legal Basis of Appointment



Diangkat pertama kali berdasarkan Keputusan Rapat Umum Pemegang Saham tanggal 5 April 2019 dan efektif sejak tanggal 10 Mei 2019 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-267/NB.11/2019. Diangkat kembali berdasarkan keputusan Rapat Umum Pemegang Saham Sirkuler pada tanggal 30 Juni 2022 / First appointed based on the Resolution of the General Meeting of Shareholders dated April 5, 2019 and effective since May 10, 2019 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-267/NB.11/2019. Reappointed based on the Circular Resolution of the General Meeting of Shareholders on June 30, 2022.

#### Riwayat Pendidikan / Educational Background



- Magister (S2) dari Fakultas Manajemen Agribisnis, Institut Pertanian Bogor (2003) / Master's Degree from the Faculty of Agribusiness Management, Institut Pertanian Bogor (2003).
- Sarjana Ekonomi Jurusan Akuntansi, Universitas Andalas, Padang (1990) / Bachelor's Degree in Accounting Economics from Universitas Andalas, Padang (1990).

#### Riwayat Pekerjaan / Professional Experience



- Executive Vice President Treasury & International Banking Bank Syariah Mandiri (September 2014-2018)
- Group Head Treasury & International (Executive Vice President) di PT Bank Syariah Mandiri (2014-November 2018) / Group Head Treasury & International (Executive Vice President) at PT Bank Syariah Mandiri (Persero) (2014-November 2018).
- Treasury Department Head for Jakarta Region (Vice President), Treasury Group di PT Bank Mandiri (Persero), Tbk. (Maret 2013-Maret 2014) / Treasury Department Head for Jakarta Region (Vice President), Treasury Group at PT Bank Mandiri (Persero), Tbk. (March 2013-March 2014);
- Treasury Liquidity & ALM Dept Head (Vice President), Treasury Group di PT Bank Mandiri (Persero), Tbk. (Maret 2012-Maret 2013) / Treasury Liquidity & ALM Dept. Head (Vice President), Treasury Group at PT Bank Mandiri (Persero), Tbk. (March 2012-March 2013);
- Treasury Head for Sumatera Region - Medan, Treasury Group di PT Bank Mandiri (Persero), Tbk. (2011-Maret 2012) / Treasury Head for Sumatera Region - Medan, Treasury Group at PT Bank Mandiri (Persero), Tbk. (2011-March 2012)
- Treasury Marketing Head for Sumatera Region - Medan, Treasury Group, PT Bank Mandiri (Persero) Maret 2011-Maret 2012: (Assistant Vice President)
- Chief Dealer Marketing for Commercial Customer Segment, Treasury Group di PT Bank Mandiri (Persero), Tbk. (2011) / Chief Dealer Marketing for Commercial Customer Segment, Treasury Group at PT Bank Mandiri (Persero), Tbk. (2011)
- Treasury Manager - Singapore Branch, Corporate Banking Group di PT Bank Mandiri (Persero), Tbk. (2007) / Treasury Manager - Singapore Branch, Corporate Banking Group at PT Bank Mandiri (Persero), Tbk. (2007)
- Treasury Marketing Manager, Treasury Group di PT Bank Mandiri (Persero), Tbk. (2002-2004) / Treasury Marketing Manager, Treasury Group at PT Bank Mandiri (Persero), Tbk. (2002-2004)



## Profil Direksi

Board of Directors Profile

|                                                 |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                 |  | <ul style="list-style-type: none"> <li>Global Market Officer, Treasury Division di PT Bank Mandiri (Persero), Tbk. (1999-2002) / Global Market Officer, Treasury Division at PT Bank Mandiri (Persero), Tbk. (1999-2002)</li> <li>Corporate Dealer, Treasury Division Jakarta di PT Bank Bumi Daya (Persero) (1998-1999) / Corporate Dealer, Treasury Division Jakarta at PT Bank Bumi Daya (Persero) (1998-1999)</li> <li>Foreign Exchange Dealer, Treasury Division di PT Bank Bumi Daya (Persero) (1995- 1998) / Foreign Exchange Dealer, Treasury Division at PT Bank Bumi Daya (Persero) (1995- 1998)</li> <li>Loan Officer, Small Business and Government Enterprise Division di PT Bank Bumi Daya (Persero) (1994-1995) / Loan Officer, Small Business and Government Enterprise Division at PT Bank Bumi Daya (Persero) (1994-1995)</li> <li>Loan Policy and Procedure officer - Credit Policy and Procedure Division di PT Bank Bumi Daya (Persero) (1991- 1994) / Loan Policy and Procedure officer - Credit Policy and Procedure Division at PT Bank Bumi Daya (Persero) (1991-1994)</li> <li>Internal Auditors di PT Bank Bukopin (1989-1991) / Internal Auditor at PT Bank Bukopin (1989-1991)</li> </ul> |
| <b>Rangkap Jabatan /</b><br>Concurrent Position |  | Kepala Departemen Investasi Asosiasi Asuransi Jiwa Indonesia (AAJI) / Head of Investment Department of the Indonesian Life Insurance Association (AAJI)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Kepemilikan Saham /</b><br>Share Ownership   |  | Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Hubungan Afiliasi /</b><br>Affiliation       |  | Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

**JENNI WIHARTINI**  
Direktur Operasional  
Director of Operations

|  |                                            |  |                            |  |                                                |  |                               |
|--|--------------------------------------------|--|----------------------------|--|------------------------------------------------|--|-------------------------------|
|  | <b>Periode Jabatan /</b><br>Term of Office |  | <b>Usia /</b><br>Age       |  | <b>Kewarganegaraan /</b><br>Citizenship        |  | <b>Domisili /</b><br>Domicile |
|  | Periode Ke-1 /<br>First Term               |  | 58 tahun /<br>58 years old |  | Warga Negara Indonesia /<br>Indonesian Citizen |  | DKI Jakarta                   |

|                                                               |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dasar Hukum Penunjukan /</b><br>Legal Basis of Appointment |  | Berdasarkan Keputusan sirkuler Rapat Umum Pemegang Saham tanggal 16 Januari 2023 dan efektif sejak tanggal 16 Januari 2023 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-800/NB.11/2022. / Based on the circular resolution of the General Meeting of Shareholders dated January 16, 2023 and effective since January 16, 2023 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-800/NB.11/2022. |
|---------------------------------------------------------------|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



## Profil Direksi

Board of Directors Profile

|                                                       |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Riwayat Pendidikan /</b><br>Educational Background |    | <ul style="list-style-type: none"> <li>• Magister Manajemen, Universitas Indonesia (2003) / Master's Degree in Management from Universitas Indonesia (2003)</li> <li>• Sarjana Kedokteran Gigi, Universitas Indonesia (1990) / Bachelor's Degree in Dentistry from Universitas Indonesia (1990)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Riwayat Pekerjaan /</b><br>Professional Experience |    | <ul style="list-style-type: none"> <li>• Deputi Direksi Bidang Hubungan Antar Lembaga dan Regulasi, BPJS Kesehatan (2017-2022) / Deputy Director for Inter-Institutional Relations and Regulation, BPJS Kesehatan (2017-2022)</li> <li>• Kepala Grup Perencanaan &amp; Evaluasi Organisasi, BPJS Kesehatan (2016-2017) / Head of Organizational Planning &amp; Evaluation Group, BPJS Kesehatan (2016-2017);</li> <li>• Kepala Divisi Regional Jawa Barat, BPJS Kesehatan (2014- 2016) / Head of West Java Regional Division, BPJS Kesehatan (2014-2016);</li> <li>• Kepala Grup Pemasaran, BPJS Kesehatan (2013-2014) / Head of Marketing Group, BPJS Kesehatan (2013-2014);</li> <li>• Kepala Grup Kepesertaan, PT Askes (Persero) (2013) / Head of Participation Group, PT Askes (Persero) (2013);</li> <li>• Kepala KC Khusus Regional IV (Program Jamkesmas-Jamkestama), PT Askes (Persero) (2011-2013) / Head of Regional IV Special Branch Office (Jamkesmas-Jamkestama Program), PT Askes (Persero) (2011-2013);</li> <li>• Kepala Divisi Pelayanan Pelanggan, PT Asuransi Jiwa Inhealth Indonesia (2009-2011) / Head of Customer Service Division, PT Asuransi Jiwa Inhealth Indonesia, (2009-2011);</li> <li>• Kepala Cabang Askes Komersial Jakarta Pusat PT Askes (Persero) (2008-2009) / Head of Central Jakarta Commercial Health Insurance Branch, PT Askes (Persero) (2008-2009);</li> <li>• Kepala Cabang Jakarta Timur, Regional IV, PT Askes (Persero) (2005-2008) / Head of East Jakarta Branch, Regional IV, PT Askes (Persero) (2005-2008);</li> <li>• Kepala Bidang Promosi, Penjualan &amp; Hubungan Pelanggan Divisi Pemasaran, PT Askes (Persero) (2004-2005) / Head of Promotion, Sales &amp; Customer Relations Marketing Division, PT Askes Persero (2004-2005);</li> <li>• Kepala Bagian Humas &amp; Protokol, PT Askes (Persero) (2001-2004) / Head of Public Relations &amp; Protocol, PT Askes (Persero) (2001-2004);</li> <li>• Kepala Seksi Kepesertaan &amp; Pemasaran KCP 09-02, Jakarta Selatan, PT Askes (Persero) / Head of Participation &amp; Marketing Section of KCP 09-02, South Jakarta (1997-2001), PT Askes (Persero);</li> <li>• Staf Pelaksana, KC DKI Jakarta, Kepwil Jabodetabek (Calon Pegawai), PT Askes (Persero) / Executive Staff, KC DKI Jakarta, Kepwil Jabodetabek (Employee Candidates) (1996-1997), PT Askes (Persero);</li> <li>• Staf Ditjen Yanmed, Kementerian Kesehatan (1992-1993) / Staff of the Directorate General of Public Health, Ministry of Health (1992-1993);</li> <li>• Dokter Gigi, RSUP Dili Timor Timur (1990-1992) / Dentist, Dili General Hospital, East Timor (1990-1992);</li> </ul> |
| <b>Rangkap Jabatan /</b><br>Concurrent Position       |  | Tidak memiliki jabatan rangkap di Perseroan maupun lembaga lain / Has no concurrent position in the Company or other entities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Kepemilikan Saham /</b><br>Share Ownership         |  | Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Hubungan Afiliasi /</b><br>Affiliation             |  | Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |



## Profil Direksi

Board of Directors Profile



### MARIHOT H. TAMBUNAN

Direktur Kepatuhan  
Director of Compliance

|  Periode Jabatan /<br>Term of Office |  Usia /<br>Age                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  Kewarganegaraan /<br>Citizenship |  Domisili /<br>Domicile |
|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Periode Ke-1 /<br>First Term                                                                                           | 56 tahun /<br>56 years old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Warga Negara Indonesia /<br>Indonesian Citizen                                                                      | DKI Jakarta                                                                                                 |
| <b>Dasar Hukum Penunjukan /</b><br>Legal Basis of Appointment                                                          |  Berdasarkan Keputusan sirkuler Rapat Umum Pemegang Saham tanggal 26 Juni 2023 dan efektif sejak tanggal 12 Oktober 2023 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-123/PD.02/2023 / Based on the circular resolution of the General Meeting of Shareholders dated June 26, 2023 and effective since October 12, 2023 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-123/PD.02/2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                     |                                                                                                             |
| <b>Riwayat Pendidikan /</b><br>Educational Background                                                                  |  <ul style="list-style-type: none"> <li>Magister Manajemen Keuangan &amp; Perbankan Program Magister Manajemen Universitas Indonesia (2000) / Master's Degree in Financial Management from Universitas Indonesia (2000).</li> <li>Sarjana Ekonomi Jurusan Akuntansi, Universitas Gadjah Mada (1993) / Bachelor's Degree in Economics from Universitas Gadjah Mada (1993).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                     |                                                                                                             |
| <b>Riwayat Pekerjaan /</b><br>Professional Experience                                                                  |  <ul style="list-style-type: none"> <li>Senior Executive Vice President (SEVP) Kepatuhan Mandiri Inhealth (2023) / Senior Executive Vice President (SEVP) Compliance at Mandiri Inhealth (2023)</li> <li>Vice President (VP) Compliance &amp; AML - CFT Group PT Bank Mandiri (Persero), Tbk. (2016-2023) / Vice President (VP) Compliance &amp; AML - CFT Group PT Bank Mandiri (Persero), Tbk. (2016-2023)</li> <li>Assistant Vice President (AVP) / Client Services Team (CST) Head Pertamina - Corporate Banking III Group PT Bank Mandiri (Persero), Tbk. (2014-2016) / Assistant Vice President (AVP) / Client Services Team (CST) Head Pertamina - Corporate Banking III Group PT Bank Mandiri (Persero), Tbk. (2014-2016)</li> <li>Assistant Vice President (AVP) - Corporate Banking III PT Bank Mandiri (Persero), Tbk. (2009-2014) / Assistant Vice President (AVP) - Corporate Banking III PT Bank Mandiri (Persero), Tbk. (2009-2014)</li> <li>Senior Product Manager - Wholesale Product Management Group PT Bank Mandiri (Persero), Tbk. (2006-2009) / Senior Product Manager - Wholesale Product Management Group PT Bank Mandiri (Persero), Tbk. (2006-2009)</li> <li>Senior Relationship Manager Commercial Banking Center (CBC) Jakarta Thamrin PT Bank Mandiri (Persero), Tbk. (2005-2006) / Senior Relationship Manager Commercial Banking Center (CBC) Jakarta Thamrin PT Bank Mandiri (Persero), Tbk. (2005-2006)</li> <li>Relationship Manager Commercial Banking Center (CBC) Jakarta Plaza Mandiri PT Bank Mandiri (Persero), Tbk. (2004-2005) / Relationship Manager Commercial Banking Center (CBC) Jakarta Plaza Mandiri PT Bank Mandiri (Persero), Tbk. (2004-2005)</li> <li>Relationship Manager Commercial Banking Division IV PT Bank Mandiri (Persero), Tbk. (1999-2004) / Relationship Manager Commercial Banking Division IV PT Bank Mandiri (Persero), Tbk. (1999-2004)</li> <li>Relationship Officer Cabang Jakarta Jatinegara PT Bank Bumi Daya (Persero) (1995-1999) / Relationship Officer Jakarta Jatinegara Branch at PT Bank Bumi Daya (Persero) (1995-1999)</li> </ul> |                                                                                                                     |                                                                                                             |

## Profil Direksi

Board of Directors Profile

|                                                 |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                 |                                                                                     | <ul style="list-style-type: none"> <li>• Dosen Program Magister Management, Universitas Padjadjaran Bandung, Program Magister Management, Universitas Pembangunan Nasional "Veteran" Jakarta, Program Magister Management STIE Kalbe (2000 – 2004)/ Lecturer in Master of Management Program, Universitas Padjadjaran Bandung, Master of Management Program, Universitas Pembangunan Nasional "Veteran" Jakarta, Master of Management Program STIE Kalbe (2000 – 2004)</li> <li>• Staf Akuntansi dan Anggaran Divisi Produk Beton II PT Wijaya Karya (Persero) (1994-1995) / Accounting and Budget Staff for Concrete Products Division II at PT Wijaya Karya (Persero) (1994-1995)</li> <li>• Asisten Dosen Akuntansi Fakultas Ekonomi Universitas Gadjah Mada, Universitas Katolik Atma Jaya Yogyakarta dan Universitas Kristen Duta Wacana Yogyakarta (1993 - 1994) / Assistant Lecturer in Accounting, Faculty of Economics, Universitas Gadjah Mada, Universitas Katolik Atma Jaya Yogyakarta, and Universitas Kristen Duta Wacana Yogyakarta (1993-1994)</li> <li>• Penulis Bidang Keuangan &amp; Perbankan di Harian Kompas, Bisnis Indonesia dan Majalah Infobank, Majalah LPPI (1999 – 2004) / Writer in Finance &amp; Banking Kompas Daily, Bisnis Indonesia and Infobank Magazine, LPPI Magazine (1999 – 2004)</li> </ul> |
| <b>Rangkap Jabatan /</b><br>Concurrent Position |    | <ul style="list-style-type: none"> <li>• Anggota Dewan Penegak Disiplin Anggota Ikatan Akuntan Indonesia (DPDA-IAI) (2023-2026) / Member of the Disciplinary Enforcement Board of the Institute of Indonesia Chartered Accountants (DPDA-IAI) (2023-2026)</li> <li>• Wakil Ketua Bidang II Dewan Pendidikan, Penelitian dan Pelatihan, Pengurus Pusat Keluarga Alumni Fakultas Ekonomi, Universitas Gajah Mada (KAFEGAMA) 2024 – 2027 / Vice Chairperson for Division II of the Education, Research and Training Council, Central Board of the Alumni Family of the Faculty of Economics, Universitas Gajah Mada (KAFEGAMA) 2024 - 2027</li> <li>• Wakil Ketua Bidang Kerja Sama &amp; Kemitraan Dewan Pengurus Nasional Ikatan Akuntan Indonesia (2022-2026) / Vice Chairperson for Cooperation &amp; Partnership, National Board of the Indonesian Accountants Association (2022-2026)</li> <li>• Sekretaris Umum II Pengurus Pusat Keluarga Alumni Fakultas Ekonomi Universitas Gadjah Mada (2021-2024) / Secretary General II of the Central Board of the Alumni Family of the Faculty of Economics, Universitas Gajah Mada (2021-2024)</li> </ul>                                                                                                                                                                               |
| <b>Kepemilikan Saham /</b><br>Share Ownership   |  | Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Hubungan Afiliasi /</b><br>Affiliation       |  | Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

## Profil Direksi

Board of Directors Profile



**TISYE DIAH RETNOJATI**  
Direktur Pemasaran  
Director of Marketing

| Periode Jabatan /<br>Term of Office                           | Usia /<br>Age                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Kewarganegaraan /<br>Citizenship               | Domisili /<br>Domicile |
|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------------|
| Periode Ke-1 /<br>First Term                                  | 48 tahun /<br>48 years old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Warga Negara Indonesia /<br>Indonesian Citizen | DKI Jakarta            |
| <b>Dasar Hukum Penunjukan /</b><br>Legal Basis of Appointment | Berdasarkan Keputusan sirkuler Rapat Umum Pemegang Saham tanggal 24 Juni 2024 dan efektif sejak tanggal 21 Agustus 2024 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-454/PD.02/2024 / Based on the circular resolution of the General Meeting of Shareholders dated June 24, 2024 and effective since August 21, 2024 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-454/PD.02/2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                |                        |
| <b>Riwayat Pendidikan /</b><br>Educational Background         | <ul style="list-style-type: none"> <li>Magister di bidang <i>Business Innovation</i> di Monash University (2023) / Masters in Business Innovation from Monash University (2023)</li> <li>Sarjana di bidang Manajemen di Universitas Gadjah Mada (1999) / Bachelor's Degree in Management from Universitas Gadjah Mada (1999)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                |                        |
| <b>Riwayat Pekerjaan /</b><br>Professional Experience         | <ul style="list-style-type: none"> <li>Regional Transaction &amp; Consumer Head PT Bank Mandiri (Persero) Tbk. (2018-2024) / Regional Transaction &amp; Consumer Head at PT Bank Mandiri (Persero) Tbk. (2018-2024)</li> <li>Director of Inbranch Chanel PT AXA Mandiri Financial Service (2014-2018) / Director of Inbranch Channel at PT AXA Mandiri Financial Service (2014-2018)</li> <li>Area Manager PT Bank Mandiri (Persero) Tbk. Area Kebon Sirih, Jakarta (2013) / Area Manager of PT Bank Mandiri (Persero) Tbk. Kebon Sirih Area, Jakarta (2013)</li> <li>Area Manager PT Bank Mandiri (Persero) Tbk. Area Depok (2013) / Area Manager of PT Bank Mandiri (Persero) Tbk. Depok Area (2013)</li> <li>Business Development Manager PT Bank Mandiri (Persero) Tbk. Regional V Jakarta (2011-2013) / Business Development Manager of PT Bank Mandiri (Persero) Tbk. Regional V Jakarta (2011-2013)</li> <li>Marketing Manager PT Bank Mandiri (Persero) Tbk. Regional V Jakarta (2010-2011) / Marketing Manager of PT Bank Mandiri (Persero) Tbk. Regional V Jakarta (2010-2011)</li> <li>Retail Branch Manager PT Bank Mandiri (Persero) Tbk. Regional IV Jakarta (2009-2010) / Retail Branch Manager of PT Bank Mandiri (Persero) Tbk. Regional IV Jakarta (2009-2010)</li> <li>Customer Service Officer PT Bank Mandiri (Persero) Tbk. Jakarta (2002-2009) / Customer Service Officer of PT Bank Mandiri (Persero) Tbk. Jakarta (2002-2009)</li> <li>Junior Officer PT Bank Mandiri (Persero) Tbk. Medan (2001-2002) / Junior Officer of PT Bank Mandiri (Persero) Tbk. Medan (2001-2002)</li> <li>Officer Development Program PT Bank Mandiri (Persero) Tbk. (2000-2001) / Officer Development Program of PT Bank Mandiri (Persero) Tbk. (2000-2001)</li> </ul> |                                                |                        |
| <b>Rangkap Jabatan /</b><br>Concurrent Position               | Tidak memiliki rangkap jabatan / Has no concurrent position                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                |                        |
| <b>Kepemilikan Saham /</b><br>Share Ownership                 | Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                |                        |
| <b>Hubungan Afiliasi /</b><br>Affiliation                     | Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                |                        |

## Profil Direksi

Board of Directors Profile

### Direksi Sebelumnya / Previous Board of Directors



**BUDI TUA ARIFIN TAMPUBOLON**  
Direktur Utama  
President Director

**\*) Budi Tua Arifin Tampubolon berhenti menjabat pada 27 Juni 2024.**  
Budi Tua Arifin Tampubolon no longer serving since June 27, 2024.

|  Periode Jabatan /<br>Term of Office |  Usia /<br>Age |  Kewarganegaraan /<br>Citizenship                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  Domisili /<br>Domicile |
|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Periode Ke-2 /<br>Second Term                                                                                         | 57 tahun /<br>57 years old                                                                      | Warga Negara Indonesia /<br>Indonesian Citizen                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | DKI Jakarta                                                                                                |
| <b>Dasar Hukum Penunjukan /</b><br>Legal Basis of Appointment                                                         |              | Berdasarkan Keputusan sirkuler Rapat Umum Pemegang Saham tanggal 22 Oktober 2020 dan efektif sejak tanggal 25 November 2020 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-403/NB.11/2020 / Based on the circular resolution of the General Meeting of Shareholders dated October 22, 2020 and effective since November 25, 2020 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-403/NB.11/2020                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                            |
| <b>Riwayat Pendidikan /</b><br>Educational Background                                                                 |              | <ul style="list-style-type: none"> <li>Magister bidang Manajemen Aktuaria di Universitas Indonesia (2001) / Master's Degree in Actuarial Management from Universitas Indonesia (2001)</li> <li>Sarjana Matematika Terapan di Universite de Nantes, Prancis (1992) / Bachelor's Degree Applied Mathematics from Universite de Nantes, France (1992)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                            |
| <b>Riwayat Pekerjaan /</b><br>Professional Experience                                                                 |              | <ul style="list-style-type: none"> <li>Direktur Utama, PT Asuransi Jiwa Inhealth Indonesia (2020-Juni 2024) / President Director, PT Asuransi Jiwa Inhealth Indonesia (2020-June 2024)</li> <li>Presiden Direktur, PT Lippo Life Assurance (2019-2020) / President Director, PT Lippo Life Assurance (2019-2020)</li> <li>Presiden Direktur, PT Axa Finansial Indonesia (2017-2018) / President Director, PT Axa Finansial Indonesia (2017-2018)</li> <li>Presiden Direktur, PT BNI Life Insurance (2014-2017) / President Director, PT BNI Life Insurance (2014-2017)</li> <li>Direktur Produk &amp; Layanan, PT BNI Life Insurance (2011- 2014) / Director of Products &amp; Services, PT BNI Life Insurance (2011- 2014)</li> <li>Direktur Teknik &amp; Operasional, PT Asuransi Jiwa Inhealth Indonesia (2008-2011) / Director of Engineering &amp; Operations, PT Asuransi Jiwa Inhealth Indonesia (2008-2011)</li> <li>Manajer Director &amp; Chief Actuary, PT Asuransi Cigna (2007-2008) / Director &amp; Chief Manager Actuary, PT Asuransi Cigna (2007-2008)</li> <li>Manajer Eksekutif &amp; Chief Actuary, PT Asuransi Cigna (2006-2007) / Executive Manager &amp; Chief Actuary, PT Asuransi Cigna (2006-2007)</li> <li>Manajer Senior &amp; Chief Actuary, PT Asuransi Cigna (2005- 2006) / Senior Manager &amp; Chief Actuary, PT Asuransi Cigna (2005-2006)</li> <li>Manajer &amp; Chief Actuary, PT Asuransi Cigna (2004-2005) / Manager &amp; Chief Actuary, PT Asuransi Cigna (2004-2005)</li> <li>Manajer Pengembangan Produk, PT Asuransi Cigna (2003) / Product Development Manager, PT Asuransi Cigna (2003)</li> <li>Staf Actuarial Analyst, PT Axa Life Indonesia (2001-2003) / Actuarial Analyst Staff, PT Axa Life Indonesia (2001-2003)</li> <li>Staf Peneliti, Badan Pengkajian &amp; Penerapan Teknologi (1992-2001) / Research Staff, Agency for the Assessment &amp; Application of Technology (1992-2001)</li> </ul> |                                                                                                            |
| <b>Rangkap Jabatan /</b><br>Concurrent Position                                                                       |              | Ketua Dewan Pengurus Asosiasi Asuransi Jiwa Indonesia (AAJI) / Chairman of the Board of Directors of the Indonesian Life Insurance Association (AAJI)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                            |



## Profil Direksi

Board of Directors Profile

|                                               |                                                                                                                                                                                                                                                                                |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kepemilikan Saham /</b><br>Share Ownership | Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                             |
| <b>Hubungan Afiliasi /</b><br>Affiliation     | Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders |



|                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                |                               |
|---------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-------------------------------|
| <b>Periode Jabatan /</b><br>Term of Office                    | <b>Usia /</b><br>Age                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Kewarganegaraan /</b><br>Citizenship        | <b>Domisili /</b><br>Domicile |
| Periode Ke-2 /<br>Second Term                                 | 54 tahun /<br>54 years old                                                                                                                                                                                                                                                                                                                                                                                                                            | Warga Negara Indonesia /<br>Indonesian Citizen | DKI Jakarta                   |
| <b>Dasar Hukum Penunjukan /</b><br>Legal Basis of Appointment | Berdasarkan Keputusan Rapat Umum Pemegang Saham tanggal 15 Maret 2018 dan efektif sejak tanggal 12 September 2018 berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-847/NB.11/2018. / Based on the Resolution of the General Meeting of Shareholders dated March 15, 2018 and effective since September 12, 2018 based on the Resolution of the Board of Commissioners of the Financial Services Authority No. KEP-847/NB.11/2018. |                                                |                               |
| <b>Riwayat Pendidikan /</b><br>Educational Background         | <ul style="list-style-type: none"> <li>Magister Management Internasional dari Universitas Indonesia (2001) / Master's Degree in International Management from Universitas Indonesia, Depok (2001).</li> <li>Sarjana Hukum Perdata dari Universitas Brawijaya, Malang (1993) / Bachelor's Degree in Civil Law from Universitas Brawijaya, Malang (1993).</li> </ul>                                                                                    |                                                |                               |

## Profil Direksi

Board of Directors Profile

|                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Riwayat Pekerjaan /</b><br>Professional Experience |  <ul style="list-style-type: none"> <li>• Vice President (Corporate Banking 3 Group) Oil &amp; Gas Corporate Banking 3 Group Direktorat Wholesales Banking Bank Mandiri (2017) / Vice President (Corporate Banking 3 Group) Oil &amp; Gas Corporate Banking 3 Group Wholesales Banking Directorate of Bank Mandiri (2017)</li> <li>• Vice President Financial Service Corporate Banking 7 Group Direktorat Corporate Banking (2015) / Vice President Financial Service Corporate Banking 7 Group Directorate of Corporate Banking (2015),</li> <li>• Vice President (Institusional Banking II Group) Direktorat Institutional Banking di PT Bank Mandiri (Persero) Tbk.. (2013) / Vice President (Institutional Banking II Group) Institutional Banking Directorate at PT Bank Mandiri (Persero) Tbk.. (2013)</li> <li>• Assistant Vice President - Direktorat Institutional Banking di PT Bank Mandiri (Persero) Tbk. (2010) / Assistant Vice President - Institutional Banking Directorate at PT Bank Mandiri (Persero) Tbk. (2010)</li> <li>• Senior Manager - Direktorat Institutional Banking di PT Bank Mandiri (Persero) Tbk. (Oktober 2005) / Senior Manager - Institutional Banking Directorate at PT Bank Mandiri (Persero) Tbk. (October 2005)</li> <li>• Senior Manager (Corporate Banking) Nasabah Corporate Nasional - Direktorat Corporate Banking di PT Bank Mandiri (Persero) Tbk. (Mei 2005) / Senior Manager (Corporate Banking) National Corporate Customers - Directorate of Corporate Banking at PT Bank Mandiri (Persero) Tbk.. (May 2005)</li> <li>• Senior Manager (Corporate Banking) Nasabah BUMN dan Nasabah Pensiun - Direktorat Corporate Banking di PT Bank Mandiri (Persero) Tbk. (2002) / Senior Manager (Corporate Banking) BUMN Customers and Retired Customers - Directorate of Corporate Banking at PT Bank Mandiri (Persero) Tbk. (2002)</li> <li>• Manager Quality Insurance - Direktorat Corporate Banking di PT Bank Mandiri (Persero) Tbk.. (2000) / Quality Insurance Manager - Corporate Banking Directorate at PT Bank Mandiri (Persero) Tbk. (2000)</li> <li>• Manager - Subsidiaries and Supervision, Direktorat Corporate and Government di PT Bank Mandiri (Persero) Tbk. (1999) / Manager - Subsidiaries and Supervision, Directorate of Corporate and Government at PT Bank Mandiri (Persero) Tbk. (1999),</li> <li>• Biro Direksi dan Hukum di PT Bank Pembangunan Indonesia (1997) / Bureau of Directors and Legal at PT Bank Pembangunan Indonesia (1997)</li> <li>• Officer Development Program (ODP) di PT Bank Pembangunan Indonesia (1996) / Officer Development Program (ODP) at PT Bank Pembangunan Indonesia (1996),</li> </ul> |
| <b>Rangkap Jabatan /</b><br>Concurrent Position       |  Komisaris Utama PT FitAja Digital Nusantara (FDN) hingga 5 September 2024 / President Commissioner at PT FitAja Digital Nusantara (FDN) until September 5, 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Kepemilikan Saham /</b><br>Share Ownership         |  Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Hubungan Afiliasi /</b><br>Affiliation             |  Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

## Perubahan Komposisi Direksi

### Changes to The Board of Directors Composition

Hingga 31 Desember 2024, terdapat perubahan komposisi Direksi Mandiri Inhealth. Terjadi pergantian Direktur Utama yang sebelumnya bapak Budi Tua Arifin Tampubolon, menjadi bapak Rahmat Syukri sebagai Plt. Direktur Utama berdasarkan Surat Dewan Komisaris tanggal 02 Juli 2024. Kemudian pergantian Direktur Pemasaran yang sebelumnya bapak Bugi Riagandhy menjadi ibu Tisye Diah Retnojati berdasarkan RUPS Tahun Buku 2023 yang dilaksanakan pada tahun 2024.

As of December 31, 2024, Mandiri Inhealth Board of Directors went through several changes. The President Director Mr. Budi Tua Arifin Tampubolon ended his term and Mr. Rahmat Syukri was appointed as Acting President Director based on the Board of Commissioners Letter dated July 02, 2024. The Director of Marketing was also reassigned from previously Mr. Bugi Riagandhy to Mrs. Tisye Diah Retnojati based on GMS for 2023 Fiscal Year held in 2024.

## Profil Pejabat Eksekutif

### Executive Officers Profile



**HARJITO HASTO PRASOJO**  
Senior Executive Vice President SDM  
Senior Executive Vice President HC

| Periode Jabatan /<br>Term of Office                        | Usia /<br>Age                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Kewarganegaraan /<br>Citizenship               | Domisili /<br>Domicile |
|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------------|
| 2023 – sekarang /<br>2023 – present                        | 58 tahun /<br>58 years old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Warga Negara Indonesia /<br>Indonesian Citizen | DKI Jakarta            |
| <b>Dasar Hukum Penunjukan / Legal Basis of Appointment</b> | Diangkat pertama kali sebagai SEVP SDM Mandiri Inhealth berdasarkan Keputusan Direksi No. 7111/AJII/DIREKSI/1223 tanggal 27 Desember 2023 / First appointed as SEVP HR Mandiri Inhealth based on Board of Directors Decree No. 7111/AJII/DIREKSI/1223 dated December 27, 2023                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                |                        |
| <b>Riwayat Pendidikan / Educational Background</b>         | <ul style="list-style-type: none"> <li>Magister Hukum Universitas Gadjah Mada (2009) / Master's Degree in Laws, Universitas Gadjah Mada (2009)</li> <li>Sarjana Hukum Perdata Universitas Krisnadwipayana (1991) / Bachelor's Degree in Civil Law, Universitas Krisnadwipayana (1991)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                |                        |
| <b>Riwayat Pekerjaan / Professional Experience</b>         | <ul style="list-style-type: none"> <li>Senior Vice President: <ul style="list-style-type: none"> <li>HC Engagement &amp; Outsource Management Group PT Bank Mandiri (2019 - 2022)</li> </ul> </li> <li>Vice President: <ul style="list-style-type: none"> <li>HC Engagement &amp; Outsource Management Group at PT Bank Mandiri (2019 - 2022)</li> <li>Regional Operation Head, Regional Office VII-Semarang (2014 – 2018)</li> <li>Industrial Relations PT Bank Mandiri (2012 - 2013) / Industrial Relations at PT Bank Mandiri (2012 - 2013)</li> <li>Employee &amp; Pensioner Relations PT Bank Mandiri (2008 - 2011) / Employee &amp; Pensioner Relations at PT Bank Mandiri (2008 - 2011)</li> </ul> </li> </ul> |                                                |                        |
| <b>Rangkap Jabatan / Concurrent Position</b>               | Tidak memiliki rangkap jabatan / Has no concurrent position                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                |                        |
| <b>Kepemilikan Saham / Share Ownership</b>                 | Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                |                        |
| <b>Hubungan Afiliasi / Affiliation</b>                     | Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                |                        |

## Profil Pejabat Eksekutif

Executive Officers Profile



**DESELFFINA PARINDURI**  
Kepala Divisi Audit Internal  
Head of Internal Audit Division

|  <b>Periode Jabatan /</b><br>Term of Office |  <b>Usia /</b><br>Age                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  <b>Kewarganegaraan /</b><br>Citizenship |  <b>Domisili /</b><br>Domicile |
|-------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| 2023 – sekarang /<br>2023 – present                                                                                           | 47 tahun /<br>47 years old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Warga Negara Indonesia /<br>Indonesian Citizen                                                                             | DKI Jakarta                                                                                                        |
| <b>Dasar Hukum Penunjukan /</b> Legal Basis of Appointment                                                                    |  Menjabat sebagai Kepala Divisi Audit Internal berdasarkan Surat Keputusan Direksi No. 132/II/SDM/KEP/0923 tanggal 5 September 2023. Merujuk pada POJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Deselffina Parinduri telah dinyatakan memenuhi persyaratan untuk menjadi Auditor Internal pada PT Asuransi Jiwa Inhealth Indonesia, yang dituangkan dalam Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-45/PD.02/2023 tanggal 05 September 2023 / Acted as Head of Internal Audit Division based on Board of Directors Decree No. 132/II/SDM/KEP/0923 dated September 5, 2023. Referring to POJK No. 27/POJK.03/2016 on Assessment of Capability and Propriety for Main Parties of Financial Services Institutions. Deselffina Parinduri has met the requirements to become an Internal Auditor at PT Asuransi Jiwa Inhealth Indonesia, as stated in Board of Commissioners Decree of the Financial Services Authority No. KEP-45/PD.02/2023 dated September 5, 2023                                                                                                                                                                                                                                                                                                                                                |                                                                                                                            |                                                                                                                    |
| <b>Riwayat Pendidikan /</b> Educational Background                                                                            |  <ul style="list-style-type: none"> <li>• Sarjana Kesehatan Masyarakat dari Universitas Indonesia (2002) / Bachelor's Degree in Public Health from Universitas Indonesia (2002)</li> <li>• Diploma Jurusan Actuarial Science dari Universitas Indonesia (1998) / Associate Degree in Actuarial Science from Universitas Indonesia (1998)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                            |                                                                                                                    |
| <b>Riwayat Pekerjaan /</b> Professional Experience                                                                            |  <ul style="list-style-type: none"> <li>• PT Asuransi Jiwa Inhealth Indonesia – Kepala Divisi Manajemen Risiko (2014 – 2023) / PT Asuransi Jiwa Inhealth Indonesia – Head of Risk Management Division (2014 – 2023)</li> <li>• PT Askes (Persero) – Plh. Kepala Departemen Aktuaria, Grup Aktuaria dan Manajemen Risiko (2013) / PT Askes (Persero) – Acting Head of Actuarial Department, Actuarial and Risk Management Group (2013)</li> <li>• PT Askes (Persero) – Assisten Manager Manajemen Risiko, Grup Risk dan Quality Management (2011 – 2013) / PT Askes (Persero) – Assistant Manager of Risk Management, Risk and Quality Management Group (2011 – 2013)</li> <li>• PT Asuransi Jiwa Inhealth Indonesia – Kepala Departemen Aktuaria (2008 – 2011) / PT Asuransi Jiwa Inhealth Indonesia – Head of Actuarial Department (2008 – 2011)</li> <li>• PT Askes (Persero) – Assistant Manager Unit Underwriting – Divisi Pemasaran (2004 – 2008) / PT Askes (Persero) – Assistant Manager of Underwriting Unit – Marketing Division (2004 – 2008)</li> <li>• PT Askes (Persero) – Staff Program Pengembangan Pemasaran – Divisi Pemasaran (2000 – 2004) / PT Askes (Persero) – Marketing Development Program Staff – Marketing Division (2000 – 2004)</li> <li>• PT Sienco Aktuarindo Utama – Actuarial Staff (1998 – 1999) / PT Sienco Aktuarindo Utama – Actuarial Staff (1998 – 1999)</li> </ul> |                                                                                                                            |                                                                                                                    |



## Profil Pejabat Eksekutif

Executive Officers Profile

|                                                 |                                                                                   |                                                                                                                                                                                                                                                                                |
|-------------------------------------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rangkap Jabatan /</b><br>Concurrent Position |  | Tidak memiliki rangkap jabatan / Has no concurrent position                                                                                                                                                                                                                    |
| <b>Kepemilikan Saham /</b><br>Share Ownership   |  | Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                             |
| <b>Hubungan Afiliasi /</b><br>Affiliation       |  | Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders |



**ESTHI ANDAYANI, FSAI, AAJ, AAK**  
Kepala Divisi Aktuaria  
Head of Actuarial Division

|                                                                                     |                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                            |                                                                                     |                                                |                                                                                       |                               |
|-------------------------------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-------------------------------------------------------------------------------------|------------------------------------------------|---------------------------------------------------------------------------------------|-------------------------------|
|  | <b>Periode Jabatan /</b><br>Term of Office                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Usia /</b><br>Age       |  | <b>Kewarganegaraan /</b><br>Citizenship        |  | <b>Domisili /</b><br>Domicile |
|                                                                                     | 2022 – sekarang /<br>2022 - present                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 44 tahun /<br>44 years old |                                                                                     | Warga Negara Indonesia /<br>Indonesian Citizen |                                                                                       | DKI Jakarta                   |
|  | <b>Dasar Hukum Penunjukan /</b><br>Legal Basis of Appointment | Menjabat sebagai Kepala Divisi Aktuaria sejak tanggal 19 September 2022 berdasarkan Surat Keputusan No. 115/II/ SDM/KEP/1222 tanggal 14 Desember 2022, dan sekaligus sebagai Aktuaris Perusahaan dimana telah lulus Fit and Proper Test dari OJK berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. S-4580/ NB.111/2022 tanggal 18 November 2022 / Serving as Head of Actuarial Division since September 19, 2022 based on Decree No. 115/II/ SDM/ KEP/1222 dated December 14, 2022 and as the Company's Actuary who has passed the Fit and Proper Test from OJK based on the Financial Services Authority Board of Commissioners Decree No. S-4580/ NB.111/2022 dated November 18, 2022 |                            |                                                                                     |                                                |                                                                                       |                               |
|  | <b>Riwayat Pendidikan /</b><br>Educational Background         | Menyelesaikan pendidikan Diploma Aktuaria, Universitas Indonesia pada tahun 2001, kemudian memperoleh gelar Sarjana di bidang Manajemen Asuransi Kesehatan, Universitas Indonesia di tahun 2003 / Completed Diploma in Actuarial Studies, Universitas Indonesia in 2001, then obtained a Bachelor's degree in Health Insurance Management, Universitas Indonesia in 2003.                                                                                                                                                                                                                                                                                                                                            |                            |                                                                                     |                                                |                                                                                       |                               |



## Profil Pejabat Eksekutif

Executive Officers Profile

|                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Riwayat Pekerjaan</b><br>/ Professional Experience |  <ul style="list-style-type: none"> <li>• Kepala Departemen Valuasi &amp; Reasuransi PT Asuransi Jiwa Inhealth Indonesia (2016-2022) / Head of Valuation &amp; Reinsurance Department at PT Asuransi Jiwa Inhealth Indonesia (2016-2022)</li> <li>• <i>Senior Manager Pricing &amp; Product Development</i> PT Asuransi Avrist (2015-2016) / Senior Manager Pricing &amp; Product Development at PT Asuransi Avrist (2015-2016)</li> <li>• <i>Manager Pricing &amp; Product Development</i> PT Asuransi Avrist (2013-2015) / Manager Pricing &amp; Product Development at PT Asuransi Avrist (2013-2015)</li> <li>• <i>Assistant Manager Pricing &amp; Product Development</i> PT Asuransi Avrist (2010-2013) / Assistant Manager Pricing &amp; Product Development at PT Asuransi Avrist (2010-2013)</li> <li>• <i>Assistant Manager Valuation &amp; Reporting</i> PT Asuransi Cigna (2010) / Assistant Manager Valuation &amp; Reporting at PT Asuransi Cigna (2010)</li> <li>• <i>Associate Actuary Pricing &amp; Product Development</i> PT AXA Mandiri Financial Services (2009) / Associate Actuary Pricing &amp; Product Development at PT AXA Mandiri Financial Services (2009)</li> <li>• <i>Pricing &amp; Product Development Supervisor</i> PT Great Eastern Life Indonesia (2007-2009) / Pricing &amp; Product Development Supervisor at PT Great Eastern Life Indonesia (2007-2009)</li> <li>• <i>Valuation &amp; Reinsurance Officer</i> PT Great Eastern Life Indonesia (2005-2007) / Valuation &amp; Reinsurance Officer at PT Great Eastern Life Indonesia (2005-2007)</li> </ul> |
| <b>Rangkap Jabatan</b><br>/ Concurrent Position       |  Aktuaris Perusahaan / Corporate Actuary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Kepemilikan Saham</b><br>/ Share Ownership         |  Tidak memiliki saham di Mandiri Inhealth / Has no shareholding in Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Hubungan Afiliasi</b><br>/ Affiliation             |  Tidak memiliki hubungan afiliasi baik dengan Anggota Direksi, Anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama / Has no affiliation with members of the Board of Directors, Board of Commissioners, or Majority and Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

## Profil Pejabat Eksekutif

Executive Officers Profile

### Kantor Pusat / Head Office

| No | Jabatan / Position                                                                               | Nama Pegawai / Position Holder |
|----|--------------------------------------------------------------------------------------------------|--------------------------------|
| 1  | Kepala Divisi Perencanaan Kinerja & Keuangan / Head of Performance & Financial Planning Division | Ambar Purwitasari              |
| 2  | Kepala Divisi Pelayanan Kesehatan / Head of Health Services Division                             | Andi Gustiyanty Kaimuddin      |
| 3  | Kepala Divisi Sinergi / Head of Synergy Division                                                 | Agus Sutanto (Pjs)             |
| 4  | Kepala Divisi Audit Internal / Head of Internal Audit Division                                   | Deselffina                     |
| 5  | Kepala Divisi Aktuaria / Head of Actuarial Division                                              | Esthi Andayani                 |
| 6  | Kepala Divisi Sekretaris Perusahaan / Head of Corporate Secretary Division                       | Fazlia Yulinda                 |
| 7  | Kepala Divisi Teknologi Informasi / Head of Information Technology Division                      | Haany Boyke                    |
| 8  | Kepala Divisi Transformasi Strategis / Head of Strategic Transformation Division                 | Herman Wahyudi                 |
| 9  | Kepala Divisi <i>Marketing</i> / Head of Marketing Division                                      | Ni Wayan Arini (plt)           |
| 10 | Kepala Divisi <i>Underwriting</i> / Head of Underwriting Division                                | Meivyta Belani Husman          |
| 11 | Kepala Divisi Bisnis Kelembagaan I / Head of Institutional Business Division I                   | Andi Santoso                   |
| 12 | Kepala Divisi Jaringan Distribusi / Head of Distribution Network Division                        | Ni Wayan Arini                 |
| 13 | Kepala Divisi Akuntansi / Head of Accounting Division                                            | Pratiwi Nur Huda               |
| 14 | Kepala Divisi Manajemen Risiko / Head of Risk Management Division                                | Rahma Yuni Asri                |
| 15 | Kepala Divisi Bisnis Kelembagaan II / Head of Institutional Business Division II                 | Radius Meireza                 |
| 16 | Kepala Divisi Layanan Pelanggan / Head of Customer Service Division                              | Rony Prasajo Tri Handoko       |
| 17 | Kepala Divisi Human Capital / Head of Human Capital Division                                     | Raden Ariyo Putro              |

### Wilayah Kantor Operasional / Operational Offices

| No | Jabatan / Position                                                    | Nama Pegawai / Position Holder |
|----|-----------------------------------------------------------------------|--------------------------------|
| 1  | Kepala Operasional Medan / Head of Operational Office Medan           | Istimroni Al Huda              |
| 2  | Kepala Operasional Pekanbaru / Head of Operational Office Pekanbaru   | Msy Fadilla Febriyanti         |
| 3  | Kepala Operasional Palembang / Head of Operational Office Palembang   | Msy Fadilla Febriyanti (Plt)   |
| 4  | Kepala Operasional Jakarta / Head of Operational Office Jakarta       | Santy Dahlan                   |
| 5  | Kepala Operasional Botabek / Head of Operational Office Botabek       | Prayogo Yuniarto               |
| 6  | Kepala Operasional Bandung / Head of Operational Office Bandung       | Kukuh Wibowo Suluh Dwi P       |
| 7  | Kepala Operasional Semarang / Head of Operational Office Semarang     | Rukmi Dyah Arimbi              |
| 8  | Kepala Operasional Surabaya / Head of Operational Office Surabaya     | Atik Maritasari                |
| 9  | Kepala Operasional Balikpapan / Head of Operational Office Balikpapan | Rebekka Katharina Sitorus      |
| 10 | Kepala Operasional Makassar / Head of Operational Office Makassar     | Ani Sri Winarti                |
| 11 | Kepala Operasional Denpasar / Head of Operational Office Denpasar     | AA Putu Mawar (Plt)            |

## Profil Pejabat Eksekutif

Executive Officers Profile

### Wilayah Kantor Pemasaran / Marketing Offices

| No | Jabatan / Position                                          | Nama Pegawai / Position Holder |
|----|-------------------------------------------------------------|--------------------------------|
| 1  | Kepala KPM Medan / Head of Marketing Office Medan           | Gatut Nugroho Agung D          |
| 2  | Kepala KPM Palembang / Head of Marketing Office Palembang   | Stenly Y Paseki                |
| 3  | Kepala KPM Jakarta 1 / Head of Marketing Office Jakarta 1   | Revindo Irene Munaiseche       |
| 4  | Kepala KPM Jakarta 2 / Head of Marketing Office Jakarta 2   | Dedi Supriadi                  |
| 5  | Kepala KPM Jakarta 3 / Head of Marketing Office Jakarta 3   | Irfan Yunus Muluk              |
| 6  | Kepala KPM Bandung / Head of Marketing Office Bandung       | Mulia                          |
| 7  | Kepala KPM Semarang / Head of Marketing Office Semarang     | Deriyanti                      |
| 8  | Kepala KPM Surabaya / Head of Marketing Office Surabaya     | Sutrisno                       |
| 9  | Kepala KPM Balikpapan / Head of Marketing Office Balikpapan | Budi Sriyono                   |
| 10 | Kepala KPM Makassar / Head of Marketing Office Makassar     | Marsudi Maming                 |
| 11 | Kepala KPM Denpasar / Head of Marketing Office Denpasar     | AA Putu Mawar                  |

## Informasi Pemegang Saham

### Information on Shareholders

#### KOMPOSISI PEMEGANG SAHAM

Informasi pemegang saham Mandiri Inhealth hingga 31 Desember 2024 adalah sebagai berikut:

#### SHAREHOLDERS COMPOSITION

Information on Mandiri Inhealth shareholder as of December 31, 2024 is as follows:

Tabel Pemegang Saham / Table of Shareholders

| No             | Pemegang Saham / Shareholders   | Jumlah Saham (Lembar) / Number of Shares | Nominal / Value   | Presentase Kepemilikan (%) / Ownership Percentage (%) |
|----------------|---------------------------------|------------------------------------------|-------------------|-------------------------------------------------------|
| 1              | PT Asuransi Jiwa IFG            | 800.000                                  | 800.000.000.000   | 80                                                    |
| 2              | PT Bank Mandiri (Persero), Tbk. | 200.000                                  | 200.000.000.000   | 20                                                    |
| Jumlah / Total |                                 | 1.000.000                                | 1.000.000.000.000 | 100                                                   |

#### KEPEMILIKAN SAHAM OLEH DEWAN KOMISARIS DAN DIREKSI

Hingga 31 Desember 2024, tidak terdapat kepemilikan saham Dewan Komisaris dan Direksi secara langsung dan tidak langsung.

#### SHARE OWNERSHIP BY THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

As of December 31, 2024, the Company noted no direct or indirect share ownership of the Board of Commissioners and Board of Directors.



## Informasi Pemegang Saham

Information on Shareholders

### INFORMASI TENTANG PEMEGANG SAHAM UTAMA/ PENGENDALI HINGGA NAMA PEMILIK AKHIR

#### PT Asuransi Jiwa IFG (IFG Life)

IFG Life bergerak di bidang usaha asuransi jiwa yang beralamat di Graha CIMB Niaga Lt. 5 dan 6 Jl. Jend. Sudirman Kav. 58 Jakarta – 12190. IFG Life sebagai pemegang saham utama dan pengendali Perusahaan dengan kepemilikan saham 800.000 lembar dengan nominal Rp800.000.000.000 atau sebesar 80%.

### PEMEGANG SAHAM BERDASARKAN PERSENTASE KEPEMILIKAN

Komposisi kepemilikan saham Mandiri Inhealth berdasarkan persentase yaitu PT Asuransi Jiwa IFG sebesar 80%, dan PT Bank Mandiri (Persero), Tbk sebesar 20%.

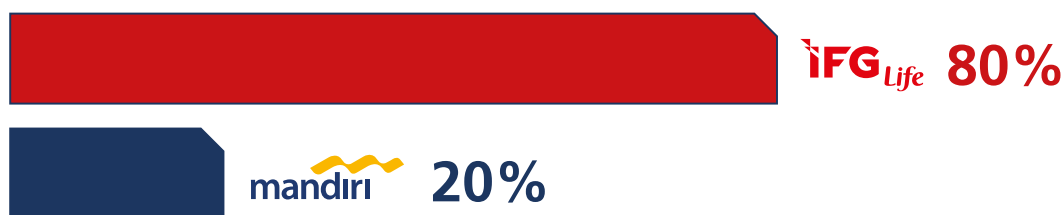
### INFORMATION ON MAJORITY/ CONTROLLING SHAREHOLDERS AND ULTIMATE BENEFICIARY

#### PT Asuransi Jiwa IFG (IFG Life)

IFG Life is engaged in the life insurance business, domiciled at Graha CIMB Niaga, 5th and 6th Floor, Jl. Jend. Sudirman Kav. 58 Jakarta – 12190. IFG Life as the majority and controlling shareholder of the Company with ownership of 800,000 shares and a par value of Rp800,000,000,000 or 80%.

### SHAREHOLDERS BY OWNERSHIP PERCENTAGE

PT Asuransi Jiwa IFG holds 80% and PT Bank Mandiri (Persero), Tbk holds 20% of Mandiri Inhealth's shares.



### KRONOLOGI PENERBITAN DAN/ATAU PENCATATAN SAHAM

Modal ditempatkan dan disetor Mandiri Inhealth sebanyak 1.000.000 saham dengan nilai nominal Rp1.000.000 per saham, sehingga total modal ditempatkan dan disetor penuh adalah sebesar Rp1.000.000.000.000 (satu Triliun Rupiah).

Pada 26 Juni 2024 saham mayoritas dalam PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth) resmi diambil alih oleh PT Asuransi Jiwa IFG (IFG Life) sehingga komposisi kepemilikan saham menjadi 80% PT Asuransi Jiwa IFG dan 20% PT Bank Mandiri (Persero), Tbk. Dengan demikian, Mandiri Inhealth menjadi anak perusahaan IFG Life dan merupakan bagian dari struktur Holding IFG, holding BUMN Asuransi, Penjaminan, dan Investasi.

### KRONOLOGI PENERBITAN DAN/ATAU PENCATATAN EFEK LAINNYA

Hingga 31 Desember 2024, Mandiri Inhealth tidak menerbitkan efek lainnya dalam bentuk apa pun. Sehingga informasi tersebut tidak disajikan dalam Laporan Tahunan tahun 2024.

### SHARES LISTING CHRONOLOGY

Mandiri Inhealth's issued and paid-up capital amount to 1,000,000 shares with a par value of Rp1,000,000 per share making the total issued and fully paid-up capital of Rp1,000,000,000,000 (one trillion Rupiah).

On June 26, 2024, the majority shares in PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth) were officially taken over by PT Asuransi Jiwa IFG (IFG Life) so that the composition of share ownership became 80% PT Asuransi Jiwa IFG and 20% PT Bank Mandiri (Persero), Tbk. Thus, Mandiri Inhealth becomes a subsidiary of IFG Life and is part of the IFG Holding structure, a holding company for state-owned insurance, guarantees, and investments.

### CHRONOLOGY OF OTHER SECURITIES ISSUANCE AND/OR LISTING

As of December 31, 2024, Mandiri Inhealth has not issued securities in any other form. Therefore, this information is unavailable for disclosure in the 2024 Annual Report.

# Daftar Perusahaan Anak dan Entitas Asosiasi

## Subsidiaries and Associates

Hingga 31 Desember 2024, Mandiri Inhealth memiliki 1 (satu) entitas anak, yaitu PT FitAja Digital Nusantara. Informasi mengenai entitas anak Perusahaan adalah sebagai berikut:

Per December 31, 2024, Mandiri Inhealth has 1 (one) subsidiary, PT FitAja Digital Nusantara. Information on the Company's subsidiary is as follows:

|                                                                |                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Nama / Name</b>                                             | <b>PT Fitaja Digital Nusantara</b>                                                                                                                                                                                                                                    |
| <b>Bidang Usaha / Line of Business</b>                         | <ul style="list-style-type: none"> <li>Portal Web dan/atau Platform Digital dengan Tujuan Komersial / Web Portals and/or Digital Platforms of Commercial Purposes</li> <li>Penyelenggara Penunjang Sistem Pembayaran / Payment System Supporting Operators</li> </ul> |
| <b>Lokasi / Location</b>                                       | Menara Palma Lt. 7 JL. HR. Rasuna Said, Blok X2, KAV. 6, Desa/Kelurahan Kuningan Timur, Kec. Setiabudi, Kota Adm. Jakarta Selatan, Provinsi DKI Jakarta Kode Pos: 12950                                                                                               |
| <b>Tahun Berdiri / Date of Establishment</b>                   | 31 Juli 2022 / July 31, 2022                                                                                                                                                                                                                                          |
| <b>Tahun Beroperasi Komersial / Commercial Operation Date</b>  | 6 Desember 2022 / December 6, 2022                                                                                                                                                                                                                                    |
| <b>Status</b>                                                  | Beroperasi / Operating                                                                                                                                                                                                                                                |
| <b>Persentase Kepemilikan Perseroan / Ownership Percentage</b> | 45,14%                                                                                                                                                                                                                                                                |
| <b>Jumlah Aset (Rp Juta) / Total Assets (Rp Million)</b>       | Rp71.509.782.537                                                                                                                                                                                                                                                      |

### Sekilas Tentang Entitas Anak

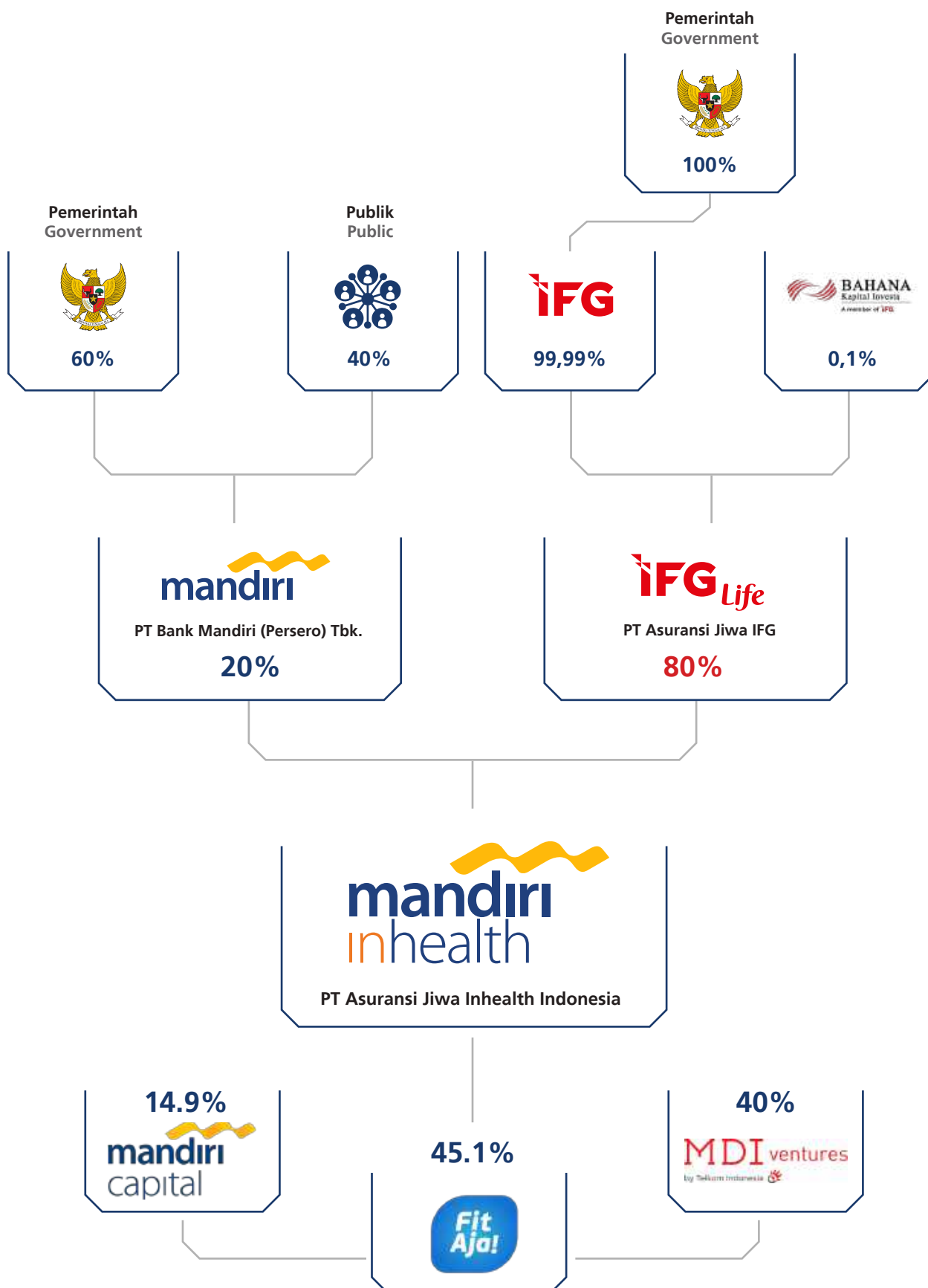
PT FitAja Digital Nusantara didirikan pada tanggal 31 Juli 2022 berdasarkan Akta No.49 yang dibuat di hadapan Notaris Yualita Widyadhari Notaris berkedudukan di Kota Jakarta, yang telah mendapat persetujuan dari Menteri Hukum Dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan tertanggal 02 Agustus 2022 No. AHU0051895.AH.01.01. Tahun 2022 dan terakhir diubah dengan akta tertanggal 07 November 2022 Nomor 6 dibuat di hadapan Yualita Widyadhari, Notaris berkedudukan di Kota Jakarta, yang telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan tertanggal 09 November 2022 No. AHU-AH.01.03-0311253 Tahun 2022.

### Subsidiary Overview

PT FitAja Digital Nusantara was established on July 31, 2022 based on Deed No. 49 drawn up before Yualita Widyadhari a Notary domiciled in Jakarta with approval from the Minister of Law and Human Rights of the Republic of Indonesia through Decree dated August 2, 2022 No. AHU-0051895.AH.01.01. of 2022 and last amended by deed dated November 07, 2022 No. 6 drawn up before Yualita Widyadhari, a Notary domiciled in Jakarta with approval from the Minister of Law and Human Rights of the Republic of Indonesia through Decree dated November 09, 2022 No. AHU-AH.01.03-0311253 of 2022.



## Struktur Grup Perusahaan



# Informasi Lembaga dan/atau Profesi Penunjang

## Information on Supporting Institutions and/or Professionals

### Kantor Akuntan Publik / Public Accounting Firm

|                                                                   |                                                        |
|-------------------------------------------------------------------|--------------------------------------------------------|
| <b>Nama Lembaga/Profesi /</b><br>Name of institution/Professional | <b>Purwantono, Sungkoro &amp; Surja</b>                |
| <b>Alamat / Address</b>                                           | Indonesia Stock Exchange Building Tower 2, 7th Floor   |
| <b>Jasa yang Diberikan / Service Rendered</b>                     | Audit Laporan Keuangan / Audit on Financial Statements |
| <b>Periode Penugasan / Assignment Period</b>                      | 2024                                                   |
| <b>Biaya / Fee</b>                                                | Rp1.037.850.000,-                                      |

### Kantor Reasuradur / Reinsurer Office

|                                                                   |                                                                             |
|-------------------------------------------------------------------|-----------------------------------------------------------------------------|
| <b>Nama Lembaga/Profesi /</b><br>Name of institution/Professional | <b>PT Reasuransi Indonesia Utama (Persero)</b>                              |
| <b>Alamat / Address</b>                                           | Jl. Salemba Raya No.30 Jakarta Pusat 10430 Indonesia                        |
| <b>Periode Penugasan / Assignment Period</b>                      | 2024                                                                        |
| <b>Nama Lembaga/Profesi /</b><br>Name of institution/Professional | <b>PT Maskapai Reasuransi Indonesia Tbk (Marein)</b>                        |
| <b>Alamat / Address</b>                                           | Plaza Marein Lt. 18<br>Jl. Jend. Sudirman Kav 76-78 Jakarta 12910 Indonesia |
| <b>Periode Penugasan / Assignment Period</b>                      | 2024                                                                        |
| <b>Nama Lembaga/Profesi /</b><br>Name of institution/Professional | <b>PT Reasuransi Nasional Indonesia</b>                                     |
| <b>Alamat / Address</b>                                           | Jl. Cikini Raya No. 99 Jakarta 10330 Indonesia                              |
| <b>Periode Penugasan / Assignment Period</b>                      | 2024                                                                        |
| <b>Nama Lembaga/Profesi /</b><br>Name of institution/Professional | <b>PT Tugu Reasuransi Indonesia</b>                                         |
| <b>Alamat / Address</b>                                           | Gedung Tugure<br>Jl. Raden Saleh No. 50, Menteng, Jakarta Pusat 10330       |
| <b>Periode Penugasan / Assignment Period</b>                      | 2024                                                                        |
| <b>Nama Lembaga/Profesi /</b><br>Name of institution/Professional | <b>PT Reasuransi Nusantara Makmur</b>                                       |
| <b>Alamat / Address</b>                                           | Menara Tekno Lt. 5,<br>Jl. K.H. Fachrudin No. 19, Jakarta Pusat 10250       |
| <b>Periode Penugasan / Assignment Period</b>                      | 2024                                                                        |

### Pemeringkat Efek / Securities Rating

|                                                                   |                                                                                                                                        |
|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| <b>Nama Lembaga/Profesi /</b><br>Name of institution/Professional | <b>PT Pemeringkat Efek Indonesia (PEFINDO)</b>                                                                                         |
| <b>Alamat / Address</b>                                           | Equity Tower Lt. 30<br>Sudirman Central Business District, Lot. 9<br>Jl. Jend. Sudirman Kav. 52-53<br>Jakarta Selatan 12190, Indonesia |
| <b>Periode Penugasan / Assignment Period</b>                      | 2024                                                                                                                                   |

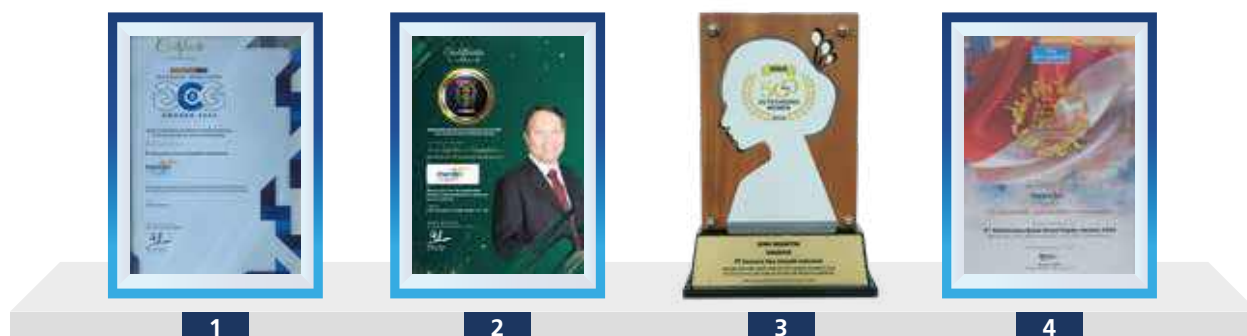
### Notaris / Notary

|                                                                   |                                               |
|-------------------------------------------------------------------|-----------------------------------------------|
| <b>Nama Lembaga/Profesi /</b><br>Name of institution/Professional | <b>Mala Mukti, SH., LLM</b>                   |
| <b>Alamat / Address</b>                                           | Jl. Prof. Dr. Satrio Kav. 18, Jakarta Selatan |
| <b>Periode Penugasan / Assignment Period</b>                      | 2024                                          |

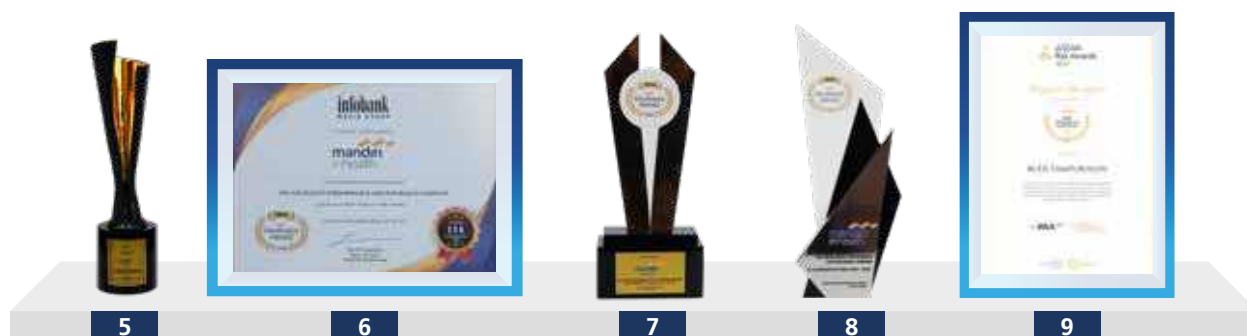
# Penghargaan dan Sertifikasi 2024

## Awards and Certifications in 2024

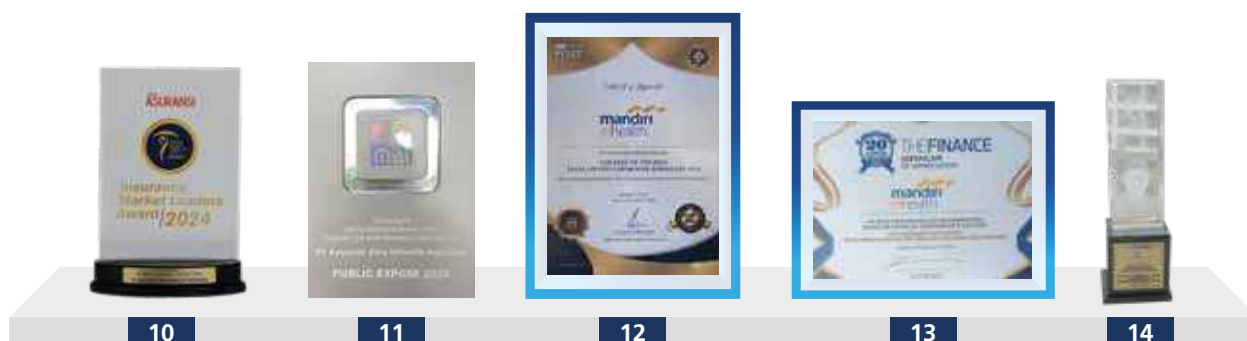
### PENGHARGAAN / AWARDS



| No | Penghargaan / Awards                                                                    | Penyelenggara / Awarded by | Perolehan / Awarded on            |
|----|-----------------------------------------------------------------------------------------|----------------------------|-----------------------------------|
| 1  | Indonesia Excellence Good Corporate Governance Awards 2024                              | Warta Ekonomi              | 05 Maret 2024 /<br>March 05, 2024 |
| 2  | Best Leader For Strenghtening Business Development to Improve Service Quality           | Warta Ekonomi              | 16 Mei 2024 /<br>May 16, 2024     |
| 3  | 500 Most Outstanding Women 2024 in Financial Sector & State Owned Enterprise - Infobank | Infobank                   | 01 Juni 2024 /<br>June 01, 2024   |
| 4  | Best Social Reputation dalam BUMN Brand Equity Awards 2024                              | The Iconomics              | 20 Juni 2024 /<br>June 20, 2024   |



| No | Penghargaan / Awards                                                                                | Penyelenggara / Awarded by                | Perolehan / Awarded on          |
|----|-----------------------------------------------------------------------------------------------------|-------------------------------------------|---------------------------------|
| 5  | The Best of The Best Life Insurance Company 2024                                                    | Infobank                                  | 25 Juli 2024 /<br>July 25, 2024 |
| 6  | The Excellent Performance Life Insurance Company (Gross Premium IDR.1 Trillion to IDR.5 Trillion)   | Infobank                                  | 26 Juli 2024 /<br>July 26, 2024 |
| 7  | The Best Performance Life Insurance Company (Gross Premium IDR.1 Trillion to <IDR.5 Trillion)       | Infobank                                  | 26 Juli 2024 /<br>July 26, 2024 |
| 8  | The Excellence Performance Life Insurance Company in 10 Consecutive Years (2014-2023) oleh infobank | Infobank                                  | 26 Juli 2024 /<br>July 26, 2024 |
| 9  | Asean Risk Awards 2024                                                                              | Enterprise Risk Management Academy (ERMA) | 05 Juli 2024 /<br>July 05, 2024 |



| No | Penghargaan / Awards                                                                                                               | Penyelenggara / Awarded by | Perolehan / Awarded on                |
|----|------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------------------|
| 10 | Life Insurance Market Leaders Awards 2024                                                                                          | Media Asuransi             | 30 Juli 2024 /<br>July 30, 2024       |
| 11 | Public Expose Mandiri Amal Insani - Kolaborasi Anak Perusahaan / Public Expose Mandiri Amal Insani - Collaboration of Subsidiaries | Mandiri Amal Insani (MAI)  | Agustus 2024 /<br>August 2024         |
| 12 | Life Insurance Category With Premium Gross RP1 Trillion Less Than RP5 Trillion                                                     | The Finance                | 22 Oktober 2024 /<br>October 22, 2024 |
| 13 | Best CFO Category Life Insurance oleh The Finance                                                                                  | The Finance                | 22 Oktober 2024 /<br>October 22, 2024 |
| 14 | The Best of The Best - State Owned Enterprise Subsidiary 2024                                                                      | The Asian Post             | 03 Oktober 2024 /<br>October 03, 2024 |

## SERTIFIKASI / CERTIFICATIONS

| No | Sertifikasi / Certification                                                                                                                               | Penyelenggara / Organizer                                                 | Masa Berlaku / Validity Period                                              |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| 1  | Sertifikasi ISO 27001:2022 untuk Sistem Manajemen Keamanan Informasi / ISO 27001:2022 Certification for Information Security Management Systems           | Komite Akreditasi Nasional (KAN) / National Accreditation Committee (KAN) | 30 November 2022 - 29 November 2024 / November 30, 2022 - November 29, 2024 |
| 2  | Sertifikasi ISO 37001:2016 terkait Sistem Manajemen Anti Penyuapan (SMAP) / ISO 37001:2016 certification related to Anti-Bribery Management System (ABMS) | PT TÜV NORD Indonesia                                                     | 04 Desember 2023 - 03 Desember 2026 / December 04, 2023 - December 3, 2026  |
| 3  | Rating peringkat idAA (Double A; Stable Outlook) / Rating of idAA (Double A; Stable Outlook)                                                              | PT Pemeringkat Efek Indonesia (Pefindo)                                   | 19 Februari 2024 - 01 Februari 2025 / February 19, 2024 - February 01, 2025 |

## Informasi Website Perusahaan

### Information on Company Website



PT Asuransi Jiwa Inhealth Indonesia berkomitmen untuk memberikan informasi yang terbuka kepada publik dan pemangku kepentingan. Mandiri Inhealth telah memiliki situs website yang dapat diakses melalui [www.mandiriinhealth.co.id](http://www.mandiriinhealth.co.id). Informasi yang dimuat dalam situs web Perseroan terdiri dari dua bahasa yakni Bahasa Indonesia dan Bahasa Inggris.

PT Asuransi Jiwa Inhealth Indonesia is committed to providing transparent information to the public and stakeholders. Mandiri Inhealth has a website accessible via [www.mandiriinhealth.co.id](http://www.mandiriinhealth.co.id). The Company's website is presented in two languages, namely Indonesian and English.

| Uraian / Description                                                                                                             | Keterangan / Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Ketersediaan / Availability |
|----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| Informasi pemegang saham sampai dengan pemilik akhir individu; / Information on shareholders and the ultimate beneficial owners. | <p>Memuat Informasi kepemilikan Saham dari Para pemegang Saham Perusahaan yang dapat diakses di situs web Perseroan pada</p> <ul style="list-style-type: none"> <li>• "Tentang Kami □ Latar Belakang" <a href="https://www.mandiriinhealth.co.id/id/about">https://www.mandiriinhealth.co.id/id/about</a></li> </ul> <p>Containing the Share ownership information from the Company's Shareholders which can be accessed on the Company's website at:</p> <ul style="list-style-type: none"> <li>• "About Us □ Background" <a href="https://www.inhealth.co.id/en/about">https://www.inhealth.co.id/en/about</a></li> </ul> | √                           |
| Kode Etik / Code of Conduct                                                                                                      | <p>Memuat Informasi mengenai Kode Etik Perusahaan, hingga saat ini belum tersedia di website Perseroan, akan segera ditindaklanjuti / Containing the Information regarding the Company's Code of Conduct which is currently not available on the Company's website and will be followed up immediately.</p>                                                                                                                                                                                                                                                                                                                 | √                           |





| Uraian / Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Keterangan / Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Ketersediaan / Availability |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| 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) at least includes material on the agenda discussed in the GMS, a summary of the minutes of the GMS, and information on important dates, namely the date of the announcement of the GMS, the date of the invitation to the GMS, the date of the GMS, the date on which the summary of the minutes of the GMS is announced. | Memuat Informasi mengenai Rapat Umum Pemegang Saham (RUPS) Perusahaan, hingga saat ini belum tersedia di website Perseroan, akan segera ditindaklanjuti / Containing the information regarding the Company's General Meeting of Shareholders (GMS), which is currently not available on the Company's website, will be followed up immediately.                                                                                                                                                                                                                                                                  | X                           |
| Laporan keuangan tahunan (5 tahun terakhir) / Annual financial statements (last 5 years)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Memuat Informasi terkait Laporan Keuangan Perusahaan yang dapat diakses di situs web Perseroan pada:<br>• GCG □ Laporan Keuangan <a href="https://www.inhealth.co.id/id/gcg#financial_report">https://www.inhealth.co.id/id/gcg#financial_report</a><br>/ Containing the information related to the Company's Financial Statements which can be accessed on the Company's website at:<br>• GCG □ Financial Reports <a href="https://www.inhealth.co.id/en/gcg#financial_report">https://www.inhealth.co.id/en/gcg#financial_report</a>                                                                           | ✓                           |
| Profil Dewan Komisaris dan Direksi / Board of Commissioners and Board of Directors Profile                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Memuat informasi terkait Profil Dewan Komisaris dan Direksi yang dapat diakses di situs web Perseroan pada:<br>• Tentang Kami □ Manajemen <a href="https://www.inhealth.co.id/id/about#structure_organization">https://www.inhealth.co.id/id/about#structure_organization</a><br>/ Containing the information related to the Profiles of the Board of Commissioners and the Board of Directors which can be accessed on the Company's website at:<br>• About Us □ Management <a href="https://www.inhealth.co.id/en/about#structure_organization">https://www.inhealth.co.id/en/about#structure_organization</a> | ✓                           |

v = tersedia pada situs web Perusahaan / available on the Company's website

x = belum tersedia pada situs web Perusahaan / not yet available on the Company's website

# Nama dan Alamat Perusahaan Anak dan/atau Kantor Cabang atau Kantor Perwakilan Kantor Pemasaran

Name and Address of Subsidiary and/or Branch Offices or Representative Offices of Marketing Offices

## Kantor Pemasaran / Marketing Offices

|                                                                    |                                                                                                                                                                                                             |
|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kantor Pemasaran Balikpapan / Balikpapan Marketing Office</b>   | Jl. Ruhui Rahayu No. 124 – 125, Balikpapan<br>☎ (0542)8707607, (0542)8707606<br>✉ kpm.balikpapan@mandiriinhealth.co.id                                                                                      |
| <b>Kantor Pemasaran Bandung / Bandung Marketing Office</b>         | Jl. Bengawan No. 90 Bandung 40114<br>☎ (022)87244476, (022)87244467<br>✉ kpm.bandung@mandiriinhealth.co.id                                                                                                  |
| <b>Kantor Pemasaran Denpasar / Denpasar Marketing Office</b>       | Jl. Tukad Gangga No.3, Denpasar, Bali - 80234<br>☎ (0361)233844, (0361)241341<br>✉ kpm.denpasar@mandiriinhealth.co.id                                                                                       |
| <b>Kantor Pemasaran Jakarta I / Jakarta Marketing Office I</b>     | Mandiri Inhealth Tower Lt. 23<br>Jl. Prof. Dr. Satrio Kav. E-IV No.6, Mega Kuningan, Kel. Karet Kuningan, Kec.Setiabudi, Jakarta Selatan - 12940<br>☎ (021)29023788<br>✉ kpm.jakarta1@mandiriinhealth.co.id |
| <b>Kantor Pemasaran Jakarta II / Jakarta Marketing Office II</b>   | Mandiri Inhealth Tower Lt. 23<br>Jl. Prof. Dr. Satrio Kav. E-IV No.6, Mega Kuningan, Kel. Karet Kuningan, Kec.Setiabudi, Jakarta Selatan - 12940<br>☎ (021)29023788<br>✉ kpm.jakarta2@mandiriinhealth.co.id |
| <b>Kantor Pemasaran Jakarta III / Jakarta Marketing Office III</b> | Mandiri Inhealth Tower Lt. 23<br>Jl. Prof. Dr. Satrio Kav. E-IV No.6, Mega Kuningan, Kel. Karet Kuningan, Kec.Setiabudi, Jakarta Selatan - 12940<br>☎ (021)57957567<br>✉ kpm.jakarta3@mandiriinhealth.co.id |
| <b>Kantor Pemasaran Makassar / Makassar Marketing Office</b>       | Jl. A.P. Pettarani No.18, Blok A5-A6, Makassar - 90231<br>☎ (0411)436626<br>✉ kpm.makassar@mandiriinhealth.co.id                                                                                            |
| <b>Kantor Pemasaran Medan / Medan Marketing Office</b>             | Jl. Tengku Amir Hamzah No. 12 A-B, Medan - 20235<br>☎ (0261)6626111, 6638111, (6261)6618438<br>✉ kpm.medan@mandiriinhealth.co.id                                                                            |
| <b>Kantor Pemasaran Palembang / Palembang Marketing Office</b>     | Jl. Basuki Rahmat No. 2326 H, RT.33 RW.09 Kemuning, 20 Ilir D II Palembang, Kota Palembang - 30127<br>☎ (0711)360445<br>✉ kop.palembang@mandiriinhealth.co.id                                               |
| <b>Kantor Pemasaran Pekanbaru / Pekanbaru Marketing Office</b>     | Jl. Arifin Ahmad No. 66, Pekanbaru - 28289<br>☎ (0761)7891193, (0761)8418998<br>✉ kpm.pekanbaru@mandiriinhealth.co.id                                                                                       |
| <b>Kantor Pemasaran Semarang / Semarang Marketing Office</b>       | Jl. Mayjen Sutoyo No. 952, Kel. Pekunden, Kec. Semarang Tengah, Kota Semarang - 50241<br>☎ (024)76441766<br>✉ kop.semarang@mandiriinhealth.co.id                                                            |
| <b>Kantor Pemasaran Surabaya / Surabaya Marketing Office</b>       | Gedung Graha Pena Extension, Lt. 8 Ruang 802<br>Jl. Ahmad Yani No. 88 Surabaya<br>☎ (031)8275001, (031)82518659<br>✉ kpm.surabaya@mandiriinhealth.co.id                                                     |

## Nama dan Alamat Perusahaan Anak dan/atau Kantor Cabang atau Kantor Perwakilan Kantor Pemasaran

Name and Address of Subsidiary and/or Branch Offices or Representative Offices of Marketing Offices

### Kantor Operasional / Operational Offices

|                                                                      |                                                                                                                                                                              |
|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kantor Operasional Balikpapan / Balikpapan Operational Office</b> | Jl. Ruhui Rahayu No.124 – 125, Balikpapan<br>☎ (0542)870760102<br>✉ kop.balikpapan@mandiriinhealth.co.id                                                                     |
| <b>Kantor Operasional Bandung / Bandung Operational Office</b>       | Jl. Pelajar Pejuang 45 No. 15, Kel. Lingkar Selatan, Kec. Lengkong, Bandung 40263<br>☎ (022)87244476<br>✉ kop.bandung@mandiriinhealth.co.id                                  |
| <b>Kantor Operasional Botabek / Botabek Operational Office</b>       | Ruko Modernwalk No. 23 & 25<br>Modernland Kelapa Indah, Kec Tangerang, Kota Tangerang, Banten 15118<br>☎ (021)55761605, (021)55761607<br>✉ kop.botabek@mandiriinhealth.co.id |
| <b>Kantor Operasional Denpasar / Denpasar Operational Office</b>     | Jl. Tukad Gangga No.3, Denpasar, Bali - 80234<br>☎ (0361)233844 / (0361)241341<br>✉ kop.denpasar@mandiriinhealth.co.id                                                       |
| <b>Kantor Operasional Jakarta / Jakarta Operational Office</b>       | Menara Palma Lt. 6<br>Jl. HR. Rasuna Said Blok X2 Kav. 6, Jakarta - 12950<br>☎ (021)22513500 / (021)22513939<br>✉ kop.jakarta@mandiriinhealth.co.id                          |
| <b>Kantor Operasional Makassar / Makassar Operational Office</b>     | Jl. A.P. Pettarani No.18 Blok A5-A6, Makassar - 90231<br>☎ (0411)436626<br>✉ kop.makassar@mandiriinhealth.co.id                                                              |
| <b>Kantor Operasional Medan / Medan Operational Office</b>           | Jl. Tengku Amir Hamzah No. 12 a-b Medan - 20235<br>☎ (+62-61)662611 / 663811 / (+62-61)6618438<br>✉ kop.medan@mandiriinhealth.co.id                                          |
| <b>Kantor Operasional Palembang / Palembang Operational Office</b>   | Jl. Basuki Rahmat No. 2326 H RT.33 RW.09 Kemuning, 20 Ilir D II Palembang, Kota Palembang - 30127<br>☎ (0711)360445<br>✉ kop.palembang@mandiriinhealth.co.id                 |
| <b>Kantor Operasional Pekanbaru / Pekanbaru Operational Office</b>   | Jl. Arifin Ahmad No. 66, Pekanbaru - 28289<br>☎ (0761)7894216<br>✉ kop.pekanbaru@mandiriinhealth.co.id                                                                       |
| <b>Kantor Operasional Semarang / Semarang Operational Office</b>     | Jl. Mayjen Sutoyo No. 952 Kel. Pekunden, Kec. Semarang Tengah Kota Semarang - 50241<br>☎ (024)76441766<br>✉ kop.semarang@mandiriinhealth.co.id                               |
| <b>Kantor Operasional Surabaya / Surabaya Operational Office</b>     | Gedung Graha Pena Extension Lt. 8 Ruang 802<br>Jl. Ahmad Yani No. 88, Surabaya<br>☎ (031)8275 001, (031)82518659<br>✉ kop.surabaya@mandiriinhealth.co.id                     |

## Nama dan Alamat Perusahaan Anak dan/atau Kantor Cabang atau Kantor Perwakilan Kantor Pemasaran

Name and Address of Subsidiary and/or Branch Offices or Representative Offices of Marketing Offices

### Kantor Pelayanan / Service Offices

| Balikpapan Area                                                  |                                                                                                                                                                                                                          |
|------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kantor Layanan Banjarmasin / Banjarmasin Service Office</b>   | <p>Jl. Adiyaksa Ruko No. 2 RT. 27/1, Kelurahan Sungai Miai, Kec. Banjarmasin Utara, Kota Banjarmasin Kalimantan Selatan</p> <p>☎ (62)5113306507</p> <p>✉ kpy.banjarmasin@mandiriinhealth.co.id</p>                       |
| <b>Kantor Layanan Bontang / Bontang Service Office</b>           | <p>Jl. MT. Hariyono, RT. 31, No. 118 Kelurahan Api-Api, Kecamatan Bontang Utara, Kota Bontang - 75311</p> <p>☎ (0548)28756</p> <p>✉ kpy.bontang@mandiriinhealth.co.id</p>                                                |
| <b>Kantor Layanan Palangkaraya / Palangkaraya Service Office</b> | <p>Jl. Cempaka RT. 006, RW. 005, No. 20 A, Kota Palangka Raya - 73111</p> <p>☎ (0536)3226616</p> <p>✉ kpy.palangkaraya@mandiriinhealth.co.id</p>                                                                         |
| <b>Kantor Layanan Pontianak / Pontianak Service Office</b>       | <p>Jl. Gusti Hamzah No. 4G, RT. 001/RW. 008, Kelurahan Sungai Jawi Kecamatan Pontianak Kota, Kalimantan Barat</p> <p>☎ (0561)732499</p> <p>✉ kpy.pontianak@mandiriinhealth.co.id</p>                                     |
| <b>Kantor Layanan Samarinda / Samarinda Service Office</b>       | <p>Jl. Siradj Salman Ruko Grand Mahakam, Blok C-04, Samarinda</p> <p>☎ (0541)771142 / (0541)771144</p> <p>✉ kpy.samarinda@mandiriinhealth.co.id</p>                                                                      |
| <b>Kantor Layanan Tanah Grogot / Tanah Grogot Service Office</b> | <p>Jl. R Suprpto Kel. Tanah Grogot, Kab. Paser - 76211</p> <p>☎ (0543)22657</p> <p>✉ kpy.pasir@mandiriinhealth.co.id</p>                                                                                                 |
| <b>Kantor Layanan Tarakan / Tarakan Service Office</b>           | <p>Jl. Mulawarman RT 20 No. 14, Karang Anyar Pantai - 77111, Kalimantan Utara</p> <p>☎ (0551)51151 / (0551)22911</p> <p>✉ kpy.tarakan@mandiriinhealth.co.id</p>                                                          |
| Bandung Area                                                     |                                                                                                                                                                                                                          |
| <b>Kantor Layanan Cirebon / Cirebon Service Office</b>           | <p>Kawasan Ruko Soho Ptrapark Patrajasa Blok A, No. 3<br/>Jl. Tuparev, Cirebon Provinsi Jawa Barat - 45153</p> <p>☎ (0231)231466</p> <p>✉ kpy.cirebon@mandiriinhealth.co.id</p>                                          |
| <b>Kantor Layanan Karawang / Karawang Service Office</b>         | <p>Komplek Grand Taruma, Ruko Dharmawangsa I, Blok AK No. 8 Rt. 003/008<br/>Jl. Interchange Karawang Barat, Kel. Suka Makmur - Kec. Teluk Jambe Timur</p> <p>☎ (0267)8409012</p> <p>✉ karawang@mandiriinhealth.co.id</p> |
| Botabek Area                                                     |                                                                                                                                                                                                                          |
| <b>Kantor Layanan Bekasi / Bekasi Service Office</b>             | <p>Jl. Bulevar Selatan, Ruko Emerald Blok UA No. 06 Summarecon Bekasi, Bekasi Utara</p> <p>☎ (021)29620425</p> <p>✉ kpy.bekasi@mandiriinhealth.co.id</p>                                                                 |
| <b>Kantor Layanan Bogor / Bogor Service Office</b>               | <p>Jl. Raya Pajajaran No. 27 C, Bogor</p> <p>☎ (0251)8319888 / (0251)8384160</p> <p>✉ kpy.bogor@mandiriinhealth.co.id</p>                                                                                                |

## Nama dan Alamat Perusahaan Anak dan/atau Kantor Cabang atau Kantor Perwakilan Kantor Pemasaran

Name and Address of Subsidiary and/or Branch Offices or Representative Offices of Marketing Offices

| Makassar Area                                                            |                                                                                                                                                                                      |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kantor Layanan Ambon / Ambon Service Office</b>                       | Jl. Nona Saar Sopacua, RT 007/05, Kel. Wainitu Kota Ambon, Maluku<br>☎ (0911)343621<br>✉ kpy.ambon@mandiriinhealth.co.id                                                             |
| <b>Kantor Layanan Gorontalo / Gorontalo Service Office</b>               | Mandiri Cabang Gorontalo<br>Jl. Nani Wartabone No.28, Kel. Ipilo, Kec. Kota Timur, Kota Gorontalo, Provinsi Gorontalo<br>☎ (0435)823053<br>✉ kpy.gorontalo@mandiriinhealth.co.id     |
| <b>Kantor Layanan Jayapura / Jayapura Service Office</b>                 | Jl. Raya Abepura-Kotaraja Luar (Ruko samping Kantor Otonom)Kotaraja, Provinsi Papua<br>☎ (0967)583055<br>✉ kpy.jayapura@mandiriinhealth.co.id                                        |
| <b>Kantor Layanan Kendari / Kendari Service Office</b>                   | Jl. Made Sabara 2 No. 7, Kota Kendari Sulawesi Tenggara - 93111<br>☎ 08119106823<br>✉ kpy.kendari@mandiriinhealth.co.id                                                              |
| <b>Kantor Layanan Manado / Manado Service Office</b>                     | Jl. Sam Ratulangi No.67, Kota Manado - 95113<br>☎ (0431)840 240 / (0431)842 186<br>✉ kpy.manado@mandiriinhealth.co.id                                                                |
| <b>Kantor Layanan Palu / Palu Service Office</b>                         | Jl. Basuki Rahmat No. 34 Kel. Tatura Selatan, Kec. Palu Selatan (0451)4520076 Palu - Sulawesi Tengah<br>☎ 0451-4520076<br>✉ palu@inhealth.co.id                                      |
| Medan Area                                                               |                                                                                                                                                                                      |
| <b>Kantor Layanan Pematang Siantar / Pematang Siantar Service Office</b> | Komp. Ruko Patuan Anggi Gold<br>Jl.Patuan Anggi, Kelurahan Martoba Kecamatan Siantar Utara, Kota Pematang Siantar<br>☎ (0622)7554249<br>✉ kpy.pematang.siantar@mandiriinhealth.co.id |
| Denpasar Area                                                            |                                                                                                                                                                                      |
| <b>Kantor Layanan Kupang / Kupang Service Office</b>                     | Jl. Jend. Soeharto, Kompleks Ruko Frienship Blok A12 Kel. Naikoten 1, Kupang, Nusa Tenggara Timur<br>☎ (0380)824880<br>✉ kpy.kupang@mandiriinhealth.co.id                            |
| <b>Kantor Layanan Mataram / Mataram Service Office</b>                   | Jl. Bung Karno No.13, Mataram - 83127<br>☎ (0370)649661 / (0370)625899<br>✉ kpy.mataram@mandiriinhealth.co.id                                                                        |



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Name and Address of Subsidiary and/or Branch Offices or Representative Offices of Marketing Offices

|                                                                      |                                                                                                                                                                                                     |
|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Palembang Area</b>                                                |                                                                                                                                                                                                     |
| <b>Kantor Layanan Bandar Lampung / Bandar Lampung Service Office</b> | <p>Jl. Hos Cokroaminoto No. 52A, Kelurahan Enggal, Kecamatan Enggal, Kota Bandar Lampung - 35118</p> <p>☎ (0721)260201</p> <p>✉ bandar.lampung@mandiriinhealth.co.id</p>                            |
| <b>Kantor Layanan Bengkulu / Bengkulu Service Office</b>             | <p>Jl. Mangga IV Kelurahan Lingkar Timur, Kecamatan Singaran Pati, Kota Bengkulu Kota Bengkulu - 38221</p> <p>☎ (0736)28613</p> <p>✉ kpy.bengkulu@mandiriinhealth.co.id</p>                         |
| <b>Kantor Layanan Pangkal Pinang / Pangkal Pinang Service Office</b> | <p>Jl. A. Yani No. 11 Ruko Red Corner IV, Kec. Taman Sari, Kel. Batin Tikal, Pangkalpinang - Bangka Belitung</p> <p>☎ (0717)438249</p> <p>✉ bangka.belitung@inhealth.co.id</p>                      |
| <b>Semarang Area</b>                                                 |                                                                                                                                                                                                     |
| <b>Kantor Layanan Pekalongan / Pekalongan Service Office</b>         | <p>Ruko Jl. KH Mansyur No. 129, RT 03 RW 01 Kelurahan Podosugih Barat. Kecamatan Pekalongan Barat Kota Pekalongan</p> <p>☎ (0285)4416555</p> <p>✉ kpy.pekalongan@mandiriinhealth.co.id</p>          |
| <b>Kantor Layanan Purwokerto / Purwokerto Service Office</b>         | <p>Jl. Komisaris Bambang Suprpto No. 88, Purwokerto Kelurahan Purwokerto Wetan, Kecamatan Purwokerto Timur Kabupaten Banyumas</p> <p>☎ (0281)630890</p> <p>✉ kpy.banyumas@mandiriinhealth.co.id</p> |
| <b>Kantor Layanan Solo / Solo Service Office</b>                     | <p>Jl. Adi Sucipto No. 67, Blok F, Surakarta</p> <p>☎ (0271)731956</p> <p>✉ kpy.surakarta@mandiriinhealth.co.id</p>                                                                                 |
| <b>Kantor Layanan Yogyakarta / Yogyakarta Service Office</b>         | <p>Jl. Parangtritis No.11 Brontokusuman Mergangsan Kota Yogyakarta</p> <p>☎ (0274)5022339</p> <p>✉ kpy.yogyakarta@mandiriinhealth.co.id</p>                                                         |
| <b>Pekanbaru Area</b>                                                |                                                                                                                                                                                                     |
| <b>Kantor Layanan Batam / Batam Service Office</b>                   | <p>Komp. Bumi Riau Makmur Blok. A No. 04 Sungai Panas, Batam Centre</p> <p>☎ (0778)456622 / 430530, (0778)456621</p> <p>✉ kpy.batam@mandiriinhealth.co.id</p>                                       |
| <b>Kantor Layanan Jambi / Jambi Service Office</b>                   | <p>Jl. Hayam Wuruk No. 32, Jelutung, Jambi</p> <p>☎ (0741)32558 / (0741)32458</p> <p>✉ kpy.jambi@mandiriinhealth.co.id</p>                                                                          |
| <b>Kantor Layanan Padang / Padang Service Office</b>                 | <p>Jl. Dr. Sutomo No. 107/D, RT. 004/RW.02, Kelurahan Kubu Marapalam, Kecamatan Padang Timur</p> <p>☎ (0751)8958239</p> <p>✉ kpy.padang@mandiriinhealth.co.id</p>                                   |
| <b>Surabaya Area</b>                                                 |                                                                                                                                                                                                     |
| <b>Kantor Layanan Jember / Jember Service Office</b>                 | <p>Jl. Karimata No. 14 RT 001/RW 008 Kel. Sumbersari, Kec. Sumbersari Jember</p> <p>☎ (0331)412199</p> <p>✉ kpy.banyuwangi@mandiriinhealth.co.id</p>                                                |

## Nama dan Alamat Perusahaan Anak dan/atau Kantor Cabang atau Kantor Perwakilan Kantor Pemasaran

Name and Address of Subsidiary and/or Branch Offices or Representative Offices of Marketing Offices

|                                                          |                                                                                                                                                                                |
|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kantor Layanan Kediri /<br/>Kediri Service Office</b> | Jl. Sersan KKO Usman No. 30, Kelurahan Dandangan Kecamatan Kota, Kota Kediri, Provinsi Jawa Timur<br><br>☎ (0354)688444<br>✉ kpy.kediri@mandiriinhealth.co.id                  |
| <b>Kantor Layanan Malang /<br/>Malang Service Office</b> | Jl. Letjen Sutoyo Nomor 68 A, RT 11/RW 1 Kelurahan Bunulrejo, Kecamatan Blimbing Kota Malang - 65123<br><br>☎ (0341)362501, (0341)362500<br>✉ kpy.malang@mandiriinhealth.co.id |
| <b>Kantor Layanan Tuban /<br/>Tuban Service Office</b>   | Surya Residence Blok RK-06<br>Jl. DR Wahidin Sudirohusodo<br><br>☎ (0356)328264<br>✉ kpy.tuban@mandiriinhealth.co.id                                                           |

### Contact Center

|                        |                                                                                                        |
|------------------------|--------------------------------------------------------------------------------------------------------|
| <b>MICC Solo</b>       | Jl. Bhayangkara, No. 16 C - 16 D, Tipes, Serengan, Surakarta - 57154                                   |
| <b>MICC Yogyakarta</b> | Jl. C Simanjuntak No. 24. RT 08 RW 02 Kelurahan Terban, Kecamatan Gondokusuman Kota Yogyakarta - 55223 |





# 04

## **TINJAUAN UNIT PENDUKUNG BISNIS**

Overview  
on Business  
Support Unit



# Sumber Daya Manusia (SDM)

## Human Capital (HC)

Mandiri Inhealth percaya bahwa SDM merupakan aset penting yang dimiliki Perseroan, dan menjadi kunci utama dalam menggapai kesuksesan dan keberlanjutan. Perseroan berkomitmen meningkatkan kapabilitas SDM dengan melakukan inovasi dan pengembangan yang tepat dan terstruktur untuk hadirkan SDM andal dan unggul.

Pengembangan SDM dilakukan selaras dengan visi misi, serta strategi Perseroan. Mandiri Inhealth memiliki kebijakan pengelolaan SDM yang dilakukan secara menyeluruh dan berkelanjutan, mulai dari perencanaan kebutuhan organisasi, pemenuhan kapasitas, pengembangan, manajemen kinerja, sistem imbal jasa, hingga *retirement* pegawai. Dengan demikian, diharapkan SDM mampu menguasai teknologi, dan memiliki kompetensi unggul dengan *mindset* tumbuh. Upaya ini dilakukan untuk mewujudkan masa depan berkelanjutan bagi Perseroan.

### MANAJEMEN PENGELOLAAN SDM

Tata kelola SDM Mandiri Inhealth dilakukan melalui *employee lifecycle*, meliputi:

- 1. Pengembangan Organisasi (Organizational Development)**  
Desain struktur organisasi dan evaluasi jabatan, perencanaan kebutuhan pegawai (*capacity planning*), dan *framework* pengembangan karier (*career development framework*).
- 2. Pemenuhan Sumber Daya Manusia (Recruitment)**  
Pemenuhan pegawai sesuai kebutuhan (*recruitment and selection*) untuk menarik dan menyeleksi *the best talent in the market*, dan pengelolaan serta penggunaan jasa alih daya.
- 3. On boarding dan Hubungan Kepegawaian (Alignment)**  
Sistem *on boarding*, pengaturan status kepegawaian, dan hubungan kepegawaian (*employee relations*).
- 4. Pengembangan Pegawai (Development)**  
Pelatihan dan pengembangan kapabilitas SDM untuk mendukung kebutuhan bisnis.
- 5. Kinerja (Performance)**  
Sistem penilaian kinerja individu dan *feedback* yang *accountable* dan transparan.
- 6. Imbalan (Reward)**  
Sistem imbalan pegawai yang kompetitif (*total reward*).
- 7. Manajemen Talenta (Talent Management)**  
Manajemen talenta dan manajemen suksesi untuk

Mandiri Inhealth believes that HC is an important asset owned by the Company, and is the main key to achieving success and sustainability. The Company is committed to improving HC capabilities by carrying out appropriate and structured innovation and development to present reliable and superior HR.

HC development is carried out in line with the Company's vision, mission, and strategy. Mandiri Inhealth has a comprehensive and sustainable HC management policy, starting from planning organizational needs, capacity fulfillment, development, performance management, reward systems, to employee retirement. Thus, it is expected that HC will be able to master technology and have excellent competencies with a growth mindset. This effort is made to realize a sustainable future for the Company.

### HUMAN CAPITAL MANAGEMENT

Mandiri Inhealth's HR governance is carried out through the following employee lifecycle:

- 1. Organizational Development**  
Organizational structure design and job evaluation, planning for employee needs (*capacity planning*), and career development framework.
- 2. Fulfillment of Human Resources (Recruitment)**  
Fulfillment of employees as needed (*recruitment and selection*) to attract and select the best talent in the market and management as well as use of outsourcing services.
- 3. Onboarding and Employment Relations (Alignment)**  
On boarding system, employment status setting, and employee relations.
- 4. Employee Development**  
HC capability development and training to support business needs.
- 5. Performance**  
An accountable and transparent individual performance appraisal and feedback system.
- 6. Rewards**  
Competitive employee reward system (*total reward*).
- 7. Talent Management**  
Talent management and succession management





memastikan Perseroan memiliki *top talent* untuk menghasilkan *leadership pipeline* sehingga proses suksesi berjalan efektif.

#### 8. Pemutusan Hubungan Kerja (*Retirement*)

Sistem pengelolaan pemutusan hubungan kerja, di antaranya penyelesaian perselisihan hubungan industrial dan pemberhentian pegawai termasuk pensiun.

Implementasi *employee lifecycle* dilakukan secara berkesinambungan berdasarkan:

1. Proses dan kebijakan sumber daya manusia yang jelas, mudah dipahami, dan terintegrasi (*process and policy*);
2. Sistem dan infrastruktur teknologi yang dapat diandalkan dan *user friendly* (*system and technology*);
3. Budaya dan kepemimpinan yang menunjang transformasi, termasuk perubahan pola pikir dan perilaku, serta peningkatan peran *leaders* dalam proses pengelolaan sumber daya manusia (*culture and leadership*).

### STRUKTUR ORGANISASI PENGELOLA SDM

Berdasarkan Surat Keputusan Direksi No. 15/DIREKSI/KEP/0224 tanggal 07 Februari 2024 tentang Struktur Organisasi PT Asuransi Jiwa Inhealth Indonesia, struktur tata kelola SDM Mandiri Inhealth adalah sebagai berikut:

to ensure the Company has top talent to produce a leadership pipeline so that the succession process runs effectively.

#### 8. Termination of Employment (*Retirement*)

Management system for termination of employment, including settlement of industrial relations disputes and dismissal of employees including retirement.

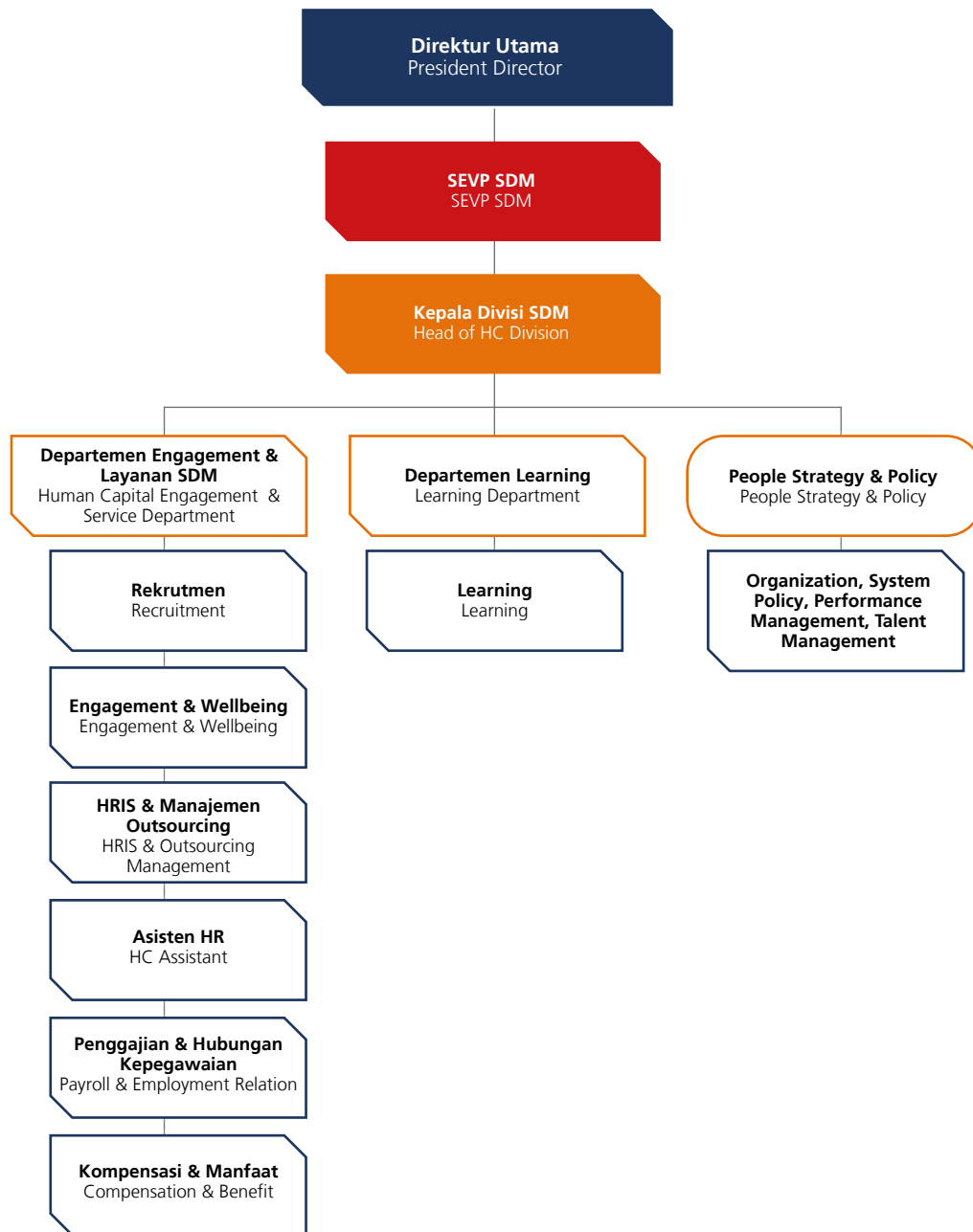
Implementation of the employee lifecycle is carried out continuously based on:

1. Human Capital policies and processes that are clear, easy to understand, and integrated (*process and policy*);
2. Reliable and user-friendly system and technology infrastructure (*system and technology*);
3. Culture and leadership that supports transformation, including changes in mindset and behavior, as well as increasing the role of leaders in the process of managing Human Capital (*culture and leadership*).

### ORGANIZATIONAL STRUCTURE OF HUMAN CAPITAL MANAGEMENT

Based on the Decree of the Board of Directors No. 15/DIREKSI/KEP/0224 dated February 7, 2024, on the Organizational Structure of PT Asuransi Jiwa Inhealth Indonesia, the HR governance structure of Mandiri Inhealth is as follows:

**Struktur Tata Kelola SDM Mandiri Inhealth / HR Governance Structure of Mandiri Inhealth**



Pengelolaan SDM Perseroan dilakukan oleh Divisi Sumber Daya Manusia (SDM) yang berada di bawah supervisi Direktur Utama. Komposisi Divisi SDM meliputi:

The Company's HC management is carried out by the Human Capital (HC) Division which is under the supervision of the President Director. The composition of the HC Division includes:

| No                    | Jabatan / Position                                                       | Jumlah (Orang) / Total (People) |
|-----------------------|--------------------------------------------------------------------------|---------------------------------|
| 1                     | SEVP SDM / Senior Executive Vice President (SEVP) of Human Capital       | 1                               |
| 2                     | Kepala Divisi SDM / Head of HR Division                                  | 1                               |
| 3                     | Departemen Engagement & Layanan SDM / HC Engagement & Service Department | 8                               |
| 4                     | Departemen Learning / Learning Department                                | 3                               |
| 5                     | People Strategy & Policy / People Strategy & Policy                      | 1                               |
| <b>Jumlah / Total</b> |                                                                          | <b>14</b>                       |



## TUGAS DAN FUNGSI ORGANISASI PENGELOLA SDM

Divisi Sumber Daya Manusia memiliki pembagian tugas dan tanggung jawab sebagai berikut:

## DUTIES AND FUNCTIONS OF HC MANAGEMENT ORGANIZATION

The duties and responsibilities of the Human Capital Division are as follows:

**Tabel Tugas dan Fungsi Organ Pengelola SDM /  
Duties and Functions of HC Management**

| No | Departemen / Department                                       | Ruang Lingkup Tugas dan Tanggung Jawab / Scope and Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Engagement & Layanan SDM / Engagement & HC Service Department | <ul style="list-style-type: none"> <li>Mengembangkan strategi engagement dan transformasi budaya / Develop engagement strategy and cultural transformation.</li> <li>Merencanakan kebutuhan pegawai, melaksanakan rekrutmen untuk pemenuhan pegawai, mengelola hubungan industrial/kepegawaian, mengelola kompensasi dan benefit dan menjalankan operasional SDM / Plan employee needs, carry out recruitment for employee fulfillment, manage industrial/employee relations, manage compensation and benefits and carry out HC operations.</li> </ul> |
| 2  | Learning                                                      | Mengembangkan strategi dan mengelola kegiatan pengembangan kompetensi pegawai / Develop strategies and manage employee competency development activities.                                                                                                                                                                                                                                                                                                                                                                                              |
| 3  | People Strategy & Policy                                      | Mengembangkan strategi dan mengelola kegiatan pengembangan organisasi dan manajemen talenta secara komprehensif / Develop strategies and manage organizational development and talent management activities comprehensively.                                                                                                                                                                                                                                                                                                                           |

## PENGELOLAAN SDM

### Strategi Rekrutmen Sumber Daya Manusia

Dalam melaksanakan proses rekrutmen, Perseroan menggunakan prinsip "*the right man for the right place at the right time*". Proses rekrutmen dilakukan secara tepat dan akurat untuk mendapatkan pegawai yang berkualitas dalam mendukung pertumbuhan bisnis jangka panjang dan berkesinambungan. Perseroan wajib memastikan bahwa calon pegawai memiliki kesesuaian dengan nilai-nilai Perseroan.

## HUMAN CAPITAL MANAGEMENT

### Human Capital Recruitment Strategy

In implementing the recruitment process, the Company uses the principle of "*the right man for the right place at the right time*". The recruitment process is carried out precisely and accurately to obtain quality employees to support long-term and sustainable business growth. The Company shall ensure that prospective employees are in line with the Company's values.

### Prosedur rekrutmen pegawai dilakukan melalui:

### The employee recruitment procedure is carried out through:

| Internal Sourcing                                                                                                                                                                                                                                                                                | External Sourcing                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Jalur rekrutmen yang kandidatnya berasal dari internal Perseroan melalui mekanisme rotasi dan promosi baik untuk level staf maupun pimpinan / Recruitment channel where candidates come from within the Company through a rotation and promotion mechanism for both staff and leadership levels. | Jalur rekrutmen yang kandidatnya berasal dari eksternal baik dari <i>freshgraduate</i> maupun kandidat yang telah memiliki pengalaman dan keahlian tertentu ( <i>experience hire</i> ) / Recruitment channel where candidates come from external sources, both from fresh graduates and candidates who already have experience and certain expertise ( <i>experience hire</i> ). |

Tahapan rekrutmen pegawai meliputi:

1. Pencarian kandidat (*sourcing*);
2. Proses seleksi yang terdiri dari *interview*, psikometrik test, *medical test*, *background checking*;
3. Tahap *offering*.

Employee recruitment stages include:

1. Candidate search (*sourcing*);
2. Selection process consisting of interviews, psychometric tests, medical tests, background checking;
3. Offering stage.

Selain itu, Mandiri Inhealth memiliki sistem *e-Recruitment* bekerja sama dengan Bank Mandiri melalui Mandiri *Career*

In addition, Mandiri Inhealth has an *e-Recruitment* system in collaboration with Bank Mandiri through the Mandiri *Career*

Website, job posting vacant position di career website Perseroan, recruitment platform seperti jobstreet, LinkedIn dan platform lainnya, serta rekrutmen konvensional melalui kegiatan job fair atau campus hiring.

Website, job posting vacant positions on the Company's career website, recruitment platforms such as jobstreet, LinkedIn, and other platforms, as well as conventional recruitment through job fairs or campus hiring activities.

Hingga 31 Desember 2024, Mandiri Inhealth berhasil melakukan rekrutmen terhadap 43 pegawai baru dengan rincian sebagai berikut:

As of December 31, 2024, Mandiri Inhealth has successfully recruited 43 new employees with the following details:

**Tabel Rekrutmen tahun 2024 /  
Recruitment in 2024**

| Jabatan / Position                                       | Posisi / Job Title                  | Jumlah / Total |
|----------------------------------------------------------|-------------------------------------|----------------|
| Kepala Divisi/setingkat / Division Head/Equivalent       | Kepala Divisi / Division Head       | 1              |
| Kepala Departemen/setingkat / Department Head/Equivalent | Kepala Department / Department Head | 6              |
| Staf / Staff                                             | Staf / Staff                        | 36             |
| <b>Jumlah / Total</b>                                    |                                     | <b>43</b>      |

## DEMOGRAFI SDM 2024

### Pergerakan Jumlah Pegawai 2020-2024

Di tahun 2024, Perseroan memiliki sebanyak 705 pegawai, jumlah ini mengalami Penurunan sebesar 5,3% jika dibandingkan dengan jumlah pegawai tahun 2023 sebanyak 745 pegawai. Penurunan ini merupakan salah satu inisiatif peningkatan produktivitas pegawai dan efisiensi biaya.

## HUMAN CAPITAL DEMOGRAPHY IN 2024

### Employee Turnover in 2020-2024

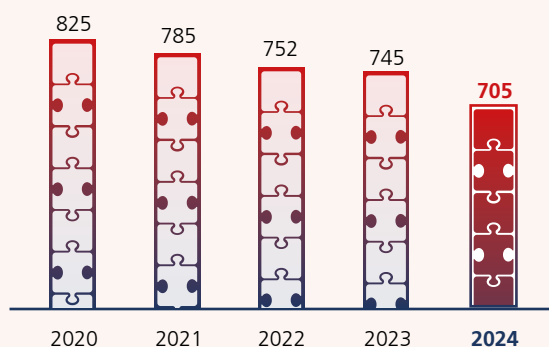
In 2024, the Company had 705 employees, a decrease of 5.3% compared to the total employees in 2023 of 745 employees. This decrease was one of the initiatives to increase employee productivity and cost efficiency.

Informasi jumlah pegawai Perseroan selama 5 (lima) tahun terakhir adalah sebagai berikut:

Information on total employees of the Company for the last 5 (five) years is as follows:

**Tabel Jumlah Pegawai tahun 2020 – 2024 /  
Total Employees in 2020-2024**

| 2024 | 2023 | 2022 | 2021 | 2020 |
|------|------|------|------|------|
| 705  | 745  | 752  | 785  | 825  |



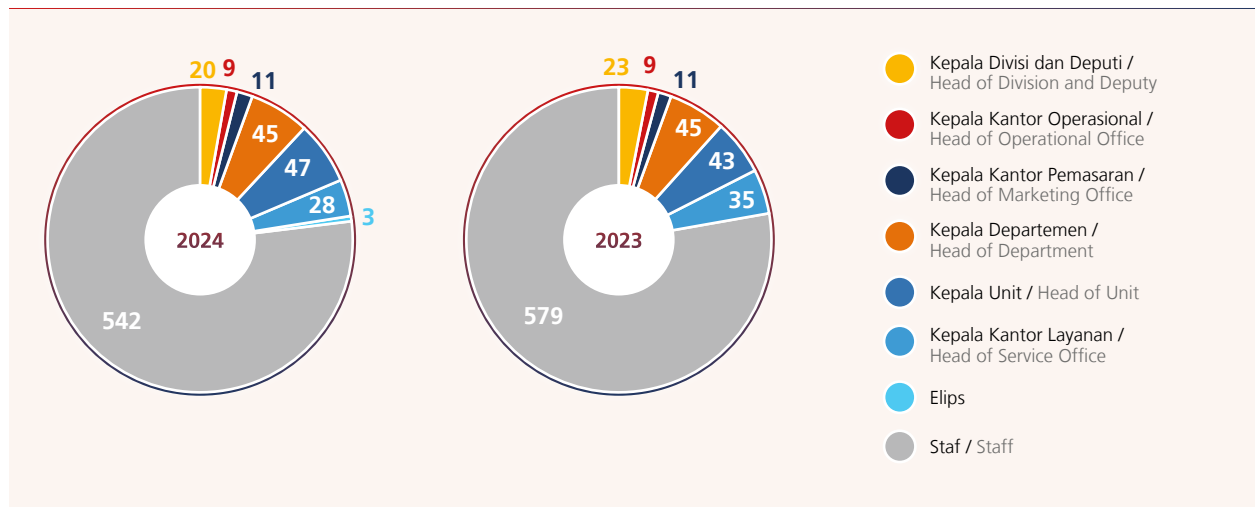


## Demografi Pegawai berdasarkan Level Organisasi

## Employee Demographic by Organization

Tabel Pegawai berdasarkan Level Organisasi tahun 2024 /  
Employees by Organizational Level in 2024

| Level Organisasi / Organization Level                  | 2024             |                    |                | 2023             |                    |                |
|--------------------------------------------------------|------------------|--------------------|----------------|------------------|--------------------|----------------|
|                                                        | Laki-laki / Male | Perempuan / Female | Jumlah / Total | Laki-laki / Male | Perempuan / Female | Jumlah / Total |
| Kepala Divisi dan Deputi / Head of Division and Deputy | 10               | 10                 | 20             | 10               | 13                 | 23             |
| Kepala Kantor Operasional / Head of Operational Office | 3                | 6                  | 9              | 3                | 6                  | 9              |
| Kepala Kantor Pemasaran / Head of Marketing Office     | 8                | 3                  | 11             | 8                | 3                  | 11             |
| Kepala Departemen / Head of Department                 | 26               | 19                 | 45             | 26               | 19                 | 45             |
| Kepala Unit / Head of Unit                             | 31               | 16                 | 47             | 26               | 17                 | 43             |
| Kepala Kantor Layanan / Head of Service Office         | 17               | 11                 | 28             | 23               | 12                 | 35             |
| Elips                                                  | 0                | 3                  | 3              | 0                | 0                  | 0              |
| Staf / Staff                                           | 232              | 310                | 542            | 257              | 322                | 579            |
| <b>Jumlah / Total</b>                                  | <b>327</b>       | <b>378</b>         | <b>705</b>     | <b>353</b>       | <b>392</b>         | <b>745</b>     |



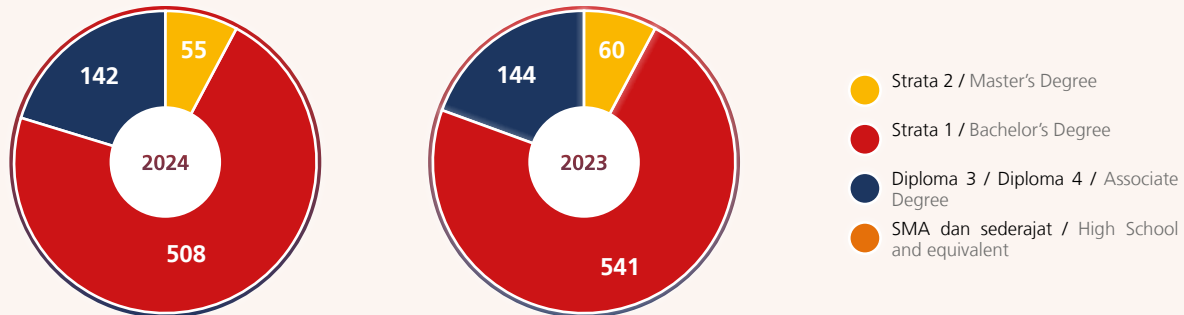
## Demografi Pegawai berdasarkan Tingkat Pendidikan

## Employee Demographic by Education

Tabel Pegawai berdasarkan Tingkat Pendidikan tahun 2024 /  
Employees by Education in 2024

| Tingkat Pendidikan / Education         | 2024             |                    |                | 2023             |                    |                |
|----------------------------------------|------------------|--------------------|----------------|------------------|--------------------|----------------|
|                                        | Laki-laki / Male | Perempuan / Female | Jumlah / Total | Laki-laki / Male | Perempuan / Female | Jumlah / Total |
| Strata 2 / Master's Degree             | 29               | 26                 | 55             | 36               | 24                 | 60             |
| Strata 1 / Bachelor's Degree           | 255              | 253                | 508            | 269              | 272                | 541            |
| Diploma / Associate Degree             | 43               | 99                 | 142            | 48               | 96                 | 144            |
| SMA/Sederajat / High School/Equivalent | 0                | 0                  | 0              | 0                | 0                  | 0              |
| <b>Jumlah / Total</b>                  | <b>327</b>       | <b>378</b>         | <b>705</b>     | <b>353</b>       | <b>392</b>         | <b>745</b>     |

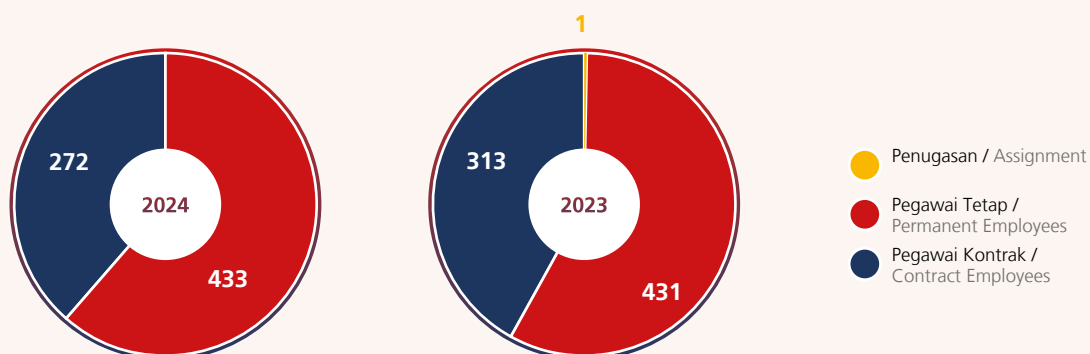




## Demografi Pegawai berdasarkan Status Kepegawaian Employee Demographic by Employment Status

Tabel Pegawai berdasarkan Status Kepegawaian tahun 2024 /  
Employees by Employment Status in 2024

| Status Kepegawaian / Employment Status | 2024             |                    |                | 2023             |                    |                |
|----------------------------------------|------------------|--------------------|----------------|------------------|--------------------|----------------|
|                                        | Laki-laki / Male | Perempuan / Female | Jumlah / Total | Laki-laki / Male | Perempuan / Female | Jumlah / Total |
| Penugasan / Assignment                 | 0                | 0                  | 0              | 1                | 0                  | 1              |
| Pegawai Tetap / Permanent Employees    | 200              | 233                | 433            | 202              | 229                | 431            |
| Pegawai Kontrak / Contract Employees   | 127              | 145                | 272            | 150              | 163                | 313            |
| <b>Jumlah / Total</b>                  | <b>327</b>       | <b>378</b>         | <b>705</b>     | <b>353</b>       | <b>392</b>         | <b>745</b>     |



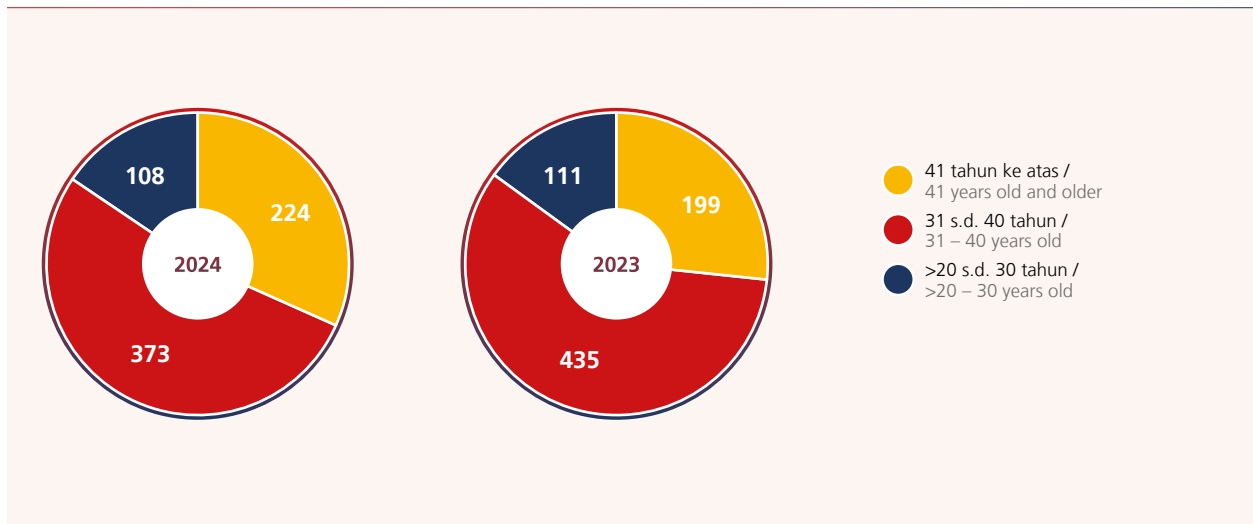


## Demografi Pegawai berdasarkan Usia

## Employee Demographic by Age

Tabel Pegawai berdasarkan Usia tahun 2024 /  
Employee Demographic by Age in 2024

| Usia / Age                                | 2024             |                    |                | 2023             |                    |                |
|-------------------------------------------|------------------|--------------------|----------------|------------------|--------------------|----------------|
|                                           | Laki-laki / Male | Perempuan / Female | Jumlah / Total | Laki-laki / Male | Perempuan / Female | Jumlah / Total |
| 41 tahun ke atas / 41 years old and older | 111              | 113                | 224            | 102              | 97                 | 199            |
| 31 - 40 tahun / 31-40 years old           | 165              | 208                | 373            | 198              | 237                | 435            |
| >20 - 30 tahun / >20-30 years old         | 51               | 57                 | 108            | 53               | 58                 | 111            |
| Jumlah / Total                            | 327              | 378                | 705            | 353              | 392                | 745            |

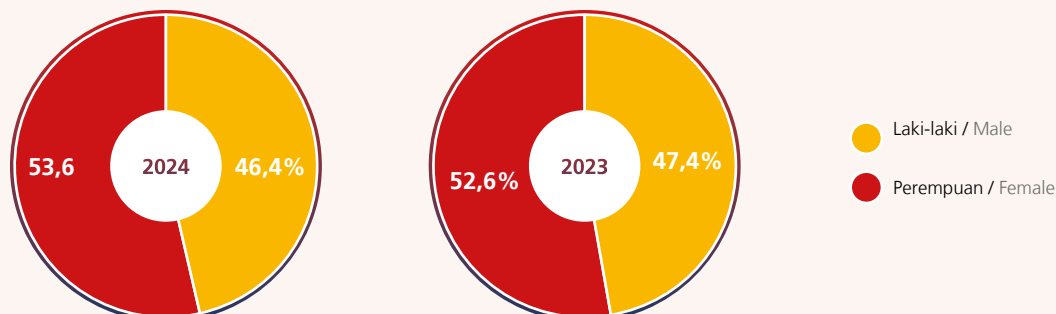


## Demografi Pegawai berdasarkan Jenis Kelamin

## Employee Demographic by Gender

Tabel Pegawai berdasarkan Jenis Kelamin tahun 2024 /  
Employee Demographic by Gender in 2024

| Jenis Kelamin / Gender | 2024           |                                 | 2023           |                                 |
|------------------------|----------------|---------------------------------|----------------|---------------------------------|
|                        | Jumlah / Total | Komposisi (%) / Composition (%) | Jumlah / Total | Komposisi (%) / Composition (%) |
| Laki-laki / Male       | 327            | 46,4                            | 353            | 47,38                           |
| Perempuan / Female     | 378            | 53,6                            | 392            | 52,62                           |
| Jumlah / Total         | 705            | 100,00                          | 745            | 100,00                          |



## PELAKSANAAN SISTEM ON BOARDING BAGI PEGAWAI BARU

Setiap pegawai baru yang bergabung ke Perseroan diwajibkan mengikuti Program *on boarding* agar pegawai dapat memahami dengan baik fungsi-fungsi, *culture*, *business process*, produk, strategi dan kebijakan yang ada dalam organisasi Perseroan. Sistem *on boarding* mengacu pada beberapa prinsip-prinsip sebagai berikut:

### 1. Compliance

Mempersiapkan pegawai untuk memahami dasar-dasar ketentuan dan kebijakan yang berlaku di Perseroan.

### 2. Clarification

Memastikan bahwa pegawai mengerti dan memahami pekerjaan barunya dan apa yang diharapkan dari padanya.

### 3. Culture

Mempersiapkan pegawai untuk dapat menerima dan menjalankan norma-norma Perseroan, termasuk budaya AKHLAK.

### 4. Connection

Memastikan bahwa pegawai dapat membina hubungan antar pegawai dengan baik dan positif

## IMPLEMENTATION OF ON BOARDING SYSTEM FOR NEW EMPLOYEES

Every new employee who joins the Company is required to take part in the on Boarding Program so that employees can understand well the functions, culture, business processes, products, strategies and policies that exist within the Company's organization. The on boarding system refers to the following principles:

### 1. Compliance

Prepare employees to understand the basic provisions and policies that apply in the Company.

### 2. Clarification

Ensure that employees know and understand their new job and what is expected of them.

### 3. Culture

Prepare employees to be able to accept and carry out the Company's norms, including the AKHLAK culture.

### 4. Connection

Ensure that employees can foster good and positive relationships among employees.

## PENGELOLAAN HUBUNGAN INDUSTRIAL

Perseroan berkomitmen untuk menciptakan ruang dan suasana kerja yang terbuka, positif, dan progresif dalam meningkatkan hubungan industrial yang harmonis, adil, dan dinamis. Dengan demikian, Perseroan menjaga hubungan industrial dengan baik sebagai bentuk hubungan kerja yang sehat, harmonis, serta konstruktif antara pegawai dan Perseroan. Hubungan industrial ini disesuaikan dengan

## MANAGEMENT OF INDUSTRIAL RELATIONS

The Company is committed to creating an open, positive, and progressive workspace and atmosphere in improving harmonious, fair, and dynamic industrial relations. Thus, the Company maintains good industrial relations as a form of healthy, harmonious, and constructive working relations between employees and the Company. These industrial relations are adjusted by upholding the rights



menjunjung tinggi hak dan kewajiban, serta menghormati kepentingan semua pihak terkait.

Implementasi hubungan industrial dibangun atas dasar kesepakatan dan pemahaman. Perseroan dan pegawai melaksanakan hak, kewajiban, dan tanggung jawab dengan baik. Praktik hubungan industrial dijalankan dengan mengacu kepada:

1. Peraturan Perusahaan (PP);
2. Peraturan Internal dan Eksternal;
3. Penanganan keluhan kesah;
4. Penyelesaian Perselisihan Hubungan Industrial.

Langkah ini dilakukan dengan tujuan sebagai berikut:

1. Menciptakan hubungan industrial yang harmonis yang dibangun dan dikelola dengan baik, dengan peran aktif pegawai dan organisasi pegawai yang diakui oleh Perseroan;
2. Menciptakan kegiatan yang dapat meningkatkan *level of engagement* Pegawai terhadap Perseroan melalui program-program efektif yang mampu memberikan dampak pada perubahan sikap dan perilaku kerja pegawai serta membawa perubahan yang positif bagi kinerja Perseroan;
3. Menciptakan lingkungan yang aman, terbuka dan bertanggung jawab bagi para pegawai dalam bekerja agar pegawai dapat bekerja secara nyaman, berkarya dan berinovasi sesuai dengan yang dibutuhkan oleh organisasi.

## PROGRAM ENGAGEMENT PEGAWAI

Program engagement pegawai dirancang untuk menciptakan hubungan yang harmonis antara pegawai dan Perseroan. Di tahun 2024, Perseroan telah melakukan program engagement pegawai antara lain:

- **Mandiri Inhealth Leaders Talk Mindset (MI-LTM)**  
Leadership yang efektif akan membawa perusahaan menuju kesuksesan. Pembentukan *mindset* seorang *leader* harus terus diasah agar memiliki kemampuan untuk membangun *super team* dan siap menghadapi tantangan di kemudian hari.

Di tahun 2024, Divisi Sumber Daya Manusia telah melaksanakan program Mandiri Inhealth Leaders Talk Mindset (MI-LTM) sebanyak 1 (satu) series. Program ini dihadiri oleh narasumber Direksi Mandiri Inhealth dan Direksi PT FitAja Digital Nusantara serta menghadirkan

and obligations, and respecting the interests of all related parties.

The implementation of industrial relations is built on the basis of agreement and understanding. The Company and its employees carry out their rights, obligations, and responsibilities properly. Industrial relations practices are carried out with reference to:

1. Company Regulations (PP);
2. Internal and External Regulations;
3. Handling of complaints;
4. Settlement of Industrial Relations Disputes.

This step is carried out with the following objectives:

1. Creating harmonious industrial relations that are well built and managed, with the active role of employees and employee organizations acknowledged by the Company;
2. Creating activities that can increase the level of employee engagement with the Company through effective programs that are able to have an impact on changes in employee attitudes and work behavior and bring about positive changes to the Company's performance;
3. Creating a safe, open, and responsible environment for employees to work so that employees can work comfortably, to create and innovate in accordance with the needs of the organization.

## EMPLOYEE ENGAGEMENT PROGRAM

The employee engagement program is designed to create a harmonious relation between employees and the Company. The Company has implemented employee engagement programs in 2024 as follows:

- **Mandiri Inhealth Leaders Talk Mindset (MI-LTM)**  
Effective leadership will lead the Company to success. The development of a leader's mindset must continue to be honed in order to have the ability to build a super team and be ready to face challenges in the future.

In 2024, the Human Resources Division has implemented 1 (one) Mandiri Inhealth Leaders Talk Mindset (MI-LTM) programs. The program was attended by speakers from the Directors of Mandiri Inhealth and the Directors of PT FitAja Digital Nusantara as well as presenting

gen milenial Mandiri Inhealth untuk mendapatkan perspektif dari sisi milenial sebagai suksesor di masa depan.

Topik yang dihadirkan dalam Mandiri Inhealth Leaders Talk Mindset (MI-LTM) bersumber dari Kompetensi Leaders BUMN yakni:

1. *Digital Leadership.*
2. *Building Strategic Partnership.*
3. *Strategic Orientation.*
4. *Managing Diversity.*
5. *Driving Execution.*
6. *Driving Innovation.*
7. *Developing Organizational Capabilities.*
8. *Leading Change.*

Informasi program Mandiri Inhealth Leaders Talk Mindset (MI-LTM) di tahun 2024 adalah sebagai berikut:

**Tabel Program Mandiri Inhealth Leaders Talk Mindset (MI-LTM) tahun 2024 /  
Mandiri Inhealth Leaders Talk Mindset (MI-LTM) Program in 2024**

| Tanggal Pelaksanaan /<br>Date of Implementation | Topik / Topic                                                                         | Narasumber / Speaker  |
|-------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------|
| 11 Juli 2024 /<br>July 11, 2024                 | Creating a Positive Work Environment through Employee Value Proposition and Wellbeing | Harjito Hasto Prasajo |

the Mandiri Inhealth millennial generation to gain a perspective from the millennial standpoint as future successors.

The topics presented in the Mandiri Inhealth Leaders Talk Mindset (MI-LTM) are sourced from SOEs Leaders Competencies, namely:

1. Digital Leadership.
2. Building Strategic Partnerships.
3. Strategic Orientation.
4. Managing Diversity.
5. Driving Execution.
6. Driving Innovation.
7. Developing Organizational Capabilities.
8. Leading Change.

Information about the Mandiri Inhealth Leaders Talk Mindset (MI-LTM) program in 2024 is as follows:

#### • **Mandiri Inhealth Onboarding Program (MIOP)**

Mandiri Inhealth Onboarding Program (MIOP) merupakan program *alignment* yang bertujuan untuk mempersiapkan Pegawai baru (*new joinners*, *new promotion*, dan *new people leaders*) untuk beradaptasi dalam melaksanakan peran dan tanggung jawabnya di Mandiri Inhealth. Program MIOP dapat menciptakan fondasi yang kokoh untuk menciptakan *engagement* Pegawai.

MIOP memberikan pengenalan yang menyeluruh terhadap bisnis proses Mandiri Inhealth, visi, misi, *core values*, dan budaya Perusahaan serta inisiatif strategis Mandiri Inhealth. Hal ini membantu pegawai baru dan pegawai promosi untuk merasa terkoneksi dengan Perusahaan, serta membangun identitas yang kuat sebagai bagian dari Laskar Tangguh Mandiri Inhealth.

MIOP juga memperkenalkan para peserta dengan rekan-rekan kerja lainnya sehingga menciptakan hubungan yang positif sesama Pegawai, membangun jaringan sosial sehingga menjadi kunci kolaborasi di lingkungan

#### • **Mandiri Inhealth Onboarding Program (MIOP)**

Mandiri Inhealth Onboarding Program (MIOP) is an alignment program that aims to prepare new employees (new joiners, new promotions, and new people leaders) to adapt in carrying out their roles and responsibilities at Mandiri Inhealth. The MIOP program can create a solid foundation for creating employee engagement.

MIOP provides a comprehensive introduction to Mandiri Inhealth's business processes, vision, mission, core values, and corporate culture as well as Mandiri Inhealth's strategic initiatives. This helps new employees and promotional employees to feel connected to the Company, as well as building a strong identity as part of Laskar Tangguh Mandiri Inhealth.

MIOP also introduces participants to other colleagues so as to create positive relationships between employees, builds social networks so that it becomes the key to collaboration in the work environment. MIOP presents





kerja dan tidak kalah penting MIOP menghadirkan narasumber internal yang *expert* di bidangnya.

- **Healthy Minds**

Di tahun 2024, Mandiri Inhealth melalui Divisi SDM telah menyelenggarakan program webinar kesehatan mental yaitu "**Healthy Minds**" sebanyak 4 (empat) *series*. Program ini dilakukan untuk memberikan pemahaman dan pentingnya mengelola kesehatan mental, serta sebagai bentuk kepedulian Perusahaan untuk memberikan dukungan yang tepat dalam meningkatkan engagement dan produktivitas Pegawai.

Informasi program *Healthy Minds* Mandiri Inhealth di tahun 2024 adalah sebagai berikut:

internal speakers who are experts in their fields.

- **Healthy Minds**

In 2024, Mandiri Inhealth through the HC Division held 4 (four) series of "**Healthy Minds**", a mental health webinar program. This program is carried out to provide understanding and the importance of managing mental health, as well as a form of the Company's concern to provide appropriate support in increasing employee engagement and productivity.

Information on the Mandiri Inhealth Healthy Minds program in 2024 is as follows:

**Tabel program *Healthy Minds* Mandiri Inhealth tahun 2024 /  
Mandiri Inhealth Healthy Minds program in 2024**

| Tanggal Pelaksanaan /<br>Date of Implementation | Topik / Topic                                                                                                                                                                        | Narasumber / Speaker                          |
|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| 25 Januari 2024 /<br>January 25, 2024           | Life Changing Healthy Habits in 2024                                                                                                                                                 | Yudha Heka M., Psikolog,<br>CMHA              |
| 31 Mei 2024 /<br>May 31, 2024                   | From Intent to Impact: Navigating The Path to Successful Execution                                                                                                                   | Mega Tala H.M., Psi.,<br>Psikolog             |
| 11 Juni 2024 /<br>July 11, 2024                 | Get Things Done Strategies for Boosting Productivity                                                                                                                                 | Sri Wulandari (Naluri Mental<br>Health Coach) |
| 11 Oktober 2024 /<br>October 11, 2024           | Lengah Dikit, Udah Akhir Tahun Aja: Sesi Refleksi Diri Untuk Melangkah Ke Depan / Let Your Guard Down and It is Already the End of the Year: Self-Reflection Session to Move Forward | Marsya Rezkitia, M.Psi                        |

- **Reward Mandiri Inhealth Best Employee (MIBE)**

Program Mandiri Inhealth *Best Employee* dilakukan sebagai pemberian penghargaan atas kinerja unggul yang diberikan oleh Pegawai kepada Perseroan. Program ini diharapkan dapat mendorong semangat kompetisi yang sehat kepada Pegawai untuk terus meningkatkan kualitas kinerja dan dedikasi untuk kesuksesan bersama.

Proses penilaian Mandiri Inhealth *Best Employee* tidak hanya didasari dengan pencapaian kualitatif semata tetapi juga dengan mengidentifikasi nilai budaya Perusahaan yaitu AKHLAK. Sehingga Pegawai yang diakui sebagai Mandiri Inhealth *Best Employee* juga diharapkan memiliki peran sebagai teladan dan motivator bagi rekan-rekan kerjanya.

Di tahun 2024, Mandiri Inhealth telah melaksanakan proses seleksi dan pemilihan MIBE kepada sebanyak 10 Pegawai terbaik yang terpilih menjadi pemenang.

- **Mandiri Inhealth Best Employee (MIBE) Reward**

The Mandiri Inhealth Best Employee program is carried out as an award for excellent performance given by Employees to the Company. This program is expected to encourage a healthy competitive spirit for Employees to continue to improve the quality of performance and dedication for mutual success.

The Mandiri Inhealth Best Employee assessment process is not only based on qualitative achievements but also by identifying the Company's cultural values, namely AKHLAK. Employees who are recognized as Mandiri Inhealth Best Employee are also expected to have a role as role models and motivators for their colleagues

In 2024, Mandiri Inhealth has carried out the MIBE selection and election process for 10 the best employees who were selected as winners.

• **Internal event**

Di tahun 2024, Mandiri Inhealth menyelenggarakan acara internal sebagai berikut:

• **Internal events**

In 2024, Mandiri Inhealth held the following internal events:

**Tabel Internal Event Mandiri Inhealth tahun 2024 /  
Mandiri Inhealth Internal Event in 2024**

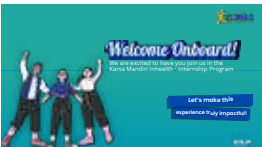
| Tanggal / Date                          | Uraian / Description         | Dokumentasi / Documentation                                                          |
|-----------------------------------------|------------------------------|--------------------------------------------------------------------------------------|
| 26 Januari 2024 /<br>January 26, 2024   | Insurance Insight Series 6   |    |
| 13 Februari 2024 /<br>February 13, 2024 | MIOP for New Leaders Batch 1 |   |
| 6-7 Maret 2024 /<br>March 6-7, 2024     | MIOP for New Joiners Batch 1 |  |
| 22 Maret 2024 /<br>March 22, 2024       | BCM Awareness Series         |  |
| 12-13 Juni 2024 /<br>June 12-13, 2024   | MIOP for New Joiners Batch 2 |  |
| 03 Juli 2024 / July<br>03, 2024         | Onboarding MICC Batch 1      |  |



| Tanggal / Date                                     | Uraian / Description                                                                                                                           | Dokumentasi / Documentation                                                          |
|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| 11-15 Juli 2024 /<br>July 11-15, 2024              | Training Power BI                                                                                                                              |    |
| 31 Juli 2024 / July<br>31, 2024                    | Training & Sharing Session ASO                                                                                                                 |    |
| 10 September 2024<br>/ September 10,<br>2024       | Sharing Session Legal Talks                                                                                                                    |    |
| 12-13 September<br>2024 / September<br>12-13, 2024 | MIOP for New Joiners Batch 3                                                                                                                   |   |
| 01 Oktober 2024 /<br>October 01, 2024              | Awareness ISO 27001 Sistem<br>Manajemen Keamanan Informasi /<br>Awareness ISO 27001 Information<br>Security Management System                  |  |
| 10-11 Oktober<br>2024 / October 10-<br>11, 2024    | Training dengan Tema "Kunci Menuju<br>Tata Kelola Perusahaan Yang Baik" /<br>Training with the theme "The Key to<br>Good Corporate Governance" |  |

| Tanggal / Date                                | Uraian / Description                                                                                                                                              | Dokumentasi / Documentation                                                          |
|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| 23 Oktober 2024 /<br>October 23, 2024         | Webinar "Implementasi Program APUPPT dan PPPSPM di Industri Asuransi Jiwa / Webinar "Implementation of APUPPT and PPPSPM Programs in the Life Insurance Industry" |    |
| 06 November 2024 /<br>November 06, 2024       | Refreshment Training Awareness ISO 37001 SMAP                                                                                                                     |    |
| 11-12 November 2024 /<br>November 11-12, 2024 | MI Sales Clinic Batch 1                                                                                                                                           |   |
| 20-22 November 2024 /<br>November 20-22, 2024 | MI PACE for L2                                                                                                                                                    |  |
| 11-12 Desember 2024 /<br>December 11-12, 2024 | MI Sales Clinic Batch 2                                                                                                                                           |  |
| 16-17 Desember 2024 /<br>December 16-17, 2024 | MI PACE for L3 Batch 1                                                                                                                                            |  |



| Tanggal / Date                             | Uraian / Description                                                                                                                                                                      | Dokumentasi / Documentation                                                         |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| 16-17 Desember 2024 / December 16-17, 2024 | MI PACE for L3 Batch 2                                                                                                                                                                    |   |
| 24 Desember 2024 / December 24, 2024       | Sharing Session Penanganan Kasus Gigi di RJTP dan RJL serta penyelesaian Verifikasi Klaim / Sharing Session on Handling Dental Cases at RJTP and RJL and Completion of Claim Verification |   |
| 02-20 Desember 2024 / December 02-20, 2024 | MI KARSA 2024                                                                                                                                                                             |  |

## KEBIJAKAN PENGEMBANGAN KOMPETENSI PEGAWAI

Perseroan berkomitmen meningkatkan kualitas dan kapasitas SDM dengan memberikan kesempatan yang salam kepada seluruh insan Mandiri Inhealth untuk mengikuti kegiatan pengembangan kompetensi. Perseroan mendorong pegawai untuk aktif mengembangkan kompetensinya, baik melalui pelatihan di dalam kelas, *on the job training*, *project assignment*, *e-learning*, mengikuti kegiatan asosiasi profesi, dan sebagainya.

Perseroan memiliki kerangka pelatihan dan pengembangan (*learning and development framework*) yang mencakup seluruh aspek dan metode pengembangan pegawai, mulai dari tahap pengenalan organisasi, visi dan misi, budaya kerja Perseroan, kompeten dalam bidang teknis, serta kepemimpinan. Perseroan juga melakukan internalisasi mengenai anti korupsi dan penyuapan, pengelolaan risiko, literasi dan inklusi asuransi jiwa, hingga transformasi digital.

Di tahun 2024, Mandiri Inhealth telah melakukan program pengembangan kompetensi sebagai berikut:

## EMPLOYEE COMPETENCY DEVELOPMENT POLICY

The Company is committed to improving the quality and capacity of HC by providing equal opportunities for all Mandiri Inhealth employees to participate in competency development activities. The Company encourages employees to actively develop their competencies, either through in-class training, on-the-job training, project assignments, e-learning, participating in professional association activities, and so on.

The Company has a learning and development framework that covers all aspects and methods of employee development, starting from the organizational introduction stage, vision and mission, the Company's work culture, technical competence, and leadership. The Company also internalizes anti-corruption and bribery, risk management, life insurance literacy and inclusion, to digital transformation.

In 2024, Mandiri Inhealth has carried out the following competency development programs:

**Tabel Pengembangan Kompetensi SDM tahun 2024 /**  
**Human Capital Competency Development in 2024**

| No             | Kategori / Category             | Peserta per Level Jabatan /<br>Participants per Position Level |     |     |       | Total |
|----------------|---------------------------------|----------------------------------------------------------------|-----|-----|-------|-------|
|                |                                 | L1                                                             | L2  | L3  | L4    |       |
| 1              | Business Support                | -                                                              | 13  | 77  | 1.117 | 1.207 |
| 2              | Business Governance             | 17                                                             | 44  | 91  | 895   | 1.047 |
| 3              | Finance, Actuary & Underwriting | 1                                                              | 26  | 18  | 25    | 47    |
| 4              | Management & Leadership         | 10                                                             | 66  | 47  | 16    | 139   |
| 5              | Operations                      | 7                                                              | 55  | 214 | 3.799 | 4.075 |
| 6              | Information Technology          | -                                                              | 6   | 45  | 461   | 512   |
| 7              | Marketing & Sales               | -                                                              | -   | 31  | 26    | 57    |
| Jumlah / Total |                                 | 35                                                             | 210 | 523 | 6.286 | 7.107 |

Keterangan: / Notes:

L1 (Direksi dan Komisaris) / L1 (Board of Directors and Board of Commissioners)

L2 (Kepala Divisi, Kepala Kantor Operasional, Kepala Kantor Pemasaran, Deputy) / L2 (Head of Division, Head of Operational Office, Head of Marketing Office, Deputy)

L3 (Kepala Departemen, Kepala Kantor Layanan, Kepala Unit) / L3 (Head of Department, Head of Service Office, Head of Unit)

L4 (Officer & Pelaksana) / L4 (Officer and Staff)

## EVALUASI PELAKSANAAN PENGEMBANGAN KOMPETENSI

Evaluasi Pelaksanaan Pengembangan Kompetensi Mandiri Inhealth dilakukan untuk mengukur dampak pendidikan dan pelatihan, pengembangan modul serta rencana pengembangan pegawai selanjutnya. Evaluasi ini dilaksanakan dalam bentuk pengisian kuesioner evaluasi pelatihan oleh peserta pelatihan, yang meliputi faktor program pelatihan dan fasilitator.

Hasil dari evaluasi tersebut kemudian akan dikaji ulang oleh Perseroan untuk melakukan perbaikan terhadap penyelenggaraan pelatihan baik dari segi pembaharuan materi, metode penyampaian pelatihan, kualitas pengajar maupun fasilitas pelatihan.

## PENGEMBANGAN KOMPETENSI SDM

Di tahun 2024, program pengembangan kompetensi Dewan Komisaris, Direksi, Komite-komite, Unit Audit Internal, Unit Manajemen Risiko dan Sekretaris Perusahaan adalah sebagai berikut:

## EVALUATION OF COMPETENCY DEVELOPMENT IMPLEMENTATION

Evaluation of the Competency Development of Mandiri Inhealth is carried out to measure the impact of education and training, module development, and further employee development plans. This evaluation is carried out in the form of filling out a training evaluation questionnaire by training participants, which includes training program and facilitator factors.

The results of the evaluation will then be reviewed by the Company to make improvements to the implementation of training both in terms of updating materials, training delivery methods, teacher quality, and training facilities.

## HC COMPETENCY DEVELOPMENT

Competency development programs for the Board of Commissioners, Board of Directors, Committees, Internal Audit Unit, Risk Management Unit, and Corporate Secretary in 2024 are as follows:





**Tabel Pengembangan Kompetensi SDM tahun 2024 /  
Human Capital Competency Development in 2024**

| Nama / Name                              | Jabatan / Position                              | Pelatihan / Training                                                                                                                                | Tanggal / Date                          | Tempat / Place | Penyelenggara / Organizer                                                      |
|------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------|--------------------------------------------------------------------------------|
| Dewan Komisaris / President Commissioner |                                                 |                                                                                                                                                     |                                         |                |                                                                                |
| Mochamad Rizaldi                         | Komisaris Utama / President Commissioner        | Strategi Pengelolaan Investasi Industri Perasuransian dan Dana Pensiun / Investment Management Strategy for the Insurance and Pension Fund Industry | 14 Juli 2024 / July 14, 2024            | Jakarta        | BSMR                                                                           |
|                                          |                                                 | Mandiri Leadership Forum                                                                                                                            | 28-31 Agustus 2024 / August 28-31, 2024 | Batam          | Bank Mandiri                                                                   |
| Hernando                                 | Komisaris / Commissioner                        | Strategi Pengelolaan Investasi Industri Perasuransian dan Dana Pensiun / Investment Management Strategy for the Insurance and Pension Fund Industry | 14 Juli 2024 / July 14, 2024            | Jakarta        | BSMR                                                                           |
| Fathema Djan                             | Komisaris Independen / Independent Commissioner | Strategi Pengelolaan Investasi Industri Perasuransian dan Dana Pensiun / Investment Management Strategy for the Insurance and Pension Fund Industry | 14 Juli 2024 / July 14, 2024            | Jakarta        | BSMR                                                                           |
| Bambang Widianto                         | Komisaris Independen / Independent Commissioner | Pendidikan dan Pelatihan QRG <sup>P</sup> / QRG <sup>P</sup> Education and Training                                                                 | 06 Februari 2024 / February 06, 2024    | Jakarta        | LSP MKS                                                                        |
| M D Abrory Djabbar                       | Komisaris Independen / Independent Commissioner | Strategi <i>Management and Leadership</i> / Management and Leadership Strategy                                                                      | 12-27 Juni 2024 / June 12-27, 2024      | Jakarta        | Republic of Indonesia Defense University                                       |
|                                          |                                                 | Pelatihan Advance GRCE / GRCE Advance Training                                                                                                      | 05 Juli 2024 / July 05, 2024            | Jakarta        | LSPP                                                                           |
|                                          |                                                 | Sertifikasi Manajemen Risiko Jenjang 4 / Level 4 Risk Management Certification                                                                      | 19-20 Juli 2024 / July 19-20, 2024      | Jakarta        | LSPP                                                                           |
|                                          |                                                 | Sertifikasi GRCE / GRCE Certification                                                                                                               | 29 Juli 2024 / July 29, 2024            | Jakarta        | Badan Nasional Sertifikasi Profesi / National Professional Certification Board |
| Direksi / Board of Directors             |                                                 |                                                                                                                                                     |                                         |                |                                                                                |
| Budi Tua Arifin Tampubolon               | Direktur Utama / President Director             | Mandiri Inhealth Risk Forum 2024                                                                                                                    | 24 Januari 2024 / January 24, 2024      | Jakarta        | Mandiri Inhealth                                                               |
|                                          |                                                 | AAJI DRiM 2024                                                                                                                                      | 15-17 Mei 2024 / May 15-17, 2024        | Bandung        | AAJI                                                                           |

| Nama / Name    | Jabatan / Position                         | Pelatihan / Training                                                                                                                         | Tanggal / Date                           | Tempat / Place | Penyelenggara / Organizer |
|----------------|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|----------------|---------------------------|
| Rahmat Syukri  | Direktur Keuangan / Director of Finance    | <i>Refreshment</i> Sertifikasi Manajemen Risiko Perbankan Level 4 / Refreshment of Level 4 Banking Risk Management Certification             | 15 Februari 2024 / February 15, 2024     | Jakarta        | LSPP                      |
|                |                                            | <i>Training &amp; Certification Program</i> QRGP (Tutorial) / QRGP Training & Certification Program (Tutorial)                               | 22 Februari 2024 / February 22, 2024     | Jakarta        | CRMS                      |
|                |                                            | Sertifikasi Manajemen Risiko Perbankan Jenjang 5 / Level 5 Banking Risk Management Certification                                             | 22 Maret 2024 / March 22, 2024           | Jakarta        | LSPP                      |
|                |                                            | Sertifikasi Manajemen Risiko Perbankan Jenjang 6 / Level 6 Banking Risk Management Certification                                             | 27 Maret 2024 / March 27, 2024           | Jakarta        | LSPP                      |
|                |                                            | Sertifikasi Manajemen Risiko Perbankan Jenjang 7 / Level 7 Banking Risk Management Certification                                             | 24 April 2024 / April 24, 2024           | Jakarta        | LSPP                      |
|                |                                            | AAJI DRiM 2024                                                                                                                               | 15-17 Mei 2024 / May 15-17, 2024         | Bandung        | AAJI                      |
|                |                                            | Konsolidasi Operasional & Training Leadership 2024 / Operational Consolidation & Leadership Training 2024                                    | 17-20 Juli 2024 / July 17-20, 2024       | Bali           | Mandiri Inhealth          |
|                |                                            | GRC Summit 2024                                                                                                                              | 22-23 Agustus 2024 / August 22-23, 2024  | Yogyakarta     | CRMS                      |
|                |                                            | Mandiri Leadership Forum                                                                                                                     | 28-31 Agustus 2024 / August 28-31, 2024  | Batam          | Bank Mandiri              |
|                |                                            | <i>Training</i> dengan Tema “Kunci Menuju Tata Kelola Perusahaan Yang Baik” / Training with the theme “The Key to Good Corporate Governance” | 10-11 Oktober 2024 / October 10-11, 2024 | Makassar       | Mandiri Inhealth          |
| Bugi Riagandhy | Direktur Pemasaran / Director of Marketing | <i>Refreshment</i> Sertifikasi Manajemen Risiko Perbankan Level 4 / Refreshment of Level 4 Banking Risk Management Certification             | 15 Februari 2024 / February 15, 2024     | Jakarta        | LSPP                      |
|                |                                            | <i>Training &amp; Certification Program</i> QRGP (Tutorial) / QRGP Training & Certification Program (Tutorial)                               | 22 Februari 2024 / February 22, 2024     | Jakarta        | CRMS                      |
|                |                                            | Sertifikasi Manajemen Risiko Perbankan Jenjang 5 / Level 5 Banking Risk Management Certification                                             | 22 Maret 2024 / March 22, 2024           | Jakarta        | LSPP                      |
|                |                                            | Sertifikasi Manajemen Risiko Perbankan Jenjang 6 / Level 6 Banking Risk Management Certification                                             | 27 Maret 2024 / March 27, 2024           | Jakarta        | LSPP                      |
|                |                                            | Sertifikasi Manajemen Risiko Perbankan Jenjang 7 / Level 7 Banking Risk Management Certification                                             | 24 April 2024 / April 24, 2024           | Jakarta        | LSPP                      |
|                |                                            | AAJI DRiM 2024                                                                                                                               | 15-17 Mei 2024 / May 15-17, 2024         | Bandung        | AAJI                      |



| Nama / Name          | Jabatan / Position                          | Pelatihan / Training                                                                                                                                                             | Tanggal / Date                               | Tempat / Place                  | Penyelenggara / Organizer |
|----------------------|---------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|---------------------------------|---------------------------|
| Tisye Dyah Retnojati | Direktur Pemasaran / Director of Marketing  | Sertifikasi Manajemen Risiko Perbankan Level 3 / Level 3 Banking Risk Management Certification                                                                                   | 14 Juli 2024 / July 14, 2024                 | Jakarta                         | BSMR                      |
|                      |                                             | Sertifikasi KKNi Kualifikasi 5 Manajemen Risiko Perbankan / KKNi Certification Qualification 5 Banking Risk Management                                                           | 19 Juli 2024 / July 19, 2024                 | Jakarta                         | LSPP                      |
|                      |                                             | Mandiri Leadership Forum                                                                                                                                                         | 28-31 Agustus 2024 / August 28-31, 2024      | Batam                           | Bank Mandiri              |
|                      |                                             | Visa Innovation & Immersion Program                                                                                                                                              | 02-07 September 2024 / September 02-07, 2024 | San Fransisco- Los Angeles, USA | Bank Mandiri              |
| Marihot H. Tambunan  | Direktur Kepatuhan / Director of Compliance | Mandiri Inhealth Risk Forum 2024                                                                                                                                                 | 24 Januari 2024 / January 24, 2024           | Jakarta                         | Mandiri Inhealth          |
|                      |                                             | Rapat Kerja Direktorat Manajemen Risiko PT Bank Mandiri (Persero) Tbk. Tahun 2024 / Working Meeting of the Risk Management Directorate of PT Bank Mandiri (Persero) Tbk. in 2024 | 19-21 Januari 2024 / January 19-21, 2024     | Bali                            | Bank Mandiri              |
|                      |                                             | RiskHub Webinar ESG Integration in Risk Management A Practical Exploration                                                                                                       | 15 Maret 2024 / March 15, 2024               | Virtual                         | RiskHub                   |
|                      |                                             | Pembekalan Manajemen Risiko Perbankan Jenjang 5 / Level 5 Banking Risk Management Provision                                                                                      | 24 April 2024 / April 24, 2024               | Jakarta                         | PT Asanka Kreasi Mandiri  |
|                      |                                             | Pembekalan Manajemen Risiko Perbankan Jenjang 6 / Level 6 Banking Risk Management Provision                                                                                      | 25 April 2024 / April 25, 2024               | Jakarta                         | PT Asanka Kreasi Mandiri  |
|                      |                                             | AAJI DRiM 2024                                                                                                                                                                   | 15-17 Mei 2024 / May 15-17, 2024             | Bandung                         | AAJI                      |
|                      |                                             | Konsolidasi Operasional & Training Leadership 2024 / Operational Consolidation & Leadership Training 2024                                                                        | 17-20 Juli 2024 / July 17-20, 2024           | Bali                            | Mandiri Inhealth          |
|                      |                                             | Mandiri Leadership Forum                                                                                                                                                         | 28-31 Agustus 2024 / August 28-31, 2024      | Batam                           | Bank Mandiri              |
|                      |                                             | Sharing Session Legal Talks 2024                                                                                                                                                 | 10 September 2024 / September 10, 2024       | Jakarta                         | Mandiri Inhealth          |
|                      |                                             | Training dengan Tema "Kunci Menuju Tata Kelola Perusahaan Yang Baik" / Training with the theme "The Key to Good Corporate Governance"                                            | 10-11 Oktober 2024 / October 10-11, 2024     | Makassar                        | Mandiri Inhealth          |
|                      |                                             | Insurance Innovators 2024                                                                                                                                                        | 05-06 November 2024 / November 05-06, 2024   | London, England                 | MarketforceLive           |

| Nama / Name                                        | Jabatan / Position                                                         | Pelatihan / Training                                                                                                                     | Tanggal / Date                               | Tempat / Place | Penyelenggara / Organizer                  |
|----------------------------------------------------|----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|----------------|--------------------------------------------|
| <b>Komite / Committee</b>                          |                                                                            |                                                                                                                                          |                                              |                |                                            |
| Fonny Yulina                                       | Komite Pemantau Risiko / Risk Monitoring Committee                         | Indonesian Actuarial Conference 2024                                                                                                     | 20 November 2024 / November 20, 2024         | Jakarta        | PAI                                        |
|                                                    |                                                                            | Konferensi Nasional Profesional Manajemen Risiko ke-X LSPMR / X <sup>th</sup> LSPMR National Conference of Risk Management Professionals | 12-13 Desember 2024 / December 12-13, 2024   | Bali           | LSP MR                                     |
| Mahardi                                            | Komite Pemantau Risiko / Risk Monitoring Committee                         | Workshop Lean Management 2024                                                                                                            | 06-07 September 2024 / September 06-07, 2024 | Jakarta        | RS Jantung Jakarta / Jakarta Health Center |
|                                                    |                                                                            | Risk Beyond 2024                                                                                                                         | 05-06 Desember 2024 / December 05-06, 2024   | Bali           | CRMS                                       |
| Faktasia Anita                                     | Komite Audit / Audit Committee                                             | Indonesian Actuarial Conference 2024                                                                                                     | 20 November 2024 / November 20, 2024         | Jakarta        | PAI                                        |
|                                                    |                                                                            | Konferensi Nasional Profesional Manajemen Risiko ke-X LSPMR / X <sup>th</sup> LSPMR National Conference of Risk Management Professionals | 12-13 Desember 2024 / December 12-13, 2024   | Bali           | LSP MR                                     |
| Daniel Simanjuntak                                 | Komite Audit / Audit Committee                                             | Risk Beyond 2024                                                                                                                         | 05-06 Desember 2024 / December 05-06, 2024   | Bali           | CRMS                                       |
| <b>Sekretaris Perusahaan / Corporate Secretary</b> |                                                                            |                                                                                                                                          |                                              |                |                                            |
| Fazlia Yulinda                                     | Kepala Divisi Sekretaris Perusahaan / Head of Corporate Secretary Division | Training Character Development (Annual Meeting Mandiri Inhealth 2024)                                                                    | 11 Januari 2024 / January 11, 2024           | Bandung        | Mandiri Inhealth                           |
|                                                    |                                                                            | Risk Forum 2024                                                                                                                          | 24 Januari 2024 / January 24, 2024           | Jakarta        | Mandiri Inhealth                           |
|                                                    |                                                                            | Business Continuity Management Awareness Series 2                                                                                        | 22 Maret 2024 / March 22, 2024               | Virtual        | Mandiri Inhealth                           |
|                                                    |                                                                            | AAJI DRiM 2024                                                                                                                           | 15-17 Mei 2024 / May 15-17, 2024             | Bandung        | AAJI                                       |
|                                                    |                                                                            | Sharing Session Legal Talks 2024                                                                                                         | 10 September 2024 / September 10, 2024       | Jakarta        | Mandiri Inhealth                           |
|                                                    |                                                                            | Training dengan Tema "Kunci Menuju Tata Kelola Perusahaan Yang Baik" / Training with the theme "The Key to Good Corporate Governance"    | 10-11 Oktober 2024 / October 10-11, 2024     | Makassar       | Mandiri Inhealth                           |



| Nama / Name           | Jabatan / Position                                             | Pelatihan / Training                                                                                                                  | Tanggal / Date                             | Tempat / Place | Penyelenggara / Organizer |
|-----------------------|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------|---------------------------|
| <b>Internal Audit</b> |                                                                |                                                                                                                                       |                                            |                |                           |
| Deselffina            | Kepala Divisi Internal Audit / Head of Internal Audit Division | Risk Forum 2024                                                                                                                       | 24 Januari 2024 / January 24, 2024         | Jakarta        | Mandiri Inhealth          |
|                       |                                                                | Webinar Insurance Insight 6 "How We Do Healthcare Service" / Insurance Insight Webinar 6 "How We Do Healthcare Service"               | 26 Januari 2024 / January 26, 2024         | Virtual        | Mandiri Inhealth          |
|                       |                                                                | CPD Program 2024 and Panel Discussion on Credit Insurance after POJK 202023                                                           | 06 Maret 2024 / March 06, 2024             | Virtual        | PAI                       |
|                       |                                                                | AAJI DRiM 2024                                                                                                                        | 15-17 Mei 2024 / May 15-17, 2024           | Bandung        | AAJI                      |
|                       |                                                                | 7 <sup>th</sup> Indonesian Actuaries Summit 2024 Actuaries, Now and Beyond                                                            | 20-22 Agustus 2024 / August 20-22, 2024    | Semarang       | PAI                       |
|                       |                                                                | ACIIA Regional Conference 2024                                                                                                        | 28-29 Agustus 2024 / August 28-29, 2024    | Bali           | IIA                       |
|                       |                                                                | Webinar Awareness ISO 27001 Sistem Manajemen Keamanan Informasi / Webinar Awareness ISO 27001 Information Security Management System  | 01 Oktober 2024 / October 01, 2024         | Virtual        | Mandiri Inhealth          |
|                       |                                                                | Training dengan Tema "Kunci Menuju Tata Kelola Perusahaan Yang Baik" / Training with the theme "The Key to Good Corporate Governance" | 10-11 Oktober 2024 / October 10-11, 2024   | Makassar       | Mandiri Inhealth          |
|                       |                                                                | MI PACE for L2/L3+                                                                                                                    | 20-22 November 2024 / November 20-22, 2024 | Tangerang      | Mandiri Inhealth          |
|                       |                                                                | Risk Beyond 2024                                                                                                                      | 05-06 Desember 2024 / December 05-06, 2024 | Bali           | CRMS                      |

## BIAYA PELATIHAN DAN PENGEMBANGAN PEGAWAI

Hingga 31 Desember 2024, Mandiri Inhealth telah merealisasikan biaya pengembangan kompetensi pegawai sejumlah Rp7.036.791.975, naik sebesar 31% jika dibandingkan nilai realisasi di tahun 2023 sejumlah Rp5.034.649.456.

## TINGKAT TURNOVER PEGAWAI

Divisi SDM melakukan *monitoring* terhadap tingkat *turnover* pegawai secara menyeluruh. Di tahun 2024, tingkat *turnover* pegawai Mandiri Inhealth selama 3 (tiga) tahun terakhir adalah sebagai berikut:

## EMPLOYEE TRAINING AND DEVELOPMENT COSTS

As of December 31, 2024, Mandiri Inhealth has realized employee competency development costs of Rp7,036,791,975, which increased by 31% compared to the realization value in 2023 of Rp5,034,649,456.

## EMPLOYEE TURNOVER

The HC Division monitors the overall employee turnover rate. In 2024, Mandiri Inhealth's employee turnover rate for the last 3 (three) years is as follows:

Tabel Tingkat *Turnover* Pegawai tahun 2024 / Employee Turnover Rate in 2024

| Penyebab / Cause                                                                            | 2024         | 2023        | 2022        |
|---------------------------------------------------------------------------------------------|--------------|-------------|-------------|
| Pensiun / Retired                                                                           | 6            | 2           | 10          |
| Meninggal Dunia / Passed Away                                                               | 0            | 0           | 3           |
| Mengundurkan diri atas permintaan sendiri / Resigned                                        | 65           | 57          | 11          |
| Habis Kontrak / End of Contract                                                             | 20           | 13          | 2           |
| Diberhentikan / Dismissed                                                                   | 3            | 1           | 34          |
| Jumlah pegawai yang keluar / Total leaving employees                                        | 0            | 73          | 69          |
| Total pegawai di akhir tahun / Total employees at the end of the year                       | 705          | 745         | 752         |
| <b>Persentase Turnover (atas permintaan sendiri) / Turnover Percentage (at own request)</b> | <b>9,26%</b> | <b>7,7%</b> | <b>4,5%</b> |
| <b>Persentase Turnover / Turnover Percentage</b>                                            | <b>10,7%</b> | <b>9,8%</b> | <b>9,2%</b> |

## SISTEM MANAJEMEN KINERJA

Mandiri Inhealth menerapkan sistem manajemen kinerja melalui sejumlah proses penilaian. Proses penilaian tersebut terdiri dari tiga tahap yaitu, *goal setting*, *monitoring and coaching*, dan *performance evaluation*. Sistem penilaian dijalankan secara berkesinambungan dan dilakukan perbaikan dari waktu ke waktu untuk mendorong perilaku kerja profesional pegawai. Hasil penilaian kinerja pegawai menjadi salah satu acuan untuk menetapkan kompensasi, promosi jabatan, dan program pengembangan pegawai lainnya

Perseroan telah menetapkan 5 (lima) kategori level kinerja pegawai yaitu:

- 1. Superior Performance (Performance Level – 1 / PL-1)**  
Menunjukkan kinerja yang luar biasa atau istimewa.
- 2. Very Good Performance (Performance Level – 2 / PL-2)**  
Menunjukkan kinerja yang memuaskan atau sangat baik.
- 3. Good Performance (Performance Level – 3 / PL-3)**  
Menunjukkan kinerja yang baik atau memenuhi ekspektasi.
- 4. Requires Improvement (Performance Level – 4 / PL-4)**  
Menunjukkan perlunya perbaikan untuk membantu meningkatkan kinerjanya.
- 5. Under Performance (Performance Level – 5 / PL-5)**  
Menunjukkan tidak memperlihatkan kinerja yang sesuai atau diharapkan.

## PERFORMANCE MANAGEMENT SYSTEM

Mandiri Inhealth implements a performance management system through various assessment processes. The assessment process consists of three stages, namely goal setting, monitoring and coaching, and performance evaluation. The assessment system is run continuously and is improved from time to time to encourage professional employee work behavior. The results of employee performance assessments are one of the references for determining compensation, job promotions, and other employee development programs

The Company has determined 5 (five) categories of employee performance levels, namely:

- 1. Superior Performance (Performance Level – 1 / PL-1)**  
Demonstrating outstanding or special performance.
- 2. Very Good Performance (Performance Level – 2 / PL-2)**  
Demonstrating satisfactory or excellent performance.
- 3. Good Performance (Performance Level – 3 / PL-3)**  
Demonstrating good performance or meet expectations.
- 4. Requires Improvements (Performance Level – 4 / PL-4)**  
Indicating the need for improvement to help improve its performance.
- 5. Under Performance (Performance Level – 5 / PL-5)**  
Indicating not showing appropriate or expected performance.





## KEBIJAKAN MANAJEMEN TALENTA DAN SUKSESI

Perseroan memiliki kebijakan manajemen talenta dan suksesi, meliputi proses identifikasi, pengembangan, mempertahankan dan mempersiapkan talenta pegawai menjadi suksesor untuk menduduki posisi-posisi kritikal di Perseroan. Perseroan berinvestasi terhadap pengembangan kompetensi dan karier pegawai untuk mempersiapkan talenta dan *level of readiness* menjadi suksesor dimasa depan (*future successors*).

## KEBIJAKAN REMUNERASI

Perseroan memiliki kebijakan mengenai sistem remunerasi yang transparan dan proporsional yang diselaraskan kepada Undang-Undang Ketenagakerjaan yang berlaku, kebijakan dan pedoman internal, level kinerja pegawai, dan kemampuan Perseroan. Kebijakan remunerasi ini diberikan kepada pegawai sesuai dengan posisi atau level jabatan.

Sistem remunerasi terdiri dari *rewards* yang bersifat wajib, dan *rewards* yang bersifat universal dengan penjelasan sebagai berikut:

1. *Rewards* yang bersifat tetap wajib paling sedikit memperhatikan skala usaha, kompleksitas usaha, *peer group*, tingkat inflasi, kondisi dan kemampuan keuangan, serta tidak bertentangan dengan Undang-Undang yang berlaku;
2. *Rewards* yang bersifat variabel, selain memperhatikan hal-hal yang sama dengan kebijakan *total rewards* yang bersifat tetap, juga wajib mendorong dilakukannya *prudential risk taking*.

Dalam implementasinya, Perseroan memperhatikan prinsip kehati-hatian, berbasis kinerja dan risiko, serta nilai Perseroan yang sejalan dengan visi, misi dan strategi Perseroan, bersifat kompetitif, adil dan inovatif.

Perseroan menetapkan kebijakan pada *total rewards* sebagai berikut:

1. Remunerasi untuk Komisaris dan Direksi mengikuti ketentuan umum Anak Perusahaan Bank Mandiri dengan mengacu pada *salary survey* industri asuransi;
2. Penetapan remunerasi Komisaris dan Direksi diputuskan dalam RUPS;

## TALENT AND SUCCESSION MANAGEMENT POLICY

The Company has a talent and succession management policy, covering the process of identifying, developing, maintaining, and preparing employee talents to become successors to occupy critical positions in the Company. The Company invests in employee competency and career development to prepare talents and level of readiness to become future successors.

## REMUNERATION POLICY

The Company has a policy regarding a transparent and proportional remuneration system that is aligned with the applicable Employment Law, internal policies and guidelines, employee performance levels, and the Company's capabilities. This remuneration policy is given to employees according to their position or job level.

The remuneration system consists of mandatory rewards and universal rewards with the following explanation:

1. Rewards that are fixed in nature shall at least pay attention to business scale, business complexity, *peer group*, inflation rate, financial conditions and capabilities, and do not conflict with applicable laws;
2. Variable rewards, in addition to paying attention to the same matters as the fixed total rewards policy, are also obliged to encourage prudential risk taking.

In its implementation, the Company pays attention to the principles of prudence, based on performance and risk, as well as the Company's values which are in line with the Company's vision, mission and strategy, are competitive, fair, and innovative.

The Company sets policies on total rewards as follows:

1. Remuneration for the Board of Commissioners and Board of Directors follows the general provisions of Bank Mandiri's Subsidiaries with reference to the salary survey of the insurance industry;
2. Determination of remuneration for the Board of Commissioners and the Board of Directors is decided at the GMS;

- Remuneration for the Company's employees is determined according to the performance of each individual and the insurance industry market.

### BIAYA TENAGA KERJA

Di tahun 2024, Perseroan telah merealisasikan biaya tenaga kerja sejumlah Rp254.031.747.313, yang dikeluarkan untuk gaji, asuransi kesehatan, BPJS Kesehatan, tunjangan tetap dan tidak tetap, bonus kinerja pegawai dan tantiem bagi Komisaris dan Direksi, dengan rincian sebagai berikut:

### MANPOWER COSTS

In 2024, the Company has realized manpower costs amounting to Rp254,031,747,313 which were spent on salaries, health insurance, BPJS Kesehatan, fixed and non-fixed allowances, employee performance bonuses and tantiem for Commissioners and Directors, with the following details:

**Tabel Realisasi Biaya Tenaga Kerja tahun 2024 /  
Manpower Cost Realization in 2024**

| No                    | Biaya Tenaga Kerja / Manpower Cost                               | 2024                   | 2023                   | Peningkatan/Penurunan /<br>Increase/Decrease |                |
|-----------------------|------------------------------------------------------------------|------------------------|------------------------|----------------------------------------------|----------------|
|                       |                                                                  |                        |                        | Nominal (Rp)                                 | Persentase (%) |
| 1                     | Gaji / Salaries                                                  | 89.760.142.513         | 93.360.249.211         | (3.600.106.698)                              | 96%            |
| 2                     | Asuransi Kesehatan / Health Insurance                            | 14.813.277.465         | 15.042.233.010         | (228.955.545)                                | 98%            |
| 3                     | BPJS Kesehatan                                                   | 2.633.687.104          | 2.869.185.173          | (235.498.069)                                | 92%            |
| 4                     | Tunjangan Tetap dan Tidak Tetap / Fixed and Non-Fixed Allowances | 117.289.972.850        | 100.037.116.723        | 17.252.856.127                               | 117%           |
| 5                     | Bonus dan Tantiem / Bonuses and Tantiem                          | 29.534.667.382         | 30.074.104.186         | (539.436.804)                                | 98%            |
| <b>Jumlah / Total</b> |                                                                  | <b>254.031.747.314</b> | <b>241.382.888.303</b> | <b>12.648.859.011</b>                        | <b>105%</b>    |

### RENCANA KERJA SDM 2025

Dalam mendukung terwujudnya Inisiatif Strategi Mandiri Inhealth Tahun 2025 serta Visi Mandiri Inhealth, Divisi SDM telah menyusun Rencana Kerja Tahun 2025 yang berfokus pada:

### HC WORK PLAN FOR 2025

In supporting the realization of the 2025 Mandiri Inhealth Strategy Initiative and the Mandiri Inhealth Vision, the HC Division has prepared a 2025 Work Plan that focuses on:

#### Strategi 1: Organization Effectiveness

- Job Grade dan Corporate Title L4 & L5  
Penyampaian informasi job grade dan corporate title pegawai L4 dan L5.
- Regional CEO Model Deployment  
Struktur organisasi yang menggabungkan kantor operasional dengan kantor pemasaran.
- Organization Integration MI – IFGL  
Integrasi struktur organisasi MI – IFGL pasca akuisisi.

#### Strategy 1: Organization Effectiveness

- L4 & L5 Job Grade and Corporate Title  
Job grade and corporate title information delivery for L4 and L5 employees
- Regional CEO Model Deployment  
Organizational structure that combines operational offices with marketing offices
- Organization Integration MI – IFGL  
MI – IFGL organizational structure integration post-acquisition



### Strategi 2: Acquisition & Nurturing Talent

4. Campus Fit & Karsa MI 2025 & other Creative Recruitment  
Memperkuat Mandiri Inhealth *employer branding*.
5. Training Need Analysis for L2, L3, L4 & L5:  
*Sales Clinic, Sigap PRO & Clinical Pathway, etc.*
6. Digital Learning Platform & Content  
*Platform e-learning* untuk belajar dan menunjang kompetensi.

### Strategi 3: Performance & Reward

7. Merit Increment & Bonus Payout 2025  
Peningkatan salary dan bonus berdasarkan kinerja tahun 2024.
8. Talent Retention L2 & L3  
Pengembangan untuk mempertahankan talent pegawai L2 & L3.

### Strategi 4: Talent Management & Successions Plan

9. Talent Management L2 – L5  
Identifikasi dan penetapan talent oleh Talent Committee bagi pegawai L2 – L5.
10. Talent Development & Mobility (cross IFG Group)  
Pengembangan talent melalui pelatihan dan talent mobility ke berbagai perusahaan dalam IFG Group.

### Strategi 5: Culture

11. *Employee Wellbeing Program*
  - Aspek Fisik
  - Aspek Mental
  - Aspek Sosial
  - Aspek Finansial

### Strategi 6: Industrial Relation

12. Employee Contract Management 2025  
Review terkait status pegawai kontrak.
13. *Implementation Employee Retirement Termination*  
Salah satu upaya untuk peningkatan efisiensi perusahaan.
14. NEW HCIS “Great Day” Go Live  
Pengembangan sistem HRIS sesuai kebutuhan perusahaan.

### Strategy 2: Acquisition & Nurturing Talent

4. Campus Fit & Karsa MI 2025 & other Creative Recruitment  
Strengthening Mandiri Inhealth *employer branding*
5. Training Need Analysis for L2, L3, L4 & L5:  
*Sales Clinic, Sigap PRO & Clinical Pathway, etc.*
6. Digital Learning Platform & Content  
*E-learning platform* for learning and supporting competencies

### Strategy 3: Performance & Reward

7. 2025 Merit Increment & Bonus Payout  
Salary and bonus increment based on performance in 2024
8. L2 & L3 Talent Retention  
Development to maintain L2 & L3 employee talent

### Strategy 4: Talent Management & Successions Plan

9. L2 – L5 Talent Management  
Talent identification and determination by the Talent Committee for L2 – L5 employees
10. Talent Development & Mobility (cross IFG Group)  
Talent development through training and talent mobility to various companies within the IFG Group

### Strategy 5: Culture

11. Employee Wellbeing Program
  - Physical Aspect
  - Mental Aspect
  - Social Aspect
  - Financial Aspect

### Strategy 6: Industrial Relation

12. 2025 Employee Contract Management  
Review of contract employee status
13. Implementation of Employee Retirement Termination  
One of the efforts to increase company efficiency
14. NEW HCIS “Great Day” Go Live  
HRIS system development according to company needs

## RENCANA PROGRAM PENGEMBANGAN SDM 2025

Informasi rencana program pengembangan SDM Mandiri Inhealth di tahun 2025 sebagai berikut:

## HC DEVELOPMENT PROGRAM PLAN FOR 2025

Information on the Mandiri Inhealth HC development program plan for 2025 is as follows:

**Tabel Rencana Program Pengembangan SDM tahun 2025 /  
Human Resources Competency Development in 2024**

| No. | Topik / Topic                                                                                                                 | Metode / Method  | Waktu / Time                                                        | Durasi / Duration                                                                                                         | Tempat / Place           | Narasumber / Speaker                                                       | Jumlah Peserta / Total Participants                                    | Biaya / Costs |
|-----|-------------------------------------------------------------------------------------------------------------------------------|------------------|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|--------------------------|----------------------------------------------------------------------------|------------------------------------------------------------------------|---------------|
| 1   | Leadership Development Program for L2 & L3                                                                                    | Online & offline | Maret, Juni, September, Desember / March, June, September, December | 3 Bulan / 3 Months<br><br>3 Hari Workshop, 2 Minggu/1x Coaching Session / 3 Days of Workshop, 2 Weeks/1x Coaching Session | Tentatif / Tentative     | Transformia/ Vanaya/ Momena                                                | 165 (L2 & L3)                                                          | Rp500.000.000 |
| 2   | Leadership Development Program for L4                                                                                         | Online & offline | Maret, Juni, September, Desember / March, June, September, December | 3 Bulan / 3 Months<br><br>3 Hari Workshop, 2 Minggu/1x Coaching Session / 3 Days of Workshop, 2 Weeks/1x Coaching Session | Tentatif / Tentative     | Transformia/ Vanaya/ Momena                                                | 367 (Pegawai L4 Organik) / 367 (Organic L4 Employee)                   | Rp500.000.000 |
| 3   | E-Learning Content & Websites Enhancement                                                                                     | Online           | Tentatif / Tentative                                                | Tentative                                                                                                                 | Online via websites      | Vertica Labs/ Bawana/ Skillsoft/ Codemi                                    | Seluruh Pegawai / All Employees                                        | Rp500.000.000 |
| 4   | Mandiri Inhealth Onboarding Program for New Hires                                                                             | Hybrid           | Maret, Juni, September, Desember / March, June, September, December | 2 Hari / 2 Days                                                                                                           | Mandiri Inhealth Tower   | Internal Mandiri Inhealth                                                  | Pegawai Baru / New Employees                                           | Rp45.000.000  |
| 5   | Mandiri Inhealth Onboarding Program for Pro Hires                                                                             | Hybrid           | Maret, Juni, September, Desember / March, June, September, December | 2 Hari / 2 Days                                                                                                           | Mandiri Inhealth Tower   | Internal Mandiri Inhealth                                                  | Pegawai Baru Struktural (L2 & L3) / New Structural Employees (L2 & L3) | Rp20.000.000  |
| 6   | Certification & Refreshment of GRC                                                                                            | Online/ Offline  | Tentatif / Tentative                                                | 3-4 Hari / 3-4 Days                                                                                                       | Jakarta/ Bandung/ Online | CRMS/BSMR/ YPIA/IIA/ ACCE/PPM Management/ ERMA/IAI                         | 85                                                                     | Rp300.000.000 |
| 7   | Certification & Refreshment of Human Resources, Accounting & Finance, Information Technology, Marketing, Contact Center, etc. | Online/ Offline  | Tentatif / Tentative                                                | Tentatif / Tentative                                                                                                      | Tentatif / Tentative     | PPM Management/ Atmajaya/ Multimatics/ Inixindo/ Telexindo/ Qubisa/IAI/etc | 50                                                                     | Rp300.000.000 |



| No. | Topik / Topic                                                                                                                                | Metode / Method | Waktu / Time                                                                                                                                                                                                                | Durasi / Duration                                          | Tempat / Place                                                          | Narasumber / Speaker                                                                                                                    | Jumlah Peserta / Total Participants                                | Biaya / Costs   |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|-----------------|
| 8   | Tutorial & Ujian Profesi Aktuaris (ASAI & FSAI)                                                                                              | Online/ Offline | Maret, Juni, September, Desember / March, June, September, December                                                                                                                                                         | 3 Bulan / 3 Months<br>1 Minggu/2x Sesi / 1 Week/2x Session | Jakarta/ Online                                                         | PAI/STIMRA                                                                                                                              | 25                                                                 | Rp200.000.000   |
| 9   | Tutorial & Ujian Profesi Ahli Asuransi Jiwa (AAAIJ/AAIJ)                                                                                     | Online/ Offline | Maret, Juni, September, Desember / March, June, September, December                                                                                                                                                         | 3 Bulan / 3 Months<br>1 Minggu/2x Sesi / 1 Week/2x Session | Jakarta/ Online                                                         | STIMRA                                                                                                                                  | 50                                                                 | Rp300.000.000   |
| 10  | Training for IT: Power BI Training/Docker & Kubernetes/ IT Security, Machine Learning, Microsoft 365, etc                                    | Online/ Offline | Januari, April, Juli / January, April, July                                                                                                                                                                                 | 3-5 Hari / 3-5 Days                                        | Jakarta/ Online                                                         | Multimatics/ Inixindo                                                                                                                   | 50                                                                 | Rp300.000.000   |
| 11  | Training for Marketing: Effective Selling Skills, Marketing Strategy & Planning, Business Negotiation Skills, Salesforce Management          | Online/ Offline | Maret, Juni, September, Desember / March, June, September, December                                                                                                                                                         | 3-5 Hari / 3-5 Days                                        | Jakarta/ Online                                                         | PPM Management/ Dale Carnegie/ Tranformia/ etc                                                                                          | 100                                                                | Rp200.000.000   |
| 12  | Training for Operations: Sharing Session Klaim, Clinical Pathway, SIGAP PRO, Product Knowledge & Service, HealthCare Update & Seminars, etc. | Online/ Offline | 1x/Bulan / 1x/Month<br>Januari, Februari, Maret, April, Mei, Juni, Juli, Agustus, September, Oktober, November, Desember / January, February, March, April, May, June, July, August, September, October, November, December | 2 Jam / 2 Hours                                            | Jakarta/ Kantor Cabang Operasional / Jakarta/ Operational Branch Office | Internal Mandiri Inhealth & Eksternal (Organisasi Bidang Kesehatan) / Internal Mandiri Inhealth & External (Health Sector Organization) | 1.000+ (Direktorat Operasional) / 1,000+ (Operational Directorate) | Rp200.000.000   |
| 13  | Training Direktur, Komisaris, Komite / Training for Directors, Commissioners, Committees                                                     | Online/ Offline | Tentatif / Tentative                                                                                                                                                                                                        | Tentatif / Tentative                                       | Indonesia/ Luar Negeri / Indonesia/ Overseas                            | Marketforce/ CRMS/ERMA/ IAI/etc.                                                                                                        | 20                                                                 | Rp1.000.000.000 |
| 14  | Mandatory Regulatory Training: APU PPT & PPPSPM, Anti Fraud, IT Security, Pelindungan Data Pribadi                                           | Online/ Offline | Tentatif / Tentative                                                                                                                                                                                                        | Tentatif / Tentative                                       | Jakarta/ Online                                                         | KeyPro/One GML/Robere Manajemen/ ACFE/YPIA                                                                                              | 20                                                                 | Rp100.000.000   |

| No.          | Topik / Topic                                                                                       | Metode / Method  | Waktu / Time                                                                                                                                                                                                                | Durasi / Duration             | Tempat / Place                                                         | Narasumber / Speaker                                                                           | Jumlah Peserta / Total Participants                                                       | Biaya / Costs          |
|--------------|-----------------------------------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|------------------------|
| 15           | Soft Skill Training: Business Communication, Power Presentation, Task Management, Stress Management | Online/ Offline  | Tentatif / Tentative                                                                                                                                                                                                        | Tentatif / Tentative          | Jakarta/ Online                                                        | Dale Carnegie/PPM Manajemen/ Transformia                                                       | Seluruh Pegawai / All Employees                                                           | Rp300.000.000          |
| 16           | Employee Wellbeing Program: Financial, Mental Health, Physical Health                               | Hybrid           | 1x/3 Bulan / 1x/3 Months<br>Januari, April, Juli<br>Oktober, Desember / January, April, July<br>October, December                                                                                                           | 2 Jam/Sesi / 2 Hours/ Session | Jakarta/ Online                                                        | Naluri/Kalm/ etc                                                                               | Seluruh Pegawai / All Employees                                                           | Rp100.000.000          |
| 17           | Mandiri Inhealth Employee Podcast (MIEP)                                                            | Online           | 1x/Bulan / 1x/Month<br>Januari, Februari, Maret, April, Mei, Juni, Juli, Agustus, September, Oktober, November, Desember / January, February, March, April, May, June, July, August, September, October, November, December | 2 Jam/Sesi / 2 Hours/ Session | Jakarta/ Online                                                        | Internal Mandiri Inhealth                                                                      | Seluruh Pegawai / All Employees                                                           | Rp50.000.000           |
| 18           | Mandiri Inhealth Campus FIT & KARSA                                                                 | Offline          | 1x/3 Bulan / 1x/3 Months<br>Februari, Mei, Agustus, November / February, May, August, November                                                                                                                              | 4 Jam/Sesi / 4 Hours/ Session | Universitas Terkemuka di Indonesia / Leading Universities in Indonesia | Internal Mandiri Inhealth & Rakamin / Mandiri Inhealth Internal & Skills and Innovation Series | Eksternal / External                                                                      | Rp250.000.000          |
| 19           | BOD Mengajar Bersama IFG Life / BOD Teaches with IFG Life                                           | Hybrid           | 1x/3 Bulan / 1x/3 Months<br>Februari, Mei, Agustus, November / February, May, August, November                                                                                                                              | 2 Jam/Sesi / 2 Hours/ Session | Jakarta/ Online                                                        | Mandiri Inhealth & IFG Life                                                                    | Seluruh Pegawai Mandiri Inhealth & IFG Life / All Mandiri Inhealth and IFG Life Employees | Rp50.000.000           |
| 20           | General & Conditional Training for all Employee                                                     | Online & offline | Tentatif / Tentative                                                                                                                                                                                                        | Tentatif / Tentative          | Tentatif / Tentative                                                   | Tentatif / Tentative                                                                           | Seluruh Pegawai Mandiri Inhealth / All Mandiri Inhealth Employees                         | Rp285.000.000          |
| <b>Total</b> |                                                                                                     |                  |                                                                                                                                                                                                                             |                               |                                                                        |                                                                                                |                                                                                           | <b>Rp5.500.000.000</b> |





# Teknologi Informasi

## Information Technology



### PENGEMBANGAN TEKNOLOGI INFORMASI

Pengembangan Teknologi Informasi (TI) merupakan aspek penting yang dibutuhkan Perseroan guna mengembangkan bisnis dan operasionalnya. Teknologi informasi memiliki peran yang sangat penting dan saat ini telah menjadi faktor pendorong stratejik perusahaan untuk meningkatkan keunggulan bisnisnya, berkompetisi di market serta memberikan layanan yang informatif dan responsif.

Perseroan melakukan pengembangan teknologi informasi dengan menerapkan digitalisasi pada *business* prosesnya, antara lain dengan implementasi digitalisasi klaim yang mencakup interaksi antara Mandiri Inhealth dengan tertanggung, dan juga mitra penyedia fasilitas kesehatan. Implementasi digitalisasi dalam proses ini contohnya, memberikan layanan yang efisien serta memberikan interaksi yang responsif dengan berbagai pihak.

Dalam penerapan teknologi informasi, perseroan juga menerapkan unsur-unsur tata kelola teknologi informasi serta tingkat keamanan yang memenuhi standar-standar

### INFORMATION DEVELOPMENT

Information Technology (IT) development is an important aspect needed by the Company to develop its business and operations. Due to the importance of the role of information technology, it has now become a strategic driving factor for companies to improve their business excellence, compete in the market, as well as provide informative and responsive services.

Implementing digitalization in the Company's business processes helps it develop information technology, including implementing claim digitalization which consists of interactions between Mandiri Inhealth and the insured, as well as health facility provider partners. For instance, the implementation of digitalization in this process provides efficient services and responsive interactions with various parties.

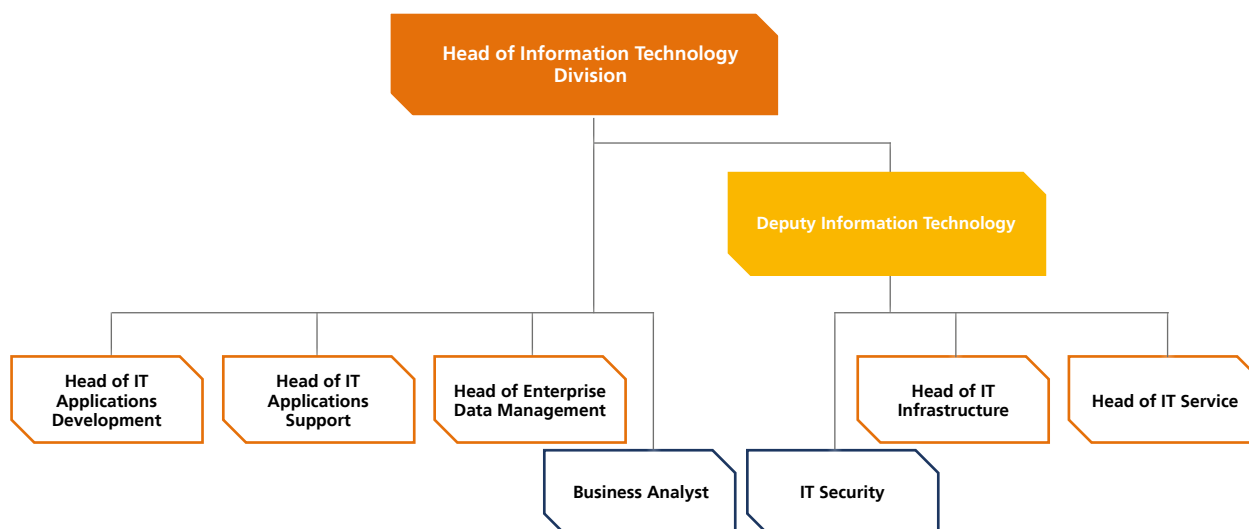
The Company also applies elements of information technology governance in implementing information technology and security levels that meet international

### TECHNOLOGY

internasional untuk memastikan cara kerja yang terkelola dengan baik dan meningkatkan kepercayaan masyarakat dan nasabah kepada perseroan. Perseroan berkomitmen untuk senantiasa memperhatikan keamanan privasi data dan mengambil langkah-langkah untuk memodernisasi teknologi perlindungan datanya.

## STRUKTUR ORGANISASI PENGELOLA TEKNOLOGI INFORMASI

Berdasarkan SK Direksi No. 15/DIREKSI/KEP/0224 tanggal 07 Februari 2024, struktur organisasi Divisi Teknologi Informasi adalah sebagai berikut:



## RENCANA STRATEGIS DAN TATA KELOLA TEKNOLOGI INFORMASI

Rencana Kerja Teknologi Informasi Mandiri Inhealth di tahun 2024 antara lain:

1. Implementasi Keamanan Teknologi Informasi.
2. Implementasi teknologi Infrastruktur Kontainer.
3. Perangkat Mobile dan Kolaborasi.
4. Pengembangan Data Warehouse.
5. Platform Pengembangan Aplikasi.
6. Program Otomasi.
7. Digital Partnership.

standards to ensure a well-managed work method and increase public and customer trust in the Company. The Company is committed to always being mindful of data privacy security and taking steps to modernize its data protection technology.

## ORGANIZATIONAL STRUCTURE OF INFORMATION TECHNOLOGY MANAGEMENT

Based on the Board of Directors Decree 15/DIREKSI/KEP/0224 dated February 07, 2024, the organizational structure of the Information Technology Division is as follows:

## INFORMATION TECHNOLOGY STRATEGIC PLAN AND GOVERNANCE

Mandiri Inhealth's Information Technology Work Plan in 2024 includes:

1. Implementation of Information Technology Security.
2. Implementation of Container Infrastructure Technology.
3. Mobile Devices and Collaboration.
4. Data Warehouse Development.
5. Application Development Platform.
6. Automation Program.
7. Digital Partnership.



## PENCAPAIAN PENGEMBANGAN TEKNOLOGI INFORMASI 2024

Di tahun 2024, Mandiri Inhealth melakukan berbagai pengembangan TI untuk mengoptimalkan kinerja Perseroan. Dalam hal ini, pengembangan TI dilakukan untuk mendorong proses digitalisasi di lingkungan Mandiri Inhealth. Langkah strategis dan inisiatif yang dilakukan Divisi TI adalah sebagai berikut:

### 1. Implementasi Keamanan Teknologi Informasi

Pada Tahun 2024, Mandiri Inhealth sudah melakukan Implementasi Keamanan Informasi dan *standard minimum security* dari Induk Perusahaan antara lain:

#### a. Brand Protection

Mandiri Inhealth melakukan pengamanan terhadap dua domain perusahaan Mandiriinhealth.co.id dan inhealth.co.id serta beberapa *account* sosial media resmi Mandiri Inhealth untuk tidak disalahgunakan oleh pihak lain yang tidak berkepentingan.

#### b. Content Delivery Network

Implementasi CDN untuk semua web aplikasi Mandiri Inhealth guna melindungi kemungkinan serangan cyber

#### c. Perimeter Security

peremajaan beberapa perangkat *security* dan perpanjangan lisensi *tool security* telah dilakukan Mandiri Inhealth untuk menjawab tantangan keamanan *cyber*.

#### d. Endpoint Detection & Respond

Mandiri Inhealth juga mengimplementasikan EDR untuk semua device yang digunakan didalam lingkungan jaringan Mandiri Inhealth untuk meminimalkan resiko serangan virus dan *malware*.

#### e. Privilege Access Manajemen

Guna pembatasan akses ke setiap *server* yang berada di infrastruktur Mandiri Inhealth serta pengamanan sistem guna mendukung operasional Mandiri Inhealth dan tidak terganggunya pelayanan kepada peserta Mandiri Inhealth.

Selain itu, Mandiri Inhealth telah melakukan dan lulus audit surveillance ISO 27001:2022 sebagai bagian dari usaha Mandiri Inhealth mempertahankan *standard* keamanan teknologi informasi perusahaan.

## INFORMATION TECHNOLOGY DEVELOPMENT ACHIEVEMENTS IN 2024

In 2024, Mandiri Inhealth conducted various IT developments to optimize the Company's performance. In this case, IT development is carried out to encourage the digitalization process in the Mandiri Inhealth environment. The strategic steps and initiatives taken by the IT Division are as follows:

### 1. Implementation of Information Technology Security

In 2024, Mandiri Inhealth implemented Information Security and minimum security standards from the Parent Company, including:

#### a. Brand Protection

Mandiri Inhealth secures two company domains Mandiriinhealth.co.id and inhealth.co.id as well as several official Mandiri Inhealth social media accounts to avoid them being misused by unauthorized parties.

#### b. Content Delivery Network

CDN Implementation for all Mandiri Inhealth web applications to protect against possible cyber attacks.

#### c. Perimeter Security

rejuvenation of several security devices, and extension of security tool licenses have been carried out by Mandiri Inhealth to overcome cyber security challenges.

#### d. Endpoint Detection & Respond

Mandiri Inhealth also implements EDR for all devices used within the Mandiri Inhealth network environment to minimize the risk of virus and malware attacks.

#### e. Privilege Access Management

to limit access to each server located in the Mandiri Inhealth infrastructure and secure the system to support Mandiri Inhealth operations and ensure uninterrupted services to Mandiri Inhealth participants.

Furthermore, Mandiri Inhealth has conducted and passed the ISO 27001:2022 surveillance audit as part of Mandiri Inhealth's efforts to maintain the Company's information technology security standards.

## 2. Implementasi Teknologi Infrastruktur Kontainer

Pada tahun ini, Mandiri Inhealth juga melakukan inisiatif implementasi kerangka kerja *Devops* yaitu implementasi teknologi kontainerisasi aplikasi dengan tujuan efisiensi lisensi Server dan kapasitas penyimpanan.

Inisiatif ini dimulai dengan melakukan kontainerisasi aplikasi di lingkungan pengembangan (*development*) lalu dilanjutkan dengan implementasi teknologi di lingkungan produksi (*production*).

## 3. Perangkat *Mobile* dan Kolaborasi

Mandiri Inhealth melanjutkan implementasi dan eksplorasi terhadap perangkat kerja *mobile* dan kolaborasi secara digital. Proses pengadaan perangkat kerja pegawai menggunakan perangkat *mobile* (Laptop) telah dilaksanakan pada tahun 2024.

Selain itu, untuk kemudahan dalam bekerjasama dalam tim, Mandiri Inhealth juga mengimplementasikan platform kolaborasi. Implementasi ini dilaksanakan dengan melakukan migrasi solusi kolaborasi dari teknologi *server FileSharing* ke teknologi berbasis Cloud (Microsoft Office 365 *Sharepoint*). Beberapa alasan dari migrasi ini antara lain :

- Penggunaan satu teknologi menjadi lebih efisien dan efektif bagi pengguna maupun dukungan teknologi dari IT.
- Memiliki lebih banyak fitur untuk kolaborasi dan telah terintegrasi dengan teknologi komunikasi dan produktivitas digital di tempat kerja.
- Memiliki efisiensi biaya yang lebih baik (berbasis *cloud*), dukungan IT yang lebih optimal dan skalabilitas yang lebih baik.
- Memungkinkan kolaborasi antara pegawai Mandiri Inhealth menggunakan perangkat yang bervariasi secara aman, sehingga dapat meningkatkan kinerja dari lokasi di mana saja.

## 4. Pengembangan Data *Warehouse*

Proses pengembangan Data *Warehouse* saat ini sudah berjalan dan sudah bisa digunakan terutama untuk kebutuhan penyiapan data pada proyek IFRS17, dashboard laporan pemanfaatan klaim (*Utilization Report*), serta *dashboard* untuk melakukan monitoring parameter operasional bisnis.

## 2. Implementation of Container Infrastructure Technology

Mandiri Inhealth also initiates implementing the DevOps framework this year, namely the implementation of application containerization technology with the aim of Server license efficiency and storage capacity.

This initiative began with containerizing applications in the development environment and then continued with the implementation of technology in the production environment.

## 3. Mobile Devices and Collaboration

Mandiri Inhealth continues the implementation and exploration of mobile work devices and digital collaboration. The process of procuring employee work devices using mobile devices (laptops) has been carried out in 2024.

Additionally, Mandiri Inhealth implements a collaboration platform so that working in teams becomes easier. This implementation is carried out by migrating collaboration solutions from FileSharing server technology to Cloud-based technology (Microsoft Office 365 *Sharepoint*). Some of the reasons for this migration include:

- The use of one technology is more efficient and effective for users and technology support from IT.
- Has more features for collaboration and has been integrated with digital communication and productivity technology in the workplace.
- Has better cost efficiency (cloud-based), more optimal IT support, and better scalability.
- Enables collaboration between Mandiri Inhealth employees using various devices safely, allowing it to improve performance from any location.

## 4. Data Warehouse Development

The development process of Data *Warehouse* is currently underway and can be used, especially for data preparation needs in the IFRS17 project, claim utilization report dashboard, and dashboard for monitoring business operational parameters.



## 5. Platform Pengembangan Aplikasi

### • Teknologi Lintas Platform

Untuk aplikasi baru, unit kerja *application development* telah mengadopsi teknologi lintas platform. Penggunaan teknologi ini memungkinkan aplikasi untuk dijalankan di berbagai *platform*, sehingga meningkatkan jangkauan pengguna dan memperluas basis pengguna aplikasi.

### • Perbaikan *Technical Debt* di Aplikasi

Unit kerja *application development* secara bertahap melakukan perbaikan *technical debt* yang ditemukan pada aplikasi berjalan. Antara lain dengan melakukan *refactoring* pada aplikasi Legacy, memastikan efisiensi pemrosesan di aplikasi dan pengelolaan data di database, termasuk merubah *logic* aplikasi yang sebelumnya ada di layer *database* (*store procedure*) menjadi layer aplikasi atau *services*. Langkah ini bertujuan untuk meningkatkan performa, skalabilitas, dan pemeliharaan aplikasi.

### • Penerapan Kontainer

Unit kerja *application development* mulai menerapkan pada aplikasi baru untuk pemrograman yang siap kontainer. Penerapan kontainer diharapkan dapat meningkatkan efisiensi, portabilitas, dan skalabilitas aplikasi. Sinergi dengan unit kerja *application support*. Proses ini didukung dengan mulai diterapkan arsitektur pengembangan *microservices* yang diharapkan akan lebih mudah nantinya untuk *deployment* di kontainer maupun *cloud ready*.

### • Sinergi dengan Tim Application Support

Departemen bersinergi dengan unit kerja *application support* untuk menjalankan kerangka DevOps (CI/CD). Sinergi ini bertujuan untuk meningkatkan kecepatan dan efisiensi dalam pengembangan, pengujian, dan *deployment* aplikasi, sehingga memungkinkan tim untuk merespon kebutuhan bisnis dengan lebih cepat dan gesit.

## 6. Program Otomasi

### • Implementasi Fitur *Redflag*

Penyempurnaan *rule red flag* pada produk Medical Care dilakukan pada tahun 2024, berdasarkan evaluasi yang dilakukan pengguna. Penyempurnaan baik dari sisi *rule* dan juga optimasi aplikasi agar kinerja aplikasi tetap terjaga dengan baik.

## 5. Application Development Platform

### • Cross-Platform Technology

The application development work unit has adopted cross-platform technology for new applications, allowing applications to run on various platforms, and thereby increasing user reach and expanding the application user base.

### • Technical Debt Improvement in Applications

The application development work unit is gradually improving the technical debt found in running applications, among other things, by refactoring Legacy applications, ensuring processing efficiency in applications, and data management in the database, which includes changing the application logic previously in the database layer (*store procedure*) to the application or services layer. This step aims to improve application performance, scalability, and maintenance.

### • Container Implementation

The application development work unit has started implementing new applications for container-ready programming. The implementation of containers is expected to increase the applications' efficiency, portability, and scalability. Synergy with the application support work unit is supported by the microservices development architecture implementation which is expected to be easier later for deployment in containers or cloud-ready.

### • Synergy with the Application Support Team

The department synergizes with the application support work unit to run the DevOps (CI/CD) framework, aimed at increasing speed and efficiency in application development, testing, and deployment, as well as enabling teams to respond to business needs more quickly and with ease.

## 6. Automation Program

### • Implementation of Redflag Feature

Based on evaluations carried out by users, the red flag rule implementation on the Medical Care product was carried out in 2024. Improvements in terms of both rules and application optimization are carried out so that application performance is maintained properly.



Secara paralel, *red flag* juga sudah disiapkan untuk mendukung system Single Aplikasi (satu pintu pelayanan untuk produk Medical Care dan Indemnity). Tahap awal untuk proses reimbursement telah diimplementasikan.

- **Fitur asistensi digital bagi Provider (PRIVA)**
  1. Implementasi informasi penjaminan secara otomatis yang dapat diakses oleh Provider layanan kesehatan.
  2. Mengurangi *inbound call* dari *provider* ke MICC.
  3. Implementasi sudah dilaksanakan untuk produk Indemnity dan sudah disiapkan untuk mendukung Single Aplikasi.
  4. Implementasi *chatbot* (FAQ) dan *re-direct* ke agent MICC dari Provider layanan kesehatan.
- **JetRule**  
Implementasi otomatisasi proses verifikasi klaim pada produk Medical Care berdasarkan *rules* yang sudah dikonfigurasi pada sistem. Secara paralel, JetRule juga sudah disiapkan untuk mendukung system Single Aplikasi.
- **ReClaim**  
Implementasi proses *e-klaim* untuk memudahkan peserta menjalankan/mengulangi proses klaim di aplikasi FitAja, dimana pada proses pengajuan sebelumnya mendapatkan *response* "Pending Dokumen".
- **Welcome Letter**  
Implementasi otomatisasi pengiriman email welcome letter kepada peserta pada proses penutupan polis kumpulan atau perpanjangan polis. Hal ini untuk membantu percepatan aktivasi peserta ke aplikasi FitAja.

## 7. Digital Partnership

- **PT FitAja Digital Nusantara (aplikasi FitAja)**
  1. Penambahan fitur akses ke telemedicine jika peserta atau badan usaha memiliki manfaat rawat jalan saja.
  2. Penambahan modul untuk memotong plafon peserta yang terintegrasi dengan sistem internal Mandiri Inhealth.
- **IFG (aplikasi One by IFG)**
  1. Integrasi dengan aplikasi One by IFG untuk fitur dasar bagi peserta dari group IFG.

The red flag has also been prepared in parallel to support the Single Application system (one service door for Medical Care and Indemnity products). The initial stage of the reimbursement process has been implemented.

- **Digital assistance feature for Providers (PRIVA)**
  1. Implementation of automated guarantee information accessible by health service providers.
  2. Reducing inbound calls from providers to MICC.
  3. Implementation has been carried out for the Indemnity product and has been prepared to support the Single Application
  4. Implementation of chatbots (FAQ) and re-directs to MICC agents from health service providers
- **JetRule**  
Implementation of the claim verification process automation on Medical Care products according to the configured rules in the system. In parallel, JetRule has also been prepared to support the Single Application system.
- **ReClaim**  
Implementation of the e-claim process to make it easier for participants to run/repeat the claim process in the FitAja application, where they received a "Pending Document" response in the previous submission process.
- **Welcome Letter**  
Implementation of automation of sending welcome letter emails to participants in the process of closing group policies or extending policies. This is to help accelerate participant activation of the FitAja application.

## 7. Digital Partnership

- **PT FitAja Digital Nusantara (FitAja application)**
  1. Addition of access features to telemedicine if participants or business entities only have outpatient benefits.
  2. Addition of a module to cut the participant ceiling integrated with the Mandiri Inhealth internal system.
- **IFG (One by IFG application)**
  1. Integration with the One by IFG application for basic features for participants from the IFG group.





2. Penambahan layanan telemedicine berbasis video-chat untuk memudahkan dan menambah alternatif pelayanan kepada peserta .
3. Integrasi dengan aplikasi One by IFG untuk fitur eKlaim dan perubahan fasilitas kesehatan (Faskes).
4. Pengembangan sistem untuk produk berbasis Medical Care dengan menambahkan plan baru untuk Kementerian BUMN.

- **BPJS Kesehatan**

Integrasi antar sistem informasi dalam rangka koordinasi manfaat dan sinergi layanan Kesehatan dan dalam rangka pembaharuan data kepesertaan program jaminan Kesehatan nasional di Mandiri Inhealth. Saat pertukaran data telah dilakukan secara *bulk-file*. Selanjutnya akan dilakukan pengembangan integrasi dengan menggunakan teknologi API yang masih dalam tahapan koordinasi dengan pihak terkait.

2. Addition of video-chat-based telemedicine services to facilitate and add alternative services to participants.
3. Integration with the One by IFG application for eClaim features and changes to health facilities (Faskes).
4. System development for Medical Care-based products by adding a new plan for the Ministry of SOEs.

- **BPJS Kesehatan**

Integration between information systems in order to coordinate benefits and synergies of Health services and update participant data for the National Health Insurance program at Mandiri Inhealth once data exchange has been carried out in bulk file. Integration development, which is still in the coordination stage with related parties, will then be carried out using API technology.

## INVESTASI PENGEMBANGAN TEKNOLOGI INFORMASI 2024

Hingga 31 Desember 2024, Mandiri Inhealth telah merealisasikan biaya pengembangan teknologi informasi sejumlah Rp12.899.000.

## INVESTMENT IN INFORMATION TECHNOLOGY DEVELOPMENT IN 2024

As of December 31, 2024, Mandiri Inhealth has realized information technology development costs of Rp12,899,000.

## RENCANA TEKNOLOGI INFORMASI 2025

Dalam era digital yang terus berkembang, teknologi informasi telah menjadi elemen penting yang mendukung operasional bisnis dan strategi perusahaan. Tren teknologi yang terus berkembang secara pesat juga diprediksi akan mampu membentuk masa depan industri asuransi, baik dari sisi produk, operasional, dan kemudahan dari layanan. Tahun 2026 diprediksi bahwa pendapatan perusahaan asuransi (secara global) sebagian besar akan berasal dari solusi produk digital yang *customized*.

Sejalan dengan hal tersebut, perusahaan asuransi perlu mendefinisikan ulang *core* kompetensi antara lain dengan memperluas jaringan digital baru dan menjalin kemitraan dengan industri lain dalam rangka pengembangan produk dan layanan yang sesuai kebutuhan pelanggan. Disamping itu juga perlu melakukan inisiatif, melihat peluang penggunaan teknologi baru, seperti penggunaan *Artificial Intelligence* (AI), data besar (*big data*) dan analitik untuk bisnis, *cloud*, serta memperkuat keamanan siber

## INFORMATION TECHNOLOGY PLAN FOR 2025

Information technology has become an important element supporting business operations and corporate strategies in the ever-evolving digital era. The rapidly developing technology trend is also predicted to be able to shape the future of the insurance industry, both in terms of products, operations, and ease of service. It is envisioned that insurance companies' revenues (globally) will mostly come from customized digital product solutions in 2026.

In line with this, insurance companies need to redefine their core competencies to develop products and services that suit customer needs, including expanding new digital networks and establishing partnerships with other industries. Furthermore, taking initiatives and seeking opportunities for using new technologies are necessary, such as the use of Artificial Intelligence (AI), big data and analytics for business, cloud, and tighten cybersecurity to prepare the company for digital transformation.

(cybersecurity) dalam rangka mempersiapkan perusahaan menuju transformasi digital.

Sejalan dengan hal tersebut, Divisi Teknologi Informasi telah menyusun empat pilar strategi utama untuk tiga tahun kedepan (2025-2027). Sasaran strategis, kebijakan serta program kerja yang terkait dengan Teknologi Informasi telah disusun sebagai berikut:

#### A. Meningkatkan maturitas Tata Kelola, Manajemen Risiko, dan IT Security secara berkelanjutan

Sasaran strategis utama dalam peningkatan maturitas tata kelola & manajemen risiko, serta IT Security yang dimaksud adalah untuk mencapai penyempurnaan kapabilitas internal Divisi Teknologi Informasi dalam menjaga keamanan dan perbaikan proses administratif. Untuk mencapai hal tersebut, disusun tiga rincian program kerja, yakni sebagai berikut.

Beberapa program kerja yang dilaksanakan antara lain :

##### 1) Penyesuaian sistem untuk penerapan Pelindungan Data Pribadi (PDP).

Pada tanggal 17 Oktober 2024 Undang-Undang No. 27 Tahun 2022 tentang Perlindungan Data Pribadi (UU PDP) resmi diberlakukan. UU PDP ini wajib dilaksanakan oleh semua badan usaha yang ada di Indonesia. Mandiri Inhealth sudah mulai melaksanakan kegiatan ini dan diimplementasikan terhadap seluruh aplikasi dan sistem yang ada didalamnya. Proses implementasi PDP ini ditargetkan akan selesai pada tahun 2025.

##### 2) Penetapan *framework Zero Trust* untuk IT Security dan pembaruan sertifikasi ISO 27001 tentang *Information Security Management System (ISMS)* untuk meningkatkan pengelolaan keamanan informasi.

Isu keamanan data menjadi semakin penting di era digital akhir-akhir ini. Banyaknya kasus *security breach* pada beberapa industri menyebabkan beberapa dampak yang cukup serius pada reputasi perusahaan. Untuk itu diperlukan menerapkan langkah-langkah pencegahan yang kuat untuk menghindari dampak *security breach* ini. Beberapa hal yang dilakukan antara lain dengan implementasi *framework zero trust security* dan implementasi ISO 27001 terkait *standard* manajemen keamanan informasi.

In line with this, the Information Technology Division has compiled four main strategic pillars for the next three years (2025-2027). Strategic targets, policies, and work programs related to Information Technology have been compiled as follows:

#### A. Continuously Improving the Maturity of Governance, Risk Management, and IT Security

The main strategic target in improving the maturity of governance & risk management, as well as IT Security is to achieve improvements in the internal capabilities of the Information Technology Division in maintaining security and improving administrative processes. Three detailed work programs have been prepared to achieve this target, namely as follows.

Some of the work programs implemented include:

##### 1) System adjustment for the implementation of Personal Data Protection (PDP)

On October 17, 2024, Law No. 27 of 2022 on Personal Data Protection (UU PDP) was officially enacted, which all business entities in Indonesia must adhere to. Mandiri Inhealth has started implementing this activity and has implemented it in all applications and systems within it. The PDP implementation process is targeted to be completed in 2025.

##### 2) Establishment of Zero Trust framework for IT Security and renewal of ISO 27001 certification on Information Security Management System (ISMS) to improve information security management

Data security issues become increasingly important in the digital era lately due to numerous security breach cases in several industries which cause some quite serious impacts on the company's reputation. For this reason, it is necessary to implement strong preventive measures to avoid the impact of this security breach. Some preventive measures that have been conducted include the implementation of the zero trust security framework and ISO 27001 related to information security management standards.



Zero Trust adalah model keamanan IT yang mengharuskan verifikasi identitas yang ketat untuk setiap orang dan perangkat yang mencoba mengakses sumber daya di jaringan, tanpa memandang apakah mereka berada di dalam atau di luar perimeter jaringan. Prinsip utama dari Zero Trust adalah “never trust, always verify” (jangan pernah percaya, selalu verifikasi). Model ini sangat relevan dalam lingkungan kerja modern yang kompleks, di mana pengguna dan perangkat sering kali bekerja dari berbagai lokasi dan menggunakan berbagai jenis perangkat. ISO/IEC 27001 adalah standar internasional yang diakui secara global untuk sistem manajemen keamanan informasi (ISMS). Standar ini dikembangkan bersama oleh International Organization for Standardization (ISO) dan International Electrotechnical Commission (IEC).

Agar langkah-langkah pencegahan ini berjalan baik, program kerja ini akan dilaksanakan secara rutin tiap pada tahun.

**3) Perbaikan dan penetapan yang baik atas kebijakan, pedoman, dan petunjuk teknis operasional IT dan melakukan pengukuran maturitas IT dalam meningkatkan tata kelola.**

Tata kelola teknologi informasi (IT Governance) adalah kerangka kerja yang digunakan untuk memastikan bahwa penggunaan teknologi informasi dalam suatu organisasi mendukung tujuan bisnis dan memberikan nilai kepada pemangku kepentingan. Tata kelola perlu dilaksanakan dengan baik karena dengan tata kelola yang baik untuk memastikan semua inisiatif teknologi informasi yang di buat mendukung tujuan dan strategi bisnis perusahaan. Selain itu Tata kelola IT yang baik dapat membantu perusahaan dalam pengelolaan sumber daya TI secara efektif dan efisien, sehingga akan dapat meningkatkan produktivitas dan mengurangi biaya operasional.

Untuk memastikan tata kelola IT yang ada di Mandiri Inhealth berjalan baik, maka program kerja ini akan dilaksanakan secara rutin tiap tahun. Tata kelola ini akan dinilai oleh rekanan yang mempunyai kemampuan untuk melakukan *assessment* (penilaian) terhadap IT *maturity* Mandiri Inhealth.

Zero Trust is an IT security model requiring strict identity verification for every person and device attempting to access resources on the network, regardless of whether they are inside or outside the network perimeter. The main principle of Zero Trust is “never trust, always verify”. In the modern complex work environment where users and devices often work from multiple locations and use various device types, this model is very relevant. ISO/IEC 27001 is a globally recognized international standard for information security management systems (ISMS). This standard was jointly developed by the International Organization for Standardization (ISO) and the International Electrotechnical Commission (IEC).

This work program will be implemented routinely every year to ensure that the aforementioned preventive measures run well,

**3) Improvement and establishment of good IT operational policies, guidelines, and technical instructions and monitoring IT maturity in improving governance**

IT Governance is a framework used to ensure that the use of information technology in an organization supports business objectives and provides value to stakeholders. Governance needs to be implemented properly because good governance ensures that all information technology initiatives support the company's business objectives and strategies. In addition, good IT governance can help companies manage IT resources effectively and efficiently, thus increasing productivity and reducing operational costs.

This work program will be implemented routinely every year to ensure that the IT governance in Mandiri Inhealth runs well, and the governance will be assessed by partners capable of conducting assessments of Mandiri Inhealth's IT maturity.

## B. Adopsi teknologi terbaru, adaptif, dan operasional IT yang fleksibel dan tangkas

Dalam mendukung efektivitas dan kelancaran bisnis Mandiri Inhealth yang terus bertumbuh, Divisi Teknologi Informasi perlu untuk terus melakukan *upgrade* terhadap berbagai teknologi terbaru yang responsif, efektif, dan efisien. Sebab, kemampuan adaptasi yang baik terhadap berbagai perkembangan teknologi terkini akan sangat membantu dalam proses penyediaan layanan, *upgrade system*, dan pemanfaatan dalam data analisis. Divisi Teknologi Informasi menyusun empat rincian program kerja dalam upaya adaptif terhadap teknologi terbaru dan meningkatkan operasional IT yang fleksibel sebagai berikut.

Beberapa program kerja yang dilaksanakan antara lain :

### 1) *Peremajaan sistem/aplikasi core Legacy dalam meningkatkan layanan dan meminimalisir berbagai kemungkinan gangguan.*

Aplikasi core perusahaan adalah aplikasi utama yang ada di perusahaan yang dirancang untuk mendukung operasi bisnis utama dan proses penting dalam suatu organisasi. Aplikasi core ini harus selalu *up to date*, karena itu berhubungan langsung dengan proses bisnis yang ada. Peremajaan sistem informasi sangat penting untuk mengatasi masalah operasional yang terjadi karena ada beberapa bisnis proses yang kurang *update* dengan perkembangan perusahaan. Peremajaan juga bertujuan untuk update teknologi. Dengan teknologi terus berkembang perusahaan akan lebih kompetitif yang akhirnya membuat kepuasan pelanggan akan meningkat. Peremajaan perlu dilakukan untuk kepatuhan terhadap regulasi. Sebab sering kali regulasi baru yang keluar memerlukan perubahan dalam sistem informasi.

Program kerja ini akan dilaksanakan secara bertahap mulai dari tahun 2025 dan ditargetkan selesai pada tahun 2026.

### 2) *Penerapan Agile & DevSecOps untuk meningkatkan efisiensi dan keamanan, namun tetap fleksibel.*

*Agile* dan *DevSecOps* adalah dua pendekatan yang sering digunakan dalam pengembangan perangkat lunak untuk meningkatkan efisiensi, kolaborasi, dan

## B. Adoption of the latest technology, adaptive, flexible, and agile IT operations

The Information Technology Division needs to continue upgrading various responsive, effective, and efficient latest technologies to support the effectiveness and smoothness of Mandiri Inhealth's growing business, not to mention that good adaptability to various current technological developments will greatly assist in the process of providing services, upgrading systems, and utilizing data analysis. The Information Technology Division has prepared four detailed work programs to be adaptive to the latest technology and improve flexible IT operations as follows.

Some of the work programs implemented include:

### 1) *Rejuvenation of Legacy core systems/ applications to improve services and minimize various potential disruptions*

The company's core application is the main application in the company designed to support the main business operations and important processes within an organization. This core application must always be up to date because it is directly related to the existing business process. Information system rejuvenation is crucial to overcome occurring operational problems because several business processes are less updated with the company's developments. Rejuvenation also aims to update and develop technology, in hope that companies will be more competitive which will ultimately increase customer satisfaction. Rejuvenation needs to be done for regulatory compliance because new regulations that come out often require changes in the information system.

This work program will be implemented in stages starting in 2025 and is targeted for completion in 2026.

### 2) *Implementation of Agile & DevSecOps to improve efficiency and security, but remain flexible*

*Agile* and *DevSecOps* are two approaches often used in software development to improve efficiency, collaboration, and security. *Agile* is a project



keamanan. *Agile* adalah metodologi manajemen proyek yang menekankan pada iterasi pendek, kolaborasi tim, dan fleksibilitas dalam menanggapi perubahan kebutuhan dan DevSecOps adalah pendekatan yang mengintegrasikan keamanan ke dalam setiap fase siklus hidup pengembangan perangkat lunak, mulai dari desain hingga pengiriman dan operasi. Dengan menggabungkan *Agile* dan DevSecOps, perusahaan dapat mengembangkan perangkat lunak dengan cepat dan aman, sambil tetap responsif terhadap perubahan kebutuhan bisnis dan pelanggan. Penerapan *Agile* & DevSecOps pada semua project IT akan dilaksanakan mulai dari tahun 2025 dan ditargetkan selesai pada tahun 2027.

**3) Implementasi infrastruktur Cloud dan sistem berbasis Cloud Native yang memungkinkan pemanfaatan berbagai microservices secara optimal dan mengedepankan skala, elastisitas, ketahanan, dan fleksibilitas.**

*Cloud* adalah model komputasi yang memungkinkan penyimpanan, pengelolaan, dan pemrosesan data melalui internet, menggunakan server yang dikelola oleh penyedia layanan *cloud*. Ini berbeda dari model tradisional di mana data dan aplikasi disimpan di server atau perangkat keras yang dikelola oleh perusahaan.

Teknologi *cloud* memungkinkan perusahaan untuk lebih fleksibel dan efisien dalam mengelola sumber daya IT. Dengan *cloud*, perusahaan dapat dengan mudah menyesuaikan kapasitas sesuai kebutuhan, mengakses data dari mana saja, dan memanfaatkan teknologi terbaru tanpa investasi besar dalam infrastruktur fisik. Dengan menggunakan *cloud*, perusahaan dapat lebih fokus pada inti bisnis tanpa harus khawatir tentang pengelolaan infrastruktur IT.

Program kerja ini akan dilaksanakan secara bertahap mulai dari tahun 2025 dan ditargetkan selesai pada tahun 2029.

**4) Shared service untuk pengadaan teknologi yang efisien & efektif**

*Shared service* adalah model bisnis di mana fungsi-fungsi pendukung yang sebelumnya tersebar di berbagai bagian organisasi dikonsolidasikan

management methodology which emphasizes short iterations, team collaboration, and flexibility in responding to changing needs and DevSecOps is an approach integrating security into every phase of software development life cycle, from design to delivery and operation. Companies can develop software quickly and securely by combining Agile and DevSecOps, while remaining responsive to changing business and customer needs. The implementation of Agile & DevSecOps in all IT projects will be implemented starting in 2025 and is targeted for completion in 2027.

**3) Implementation of Cloud infrastructure and Cloud Native-based systems that enable optimal utilization of various microservices and prioritize scale, elasticity, resilience, and flexibility**

*Cloud* is a computing model that allows data storage, management, and processing over the internet, using servers managed by cloud service providers. It is different from the traditional model where data and applications are stored on servers or hardware managed by the company.

Cloud technology allows companies to be more flexible and efficient in managing IT resources. Companies can easily adjust capacity as needed, access data from anywhere, and utilize the latest technology with the cloud without major investments in physical infrastructure. The cloud technology also allows companies to be more focused on their core business without worrying about managing IT infrastructure.

This work program will be implemented in stages starting in 2025 and is targeted for completion in 2029.

**4) Shared service for efficient & effective technology procurement**

*Shared service* is a business model in which supporting functions that were previously spread across various organizational parts are consolidated

menjadi satu unit yang terpusat. Tujuan utama dari *shared service* adalah untuk meningkatkan efisiensi, mengurangi biaya, dan meningkatkan kualitas layanan dengan memanfaatkan skala ekonomi dan standarisasi proses. *Shared service* diharapkan bisa membantu perusahaan untuk lebih efisien dan efektif dalam mengelola sumber daya teknologi informasi dengan tetap memberikan layanan berkualitas tinggi kepada berbagai unit bisnis dalam perusahaan. Program kerja ini akan dilaksanakan secara bertahap mulai dari tahun 2025 dan ditargetkan selesai pada tahun 2029

into one centralized unit. The main purpose of shared service is to increase efficiency, reduce costs, and improve service quality by utilizing economies of scale and process standardization. Shared service is expected to help companies be more efficient and effective in managing information technology resources while still providing high-quality services to various business units within the company. This work program will be implemented in stages starting in 2025 and is targeted for completion in 2029.

### C. Menjadi partner penyedia layanan digitalisasi IT

Digitalisasi telah menjadi fokus utama dalam berbagai industri di dunia, Mandiri Inhealth sebagai perusahaan pemilik *market share* terbesar dalam pasar asuransi kumpulan di Indonesia, tentu turut menjadikan transformasi digital sebagai visi utama. Divisi Teknologi Informasi bersiap menjadi garda terdepan dalam menjadi partner penyedia layanan digitalisasi IT di Mandiri Inhealth melalui empat rincian program kerja, yakni sebagai berikut.

Beberapa program kerja yang dilaksanakan antara lain :

#### 1) Mendukung pengembangan layanan digital kepesertaan melalui One by IFG dan FitAja untuk mempermudah peserta dalam mendapatkan layanan

Salah satu inisiatif yang akan dikembangkan oleh Mandiri Inhealth untuk memberikan pelayanan yang maksimal kepada pelanggan adalah dengan strategi digital *partnership* dengan beberapa perusahaan. Salah satunya dengan IFG dan FitAja. Digital *partnership* yang akan dilaksanakan berupa pengembangan layanan digital kepesertaan melalui One by IFG dan FitAja. Program kerja ini akan dilaksanakan mulai dari tahun 2025 dan ditargetkan selesai pada tahun 2029.

#### 2) Digitalisasi layanan operasional berbasis AI yang ditargetkan implementasi pada tahun 2029

Digitalisasi layanan operasional berbasis AI akan melibatkan penggunaan teknologi kecerdasan buatan untuk meningkatkan efisiensi, akurasi, dan

### C. Becoming a partner in providing IT digitalization services

Digitalization has become a major focus in various industries in the world, and as a company with the largest market share in the group insurance market in Indonesia, Mandiri Inhealth certainly makes digital transformation its main vision as well. The Information Technology Division is ready to be at the forefront of becoming a partner in providing IT digitalization services at Mandiri Inhealth through four detailed work programs, namely as follows.

Some of the work programs implemented include:

#### 1) Supporting the development of digital membership services through One by IFG and FitAja to make it easier for participants to get services

One of the initiatives that will be developed by Mandiri Inhealth to provide maximum service to customers is through a digital partnership strategy with several companies. One of them is with IFG and FitAja. The digital partnership that will be implemented is in the form of developing digital membership services through One by IFG and FitAja. This work program will be implemented starting in 2025 and is targeted for completion in 2029.

#### 2) Digitalization of AI-based operational services targeted for implementation in 2029

The digitalization of AI-based operational services will involve the use of artificial intelligence technology to improve efficiency, accuracy, and speed in





kecepatan dalam berbagai proses bisnis. Beberapa hal yang bisa dilakukan antara lain otomatisasi dalam pemrosesan klaim, *chatbot* dan asisten virtual yang didukung AI dapat memberikan dukungan pelanggan 24/7, serta deteksi *fraud* pada pengajuan klaim. Dengan mengintegrasikan AI ke dalam operasi bisnis, perusahaan akan dapat mencapai keunggulan kompetitif, meningkatkan efisiensi, dan memberikan layanan yang lebih baik kepada pelanggan. Program kerja ini akan dilaksanakan mulai dari tahun 2025 dan ditargetkan selesai pada tahun 2029.

### 3) Pengembangan layanan digital untuk semua jenis customer badan usaha yang memungkinkan kecepatan dan kenyamanan layanan.

Pengembangan layanan digital merupakan proses transformasi pada perusahaan yang menggunakan teknologi digital untuk meningkatkan efisiensi, aksesibilitas, dan kualitas layanan yang diberikan oleh perusahaan. Dengan strategi yang tepat, pengembangan layanan digital dapat memberikan nilai tambah yang signifikan bagi perusahaan dan pelanggannya. Program kerja ini akan dilaksanakan mulai dari tahun 2025 dan ditargetkan selesai pada tahun 2029.

## D. Implementasi data analitik untuk mentransformasikan strategi operasional dan manajemen Keputusan

Pemanfaatan data sebagai *data-driven business strategy* tentu menjadi salah satu fokus Mandiri Inhealth untuk mendapatkan business insight yang cepat, akurat, dan insightfull. Divisi Teknologi Informasi siap ambil peran dari proses awal data *pooling* (data *collecting*) hingga menjadi data *insight* yang dapat dijadikan strategi operasional dan manajemen keputusan. Berikut adalah rincian program kerja yang disusun untuk mendukung implementasi data analitik.

Beberapa program kerja yang dilaksanakan antara lain :

### 1) Perbaikan sistem untuk data penunjang IFRS melalui perbaikan aliran, penyimpanan, dan pemrosesan data.

IFRS 17 adalah standar pelaporan keuangan internasional yang dikeluarkan oleh International

various business processes. Some things that can be done include automation in claims processing, AI-powered chatbots and virtual assistants that can provide 24/7 customer support, and fraud detection in claims submissions. By integrating AI into business operations, companies will be able to achieve competitive advantage, improve efficiency, and provide better service to customers. This work program will be implemented starting in 2025 and is targeted for completion in 2029.

### 3) Development of digital services for all types of business customers that enable speed and convenience of service

Digital service development is a transformation process in companies using digital technology to improve the efficiency, accessibility, and quality of services provided by the company. Digital service development, with the right strategy, can provide significant added value for the company and its customers. This work program will be implemented starting in 2025 and is targeted for completion in 2029.

## D. Implementation of analytical data to transform operational strategies and decision management

Data utilization as a data-driven business strategy is certainly one of Mandiri Inhealth's focuses on obtaining fast, accurate, and insightful business insights. The role of the Information Technology Division taken from the initial data pooling process (data collecting) to data insights can be used in operational strategies and decision management. The following are details of the work programs that have been prepared to support the implementation of analytical data.

Some of the work programs implemented include:

### 1) System improvement for IFRS supporting data through improvements in data flow, storage, and processing

IFRS 17 is an international financial reporting standard issued by the International Accounting

Accounting Standards Board (IASB) untuk kontrak asuransi. Standar ini menggantikan IFRS 4 dan mulai berlaku pada 1 Januari 2023. Semua perusahaan asuransi harus menggunakan standart ini dalam pelaporan keuangannya. Program kerja ini akan targetkan akan selesai pada tahun 2025.

**2) Implementasi Single Identity & Customer 360 yang memungkinkan analisis terkait customer profile, customer behavior, dan customer purchasing dapat lebih tergambar secara utuh.**

Implementasi *Single Identity* dan *Customer 360* adalah dua inisiatif penting yang dapat membantu perusahaan meningkatkan efisiensi operasional. *Single Identity* adalah konsep di mana satu identitas unik digunakan untuk mengakses berbagai layanan dan sistem dalam organisasi. Sedangkan *Customer 360* adalah pendekatan strategis yang melibatkan integrasi dan konsolidasi data pelanggan dari berbagai departemen dan titik kontak dalam organisasi untuk menciptakan profil pelanggan yang komprehensif. Dengan mengimplementasikan *Single Identity* dan *Customer 360*, perusahaan dapat meningkatkan efisiensi operasional, keamanan, dan pengalaman pelanggan secara keseluruhan. Program kerja ini akan dilaksanakan mulai dari tahun 2025 dan ditargetkan selesai pada tahun 2026.

**3) Pembangunan data platform dan kapabilitas data analitik di perusahaan**

Kegiatan ini yang akan dimulai pada tahun 2025 dan ditargetkan selesai pada tahun 2026. Inisiatif ini dibuat untuk meningkatkan pemanfaatan data yang lebih baik dalam membantu memberikan *business insight* bagi perusahaan.

Berikut ini merupakan tabel rencana pengembangan Teknologi Rencana Pengembangan Teknologi Informasi Tahun 2025-2029.

Standards Board (IASB) for insurance contracts. This standard replaces IFRS 4 and will come into effect on January 1, 2023. All insurance companies must use this standard in their financial reporting. This work program will be targeted to be completed in 2025.

**2) Implementation of Single Identity & Customer 360 which allows analysis related to customer profiles, customer behavior, and customer purchasing to be more fully illustrated**

The implementation of *Single Identity* and *Customer 360* are two important initiatives that can help companies improve operational efficiency. *Single Identity* is a concept where one unique identity is used to access various services and systems within an organization, while *Customer 360* is a strategic approach that involves customer data integration and consolidation from various departments and touchpoints within an organization to create a comprehensive customer profile. Companies can improve operational efficiency, security, and the overall customer experience by implementing *Single Identity* and *Customer 360*. This work program will be implemented starting in 2025 and is targeted for completion in 2026.

**3) Development of data platforms and data analytics capabilities in the company**

This activity will start in 2025 and is targeted to be completed in 2026. This initiative was created to improve data utilization to be better in helping to provide business insights for companies.

The following is a table of the Information Technology Development Plan for 2025-2029.



| No | Strategi Utama /<br>Main Strategy                                                                                                                                                                | Program Kerja / Work Program                                                                                                                                                                                                                                                         | Timeline  |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1  | Meningkatkan maturitas Tata Kelola, Manajemen Risiko dan Security TI secara berkelanjutan / Continuously Improving the Maturity of Governance, Risk Management, and IT Security                  | • Penerapan framework Zero Trust untuk Security TI dan pembaruan sertifikasi ISO 27001 / Implementation of Zero Trust framework for IT Security and ISO 27001 certification renewal                                                                                                  | 2025-2026 |
|    |                                                                                                                                                                                                  | • Perbaikan dan penerapan yang baik atas kebijakan, pedoman dan petunjuk teknis operasional TI dan melakukan pengukuran maturitas TI / Improvement and good implementation of IT operational policies, guidelines and technical instructions and conducting IT maturity measurements | 2025-2028 |
|    |                                                                                                                                                                                                  | • Penyesuaian sistem untuk penerapan Perlindungan Data Pribadi (PDP) / System adjustment for the implementation of Personal Data Protection (PDP)                                                                                                                                    | 2025      |
| 2  | Adopsi teknologi terbaru, adaptif dan operasional TI yang fleksibel dan tangkas / Adoption of the latest technology, adaptive, flexible, and agile IT operations                                 | • Peremajaan sistem/aplikasi <i>core Legacy</i> / Rejuvenation of Legacy core systems/applications                                                                                                                                                                                   | 2025-2026 |
|    |                                                                                                                                                                                                  | • Implementasi Infrastruktur Cloud dan sistem berbasis Cloud Native / Implementation of Cloud Infrastructure and Cloud Native-based systems                                                                                                                                          | 2025-2029 |
|    |                                                                                                                                                                                                  | • Penerapan Agile & DevSecOps / Implementation of Agile & DevSecOps                                                                                                                                                                                                                  | 2025-2027 |
|    |                                                                                                                                                                                                  | • Shared service untuk pengadaan teknologi yang efisien & efektif / Shared service for efficient & effective technology procurement                                                                                                                                                  | 2025-2029 |
| 3  | Menjadi partner penyedia layanan digitalisasi TI / Becoming a partner in providing IT digitalization services                                                                                    | • Mendukung pengembangan layanan digital kepesertaan melalui One by IFG dan Fitaja / Supporting the development of digital membership services through One by IFG and FitAja                                                                                                         | 2025-2029 |
|    |                                                                                                                                                                                                  | • Digitalisasi layanan operasional berbasis AI / Digitalization of AI-based operational services                                                                                                                                                                                     | 2025-2029 |
|    |                                                                                                                                                                                                  | • Pengembangan layanan digital untuk semua jenis <i>customer</i> badan usaha / Development of digital services for all types of business customers                                                                                                                                   | 2025-2029 |
| 4  | Implementasi data analitik untuk mentransformasikan strategi operasional dan manajemen keputusan / Implementation of analytical data to transform operational strategies and decision management | • Perbaikan sistem untuk data penunjang IFRS / System improvements for IFRS supporting data                                                                                                                                                                                          | 2025      |
|    |                                                                                                                                                                                                  | • Implementasi <i>Single Identity &amp; Customer 360</i> / Implementation of Single Identity & Customer 360                                                                                                                                                                          | 2025-2026 |
|    |                                                                                                                                                                                                  | • Pembangunan data platform dan kapabilitas data analitik di perusahaan / Development of data platforms and data analytics capabilities in the company                                                                                                                               | 2025-2026 |







# 05

## **ANALISIS DAN PEMBAHASAN MANAJEMEN**

Management  
Discussion and  
Analysis



# Analisis dan Pembahasan Manajemen

## Management Discussion and Analysis



Pada tahun 2024 Mandiri Inhealth melakukan pengembangan layanan digital melalui aplikasi One by IFG dan FitAja!. Mandiri Inhealth juga melakukan perluasan strategi pemasaran untuk produk MyCare Ultimate dan merencanakan perluasan segmentasi pasar untuk MIFG My Managed Care

In 2024, Mandiri Inhealth developed digital services through the One by IFG and FitAja! applications. Mandiri Inhealth expanded its marketing strategy for the MyCare Ultimate product and planned to expand market segmentation for MIFG My Managed Care as well."

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## Tinjauan Ekonomi dan Industri

### Economic and Industry Overview

#### Analisis Perekonomian Global dan Nasional

Perekonomian global pada tahun 2024 masih dipengaruhi oleh tingginya ketidakpastian. Di awal tahun 2024, ketegangan politik dunia tetap tinggi dengan berlanjutnya konflik antara Rusia dan Ukraina. Ketegangan geopolitik dunia juga dipicu oleh adanya kebijakan *Amerika First* yang dapat menyebabkan perubahan besar pada perekonomian dunia ke depan. Selain itu pemilihan umum di AS juga memperburuk kondisi pasar keuangan global dan diperkirakan dapat menyebabkan melambatnya pertumbuhan ekonomi dunia dengan risiko fragmentasi perdagangan dan investasi yang makin meningkat.

#### Global and National Economic Analysis

Many uncertainties still highly influence the global economy in 2024. With the ongoing conflict between Russia and Ukraine, world political tensions remained high in early 2024, not to mention the America First policy triggering world geopolitical tensions, which may cause major changes in the world economy in the future. Additionally, global financial market conditions worsened due to the general election in the US and are expected to slow down world economic growth with the risk of increasing trade and investment fragmentation.





International Monetary Fund (IMF) mencatatkan bahwa pertumbuhan ekonomi dunia pada tahun 2024 berada di angka 3,1%. Angka ini masih konstan dibandingkan dengan tahun sebelumnya dikarenakan oleh kebijakan suku bunga tinggi untuk mengendalikan inflasi, penarikan stimulus fiskal akibat utang yang meningkat, serta pertumbuhan produktivitas yang rendah. Inflasi global diperkirakan berada di angka 5,8%, tren ini terjadi akibat pelonggaran hambatan rantai pasok serta kebijakan moneter yang ketat.

Meskipun perekonomian global dihadapi dengan sejumlah tantangan, ekonomi Indonesia mampu mencatatkan kinerja positifnya. Berdasarkan data Bank Indonesia, pertumbuhan ekonomi Indonesia dan sejumlah negara *Emerging Market Economies* (EMEs) masih cukup baik didukung oleh permintaan domestik di Tengah perlambatan ekonomi dan fragmentasi perdagangan global.

Capaian di tahun 2024 tentunya tidak terlepas dari upaya Pemerintah dalam menangani pandemi pada tahun sebelumnya. Kontraksi ekonomi akibat adanya Covid-19 termasuk relatif kecil dibandingkan dengan kondisi negara-negara lain. Stabilitas makroekonomi dan sistem keuangan tetap terjaga. Inflasi tetap terkendali rendah dengan rata-rata di bawah 3%, nilai tukar Rupiah terjaga stabil, didukung komitmen tinggi dari kebijakan moneter Bank Indonesia. Indonesia dinilai mampu mencegah terjadinya krisis akibat pandemi Covid-19 dan terus melanjutkan pemulihan ekonomi hingga sekarang.

Badan Pusat Statistik (BPS) mencatatkan bahwa Pendapatan domestik Bruto (PDB) per kapita mencapai Rp78,6 juta atau USD4.960,3. Pertumbuhan ekonomi Indonesia tahun 2024 tercatat sebesar 5,03%. Berdasarkan sisi lapangan usaha, pertumbuhan ekonomi didorong oleh aktivitas sektor-sektor yang berorientasi pada ekspor, meningkatnya konsumsi masyarakat dan digitalisasi seperti Perdagangan Besar dan Eceran, Akomodasi dan Makanan-Minuman, serta Informasi dan Komunikasi, juga makin tumbuh tinggi. Demikian pula berbagai sektor jasa seperti Jasa Keuangan dan Asuransi, Jasa Perusahaan, serta Jasa Kesehatan dan Kegiatan Sosial yang terus menunjukkan peningkatan.

### Analisis Industri Asuransi Jiwa dan Posisi Mandiri Inhealth dalam Industri

Sepanjang tahun 2024, kinerja sektor perasuransian mencatatkan kinerja positif. Badan Pusat Statistik (BPS)

The International Monetary Fund (IMF) recorded a world economic growth of 3.1% in 2024, which remained constant compared to the previous year due to the high interest rate policy to control inflation, the withdrawal of fiscal stimulus due to increasing debt, and low productivity growth. Global inflation is estimated to be at 5.8%, and this trend is due to the easing of supply chain barriers and tight monetary policy.

The Indonesian economy has been able to record positive performance regardless of the many challenges which the global economy faces. Based on Bank Indonesia data, the economic growth of Indonesia and several Emerging Market Economies (EMEs) is still quite good, supported by domestic demand amid the economic slowdown and global trade fragmentation.

The achievements in 2024 are certainly inseparable from the Government's efforts in dealing with the pandemic in the previous year. The economic contraction due to Covid-19 is relatively small compared to the conditions in other countries. Macroeconomic stability and the financial system remain maintained. Inflation remains low with an average of below 3%, the Rupiah exchange rate is stable, supported by a high commitment from Bank Indonesia's monetary policy. Indonesia is considered capable of preventing a crisis due to the Covid-19 pandemic and continues to continue economic recovery until now.

Statistics Indonesia (BPS) recorded that Gross Domestic Product (GDP) per capita reached Rp78.6 million or USD4,960.3. Indonesia's economic growth in 2024 was recorded at 5.03%. Based on the business sector side, economic growth is driven by the activities of export-oriented sectors, increasing public consumption and digitalization such as Wholesale and Retail Trade, Accommodation and Food and Beverage, and Information and Communication, which are also growing high. Likewise, various service sectors such as Financial Services and Insurance, Corporate Services, and Health Services and Social Activities continue to show improvement.

### Life Insurance Industry Analysis and Mandiri Inhealth's Position in The Industry

The insurance sector performance recorded positive performance throughout 2024. Statistics Indonesia (BPS)

melaporkan laju pertumbuhan sektor jasa keuangan dan asuransi tercatat sebesar 4,74%. Kontribusi Jasa Keuangan dan Asuransi memberikan nilai kontribusi sebesar 4,17% atau Rp922,8 triliun. Pertumbuhan ini memberikan dampak positif terhadap pertumbuhan pendapatan Perseroan di tahun 2024.

Berdasarkan klasifikasinya, pada akhir tahun 2024 asuransi komersial berhasil mencatatkan aset sebesar Rp914,03 triliun, naik 4,31% (YoY). Sedangkan asuransi non komersial tercatat sebesar Rp219,55 triliun atau berkontraksi 2,20%. Secara keseluruhan Industri asuransi komersial masih menunjukkan kondisi yang solid

Pendapatan premi pada Juli 2024 senilai Rp193,06 Triliun atau meningkat 7,38% dibandingkan dengan periode yang sama tahun 2023. Berdasarkan data Otoritas Jasa Keuangan (OJK), peningkatan tersebut terdiri dari premi asuransi jiwa yang mencapai Rp104,30 triliun dan premi asuransi umum dan reasuransi yang mencapai Rp88,77 triliun. Masing-masing komponen tersebut mengalami kenaikan sebesar 2,14% dan 14,28% dibandingkan dengan tahun sebelumnya.

Selanjutnya, OJK juga mencatatkan akumulasi premi sektor asuransi di Indonesia hingga November 2024 mencapai Rp296,65 triliun, meningkat sebesar 2,22% secara tahunan (YoY). Peningkatan ini terjadi pada premi asuransi jiwa yang tumbuh sebesar 2,64% dan premi asuransi umum dan reasuransi yang tumbuh sebesar 1,70%.

Sejalan dengan data OJK, Asosiasi Asuransi Jiwa (AAJI) juga melaporkan adanya peningkatan pendapatan premi hingga akhir Juni mencapai Rp88,49 triliun atau tumbuh sebesar 2,6% dibandingkan dengan periode yang sama pada tahun 2023 sebesar Rp86,24 triliun. Pendapatan premi memberikan kontribusi positif terhadap total pendapatan keseluruhan.

AAJI mencatat Mandiri Inhealth mampu mencapai *marketshare* tertinggi dibandingkan dengan perusahaan asuransi kesehatan lainnya. Pada tahun 2024, Mandiri Inhealth mampu memperoleh *marketshare* sebesar 40%, meningkat dibandingkan dengan tahun sebelumnya sebesar 35%.

reported that the financial services and insurance sector growth rate was recorded at 4.74%. The Financial Services and Insurance contributed 4.17% or Rp922.8 trillion. This growth positively impacted the Company's revenue growth in 2024.

Based on its classification, commercial insurance managed to record assets of Rp914.03 trillion at the end of 2024, which increased by 4.31% (YoY). Meanwhile, non-commercial insurance was recorded at Rp219.55 trillion or contracted by 2.20%. Overall, the commercial insurance industry is still showing solid conditions.

Premium income in July 2024 was worth Rp193.06 trillion or an increase of 7.38% compared to the same period in 2023. Based on data from the Financial Services Authority (OJK), the increase consisted of life insurance premiums reaching Rp104.30 trillion and general insurance and reinsurance premiums reaching Rp88.77 trillion. Each of these components increased by 2.14% and 14.28% compared to the previous year.

Furthermore, OJK recorded that the accumulation of insurance sector premiums in Indonesia reached Rp296.65 trillion as of November 2024, an annual increase of 2.22% (YoY). This increase occurred in life insurance premiums which grew by 2.64% and general insurance and reinsurance premiums which grew by 1.70%.

In line with OJK data, the Life Insurance Association (AAJI) also reported an increase in premium income as of the end of June reaching Rp88.49 trillion or growing by 2.6% compared to the same period in 2023 of Rp86.24 trillion. Premium income makes a positive contribution to total overall income.

AAJI noted that Mandiri Inhealth managed to achieve the highest market share compared to other health insurance companies. In 2024, Mandiri Inhealth was able to obtain a market share of 40%, an increase compared to the previous year of 35%.



## Tinjauan Operasional Operational Overview

### Kebijakan Strategis Perusahaan di Tahun 2024

Mandiri Inhealth berkomitmen untuk terus meningkatkan kinerja tiap tahunnya agar dapat tumbuh secara konsisten dan berkelanjutan. Hal ini diwujudkan melalui upaya pengembangan inovasi layanan di tahun 2024 agar tercapainya tujuan yang telah ditetapkan Perseroan. Perseroan secara konsisten menjalankan strategi utama yang terdiri dari tiga (3) pilar, yaitu *Strategic Initiatives*, *Key Strategic Pillars*, dan *Strategic* yaitu *Top Line Growth*, *Cost Containment*, dan *Strengthen Enablers*, seperti uraian di bawah ini:

#### Strategi utama Mandiri Inhealth

Dalam menjalankan usahanya pada tahun 2024, Perseroan berupaya menjalankan strategi utama Mandiri Inhealth, yaitu:

1. Strategi Pencapaian *Top Line Growth/Revenue*
  - Meningkatkan Portofolio *Non Health*;
  - Melakukan penetrasi pasar Perguruan Tinggi, Sekolah, dan *Travel Agent*;
  - Meningkatkan Portofolio Individu;
2. Pengendalian Biaya Klaim dan Operasional
  - Optimalisasi Diskon untuk produk Indemnity;
  - Optimalisasi penerapan split billing di provider;
  - Implementasi tarif managed care untuk indemnity secara bertahap;
  - Peningkatan Telemedicine.
3. Memperkuat *Enablers*
  - Mengembangkan Data *Analytic*;
  - Penguatan sinergi dengan Mandiri Group.

### Company Strategic Policy in 2024

Mandiri Inhealth is committed to keep improving its performance every year, realizing consistent and sustainable growth. This is manifested through efforts to develop service innovations in 2024 to achieve Company objectives. The Company consistently implements the main strategy consisting of three (3) pillars, namely Strategic Initiatives, Key Strategic Pillars, and Strategic, namely Top Line Growth, Cost Containment, and Strengthen Enablers, as described below:

#### Mandiri Inhealth's Main Strategy

In running its business throughout 2024, Mandiri Inhealth implemented the following main strategy:

1. Top Line Growth/Revenue Achievement Strategy
  - Increasing Non-Health Portfolio;
  - Penetrating the College, School and Travel Agent market;
  - Improving Individual Portfolio.
2. Controlling Claims and Operational Costs
  - Optimization of discounts for Indemnity products;
  - Optimizing the implementation of split billing at providers;
  - Implementation of Medical Care rates for indemnity in stages;
  - Increased Telemedicine.
3. Strengthening Enablers
  - Developing Data Analytics;
  - Strengthening synergy with Mandiri Group.

## Aspek Pemasaran Marketing Aspects

### Strategi Pemasaran

Sebagai pemimpin pasar pada asuransi kesehatan kumpulan, di tahun 2024 Mandiri Inhealth tetap fokus pada asuransi kesehatan kumpulan dan mempertahankan posisi sebagai *market leader*. Dengan keahlian pada pengelolaan asuransi kesehatan, Mandiri Inhealth terus berusaha mewujudkan mimpi jangka panjangnya untuk dapat mengubah paradigma *from cure to care*. Mandiri Inhealth terus berkomitmen menjadi mitra strategis bagi klien (Badan Usaha) dalam mengendalikan biaya kesehatan pegawainya, sehingga dapat meningkatkan kinerja positif perusahaan. Dengan perubahan paradigma *from cure to care*, diharapkan Mandiri Inhealth dapat menciptakan Indonesia yang lebih sehat dengan mengedepankan langkah-langkah promotif dan preventif dibandingkan langkah-langkah kuratif.

Inisiatif mempertahankan Badan Usaha dengan kinerja baik terus dilakukan dengan tetap berupaya mendapatkan bisnis baru yang sehat guna meningkatkan pertumbuhan pendapatan yang berkualitas. Untuk meningkatkan profitabilitas, Mandiri Inhealth terus meningkatkan portofolio Non Health, khususnya produk GTL dan GPA. Disamping itu, untuk terus mengukuhkan posisi Mandiri Inhealth sebagai *market leader* dalam Asuransi Kesehatan, Mandiri Inhealth melakukan penetrasi pada pasar individu yang dijual melalui website, digital, dan melalui kerja sama KoAsuransi dengan mitra bisnis.

Sebagai bagian dari IFG Grup dan sebagai anak Perusahaan dari IFG Life, Mandiri Inhealth akan terus bersinergi dan kolaborasi dari sisi pemasaran produk. Jalur distribusi yang digunakan oleh Mandiri Inhealth masih tetap fokus pada *direct distribution*, Badan Usaha Selain Bank (BUSB), Produk Asuransi Bersama dengan mitra/partner Perusahaan Asuransi lain, KoAsuransi, dan Bancassurance. Selain itu, Mandiri Inhealth juga tetap melakukan perluasan ruang lingkup usaha dalam bentuk *Administrative Service Only* (ASO). Dari sisi market share per Q3 tahun 2024, Mandiri Inhealth masih mempertahankan posisi sebagai leader pemain asuransi kesehatan kumpulan dengan jumlah *marketshare* sebesar 41% (untuk industri asuransi jiwa) atau mengalami kenaikan 4% dibandingkan dengan periode yang sama tahun lalu.

### Marketing Strategy

As the market leader in group health insurance, Mandiri Inhealth maintained its strong focus on this core segment in 2024 while reinforcing its market-leading position. With deep expertise in health insurance management, the Company continues to pursue its long-term vision of shifting the healthcare paradigm from cure to care. Mandiri Inhealth remains committed to being a strategic partner for corporate clients in managing employee healthcare costs, thereby enhancing their business performance. Through this preventive and promotive healthcare approach, the company aims to create a healthier Indonesia by prioritizing proactive health measures over reactive treatments.

The Company continues to retain high-performing corporate clients while actively pursuing new, sustainable business opportunities to drive quality revenue growth. To enhance profitability, Mandiri Inhealth is strategically expanding its Non-Health portfolio, particularly Group Term Life (GTL) and Group Personal Accident (GPA) products. Simultaneously, to strengthen its market leadership in health insurance, the company is penetrating the individual market segment through digital channels (including website sales) and co-insurance partnerships with business allies.

As part of IFG Group and a subsidiary of IFG Life, Mandiri Inhealth continues to leverage synergies and collaborate on product marketing initiatives. The Company maintains its multi-channel distribution strategy, focusing on direct distribution, non-bank corporate clients (BUSB), joint insurance products with partners, co-insurance arrangements, and bancassurance. Additionally, it is expanding its service offerings through Administrative Service Only (ASO) solutions. Demonstrating its market dominance, Mandiri Inhealth captured 41% market share in group health insurance as of Q3 2024 - a 4% increase year-on-year within the life insurance sector.

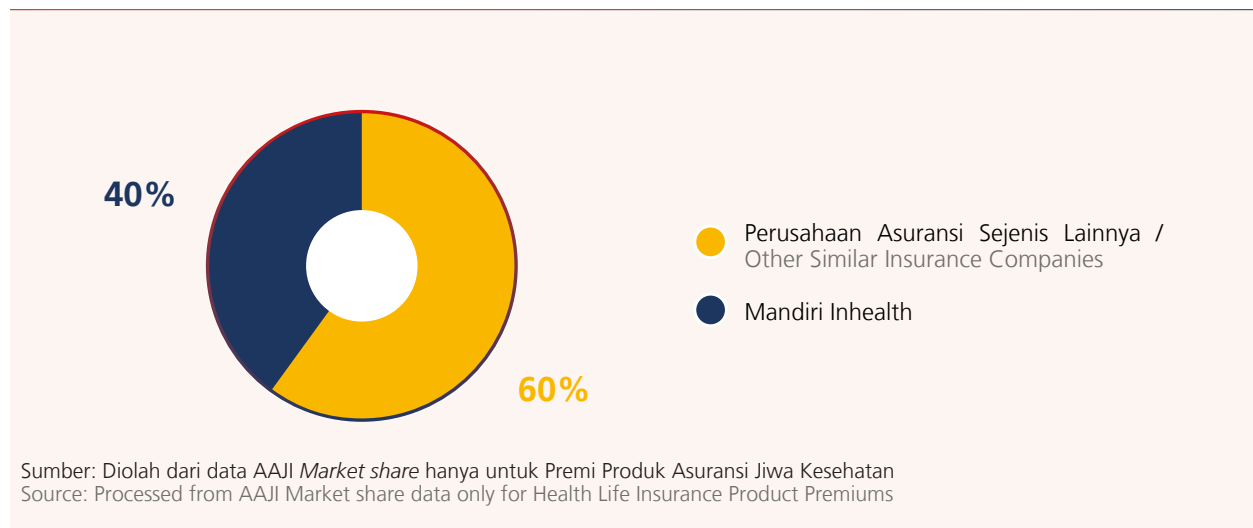


## Pangsa Pasar

Melalui strategi pemasaran yang telah diterapkan sepanjang tahun 2024, Perseroan mampu meraih performa kinerja keuangan yang positif. Berdasarkan data Asosiasi Asuransi Jiwa Indonesia (AAJI), perusahaan yang bergerak di industri asuransi jiwa termasuk Mandiri Inhealth telah berhasil mempertahankan posisi sebagai *market leader* dengan total *market share* sejumlah 40% terlebih untuk produk asuransi kesehatan kumpulan di Perusahaan Asuransi Jiwa. Pangsa Pasar Mandiri Inhealth terhadap Perusahaan Asuransi Sejenis Lainnya

## Market Share

Through the marketing strategy implemented during 2024, the Company was able to realize positive financial performance. Based on data from the Indonesian Life Insurance Association (AAJI), companies operating in the life insurance industry, including Mandiri Inhealth, have succeeded in maintaining their position as market leaders with a total market share of 40% especially for group health insurance products at Life Insurance Companies.



## Produk dan Jasa Layanan Products and Services

### Asuransi Kesehatan

Asuransi kesehatan merupakan sebuah layanan perlindungan finansial yang memberikan jaminan penggantian biaya guna meminimalkan beban keuangan dari pelayanan kesehatan, baik di rumah sakit maupun fasilitas kesehatan lainnya atas pengobatan terhadap suatu penyakit sesuai kebutuhan berdasarkan indikasi medis.

Berikut ini adalah produk utama asuransi kesehatan yang ditawarkan oleh PT Asuransi Jiwa Inhealth Indonesia.

#### 1. Mandiri Inhealth Medical Care

*Mandiri Inhealth Medical Care* merupakan produk asuransi kesehatan kumpulan yang menyediakan

### Health Insurance

Health Insurance is a financial protection product that insures health costs for the insured from health services, both in hospitals and other health facilities for treatment of an illness as needed based on medical indications.

PT Asuransi Jiwa Inhealth Indonesia offers main insurance products, as follows:

#### 1. Mandiri Inhealth Medical Care

*Mandiri Inhealth Medical Care* is a health insurance product with a comprehensive service system according

layanan kesehatan yang menyeluruh, sesuai dengan kebutuhan medis, pola rujukan terstruktur, dan berjenjang oleh *provider* yang terseleksi, juga disertai dengan upaya pengendalian biaya dan mutu melalui tinjauan pemanfaatan dan teknik pengelolaan kasus.

Pelayanan komprehensif meliputi tindakan promotif, preventif, kuratif hingga rehabilitatif. Selain itu produk asuransi *Mandiri Inhealth Medical Care* juga mengutamakan prinsip *patient safety*. Mandiri Inhealth menawarkan *top up* BPJS Kesehatan di era Jaminan Kesehatan Nasional (JKN) Kesehatan sehingga perusahaan dapat memberikan pelayanan kesehatan yang lebih optimal kepada pegawai dan keluarga.

Terdapat pilihan skema pada produk asuransi Mandiri Inhealth Medical Care, yaitu:

- Skema *Managed Care*.
- Skema *I Flexy*.
- Skema *I Pro*.

Tersedia berbagai pilihan *plan* sebagai berikut:

- *Plan Diamond*.
- *Plan Emerald*.
- *Plan Platinum*.
- *Plan Gold*.
- *Plan Ruby*.
- *Plan Silver*.
- *Plan Blue*.
- *Plan Alba*.

## 2. Mandiri Inhealth Indemnity

Merupakan produk Asuransi Kesehatan kumpulan yang memberikan penggantian atas biaya pelayanan kesehatan secara *Fee for Service*, yaitu metode pembayaran kepada rumah sakit yang diberikan setelah pelayanan kesehatan diberikan kepada Tertanggung, sesuai dengan pilihan *benefit* atau plan sesuai ketentuan dalam polis. Mandiri Inhealth Indemnity memiliki fleksibilitas pelayanan kesehatan dengan dibatasi oleh limit/*plafond* untuk setiap manfaatnya.

Setiap manfaat asuransi yang akan diperoleh setiap Pemegang Polis dan atau Tertanggung akan berbeda-beda sesuai dengan kesepakatan antara Pemegang Polis dengan Perseroan Mandiri Inhealth Indemnity, meliputi:

to medical needs, structured and tiered referral patterns by selected providers, also accompanied by efforts to control costs and quality through reviews of utilization and case management techniques.

Comprehensive services include promotive, preventive, curative, and rehabilitative actions. In addition, Mandiri Inhealth Medical Care insurance also prioritizes patient safety. Mandiri Inhealth offers BPJS Kesehatan top up for National Health Insurance (JKN), enabling companies to provide more optimal health services to employees and their families.

Scheme options for Mandiri Inhealth insurance products, include:

- Managed Care Scheme.
- I Flexy Scheme.
- I Pro Scheme.

Various plan options are available as follows:

- Diamond Plan.
- Plan Emerald.
- Platinum Plan.
- Gold Plan.
- Plan Ruby.
- Silver Plan.
- Blue Plan.
- Alba Plan.

## 2. Mandiri Inhealth Indemnity

A group health insurance product providing reimbursement for health service costs on a fee-for Service basis in which payment to hospitals is given after health services are provided to the insured, according to the choice of benefits or plans and provisions of the policy. Mandiri Inhealth Indemnity has the flexibility of health services in accordance with the limit of each benefit.

Each insurance benefit that will be obtained by each Policy Holder and or the Insured vary according to the agreement between the Policy Holder and Mandiri Inhealth Indemnity Company, including:





- Rawat Inap.
- Rawat Jalan.
- Rawat Gigi.
- Rawat Bersalin.
- Kacamata.

Dengan pilihan penggantian biaya baik secara *innerlimit* maupun *ascharge*.

### 3. Inhospital Cash Plan

Produk Asuransi Kesehatan Kumpulan yang memberikan santunan harian rawat inap kepada Tertanggung sesuai dengan lama perawatan yang secara medis dinilai wajar untuk suatu penyakit atau cedera yang diderita oleh Tertanggung.

### 4. Mandiri Inhealth MyCare Ultimate

Asuransi Kesehatan Individu dan/atau Kumpulan yang dirancang untuk menyediakan layanan kesehatan sesuai dengan kebutuhan dan permintaan Pemegang Polis yang berkoordinasi manfaat dengan BPJS Kesehatan. Menggunakan mekanisme pelayanan *Top Up* Kelas Rawat Inap Peserta Jaminan Kesehatan Nasional.

### 5. Indonesia Travel Covid Insurance

Indonesia Travel Covid Insurance (*Intracoins*) Produk Asuransi yang memberikan perlindungan terhadap Covid-19 dan asuransi jiwa bagi Pelaku Perjalanan Luar Negeri (PPLN) yang akan ke Indonesia (wilayah pertanggungungan).

### 6. MIFG My Managed Care

Produk Asuransi Kesehatan Individu dirancang untuk masyarakat Indonesia (yang dinilai telah memenuhi syarat *eligible* oleh Penanggung) yang membutuhkan jaminan layanan kesehatan yang menyeluruh/komprehensif meliputi Promotif, Preventif, Kuratif dan Rehabilitatif.

## Asuransi Jiwa dan Kecelakaan

Asuransi jiwa dan kecelakaan merupakan layanan yang memberikan jaminan finansial dalam menghadapi risiko tertentu, seperti kematian dan kecelakaan. Beberapa layanan asuransi jiwa yang ditawarkan Perseroan adalah sebagai berikut:

### 1. Mandiri Inhealth Group Term Life

Produk asuransi jiwa kumpulan yang memberikan

- Inpatient Care.
- Outpatient Care.
- Dental Care.
- Maternity Care.
- Glasses.

With the option of reimbursement of costs either by inner limit or as charge.

### 3. Inhospital Cash Plan

A group health insurance product providing daily inpatient care benefits to the insured in accordance with the medically reasonable length of treatment for an illness or injury of the insured.

### 4. Mandiri Inhealth MyCare Ultimate

Individual and/or Group Health Insurance designed to provide health services according to the needs and requests of Policy Holders in the coordination of benefits with BPJS Kesehatan, using the National Health Insurance Participant Inpatient Class Top Up service mechanism.

### 5. Indonesia Travel Covid Insurance

Indonesia Travel Covid Insurance (*Intracoins*) An insurance product providing protection against Covid-19 and life insurance for Foreign Travelers (PPLN) visiting Indonesia (area of coverage).

### 6. MIFG My Managed Care

An Individual Health Insurance product designed for the Indonesian people (who are deemed eligible by the Insurer) who require comprehensive health service coverage including Promotive, Preventive, Curative, and Rehabilitative care.

## Life and Accident Insurance

Life and accident insurance is a service that provides financial security in facing certain risks of death and accidents. The life insurance services offered by the Company are as follows:

### 1. Mandiri Inhealth Group Term Life

A group life insurance product that provides insurance

manfaat asuransi sebesar uang pertanggungan kepada Ahli Waris yang ditunjuk, apabila Tertanggung meninggal dunia karena sakit/alami atau kecelakaan dalam masa asuransi selanjutnya pertanggungan berakhir.

## 2. Mandiri Inhealth Group Personal Accident

Produk asuransi kecelakaan diri kumpulan berjangka yang memberikan perlindungan apabila Tertanggung mengalami musibah meninggal dunia akibat kecelakaan dan mengalami kecacatan selama periode masa asuransi, apabila terjadi risiko sebagai berikut:

- Meninggal dunia karena kecelakaan;
- Cacat tetap karena kecelakaan; dan
- Penggantian biaya perawatan karena kecelakaan.

Pembayaran manfaat asuransi akan dibayarkan oleh Mandiri Inhealth selama risiko yang terjadi dalam masa asuransi dan bukan termasuk pengecualian Polis Asuransi.

## 3. Mandiri Inhealth Endowment

Produk asuransi jiwa kumpulan berjangka yang memberikan perlindungan apabila Tertanggung mengalami musibah meninggal dunia selama periode masa asuransi dan memberikan unsur tabungan yang diberikan di akhir masa pertanggungan. Manfaat asuransi Mandiri Inhealth Endowment antara lain:

Produk asuransi dwiguna kumpulan yang memberikan proteksi apabila:

- Tertanggung mengalami risiko meninggal dunia pada masa asuransi;
- Nilai tunai apabila tertanggung mengundurkan diri dari asuransi sebelum masa asuransi berakhir;
- Tertanggung tetap hidup pada akhir tahun polis.

Manfaat Asuransi yang diberikan atas Produk Asuransi Mandiri Inhealth Endowment sesuai dengan pilihan skema sebagai berikut:

### i. Skema Reguler

Pada skema Reguler, manfaat asuransi yang diberikan oleh Penanggung sebagai berikut:

- a. Santunan asuransi jiwa, apabila Tertanggung meninggal dunia dalam masa asuransi maka kepada Ahli Waris Yang ditunjuk akan

benefits equal to the sum insured to the designated heir, if the insured passes due to illness/natural causes or an accident during the next insurance period the coverage ends.

## 2. Mandiri Inhealth Group Personal Accident

A term group personal accident insurance product providing protection if the insured passes away due to an accident and has a disability during the insurance period, if the following risks occur:

- Passed away death to accident;
- Permanent disability due to accident; and
- Reimbursement of maintenance costs due to accident.

Insurance benefits will be paid by Mandiri Inhealth as long as the risks occur during the insurance period and are not included in the exclusion of the Insurance Policy.

## 3. Mandiri Inhealth Endowment

A term group life insurance product providing protection if the insured passes away during the insurance period and providing element of savings at the end of the coverage period. The benefits of Mandiri Inhealth Endowment insurance include:

A group dual-purpose insurance product that provides protection if:

- The Insured is at risk of passing away during the insurance period;
- Cash value if the Insured resigns from the insurance before the insurance period ends;
- The Insured is still alive at the end of the policy year.

Insurance benefits provided by Mandiri Inhealth Endowment Insurance Products are in accordance with the following scheme options:

### i. Regular Scheme

In the Regular scheme, the insurance benefits provided by the Insurer are as follows:

- a. Life insurance compensation, if the Insured passed away during the insurance period, 100% UP will be paid to the designated Heir;



dibayarkan 100% UP;

- b. Manfaat hidup, apabila Tertanggung tetap hidup di akhir masa asuransi maka akan dibayarkan manfaat asuransi sebesar 100% UP;
- c. Apabila Tertanggung mengundurkan diri sebelum masa asuransi berakhir maka akan dibayarkan Nilai Tunai yang terbentuk pada saat Tertanggung mengundurkan diri.

#### ii. Skema Hybrid

Pada skema Hybrid, manfaat asuransi yang diberikan oleh Penanggung sebagai berikut:

- a. Santunan meninggal dunia, apabila Tertanggung meninggal dunia dalam masa asuransi maka kepada Ahli Waris Yang ditunjuk akan dibayarkan 100% UP ditambah nilai tunai yang terbentuk pada saat terjadinya risiko yang dipertanggungan terjadi atas diri Tertanggung;
- b. Manfaat hidup, apabila Tertanggung tetap hidup di akhir masa asuransi maka akan dibayarkan manfaat asuransi sebesar 100% UP ditambah nilai tunai yang terbentuk pada akhir tahun Polis;
- c. Apabila Tertanggung mengundurkan diri sebelum masa asuransi berakhir maka akan dibayarkan Nilai Tunai yang terbentuk pada saat Tertanggung mengundurkan diri.

- b. Life benefit, if the Insured is still alive at the end of the insurance period, then the insurance benefit will be paid at 100% UP;
- c. If the Insured resigns before the insurance period ends, the Cash Value that was formed when the Insured resigned will be paid.

#### ii. Hybrid Scheme

In the Hybrid scheme, the insurance benefits provided by the Insurer are as follows:

- a. Death compensation, if the Insured passed away during the insurance period, 100% UP will be paid to the designated Beneficiary plus the cash value formed when the insured risk occurs to the Insured;
- b. Life benefit, if the Insured remains alive at the end of the insurance period, the insurance benefit will be paid at 100% UP plus the cash value formed at the end of the policy year;
- c. If the Insured resigns before the insurance period ends, the Cash Value that was formed when the Insured resigned will be paid.

#### 4. Inhealth Credit Life

Produk Asuransi Jiwa Berjangka dengan Uang Pertanggungan menurun yang memberikan perlindungan asuransi jiwa jika Tertanggung meninggal dunia karena sakit maupun kecelakaan. Asuransi Jiwa Kredit Kumpulan adalah jenis produk Group (asuransi jiwa kredit kumpulan) dimana Pemegang Polis sekaligus Penerima Benefit adalah Bank atau lembaga pembiayaan sebagai pemberi kredit.

#### 4. Inhealth Credit Life

A term life insurance product with a decreased sum insured providing life insurance protection if the insured passes away due to illness or accident. Group Credit Life Insurance is a type of Group product (group credit life insurance) in which the Policy Holder as well as Beneficiary is the Bank or financing institution as the lender.

#### 5. Mandiri Inhealth Riders

Mandiri Inhealth juga menawarkan produk-produk Rider yang dapat melengkapi produk dasar yang telah atau akan dimiliki oleh perusahaan Anda. Produk-produk rider Mandiri Inhealth terdiri atas:

- Mandiri Inhealth Rider Term Life  
Produk asuransi tambahan yang memberikan proteksi jiwa dengan memberikan uang pertanggungan apabila Tertanggung meninggal dunia akibat sakit/alami atau kecelakaan dalam masa asuransi.

#### 5. Mandiri Inhealth Riders

Mandiri Inhealth also offers Rider products to complement the basic products used or will be used by the customer's company. Mandiri Inhealth rider products consist of:

- Mandiri Inhealth Rider Term Life  
A supplementary insurance product providing life protection by providing sum assured if the insured passes away due to illness/natural causes or an accident during the insurance period.

- Mandiri Inhealth Rider Hospital Cash Plan  
Produk asuransi tambahan yang memberikan santunan biaya perawatan atas diri Tertanggung apabila dirawat inap di Rumah Sakit dalam masa asuransi.
- Mandiri Inhealth Rider PA A (*Personal Accident A*)  
Produk asuransi tambahan yang memberikan proteksi jiwa dengan memberikan santunan apabila Tertanggung meninggal dunia akibat kecelakaan dalam masa asuransi.
- Mandiri Inhealth Rider PA AB (*Personal Accident AB*)  
Produk asuransi tambahan yang memberikan perlindungan apabila Tertanggung mengalami risiko meninggal dunia atau mengalami kecacatan akibat kecelakaan dalam masa asuransi.
- Mandiri Inhealth Rider PA ABD (*Personal Accident ABD*)  
Produk asuransi tambahan yang memberikan perlindungan apabila Tertanggung mengalami risiko meninggal dunia akibat kecelakaan, mengalami kecacatan akibat kecelakaan atau penggantian biaya perawatan akibat kecelakaan dalam masa asuransi.
- Mandiri Inhealth Rider Permanent Disability  
Produk asuransi tambahan yang memberikan proteksi jiwa dengan memberikan santunan Tetap Total dan/atau Cacat Tetap Sebagian akibat sakit maupun kecelakaan dalam masa asuransi.
- Mandiri Inhealth Rider Critical Protection  
Produk asuransi kumpulan tambahan yang memberikan perlindungan/proteksi selama masa asuransi atas risiko penyakit atau kondisi yang termasuk kategori kritis untuk pertama kalinya.

## 6. Instidividual

Instidividual adalah Asuransi Individu yang di sediakan bagi Tertanggung *Eksisting* dengan berbagai pilihan perlindungan tambahan. Produk-produk Instidividual terdiri atas:

- Mandiri Inhealth Life Protection  
Produk asuransi yang memberikan manfaat asuransi kepada penerima manfaat. Manfaat yang didapat adalah jika Tertanggung meninggal dunia dalam masa Asuransi, maka akan dibayarkan sebesar 100% uang pertanggungan kepada penerima manfaat.
- Mandiri Inhealth Accident Protection  
Produk asuransi yang memberikan manfaat asuransi kepada penerima manfaat yang ditunjuk atau

- Mandiri Inhealth Rider Hospital Cash Plan  
A supplementary insurance product providing compensation for the cost of care for the Insured for inpatient care at the hospital during the insurance period.
- Mandiri Inhealth Rider PA A (Personal Accident A)  
A supplementary insurance product providing life protection of compensation if the insured passes away due to accident during the insurance period.
- Mandiri Inhealth Rider PA AB (Personal Accident AB)  
A supplementary insurance product providing protection if the insured is at risk of death or becomes disabled due to accident during the insurance period.
- Mandiri Inhealth Rider PA ABD (Personal Accident ABD)  
A supplementary insurance product providing protection if the insured is at risk of death due to an accident, becomes disabled due to an accident, or reimburses maintenance costs due to accident during the insurance period.
- Mandiri Inhealth Rider Permanent Disability  
A supplementary insurance product providing life protection of Total Permanent and/or Permanent Partial Disability compensation due to illness or accident during the insurance period.
- Mandiri Inhealth Rider Critical Protection  
A supplementary group insurance product providing protection during the insurance period for risk of illness or condition that is included in the critical category for the first time.

## 6. Instidividual

Instidividual is an Individual Insurance provided for the Existing Insured with a variety of additional protection options. Instidividual products consist of:

- Mandiri Inhealth Life Protection  
An insurance product providing insurance benefits to beneficiaries. The benefit is that if the insured passes away during the insurance period, 100% of the sum insured will be paid to the beneficiary.
- Mandiri Inhealth Accident Protection  
An insurance product providing insurance benefits to designated beneficiaries or the insured, if the



Tertanggung, jika Tertanggung meninggal dunia karena kecelakaan atau mengalami kecacatan akibat kecelakaan dalam masa asuransi, maka penanggung akan membayarkan 100% uang pertanggungan kepada penerima manfaat dan seluruh biaya perawatan di rumah sakit akan diganti biaya medis maksimum 10% dari uang pertanggungan.

- Mandiri Inhealth Hospital Cash Plan  
Produk asuransi yang memberikan manfaat kepada Tertanggung apabila Tertanggung menjalani rawat inap di Rumah Sakit rekanan BPJS Kesehatan atau Rumah Sakit rekanan Mandiri Inhealth. Manfaatnya berupa Santunan Harian Rawat Inap, Santunan Harian di ICU atau sejenisnya dan Biaya Operasi per kasus.

insured passes due to accident or has a disability due to accident during the insurance period, the insurer will pay 100% of the sum insured to the beneficiary and all costs of hospital treatment will be reimbursed with maximum 10% of the sum insured.

- Mandiri Inhealth Hospital Cash Plan  
An insurance product providing benefits to the insured if the insured received inpatient care at a BPJS Kesehatan partner hospital or Mandiri Inhealth partner hospital. The benefits include daily inpatient care compensation, daily compensation for ICU treatment or the like and Surgery Costs per case.

## Tinjauan Operasi Per Segmen Usaha Operational Overview per Business Segment

Laporan keuangan Perseroan pada tahun 2024 belum melakukan klasifikasi segmen usaha sesuai dengan kriteria dalam Pernyataan Standar Akuntansi Keuangan (PSAK 5) terkait segmen operasi. Dalam pembahasan ini, segmen usaha Perseroan akan dibagi menjadi 2 (dua) kategori yaitu asuransi kesehatan dan asuransi jiwa dan kecelakaan.

The Company's 2024 financial statements have not classified business segments in accordance with the criteria in the Financial Accounting Standards Statement (SFAS) related to operating segments. In this discussion, the Company's business segments will be divided into 2 (two) categories, namely health insurance and life and accident insurance.

### Asuransi Kesehatan Kumpulan

Melalui asuransi kesehatan kumpulan yaitu Mandiri Inhealth Medical Care, Mandiri Inhealth Indemnity, MyCare Ultimate, dan MIFG My Managed Care.

### Group Health Insurance

Group health insurance includes Mandiri Inhealth Medical Care, Mandiri Inhealth Indemnity, MyCare Ultimate, and MIFG My Managed Care.

### Produksi Asuransi Kesehatan

Berikut ini merupakan data produktivitas segmen usaha asuransi kesehatan kumpulan berdasarkan nilai polis yang didapat selama tahun 2024.

### Health Insurance Productivity

The following is productivity data for the group health insurance business segment based on the policy value in 2024.

Nilai Polis Asuransi Kesehatan 2023-2024 /  
Health Insurance Policy Value in 2023-2024

| Produk / Product              | 2024 | 2023 | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|-------------------------------|------|------|-----------------------------------------------|------------------------------------|
|                               |      |      | Selisih (Polis) /<br>Difference (Policy)      | Persentase (%) /<br>Percentage (%) |
| Mandiri Inhealth Medical Care | 851  | 743  | 108                                           | 14,54                              |
| Mandiri Inhealth Indemnity    | 514  | 511  | 3                                             | 0,59                               |
| MyCare Ultimate               | 44   | 19   | 25                                            | 131,58                             |

| Produk / Product      | 2024         | 2023         | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|-----------------------|--------------|--------------|--------------------------------------------|---------------------------------|
|                       |              |              | Selisih (Polis) / Difference (Policy)      | Persentase (%) / Percentage (%) |
| MIFG My Managed Care  | 50           | -            | 50                                         | -                               |
| <b>Jumlah / Total</b> | <b>1.459</b> | <b>1.273</b> | <b>186</b>                                 | <b>14,61</b>                    |

Produktivitas segmen usaha asuransi kesehatan kumpulan ditinjau dari nilai polis pada tahun 2024 adalah 1.459 polis. Jumlah ini lebih tinggi 14,61% atau 186 polis dibandingkan dengan tahun sebelumnya sebanyak 1.273 polis. Peningkatan ini disebabkan oleh peningkatan penjualan produk MC.

The productivity of the group health insurance business segment in terms of policy value in 2024 was 1.459 policies, 14.61% or 186 policies higher compared to the previous year of 1.273 policies. This increase was due to increased sales of MC products.

### Pendapatan dan profitabilitas Asuransi Kesehatan

Pendapatan segmen usaha asuransi kesehatan kumpulan berdasarkan nilai pendapatan premi bruto pada tahun 2024 adalah sebagai berikut:

### Health Insurance Income and Profitability

The income of the group health insurance business segment based on gross premium income in 2024 is as follows:

#### Pendapatan Premi Bruto Asuransi Kesehatan Kumpulan Tahun 2023-2024 / Group Health Insurance Gross Premium Income in 2023-2024

| Produk / Product              | 2024<br>(Rp-juta / Rp-million) | 2023             | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|-------------------------------|--------------------------------|------------------|--------------------------------------------|---------------------------------|
|                               |                                |                  | Nominal (Rp-juta / Rp-million)             | Persentase (%) / Percentage (%) |
| Mandiri Inhealth Medical Care | 2.856.799                      | 1.978.873        | 877.926                                    | 44,36                           |
| Mandiri Inhealth Indemnity    | 1.541.646                      | 1.289.369        | 252.276                                    | 19,57                           |
| MyCare Ultimate               | 129                            | 63               | 66                                         | 105,46                          |
| MIFG My Managed Care          | 977                            | -                | 977                                        | -                               |
| <b>Jumlah / Total</b>         | <b>4.399.550</b>               | <b>3.268.305</b> | <b>1.131.245</b>                           | <b>34,61</b>                    |

Pada tahun 2024 pendapatan Perseroan dari segmen asuransi kesehatan kumpulan tercatat sebesar Rp4,39 triliun, naik 34,61% atau Rp1,13 triliun dari tahun sebelumnya sebesar Rp3,26 triliun. Pendapatan asuransi kesehatan mencapai 93,98% dari total pendapatan premi keseluruhan. Peningkatan ini didominasi oleh meningkatnya premi atas produk Managed Care sebesar 44,36%, dari Rp1,97 triliun menjadi Rp2,85 triliun pada tahun 2024.

In 2024, the Company's revenue from the group health insurance segment was recorded at Rp4.39 trillion, up 34.61% or Rp1.13 trillion from the previous year of Rp3.26 trillion. Health insurance revenue reached 93.98% of the total premium income. This increase was dominated by an increase in premiums for Managed Care products by 44.36%, from Rp1.97 trillion to Rp2.85 trillion in 2024.

Sementara itu profitabilitas segmen usaha asuransi kesehatan kumpulan berdasarkan persentase laba *underwriting* dan laba rugi yang didapat pada tahun 2024 adalah sebagai berikut:

Meanwhile, the profitability of the group health insurance business segment based on the percentage of underwriting profit, and the profit and loss in 2024 is as follows:





### Profitabilitas Asuransi Kesehatan Tahun 2024 / Health Insurance Profitability in 2024

| Uraian / Description          | Laba Underwriting (%) /<br>Underwriting Profit (%) | Loss Ratio (%) |
|-------------------------------|----------------------------------------------------|----------------|
| Mandiri Inhealth Medical Care | (10,86)                                            | 96,91          |
| Mandiri Inhealth Indemnity    | 3,23                                               | 80,56          |
| MyCare Ultimate               | 50,62                                              | 39,50          |
| MIFG My Managed Care          | 87,04                                              | 0,62           |

### Asuransi Jiwa dan Kecelakaan

Perseroan mengklasifikasikan asuransi jiwa ke dalam 6 (enam) produk utama, yaitu Mandiri Inhealth Group Term Life, Mandiri Inhealth Group Personal Accident, Mandiri Inhealth Endowment, Inhealth Credit Life, Instividual dan Produk Rider Lainnya.

### Life and Accident Insurance

The Company classifies life insurance into 6 (six) main products, namely Mandiri Inhealth Group Term Life, Mandiri Inhealth Group Personal Accident, Mandiri Inhealth Endowment, Inhealth Credit Life, Instividual and Other Rider Products.

### Produktivitas Asuransi Jiwa dan Kecelakaan

Berikut ini merupakan data produktivitas segmen usaha asuransi kesehatan jiwa dan kecelakaan berdasarkan nilai polis yang didapat selama tahun 2024.

### Life and Accident Insurance Productivity

Information on life health and accident insurance business segment productivity based on the policy value obtained during 2024 can be seen in the following.

| Produk / Product                            | 2024       | 2023       | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|---------------------------------------------|------------|------------|-----------------------------------------------|------------------------------------|
|                                             |            |            | Selisih (Polis) /<br>Difference (Policy)      | Persentase (%) /<br>Percentage (%) |
| Inhealth Group Term Life                    | 176        | 123        | 53                                            | 43,09                              |
| Inhealth Group Personal Accident            | 87         | 65         | 22                                            | 33,85                              |
| Inhealth Credit Life                        | 19         | 20         | (1)                                           | (5,00)                             |
| Inhealth Endowment                          | 42         | 36         | 6                                             | 16,67                              |
| Instividual                                 | 3          | 3          | -                                             | -                                  |
| Produk Rider Lainnya / Other Rider Products | 1          | 1          | -                                             | -                                  |
| <b>Jumlah / Total</b>                       | <b>327</b> | <b>247</b> | <b>80</b>                                     | <b>32,39</b>                       |

Produktivitas segmen usaha asuransi kesehatan jiwa dan kecelakaan ditinjau dari nilai polis pada tahun 2024 tercatat sebanyak 327 polis. Jumlah ini lebih tinggi 32,39% atau 80 polis dibandingkan dengan tahun sebelumnya sebanyak 247 polis. Peningkatan ini disebabkan oleh bertambahnya polis GTL.

The productivity of the life health and accident insurance business segment in terms of policy value in 2024 was recorded at 327 policies, 32.39% or 80 policies higher compared to the previous year of 247 policies. This increase was due to the increase in GTL policies.

### Pendapatan dan Profitabilitas Asuransi Jiwa dan Kecelakaan

Pendapatan segmen usaha asuransi jiwa dan kecelakaan berdasarkan nilai pendapatan premi bruto pada tahun 2024 adalah sebagai berikut:

### Life and Accident Insurance Income and Profitability

The income of the life and accident insurance business segment based on gross premium income in 2024 is as follows:

**Pendapatan Premi Bruto Asuransi Kesehatan Jiwa dan Kecelakaan Tahun 2023-2024 /**  
**Gross Premium Income of Life Health and Accident Insurance in 2023-2024**

| Uraian / Description                        | 2024           | 2023           | Pertumbuhan / Growth |              |
|---------------------------------------------|----------------|----------------|----------------------|--------------|
|                                             |                |                | Rp-juta / Rp-million | %            |
| Inhealth Group Term Life                    | 54.078         | 29.828         | 24.251               | 81,30        |
| Inhealth Group Personal Accident            | 9.397          | 4.974          | 4.423                | 88,92        |
| Inhealth Credit Life                        | 36.180         | 40.128         | (3.948)              | (9,84)       |
| Inhealth Endowment                          | 182.187        | 92.254         | 89.933               | 97,48        |
| Instividual                                 | 10             | 10             | 0                    | 0,00         |
| Produk Rider Lainnya / Other Rider Products | 84             | 53             | 31                   | 58,49        |
| <b>Jumlah / Total</b>                       | <b>281.936</b> | <b>167.247</b> | <b>114.689</b>       | <b>68,57</b> |

Tidak hanya berfokus pada asuransi kesehatan saja, Mandiri Inhealth juga memberikan layanan asuransi jiwa dan kecelakaan. Pada tahun 2024 pendapatan Perseroan dari segmen asuransi jiwa dan kecelakaan tercatat sebesar Rp281,93 miliar, naik 68,57% atau Rp114,68 miliar dari tahun sebelumnya sebesar Rp167,24 miliar. Peningkatan ini didominasi oleh meningkatnya premi atas produk Endowment sebesar 97,48%, dari Rp92,25 miliar menjadi Rp182,18 miliar pada tahun 2024.

Sementara itu profitabilitas segmen usaha asuransi jiwa dan kecelakaan berdasarkan persentase laba *underwriting* dan laba rugi yang didapat pada tahun 2024 adalah sebagai berikut:

In addition to health insurance, Mandiri Inhealth also provides life and accident insurance services. In 2024, the Company's revenue from the life and accident insurance segment was recorded at Rp281.93 billion, up 68.57% or Rp114.68 billion from the previous year of Rp167.24 billion. Such increase was dominated by an increase in premiums for Endowment products by 97.48%, from Rp92.25 billion to Rp182.18 billion in 2024.

Meanwhile, the profitability of the life and accident insurance business segment based on the percentage of underwriting profit and the income (loss) in 2024 are as follows:

**Profitabilitas Asuransi Jiwa dan Kecelakaan Tahun 2024 /**  
**Life and Accident Insurance Profitability in 2024**

| Uraian / Description                        | Laba <i>Underwriting</i> (%) /<br>Underwriting Profit (%) | Loss Ratio (%) |
|---------------------------------------------|-----------------------------------------------------------|----------------|
| Inhealth Group Term Life                    | 47,03                                                     | 46,76          |
| Inhealth Group Personal Accident            | 81,30                                                     | 12,5           |
| Inhealth Credit Life                        | 4,33                                                      | 47,37          |
| Inhealth Endowment                          | (7,34)                                                    | 105,49         |
| Instividual                                 | 83,02                                                     | 16,64          |
| Produk Rider Lainnya / Other Rider Products | 95,19                                                     | 0              |



## Tinjauan Keuangan Financial Overview

Analisa dan pembahasan keuangan yang disusun dalam Laporan Tahunan ini mengacu pada Laporan Keuangan Konsolidasian PT Asuransi Jiwa Inhealth Indonesia untuk tahun 2024 yang berakhir pada 31 Desember 2024 dan diaudit oleh Kantor Akuntan Publik Purwanto, Sungkoro & Surja dengan opini yang wajar pada seluruh aspek material. Penyusunan laporan keuangan merujuk pada prinsip-prinsip akuntansi yang berlaku di Indonesia, mencakup Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang diterbitkan Dewan Standar Akuntansi Keuangan – Ikatan Akuntan Indonesia (DSAK-IAI).

The financial analysis and discussion prepared in this Annual Report refers to PT Asuransi Jiwa Inhealth Indonesia's Financial Statements for the year ending on December 31, 2024, audited by the Public Accounting Firm Purwanto, Sungkoro & Surja with a fair opinion in all material respects. The Company's financial statements were prepared with the applicable accounting principles in Indonesia, including Statements of Financial Accounting Standards (SFAS) and Interpretations of Financial Accounting Standards (IFAS) issued by the Financial Accounting Standards Board - Institute of Indonesia Chartered Accountants (DSAK-IAI).

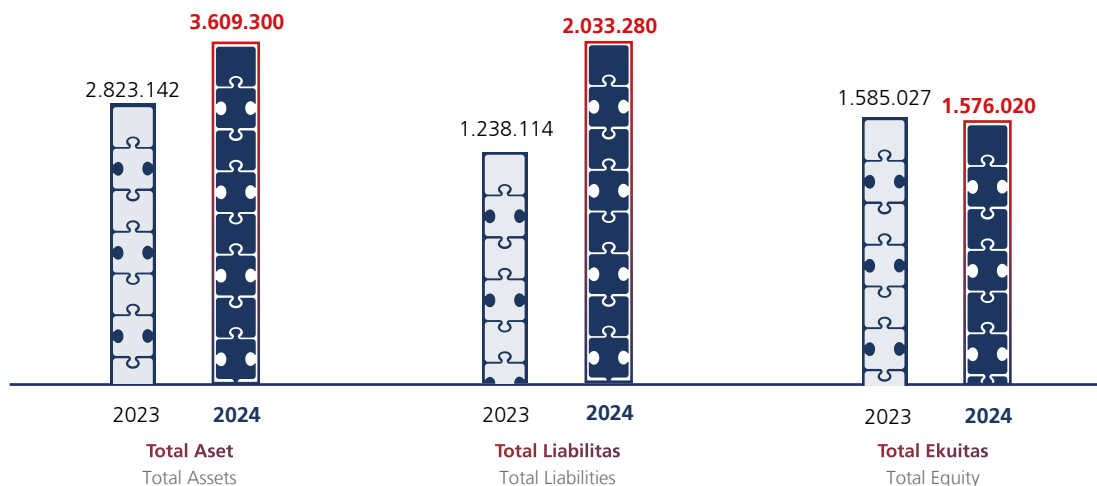
### Laporan Posisi Keuangan

### Statements of Financial Position

#### Laporan Posisi Keuangan 2023-2024 / Statements of Financial Position in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                | 2024             | 2023             | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|---------------------------------------------------------------------|------------------|------------------|-----------------------------------------------|------------------------------------|
|                                                                     |                  |                  | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Aset / Assets                                                       | 3.609.300        | 2.823.142        | 786.158                                       | 27,85                              |
| Liabilitas / Liabilities                                            | 2.033.280        | 1.238.114        | 795.165                                       | 64,22                              |
| Ekuitas / Equity                                                    | 1.576.020        | 1.585.027        | (9.007)                                       | (0,57)                             |
| <b>Jumlah Liabilitas dan Ekuitas / Total Liabilities and Equity</b> | <b>3.609.300</b> | <b>2.823.142</b> | <b>786.158</b>                                | <b>27,85</b>                       |



Berdasarkan grafik di atas, kondisi keuangan Perseroan di tahun 2024 tercatat cukup baik jika dibandingkan tahun sebelumnya. Aset mencatatkan peningkatan sebesar 27,85%, Liabilitas meningkat 64,22% dan ekuitas tercatat turun sebesar 0,57%.

Based on the chart above, the Company's financial condition in 2024 was quite good compared to the previous year. Assets increased by 27.85%, Liabilities increased by 64.22%, and equity decreased by 0.57%.

## Aset

## Assets

### Aset Perseroan 2023-2024 / Assets in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                | 2024             | 2023             | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|---------------------------------------------------------------------|------------------|------------------|--------------------------------------------|---------------------------------|
|                                                                     |                  |                  | Nominal                                    | Persentase (%) / Percentage (%) |
| Kas dan Setara Kas / Cash and Cash Equivalents                      | 1.316.365        | 928.779          | 387.586                                    | 41,73                           |
| Deposito / Deposits                                                 | 171.400          | 127.801          | 43.599                                     | 34,11                           |
| Piutang Premi – Neto / Premium Receivables – net                    | 52.358           | 128.674          | (76.316)                                   | (59,31)                         |
| Efek-Efek / Securities                                              | 1.514.162        | 1.338.419        | 175.743                                    | 13,13                           |
| Piutang Hasil Investasi / Investment Income Receivables             | 13.807           | 15.421           | (1.614)                                    | (10,47)                         |
| Piutang Investasi / Investment Receivables                          | 1.800            | -                | 1.800                                      | 0                               |
| Aset dan Piutang Reasuransi / Reinsurance Assets and Receivables    | 218.967          | 78.157           | 140.810                                    | 180,16                          |
| Piutang Lain-lain – Neto / Other Receivables – Net                  | 45.639           | 29.842           | 15.797                                     | 52,94                           |
| Beban Dibayar di Muka dan Uang Muka / Prepaid Expenses and Advances | 35.127           | 32.211           | 2.916                                      | 9,05                            |
| Pajak Dibayar di Muka / Prepaid Tax                                 | 12.830           | 11.896           | 934                                        | 7,85                            |
| Aset Tetap – Neto / Fixed Assets – Net                              | 50.340           | 41.410           | 8.930                                      | 21,56                           |
| Aset Hak Guna / Right of Use Assets                                 | 26.911           | 26.921           | (10)                                       | (0,04)                          |
| Estimasi Pengembalian Pajak / Estimated Claim for Tax Refund        | 105              | 105              | -                                          | 0,00                            |
| Aset Pajak Tangguhan / Deferred Tax Assets                          | 125.552          | 43.099           | 82.453                                     | 191,31                          |
| Aset Lain-lain / Other Assets                                       | 23.937           | 20.407           | 3.530                                      | 17,30                           |
| <b>Total Aset / Total Assets</b>                                    | <b>3.609.300</b> | <b>2.823.142</b> | <b>786.158</b>                             | <b>27,85</b>                    |

Sepanjang tahun 2024, Perseroan mencatatkan aset yang dimiliki senilai Rp3,60 triliun, nilai tersebut meningkat Rp786,15 miliar atau sebesar 27,85% jika dibandingkan dengan tahun sebelumnya sebesar Rp2,82 triliun. Peningkatan ini disebabkan oleh kenaikan kas dan setara kas, penempatan reksadana dan obligasi.

The Company's assets in 2024 amounted to Rp3.60 trillion, an increase of Rp786.15 billion or 27.85% compared to the previous year of Rp2.82 trillion. This increase was due to an increase in cash and cash equivalents, mutual fund placements and bonds.

Adapun uraian terkait aset Perseroan selama tahun 2024 adalah sebagai berikut:

Information on the Company's assets during 2024 is as follows:



## Kas dan Setara Kas

## Cash and Cash Equivalents

### Kas dan Setara Kas 2023-2024 / Cash and Cash Equivalents in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                              | 2024             | 2023           | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|-------------------------------------------------------------------|------------------|----------------|-----------------------------------------------|------------------------------------|
|                                                                   |                  |                | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Kas di Bank / Cash in Banks                                       |                  |                |                                               |                                    |
| Pihak Berelasi / Related Parties                                  | 138.830          | 81.501         | 57.329                                        | 70,34                              |
| Pihak Ketiga / Third Parties                                      | 3.948            | 1.909          | 2.039                                         | 106,81                             |
| Total Kas di Bank / Total Cash in Banks                           | 142.777          | 83.410         | 59.367                                        | 71,17                              |
| Deposito / Deposits                                               |                  |                |                                               |                                    |
| Deposito Berjangka / Time Deposits                                | 1.073.400        | 835.100        | 238.300                                       | 28,54                              |
| Deposito <i>on Call</i> / Deposit On Call                         | 100.000          | 10.000         | 90.000                                        | 900,00                             |
| Total Deposito / Total Deposits                                   | 1.173.400        | 845.100        | 328.300                                       | 38,85                              |
| <b>Total Kas dan Setara Kas / Total Cash and Cash Equivalents</b> | <b>1.316.365</b> | <b>928.779</b> | <b>387.586</b>                                | <b>41,73</b>                       |

Perseroan mencatatkan kas dan setara kas pada tahun 2024 sebesar Rp1,31 triliun. Jumlah ini meningkat sebesar 41,73% atau Rp387,58 miliar jika dibandingkan dengan tahun 2023 sebesar Rp928,77 miliar. Peningkatan ini disebabkan oleh penempatan Deposito Berjangka yang meningkat Rp 238,30 miliar atau 28,54% dari tahun sebelumnya dan penempatan *Deposito on Call* yang meningkat Rp90,00 miliar atau 900% dari tahun sebelumnya.

The Company's cash and cash equivalents in 2024 were recorded at Rp1.31 trillion, increased by 41.73% or Rp387.58 billion compared to 2023 of Rp928.77 billion. This increase was due to the placement of Time Deposits which increased by Rp238.30 billion or 28.54% from the previous year and the placement of Deposits on Call which increased by Rp90.00 billion or 900% from the previous year.

## Deposito

## Deposits

### Deposito 2023-2024 / Deposits in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                           | 2024    | 2023    | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|----------------------------------------------------------------|---------|---------|-----------------------------------------------|------------------------------------|
|                                                                |         |         | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Deposito Berjangka / Time Deposits                             |         |         |                                               |                                    |
| Pihak Berelasi / Related Parties                               |         |         |                                               |                                    |
| PT Bank Mandiri (Persero) Tbk                                  | 80.900  | 60.900  | 20.000                                        | 32,84                              |
| PT Bank Rakyat Indonesia (Persero) Tbk                         | 5.300   | -       | 5.300                                         | 0,00                               |
| PT Bank Mandiri Taspen                                         | -       | 10.001  | (10.001)                                      | (100,00)                           |
| Sub-total                                                      | 86.200  | 70.901  | 15.299                                        | 21,58                              |
| Pihak Ketiga / Third Parties                                   |         |         |                                               |                                    |
| PT Bank Pembangunan Daerah Sumatera Barat (Bank Nagari)        | 63.300  | -       | 63.300                                        | 0,00                               |
| PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat | 16.900  | 56.900  | (40.000)                                      | (70,00)                            |
| PT Bank Pembangunan Daerah Kalimantan Selatan                  | 5.000   | -       | 5.000                                         | 0,00                               |
| Sub-total                                                      | 85.200  | 56.900  | 28.300                                        | 49,74                              |
| Total Deposito Berjangka / Total Time Deposits                 | 171.400 | 127.801 | 43.599                                        | 34,11                              |

### Tingkat Suku Bunga Deposito Berjangka 2023-2024 / Interest Rate of Time Deposits in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                       | 2024          | 2023          |
|--------------------------------------------------------------------------------------------|---------------|---------------|
| Tingkat Suku Bunga Per Tahun Deposito Berjangka / Interest Rate per Annum of Time Deposits | 2,50% - 7,50% | 2,50% - 7,50% |

Selama tahun 2024, deposito yang dimiliki Perseroan terdiri dari deposito berjangka, yang sebesar Rp171,40 miliar, nilai tersebut mengalami peningkatan Rp43,59 miliar atau 34,11% jika dibandingkan dengan tahun 2023 yang sebesar Rp127,80 miliar. Hal tersebut dikarenakan adanya deposito pihak berelasi pada PT Bank Mandiri (Persero) Tbk dan pihak ketiga pada Bank Pembangunan Daerah Sumatera Barat dan PT Bank Pembangunan Daerah Kalimantan Selatan.

The Company's deposits in 2024 consisted of time deposits amounting to Rp171.40 billion, an increase of Rp43.59 billion or 34,11% compared to 2023 at Rp127.80 billion. This was due to deposits from related parties at PT Bank Mandiri (Persero) Tbk and third parties at Bank Pembangunan Daerah Sumatera Barat and PT Bank Pembangunan Daerah Kalimantan Selatan.

### Piutang Premi – Neto

### Premium Receivable – Net

#### Piutang Premi – Neto 2023-2024 / Premium Receivables – Net in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                | 2024          | 2023           | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|---------------------------------------------------------------------|---------------|----------------|--------------------------------------------|---------------------------------|
|                                                                     |               |                | Nominal                                    | Persentase (%) / Percentage (%) |
| Berdasarkan Badan Usaha / Based on Company                          |               |                |                                            |                                 |
| Pihak Berelasi / Related Parties                                    | 26.346        | 96.637         | (70.291)                                   | (72,74)                         |
| Pihak Ketiga / Third Parties                                        | 38.245        | 45.153         | (6.908)                                    | (15,30)                         |
| Total / Total                                                       | 64.591        | 141.790        | (77.199)                                   | 54,45                           |
| Cadangan Kerugian Penurunan Nilai / Allowance for Impairment Losses | (12.233)      | (13.116)       | 883                                        | (6,37)                          |
| <b>Total Piutang Premi – Neto / Total Premium Receivables – Net</b> | <b>52.358</b> | <b>128.674</b> | <b>(76.316)</b>                            | <b>(59,31)</b>                  |

Pada tahun 2024, piutang premi – neto tercatat sebesar Rp52,35 miliar, mengalami penurunan sebesar 59,31% atau Rp76,31 miliar jika dibandingkan tahun 2023 sebesar Rp128,67 miliar. Hal tersebut dikarenakan piutang premi pihak berelasi yang mengalami penurunan sebesar 72,74% atau Rp70,29 miliar, dari Rp96,63 miliar di tahun 2023, menjadi Rp26,34 miliar pada tahun 2024.

Premium receivables – net in 2024 were recorded at Rp52.35 billion, a decrease of 59.31% or Rp76.31 billion compared to Rp128.67 billion in 2023. This was due to decreased related parties premium receivables by 72.74% or Rp70.29 billion, from Rp96.63 billion in 2023 to Rp26.34 billion in 2024.

### Efek-Efek

Di tahun 2024 Perseroan terdapat efek-efek yang terdiri dari reksadana, obligasi, dan surat jangka menengah yang dicatat Perseroan dengan nilai Rp1,51 triliun, nilai tersebut meningkat sebesar 13% atau Rp175,74 miliar jika dibandingkan dengan tahun 2023 senilai Rp1,33 triliun. Hal tersebut dikarenakan penempatan obligasi mengalami kenaikan senilai 9% atau Rp114,69 miliar dan penempatan reksadana mengalami kenaikan senilai 57% atau Rp61,05 miliar.

### Marketable Securities

The Company's marketable securities in 2024 consisted of mutual funds, bonds, and medium-term notes with a value of Rp1.51 trillion, an increase of 13% or Rp175.74 billion compared to 2023 of Rp1.33 trillion. This was due to increased bond placements by 9% or Rp114.69 billion and increased mutual fund placements by 57% or Rp61.05 billion.



**Piutang Hasil investasi****Investment Receivables****Piutang Hasil Investasi 2023-2024 / Investment Receivables in 2023-2024**

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                               | 2024          | 2023          | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|------------------------------------------------------------------------------------|---------------|---------------|-----------------------------------------------|------------------------------------|
|                                                                                    |               |               | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Piutang Kupon Bunga Obligasi / Bonds Interest<br>Coupon Receivables                | 12.162        | 12.591        | (429)                                         | (3,41)                             |
| Piutang Bunga Deposito Berjangka / Time Deposit<br>Interest Receivables            | 1.639         | 2.749         | (1.110)                                       | (40,38)                            |
| Piutang Kupon Surat Utang Jangka Menengah /<br>Medium Term Note Coupon Receivables | -             | -             | -                                             | -                                  |
| Piutang Hasil Investasi Lain-lain / Other Investment<br>Income Receivables         | 6             | 81            | (75)                                          | (92,59)                            |
| <b>Total</b>                                                                       | <b>13.807</b> | <b>15.421</b> | <b>(1.614)</b>                                | <b>(10,47)</b>                     |

Perseroan mencatatkan piutang hasil investasi pada tahun 2024 sebesar Rp13,80 miliar. Jumlah ini mengalami penurunan sebesar 10,47% atau Rp1,61 miliar jika dibandingkan dengan tahun 2023 sebesar Rp15,42 miliar. Penurunan ini disebabkan oleh Piutang Bunga Deposito Berjangka yang mengalami penurunan 40,38% atau Rp1,11 miliar.

The Company's investment receivables in 2024 amounted to Rp13.80 billion, decreased by 10.47% or Rp1.61 billion compared to 2023 of Rp15.42 billion. Such decrease was due to Time Deposit Interest Receivables which decreased by 40.38% or Rp1.11 billion.

**Piutang Investasi****Investment Receivable****Piutang Investasi 2023-2024 / Investment Receivables in 2023-2024**

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description               | 2024  | 2023 | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|------------------------------------|-------|------|-----------------------------------------------|------------------------------------|
|                                    |       |      | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Deposito Berjangka / Time Deposits |       |      |                                               |                                    |
| Pihak berelasi / Related Parties   |       |      |                                               |                                    |
| PT Bank Mandiri                    | 1.800 | -    | 1.800                                         | 0                                  |
| Total                              | 1.800 | -    | 1.800                                         | 0                                  |

Piutang investasi merupakan piutang yang muncul karena pelepasan investasi yang belum diterima pada tanggal laporan posisi keuangan. Di tahun 2024 piutang investasi pada Deposito Berjangka Pihak Berelasi PT Bank Mandiri tercatat sebesar Rp1,80 miliar, sedangkan pada tahun 2023 tidak terdapat piutang investasi.

Investment receivables are receivables from sale of investments that have not been collected as of the statement of financial position's date. In 2024, investment receivables on Related Party Time Deposits of PT Bank Mandiri were recorded at Rp1.80 billion, while in 2023 there were no investment receivables.

**Aset dan Piutang Reasuransi**
**Reinsurance Assets and Receivables**
**Aset dan Piutang Reasuransi 2023-2024 / Reinsurance Assets and Receivables in 2023-2024**

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                         | 2024           | 2023          | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|------------------------------------------------------------------------------|----------------|---------------|--------------------------------------------|---------------------------------|
|                                                                              |                |               | Nominal                                    | Persentase (%) / Percentage (%) |
| Piutang Reasuransi / Reinsurance Receivables                                 | 205            | 351           | (146)                                      | (41,60)                         |
| Piutang Koasuransi / Coinsurance Receivables                                 | 87             | 842           | (755)                                      | (89,67)                         |
| Aset Reasuransi / Reinsurance Assets                                         |                |               |                                            |                                 |
| Estimasi Liabilitas Klaim / Estimated Claim Liabilities                      | 184.800        | 64.409        | 120.392                                    | 186,92                          |
| Liabilitas Manfaat Polis Masa Depan / Liabilities for Future Policy Benefits | 1.911          | 2.573         | (662)                                      | (25,73)                         |
| Premi yang Belum Merupakan Pendapatan / Unearned Premium Reserve             | 31.963         | 9.983         | 21.980                                     | 220,17                          |
| <b>Total</b>                                                                 | <b>218.967</b> | <b>78.157</b> | <b>140.809</b>                             | <b>180,16</b>                   |

Selama tahun 2024, aset dan piutang reasuransi yang dimiliki Perseroan tercatat sebesar Rp218,96 miliar, nilai tersebut mengalami peningkatan sebesar Rp140,80 miliar atau 180,16% jika dibandingkan dengan tahun 2023 yang sebesar Rp78,15 miliar. Hal tersebut dikarenakan adanya aset reasuransi yang meningkat di tahun 2024. Manajemen meyakini bahwa semua reasuransi bisa tertagih, hingga tidak memerlukan cadangan kerugian penurunan nilai piutang reasuransi yang harus dibentuk.

The Company's reinsurance assets and receivables in 2024 were recorded at Rp218.96 billion, an increase of Rp140.80 billion or 180.16% compared to 2023 which was Rp78.15 billion. This was due to the increase in reinsurance assets in 2024. Management is confident that all reinsurance can be collected, so that there is no need to establish reserves for impairment losses on reinsurance receivables.

**Piutang Lain-lain – Netto**
**Other Receivables – Net**
**Piutang Lain-lain – Neto 2023-2024 / Other Receivables – Net in 2023-2024**

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                                                                                                                                 | 2024   | 2023   | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------------------------------------------|---------------------------------|
|                                                                                                                                                                                                      |        |        | Nominal                                    | Persentase (%) / Percentage (%) |
| Piutang terkait setoran modal PT FitAja Digital Nusantara oleh Pemegang Saham Non-Pengendali / Receivable related to paid up capital of PT FitAja Digital Nusantara from non-controlling shareholder | -      | 7      | (7)                                        | (100,00)                        |
| Piutang <i>Coordination of Benefits (CoB)</i> / Coordination of Benefits Receivables                                                                                                                 | -      | -      | -                                          | -                               |
| Piutang Ekses Klaim – <i>Indemnity</i> / Excess Claim Receivables – Indemnity                                                                                                                        | 12.284 | 12.667 | (383)                                      | (3,02)                          |
| Piutang <i>Administration Service Only</i> / Administration Service Only Receivables                                                                                                                 | 3.302  | 2.131  | 1.171                                      | 54,95                           |
| Piutang atas <i>fee Administration Service Only</i> / Fee Administration Service Only Receivables                                                                                                    | 965    | 920    | 45                                         | 4,89                            |
| Piutang Pinjaman Pegawai / Employee Loan Receivables                                                                                                                                                 | 678    | 651    | 27                                         | 4,15                            |
| Piutang Ekses Klaim – <i>Medical Care</i> / Excess Claim Receivables – Medical Care                                                                                                                  | 20.282 | 12.059 | 8.223                                      | 68,19                           |



| Uraian / Description                                                | 2024          | 2023          | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|---------------------------------------------------------------------|---------------|---------------|--------------------------------------------|---------------------------------|
|                                                                     |               |               | Nominal                                    | Persentase (%) / Percentage (%) |
| Piutang Lain-Lain / Other Receivables                               | 18.709        | 3.380         | 15.329                                     | 453,52                          |
| <b>Sub-total</b>                                                    | <b>56.220</b> | <b>38.807</b> | <b>17.413</b>                              | <b>44,87</b>                    |
| Cadangan Kerugian Penurunan Nilai / Allowance for Impairment Losses | (10.581)      | (8.965)       | (1.616)                                    | 18,03                           |
| <b>Total</b>                                                        | <b>45.639</b> | <b>29.842</b> | <b>15.797</b>                              | <b>52,94</b>                    |

Pada tahun 2024, piutang lain-lain – neto tercatat sebesar Rp45,63 miliar, mengalami kenaikan sebesar 52,94% atau Rp15,79 miliar jika dibandingkan tahun 2023 sebesar Rp29,84 miliar. Hal tersebut dikarenakan adanya kenaikan pada Piutang *Administration Service Only* & Piutang Ekse Klaim - *Medical Care*.

Other receivables – net in 2024 were recorded at Rp45.63 billion, an increase of 52.94% or Rp15.79 billion compared to Rp29.84 billion in 2023. This was due to an increase in Administration Service Only Receivables and Excess claim Receivables - Medical Care.

#### Beban Dibayar Dimuka dan Uang Muka

#### Prepaid Expenses and Advances

##### Beban Dibayar di Muka dan Uang Muka 2023-2024 / Prepaid Expenses and Advances in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                             | 2024          | 2023          | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|----------------------------------------------------------------------------------|---------------|---------------|--------------------------------------------|---------------------------------|
|                                                                                  |               |               | Nominal                                    | Persentase (%) / Percentage (%) |
| Pemeliharaan dan perawatan gedung / Building Service and Maintenance             | 19.229        | 17.134        | 2.095                                      | 12,23                           |
| Perlengkapan jaringan komunikasi / Communication Network Equipment               | 10.841        | 9.791         | 1.050                                      | 10,72                           |
| Tunjangan tempat tinggal karyawan / Allowance for Employee House Rent            | 877           | 915           | (38)                                       | (4,15)                          |
| Uang Muka Perjalanan / Cash Advance for Operational                              | 475           | 903           | (427)                                      | (47,40)                         |
| Uang Muka Program Kepemilikan Kendaraan / Cash Advance for Car Ownership Program | 346           | 627           | (280)                                      | (44,82)                         |
| Asuransi / Insurance                                                             | 1.728         | 1.507         | 221                                        | 14,66                           |
| Uang Muka Pelayanan / Cash Advance for Service                                   | -             | -             | -                                          | -                               |
| Lain-lain / Others                                                               | 1.631         | 1.335         | 295                                        | 22,17                           |
| <b>Total</b>                                                                     | <b>35.127</b> | <b>32.211</b> | <b>2.917</b>                               | <b>9,05</b>                     |

Sepanjang tahun 2024, Perseroan mencatatkan beban dibayar di muka dan uang muka yang dimiliki sebesar Rp35,12 miliar, meningkat 9,05% atau Rp2,91 miliar jika dibandingkan dengan tahun sebelumnya sebesar Rp32,21 miliar. Peningkatan ini disebabkan oleh adanya kenaikan atas pembayaran perlengkapan jaringan komunikasi, pemeliharaan dan perawatan gedung.

The Company's prepaid expenses and advances in 2024 were posted at Rp35.12 billion, an increase of 9.05% or Rp2.91 billion compared to the previous year of Rp32.21 billion. This increase was due to an increase in payments for communication network equipment, building service and maintenance.

## Aset Tetap - Neto

## Fixed Assets - Net

### Aset Tetap – Neto 2023-2024 / Fixed Assets – Net in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                            | 2024          | 2023          | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|-------------------------------------------------|---------------|---------------|-----------------------------------------------|------------------------------------|
|                                                 |               |               | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Biaya Perolehan / Acquisition Cost              | 149.833       | 165.202       | (15.369)                                      | (9,30)                             |
| Akumulasi Penyusutan / Accumulated Depreciation | (99.492)      | (123.791)     | 24.299                                        | (19,63)                            |
| <b>Nilai Tercatat / Carrying Value</b>          | <b>50.340</b> | <b>41.410</b> | <b>8.930</b>                                  | <b>21,56</b>                       |

Perseroan mencatatkan aset tetap - neto pada tahun 2024 sebesar Rp50,34 miliar, meningkat 21,56% atau Rp8,93 miliar jika dibandingkan dengan tahun 2023 sebesar Rp41,41 miliar. Hal tersebut dikarenakan akumulasi penyusutan atas aset tetap perseroan di tahun 2024.

The Company recorded fixed assets - net in 2024 amounted to Rp50.34 billion, an increase of 21.56% or Rp8.93 billion compared to 2023 of Rp41.41 billion. This was due to the accumulated depreciation of the Company's fixed assets in 2024.

## Aset Hak Guna

Aset hak guna terdiri dari biaya perolehan atas bangunan dan akumulasi amortisasi atas bangunan. Perseroan mencatatkan aset hak guna sebesar Rp26,91 miliar di tahun 2024, mengalami penurunan Rp10 miliar atau 0,04% jika dibanding tahun sebelumnya yang sebesar Rp26,92 miliar.

## Right to Use Assets

The right-of-use assets consist of the acquisition cost of buildings and accumulated amortization of buildings. The Company's right-of-use assets in 2024 amounted to Rp26.91 billion in 2024, a decrease of Rp10 billion or 0.04% compared to the previous year of Rp26.92 billion.

## Estimasi Pengembalian Pajak

Pada tahun 2024, estimasi pengembalian pajak Perseroan tercatat sebesar Rp104 juta, tidak mengalami perubahan jika dibandingkan tahun sebelumnya yang juga sebesar Rp104 juta.

## Estimated Claim for Tax Refund

In 2024, the Company's estimated claim for tax refund was recorded at Rp104 million, the same as the previous year which was also Rp104 million.

## Aset Pajak Tangguhan

Aset pajak tangguhan Perseroan pada tahun 2024 tercatat sebesar Rp125,55 miliar, meningkat 191% atau Rp82,45 miliar jika dibandingkan dengan tahun sebelumnya sebesar Rp43,09 miliar. Hal ini dikarenakan meningkatnya aset pajak tangguhan pada klaim yang terjadi namun belum dilaporkan (IBNR) - neto sebesar Rp87,84 miliar atau 389% dari Rp22,61 miliar di tahun 2023 menjadi Rp110,45 miliar di tahun 2024.

## Deferred Tax Assets

The Company's deferred tax assets in 2024 were recorded at Rp125.55 billion, an increase of 191% or Rp82.45 billion compared to the previous year of Rp43.09 billion. This was due to an increase in deferred tax assets on claims incurred but not reported (IBNR) - net of Rp87.84 billion or 389% from Rp22.61 billion in 2023 to Rp110.45 billion in 2024.



## Aset Lain-lain

## Other Assets

### Aset Lain-lain 2023-2024 / Other Assets in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                        | 2024          | 2023          | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|-------------------------------------------------------------|---------------|---------------|-----------------------------------------------|------------------------------------|
|                                                             |               |               | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Biaya Komisi Agen Ditangguhkan / Deferred Agent Commission  | 20.331        | 17.611        | 2.720                                         | 15,44                              |
| Uang Jaminan dan Garansi Bank / Deposits and Bank Guarantee | 3.606         | 2.796         | 810                                           | 28,97                              |
| <b>Total</b>                                                | <b>23.937</b> | <b>20.407</b> | <b>3.530</b>                                  | <b>17,30</b>                       |

Selama tahun 2024, aset lain-lain yang dimiliki Perseroan tercatat sebesar Rp23,93 miliar, nilai tersebut mengalami peningkatan Rp3,53 miliar atau 17,30% jika dibandingkan dengan tahun 2023 sebesar Rp20,40 miliar.

During 2024, other assets owned by the Company were recorded at Rp23.93 billion, an increase of Rp3.53 billion or 17.30% compared to 2023 of Rp20.40 billion.

## Liabilitas

## Liabilities

### Liabilitas Perseroan 2023-2024 / Liabilities in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                              | 2024             | 2023             | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|---------------------------------------------------------------------------------------------------|------------------|------------------|-----------------------------------------------|------------------------------------|
|                                                                                                   |                  |                  | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Akrua dan Utang Lain-lain / Accruals and Other Payables                                           | 111.865          | 104.265          | 7.600                                         | 7,29                               |
| Liabilitas Sewa / Lease Liabilities                                                               | 13.381           | 16.662           | (3.281)                                       | (19,69)                            |
| Utang Komisi dan Biaya Akuisisi / Commission and Acquisition Expenses Payables                    | 9.115            | 15.468           | (6.353)                                       | (41,07)                            |
| Utang Reasuransi / Reinsurance Payables                                                           | 117.638          | 10.100           | 107.538                                       | 1.064,73                           |
| Titipan Premi / Premium Deposits                                                                  | 21.937           | 22.246           | (309)                                         | (1,39)                             |
| Utang Pajak / Tax Payables                                                                        | 35.794           | 6.689            | 29.105                                        | 435,12                             |
| Liabilitas kepada Pemegang Polis: / Liabilities to Policyholders:<br>Utang Klaim / Claim Payables | 5.189            | 1.736            | 3.453                                         | 198,91                             |
| Liabilitas Manfaat Polis Masa Depan / Liability for Future Policy Benefits                        | 341.074          | 275.425          | 65.649                                        | 23,84                              |
| Premi yang Belum Merupakan Pendapatan / Unearned Premium Income                                   | 583.901          | 480.687          | 103.214                                       | 21,47                              |
| Estimasi Liabilitas Klaim / Estimated Claim Liabilities                                           | 749.285          | 262.171          | 487.114                                       | 185,80                             |
| Liabilitas Imbalan Kerja Pegawai / Employee Benefits Liabilities                                  | 44.101           | 42.665           | 1.436                                         | 3,37                               |
| <b>Total Liabilitas / Total Liabilities</b>                                                       | <b>2.033.279</b> | <b>1.238.114</b> | <b>795.165</b>                                | <b>64,22</b>                       |

Pada tahun 2024, total liabilitas Perseroan tercatat sebesar Rp2,03 triliun, meningkat 64,22% atau Rp795,16 miliar jika dibandingkan tahun 2023 sebesar Rp1,23 triliun. Hal ini terutama disebabkan oleh meningkatnya liabilitas kepada pemegang polis yang terdiri dari utang klaim, liabilitas

The Company's total liabilities in 2024 were recorded at Rp2.03 trillion, an increase of 64.22% or Rp795.16 billion compared to Rp1.23 trillion in 2023. This was mainly due to the increase in liabilities to policyholders consisting of claim debts, future policy benefit liabilities, unearned premiums,

manfaat polis masa depan, premi yang belum merupakan pendapatan, serta estimasi klaim, yakni sebesar Rp659,43 miliar atau 65% dari Rp1,02 triliun di tahun 2023 menjadi Rp1,68 triliun di tahun 2024.

and estimated claims, which amounted to Rp659.43 billion or 65% from Rp1.02 trillion in 2023 to Rp1.68 trillion in 2024.

## Akrual dan Utang Lain-lain

## Accruals and Other Payables

### Akrual dan Utang Lain-lain 2023-2024 / Accruals and Other Payables in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                        | 2024           | 2023           | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|-----------------------------------------------------------------------------|----------------|----------------|--------------------------------------------|---------------------------------|
|                                                                             |                |                | Nominal                                    | Persentase (%) / Percentage (%) |
| Kegiatan Operasional / Operational Activities                               | 15.504         | 21.997         | (6.946)                                    | (31,58)                         |
| Bonus dan Tantiem / Bonus and Tantiem                                       | -              | 30.074         | (3.074)                                    | (100,00)                        |
| Deposit Administration Service Only / Dposit of Administration Service Only | 64.071         | 37.759         | 26.312                                     | 69,68                           |
| Premi dalam Proses Identifikasi / Premium in Identification Process         | 6.771          | 2.953          | 3.818                                      | 129,29                          |
| Pengadaan Tenaga Kerja Lepasn / Outsourcing Service Procurement             | 2.291          | 1.583          | 707                                        | 44,73                           |
| Deposit Ekses Klaim / Excess Claim Deposit                                  | 20.579         | 9.463          | 11.116                                     | 117,47                          |
| Lain-Lain / Others                                                          | 2.649          | 436            | 2.213                                      | 507,57                          |
| <b>Total</b>                                                                | <b>111.865</b> | <b>104.265</b> | <b>7.600</b>                               | <b>7,29</b>                     |

Sepanjang tahun 2024, Perseroan mencatatkan akrual dan utang lain-lain yang dimiliki sebesar Rp111,86 miliar, meningkat 7,29% atau Rp7,60 miliar jika dibandingkan dengan tahun sebelumnya sebesar Rp104,26 miliar.

Throughout 2024, the Company recorded accruals and other payables of Rp111.86 billion, an increase of 7.29% or Rp7.60 billion compared to the previous year of Rp104.26 billion.

## Liabilitas Sewa

Selama tahun 2024, liabilitas sewa yang dimiliki Perseroan tercatat sebesar Rp13,38 miliar, nilai tersebut mengalami penurunan Rp3,28 miliar atau 20% jika dibandingkan dengan tahun 2023 yang sebesar Rp16,66 miliar.

## Lease Liabilities

The Company's lease liabilities in 2024 were recorded at Rp13.38 billion, a decrease of Rp3.28 billion or 20% compared to 2023 which was Rp16.66 billion.

## Utang Komisi dan Biaya Akuisisi

Perseroan mencatatkan utang komisi dan biaya akuisisi pada tahun 2024 sebesar Rp9,11 miliar. Jumlah ini menurun 41% atau Rp6,35 miliar jika dibandingkan dengan tahun 2023 sebesar Rp15,46 miliar.

## Commission and Acquisition Expenses Payables

The Company's commission and acquisition expenses payables in 2024 amounted to Rp9.11 billion, decreased by 41% or Rp6.35 billion compared to 2023 of Rp15.46 billion.

## Utang Reasuransi

Selama tahun 2024, utang reasuransi yang dimiliki Perseroan tercatat sebesar Rp117,63 miliar, nilai tersebut mengalami peningkatan Rp107,54 miliar atau 1.065% jika dibandingkan dengan tahun 2023 yang sebesar Rp10,09 miliar.

## Reinsurance Payables

The Company's reinsurance payables in 2024 was recorded at Rp117.63 billion, an increase of Rp107.54 billion or 1,065% compared to 2023 which was Rp10.09 billion.





### Titipan Premi

Titipan premi merupakan penerimaan uang atas pembayaran di muka premi tertanggung. Selama tahun 2024, titipan premi yang dimiliki Perseroan tercatat sebesar Rp21,94 miliar, nilai tersebut mengalami penurunan Rp309 juta atau 1% jika dibandingkan dengan tahun 2023 yang sebesar Rp22,25 miliar.

### Utang Pajak

Utang pajak Perseroan terdiri dari terdiri dari pajak penghasilan pasal 4 ayat 2, pasal 21, pasal 23, pasal 25, dan pasal 29, yang di tahun 2024 tercatat sebesar Rp35,79 miliar, mengalami kenaikan Rp29,11 miliar atau 435% jika dibanding tahun 2023 sebesar Rp6,68 miliar. Hal ini dikarenakan kenaikan uang pajak atas pajak penghasilan pasal 29 sebesar Rp33 miliar ditahun 2024.

### Premium Deposit

Premium deposit represents advance cash received for premium payment which in 2024 was recorded at Rp21.94 billion, a decrease of Rp309 million or 1% compared to 2023 which was Rp22.25 billion.

### Tax Payables

The Company's tax payables consists of income tax article 4 paragraph 2, article 21, article 23, article 25, and article 29, which in 2024 was recorded at Rp35.79 billion, an increase of Rp29.11 billion or 435% compared to 2023 of Rp6.68 billion. This was due to an increase in tax on income tax article 29 of Rp33 billion in 2024.

### Liabilitas kepada Pemenang Polis

#### Rincian Liabilitas kepada Pemegang Polis 2023-2024 / Details of Liabilities to Policyholders in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                       | 2024             | 2023             | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|----------------------------------------------------------------------------|------------------|------------------|--------------------------------------------|---------------------------------|
|                                                                            |                  |                  | Nominal                                    | Persentase (%) / Percentage (%) |
| Utang Klaim / Claim Payables                                               | 5.189            | 1.736            | 3.453                                      | 198,91                          |
| Liabilitas Manfaat Polis Masa Depan / Liability for Future Policy Benefits | 341.074          | 275.425          | 65.649                                     | 23,84                           |
| Premi yang Belum Merupakan Pendapatan / Unearned Premium Income            | 583.901          | 480.687          | 103.214                                    | 21,47                           |
| Estimasi Liabilitas Klaim / Estimated Claim Liabilities                    | 749.285          | 262.171          | 487.114                                    | 185,80                          |
| <b>Total</b>                                                               | <b>1.679.448</b> | <b>1.020.019</b> | <b>659.429</b>                             | <b>64,65</b>                    |

Liabilitas kepada pemenang polis terdiri dari utang klaim, liabilitas manfaat polis masa depan, premi yang belum merupakan pendapatan dan estimasi liabilitas klaim. Selama tahun 2024 tercatat sebesar Rp1,67 triliun meningkat Rp659,42 miliar atau 64,65% jika dibandingkan dengan tahun 2023 yang sebesar Rp1,02 triliun.

Liabilities to policyholders consist of claim debts, future policy benefit liabilities, unearned premiums and estimated claim liabilities, which in 2024 was recorded at Rp1.67 trillion, an increase of Rp659.42 billion or 64.65% compared to 2023 which was Rp1.02 trillion.

### Liabilitas Imbalan Kerja Pegawai

Liabilitas imbalan kerja jangka panjang dan imbalan pasca kerja untuk pegawai, seperti pensiun, uang pisah, uang penghargaan, dan imbalan lainnya dihitung berdasarkan peraturan Perusahaan dan Undang-Undang Ketenagakerjaan No. 13 Tahun 2003. Di tahun 2024, liabilitas imbalan kerja pegawai tercatat sebesar Rp44,10 miliar, mengalami peningkatan Rp1,44 miliar atau 3% jika dibandingkan dengan tahun 2023 yang sebesar Rp42,66 miliar.

### Employee Benefits Liability

Long-term and post-employment benefits, such as pension, severance payments, service payments, and other benefits are calculated in accordance with Company regulations and Labor Law No. 13 of 2003. In 2024, employee benefit liabilities were recorded at Rp44.10 billion, an increase of Rp1.44 billion or 3% compared to 2023 which was Rp42.66 billion.

## Ekuitas

## Equity

### Ekuitas Perseroan 2023-2024 / Equity in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                                                                              | 2024             | 2023             | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|--------------------------------------------|---------------------------------|
|                                                                                                                                                   |                  |                  | Nominal                                    | Persentase (%) / Percentage (%) |
| Modal Saham / Share Capital                                                                                                                       | 1.000.000        | 1.000.000        | -                                          | 0                               |
| Saldo Laba / Retained Earnings                                                                                                                    |                  |                  |                                            |                                 |
| Telah Ditetapkan Penggunaannya / Appropriated                                                                                                     | 200.000          | 200.000          | -                                          | 0                               |
| Belum Ditetapkan Penggunaannya / Unappropriated                                                                                                   | 334.816          | 340.349          | (5.533)                                    | (1,63)                          |
| <b>Total Ekuitas yang Dapat Diatribusikan Kepada Pemilik Entitas Induk / Total Equity Attributable to the Equity Holders of the Parent Entity</b> | <b>1.534.816</b> | <b>1.540.349</b> | <b>(5.533)</b>                             | <b>(0,36)</b>                   |
| Kepentingan non-pengendali / Non-controlling Interest                                                                                             | 41.205           | 44.678           | (3.474)                                    | (7,77)                          |
| <b>Total Ekuitas / Total Equity</b>                                                                                                               | <b>1.576.020</b> | <b>1.585.027</b> | <b>(9.007)</b>                             | <b>(0,57)</b>                   |

Perseroan mencatatkan ekuitas pada tahun 2024 sebesar Rp1,57 triliun, menurun sebesar 0,57% atau Rp9,00 miliar jika dibandingkan dengan tahun 2023 sebesar Rp1,58 triliun.

The Company recorded equity in 2024 of Rp1.57 trillion, a decrease of 0,57% or Rp9.00 billion compared to 2023 of Rp1.58 trillion.

## Laporan Laba (Rugi) dan Penghasilan Komprehensif Lainnya

## Statements of Profit (Loss) and Other Comprehensive Income

### Lab a (Rugi) dan Penghasilan Komprehensif Lainnya 2023-2024 / Statements of Profit (Loss) and Other Comprehensive Income in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                                                                                              | 2024             | 2023             | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|--------------------------------------------|---------------------------------|
|                                                                                                                                                                   |                  |                  | Nominal                                    | Persentase (%) / Percentage (%) |
| <b>Pendapatan / Income</b>                                                                                                                                        |                  |                  |                                            |                                 |
| Pendapatan Premi / Premium Income                                                                                                                                 |                  |                  |                                            |                                 |
| Premi Bruto / Gross Premium                                                                                                                                       | 4.681.486        | 3.435.552        | 1.245.934                                  | 36,27                           |
| Premi Reasuransi / Reinsurance Premium                                                                                                                            | (834.453)        | (643.361)        | (191.091)                                  | 29,70                           |
| Premi Koasuransi / Coinsurance Premium                                                                                                                            | (212.422)        | (29.011)         | (183.411)                                  | 632,21                          |
| Perubahan Neto atas Premi yang Belum Merupakan Pendapatan dan Aset Reasuransi Terkait / Net Changes in Unearned Premium Income and the Related Reinsurance Assets | (81.234)         | (54.326)         | (26.908)                                   | 49,53                           |
| <b>Total Pendapatan Premi – Neto / Total Premium Income – Net</b>                                                                                                 | <b>3.553.378</b> | <b>2.708.853</b> | <b>844.525</b>                             | <b>31,18</b>                    |
| Hasil Investasi – Neto / Investment Income – Net                                                                                                                  | 190.746          | 153.474          | 37.272                                     | 24,29                           |
| Pendapatan Lain-lain – Neto / Other Income – Net                                                                                                                  | 33.613           | 33.606           | 7                                          | 0,02                            |
| <b>Total Pendapatan / Total Income</b>                                                                                                                            | <b>3.777.737</b> | <b>2.895.934</b> | <b>881.803</b>                             | <b>30,45</b>                    |
| <b>Beban / Expenses</b>                                                                                                                                           |                  |                  |                                            |                                 |
| Beban Asuransi / Insurance Expenses                                                                                                                               |                  |                  |                                            |                                 |
| Klaim dan Manfaat / Claim and Benefit                                                                                                                             | 3.611.350        | 2.823.119        | 788.231                                    | 27,92                           |



| Uraian / Description                                                                                                                                                                                       | 2024             | 2023             | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|--------------------------------------------|---------------------------------|
|                                                                                                                                                                                                            |                  |                  | Nominal                                    | Persentase (%) / Percentage (%) |
| Klaim Reasuransi dan Koasuransi / Reinsurance and Coinsurance Claims                                                                                                                                       | (777.018)        | (652.575)        | (124.443)                                  | 19,07                           |
| Perubahan Neto Liabilitas Manfaat Polis Masa Depan, Estimasi Liabilitas Klaim dan Aset Reasuransi Terkait / Net Changes in Liability for Future Policy Benefits, Estimated Claim Liability and the Related | 433.032          | (4.887)          | 437.919                                    | 8.960,90                        |
| Beban Akuisisi – Neto / Acquisition Expenses – Net                                                                                                                                                         | 193.627          | 169.861          | 23.766                                     | 13,99                           |
| <b>Total Beban Asuransi / Total Insurance Expenses</b>                                                                                                                                                     | <b>3.460.990</b> | <b>2.335.518</b> | <b>1.125.472</b>                           | <b>48,19</b>                    |
| Beban Pemasaran / Marketing Expenses                                                                                                                                                                       | 11.486           | 12.262           | (776)                                      | (6,33)                          |
| Beban Umum dan Administrasi / General and Administrative Expenses                                                                                                                                          | 327.250          | 327.356          | (106)                                      | (0,03)                          |
| Total Beban / Total Expenses                                                                                                                                                                               | 3.799.727        | 2.681.180        | 1.118.547                                  | 41,2                            |
| Laba (Rugi) Sebelum Pajak Final dan Beban Pajak Penghasilan / Income Before Final Tax and Income Tax Expenses                                                                                              | (21.989)         | 214.754          | (236.743)                                  | (110,24)                        |
| Pajak Final / Final Tax                                                                                                                                                                                    | (26.932)         | (21.197)         | (5.735)                                    | (27,06)                         |
| Laba (Rugi) Sebelum Beban Pajak Penghasilan / Income Before Income Tax Expenses                                                                                                                            | (48.921)         | 193.557          | (242.478)                                  | (125,27)                        |
| Beban Pajak Penghasilan – Neto / Income Tax Expenses, Net                                                                                                                                                  | 39.111           | (18.724)         | 57.835                                     | 308,88                          |
| <b>Laba Tahun Berjalan / Income for the Year</b>                                                                                                                                                           | <b>(9.811)</b>   | <b>174.833</b>   | <b>(184.544)</b>                           | <b>(105,61)</b>                 |
| <b>Penghasilan Komprehensif Lain / Other Comprehensive Income</b>                                                                                                                                          |                  |                  |                                            |                                 |
| Pos yang Tidak Akan Direklasifikasi ke Laba Rugi: / Item that will not be reclassified to profit or loss:                                                                                                  |                  |                  |                                            |                                 |
| Pengukuran Kembali atas Imbalan Kerja Pegawai / Remeasurement of Employee Benefits Liability                                                                                                               | 1.040            | 1.514            | (474)                                      | (31,31)                         |
| Pajak Penghasilan Terkait Pos yang Tidak Akan Direklasifikasi ke Laba Rugi / Income Tax Related to the Item that will not be Reclassified to Profit or Loss                                                | (237)            | (333)            | 96                                         | 28,83                           |
| Total Penghasilan Komprehensif Lain – Neto / Total Other Comprehensive Income – Net                                                                                                                        | 804              | 1.181            | (377)                                      | 31,92                           |
| <b>Total Penghasil Komprehensif Tahun Berjalan / Total Comprehensive Income for the Year</b>                                                                                                               | <b>(9.007)</b>   | <b>176.014</b>   | <b>(185.021)</b>                           | <b>(105,12)</b>                 |
| <b>Laba (Rugi) Tahun Berjalan yang Dapat Diatribusikan Kepada: / Total Income (Loss) for the Year Attributable to:</b>                                                                                     |                  |                  |                                            |                                 |
| Pemilik entitas induk / Owners of the Parent Company                                                                                                                                                       | (6.355)          | 182.935          | (189.290)                                  | (103,47)                        |
| Kepentingan non-pengendali / Non-Controlling Interest                                                                                                                                                      | (3.455)          | (8.102)          | 4.647                                      | 57,36                           |
| <b>Total</b>                                                                                                                                                                                               | <b>(9.811)</b>   | <b>174.833</b>   | <b>(184.644)</b>                           | <b>(105,61)</b>                 |
| <b>Laba (Rugi) Komprehensif Tahun Berjalan yang Dapat Diatribusikan Kepada: / Total Comprehensive Income (Loss) for the Year Attributable to:</b>                                                          |                  |                  |                                            |                                 |
| Pemilik entitas induk / Owners of the Parent Company                                                                                                                                                       | (5.533)          | 184.116          | (189.649)                                  | (103,01)                        |
| Kepentingan non-pengendali / Non-Controlling Interest                                                                                                                                                      | (3.474)          | (8.102)          | 4.628                                      | 57,12                           |
| <b>Total</b>                                                                                                                                                                                               | <b>(9.007)</b>   | <b>176.014</b>   | <b>(185.021)</b>                           | <b>(105,12)</b>                 |

## Pendapatan

## Income

### Sumber Pendapatan Perseroan 2023-2024 / Source of Income in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                             | 2024             | 2023             | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|--------------------------------------------------|------------------|------------------|--------------------------------------------|---------------------------------|
|                                                  |                  |                  | Nominal                                    | Persentase (%) / Percentage (%) |
| Pendapatan Premi – Neto / Premium Income – Net   | 3.553.378        | 2.708.853        | 844.525                                    | 31,18                           |
| Hasil Investasi – Neto / Investment Income – Net | 190.746          | 153.474          | 37.272                                     | 24,29                           |
| Pendapatan Lain-lain – Neto / Other Income – Net | 33.613           | 33.606           | 7                                          | 0,02                            |
| <b>Total</b>                                     | <b>3.777.737</b> | <b>2.895.934</b> | <b>881.803</b>                             | <b>30,45</b>                    |

Perseroan mencatatkan kas dan setara kas pada tahun 2024 sebesar Rp3,77 triliun. Jumlah ini meningkat sebesar 30,45% atau Rp881,80 miliar jika dibandingkan dengan tahun 2023 sebesar Rp2,89 triliun.

The Company's income in 2024 of Rp3.77 trillion, increased by 30.45% or Rp881.80 billion compared to 2023 of Rp2.89 trillion.

Berikut kinerja pendapatan Perseroan di tahun 2024 dan perbandingannya dengan tahun 2023 berdasarkan pendapatan premi, hasil investasi, dan pendapatan lain-lain.

The Company's income performance in 2024 and the comparison with 2023 based on premium income, investment income, and other income is as follows.

### Pendapatan Premi – Neto 2023-2024 / Premium Income – Net in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                                                                                              | 2024             | 2023             | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|--------------------------------------------|---------------------------------|
|                                                                                                                                                                   |                  |                  | Nominal                                    | Persentase (%) / Percentage (%) |
| Premi Bruto / Gross Premium                                                                                                                                       | 4.681.486        | 3.435.552        | 1.245.934                                  | 36,27                           |
| Premi Reasuransi / Reinsurance Premium                                                                                                                            | (834.453)        | (643.361)        | (191.092)                                  | 29,70                           |
| Premi Koasuransi / Coinsurance Premium                                                                                                                            | (212.422)        | (29.011)         | (183.411)                                  | 632,21                          |
| Perubahan Neto atas Premi yang Belum Merupakan Pendapatan dan Aset Reasuransi Terkait / Net Changes in Unearned Premium Income and the Related Reinsurance Assets | (81.234)         | (54.326)         | (26.908)                                   | 49,53                           |
| <b>Total</b>                                                                                                                                                      | <b>3.553.378</b> | <b>2.708.853</b> | <b>844.525</b>                             | <b>31,18</b>                    |

Selama tahun 2024, pendapatan premi Perseroan tercatat sebesar Rp3,55 triliun, nilai tersebut mengalami peningkatan Rp844,52 miliar atau 31,18% jika dibandingkan dengan tahun 2023 yang sebesar Rp2,70 triliun.

The Company's premium income in 2024 was recorded at Rp3.55 trillion, an increase of Rp844.52 billion or 31.18% compared to 2023 which was Rp2.70 trillion.



## Hasil Investasi Neto

## Net Investment Income

### Hasil Investasi – Neto 2023-2024 / Investment Income – Net in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                 | 2024           | 2023           | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|------------------------------------------------------|----------------|----------------|--------------------------------------------|---------------------------------|
|                                                      |                |                | Nominal                                    | Persentase (%) / Percentage (%) |
| Pendapatan Bunga / Interest Income                   |                |                |                                            |                                 |
| Deposito / Time Deposits                             | 80.299         | 60.942         | 19.357                                     | 31,76                           |
| Obligasi Korporasi dan MTN / Corporate Bonds and MTN | 34.885         | 41.564         | (6.679)                                    | (16,07)                         |
| Obligasi Pemerintah / Government Bonds               | 59.755         | 44.544         | 15.210                                     | 34,15                           |
| Deposito <i>on Call</i> / Deposit on Call            | 651            | 398            | 253                                        | 63,57                           |
| Reksadana / Mutual Funds                             | 16.073         | 6.967          | 9.105                                      | 130,70                          |
| Total Hasil Investasi / Total Investment Income      | 191.663        | 154.415        | 37.248                                     | 24,12                           |
| Beban Investasi / Cost of Investment                 | ( 917)         | (941)          | 25                                         | (2,55)                          |
| <b>Total</b>                                         | <b>190.746</b> | <b>153.474</b> | <b>37.272</b>                              | <b>24,29</b>                    |

Di tahun 2024, Perseroan mencatat hasil investasi senilai Rp190,74 miliar, nilai tersebut mengalami peningkatan Rp37,27 miliar atau 24,29% jika dibandingkan dengan tahun 2023 yang sebesar Rp153,47 miliar. Hal ini lebih disebabkan oleh Peningkatan Reksadana Rp 6,97 miliar di tahun 2023 menjadi Rp16,07 miliar pada tahun 2024.

The Company's investment income in 2024 amounted to Rp190.74 billion, an increase of Rp37.27 billion or 24.29% compared to 2023 which was Rp153.47 billion. This was more due to the increase in Mutual Funds from Rp6.97 billion in 2023 to Rp16.07 billion in 2024.

## Pendapatan Lain-lain - Neto

## Other Income - Net

### Pendapatan Lain-lain – Neto 2023-2024 / Other Income – Net 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                            | 2024          | 2023          | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|---------------------------------------------------------------------------------|---------------|---------------|--------------------------------------------|---------------------------------|
|                                                                                 |               |               | Nominal                                    | Persentase (%) / Percentage (%) |
| <i>Fee Administration Service Only</i>                                          | 7.357         | 8.807         | (1.450)                                    | (16,46)                         |
| Pendapatan Jasa Giro dan Bunga Tabungan / Current Account and Deposits Interest | 763           | 782           | (19)                                       | (2,43)                          |
| Pendapatan Lainnya – Neto / Miscellaneous Income – Net                          | 25.494        | 24.018        | 1.476                                      | 6,15                            |
| <b>Total Pendapatan Lain-lain / Total Other Income</b>                          | <b>33.613</b> | <b>33.606</b> | <b>7</b>                                   | <b>0,02</b>                     |

Pada tahun 2024 Perseroan mencatatkan pendapatan lain-lain - neto yang terdiri dari *fee administration service only*, pendapatan jasa giro dan bunga tabungan, serta pendapatan lainnya sebesar Rp33,61 miliar. Jumlah ini meningkat 0,02% jika dibandingkan dengan tahun 2023 sebesar Rp33,60 miliar.

In 2024, the Company recorded other income - net consisting of fee administration service only, current account and savings interest income, and other income of Rp33.61 billion, increased by 0.02% compared to 2023 of Rp33.60 billion.

## Beban

## Expenses

### Rincian Beban 2023-2024 / Expenses in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                              | 2024             | 2023             | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|-------------------------------------------------------------------|------------------|------------------|--------------------------------------------|---------------------------------|
|                                                                   |                  |                  | Nominal                                    | Persentase (%) / Percentage (%) |
| Beban Asuransi / Insurance Expenses                               | 3.460.990        | 2.335.519        | 1.125.471                                  | 48,19                           |
| Beban Pemasaran / Marketing Expenses                              | 11.486           | 12.262           | (776)                                      | (6,33)                          |
| Beban Umum dan Administrasi / General and Administrative Expenses | 327.250          | 327.356          | (106)                                      | (0,03)                          |
| <b>Total</b>                                                      | <b>3.799.727</b> | <b>2.681.180</b> | <b>1.118.547</b>                           | <b>41,72</b>                    |

Sepanjang tahun 2024, Perseroan mencatatkan beban sebesar Rp3,79 triliun, yang terdiri dari beban asuransi, beban pemasaran, serta beban umum dan administrasi. Jumlah ini meningkat sebesar 41,72% atau Rp1,11 triliun jika dibandingkan dengan tahun 2023 sebesar Rp2,68 triliun. Peningkatan ini disebabkan oleh beban asuransi yang meningkat sebesar 48,19%.

Throughout 2024, the Company recorded expenses of Rp3.79 trillion, consisting of insurance expenses, marketing expenses, and general and administrative expenses. This amount increased by 41.72% or Rp1.11 trillion compared to 2023 of Rp2.68 trillion. This increase was due to increase in insurance expenses by 48.19%.

Adapun rincian kenaikan atau penurunan beban asuransi, beban pemasaran, serta beban umum dan administrasi di tahun 2024 dan perbandingannya dengan dibanding tahun 2023 adalah sebagai berikut:

Details of the increase or decrease in insurance expenses, marketing expenses, and general and administrative expenses in 2024 and the comparison compared to 2023 are as follows:

## Beban Asuransi

## Insurance Expenses

### Beban Asuransi 2023-2024 / Insurance Expenses in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                                                                                                                                                          | 2024             | 2023             | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|--------------------------------------------|---------------------------------|
|                                                                                                                                                                                                                               |                  |                  | Nominal                                    | Persentase (%) / Percentage (%) |
| Klaim dan Manfaat / Claim and Benefit                                                                                                                                                                                         | 3.611.350        | 2.823.119        | 788.231                                    | 27,51                           |
| Klaim Reasuransi dan Koasuransi / Reinsurance and Coinsurance Claim                                                                                                                                                           | (777.018)        | (652.575)        | (124.443)                                  | 19,07                           |
| Perubahan Neto Liabilitas Manfaat Polis Masa Depan, Estimasi Liabilitas Klaim dan Aset Reasuransi Terkait / Net Changes in Liability for Future Policy Benefits, Estimated Claim Liability and the Related Reinsurance Assets | 433.032          | (4.887)          | 437.919                                    | (8.960,90)                      |
| Beban Akuisisi – Neto / Acquisition Expenses – Net                                                                                                                                                                            | 193.627          | 169.861          | 23.766                                     | 10,08                           |
| <b>Total</b>                                                                                                                                                                                                                  | <b>3.460.990</b> | <b>2.335.519</b> | <b>1.125.471</b>                           | <b>48,19</b>                    |

Pada tahun 2024, beban asuransi tercatat sebesar Rp3,46 triliun, meningkat sebesar 48,19% atau Rp2,33 triliun jika dibandingkan tahun 2023. Hal tersebut dikarenakan

Insurance expenses in 2024 were recorded at Rp3.46 trillion, an increase of 48.19% or Rp2.33 trillion compared to 2023. This was due to an increase in claims and benefits





mengalami kenaikan klaim dan manfaat sebesar Rp788,23 miliar atau 27,51% of Rp788.23 billion or 27.51%.

## Beban Pemasaran

## Marketing Expenses

### Beban Pemasaran 2023-2024 / Marketing Expenses in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                  | 2024          | 2023          | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|---------------------------------------------------------------------------------------|---------------|---------------|--------------------------------------------|---------------------------------|
|                                                                                       |               |               | Nominal                                    | Persentase (%) / Percentage (%) |
| Beban Program Kerja Pemasaran / Marketing Work Program Expenses                       | 7.927         | 10.110        | (2.182)                                    | (21,59)                         |
| Beban Promosi Media Cetak dan Elektronik / Printing and Electronic Promotion Expenses | 371           | 12            | 359                                        | 2.991,67                        |
| Beban Promosi Sponsor / Sponsorship Expenses                                          | 3.188         | 2.141         | 1.047                                      | 48,90                           |
| <b>Total</b>                                                                          | <b>11.486</b> | <b>12.262</b> | <b>(776)</b>                               | <b>(6,33)</b>                   |

Selama tahun 2024, beban pemasaran yang dimiliki Perseroan tercatat sebesar Rp11,48 miliar, nilai tersebut mengalami penurunan Rp776 juta atau 6,33% jika dibandingkan dengan tahun 2023 sebesar Rp12,26 miliar. Hal tersebut dikarenakan adanya penurunan program kerja pemasaran sebesar Rp2,18 miliar atau 21,59%.

The Company's marketing expenses in 2024 were recorded at Rp11.48 billion, a decrease of Rp776 million or 6.33% compared to 2023 of Rp12.26 billion. This was due to a decrease in the marketing work program by Rp2.18 billion or 21.59%.

## Beban Umum dan Administrasi

## General and Administrative Expenses

### Beban Umum dan Administrasi 2023-2024 / General and Administrative Expenses in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                         | 2024           | 2023           | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|------------------------------------------------------------------------------|----------------|----------------|--------------------------------------------|---------------------------------|
|                                                                              |                |                | Nominal                                    | Persentase (%) / Percentage (%) |
| Beban Gaji Manajemen dan Pegawai / Management and Employee Salaries Expenses | 179.873        | 192.600        | (12.727)                                   | (6,61)                          |
| Beban Umum / General Expenses                                                | 90.504         | 86.236         | 4.268                                      | 4,95                            |
| Beban Penyusutan / Depreciation Expenses                                     | 20.726         | 29.660         | (8.934)                                    | (30,12)                         |
| Beban Administrasi Kantor / Office Administration Expenses                   | 15.240         | 15.605         | (365)                                      | (2,34)                          |
| Beban Pendidikan dan Pelatihan / Education and Training Expenses             | 5.164          | 3.255          | 1.909                                      | 58,65                           |
| Beban Lain-lain / Other Expenses                                             | 15.742         | 6.043          | 9.699                                      | 160,50                          |
| <b>Total</b>                                                                 | <b>327.250</b> | <b>333.399</b> | <b>(6.149)</b>                             | <b>(1,84)</b>                   |

Perseroan mencatatkan beban umum dan administrasi pada tahun 2024 sebesar Rp327,25 miliar, menurun sebesar 1,84% atau Rp6,14 miliar jika dibandingkan dengan tahun 2023 sebesar Rp333,39 miliar. Penurunan ini disebabkan oleh beban penyusutan sebesar Rp8,93 miliar atau 30,12%.

The Company recorded general and administrative expenses in 2024 of Rp327.25 billion, a decrease of 1.84% or Rp6.14 billion compared to 2023 of Rp333.39 billion. This decrease was due to depreciation expenses of Rp8.93 billion or 30.12%.

## Laba (Rugi) Sebelum Pajak Final dan Beban Pajak Penghasilan

## Income (Loss) Before Final Tax and Income Tax Expenses

### Laba (Rugi) Sebelum Pajak Final dan Beban Pajak Penghasilan 2023-2024 / Income (Loss) Before Final Tax and Income Tax Expenses in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description            | 2024            | 2023           | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|---------------------------------|-----------------|----------------|-----------------------------------------------|------------------------------------|
|                                 |                 |                | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Total Pendapatan / Total Income | 3.777.737       | 2.895.934      | 881.803                                       | 30,45                              |
| Total Beban / Total Expenses    | 3.799.726       | 2.681.179      | 1.118.547                                     | 41,72                              |
| <b>Total</b>                    | <b>(21.989)</b> | <b>214.755</b> | <b>(236.744)</b>                              | <b>(110,24)</b>                    |

Sepanjang tahun 2024, Perseroan mencatatkan laba sebelum pajak final dan beban pajak penghasilan sebesar Rp21,98 miliar, menurun 110,24% atau Rp236,74 miliar dibandingkan dengan tahun sebelumnya sebesar Rp214,75 miliar. Penurunan ini disebabkan oleh kenaikan total beban sebesar Rp1,11 triliun atau 41,72%.

Throughout 2024, the Company recorded income before final tax and income tax expense of Rp21.98 billion, down 110.24% or Rp236.74 billion compared to the previous year of Rp214.75 billion. This decrease was due to an increase in total expenses of Rp1.11 trillion or 41.72%.

### Pajak Final

Beban pajak final berkaitan dengan pendapatan bunga dari deposito jaminan Perseroan, deposito berjangka dan obligasi yang diklasifikasikan sebagai aset keuangan nilai wajar yang diakui melalui laba rugi dan dimiliki hingga jatuh tempo sebagai pos tersendiri.

### Final Tax

The final tax expense relates to interest income from statutory deposits, time deposits and bonds which are classified as financial assets at fair value through profit or loss and held-to-maturity as separate line item.

Perseroan mencatatkan beban pajak final pada tahun 2024 sebesar Rp26,93 miliar. Jumlah ini meningkat 27% atau Rp5,65 miliar dibandingkan dengan tahun 2023 sebesar Rp21,19 miliar. Peningkatan ini disebabkan oleh kenaikan hasil investasi dari Rp153,47 miliar di tahun 2023 menjadi Rp190,74 di tahun 2024.

The Company's final tax expense in 2024 amounted to Rp26.93 billion, increased by 27% or Rp5.65 billion compared to 2023 of Rp21.19 billion. This increase was due to an increase in investment income from Rp153.47 billion in 2023 to Rp190.74 in 2024.

### Laba (Rugi) Sebelum Beban Pajak Penghasilan

Laba (rugi) sebelum beban pajak penghasilan merupakan akumulasi dari laba (rugi) sebelum pajak final dan beban pajak penghasilan dan beban pajak final.

### Income (Loss) Before Income Tax Expenses

Income (loss) before income tax expenses is the accumulation of income (loss) before final tax and income tax expense and final tax expenses.

Selama tahun 2024, Perseroan mencatatkan rugi sebelum beban pajak penghasilan sebesar Rp48,92 miliar, nilai tersebut mengalami penurunan Rp242,48 miliar atau 125,27% jika dibandingkan dengan tahun 2023 yang sebesar Rp193,55 miliar. Hal tersebut dikarenakan adanya kenaikan perubahan neto liabilitas manfaat polis masa depan, estimasi liabilitas klaim dan aset reasuransi terkait dari Rp4,88 miliar di tahun 2023 menjadi Rp433,03 miliar di tahun 2024.

In 2024, the Company recorded a loss before income tax expense of Rp48.92 billion, a decrease of Rp242.48 billion or 125.27% compared to 2023 which was Rp193.55 billion. This was due to an increase in net changes in liability for future policy benefits, estimated claim liabilities, and related reinsurance assets from Rp4.88 billion in 2023 to Rp433.03 billion in 2024.



## Beban Pajak Penghasilan – Neto

## Income Tax Expenses – Net

### Beban Pajak Penghasilan 2023-2024 / Income Tax Expenses in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                           | 2024            | 2023          | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|------------------------------------------------|-----------------|---------------|-----------------------------------------------|------------------------------------|
|                                                |                 |               | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Pajak Kini / Current Tax                       |                 |               |                                               |                                    |
| Pajak Penghasilan Badan / Corporate Income Tax | 43.580          | 2.737         | 40.843                                        | 1.492,25                           |
| Pajak Tangguhan / Deferred Tax                 | (86.182)        | 15.987        | (102.169)                                     | (639,08)                           |
| Entitas anak / Subsidiary                      |                 |               |                                               |                                    |
| Pajak Tangguhan / Deferred Tax                 | 3.492           | -             | 3.492                                         | 100,00                             |
| <b>Total</b>                                   | <b>(39.111)</b> | <b>18.724</b> | <b>(57.835)</b>                               | <b>(308,88)</b>                    |

Pada tahun 2024, beban pajak penghasilan - neto tercatat sebesar Rp39,11 miliar, menurun 308,88% atau Rp57,83 miliar jika dibandingkan tahun 2023 sebesar Rp18,72 miliar. Hal tersebut dikarenakan adanya penurunan pajak tangguhan sebesar Rp102,16 miliar.

Income tax expense – net in 2024 was recorded at Rp39.11 billion, down 308.88% or Rp57.83 billion compared to Rp18.72 billion in 2023. This was due to a decrease in deferred tax of Rp102.16 billion.

## Laba (Rugi) Tahun Berjalan

Sepanjang tahun 2024, Perseroan mencatatkan rugi tahun berjalan sebesar Rp9,81 miliar. Jumlah ini menurun 105,61% atau Rp184,64 miliar jika dibandingkan dengan perolehan tahun sebelumnya sebesar Rp174,83 miliar. Penurunan ini disebabkan adanya kenaikan perubahan neto liabilitas manfaat polis masa depan, estimasi liabilitas klaim dan aset reasuransi terkait dari Rp4,89 miliar di tahun 2023 menjadi Rp433,03 miliar di tahun 2024.

## Income (Loss) for the Year

Throughout 2024, the Company recorded loss for the year of Rp9.81 billion, decreased by 105.61% or Rp184.64 billion compared to the achievement in the previous year of Rp174.83 billion. This decrease was due to an increase in net changes in future policy benefit liabilities, estimated claim liabilities and related reinsurance assets from Rp4.89 billion in 2023 to Rp433.03 billion in 2024.

## Penghasilan Komprehensif Lain

Perseroan mencatatkan penghasilan komprehensif lain pada tahun 2024 sebesar Rp803,67 Juta. Jumlah ini menurun 31,95% atau Rp 377,41 juta dibandingkan dengan tahun 2023 sebesar Rp1,18 miliar. Hal ini disebabkan oleh pengukuran kembali atas liabilitas imbalan kerja karyawan.

## Other Comprehensive Income

The Company recorded other comprehensive income in 2024 of Rp803.67 million, decreased by 31.95% or Rp377.41 million compared to 2023 of Rp1.18 billion. This was due to the remeasurement of employee benefits liability.

### Penghasilan Komprehensif Lain 2023-2024 / Other Comprehensive Income in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                                        | 2024  | 2023  | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|-------------------------------------------------------------------------------------------------------------|-------|-------|-----------------------------------------------|------------------------------------|
|                                                                                                             |       |       | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Pos yang Tidak Akan Direklasifikasikan ke Laba Rugi / Item that will not be reclassified to profit or loss: |       |       |                                               |                                    |
| Pengukuran Kembali atas Liabilitas Imbalan Kerja Pegawai / Remeasurement of Employee Benefits Liability     | 1.040 | 1.514 | (474)                                         | (31)                               |

| Uraian / Description                                                                                                                                           | 2024  | 2023  | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|--------------------------------------------|---------------------------------|
|                                                                                                                                                                |       |       | Nominal                                    | Persentase (%) / Percentage (%) |
| Pengukuran Kembali atas Liabilitas Imbalan Kerja Pegawai / Remeasurement of Employee Benefits Liability                                                        | (237) | (333) | 97                                         | (29)                            |
| Pajak Penghasilan terkait Pos yang Tidak Akan Direklasifikasikan ke Laba Rugi / Income tax related to the item that will not be reclassified to profit or loss | 804   | 1.181 | (377)                                      | (32)                            |

### Penghasilan Komprehensif Tahun Berjalan

Penghasilan komprehensif tahun berjalan adalah jumlah dari laba (rugi) tahun berjalan dan penghasilan komprehensif lain. Selama tahun 2024, aset dan piutang reasuransi yang dimiliki Perseroan tercatat sebesar Rp804 juta, nilai tersebut mengalami penurunan Rp377 juta atau sebesar 32% jika dibandingkan dengan tahun 2023 yang sebesar Rp1,18 miliar. Hal tersebut dikarenakan adanya penurunan imbalan kerja pegawai sebesar 31%.

### Comprehensive Income for the Year

Comprehensive income for the year is the sum of income (loss) for the year and other comprehensive income. In 2024, the Company's reinsurance assets and receivables were recorded at Rp804 million, a decrease of Rp377 million or 32% compared to 2023 which was Rp1.18 billion. This was due to a decrease in employee benefits by 31%.

### Laba per Lembar Saham

### Earnings per Share

#### Laba per Lembar Saham 2023-2024 / Earnings per Share in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                | 2024           | 2023           | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|-----------------------------------------------------|----------------|----------------|--------------------------------------------|---------------------------------|
|                                                     |                |                | Nominal                                    | Persentase (%) / Percentage (%) |
| Laba Tahun Berjalan (Rp) / Income for the Year (Rp) | (6.355)        | 182.935        | (189.290)                                  | (103,47)                        |
| Jumlah Saham (lembar) / Total Shares (shares)       | 1.000.000      | 1.000.000      | 0                                          | 0                               |
| <b>Total</b>                                        | <b>993.645</b> | <b>182.935</b> | <b>810.710</b>                             | <b>443,17</b>                   |

Pada tahun 2024, laba per lembar saham Perseroan tercatat sebesar Rp993,64 miliar, meningkat sebesar 443,17% atau Rp810,71 miliar jika dibandingkan tahun 2023 sebesar Rp182,93 miliar. Hal tersebut dikarenakan adanya penurunan laba tahun berjalan sebesar 103,47%.

In 2024, the Company's earnings per share were recorded at Rp993.64 billion, up 443.17% or Rp810.71 billion compared to Rp182.93 billion in 2023. This was due to a 103.47% decrease in income for the year.

### Laporan Arus Kas

### Statements of Cash Flow

#### Laporan Arus Kas 2023-2024 / Statements of Cash Flow in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                  | 2024    | 2023    | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|-----------------------------------------------------------------------|---------|---------|--------------------------------------------|---------------------------------|
|                                                                       |         |         | Nominal                                    | Persentase (%) / Percentage (%) |
| Arus Kas dari Aktivitas Operasi / Cash Flow from Operating Activities | 468.315 | 132.541 | 335.774                                    | 253,34                          |



| Uraian / Description                                                                                | 2024      | 2023     | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|-----------------------------------------------------------------------------------------------------|-----------|----------|--------------------------------------------|---------------------------------|
|                                                                                                     |           |          | Nominal                                    | Persentase (%) / Percentage (%) |
| Arus Kas dari Aktivitas Investasi / Cash Flow from Investing Activities                             | 72.049    | (65.447) | 6.602                                      | 10,09                           |
| Arus Kas dari Aktivitas Pendanaan / Cash Flow from Financing Activity                               | (8.680)   | (41.547) | 32.867                                     | (79,11)                         |
| Kenaikan (Penurunan) Neto Kas dan Setara Kas / Net Increase (Decrease) in Cash and Cash Equivalents | 387.585   | 25.546   | 362.039                                    | 1,417,20                        |
| Kas dan Setara Kas pada Awal Tahun / Cash and Cash Equivalents at Beginning of Year                 | 928.779   | 903.233  | 25.546                                     | 2,83                            |
| Kas dan Setara Kas pada Akhir Tahun / Cash and Cash Equivalents at End of Year                      | 1.316.364 | 928.779  | 387.585                                    | 41,73                           |

Kinerja arus kas Perseroan pada tahun 2024 secara keseluruhan dinilai baik dibandingkan dengan tahun 2023 sebagaimana terlampir pada tabel di atas. Adapun kinerja arus kas Perseroan di tahun 2024 dibanding tahun 2023 adalah sebagai berikut.

In overall, the Company's cash flow performance in 2024 is considered to be in a positive similar to those in 2023 as attached in the table above. The Company's cash flow performance in 2024 compared to 2023 is as follows.

#### Kenaikan (Penurunan) Neto Kas dan Setara Kas

Sepanjang tahun 2024, Perseroan mencatatkan kenaikan kas dan setara kas sebesar Rp387,58 miliar, meningkat sebesar 1.417% atau Rp362,03 miliar jika dibandingkan dengan tahun sebelumnya sebesar Rp25,54 miliar. Hal ini disebabkan oleh meningkatnya arus kas dari aktivitas operasi sebesar Rp335,77 miliar atau 253,34% dari Rp132,54 miliar di tahun 2023 menjadi Rp468,31 miliar di tahun 2024.

#### Net Increase (Decrease) in Cash and Cash Equivalents

The Company's cash and cash equivalents in 2024 amounted to Rp387.58 billion, an increase of 1.417% or Rp362.03 billion compared to the previous year of Rp25.54 billion. This was due to an increase in cash flow from operating activities of Rp335.77 billion or 253.34% from Rp132.54 billion in 2023 to Rp468.31 billion in 2024.

#### Arus Kas dari Aktivitas Operasi

#### Cash Flow from Operating Activities

##### Arus Kas dari Aktivitas Operasi 2023-2024 / Cash Flow from Operating Activities in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                              | 2024        | 2023        | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|---------------------------------------------------------------------------------------------------|-------------|-------------|--------------------------------------------|---------------------------------|
|                                                                                                   |             |             | Nominal                                    | Persentase (%) / Percentage (%) |
| Penerimaan Pendapatan Premi – Neto / Receipts of Premium Income                                   | 4.758.375   | 3.448.675   | 1.309.700                                  | 37,98                           |
| Pendapatan Klaim Reasuransi / Receipts of Reinsurance and Coinsurance Claims                      | 777.919     | 680.897     | 97.022                                     | 14,25                           |
| Penerimaan Pendapatan Lain-lain / Receipts of Other Income                                        | 25.256      | 19.102      | 6.154                                      | 32,22                           |
| Pembayaran Biaya Premi Reasuransi dan Koasuransi / Payment of Reinsurance and Coinsurance Premium | (939.336)   | (672.080)   | (267.256)                                  | 39,77                           |
| Pembayaran Beban Akuisisi / Payment of Acquisition Expenses                                       | 202.698     | 181.199     | 21.499                                     | 11,86                           |
| Pembayaran Klaim dan Manfaat – Neto / Payment of Claims and Benefits – Net                        | (3.577.723) | (2.803.737) | (773.986)                                  | 27,61                           |

| Uraian / Description                                                                                           | 2024           | 2023           | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|----------------------------------------------------------------------------------------------------------------|----------------|----------------|--------------------------------------------|---------------------------------|
|                                                                                                                |                |                | Nominal                                    | Persentase (%) / Percentage (%) |
| Pembayaran Beban Umum dan Administrasi / Payment of Marketing Expenses and General and Administration Expenses | 362.835        | (341.664)      | 21.171                                     | 6,20                            |
| Pembayaran Pajak / Payment of Tax                                                                              | (10.795)       | (17.454)       | 6.659                                      | (38,15)                         |
| <b>Kas Neto Diperoleh dari Aktivitas Operasi / Net Cash Provided by Operating Activities</b>                   | <b>468.315</b> | <b>132.541</b> | <b>335.774</b>                             | <b>253,34</b>                   |

Pada tahun 2024 kas Perseroan yang berasal dari aktivitas operasi tercatat sebesar Rp468,31 miliar, meningkat sebesar 253,34% atau Rp335,77 miliar jika dibandingkan dengan tahun 2023 sebesar Rp132,54 miliar. Hal ini disebabkan oleh kenaikan penerimaan pendapatan premi neto dari Rp3,45 miliar di tahun 2023 menjadi Rp4,76 miliar di tahun 2024.

The Company's cash from operating activities in 2024 was recorded at Rp468.31 billion, an increase of 253.34% or Rp335.77 billion compared to Rp132.54 billion in 2023. This was due to an increase in net premium income from Rp3.45 billion in 2023 to Rp4.76 billion in 2024.

## Arus Kas dari Aktivitas Investasi

## Cash Flow from Investing Activities

### Arus Kas dari Aktivitas Investasi 2023-2024 / Cash Flow from Investing Activities in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                                                       | 2024            | 2023            | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|----------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|--------------------------------------------|---------------------------------|
|                                                                                                                            |                 |                 | Nominal                                    | Persentase (%) / Percentage (%) |
| Penerimaan Hasil Investasi / Receipts from Investment Income                                                               | 152.150         | 148.434         | 3.716                                      | 2,50                            |
| Pencairan Deposito Berjangka / Redemption of Time Deposits                                                                 | 3.372.951       | 2.294.750       | 1.078.201                                  | 46,99                           |
| Penempatan Deposito Berjangka / Placement of Time Deposits                                                                 | 3.418.350       | (2.216.730)     | 5.635.080                                  | (254,21)                        |
| Penerimaan Obligasi Jatuh Tempo / Receipts from Matured Bonds                                                              | 457.000         | 129.283         | 327.717                                    | 253,49                          |
| Pembelian Obligasi / Purchase of Bonds                                                                                     | 557.670         | (365.809)       | 923.479                                    | (252,45)                        |
| Penjualan Reksadana / Sale of Mutual Funds                                                                                 | 1.736.318       | 1.841.663       | (105.345)                                  | (5,72)                          |
| Pembelian Reksadana / Purchase of Mutual Funds                                                                             | 1.795.900       | (1.881.600)     | 3.677.500                                  | (195,45)                        |
| Penjualan Aset Tetap / Sale of Fixed Assets                                                                                | 14.977          | -               | 14.977                                     | 0,00                            |
| Perolehan Aset Tetap / Acquisitions of Fixed Assets                                                                        | 18.563          | (15.439)        | 34.002                                     | (220,23)                        |
| <b>Kas Neto Diperoleh dari (Digunakan untuk) Aktivitas Investasi / Net Cash (Used in) Provided by Investing Activities</b> | <b>(72.048)</b> | <b>(65.447)</b> | <b>6.601</b>                               | <b>(10,09)</b>                  |

Sepanjang tahun 2024 kas Perseroan yang berasal dari aktivitas investasi tercatat sebesar Rp72,04 miliar, meningkat sebesar 10,09% atau Rp6,60 miliar jika dibandingkan dengan tahun 2023 sebesar Rp65,44 miliar. Peningkatan ini disebabkan oleh adanya penempatan deposito berjangka.

The Company's cash from investing activities in 2024 was recorded at Rp72.04 billion, an increase of 10.09% or Rp6.60 billion compared to 2023 of Rp65.44 billion. This increase was due to the placement of time deposits.





## Arus Kas dari Aktivitas Pendanaan

## Cash Flow from Financing Activities

### Arus Kas dari Aktivitas Pendanaan 2023-2024 / Cash Flow from Financing Activities in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                                              | 2024    | 2023     | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|---------------------------------------------------------------------------------------------------|---------|----------|-----------------------------------------------|------------------------------------|
|                                                                                                   |         |          | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Pembayaran Liabilitas Sewa / Payment of Lease Liabilities                                         | (8.680) | (11.305) | 2.625                                         | (23,22)                            |
| Setoran modal dari kepentingan non pengendali / Paid-up Capital from Non-Controlling Shareholders | -       | -        | -                                             | -                                  |
| Pembayaran Dividen Kas / Cash Dividend Payment                                                    | -       | (30.242) | 30.242                                        | 100,00                             |
| Kas Neto Digunakan untuk Aktivitas Pendanaan / Net Cash Used in Financing Activities              | (8.680) | (41.547) | 32.867                                        | (79,11)                            |

Arus kas dari aktivitas pendanaan mengalami peningkatan Rp32,86 miliar atau 79,11% dari minus Rp41,54 miliar di tahun 2023 menjadi minus Rp8,68 miliar di tahun 2024. Hal ini disebabkan oleh tidak terdapat penurunan pembayaran dividen pada tahun 2024.

Cash flow from financing activities increased by Rp32.86 billion or 79.11% from minus Rp41.54 billion in 2023 to minus Rp8.68 billion in 2024. This was due to the absence of a decrease in dividend payments in 2024.

## Kas dan Setara Kas Akhir Tahun

Kas dan setara kas pada akhir tahun 2024 adalah sebesar Rp1,31 triliun, mengalami peningkatan sebesar 41,73% atau Rp387,58 miliar jika dibandingkan dengan tahun 2023 sebesar Rp928,77 miliar. Hal ini disebabkan oleh adanya kenaikan penerimaan pendapatan premi neto dari Rp3,43 miliar di tahun 2023 menjadi Rp4,68 miliar di tahun 2024 dan tidak terdapat penurunan pembayaran dividen pada tahun 2024.

## Cash and Cash Equivalents at Year End

Cash and cash equivalents at the end of 2024 were recorded at Rp1.31 trillion, an increase of 41.73% or Rp387.58 billion compared to Rp928.77 billion in 2023. This was due to an increase in net premium income from Rp3.43 billion in 2023 to Rp4.68 billion in 2024 and no decrease in dividend payments in 2024.

## Kemampuan Membayar Utang dan Tingkat Kolektibilitas Piutang Ability to Pay Debt and Receivables Collectability Rate

### Kemampuan Membayar Utang

Perseroan senantiasa memantau kinerja keuangannya baik dalam jangka panjang maupun jangka pendek. Salah satunya terkait kemampuan membayar utang. Kemampuan membayar utang Perseroan mencerminkan sejauh mana Perseroan mampu memenuhi kewajiban keuangannya secara tepat waktu. Dalam hal ini, Perseroan menggunakan rasio likuiditas dan rasio solvabilitas.

### Ability to Pay Debt

The Company continuously monitors its long term and short-term financial performance, among others through the ability to pay debts. The Company's ability to pay debts reflects the extent to which the Company is able to meet its financial obligations in a timely manner. In this regard, the Company uses the liquidity ratio and solvency ratio.

Rasio likuiditas digunakan untuk mengukur kemampuan Perseroan dalam melunasi kewajiban jangka pendek, sementara rasio solvabilitas digunakan untuk mengukur kemampuan dalam memenuhi seluruh kewajibannya. Perhitungan kemampuan membayar utang untuk jenis usaha perasuransian telah diatur dalam Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 9/SEOJK.05/2021 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi.

### Kemampuan Membayar Utang Jangka Pendek

Dalam mengukur kemampuan membayar utang jangka pendek, Perseroan menggunakan rasio likuiditas. Perseroan memonitor posisi likuiditas dalam rangka mematuhi peraturan dan persyaratan internal yang dikombinasikan dengan analisa perbedaan jatuh tempo. Perseroan juga berusaha untuk menyesuaikan sedapat mungkin, jangka waktu investasi aset keuangan dengan jangka waktu polis asuransi yang diterbitkan atau klaim yang akan dibayarkan.

Berikut ini rasio likuiditas Perseroan selama tahun 2024

Liquidity ratio is used to measure the Company's ability to pay off short-term obligations, while the solvency ratio is used to measure the ability to meet all of its obligations. The calculation of debt repayment capacity for insurance business types has been regulated in the Financial Services Authority Circular (SEOJK) No. 9/SEOJK.05/2021 concerning the Form and Composition of Periodic Reports of Insurance Companies and Reinsurance Companies.

### Liquidity

In measuring the ability to pay short-term debt, the Company uses the liquidity ratio. The Company monitors its liquidity position in order to comply with internal regulations and requirements combined with analysis of maturity differences. The Company also strives to align, as far as possible, the investment period in financial assets with the period of insurance policies issued or claims to be paid.

The following is the Company's liquidity ratio during 2024

**Rasio Likuiditas Perseroan 2023-2024 /**  
**Liquidity Ratio in 2023-2024**

| Uraian / Description               | 2024   | 2023   |
|------------------------------------|--------|--------|
| Rasio Likuiditas / Liquidity Ratio | 163,0% | 287,0% |

Tingkat likuiditas Perseroan pada tahun 2024 adalah sebesar 163,0%. Persentase tersebut menunjukkan bahwa Perseroan berada di tingkat likuiditas yang sangat baik. Perseroan dinilai mampu memenuhi likuiditas kepada pihak lain pada saat jatuh tempo. Dana internal Perseroan sangat mencukupi untuk memenuhi liabilitas arus kas keluar. Pada tanggal 31 Desember 2024 dan 2023, semua liabilitas Keuangan perseroan, tidak termasuk liabilitas asuransi, merupakan liabilitas jangka pendek yang tidak memiliki tingkat suku bunga.

The Company's liquidity level in 2024 was 163.0%. This percentage shows that the Company is at a very good level of liquidity. The Company is considered capable of fulfilling liquidity to other parties when it is due. The Company's internal funds are sufficient to meet cash outflow liabilities. As of December 31, 2024 and 2023, all of the Company's financial liabilities, excluding insurance liabilities, are short-term liabilities that do not have or have an interest rate.

### Kemampuan Membayar Utang Jangka Panjang

Kemampuan membayar utang jangka panjang Perseroan diukur dengan menggunakan rasio solvabilitas. Merujuk pada Peraturan OJK No. 71/POJK.05/2016 tanggal 28 Desember 2016 Perusahaan setiap tahun wajib menetapkan target tingkat solvabilitas paling rendah 120% dari modal minimum berbasis risiko. Modal minimum berbasis risiko merupakan jumlah dana yang dibutuhkan untuk mengantisipasi risiko keuangan yang mungkin timbul sebagai akibat dari deviasi dalam pengelolaan aset

### Solvency

The Company's ability to pay long-term debt is measured using the solvency ratio. Referring to OJK Regulation No. 71/POJK.05/2016 dated December 28, 2016, Companies are required to set a solvency level target of at least 120% of the risk-based minimum capital every year. Risk-based minimum capital is the amount of funds needed to anticipate financial risks that may arise as a result of deviations in asset and liability management. The calculation of the solvency level came into effect on January 1, 2017.



dan liabilitas. Perhitungan tingkat solvabilitas tersebut mulai berlaku 1 Januari 2017.

#### Rasio Solvabilitas Perseroan 2023-2024 / Solvency Ratio in 2023-2024

| Uraian / Description                           | 2024   | 2023   |
|------------------------------------------------|--------|--------|
| Rasio Pencapaian Solvabilitas / Solvency Ratio | 333,2% | 733,4% |

Berdasarkan Pasal 3 Peraturan Otoritas Jasa Keuangan No. 71/POJK.05/2016 tentang Kesehatan Keuangan Perusahaan Asuransi dan Perusahaan Reasuransi, target tingkat solvabilitas paling rendah 120% dari modal Modal Minimum Berbasis Risiko (MMBR). Dengan rasio pencapaian solvabilitas Perseroan berada pada tingkat 333,2% menunjukkan bahwa Perseroan memiliki tingkat solvabilitas jauh di atas yang ditargetkan, di mana Perseroan telah mengelola dengan baik modal yang dimiliki, dan memiliki kecukupan modal untuk melindungi dari risiko solvabilitas.

Based on Article 3 of Financial Services Authority Regulation No. 71/POJK.05/2016 concerning the Financial Health of Insurance Companies and Reinsurance Companies, the target for a minimum solvency level is 120% of the minimum risk-based capital (MMBR). With the Company's solvency achievement ratio at the level of 333.2%, the Company has a solvency level far above the target, where the Company has properly managed its own capital, and has sufficient capital to protect against solvency risks.

#### Tingkat Kolektibilitas Piutang

Tingkat kolektibilitas piutang menggambarkan kemampuan perusahaan untuk mengelola dan menagih piutang dari pelanggan. yang dapat dilihat berdasarkan jumlah piutang premi neto pada tahun berjalan. Risiko terkait kolektibilitas piutang Perseroan dapat ditekan dengan cara menerapkan kebijakan Perseroan dan pengendalian internal yang baik.

#### Receivables Collectability Rate

Receivables collectability rate reflects the Company's ability to collect receivable balances, which can be seen based on the amount of net premium receivables in the current year. Risks related to the collectability of the Company's receivables can be reduced by implementing good Company policies and internal controls.

Kolektibilitas piutang Perseroan di tahun 2024 tercatat lebih baik dibanding tahun sebelumnya. Hal tersebut tercermin dari penurunan nilai saldo pada klasifikasi Piutang Lancar, Piutang Kurang Lancar, Piutang Diragukan, Piutang Macet dan Piutang Loss yang lebih baik dibanding tahun sebelumnya, sebagaimana tersaji pada tabel di bawah ini:

The collectability of the Company's receivables in 2024 has improved compared to the previous year as reflected in the decrease in balance values in the classification of Current Receivables, Substandard Receivables, Doubtful Receivables, Bad Receivables and Loss Receivables in 2024 compared to the previous year, as presented in the table below

#### Piutang Premi Neto Perseroan 2023-2024 / Net Premium Receivables in 2023-2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Berdasarkan Klasifikasi Piutang /<br>Based on Receivables Classification | 2024          | 2023           |
|--------------------------------------------------------------------------|---------------|----------------|
| Lancar / Current                                                         | 47.659        | 128.302        |
| Kurang Lancar / Non-Current                                              | 1.920         | 171            |
| Diragukan / Doubtful                                                     | 1.275         | 365            |
| Macet / Bad Debts                                                        | 1.504         | 85             |
| Loss                                                                     | 12.233        | 12.867         |
| <b>Total</b>                                                             | <b>64.591</b> | <b>141.790</b> |
| Cadangan kerugian penurunan nilai / Allowance for Impairment Losses      | (12.233)      | (13.116)       |
| <b>Total piutang premi, neto / Total Premium Receivables, Net</b>        | <b>52.358</b> | <b>128.674</b> |

Membaiknya kolektibilitas piutang terlihat dari penurunan nilai saldo piutang Loss di tahun 2024 tercatat sebesar Rp 12,23 miliar, mengalami penurunan 4,39% dibanding tahun 2023 sebesar Rp13,11 miliar.

Perseroan telah menerapkan langkah-langkah strategis untuk mempercepat kolektibilitas piutang premi di tahun 2024, antara lain:

1. Pengiriman *invoice* tepat waktu, maksimal H+3 sejak perhitungan premi diterima;
2. Melakukan monitoring pengiriman *invoice* yang konsisten sampai dengan *invoice* diterima badan usaha;
3. Tindak lanjut (*follow up*) proses pembayaran premi melalui Kantor Operasional dan Kantor Pusat;
4. Mengirimkan surat peringatan (*reminder*) terhadap Badan Usaha yang belum melakukan pembayaran.
5. Melakukan prosedur penghentian layanan sementara atas Badan Usaha yang belum memenuhi kewajiban pembayaran sehingga tidak menambah nilai piutang dan memperkecil kemungkinan piutang tak tertagih.

The improved receivables collectibility can be seen from the decreased Loss receivables balance in 2024 which was recorded at Rp12.23 billion, a decrease of 4.39% compared to 2023 of Rp13.11 billion.

The Company has implemented strategic measures to accelerate the collectability of premium receivables in 2024, including:

1. Delivering invoices on time, a maximum of d+3 after the premium calculation is received;
2. Monitoring invoice delivery consistently until the invoice is received by the business entity;
3. Following up on the premium payment process through the Operational Office and Head Office;
4. Sending reminder letters to Business Entities that have not made payments.
5. Carrying out procedures for temporary termination of services for Business Entities that have not fulfilled payment obligations so that they do not add to the value of receivables and reduce the possibility of uncollectible receivables.

#### Rasio-Rasio Keuangan dan Rasio Penting Lainnya

#### Ratios and Other Key Ratios

| Uraian / Description                                                                                                                                  | 2024  | 2023  | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|--------------------------------------------|---------------------------------|
|                                                                                                                                                       |       |       | Nominal                                    | Persentase (%) / Percentage (%) |
| Return on Equity (ROE)                                                                                                                                | (0,4) | 12,0  | (12,4)                                     | (103,3)                         |
| Return on Asset (ROA)                                                                                                                                 | (0,2) | 5,8   | (6,0)                                      | (103,4)                         |
| Laba (Rugi) terhadap Pendapatan / Profit Margin                                                                                                       | (0,3) | 6,4   | (6,7)                                      | (104,7)                         |
| Rasio Liabilitas terhadap Ekuitas / Debt to Equity Ratio                                                                                              | 129,0 | 78,1  | 50,9                                       | 65,2                            |
| Rasio Liabilitas terhadap Jumlah Aset / Debt to Assets Ratio                                                                                          | 56,3  | 43,9  | 12,4                                       | 28,2                            |
| Rasio Likuiditas / Liquidity Ratio                                                                                                                    | 163,0 | 208,0 | (45,0)                                     | (26,6)                          |
| Rasio Kecukupan Investasi / Investment Adequacy Ratio                                                                                                 | 187,2 | 276,5 | (90,0)                                     | 32,6                            |
| Rasio Perimbangan Hasil Investasi dengan Pendapatan Premi Neto / Return on Investment of Net Premium Income Ratio                                     | 5,3   | 5,6   | (0,3)                                      | (5,4)                           |
| Rasio Beban (Klaim, Usaha, Komisi) terhadap Pendapatan Premi Neto / Ratio of Claim Expense Operating Expenses, and, Commissions to Net Premium Income | 106,4 | 98,4  | 8,0                                        | 8,1                             |



## Struktur Modal dan Kebijakan Manajemen atas Struktur Modal Capital Structure and Management Policy on Capital Structure

### Dasar Pemilihan Struktur Modal

Penerapan kebijakan manajemen atas struktur modal bertujuan untuk mempertahankan basis modal yang kuat sehingga dapat menjaga kepercayaan investor, pemegang polis dan pasar, serta untuk mempertahankan pengembangan bisnis Perseroan di masa depan. Perseroan mengakui dampak dari jumlah modal terhadap tingkat pengembalian kepada Pemegang Saham dan kebutuhan untuk menjaga keseimbangan antara tingkat pengembalian yang lebih tinggi dan manfaat serta keamanan yang diberikan oleh posisi modal yang kuat.

### Basis for Capital Structure Selection

Implementation of management policies on capital structure aims to maintain a strong capital so as to maintain investor, policyholder and market confidence, as well as to sustain the Company's business development in the future. The Company is aware of the impact of the amount of capital on the rate of return to Shareholders and the need to maintain a balance between a higher rate of return and the benefits and safety provided by a strong capital position.

### Rincian Struktur Modal

Struktur modal merupakan perimbangan atau perbandingan antara liabilitas dan ekuitas Perseroan, di mana kombinasi struktur modal yang optimal akan memaksimalkan nilai Perseroan. Di tahun 2024, komposisi struktur modal Perseroan tercatat sebesar 56,33% berupa liabilitas dan 43,67% berasal dari ekuitas. Komposisi ini mengalami perubahan dibanding tahun 2023 dengan komposisi struktur modal sebesar 43,86% dari liabilitas dan 56,14% berupa ekuitas, sebagaimana terlampir pada tabel di bawah ini.

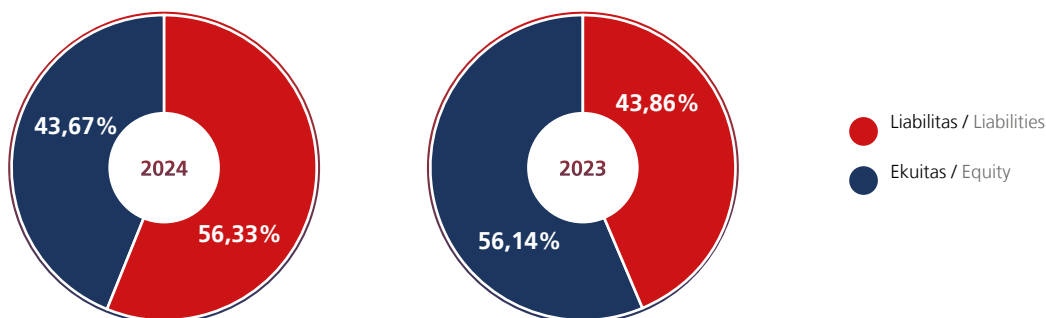
### Capital Structure Details

Capital structure is a balance or comparison between the liabilities and equity of the Company, where the optimal combination of capital structure will maximize the value of the Company. The composition of the Company's capital structure in 2024 consisted of 56.33% liabilities and 43.67% equity. This composition has changed compared to 2023 with a capital structure composition of 43.86% liabilities and 56.14% equity, as attached in the table below.

**Struktur Modal Perseroan 2023-2024 /**  
**Capital Structure in 2023-2024**

(dalam jutaan Rupiah / in millions of Rupiah)

| Uraian / Description                                                | 2024             |                                 | 2023             |                                 | Kenaikan (Penurunan) / Increase (Decrease) |                                 |
|---------------------------------------------------------------------|------------------|---------------------------------|------------------|---------------------------------|--------------------------------------------|---------------------------------|
|                                                                     | Jumlah / Total   | Komposisi (%) / Composition (%) | Jumlah / Total   | Komposisi (%) / Composition (%) | Nominal                                    | Persentase (%) / Percentage (%) |
| Liabilitas / Liabilities                                            | 2.033.279        | 56,33                           | 1.238.115        | 43,86                           | 795.165                                    | 64,22                           |
| Ekuitas / Equity                                                    | 1.576.020        | 43,67                           | 1.585.027        | 56,14                           | (9.007)                                    | (0,57)                          |
| <b>Jumlah Liabilitas dan Ekuitas / Total Liabilities and Equity</b> | <b>3.609.299</b> | <b>100</b>                      | <b>2.823.142</b> | <b>100</b>                      | <b>786.157</b>                             | <b>27,85</b>                    |



### Kebijakan Manajemen atas Struktur Modal

Struktur modal merupakan perbandingan antara liabilitas dan ekuitas Perseroan yang dikelola agar menghasilkan struktur modal yang optimal guna memaksimalkan nilai Perseroan. Dalam mengelola struktur modalnya, Perseroan memiliki kebijakan untuk menitikberatkan penggunaan ekuitas sebagai sumber modalnya. Perseroan belum memandang adanya kebutuhan untuk menambah pendanaan yang berasal dari liabilitas atau penerbitan surat utang.

Sampai dengan tahun 2024, Perseroan tidak memiliki utang berbasis bunga dan belum memandang adanya kebutuhan untuk menambah pendanaan yang berasal dari liabilitas atau penerbitan surat utang.

### Management Policy on Capital Structure

Capital structure is a comparison between the liabilities and equity of the Company which is managed in order to produce an optimal capital structure in order to maximize the value of the Company. In managing its capital structure, the Company has a policy to emphasize the use of equity as a source of capital. The Company has not seen the need to increase funding from liabilities or issuance of debt securities.

As of 2024, the Company does not have interest-based debt and does not see the need to increase funding from liabilities or issuance of debt securities.

## Ikatan yang Material untuk Investasi Barang Modal Material Commitments for Capital Expenditure

Sepanjang tahun 2024, Perseroan tidak memiliki ikatan material terkait investasi barang modal. Dengan demikian tidak terdapat informasi terkait ikatan yang material untuk investasi barang modal pada Laporan Tahunan ini, baik nama, tujuan, sumber dana, mata uang, serta langkah yang direncanakan untuk melindungi risiko dari posisi mata uang asing atas ikatan yang material untuk investasi barang modal.

### Realisasi Investasi Barang Modal

Perseroan meyakini bahwa investasi adalah sesuatu yang sangat penting untuk dilakukan dalam menjalankan serta mengembangkan usaha Perseroan. Untuk itu, Perseroan memiliki kebijakan untuk melakukan investasi barang modal (*capital expenditure*), yakni aktivitas pengeluaran

Throughout 2024, the Company had no material commitments related to investment in capital goods. Thus, there is no information related to material commitments for capital goods investment in this Annual Report, including names, objectives, sources of funds, currency, as well as planned measures to protect risks from foreign currency positions for material commitments for capital goods investment.

### Capital Expenditure Realization

The Company believes that investment is crucial in running and developing the Company's business. For this reason, the Company has a policy on capital expenditure, namely the activity of disbursing funds to purchase a number of assets or investments that are expected to provide optimal





dana untuk membeli sejumlah aset atau investasi yang diharapkan dapat memberikan manfaat yang optimal bagi Perseroan di kemudian hari.

benefits for the Company in the future.

Adapun realisasi investasi barang modal yang dilakukan oleh Perseroan pada tahun 2024 dan perbandingannya dengan tahun 2023 adalah sebagai berikut:

The realization of investment in capital goods made by the Company in 2024 and its comparison to 2023 is as follows:

(dalam Rupiah / in Rupiah)

| Uraian / Description                      | 2024                  | 2023                  | Kenaikan (Penurunan) /<br>Increase (Decrease) |                                    |
|-------------------------------------------|-----------------------|-----------------------|-----------------------------------------------|------------------------------------|
|                                           |                       |                       | Nominal                                       | Persentase (%) /<br>Percentage (%) |
| Komputer / Computers                      | 4.018.545.582         | 4.233.898.972         | (215.353.390)                                 | 5,09                               |
| Inventaris Kantor / Fixture and Furniture | 1.629.814.381         | 979.979.063           | 649.835.318                                   | (66,31)                            |
| Perangkat Lunak / Software                | 8.993.796.554         | 12.229.725.500        | (3.235.928.946)                               | (26,46)                            |
| Peralatan Kantor / Office Equipment       | 79.523.000            | 36.106.000            | 43.417.000                                    | 120,25                             |
| <b>Jumlah / Total</b>                     | <b>14.721.679.517</b> | <b>17.479.709.535</b> | <b>2.758.030.018</b>                          | <b>15,78</b>                       |

Realisasi investasi barang modal di tahun 2024 tercatat sebesar Rp14,72 miliar, mengalami penurunan Rp2,75 miliar atau sebesar 15,78% jika dibandingkan dengan tahun 2023 yang sebesar Rp17,48 miliar.

The realization of capital goods investment in 2024 was recorded at Rp14.72 billion, a decrease of Rp2.75 billion or 15.78% compared to 2023 which was Rp17.48 billion.

#### Tujuan Investasi Barang Modal

Perseroan melakukan investasi barang modal dalam bentuk Komputer, Inventaris Kantor, Perangkat Lunak, Peralatan Kantor, dan Kendaraan yang bertujuan untuk mendukung kelancaran kegiatan operasional Perseroan.

#### Capital Expenditure Objectives

The Company's capital expenditure was in the form of Computers, Furniture and Fixtures, Software, Office Equipment and Vehicles which aim to support the smooth running of the Company's operations.

## Informasi Material Mengenai Investasi, Ekspansi, Divestasi, Akuisisi, dan/atau Restrukturisasi Utang/Modal

### Material Information on Investment, Expansion, Divestment, Acquisition, and/or Debt/Capital Restructuring

Untuk meningkatkan profitabilitas dan kinerja, Mandiri Inhealth melakukan investasi pada sejumlah efek-efek. Adapun rincian investasi Mandiri Inhealth per 31 Desember 2024 dan 2023 disajikan sebagai berikut.

To increase profitability and performance, Mandiri Inhealth invests in a number of marketable securities. The details of Mandiri Inhealth's investment as of December 31, 2024 and 2023 are presented as follows.

**Tabel Efek-Efek /**  
**Table of Marketable Securities**

(dalam Rupiah / in Rupiah)

| Uraian / Description                                  | 2024                     | 2023                     |
|-------------------------------------------------------|--------------------------|--------------------------|
| <b>Diperdagangkan / Held for Trading</b>              |                          |                          |
| a. Reksadana / Mutual Funds                           | 168.637.722.551          | 102.583.121.418          |
| <b>Sub-total</b>                                      | <b>168.637.722.551</b>   | <b>102.583.121.418</b>   |
| <b>Dimiliki Hingga Jatuh Tempo / Held to Maturity</b> |                          |                          |
| b. Obligasi / Bonds                                   | 1.345.524.526.304        | 1.230.835.887.318        |
| c. Surat utang jangka menengah / Medium Term Notes    | -                        | -                        |
| d. Reksadana / Mutual Funds                           | -                        | 5.000.000.000            |
| <b>Sub-total</b>                                      | <b>1.345.524.526.304</b> | <b>1.235.835.887.318</b> |
| <b>Total Efek-Efek / Total Marketable Securities</b>  | <b>1.514.162.248.855</b> | <b>1.338.419.008.736</b> |

Saldo investasi dalam efek-efek per 31 Desember 2024 sebesar Rp1,51 triliun mengalami peningkatan jika dibanding tahun 2023 sebesar Rp1,34 triliun.

The investment balance in securities as of December 31, 2024 amounted to Rp1.51 trillion, an increase compared to 2023 of Rp1.34 trillion.

#### Ekspansi

Sepanjang tahun 2024, Mandiri Inhealth tidak melakukan ekspansi yang signifikan.

#### Expansion

Throughout 2024, Mandiri Inhealth did not make any significant expansion.

#### Divestasi

Sepanjang tahun 2024, Mandiri Inhealth tidak melakukan divestasi.

#### Divestment

Throughout 2024, Mandiri Inhealth did not carry out any divestment.

#### Akuisisi

Sepanjang tahun 2024, Mandiri Inhealth tidak melakukan kegiatan akuisisi.

#### Acquisition

Throughout 2024, Mandiri Inhealth did not carry out any acquisition.

#### Restrukturisasi Utang dan Modal

Sepanjang tahun 2024, Mandiri Inhealth tidak melakukan transaksi restrukturisasi utang dan/atau restrukturisasi modal.

#### Debt and Capital Restructuring

Throughout 2024, Mandiri Inhealth did not carry out any debt restructuring and/or capital restructuring transactions.

## Perbandingan antara Target dan Realisasi Tahun 2024 serta Proyeksi Satu Tahun ke Depan

### Comparison between Target and Realization in 2024 and Projections for One Year Ahead

#### Pencapaian Target Tahun 2024

##### Asumsi-asumsi yang Digunakan serta Proses Perumusan Target Tahun 2024

Di awal tahun 2024, Perseroan telah menyusun dan menetapkan target-target yang ingin dicapai dengan

#### Target Achievement in 2024

##### Assumptions Used and Target Formulation Process in 2024

At the beginning 2024, the Company has compiled and set targets to be achieved by taking into account the



mempertimbangkan kondisi yang terjadi. Perseroan memperhatikan beberapa asumsi dalam menyusun RKAP 2024, yakni asumsi-asumsi kondisi internal dan eksternal yang terjadi.

conditions that occur. The Company pays attention to several assumptions in preparing the 2024 RKAP, namely the assumptions of internal and external conditions that occur.

**Perbandingan Realisasi terhadap Target Tahun 2024 /  
Comparison of Target Realization in 2024**

| Uraian / Description                                                       | Realisasi<br>2024 | Target<br>2024 | Pencapaian Realisasi terhadap<br>Target 2024 (%) / Achievement in<br>Realizing the 2024 Target (%) |
|----------------------------------------------------------------------------|-------------------|----------------|----------------------------------------------------------------------------------------------------|
|                                                                            | 1                 | 2              | (1:2)                                                                                              |
| <b>Operasi / Operations</b>                                                |                   |                |                                                                                                    |
| Premi Bruto (Rp-juta) / Gross Premium (Rp-million)                         | 4.681.486         | 3.515.186      | 133,18                                                                                             |
| Hasil Investasi (Rp-juta) / Investment Income (Rp-million)                 | 191.662           | 150.736        | 127,12                                                                                             |
| Beban Klaim dan Manfaat (Rp-juta) / Claim Expense and Benefit (Rp-million) | 3.611.349         | 2.746.600      | 131,48                                                                                             |
| Beban Usaha (Rp-juta) / Operating Expenses (Rp-million)                    | 323.058           | 354.286        | 91,19                                                                                              |
| <b>Pengembangan Pemasaran / Marketing Development</b>                      |                   |                |                                                                                                    |
| Biaya Pemasaran (Rp-juta) / Marketing Cost (Rp-million)                    | 11.857            | 13.734         | 86,33                                                                                              |
| <b>Pendapatan dan Laba Tahun Berjalan / Income and Income for the Year</b> |                   |                |                                                                                                    |
| Pendapatan (Rp-juta) / Income (Rp-million)                                 | 3.778.541         | 3.115.867      | 121,27                                                                                             |
| Laba Tahun Berjalan (Rp-juta) / Income for the Year (Rp-million)           | 9.810             | 213.580        | (4,59)                                                                                             |
| <b>Struktur Modal / Capital Structure</b>                                  |                   |                |                                                                                                    |
| Aset (Rp-juta) / Assets (Rp-million)                                       | 3.609.299         | 3.399.274      | 106,18                                                                                             |
| Liabilitas (Rp-juta) / Liabilities (Rp-million)                            | 2.033.279         | 1.631.348      | 124,64                                                                                             |
| Ekuitas/Modal Sendiri (Rp-juta) / Equity (Rp-million)                      | 1.576.020         | 1.767.926      | 89,15                                                                                              |

### Operasi

Di tahun 2024, Perseroan berhasil membukukan premi bruto sebesar Rp4,68 triliun atau mencapai 133,18% terhadap target. Hal ini disebabkan oleh kenaikan pendapatan premi dari produk Managed Care Rp2,85 triliun dibandingkan dengan tahun 2023 yang sebesar Rp1,98 triliun dan produk Indemnity Rp1,54 triliun dibandingkan dengan tahun 2023 yang sebesar Rp1,28 triliun.

Hasil investasi mencatatkan pencapaian yang mencapai target, yakni sebesar Rp191,66 miliar atau 127,12% terhadap target. Sementara, beban klaim dan manfaat di tahun 2024 terealisasi sebesar Rp3,61 triliun atau mencapai 131,48% terhadap target. Sedangkan beban usaha terealisasi sebesar Rp323,0 miliar atau mencapai 91,16% terhadap target.

### Operation

In 2024, the Company managed to record gross premiums of Rp4.68 trillion or 133.18% of the target. This was due to an increase in premium income from Managed Care products of Rp2.85 trillion compared to 2023 which was Rp1.98 trillion and Indemnity products of Rp1.54 trillion compared to 2023 which was Rp1.28 trillion.

Investment income recorded an achievement that was less than the target, namely Rp191,66 billion or 127,12% of the target. Meanwhile, the claim and benefit expenses in 2024 was realized at Rp3.61 trillion or 131.48% of the target. Meanwhile, operating expenses were realized at Rp323,0 billion or 91,19% of the target.

### Pengembangan Produk dan Pemasaran

Perseroan melakukan peningkatan penetrasi pasar untuk dalam produk asuransi kesehatan maupun asuransi jiwa. Pada tahun 2024 Perseroan melakukan pengembangan produk tidak hanya produk baru, tetapi juga *review* dan *repacking* produk-produk yang ada sebelumnya.

### Pendapatan dan Laba Tahun Berjalan

Perseroan berhasil membukukan pendapatan di tahun 2024 sebesar Rp3,77 triliun atau mencapai 121,27% terhadap target. Hal ini seiring dengan meningkatnya pendapatan premi bruto di tahun 2024 yang tercatat sebesar Rp4,68 triliun atau mencapai 133% terhadap target. Sedangkan laba tahun berjalan tercatat sebesar minus Rp9,8miliar atau mencapai minus 4,6% terhadap target yang telah ditetapkan.

### Struktur Modal

Di tahun 2024 struktur modal Perseroan mengalami peningkatan, dengan aset Perseroan tercatat sebesar Rp3,61 triliun atau mencapai 106% terhadap target. Hal ini seiring dengan meningkatnya investasi berupa efek-efek yang terdiri dari obligasi, surat utang jangka menengah dan reksa dana.

Untuk liabilitas mencapai 125% terhadap target, yang lebih disebabkan oleh kenaikan cadangan teknis perusahaan. Sedangkan ekuitas Perseroan mencapai 89% terhadap target, seiring dengan penurunan laba bersih Perseroan di tahun 2024 yang turun 0,6% dibanding tahun 2023.

### Sumber Daya Manusia

Perusahaan melakukan investasi SDM dalam hal pelatihan dan pengembangan yang tercatat mencapai Rp5,1 miliar lebih tinggi dibandingkan dengan tahun 2023 yang mencapai Rp3,26 miliar. Hal tersebut disebabkan adanya program pengembangan sumber daya manusia yang berjenjang dan berkelanjutan kepada seluruh karyawan.

## Proyeksi Tahun 2025

### Asumsi-asumsi yang Mendasari Proyeksi Tahun 2024

Asumsi-asumsi yang digunakan adalah asumsi dasar ekonomi makro Kementerian Keuangan. Indikator ekonomi makro yang digunakan sebagai acuan dalam penyusunan Anggaran Pendapatan dan Belanja Negara (APBN). Dengan optimisme RAPBN tahun 2024, Mandiri Inhealth

### Product Development and Marketing

The Company is increasing market penetration for health insurance and life insurance products. In 2024, the Company did not only develop new products, but also reviews and repackages its existing products.

### Income and Income for the Year

The company managed to record income in 2024 of Rp3.77 trillion or 121.27% of the target. This is in line with the increase in gross premium income in 2024 which was recorded at Rp4.68 trillion or 133% of the target. Meanwhile, income for the year was recorded at minus Rp9.8 billion or minus 4.6% of the target that had been set.

### Capital Structure

The Company's capital structure in 2024 increased, with the Company's assets recorded at Rp3.61 trillion or 106% of the target. This is in line with the increase in investment in the form of securities consisting of bonds, medium-term notes, and mutual funds.

Liabilities reached 125% of the target, which was due to the increase in the Company's technical reserves. Meanwhile, the Company's equity reached 89% of the target, aligned with the decrease in the Company's net income in 2024 which fell by 0.6% compared to 2023.

### Human Capital

The Company made investments in HC in terms of training and development which was recorded at Rp 5.1 billion, higher than in 2023 which reached Rp3.26 billion. This was due to the existence of a tiered and sustainable human resource development program for all employees.

## 2025 Projections

### Assumptions Underlying the 2024 Projections

The assumptions used are the basic macroeconomic assumptions of the Ministry of Finance. Macroeconomic indicators were used as a reference in preparing the State Budget (APBN). With the optimism of the 2024 RAPBN, Mandiri Inhealth hopes that it will also influence the



berharap akan turut mempengaruhi atmosfer dunia usaha melalui tingkat persistensi Badan Usaha yang tinggi dan peningkatan *New Business*.

business atmosphere through a high level of Business Entity persistence and an increase in New Business.

## Perbandingan Proyeksi Tahun 2025 terhadap Realisasi Tahun 2024 Comparison of 2025 Projections to 2024 Realizations

Perbandingan Realisasi terhadap Target Tahun 2024 /  
Comparison of Target Realization in 2024

| Uraian / Description                                                       | Realisasi 2024 /<br>2024 Realization | Proyeksi 2025 /<br>2025 Projections | Proyeksi 2025 terhadap<br>Realisasi 2024 (%) /<br>2025 Projections to 2024<br>Realization (%) |
|----------------------------------------------------------------------------|--------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------------------|
|                                                                            | 1                                    | 2                                   | (1:2)                                                                                         |
| <b>Operasi / Operations</b>                                                |                                      |                                     |                                                                                               |
| Premi Bruto (Rp-juta) / Gross Premium (Rp-million)                         | 4.681.486                            | 4.600.000                           | 101,77                                                                                        |
| Hasil Investasi (Rp-juta) / Investment Income (Rp-million)                 | 150.736                              | 186.527                             | 80,81                                                                                         |
| Beban Klaim dan Manfaat (Rp-juta) / Claim Expense and Benefit (Rp-million) | 3.611.349                            | 3.832.303                           | 94,23                                                                                         |
| Beban Usaha (Rp-juta) / Operating Expenses (Rp-million)                    | 354.286                              | 369.694                             | 95,83                                                                                         |
| <b>Pengembangan Pemasaran / Marketing Development</b>                      |                                      |                                     |                                                                                               |
| Biaya Pemasaran (Rp-juta) / Marketing Cost (Rp-million)                    | 13.734                               | 13.169                              | 104,29                                                                                        |
| <b>Pendapatan dan Laba Tahun Berjalan / Income and Income for the Year</b> |                                      |                                     |                                                                                               |
| Pendapatan (Rp-juta) / Income (Rp-million)                                 | 3.778.541                            | 4.035.319                           | 93,64                                                                                         |
| Laba Tahun Berjalan (Rp-juta) / Income for the Year (Rp-million)           | (9.811)                              | 239.259                             | (4,10)                                                                                        |
| <b>Struktur Modal / Capital Structure</b>                                  |                                      |                                     |                                                                                               |
| Aset (Rp-juta) / Assets (Rp-million)                                       | 3.609.300                            | 3.390.288                           | 106,46                                                                                        |
| Liabilitas (Rp-juta) / Liabilities (Rp-million)                            | 2.033.279                            | 1.600.898                           | 127,01                                                                                        |
| Ekuitas/Modal Sendiri (Rp-juta) / Equity (Rp-million)                      | 1.576.020                            | 1.789.390                           | 88,08                                                                                         |

### Operasi

Perseroan memproyeksikan premi bruto di tahun 2025 sebesar Rp4,6 triliun atau mencapai 102% terhadap realisasi tahun 2024. Hasil investasi diproyeksikan sebesar Rp186 miliar atau mencapai 80,8% terhadap realisasi tahun 2024, seiring dengan rencana komposisi investasi di tahun 2024. Selanjutnya, beban klaim dan manfaat di tahun 2025 diproyeksikan sebesar Rp3,83 triliun atau 94% terhadap realisasi, serta beban usaha diproyeksikan sebesar Rp369 miliar di tahun 2024 atau mencapai 96% terhadap realisasi tahun 2024.

### Operations

The Company projects gross premiums in 2025 to be Rp4.6 trillion or 102% of the realization in 2024. Investment income are projected to be Rp186 billion or 80.8% of the realization in 2024, in line with the investment composition plan in 2024. Furthermore, claims and benefits expenses in 2025 are projected to be Rp3.83 trillion or 94% of the realization, and operating expenses are projected to be Rp369 billion in 2024 or reaching 96% of the realization in 2024.

### Pendapatan dan Laba Tahun Berjalan

Perseroan menilai bahwa tahun 2025 sektor asuransi akan memiliki prospek yang baik, oleh karena itu Perseroan memproyeksikan pendapatan Perseroan untuk tahun 2025 adalah sebesar Rp4,03 triliun.

### Struktur Modal

Nilai aset Perseroan di proyeksikan sebesar Rp3,39 triliun, liabilitas diproyeksikan sebesar Rp1,6 triliun dan ekuitas diproyeksikan sebesar Rp1,78 triliun.

### Dampak Nilai Mata Uang Asing bagi Kinerja Perseroan

Dalam menjalankan kegiatan usahanya, Perseroan tidak terkena dampak nilai mata uang asing. Hal ini karena Perseroan menjalankan seluruh kegiatan usahanya dengan menggunakan mata uang Rupiah. Sehingga, tidak terdapat informasi terkait dampak nilai mata uang asing bagi kinerja Perseroan dalam Laporan Tahunan ini.

### Dampak Perubahan Harga terhadap Pendapatan dan Kinerja Perseroan

Perseroan tidak memiliki dampak atas perubahan harga terhadap pendapatan yang berpengaruh atas kinerja Perseroan, dengan demikian tidak terdapat informasi mengenai dampak perubahan harga terhadap pendapatan dan kinerja Perseroan dalam Laporan Tahunan ini.

### Peningkatan atau Penurunan yang Material dari Penjualan atau Pendapatan

Sepanjang tahun 2024, Perseroan tidak memiliki dampak terkait peningkatan atau penurunan yang material dari penjualan atau pendapatan, dengan demikian tidak terdapat informasi mengenai peningkatan atau penurunan yang material dari penjualan atau pendapatan dalam Laporan Tahunan ini.

### Income and Income for the Year

The Company views that insurance industry will have good business prospects in 2025. Thus, the Company is optimistic to achieve income of Rp4.03 trillion in 2025.

### Capital Structure

The Company's asset is projected at Rp3.39 trillion, liabilities are projected at Rp1.6 trillion, and equity is projected at Rp1.78 trillion.

### Impact of Foreign Exchange Rate on Company Performance

In carrying out its business activities, the Company was not affected by foreign exchange rate as the Company operates its business using Rupiah, thus there is no information regarding the impact of foreign exchange rates on the Company's performance in this Annual Report.

### Impact of Price Changes on the Company's Income and Performance

The Company was not impacted by price changes on income to the Company's performance, thus there is no information regarding the impact of price changes on the Company's income and performance in this Annual Report.

### Material Increase or Decrease in Sales or Income

The Company was not impacted by material increase or decrease in sales or income, thus there is no information regarding material increase or decrease in sales or income in this Annual Report.

## Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan Material Information and Facts Subsequent to the Accountant's Report Date

Perseroan tidak memiliki informasi dan fakta material yang terjadi setelah tanggal laporan akuntan yang telah disahkan pada tanggal 28 April 2025 untuk Laporan Keuangan yang berakhir pada tanggal 31 Desember 2024 dan 2023. Demikian pula tidak terdapat informasi dan fakta material yang terjadi antara tanggal laporan akuntan dengan disahkannya Laporan Tahunan ini pada tanggal 28 April 2025.

There were no material information and facts subsequent to the date of the accountant's report date which was approved on April 28, 2025, for the Financial Statements ending on December 31, 2024 and 2023. Likewise, there were no material information and facts that occurred between the reporting dates accountant with the ratification of this Annual Report on April 28, 2025.





## Kebijakan dan Pembagian Dividen Dividend Policy and Payment

### Kebijakan Dividen

Perseroan melakukan pembagian dividen interim merujuk pada Keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan sebagaimana tertuang dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Perseroan dapat membagikan dividen interim sebelum berakhirnya tahun keuangan selama hal tersebut diperbolehkan dalam Anggaran Dasar dan tidak menyebabkan aset bersih Perseroan menjadi kurang dari modal ditempatkan dan disetor penuh serta cadangan wajib Perseroan. Perseroan memiliki kebijakan dividen yang didasarkan pada pemenuhan kepentingan pemegang saham maupun rencana pengembangan usaha Perseroan. Dividen interim yang dibagikan oleh Perseroan dilakukan setelah ditetapkan oleh Direksi dan telah mendapat persetujuan dari Dewan Komisaris.

### Dividend Policy

The Company pays interim dividends based on the Annual General Meeting of Shareholders (GMS) Resolution as stipulated in Law No. 40 of 2007 concerning Limited Liability Companies. Interim dividends can be paid by the Company before the end of the fiscal provided that it is permitted by the Articles of Association and does not cause the Company's net assets to become less than the issued and fully paid capital and the Company's mandatory reserves. The Company has a dividend policy based on the fulfillment of shareholders' interests and the Company's business development plan. The interim dividend payment by the Company is carried out after being determined by the Board of Directors and approved by the Board of Commissioners.

### Pembagian Dividen / Dividend Payment

| Tahun Buku / Fiscal Year | Dividen Tunai (Rp) / Cash Dividend (Rp) | Laba Bersih (Rp) / Net Income (Rp) | Dividen per Lembar Saham (Rp) / Dividend per Share (Rp) | Dividen Payout Ratio (%) | Tanggal Pengumuman / Announcement Date | Tanggal Pembayaran / Payment Date    |
|--------------------------|-----------------------------------------|------------------------------------|---------------------------------------------------------|--------------------------|----------------------------------------|--------------------------------------|
| 2023                     | -                                       | -                                  | -                                                       | -                        | -                                      | -                                    |
| 2022                     | 30.242.396.171                          | 186.551.962.767                    | 30.242                                                  | 100%                     | 24 Juli 2024 / July 24, 2024           | 21 Desember 2024 / December 21, 2024 |
| 2021                     | 132.982.977.990                         | 185.627.716.322                    | 132.983                                                 | 100%                     | 24 Januari 2023 / January 24, 2023     | 19 Desember 2023 / December 19, 2023 |
| 2020                     | 67.107.306.582                          | 132.982.977.990                    | 67.107                                                  | 100%                     | 20 Mei 2021 / May 20, 2021             | 30 Juni 2021 / June 30, 2021         |

### Pengumuman dan Pembayaran Dividen Tahun Buku 2023

Di tahun 2024, Perseroan tidak melakukan pembagian dividen untuk tahun buku 2023 kepada pemegang saham. Hal ini dikarenakan oleh rencana akuisisi dalam Perseroan, para Pemegang Saham terikat dalam suatu Perjanjian Pengikatan Jual Beli Saham yang salah satunya mensyaratkan tidak dilakukan pembagian dividen atas Laba Bersih Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023.

### Announcement and Payment of Dividends for the 2023 Fiscal Year

In 2024, the Company did not distribute dividends for the 2023 fiscal year to shareholders. This was due to the acquisition plan in the Company, the Shareholders are bound by a Share Sale and Purchase Agreement, which requires that no dividends be distributed on the Company's Net Profit for the fiscal year ending December 31, 2023.

## Aspek Perpajakan

### Taxes

#### Publikasi Pembayaran Pajak

Perseroan melaksanakan prinsip-prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) dengan menjalankan kewajiban perpajakannya sesuai dengan peraturan yang berlaku.

#### Tax Payment Publication

The Company implements the principles of Good Corporate Governance by carrying out its tax obligations in accordance with applicable regulations.

#### Realisasi Pembayaran Pajak Tahun 2024 / Tax Payments in 2024

(dalam jutaan Rupiah / in millions of Rupiah)

| Jenis Pajak / Type of Tax                                    | Tahun 2024 / In 2024  |
|--------------------------------------------------------------|-----------------------|
| PPH Pasal 25 Dibayar di Muka / Prepaid Income Tax Article 25 | 326.688.230           |
| PPH Pasal 23 Dibayar di Muka / Prepaid Income Tax Article 23 | 546.390.163           |
| PPH Pasal 29 / Income Tax Article 29                         | 33.814.933.047        |
| PPH Pasal 21 / Income Tax Article 22                         | 395.000               |
| PPH Pasal 23 / Income Tax Article 23                         | 546.390.163           |
| PPH Pasal 4 ayat (2) / Income Tax Article 4 paragraph (2)    | 238.838.129           |
| PPH Pasal 26 / Income Tax Article 26                         | -                     |
| PPN / VAT                                                    | 785.072.774           |
| PP 55                                                        | 81.792.006            |
| PPN WAPU                                                     | -                     |
| PPN Luar Negeri                                              | -                     |
| <b>Jumlah / Total</b>                                        | <b>36.340.499.512</b> |

#### Pengungkapan Ketidakpatuhan Pembayaran Pajak

Hingga 31 Desember 2024, tidak terdapat ketidakpatuhan Perseroan dalam melakukan kewajiban membayar pajak.

#### Disclosure of Tax Payment Non-Compliance

As of December 31, 2024, there was no incident of non-compliance by the Company in paying taxes.

## Program Kepemilikan Saham oleh Pegawai dan/atau Manajemen (ESOP/MSOP)

### Employee and/or Management Stock Option Plan (ESOP/MSOP)

Seluruh saham Perseroan dimiliki oleh PT Bank Mandiri (Persero) Tbk. dengan komposisi kepemilikan sebesar 80,00% lalu sisanya dimiliki oleh PT Kimia Farma Tbk, Tbk PT Asuransi Jasa Indonesia (Persero) dengan komposisi kepemilikan masing-masing sebesar 10,00%. Hingga 31 Desember 2024, Perseroan tidak memiliki program kepemilikan saham oleh pegawai (ESOP) dan/atau manajemen (MSOP) dan tidak pernah melakukan Penawaran Umum Perdana Saham (IPO) yang memungkinkan kepemilikan saham oleh publik maupun manajemen dan/atau pegawai. Oleh karenanya, Perseroan tidak terdapat informasi terkait ESOP/MSOP yang dapat disajikan dalam Laporan Tahunan ini.

All of the Company's shares are held by PT Bank Mandiri (Persero) Tbk. with an ownership composition of 80.00% and the remaining shares are held by PT Kimia Farma Tbk, PT Asuransi Jasa Indonesia (Persero) with an ownership composition of 10.00% each. As of the end of 2024, the Company does not have an employee and/or management stock option plan (ESOP/MSOP) and has never conducted an Initial Public Offering (IPO) that allows share ownership by the public, the management and/or employees. Therefore, there is no information related to ESOP/MSOP that can be presented in this Annual Report.



## Realisasi Penggunaan Dana Hasil Penawaran Umum Realization of Use of Funds from Public Offering

Hingga 31 Desember 2024, Perseroan tidak pernah melakukan penawaran saham maupun obligasi di bursa efek, sehingga tidak terdapat informasi terkait realisasi penggunaan dana hasil penawaran umum, baik total perolehan dana, rencana penggunaan dana, rincian penggunaan dana, saldo dana, maupun tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana yang dapat disajikan dalam Laporan Tahunan ini.

As of December 31, 2024, the Company has never made a stock or bond offering on the stock exchange, thus there is no information related to the realization of the use of proceeds from the public offering on the total proceeds from the public offering, the planned use of the funds, the details of the use of funds, the balance of funds, or the date of approval of the GMS/GMB for changes in the use of funds that can be presented in this Annual Report

## Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi Information on Material Transactions Containing Conflicts of Interest and/or Transactions with Affiliated Parties

### Transaksi Afiliasi

Transaksi afiliasi diatur dalam ketentuan Bapepam LK No.IX.E tentang Transaksi Afiliasi dan Benturan Kepentingan adalah transaksi tertentu yang dilakukan oleh perusahaan atau perusahaan terkendali dengan afiliasi dari perusahaan atau afiliasi dari anggota Direksi, anggota Dewan Komisaris, atau pemegang saham utama perusahaan.

Kemudian, yang dimaksud dengan afiliasi yakni:

1. Hubungan keluarga karena perkawinan dan keturunan sampai derajat kedua, baik secara horizontal maupun vertikal;
2. Hubungan antara Pihak dengan Pegawai, Direktur atau Komisaris dari Pihak tersebut;
3. Hubungan antara 2 (dua) perusahaan di mana terdapat satu atau lebih anggota Direksi atau Dewan Komisaris yang sama;
4. Hubungan antara perusahaan dan Pihak, baik langsung maupun tidak langsung, mengendalikan atau dikendalikan oleh perusahaan tersebut;
5. Hubungan antara 2 (dua) perusahaan yang dikendalikan, baik langsung maupun tidak langsung, oleh Pihak yang sama; atau
6. Hubungan antara perusahaan dan pemegang saham utama.

### Affiliate Transactions

Affiliated transactions are regulated in the provisions of Bapepam LK No.IX.E on Conflicts of Interest and Affiliate Transactions, which are defined as certain transactions carried out by companies or controlled companies with affiliates of the company or affiliates of the Board of Directors members, Board of Commissioners members, or majority shareholders of the company.

Affiliation is described as:

1. Family relations by marriage and descent to the second degree, both horizontally and vertically;
2. Relationship between the Party and the Employee, Director or Commissioner of the Party;
3. Relationship between 2 (two) companies where there are one or more members of the same Board of Directors or Board of Commissioners;
4. Relationship between the company and the Party that directly or indirectly controls or is controlled by the company;
5. Relationship between 2 (two) companies that are controlled, either directly or indirectly, by the same Party; or
6. Relationship between the company and majority shareholders.

## Transaksi Benturan Kepentingan

Benturan kepentingan adalah perbedaan antara kepentingan ekonomis Perseroan dengan kepentingan ekonomis pribadi anggota Direksi, anggota Dewan Komisaris, maupun pemegang saham utama yang dapat merugikan Perseroan. Hingga 31 Desember 2024, Perseroan tidak memiliki transaksi yang memenuhi kategori transaksi benturan kepentingan.

## Transaksi Berelasi

### Nama dan Sifat Hubungan Berelasi

Pihak berelasi adalah perusahaan atau perorangan yang memiliki hubungan kepemilikan atau kepengurusan, baik secara langsung atau tidak dengan Perseroan. Rincian nama dan sifat hubungan pihak berelasi dengan Perseroan di tahun 2024 diuraikan pada tabel berikut:

## Conflict of Interest Transactions

Conflict of interest occurs when the Company has different economic interests to those of the Board of Directors members, Board of Commissioners members and majority shareholders which can be detrimental to the Company. As of December 31, 2024, the Company had no transactions that can be considered as conflict-of-interest transaction.

## Related Transactions

### Name and Nature of Related Relationships

Related parties are companies or individuals with direct or indirect ownership or management relationship with the Company. Details of the names and nature of related party relationships with the Company in 2024 are described in the following table:

### Nama dan Sifat Hubungan Berelasi

### Name and Nature of Related Relationships

| No | Pihak-Pihak Berelasi /<br>Related Parties                                                                               | Hubungan Pihak Berelasi /<br>Relationship                                                                                                                                                                                            | Sifat Transaksi Berelasi /<br>Nature of Balances/Transactions                                                                                                                                                                                                                      |
|----|-------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Pemerintah Republik Indonesia /<br>Government of the Republic of<br>Indonesia                                           | Pemegang saham akhir / Ultimate<br>Shareholders                                                                                                                                                                                      | Obligasi, hasil investasi / Bonds, investment income                                                                                                                                                                                                                               |
| 2  | PT Asuransi Jiwa IFG                                                                                                    | Entitas Anak Badan Usaha Milik Negara<br>/ Subsidiary of State-owned Company                                                                                                                                                         | Piutang premi, titipan premi, pendapatan premi,<br>beban klaim / Premium receivable, premium<br>deposits, Premium income, claim expenses                                                                                                                                           |
| 3  | PT Bank Mandiri (Persero) Tbk                                                                                           | <ul style="list-style-type: none"> <li>Entitas Induk / Parent Entity</li> <li>Pemegang Saham / Shareholders</li> </ul>                                                                                                               | Kas dan setara kas, deposito, piutang premi, piutang<br>dan hasil investasi pendapatan premi, beban klaim,<br>beban komisi / Cash and cash equivalent, deposits,<br>premium receivable, investment receivable and<br>income, premium income, claim expenses,<br>commission expense |
| 4  | PT Bahana Pembinaan Usaha<br>Indonesia                                                                                  | <ul style="list-style-type: none"> <li>Pemegang Saham / Shareholders</li> <li>Pemegang saham akhir / Ultimate<br/>shareholders</li> </ul>                                                                                            | Piutang premi, titipan premi, pendapatan premi,<br>beban klaim / Premium receivable, premium<br>deposits, premium income, claim expenses                                                                                                                                           |
| 5  | PT Kimia Farma Tbk                                                                                                      | <ul style="list-style-type: none"> <li>Pemegang Saham / Shareholders</li> <li>Badan Usaha Milik Negara / State-<br/>owned Company</li> </ul>                                                                                         | Pendapatan premi, beban klaim / Premium income,<br>claim expenses                                                                                                                                                                                                                  |
| 6  | Dewan Komisaris, Direksi,<br>dan Kepala Divisi / Board of<br>Commissioners, Board of<br>Directors, and Head of Division | Karyawan kunci / Key Management                                                                                                                                                                                                      | Kewajiban imbalan kerja / Employee benefit liability                                                                                                                                                                                                                               |
| 7  | Badan Penyelenggara Jaminan<br>Sosial Kesehatan (BPJS)                                                                  | Badan Usaha Milik Negara / State-<br>owned Company                                                                                                                                                                                   | Piutang premi, piutang lain-lain - piutang<br>Coordination of Benefits, pendapatan premi, beban<br>klaim / Premium receivables, other receivables -<br>Coordination of Benefits receivables, premium<br>income, claim expenses,                                                    |
| 8  | PT Kereta Api Properti<br>Manajemen                                                                                     | Entitas Anak Badan Usaha Milik Negara<br>/ Subsidiary of State-owned Company                                                                                                                                                         | Pendapatan premi, beban klaim / Premium income,<br>claim expenses                                                                                                                                                                                                                  |
| 9  | PT Kereta Api Indonesia<br>(Persero)                                                                                    | Badan Usaha Milik Negara / State-<br>owned Company                                                                                                                                                                                   | Pendapatan premi, beban klaim / Premium income,<br>claim expenses                                                                                                                                                                                                                  |
| 10 | PT Jasa Raharja (Persero)                                                                                               | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik<br/>Negara / Subsidiary of State-owned<br/>Company</li> <li>Memiliki pemegang saham akhir<br/>yang sama / Having the same<br/>ultimate shareholders</li> </ul> | Pendapatan premi, titipan premi, beban klaim<br>/ Premium income, premium deposits, claim<br>expenses                                                                                                                                                                              |



| No | Pihak-Pihak Berelasi /<br>Related Parties | Hubungan Pihak Berelasi /<br>Relationship                                                                                                                                                                            | Sifat Transaksi Berelasi /<br>Nature of Balances/Transactions                                                                       |
|----|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| 11 | PT Asuransi Jasa Indonesia                | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, titipan premi, pendapatan premi, beban klaim / Premium receivable, premium deposits, premium income, claim expenses  |
| 12 | PT Asuransi Kredit Indonesia (Persero)    | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                      |
| 13 | PT Bahana TCW Investment Management       | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, titipan premi, pendapatan premi, beban klaim / Premium receivables, premium deposits, premium income, claim expenses |
| 14 | PT Bahana Sekuritas                       | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                  |
| 15 | PT Grahaniaga Tata Utama                  | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, titipan premi, Pendapatan premi, beban klaim / Premium receivables, premium deposits, premium income, claim expenses |
| 16 | PT Bahana Kapital Investa                 | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, titipan premi, Pendapatan premi, beban klaim / Premium receivables, premium deposits, premium income, claim expense  |
| 17 | PT Asuransi Jasindo Syariah               | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expense                                   |
| 18 | PT Mitra Cipta Polasarana                 | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expense                                   |
| 19 | PT Jaminan Kredit Indonesia               | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expense                                   |
| 20 | PT Penjaminan Jamkrindo Syariah           | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expense                                   |

| No | Pihak-Pihak Berelasi /<br>Related Parties | Hubungan Pihak Berelasi /<br>Relationship                                                                                                                                                                            | Sifat Transaksi Berelasi /<br>Nature of Balances/Transactions                                                                       |
|----|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| 21 | PT Reasuransi Nasional Indonesia          | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, titipan premi, pendapatan premi, beban klaim / Premium receivables, premium deposits, Premium income, claim expenses |
| 22 | PT Jaminan Pembiayaan Askrindo Syariah    | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                  |
| 23 | PT Askrindo Mitra Utama                   | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                  |
| 24 | PT Jasarahaja Putera                      | <ul style="list-style-type: none"> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned Company</li> <li>Memiliki pemegang saham akhir yang sama / Having the same ultimate shareholders</li> </ul> | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                  |
| 25 | Perum BULOG                               | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                                       | Titipan premi, pendapatan premi, beban klaim / Premium deposits, premium income, claim expenses                                     |
| 26 | PT Pegadaian (Persero)                    | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                                            | Titipan premi, pendapatan premi, beban klaim / Premium deposits, premium income, claim expenses                                     |
| 27 | PT Jasa Marga (Persero) Tbk               | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                                       | Efek-efek, piutang premi, piutang hasil investasi / Marketable securities, premium receivables, investment income receivable        |
| 28 | PT Garuda Indonesia (Persero) Tbk         | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                                       | Efek-efek, pendapatan premi, beban klaim / Marketable securities, premium income, claim expenses                                    |
| 29 | PT GMF AeroAsia                           | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                                            | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                  |
| 30 | PT Pelabuhan Indonesia III (Persero)      | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                                            | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                  |
| 31 | PT Adhi Karya (Persero) Tbk               | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                                       | Efek-efek, piutang premi, pendapatan premi, beban klaim / Marketable securities, premium receivables claim expense, premium income  |
| 32 | PT Wijaya Karya (Persero) Tbk             | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                                       | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                  |
| 33 | PT Wijaya Karya Industri Energi           | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                                            | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                  |
| 34 | Perum LPPNPI (Airnav Indonesia)           | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                                       | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                      |
| 35 | PT Pertamina Trans Kontinental            | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                                            | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                  |
| 36 | PT Telekomunikasi Indonesia (Persero) Tbk | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                                       | Efek-efek, piutang hasil investasi / marketable securities, investment income receivable                                            |
| 37 | PT Perusahaan Gas Negara (Persero) Tbk    | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                                            | Efek-efek, ASO, beban klaim / Marketable securities, Administrative Service Only (ASO), claim expenses                              |





| No | Pihak-Pihak Berelasi /<br>Related Parties | Hubungan Pihak Berelasi /<br>Relationship                                                                                                                                                              | Sifat Transaksi Berelasi /<br>Nature of Balances/Transactions                                                                                                                           |
|----|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 38 | PT Bank Negara Indonesia (Persero) Tbk    | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                         | Kas dan setara kas, deposito, efek-efek, piutang hasil investasi / Cash and cash equivalent, deposits, marketable securities, investment income receivables                             |
| 39 | PT Bank Mandiri Taspen                    | <ul style="list-style-type: none"> <li>Mempunyai entitas induk yang sama / Having the same parent entity</li> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company</li> </ul> | Kas dan setara kas, deposito, piutang hasil investasi, pendapatan premi, beban klaim / Cash and cash equivalent, deposits, investment income receivable, premium income, claim expenses |
| 40 | PT Mandiri Manajemen Investasi            | <ul style="list-style-type: none"> <li>Mempunyai entitas induk yang sama / Having the same parent entity</li> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company</li> </ul> | Efek-efek, pendapatan premi, beban klaim / Marketable securities, premium income, claim expenses                                                                                        |
| 41 | PT Bank Syariah Indonesia                 | <ul style="list-style-type: none"> <li>Mempunyai entitas induk yang sama / Having the same parent entity</li> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company</li> </ul> | Kas dan setara kas, piutang premi, titipan premi, pendapatan premi, beban klaim / Cash and cash equivalent, premium receivable, premium deposit, premium income, claim expenses         |
| 42 | PT Bank Raya Indonesia                    | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                         | Kas dan setara kas, deposito, piutang hasil investasi / Cash and cash equivalent, deposits, Investment income receivables                                                               |
| 43 | PT Bank Tabungan Negara                   | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                         | Kas dan setara kas, deposito, piutang hasil investasi / Cash and cash equivalent, deposits, Investment income receivables                                                               |
| 44 | PT PNM Investment Management              | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                         | Efek-efek, piutang hasil investasi / Marketable securities, investment income receivable                                                                                                |
| 45 | PT BNI Asset Management                   | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                              | Efek-efek, piutang hasil investasi / Marketable securities, investment income receivable                                                                                                |
| 46 | PT Mandiri Tunas Finance                  | <ul style="list-style-type: none"> <li>Mempunyai entitas induk yang sama / Having the same parent entity</li> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company</li> </ul> | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                                                                          |
| 47 | PT Mandiri Sekuritas                      | <ul style="list-style-type: none"> <li>Mempunyai entitas induk yang sama / Having the same parent entity</li> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company</li> </ul> | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                                                                          |
| 48 | PT Semen Baturaja (Persero) Tbk           | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                         | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                                                                          |
| 49 | PT Mandiri Utama Finance                  | <ul style="list-style-type: none"> <li>Mempunyai entitas induk yang sama / Having the same parent entity</li> <li>Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company</li> </ul> | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                                                                          |
| 50 | PT Reasuransi Indonesia Utama (Persero)   | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                         | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                                                                          |
| 51 | PT Kimia Farma Diagnostika                | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                              | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                                                                          |
| 52 | PT Angkasa Pura Logistik                  | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                              | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                                                                          |
| 53 | PT Angkasa Pura 1                         | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                              | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                                                                          |
| 54 | PT Pertamina Retail                       | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                              | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                                                                          |
| 55 | PT Pengembang Pelabuhan Indonesia         | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                                                              | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                                                                          |
| 56 | PT Pelindo IV (Persero)                   | Badan Usaha Milik Negara / State-owned Company                                                                                                                                                         | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                                                                          |

| No | Pihak-Pihak Berelasi /<br>Related Parties  | Hubungan Pihak Berelasi /<br>Relationship                                 | Sifat Transaksi Berelasi /<br>Nature of Balances/Transactions                                                                      |
|----|--------------------------------------------|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| 57 | PT Aero Systems Indonesia                  | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 58 | PT Bank Rakyat Indonesia (Persero) Tbk     | Badan Usaha Milik Negara / State-owned Company                            | Efek-efek, piutang hasil investasi / Marketable securities, investment income receivable                                           |
| 59 | PT Jasamarga Bali Tol                      | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 60 | PT Nindya Karya (Persero)                  | Badan Usaha Milik Negara / State-owned Company                            | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 61 | PT Pupuk Sriwidjaja Palembang (Persero)    | Badan Usaha Milik Negara / State-owned Company                            | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 62 | PT Indofarma (Persero) Tbk                 | Badan Usaha Milik Negara / State-owned Company                            | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 63 | PT Adikarya Sriwijaya Perdana              | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 64 | PT Utama Karya (Persero)                   | Badan Usaha Milik Negara / State-owned Company                            | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 65 | PT Jasa Prima Logistik Bulog               | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 66 | PT Sarana Multigriya Financial (Persero)   | Badan Usaha Milik Negara / State-owned Company                            | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 67 | PT Semen Indonesia (Persero) Tbk           | Badan Usaha Milik Negara / State-owned Company                            | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 68 | PT Perkebunan Nusantara III (Persero)      | Badan Usaha Milik Negara / State-owned Company                            | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 69 | PT Sarana Bandar Nasional                  | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                 |
| 70 | Perum Percetakan Negara Republik Indonesia | Badan Usaha Milik Negara / State-owned Company                            | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 71 | PT Kereta Commuter Indonesia               | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                 |
| 72 | PT Gapura Angkasa                          | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 73 | PT Brantas Abipraya                        | Badan Usaha Milik Negara / State-owned Company                            | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 74 | PT ASPD Indonesia Ferry                    | Badan Usaha Milik Negara / State-owned Company                            | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 75 | PT Sucofindo                               | Badan Usaha Milik Negara / State-owned Company                            | Pendapatan premi, beban klaim / Premium income, claim expenses                                                                     |
| 76 | PT Bhanda Ghara Rekso                      | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                 |
| 77 | PT Permodalan Nasional Madani              | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company | Piutang premi, pendapatan premi, beban klaim / Premium receivables, premium income, claim expenses                                 |
| 78 | PT Metra Digital Investama                 | Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company | Piutang setoran modal entitas anak / Subsidiary paid-up capital receivable                                                         |
| 79 | PT PP Urban                                | Badan Usaha Milik Negara / State-owned Company                            | Piutang premi, titipan premi, pendapatan premi, beban klaim / Premium receivable, premium deposits, premium income, claim expenses |



### Kewajaran dan Alasan Dilakukannya Transaksi

Transaksi dengan pihak yang berhubungan dilaksanakan oleh Perseroan sesuai aturan yang termuat dalam PSAK No. 7 tentang Pengungkapan Pihak-Pihak yang Berelasi, dan telah termasuk pengungkapan jumlah kompensasi yang dibayar Perseroan kepada anggota manajemen kunci. Kompensasi tersebut mencakup imbalan kerja jangka pendek, imbalan pascakerja, dan imbalan kerja jangka Panjang lainnya. Transaksi tersebut dilakukan berdasarkan alasan kebutuhan Perseroan, bebas dari masalah kepentingan dan dilaksanakan secara wajar sesuai dengan prinsip *arm's length transaction* sesuai dengan aturan yang sudah ditetapkan.

### Transactions Fairness and Reasons

Transactions with related parties at the Company are carried out in accordance with SFAS No. 7 regarding Disclosure of Related Parties, and includes disclosure of the amount of compensation paid by the Company to key management personnel. The compensation includes short-term employee benefits, post-employment benefits, and other long-term employee benefits. These transactions are carried out on the basis of the needs of the Company, free from conflicts of interest and carried out fairly in accordance with the principle of *arm's length transactions* in accordance with the established mechanisms and regulations.

#### Realisasi Transaksi Berelasi / Realization of Related Transactions

(dalam Rupiah, kecuali dinyatakan lain / in Rupiah, unless otherwise stated)

| Uraian / Description                                                           | 2024            | 2023            |
|--------------------------------------------------------------------------------|-----------------|-----------------|
| <b>Kas dan Setara Kas (Catatan 4) / Cash and cash equivalents (Notes 4)</b>    |                 |                 |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company      | 194.765.386.563 | -               |
| Pemegang Saham / Shareholder                                                   | 114.947.132.030 | -               |
| Badan Usaha Milik Negara / State-owned companies                               | 6.117.283.572   | 3.138.094.314   |
| Memiliki Entitas Induk yang Sama / Having the same parent entity               | -               | 7.035.324.547   |
| Entitas Induk / Parent entity                                                  | -               | 82.327.230.390  |
| Persentase Terhadap Total Aset (%) / Percentage to total assets (%)            | 8,75            | 3,28            |
| <b>Deposito (Catatan 5) / Deposits (Notes 5)</b>                               |                 |                 |
| Pemegang Saham / Shareholder                                                   | 80.900.000.000  | -               |
| Badan Usaha Milik Negara / State-owned companies                               | 5.300.000.000   | 10.001.000.000  |
| Entitas Induk / Parent entity                                                  | -               | 60.900.000.000  |
| Persentase Terhadap Total Aset (%) / Percentage to total assets (%)            | 2,39            | 2,51            |
| <b>Piutang Premi (Catatan 6) / Premium receivables (Notes 6)</b>               |                 |                 |
| Badan Usaha Milik Negara / State-owned companies                               | 18.667.476.575  | 47.605.266.699  |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company      | 7.326.165.685   | -               |
| Memiliki Pemegang Saham Akhir Yang Sama / Having the same ultimate Shareholder | 348.062.703     | -               |
| Pemegang Saham / Shareholder                                                   | 4.365.000       | -               |
| Entitas Induk / Parent entity                                                  | -               | 380.375.473     |
| Memiliki Entitas Induk yang Sama / Having the same parent entity               | -               | 48.651.191.054  |
| Persentase Terhadap Total Aset (%) / Percentage to total assets (%)            | 0,73            | 3,32            |
| <b>Obligasi (Catatan 7b) / Bonds (Notes 7b)</b>                                |                 |                 |
| Pemerintah Republik Indonesia / Government of the Republic of Indonesia        | 700.770.927.488 | 610.835.000.000 |
| Badan Usaha Milik Negara / State-owned companies                               | 293.000.000.000 | 469.698.112.681 |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company      | 10.000.000.000  | -               |
| Memiliki Entitas Induk yang Sama / Having the same parent entity               | -               | 3.000.000.000   |
| Persentase Terhadap Total Aset (%) / Percentage to total assets (%)            | 27,82           | 38,38           |

| Uraian / Description                                                                                                                                       | 2024           | 2023           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|
| <b>Piutang Hasil Investasi (Catatan 8) / Investment income receivables (Notes 8)</b>                                                                       |                |                |
| Pemerintah Republik Indonesia / Government of the Republic of Indonesia                                                                                    | 9.480.903.063  | 7.299.413.904  |
| Badan Usaha Milik Negara / State-owned companies                                                                                                           | 1.748.350.466  | 4.206.673.750  |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                  | 72.857.532     | -              |
| Pemegang Saham / Shareholder                                                                                                                               | 53.285.942     | -              |
| Entitas Induk / Parent entity                                                                                                                              | -              | 35.198.248     |
| Memiliki Entitas Induk yang Sama / Having the same parent entity                                                                                           | -              | 19.103.196     |
| Persentase Terhadap Total Aset (%) / Percentage to total assets (%)                                                                                        | 0,31           | 0,41           |
| <b>Piutang Lain-Lain, Neto - Piutang Coordination Of Benefits (Catatan 11) / Other receivables, net Coordination of Benefits of receivables (Notes 11)</b> |                |                |
| Pemegang Saham Akhir / Ultimate Shareholders                                                                                                               | 6.889.868.530  | -              |
| Entitas Induk / Parent entity                                                                                                                              | 6.829.176.241  | -              |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                  | 3.969.559.891  | -              |
| Badan Usaha Milik Negara / State-owned companies                                                                                                           | 11.619.890     | -              |
| Persentase Terhadap Total Aset (%) / Percentage to total assets (%)                                                                                        | 0,49           | 0,00           |
| <b>Utang Klaim (Catatan 16) / Claim payables (Notes 16)</b>                                                                                                |                |                |
| Lembaga Pemerintahan / Government institution                                                                                                              | -              | 49.427.159     |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                  | 720.433.328    | -              |
| Badan Usaha Milik Negara / State-owned companies                                                                                                           | 571.576.401    | 536.972.473    |
| Pemegang Saham / Shareholder                                                                                                                               | 213.977.586    | -              |
| Pemegang Saham Akhir / Ultimate shareholder                                                                                                                | 51.801.456     | -              |
| Entitas Induk / Parent entity                                                                                                                              | 2.570.000      | -              |
| Persentase Terhadap Total Liabilitas (%) / Percentage To Total Liabilities (%)                                                                             | 0,08           | 0,05           |
| <b>Akrua Dan Utang Lain-Lain (Catatan 17) / Accruals and other payables (Notes 17)</b>                                                                     |                |                |
| Entitas Induk / Parent entity                                                                                                                              | 290.550.257    | 155.584.848    |
| Badan Usaha Milik Negara / State-owned companies                                                                                                           | 30.640.903.460 | 26.422.126.743 |
| Memiliki Entitas Induk Yang Sama / Having the same parent entity                                                                                           | -              | 651.588.768    |
| Mempunyai Pemegang Saham Akhir Yang Sama / Having the same ultimate shareholders                                                                           | 2.201.758.176  | -              |
| Pemegang Saham / Shareholder                                                                                                                               | 117.628.631    | 1.878.976.464  |
| Pemegang Saham Akhir / Ultimate shareholder                                                                                                                | 676.947.612    | -              |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                  | 2.634.651.610  | -              |
| Pemerintah Republik Indonesia / Government of the Republic of Indonesia                                                                                    | 8.661.794.123  | 342.597.568    |
| Persentase Terhadap Total Liabilitas (%) / Percentage to total Liabilities (%)                                                                             | 2,24           | 2,38           |
| <b>Titipan Premi (Catatan 21) / Premium income (Notes 21)</b>                                                                                              |                |                |
| Pemegang Saham Akhir Yang Sama / Having the same ultimate Shareholder                                                                                      | 10.622.573.420 | -              |
| Badan Usaha Milik Negara / State-owned companies                                                                                                           | 1.663.179.354  | 14.486.684.134 |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                                                                  | 683.192.182    | -              |
| Memiliki Entitas Induk Yang Sama / Having the same parent entity                                                                                           | -              | 844.200.516    |
| Pemerintah Republik Indonesia / Government of the Republic of Indonesia                                                                                    | 271.666.782    | 34.476.311     |
| Pemegang Saham / Shareholder                                                                                                                               | 142.388.955    | -              |
| Entitas Induk / Parent entity                                                                                                                              | -              | 289.873.086    |
| Persentase Terhadap Total Liabilitas (%) / Percentage to total Liabilities (%)                                                                             | 0,80           | 1,26           |



| Uraian / Description                                                                                                    | 2024              | 2023              |
|-------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|
| <b>Pendapatan Premi (Catatan 29) / Premium income (Notes 29)</b>                                                        |                   |                   |
| Badan Usaha Milik Negara / State-owned companies                                                                        | 1.088.004.943.228 | 1.502.084.824.752 |
| Entitas Induk / Parent entity                                                                                           | 602.055.437.513   | -                 |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                               | 511.410.741.434   | -                 |
| Memiliki Entitas Induk Yang Sama / Having the same parent entity                                                        | 244.661.182.197   | -                 |
| Pemerintah Republik Indonesia / Government of the Republic of Indonesia                                                 | 242.420.836.048   | -                 |
| Pemegang Saham Akhir Yang Sama / Having the same ultimate Shareholder                                                   | 55.938.212.806    | -                 |
| Pemegang Saham / Shareholder                                                                                            | 18.178.759.117    | -                 |
| Pemegang Saham Akhir / Ultimate shareholder                                                                             | 207.592.000       | -                 |
| Persentase Terhadap Total Pendapatan Premi (%) / Percentage to Total Premium Income (%)                                 | 59,02             | 43,72             |
| <b>Hasil Investasi, Neto (Catatan 30) / Investment income, net (Notes 30)</b>                                           |                   |                   |
| Pemerintah Republik Indonesia / Government of the Republic of Indonesia                                                 | 46.797.368.549    | 41.866.614.826    |
| Badan Usaha Milik Negara / State-owned companies                                                                        | 30.350.413.586    | 35.513.478.717    |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                               | 8.441.204.785     | -                 |
| Pemegang Saham Akhir Yang Sama / Having the same ultimate Shareholder                                                   | 1.970.794.173     | -                 |
| Memiliki Entitas Induk Yang Sama / Having the same parent entity                                                        | 1.646.249.480     | 35.513.478.717    |
| Entitas Induk / Parent entity                                                                                           | 1.312.189.439     | -                 |
| Pemegang Saham / Shareholder                                                                                            | 1.251.8455.621    | -                 |
| Persentase Terhadap Total Hasil Investasi, Neto (%) / Percentage to Total Investment Income, net (%)                    | 48,11             | 56,44             |
| <b>Beban Klaim (Catatan 32) / Claim expenses (Notes 32)</b>                                                             |                   |                   |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                               | 798.503.562.987   | -                 |
| Badan Usaha Milik Negara / State-owned companies                                                                        | 528.841.398.532   | 1.161.752.335.638 |
| Entitas Induk / Parent entity                                                                                           | 247.143.653.393   | -                 |
| Pemegang Saham / Shareholder                                                                                            | 234.238.852.046   | -                 |
| Pemerintah Republik Indonesia / Government of the Republic of Indonesia                                                 | 186.094.334.523   | -                 |
| Memiliki Entitas Induk Yang Sama / Having the same parent entity                                                        | 107.262.021.897   | -                 |
| Pemegang Saham Akhir Yang Sama / Having the same ultimate Shareholder                                                   | 39.229.553.010    | -                 |
| Pemegang Saham Akhir / Ultimate shareholder                                                                             | 2.055.724.138     | -                 |
| Persentase Terhadap Total Beban Klaim Dan Manfaat (%) / Percentage to Total Claim and Benefit Expenses (%)              | 59,35             | 42,04             |
| <b>Beban Akuisisi (Catatan 34) / Acquisition expenses (Notes 34)</b>                                                    |                   |                   |
| Entitas Anak Badan Usaha Milik Negara / Subsidiary of State-owned company                                               | 5.419.376.799     | -                 |
| Memiliki Entitas Induk Yang Sama / Having the same parent entity                                                        | 3.743.094.617     | -                 |
| Pemegang Saham Akhir Yang Sama / Having the same ultimate Shareholder                                                   | 1.470.524.386     | -                 |
| Badan Usaha Milik Negara / State-owned companies                                                                        | 1.209.219.435     | 16.661.782.773    |
| Pemerintah Republik Indonesia / Government of the Republic of Indonesia                                                 | 132.449.266       | -                 |
| Entitas Induk / Parent entity                                                                                           | 16.169.478        | -                 |
| Pemegang Saham Akhir / Ultimate shareholder                                                                             | 1.202.505         | -                 |
| Persentase Terhadap Total Beban Akuisisi, Neto (%) / Percentage to Total Acquisition Expenses, net (%)                  | 5,73              | 9,47              |
| Personil Manajemen Kunci Imbalan Jangka Pendek / Key Management Personnel Short Term Benefit                            | 33.067.263.300    | 32.596.716.637    |
| Imbalan Pasca Kerja / Post Employee Benefits                                                                            | 2.477.793.124     | 5.405.850.686     |
| Persentase Terhadap Total Beban Umum dan Administrasi (%) / Percentage to Total General and Administrative Expenses (%) | 11,41             | 11,61             |

## Kebijakan Perseroan terkait Mekanisme Review atas Transaksi

### Company Policy on Transaction Review Mechanism

Perseroan melakukan transaksi pihak afiliasi sesuai dengan PSAK No.7 tentang Pengungkapan Pihak-Pihak Berelasi. Perseroan memastikan kewajaran dari transaksi dan pemenuhan peraturan atas transaksi pihak berelasi telah melalui proses penilaian dan audit oleh pihak auditor internal dan eksternal.

Direksi memastikan bahwa seluruh kegiatan transaksi tersebut telah melalui prosedur yang memadai dan sesuai dengan prinsip transaksi yang wajar (*arm's length principle*). Perseroan melalui Dewan Komisaris serta Komite Audit dan Risiko, juga telah melakukan *review* untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum dan telah memenuhi prinsip transaksi yang wajar (*arms-length principle*). Mekanisme *review* atas transaksi dengan pihak-pihak berelasi terkait transaksi afiliasi dilakukan melalui proses audit oleh Komite Audit dan Risiko yang hasilnya kemudian dilaporkan kepada Dewan Komisaris.

#### Pemenuhan Peraturan dan Ketentuan Terkait

Pemenuhan peraturan dan ketentuan terkait adalah Standar Akuntansi Keuangan (SAK) di Indonesia dengan melakukan upaya pengungkapan PSAK No. 7 tentang Pengungkapan Pihak-Pihak Berelasi.

Semua transaksi yang dilakukan dengan pihak-pihak yang berhubungan, baik yang dilakukan dengan kondisi dan syarat dengan pihak ketiga maupun tidak diungkapkan di laporan keuangan. Transaksi material yang dilaksanakan oleh Perseroan setelah diputuskan oleh Dewan Komisaris dengan memperhatikan prinsip kehati-hatian dan sudah memenuhi kriteria Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku.

Hingga 31 Desember 2024, Perseroan tidak mempunyai pelanggaran terkait dengan transaksi dengan pihak berelasi serta tidak terdapat transaksi yang mengandung benturan kepentingan.

The Company conducts transactions with related parties by referring to SFAS No. 7 regarding Disclosure of Related Parties. The fairness of transactions and compliance with regulations on related party transactions have gone through a review and audit by internal and external auditors.

The Board of Directors ensures that all transaction activities have gone through adequate procedures and in accordance with the arm's length principle. The Company, through the Board of Commissioners and the Audit and Risk Committee, has also conducted a review to ensure that affiliated transactions are carried out in accordance with generally accepted business practices and have complied with the arms-length principle. The mechanism for reviewing transactions with related parties related to affiliated transactions is carried out through an audit process by the Audit and Risk Committee, the results of which are then reported to the Board of Commissioners.

#### Compliance with Relevant Laws and Regulations

Compliance with relevant laws regulations, namely Financial Accounting Standards (FAS) in Indonesia is carried out through the disclosure of SFAS No. 7 on Disclosure of Related Parties.

All transactions carried out with related parties, whether carried out with conditions and terms with third parties or not, are disclosed in the financial statements. Material transactions carried out by the Company are carried out after being decided by the Board of Commissioners while still taking into account the principle of prudence, and having complied with the provisions of the Financial Services Authority and other applicable laws and regulations.

As of the end of 2024, there were no violations of laws and regulations related to transactions with related parties and transactions containing conflicts of interest.





## Perubahan Kebijakan Akuntansi yang Diterapkan Perusahaan pada Tahun Buku Terakhir

### Changes in Accounting Policies Implemented by the Company in the Last Fiscal Year

Perseroan sudah menetapkan kebijakan standar akuntansi yang dianggap sesuai dengan Standar Akuntansi Keuangan (SAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan – Ikatan Akuntan Indonesia (DSAK-IAI) yang berlaku mulai dari 1 Januari 2024 sampai 31 Desember 2024. Pada tanggal 1 Januari 2022, Grup menerapkan Pernyataan Standar Akuntansi Keuangan ("PSAK") amendemen yang efektif sejak tanggal tersebut. Perubahan kebijakan akuntansi Grup telah dilakukan seperti yang dipersyaratkan, sesuai dengan ketentuan transisi dalam masing-masing standar dan interpretasi.

Perubahan kebijakan akuntansi, penjelasan, serta dampaknya bagi Perseroan pada tahun 2024 disajikan dalam data berikut:

- **Standar Akuntansi Keuangan Internasional**  
Standar ini merupakan adopsi penuh dari International Financial Reporting Standards ("IFRS") yang diterjemahkan kata demi kata dan tidak ada modifikasi dari Standar IFRS, termasuk tanggal efektifnya. Entitas yang memenuhi persyaratan dapat menerapkan standar ini, sejak tanggal efektif.
- **Nomenklatur Standar Akuntansi Keuangan**  
Standar ini mengatur penomoran baru untuk standar akuntansi keuangan yang berlaku di Indonesia yang diterbitkan oleh DSAK IAI.
- **Amandemen PSAK No. 201: Liabilitas Jangka Panjang dengan Kovenan**  
Amandemen ini menentukan persyaratan untuk mengklasifikasikan suatu liabilitas sebagai jangka pendek atau jangka panjang dan menjelaskan:
  - o Hal yang dimaksud sebagai hak untuk menangguhkan pelunasan,
  - o Hak untuk menangguhkan pelunasan harus ada pada akhir periode pelaporan,
  - o Klasifikasi tersebut tidak dipengaruhi oleh kemungkinan entitas akan menggunakan haknya untuk menangguhkan liabilitas, dan

The Company has established an accounting standard policy which is deemed to be in accordance with the Financial Accounting Standards (SAK) issued by the Financial Accounting Standards Board – Institute of Indonesia Chartered Accountants (DSAK-IAI) which are effective from January 1, 2024 to December 31, 2024. On January 1, 2022, the Group adopted the amended Statements of Financial Accounting Standards ("SFAS") which are effective from that date. Changes to the Group's accounting policies have been made as required, in accordance with the transitional provisions in each standard and interpretation.

Changes in accounting policies, explanations, and their impact on the Company in 2024 are presented in the following data:

- **International Financial Accounting Standards**  
This standard is a full-adoption of International Financial Reporting Standards ("IFRS") which is translated in a word-for-word basis and there is no modifications from IFRS Standards, including the effective date. Entities that meet the requirements can apply this standard, from the effective date
- **Financial Accounting Standards Nomenclature**  
This standard regulates the new numbering for financial accounting standards applicable in Indonesia issued by DSAK IAI.
- **Amendment of PSAK No. 201: Non-current Liabilities with Covenants**  
The amendments specify the requirements for classifying liabilities as current or non-current and clarify:
  - o What is meant by a right to defer settlement,
  - o The right to defer must exist at the end of the reporting period,
  - o Classification is not affected by the likelihood that an entity will exercise its deferral right, and

- o Bahwa jika derivatif melekat dalam kewajiban yang dapat dikonversi dianggap sebagai instrumen ekuitas, ketentuan kewajiban ini tidak akan mempengaruhi klasifikasinya sebagai lancar atau tidak lancar.

Selain itu, entitas diwajibkan untuk mengungkapkan ketika kewajiban, yang timbul dari perjanjian pinjaman, diklasifikasikan sebagai tidak lancar dan hak entitas untuk menunda penyelesaian bergantung pada kepatuhan terhadap kovenan di masa depan dalam jangka waktu dua belas bulan.

- **Amandemen PSAK No. 116: Liabilitas Sewa dalam Jual Beli dan Sewa-balik**

Amandemen ini menetapkan persyaratan yang digunakan penjual-penyewa dalam mengukur kewajiban sewa yang timbul dalam transaksi jual beli dan sewa-balik, untuk memastikan penjual-penyewa tidak mengakui jumlah setiap keuntungan atau kerugian yang terkait dengan hak guna yang dipertahankan.

- **Amandemen PSAK 207 dan PSAK 107: Pengaturan Pembiayaan Pemasok**

Amandemen PSAK 207 dan PSAK 107 mengklarifikasi karakteristik pengaturan pembiayaan pemasok dan mensyaratkan pengungkapan tambahan atas pengaturan pembiayaan pemasok tersebut. Persyaratan pengungkapan dalam amandemen ini dimaksudkan untuk membantu pengguna laporan keuangan dalam memahami dampak pengaturan pembiayaan pemasok terhadap liabilitas, arus kas, dan eksposur terhadap risiko likuiditas suatu entitas.

- o That if an embedded derivative in a convertible liability is considered as an equity instrument, the terms of the liability would not affect its classification as current or non-current.

In addition, an entity is required to disclose when a liability, arising from a loan agreement, is classified as non-current and the entity's right to defer settlement is subject to compliance with future covenants within twelve months.

- **Amendment of PSAK No. 116: Lease liability in a Sale and Leaseback**

The amendment specifies the requirements that a seller-lessee uses in measuring the lease liability arising in a sale and leaseback transaction, to ensure the seller-lessee does not recognise any amount of the gain or loss that relates to the right of use it retains.

- **Amendment of PSAK 207 and PSAK 107: Supplier Finance Arrangements**

The amendments to PSAK 207 and PSAK 107 clarify the characteristics of supplier finance arrangements and require additional disclosure of such arrangements. The disclosure requirements in the amendments are intended to assist users of financial statements in understanding the effects of supplier finance arrangements on an entity's liabilities, cash flows and exposure to liquidity risk.

## Tingkat Kesehatan Perusahaan

### Corporate Soundness Level

Informasi mengenai Tingkat Kesehatan Perusahaan telah diuraikan pada subbab Tingkat Kesehatan Perusahaan bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Information on the Company's Soundness Level has been described in the Company Soundness Level subchapter, Good Corporate Governance chapter in this Annual Report.



## Assessment Manajemen atas Hal-hal yang Berpengaruh Signifikan terhadap Kelangsungan Usaha

### Management's Assessment of Matters with Significant Impact on Business Continuity

Dalam mewujudkan bisnis yang berkelanjutan, Perseroan melakukan evaluasi dan *assessment* secara berkala mengenai kemampuan dan pencapaian target kinerja seluruh unit sesuai dengan rencana bisnis yang telah disusun dan dilaksanakan. Hal ini dilakukan sebagai upaya untuk menjaga kelangsungan usaha. Pelaksanaan evaluasi dilakukan pada setiap level sesuai dengan *Key Performance Indicator* (KPI) dan menggunakan analisis SWOT yang terdiri dari Kekuatan (*Strength*) dan Kelemahan (*Weakness*) untuk melihat faktor internal, serta Kesempatan (*Opportunity*) dan Ancaman (*Threat*) untuk mengidentifikasi faktor eksternal. Penggunaan analisis SWOT bertujuan sebagai asumsi dasar kelangsungan bisnis usaha Mandiri Inhealth dalam menghadapi berbagai dampak yang signifikan terhadap perubahan kondisi perekonomian dan industri yang terjadi di sepanjang tahun buku.

In realizing a sustainable business, the Company periodically evaluates and assesses the capabilities and achievement of performance targets of all units in accordance with the business plans that have been prepared and implemented. This is conducted as an effort to maintain business continuity. The evaluation is carried out at each level in accordance with the Key Performance Indicator (KPI) and uses a SWOT analysis consisting of Strengths and Weaknesses to identify internal factors, as well as Opportunities and Threats to identify external factors. The use of SWOT analysis is intended as a basic assumption for the continuity of Mandiri Inhealth's business in facing various significant impacts on changes in economic and industrial conditions that occurred throughout the fiscal year.



#### Kekuatan (*Strength*):

- Memiliki *marketshare* asuransi kesehatan kumpulan terbesar di Indonesia.
- Bagian dari Ekosistem BUMN (BMRI, IFG, KF).
- Memiliki *Health Ecosystem* terlengkap (Distributor Obat, MAB, Kantor Layanan, Jaringan Distribusi sendiri, Platform Digital FitAja dan TPA).
- Memiliki *database* asuransi kesehatan yang besar sehingga dapat membaca kondisi industri untuk mengoptimalkan layanan.
- Demografi pegawai yang didominasi gen Y+Z memperbesar peluang lahirnya inovasi dan mempermudah dalam hal regenerasi pegawai Mandiri Inhealth.

#### Strength:

- Has the largest group health insurance market share in Indonesia.
- Part of the SOEs Ecosystem (BMRI, IFG, KF).
- Has the most complete Health Ecosystem (Drug Distributor, MAB, Service Office, self-Distribution Network, FitAja Digital Platform, and TPA).
- Has a large health insurance database, thus the Company can read industry conditions to optimize services.
- Employee demographics which are dominated by gen Y+Z that increase the opportunities for innovation and make it easier to regenerate Mandiri Inhealth employees.

- f) Memiliki kekuatan *financial* yang baik dan diakui oleh Pefindo (Rating AA).
- g) *Tailor made benefit* sesuai dengan kebutuhan pasar.

#### Kelemahan (*Weaknesses*):

- a) Sistem yang belum optimal dari segi layanan.
- b) Belum memiliki sistem aplikasi untuk produk non health.
- c) Belum memiliki market *intelligence*.
- d) Belum memanfaatkan *database* Kesehatan dengan optimal.

#### Peluang (*Opportunity*):

- a) Peluang top BPJS Kesehatan, dengan diberlakukannya *single class* BPJS Kesehatan.
- b) *Customer base* dari Ekosistem BUMN.
- c) Potensi pasar Syariah.
- d) Potensi pasar Individu.
- e) Potensi penjaminan dan TPA (*Third Party Administration*).
- f) Terbitnya UU Kesehatan Tahun 2023 (omnibus law)

#### Ancaman (*Threats*):

- a) Kenaikan tarif rumah sakit dan bahan baku obat.
- b) Perubahan regulasi yang terkait industri asuransi dan kesehatan berpotensi menjadi ancaman bagi implementasi top up benefit asuransi komersial
- c) Perang tarif terutama oleh pemain dari Asuransi Kerugian yang juga menjual produk Asuransi Kesehatan.
- d) Kondisi ekonomi nasional kedepannya yang masih akan mengalami perlambatan dan peningkatan inflasi nasional akan memberi dampak pada kemampuan daya beli bagi perusahaan.
- e) Terbatasnya *budget* Perusahaan.
- f) *Cyber attack* dan digital *disruption*.
- g) Tahun 2024 merupakan tahun politik yang dapat mempengaruhi atmosfer dunia usaha dan ekonomi.

Berdasarkan evaluasi dan *assessment* yang dilakukan, Manajemen meyakini bahwa Perseroan memiliki sumber daya yang kuat untuk dapat melanjutkan usaha di masa mendatang.

- f) Has good financial strength and is recognized by Pefindo (Rating AA).
- g) Tailor made benefits according to market needs.

#### Weaknesses:

- a) Suboptimal system in terms of service.
- b) Does not yet have an application system for non-health products.
- c) Does not have market intelligence yet.
- d) Not yet utilizing the Health database optimally.

#### Opportunities:

- a) Top BPJS Kesehatan opportunities, with the implementation of the single class BPJS Kesehatan.
- b) Customer base from the SOEs Ecosystem.
- c) Sharia market potential.
- d) Individual market potential.
- e) Potential guarantees and TPA (*Third Party Administration*).
- f) Issuance of the 2024 Health Law (omnibus law)

#### Threats:

- a) Increase in hospital rates and medicinal raw materials.
- b) Changes in regulations related to the insurance and health industry have the potential to pose a threat to the implementation of commercial insurance top-up benefits
- c) Tariff wars, especially by players from Casualty Insurance who also sell Health Insurance products.
- d) Future national economic conditions which will continue to experience a slowdown and an increase in national inflation will have an impact on the purchasing power of companies.
- e) Limited budget.
- f) Cyberattack and digital disruption.
- g) 2024 is a political year that can affect the atmosphere of the business and economic world.

Referring to the evaluations and assessments, Management believes that the Company has strong resources to be able to continue business in the future.



## Asumsi yang Digunakan Manajemen dalam Melakukan Assessment Assumptions Used by Management in Conducting Assessments

Perseroan menggunakan beberapa asumsi dan pertimbangan yang dijadikan dasar melakukan *assessment* terhadap kemampuan Perusahaan, antara lain tingkat kesehatan, permasalahan internal, perkara hukum yang dihadapi, serta kondisi ekonomi mikro dan makro pada saat ini maupun masa yang akan datang. Di samping itu, Manajemen Perusahaan juga menggunakan asumsi lain, yakni dengan melakukan analisis PESTEL. Analisis PESTEL merupakan analisis yang dilakukan pada aspek Politik, Ekonomi, Sosial, Teknologi, Lingkungan (*Environment*), dan Hukum (Legal) untuk melihat kondisi eksternal yang terjadi dan mempengaruhi kelangsungan usaha Mandiri Inhealth. Mohon konfirmasi jika terdapat perubahan di 2024

The Company uses several assumptions and considerations which serve as the basis for assessing the Company's capabilities, including the level of health, internal issues, legal cases faced, as well as current and future micro and macro-economic conditions. Apart from that, Company Management also uses other assumptions, namely by conducting a PESTEL analysis. PESTEL analysis is an analysis carried out on Political, Economic, Social, Technological, Environmental and Legal aspects to learn external conditions that occur and influence the continuity of Mandiri Inhealth's business.

## Prospek Usaha dan Strategi ke Depan Business Outlook and Future Strategies

Berdasarkan roadmap perasuransian Indonesia tahun 2023-2027 dari OJK, Perseroan telah menyusun strategi-strategi yang dapat diterapkan di antaranya penerapan sistem digitalisasi, penguatan ekosistem, pembukaan jalur pemasaran baru, meningkatkan jumlah pemasaran, dan penguatan permodalan. Selain mengacu pada roadmap perasuransian yang disusun oleh OJK, Perseroan juga menyusun rencana berdasarkan data dari Asosiasi Asuransi Jiwa Indonesia (AAJI). AAJI memproyeksikan kinerja asuransi pada tahun 2025 masih akan tumbuh positif, didorong oleh perkembangan teknologi dan perubahan perilaku konsumen.

Strategi atas prospek tersebut telah disusun dalam Rencana Bisnis tahun 2024-2026. Mandiri Inhealth telah memproyeksikan kinerja Perseroan baik kinerja keuangan maupun kinerja operasional yang telah disesuaikan dengan kondisi perekonomian global maupun nasional. Dalam Rencana Bisnis tahun 2024-2026, terdapat rencana pengembangan kegiatan usaha dalam 3 (tiga) tahun ke depan, yaitu pengembangan digitalisasi, pengembangan asuransi individu baik kesehatan maupun jiwa, perluasan pasar syariah serta pembentukan TPA.

Based on the 2023-2027 Indonesian insurance roadmap from OJK, the Company has prepared strategies to be implemented, including the implementation of a digitalization system, strengthening the ecosystem, opening new marketing channels, increasing the number of marketing, and strengthening capital. In addition to referring to the insurance roadmap prepared by OJK, the Company has also prepared a plan based on data from the Indonesian Life Insurance Association (AAJI). AAJI projects that insurance performance in 2025 will grow positively, driven by technological developments and changes in consumer behavior.

The strategy for this prospect has been prepared in the 2024-2026 Business Plan. Mandiri Inhealth has projected the Company's performance, both financial performance and operational performance, which have been adjusted to global and national economic conditions. In the 2024-2026 Business Plan, there is a plan to develop business activities in the next 3 (three) years, namely the development of digitalization, the development of individual insurance, both health and life, the expansion of the sharia market and the establishment of TPA.

Lebih lanjut, Perseroan yakin dapat mencapai pertumbuhan yang positif di tahun mendatang. Untuk dapat meraih pertumbuhan berkualitas pada 2025, terdapat 4 (empat) rencana pengembangan kegiatan usaha dalam 3 (tiga) tahun (2024-2026) ke depan, yaitu:

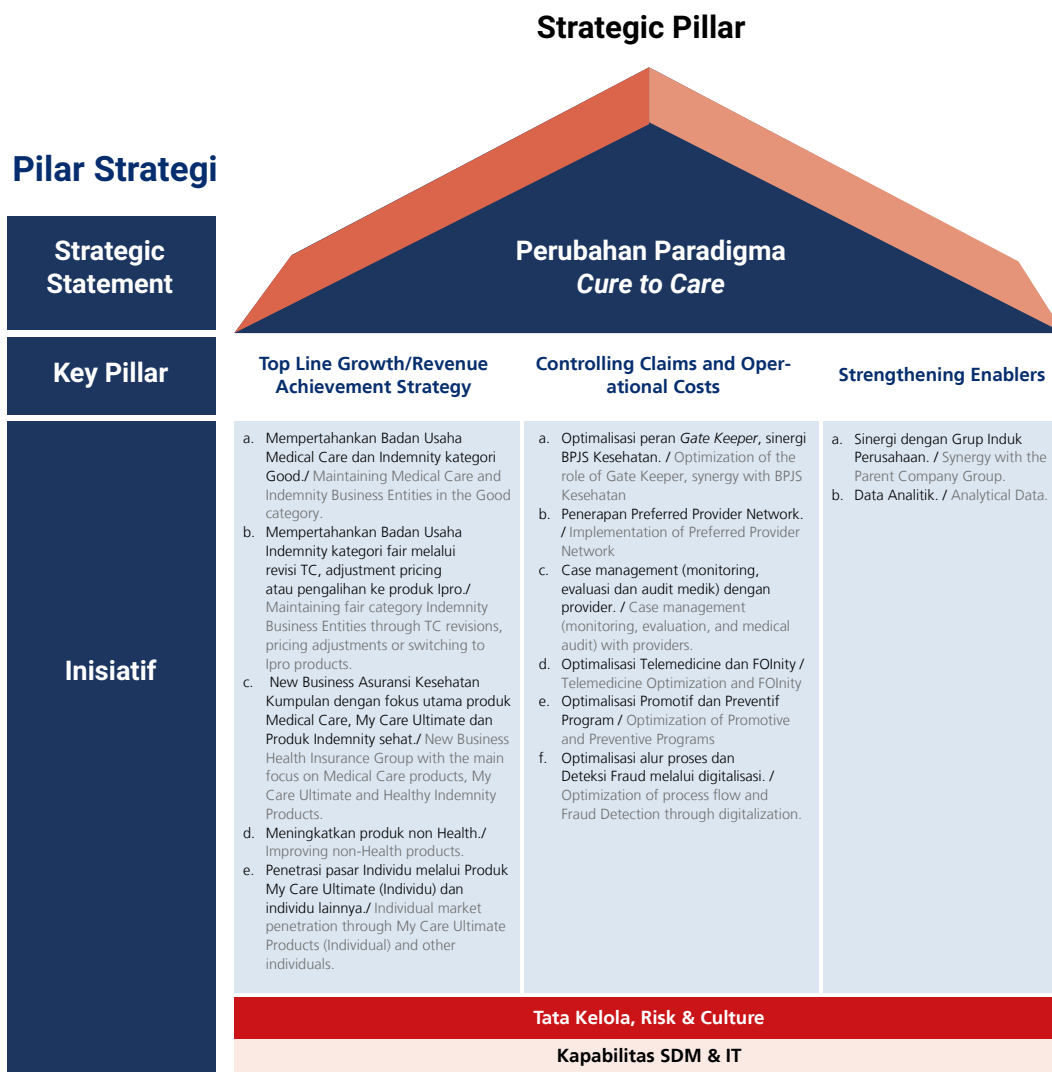
1. perkembangan digitalisasi.
2. pengembangan asuransi individu baik kesehatan maupun jiwa.
3. perluasan pasar syariah, serta
4. pembentukan TPA.

Sebagai upaya dalam menjawab tantangan dan persaingan di pasar asuransi, Mandiri Inhealth merencanakan untuk membuat variasi produk baru maupun mengembangkan produk *existing* dengan perbaikan pada fitur benefit maupun kualitas pelayanan. Mandiri Inhealth telah menyusun strategi bisnis Perseroan difokuskan pada 3 (tiga) pilar strategi, sebagaimana terlampir berikut ini:

Furthermore, the Company is confident to be able to achieve positive growth in the coming year. In achieving quality growth in 2025, (four) business activity development plans for 3 (three) years (2024-2026) have been prepared, namely:

1. development of digitalization.
2. development of individual insurance, both health and life insurance.
3. expansion of the sharia market, and
4. establishment of TPA.

To respond to challenges and competition in the insurance market, Mandiri Inhealth plans to create new product variations and develop existing products with improvements in benefit features and service quality. Mandiri Inhealth has prepared the Company's business strategy focused on 3 (three) strategic pillars, as described in the following:







#### A. Strategi Pencapaian *Top Line Growth/Revenue*

Untuk meningkatkan pertumbuhan *Revenue* pada 2024, maka inisiatif yang akan dilakukan Perusahaan adalah sebagai berikut:

- Mempertahankan Badan Usaha Medical Care dan Indemnity kategori *Good*.
- Mempertahankan Badan Usaha Indemnity kategori *fair* melalui revisi TC, *adjustment pricing* atau pengalihan ke produk Ipro.
- New Business Asuransi Kesehatan Kumpulan dengan fokus utama produk Medical Care, My Care Ultimate dan Mandiri Inhealth Indemnity.
- Meningkatkan produk non Health.
- Penetrasi pasar Individu melalui Produk My Care Ultimate (Individu) dan individu lainnya.

#### B. Pengendalian Biaya Klaim dan Operasional

Strategi inisiatif untuk menjaga kualitas layanan dengan biaya yang wajar dan mengendalikan biaya operasional perusahaan dilakukan melalui:

- Optimalisasi peran *Gate Keeper*, sinergi BPJS Kesehatan
- Penerapan *Preferred Provider Network*
- Case management* (*monitoring*, evaluasi dan audit medik) dengan *provider*.
- Optimalisasi Telemedicine dan FOInity
- Optimalisasi Promotif dan Preventif Program.
- Optimalisasi alur proses dan Deteksi Fraud melalui digitalisasi.

#### C. Memperkuat *Enablers*

Untuk menguatkan hal-hal yang dapat mendukung pencapaian kinerja, maka inisiatif yang akan dilakukan adalah:

- Sinergi dengan Grup Induk Perusahaan.
- Data Analitik.

#### A. *Top Line Growth/Revenue Achievement Strategy*

To increase Revenue growth in 2024, the Company will undertake the following initiatives:

- Maintaining Medical Care and Indemnity Business Entities in the Good category.
- Maintaining fair category Indemnity Business Entities through TC revisions, pricing adjustments or switching to Ipro products.
- New Business Health Insurance Group with the main focus on Medical Care products, My Care Ultimate and Mandiri Inhealth Indemnity.
- Improving non-Health products.
- Individual market penetration through My Care Ultimate Products (Individual) and other individuals.

#### B. Controlling Claims and Operational Costs

Initiative strategies to maintain service quality at reasonable costs and control company operational costs are carried out through:

- Optimization of the role of Gate Keeper, synergy with BPJS Kesehatan
- Implementation of Preferred Provider Network
- Case management (*monitoring*, evaluation, and medical audit) with providers.
- Telemedicine Optimization and FOInity
- Optimization of Promotive and Preventive Programs.
- Optimization of process flow and Fraud Detection through digitalization.

#### C. Strengthening Enablers

To strengthen aspects that can support performance achievement, the initiatives that will be carried out are as follows:

- Synergy with the Parent Company Group.
- Data analytics.





06

**TATA KELOLA  
PERUSAHAAN**

Good Corporate  
Governance

# Tata Kelola Perusahaan

## Good Corporate Governance



**Perseroan memiliki komitmen yang kuat untuk menerapkan dan meningkatkan kualitas penerapan GCG dalam setiap proses kegiatan bisnis yang dijalankan sesuai dengan peraturan yang telah dirumuskan, masukan dari stakeholders, hasil assessment dan benchmarking.**

The Company is strongly committed to implementing and improving the quality of GCG implementation in every business activity in accordance with the prevailing regulations, input from stakeholders, assessment results, and benchmarking.



### Komitmen Tata Kelola Perusahaan Yang Baik

#### Commitment of Good Corporate Governance

Dalam rangka mewujudkan penerapan Tata Kelola Perusahaan yang Baik/*Good Corporate Governance* (GCG) secara optimal. Mandiri Inhealth berkomitmen untuk membudayakan praktik terbaik GCG yang diwujudkan mengakomodir perubahan melalui kemampuan bersaing untuk mempertahankan keberhasilan Perseroan dalam memberikan kepuasan penuh kepada para nasabah melalui penyediaan layanan yang berkualitas, serta memiliki kode etik, termasuk tanggung jawab terhadap lingkungan di sekitar.

Implementasi penerapan GCG menjadi utama yang harus di prioritaskan. Komitmen ini dilakukan dengan menerapkan prinsip-prinsip tata kelola yang sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Penerapan prinsip-prinsip GCG secara terstruktur dan adaptif mampu menghadirkan keberlanjutan bisnis Perseroan.

To realize the optimal implementation of Good Corporate Governance (GCG), Mandiri Inhealth is committed to cultivating GCG best practices by accommodating changes with the ability to compete to maintain the Company's success in providing full satisfaction to customers through quality services and issuance of code of conduct while also paying attention to the local environment.

The commitment to implementing GCG becomes the main priority, which is carried out by conducting governance principles in accordance with the provisions of applicable laws and regulations. The implementation of GCG principles in a structured and adaptive manner is able to present the Company's business sustainability.





Untuk mendukung penerapan GCG yang optimal, Mandiri Inhealth melengkapi dengan kebijakan tata kelola meliputi:

1. Visi, Misi, Nilai Inti dan Budaya Perseroan.
2. Kode Etik.
3. Pedoman GCG.
4. *Manual Board*.
5. Pedoman Komite Audit.
6. Pedoman Audit Internal.
7. Pedoman Gratifikasi.

### Dasar Penerapan Tata Kelola Perusahaan

Implementasi GCG Mandiri Inhealth berpedoman pada ketentuan sebagai berikut:

1. POJK 28/POJK.05/2020 tentang Penilaian Tingkat Kesehatan LKKNB.
2. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas beserta Perubahannya.
3. Undang-Undang No. 40 Tahun 2014 tentang Perasuransian beserta Perubahannya.
4. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
5. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.
6. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.
7. Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2024 tentang Laporan Berkala Perusahaan Perasuransian.
8. Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.
9. Peraturan Otoritas Jasa Keuangan No. 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.
10. Peraturan Otoritas Jasa Keuangan No. 14/POJK.03/2021 tentang Perubahan dan Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2018 tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan.
11. Peraturan Otoritas Jasa Keuangan No. 24/POJK.05/2019 tentang Rencana Bisnis Lembaga Jasa Keuangan Non-Bank.
12. Peraturan Otoritas Jasa Keuangan No. 43/2019 tentang Perubahan atas POJK No.73/2016 tentang Tata Kelola

To support optimal GCG implementation, Mandiri Inhealth complements it with governance policies, including:

1. Vision, Mission, Core Values and Corporate Culture.
2. Code of Conduct.
3. GCG Code.
4. Manual Board.
5. Audit Committee Charter.
6. Internal Audit Charter.
7. Gratuity Guidelines.

### Basis of GCG Implementation

The implementation of GCG Mandiri Inhealth is guided by the following provisions:

1. POJK 28/POJK.05/2020 on Assessment of the Health Level of NBFIs.
2. Law No. 40 of 2007 on Limited Liability Companies and its Amendments.
3. Law No. 40 of 2014 on Insurance and its Amendments.
4. Financial Services Authority Regulation No. 18/POJK.03/2014 on Implementation of Integrated Governance for Financial Conglomerates.
5. Financial Services Authority Regulation No. 56/POJK.04/2015 on the Establishment and Guidelines for Preparing the Internal Audit Unit Charter.
6. Financial Services Authority Regulation No. 27/POJK.03/2016 on Capability and Conformity Assessment for Main Parties of Financial Services Institutions.
7. Financial Services Authority Regulation No. 22 of 2024 on Periodic Reports of Insurance Companies.
8. Financial Services Authority Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies.
9. Financial Services Authority Regulation No. 18/POJK.07/2018 on Consumer Complaint Services in the Financial Services Sector.
10. Financial Services Authority Regulation No. 14/POJK.03/2021 on Amendment to Financial Services Authority Regulation No. 34/POJK.03/2018 on Reassessment for Main Parties of Financial Services Institutions.
11. Financial Services Authority Regulation No. 24/POJK.05/2019 on Business Plans for Nonbank Financial Services Institutions.
12. Financial Services Authority Regulation No. 43/2019 on Amendments to POJK No.73/2016 on Good Corporate

Perusahaan yang Baik bagi Perasuransian.

13. Peraturan Otoritas Jasa Keuangan No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko bagi Lembaga Jasa Keuangan Non-bank.
14. Peraturan Otoritas Jasa Keuangan No. 4/POJK.05/2021 Tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Lembaga Jasa Keuangan Non-bank.
15. Peraturan Otoritas Jasa Keuangan No. 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan Masyarakat.
16. Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan.
17. Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat Di Sektor Jasa Keuangan.
18. Peraturan Otoritas Jasa Keuangan No. 23 Tahun 2023 tentang Perizinan Usaha Dan Kelembagaan Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah.
19. 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.
20. Surat Edaran Otoritas Jasa Keuangan No. 23/SEOJK.05/2024 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi.
21. Surat Edaran Otoritas Jasa Keuangan No. 22/SEOJK.05/2021 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi Oleh Lembaga Jasa Keuangan Non-Bank.
22. Surat Edaran Otoritas Jasa Keuangan No. 30/SEOJK.05/2022 tentang Perubahan Atas Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 19/SEOJK.05/2020 Tentang Saluran Pemasaran Produk Asuransi.
23. Surat Edaran Otoritas Jasa Keuangan No. 18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan.
24. Surat Edaran Otoritas Jasa Keuangan Nomor 23/SEOJK.05/2023 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Perusahaan Perasuransian,

Governance for Insurance.

13. Financial Services Authority Regulation No. 44/POJK.05/2020 on Implementation of Risk Management for Nonbank Financial Services Institutions.
14. Financial Services Authority Regulation No. 4/POJK.05/2021 on the Implementation of Risk Management in the Use of Information Technology by Nonbank Financial Services Institutions.
15. Financial Services Authority Regulation No. 3 of 2023 on Increasing Literacy and Financial Inclusion in the Financial Services Sector for Consumers and the Community.
16. Financial Services Authority Regulation No. 9 of 2023 on the Use of Public Accounting Services and Public Accounting Firms in Financial Services Activities.
17. Financial Services Authority Regulation No. 22 of 2023 on Consumer and Public Protection in the Financial Services Sector.
18. Financial Services Authority Regulation No. 23 of 2023 on Business and Institutional Licensing of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies and Sharia Reinsurance Companies.
19. Financial Services Authority Circular No. 14/SEOJK.05/2019 on the Formation, Membership Composition, and Term of Service of Committees on the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies and Sharia Reinsurance Companies.
20. Financial Services Authority Circular No. 23/SEOJK.05/2024 on the Form and Structure of Periodic Reports of Insurance Companies and Reinsurance Companies.
21. Financial Services Authority Circular No. 22/SEOJK.05/2021 on the Implementation of Risk Management in the Use of Information Technology by Nonbank Financial Services Institutions.
22. Financial Services Authority Circular No. 30/SEOJK.05/2022 on Amendments to the Circular Letter of the Financial Services Authority of the Republic of Indonesia No. 19/SEOJK.05/2020 on Marketing Channels for Insurance Products.
23. Financial Services Authority Circular No. 18/SEOJK.03/2023 on Procedures for Using the Services of Public Accountants and Public Accounting Firms in Financial Services Activities.
24. Financial Services Authority Circular Number 23/SEOJK.05/2023 on Fit and Conformity Assessment for Main Parties of Insurance Companies, Guarantee





- Lembaga Penjaminan, dan Dana Pensiun.
25. Mandiri Subsidiary Management Principles Guidelines (MSMPG).
  26. Pedoman Tata Kelola Terintegrasi Bank Mandiri.
  27. Kebijakan Sistem Pengendalian Internal (KSPI).
  28. Kebijakan Manajemen Risiko (KMR).
  29. Kebijakan Hukum, Kepatuhan, dan APU PPT (KHPA).

### Tujuan Penerapan Tata Kelola Perusahaan Yang Baik

Tujuan penerapan Tata Kelola Perusahaan yang Baik dilingkungan Mandiri Inhealth adalah sebagai berikut:

1. Mengoptimalkan nilai Perseroan agar Perseroan memiliki daya saing yang kuat, sehingga mampu mempertahankan keberadaannya dan hidup berkelanjutan untuk mencapai maksud dan tujuan Perseroan;
2. Mendorong pengelolaan Perseroan secara profesional, efisien dan efektif, serta memberdayakan fungsi dan meningkatkan kemandirian Organ Perseroan;
3. Mendorong agar Organ Perseroan dalam membuat keputusan dan menjalankan tindakan dilandasi nilai moral yang tinggi dan kepatuhan terhadap peraturan perundang-undangan;
4. Mewujudkan Perseroan yang lebih sehat, dapat diandalkan, amanah dan kompetitif;
5. Meningkatkan kontribusi Perseroan dalam perekonomian Nasional;
6. Membangun sinergi dan aliansi bisnis yang kuat antara Entitas Utama dan Perusahaan Anak melalui Tata Kelola Terintegrasi guna menciptakan nilai tambah bagi Konglomerasi Keuangan secara berkesinambungan, melalui:
  - a. Penerapan fungsi kepatuhan terintegrasi;
  - b. Penerapan fungsi audit internal terintegrasi;
  - c. Penerapan manajemen risiko terintegrasi.
7. Meningkatkan iklim yang kondusif bagi perkembangan investasi Nasional;
8. Meningkatkan usaha secara sehat, inovatif dan bertanggungjawab sehingga membawa kemajuan bagi Perseroan dengan tetap memperhatikan kepentingan pemangku kepentingan (*stakeholders*) berdasarkan asas kesetaraan dan kewajaran.

- Institutions, and Pension Funds.
25. Mandiri Subsidiary Management Principles Guidelines (MSMPG).
  26. Bank Mandiri Integrated Governance Guidelines.
  27. Internal Control System Policy (KSPI).
  28. Risk Management Policy (KMR).
  29. Legal, Compliance and AML and CFT (KHPA) Policy.

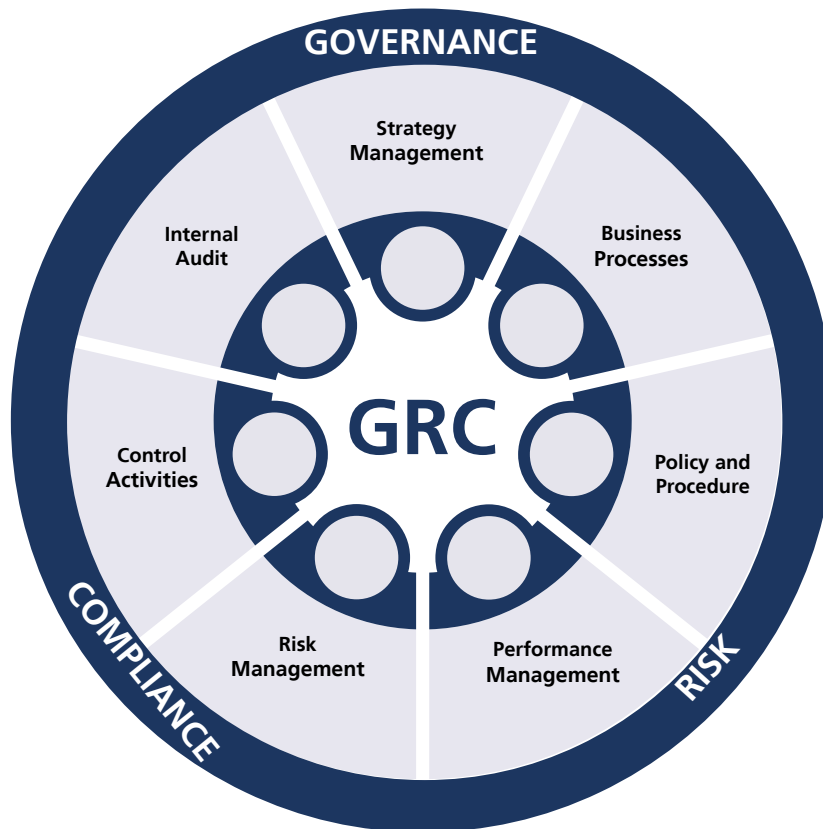
### Objectives of Good Corporate Governance Implementation

The implementation of Good Corporate Governance in Mandiri Inhealth is as follows:

1. Optimizing the value of the Company to possess strong competitiveness so as to maintain its existence and live sustainably in achieving Company goals and objectives;
2. Encouraging the management of the Company in a professional, efficient, and effective manner, as well as empowering the functions and increasing the independence of the Company's organs;
3. Encouraging the Company's organs to make decisions and take actions based on high moral values and compliance with laws and regulations;
4. Realizing a more sound, reliable, trustworthy, and competitive company;
5. Increasing the Company's contribution to the National economy;
6. Building strong business synergies and alliances between the Holding and Subsidiaries through Integrated Governance in order to create added value for the Financial Conglomerate on an ongoing basis, through:
  - a. Implementation of an integrated compliance function;
  - b. Implementation of an integrated internal audit function;
  - c. Implementation of an integrated risk management;
7. Creating a favorable climate for the development of national investment;
8. Improving business in a healthy, innovative, and responsible manner so as to bring progress to the Company while still paying attention to stakeholder interest by referring to the principles of equality and fairness.

## Governance Framework

### Governance Framework



#### Perkembangan Penerapan Tata Kelola Perusahaan Yang Baik

Dalam perkembangannya, Mandiri Inhealth melakukan penyempurnaan atas penerapan tata kelola. Secara berkala, Mandiri Inhealth melakukan penilaian terhadap pelaksanaan GCG di lingkungan Perseroan. Penilaian yang dilakukan mencakup hal-hal sebagai berikut:

1. Penilaian tingkat Kesehatan perusahaan secara tahunan berdasarkan POJK No. 28/POJK.05/2020 tentang Penilaian Tingkat Kesehatan Lembaga Jasa Keuangan Non-Bank, serta SEOJK No. 1/SEOJK.05/2021 tentang Penilaian Tingkat Kesehatan Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah.
2. Penilaian sendiri (*self assessment*) dan laporan Penerapan GCG secara tahunan berdasarkan POJK No. 73/POJK.05/2016 tentang Tata Kelola yang Baik bagi Perusahaan Perasuransian dan SEOJK No. 23/ SEOJK.05/2024 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi.

#### Development of Good Corporate Governance Implementation

In its development, Mandiri Inhealth improves upon the implementation of corporate governance. Mandiri Inhealth periodically conducts an assessment of the implementation of GCG within the Company. The assessment carried out includes the following matters:

1. Annual assessment of the Company's Soundness level based on POJK No. 28/POJK.05/2020 on Assessment of the Soundness of Non-Bank Financial Services Institutions and SEOJK No. 1/SEOJK.05/2021 on Assessment of Soundness Level of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies.
2. Annual self-assessment and report on the Implementation of Good Corporate Governance based on POJK No. 73/POJK.05/2016 on Good Governance for Insurance Companies and SEOJK No. 23/SEOJK.05/2024 on the Form and Structure of Periodic Reports of Insurance Companies and Reinsurance Companies.



## Penerapan Tata Kelola Perusahaan Berkelanjutan Sustainable Implementation of Good Corporate Governance

Mandiri Inhealth berkomitmen menerapkan GCG secara berkelanjutan. Perseroan memahami bahwa GCG merupakan salah satu komponen utama yang penting dalam rangka meningkatkan kinerja baik operasional maupun keuangan. Implementasi tata kelola berkelanjutan dilakukan dengan mekanisme sebagai berikut:

Mandiri Inhealth is committed to implementing GCG sustainably. The Company realizes that GCG is one of the important key components in improving both operational and financial performance. The implementation of sustainable governance is conducted with the following mechanism:



### Penetapan Standar Kualitas Implementasi GCG

Perseroan memiliki komitmen yang kuat untuk menerapkan dan meningkatkan kualitas penerapan GCG dalam setiap proses kegiatan bisnis yang dijalankan sesuai dengan peraturan yang telah dirumuskan, masukan dari *stakeholders*, hasil assessment dan *benchmarking*. Perseroan meyakini, peningkatan kualitas implementasi GCG mampu memberikan nilai tambah secara maksimal kepada para pemegang saham dan pemangku kepentingan lainnya. Penerapan GCG di Perseroan didukung dengan standar implementasi GCG yang dijadikan sebagai acuan dasar oleh Perseroan.

Adapun standar penilaian pelaksanaan GCG meliputi 6 (enam) aspek, yaitu:

### Determination of Quality Standards for GCG Implementation

The Company is strongly committed to implementing and improving the quality of GCG implementation in every business activity in accordance with the prevailing regulations, input from stakeholders, assessment results, and benchmarking. The Company believes that improvement of GCG implementation will enable the Company to provide maximum added value to shareholders and other stakeholders. The Company's GCG implementation is supported by the GCG implementation standards which serve as a basic reference by the Company.

The GCG implementation assessment standards include 6 (six) aspects, namely:

## 1. Etika Bisnis dan Pedoman Perilaku

Penilaian atas etika bisnis dan pedoman Perseroan mencakup Visi, Misi dan Nilai Perseroan; Kebijakan Etika Bisnis; Penjabaran nilai-nilai Perseroan dan etika bisnis; Pedoman Perilaku; Surat Pernyataan Dewan Komisaris, Direksi dan Pegawai; Pencatatan Harta, Uang dan Modal Sendiri; *Whistleblowing System* (WBS); Perlindungan Terhadap Pelapor WBS.

## 2. Organ Perseroan

Penilaian atas Organ Perseroan mencakup RUPS, Dewan Komisaris dan Direksi.

## 3. Pemegang Saham

Penilaian atas pemegang saham mencakup Persyaratan Pemegang Saham; Hak dan Tanggung Jawab Pemegang Saham; Kewajiban Pemegang Saham; Tanggung Jawab Perseroan terhadap Hak dan Kewajiban Pemegang Saham.

## 4. Pemangku Kepentingan

Penilaian atas pemangku kepentingan mencakup Pemegang Polis; Pegawai; Perusahaan Asuransi dan Perusahaan Reasuransi; Perusahaan Penunjang.

## 5. Praktik-Praktik Usaha yang Sehat

Penilaian atas praktik-praktik usaha yang sehat mencakup *Underwriting*; Klaim; Reasuransi dan *Retrises*; Kepatuhan; Manajemen Risiko; Audit Internal; Audit Eksternal; *Whistleblowing System*; Aktuaris Perusahaan.

## 6. Pernyataan Penerapan Pedoman GCG

Penilaian atas pernyataan penerapan pedoman GCG mencakup pernyataan tentang Penerapan GCG dinyatakan dalam Laporan Tahunan Perseroan yang memuat informasi tentang struktur dan mekanisme kerja organ Perseroan.

## Penerapan Prinsip-Prinsip Tata Kelola Perusahaan/ Good Corporate Governance (GCG) di Mandiri Inhealth

Penerapan GCG yang dilakukan Perseroan mengacu pada prinsip-prinsip GCG, yakni *Transparency* (transparansi), *Accountability* (akuntabilitas), *Responsibility* (responsibilitas), *Independency* (independensi), dan *Fairness* (kewajaran). Kelima prinsip tersebut dijadikan dasar dalam penerapan GCG di Mandiri Inhealth yang terdiri dari penerapan kode etik, APU PPT PPPSPM, Anti *Fraud*, Anti Gratifikasi, *Business Process*, dan *Policy Procedure*, Sistem Pelaporan Pelanggaran (*Whistle Blowing System*), Fungsi Manajemen Risiko, Fungsi Kepatuhan, Fungsi Internal Audit, serta sistem pengendalian internal.

## 1. Business Ethics and Company Guidelines

Assessment of the Company's business ethics and guidelines, including the Company's Vision, Mission, and Values; Business Ethics Policy; Explanation of the Company's values and business ethics; Code of Conduct; Statement of the Board of Commissioners, Board of Directors, and Employees; Recording of Assets, Money and Own Capital; Whistleblowing System (WBS); Protection of Whistleblowers.

## 2. Company Organs

Assessment of the Company's Organs, including the GMS, Board of Commissioners, and Board of Directors.

## 3. Shareholders

Assessment of shareholders, including Shareholder Requirements; Shareholder Rights and Responsibilities; Shareholder Obligations; and Company Responsibilities to Shareholder Rights and Obligations.

## 4. Stakeholders

Assessment of stakeholders, including Policyholders; Employees; Insurance Companies and Reinsurance Companies; and Supporting Companies.

## 5. Statement Business Practices

Assessment of sound business practices, including Underwriting; Claims; Reinsurance and Retrieval; Compliance; Risk Management; Internal Audit; External Audit; Whistleblowing System; and Company Actuary.

## 6. Statement of GCG Guidelines Implementation

Assessment of the statement of GCG guidelines implementation, including a statement on the GCG Implementation stated in the Company's Annual Report which contains information on the structure and working mechanisms of the Company's organs.

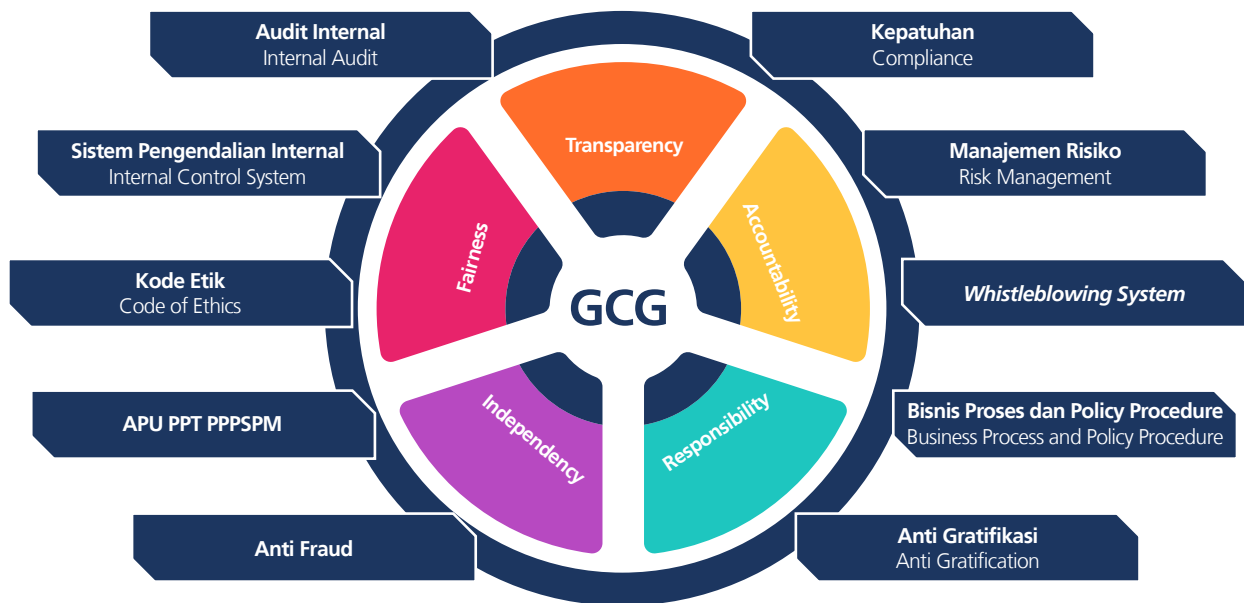
## Implementation of Good Corporate Governance (GCG) Principles at Mandiri Inhealth

The implementation of GCG carried out by the Company refers to the principles of GCG, namely Transparency, Accountability, Responsibility, Independency, and Fairness. These five principles serve as the basis for implementing GCG at Mandiri Inhealth which consists of the application of a code of conduct, AML, CTF, & PFWMD, Anti-Fraud, Anti-Gratuity, Business Process and Policy Procedure, Whistleblowing System, Risk Management Function, Compliance Function, Internal Audit Function, and internal control system.



## PRINSIP TATA KELOLA PERUSAHAAN YANG BAIK

## PRINCIPLES OF GOOD CORPORATE GOVERNANCE



Implementasi GCG Mandiri Inhealth menerapkan prinsip-prinsip sebagai berikut:

1. *Transparency* (Transparansi)
2. *Accountability* (Akuntabilitas)
3. *Responsibility* (Responsibilitas)
4. *Independency* (Independensi)
5. *Fairness* (Kewajaran)

Prinsip tersebut dijadikan dasar dalam penerapan GCG di Mandiri Inhealth yang terdiri dari penerapan kode etik, APU & PPT (Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme), Anti *Fraud*, Anti Gratifikasi, *Business Process*, dan *Policy Procedure*, Sistem Pelaporan Pelanggaran (*Whistleblowing System*), Fungsi Manajemen Risiko, Fungsi Kepatuhan, Fungsi Internal Audit, serta sistem pengendalian internal.

Efektivitas atas penerapan GCG di Mandiri Inhealth wajib didukung dengan hal-hal sebagai berikut:

1. Melakukan internalisasi prinsip GCG ke dalam sistem dan prosedur;
2. Pembentukan perilaku yang sesuai guna mendorong terciptanya budaya Perseroan yang menjunjung tinggi integritas, kinerja unggul, pembelajaran secara terus menerus, serta kualitas layanan yang tinggi;
3. Melakukan evaluasi atas penerapan GCG yang telah dilaksanakan di Mandiri Inhealth.

The implementation of GCG Mandiri Inhealth applies the following principles:

1. *Transparency*
2. *Accountability*
3. *Responsibility*
4. *Independency*
5. *Fairness*

These principles serve as the basis for implementing GCG at Mandiri Inhealth which consists of the application of a code of conduct, AML, CTF, & PFWMD (Anti-Money Laundering, Counter Terrorism Financing, and Prevention of Financing the Proliferation of Weapons of Mass Destruction), Anti-Fraud, Anti-Gratuity, Business Process and Policy Procedure, Whistleblowing System, Risk Management Function, Compliance Function, Internal Audit Function, and internal control system.

The effectiveness of the implementation of GCG at Mandiri Inhealth must be supported by the following:

1. Internalization of GCG principles into systems and procedures;
2. Shaping of appropriate behavior to encourage the creation of a corporate culture that upholds integrity, superior performance, continuous learning, and high service quality;
3. Evaluation of GCG implementation at Mandiri Inhealth.

Penerapan kelima prinsip-prinsip GCG yang dilakukan oleh Perseroan adalah sebagai berikut:

Implementation of the five GCG principles at the Company is described as follows:

### Penerapan Prinsip-Prinsip GCG di Mandiri Inhealth Implementation of GCG Principles at Mandiri Inhealth

| Prinsip<br>Principle                    | Penjelasan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Penerapan di Mandiri Inhealth<br>Implementation at Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Transparansi<br/>Transparency</b>    | <p>Penerapan asas transparansi dilakukan melalui pelaksanaan berbagai kegiatan dan media komunikasi yang intensif dan dikelola secara profesional, sehingga pemegang saham, kreditur, masyarakat serta seluruh pemangku kepentingan dapat mengetahui kinerja dan kegiatan pengelolaan Perseroan secara merata.</p> <p>The transparency principle is implemented through various activities and communication media that are intensively and professionally managed, so that shareholders, creditors, the public and all stakeholders have even access of information on the performance and management activities of the Company.</p>                                           | <p>Asas keterbukaan selalu diterapkan dalam menjalankan bisnis melalui penyediaan informasi yang material dan relevan serta dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Hal-hal yang dilakukan Mandiri Inhealth dalam penerapan prinsip keterbukaan antara lain dalam hal:</p> <ol style="list-style-type: none"> <li>1. Seleksi dan penilaian kinerja Direksi dan Dewan Komisaris;</li> <li>2. Remunerasi dan Kompensasi bagi Direksi dan Dewan Komisaris;</li> <li>3. Hubungan antara Direksi, Dewan Komisaris, dan Rapat Umum Pemegang Saham;</li> <li>4. Seleksi, Penilaian, dan Sistem Penggajian Pegawai;</li> <li>5. Pengadaan Barang Jasa Keterbukaan Informasi.</li> </ol> <p>The principle of transparency is always applied in conducting business through the provision of material and relevant information and in a manner that is easily accessible and understood by stakeholders. The implementation of transparency at Mandiri Inhealth include: Selection and performance assessment of the Board of Directors and the Board of Commissioners;</p> <ol style="list-style-type: none"> <li>1. Remuneration and Compensation for the Board of Directors and the Board of Commissioners;</li> <li>2. Relationship between the Board of Directors, Board of Commissioners, and the General Meeting of Shareholders;</li> <li>3. Selection, Assessment, and Payroll System of Employees;</li> <li>4. Information Disclosure of Goods and Services Procurement.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Akuntabilitas<br/>Accountability</b> | <p>Perseroan melaksanakan prinsip akuntabilitas dengan menitikberatkan pada peningkatan fungsi dan peran setiap Organ Perseroan dan manajemen sehingga pengelolaan usaha Perseroan dapat berjalan dengan baik. Perseroan menerapkan sistem pengendalian internal dengan sebagian tugasnya adalah melakukan pengawasan internal.</p> <p>The Company implements the principle of accountability by focusing on improvements in functions and roles of each of the Company's organs and management to enable the Company in well-implementing its business. The Company implements an internal control system, in which one of its functions is to carry out internal control.</p> | <p>Mandiri Inhealth menetapkan tanggung jawab yang jelas dari masing-masing organ dan seluruh jajaran Pegawai, yang selaras dengan visi, misi, sasaran usaha, dan strategi Perseroan serta menetapkan kompetensi sesuai tanggung jawab masing-masing agar kinerja Perseroan dapat berjalan secara transparan, wajar, efektif dan efisien. Selain itu, Perseroan juga memiliki ukuran kinerja dari semua jajaran berdasarkan ukuran yang disepakati secara konsisten dengan Nilai Inti (<i>corporate value</i>), sasaran usaha, dan strategi Perseroan yang dapat dipertanggungjawabkan kepada Pemangku Kepentingan, serta memiliki reward and punishment system. Mandiri Inhealth meyakini bahwa semua organ dan jajaran mempunyai kompetensi sesuai dengan tanggung jawabnya dan memahami perannya dalam implementasi GCG dan perseroan harus memastikan adanya struktur, sistem, dan Standard Operating Procedure (SOP) yang dapat menjamin mekanisme check and balances dalam proses bisnis secara berkesinambungan.</p> <p>Mandiri Inhealth establishes clear responsibilities for each organ and all levels of employees, which are in line with the Company's vision, mission, business goals, and strategies. The Company also assigns responsibilities to employees in accordance with their respective competencies so that the Company can perform in a transparent, fair, effective manner. and efficient. In addition, the Company carries out performance assessment for all levels based on applicable standards that are consistent with the core values, business goals, and strategies of the Company that can be accounted for to stakeholders. Aside from the assessment, the Company implement a reward and punishment system. Mandiri Inhealth believes that all organs and ranks are competent their respective responsibilities and understand their role in the GCG implementation. The Company must ensure the establishment of a structure, system, and Standard Operating Procedure (SOP) that can guarantee a check and balance mechanism in business processes on an ongoing basis.</p> |





| Prinsip<br>Principle                      | Penjelasan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Penerapan di Mandiri Inhealth<br>Implementation at Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Responsibilitas<br/>Responsibility</b> | <p>Perseroan menerapkan asas tanggung jawab dengan senantiasa berpegang teguh pada prinsip kehati-hatian dan memastikan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku.</p> <p>The Company implements the principle of responsibility by always adhering to the prudence principle and ensuring compliance with applicable laws and regulations.</p>                                                                                                                                                                                                                   | <p>Perseroan berpegang pada prinsip kehati-hatian dan menjamin dilaksanakannya Peraturan perundang-undangan, Anggaran Dasar, serta Peraturan Perseroan. Selain itu perseroan juga harus melaksanakan isi perjanjian yang dibuat termasuk namun tidak terbatas pada pemenuhan hak dan kewajiban yang tertuang dalam perjanjian kerja sama termasuk polis asuransi dan perjanjian reasuransi. Sebagai warga korporasi yang baik (<i>Good Corporate Citizen</i>) perseroan harus peduli terhadap lingkungan dan tanggung jawab sosial. Direksi menjalankan prinsip tata kelola perusahaan yang sehat (<i>Good Corporate Governance</i>), termasuk namun tidak terbatas pada penerapan manajemen risiko dan sistem pengendalian internal. Salah seorang dari Direksi ditetapkan/ditunjuk untuk memantau dan menjaga agar pelaksanaan prinsip-prinsip Good Corporate Governance dilaksanakan dengan sebaik-baiknya. Apabila karena sesuatu hal, baik berasal dari internal maupun eksternal menyebabkan praktik-praktik Good Corporate Governance tidak relevan lagi, maka Direktur yang ditunjuk berkewajiban untuk mengusulkan penyesuaian dan pemutakhiran kepada Direksi dan Dewan Komisaris.</p> <p>The Company adheres to the prudence principle and ensures the implementation of laws and regulations, Articles of Association, and Regulations of the Company. In addition, the company must also carry out the contents of the agreements made, including but not limited to fulfilling the rights and obligations contained in the cooperation agreement, including insurance policies and reinsurance agreements. As a good corporate citizen, the Company must care about the environment and social responsibility. The Board of Directors implements the principles of good corporate governance, including but not limited to the implementation of risk management and internal control systems. One of the Directors is appointed to monitor and ensure that the principles of Good Corporate Governance are implemented as well as possible. If for some reason, whether internal or external, Good Corporate Governance practices are no longer relevant, then the appointed Director is obliged to propose adjustments and updates to the Board of Directors and Board of Commissioners.</p> |
| <b>Kemandirian/<br/>Independence</b>      | <p>Penerapan prinsip kemandirian atau independensi dilaksanakan dengan proses pengambilan keputusan yang bebas dari benturan kepentingan (<i>conflict of interest</i>) serta pengaruh/tekanan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat.</p> <p>The principle of independence is implemented through decision-making process that is free from conflicts of interest and influence/pressure from any party that is not in accordance with applicable laws and regulations and sound corporate principles.</p> | <ol style="list-style-type: none"> <li>1. Mandiri Inhealth selalu memastikan bahwa pengelolaan Perseroan dilakukan secara independen sehingga masing-masing organ Perseroan tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain.</li> <li>2. Mandiri Inhealth dalam melakukan kegiatannya dan dalam mengambil keputusan dilakukan secara profesional yang bebas dari pengaruh/tekanan dari pihak manapun.</li> <li>3. Seluruh Organ Perseroan harus menghindari adanya benturan kepentingan.</li> <li>4. Direksi, Dewan Komisaris dan seluruh Kepala Divisi memastikan tidak terjadi benturan kepentingan dalam proses pengambilan keputusan.</li> </ol> <p>1. Mandiri Inhealth always ensures that the management of the Company is carried out independently so that each organ of the Company does not dominate each other and cannot be intervened by other parties.</p> <p>2. Mandiri Inhealth carries out its activities and makes decisions in a professional manner that is free from influence/pressure from any party.</p> <p>3. All Company Organs must avoid any conflict of interest.</p> <p>4. The Board of Directors, Board of Commissioners and all Division Heads must ensure that there is no conflict of interest in the decision-making process.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

| Prinsip<br>Principle                         | Penjelasan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Penerapan di Mandiri Inhealth<br>Implementation at Mandiri Inhealth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kewajaran dan Kesetaraan<br/>Fairness</b> | <p>Perseroan menerapkan asas kesetaraan dengan memperlakukan seluruh stakeholder secara berimbang (<i>equal treatment</i>) antara hak dan kewajiban yang diberikan kepada dan oleh Perseroan. Perseroan membuka akses informasi kepada seluruh pemangku kepentingan untuk memberikan sumbang saran bagi kemajuan Perseroan, namun Perseroan juga menetapkan aturan kerahasiaan informasi yang membatasi akses informasi oleh pihak-pihak yang tidak berkepentingan.</p> <p>The Company implements the fairness principle by providing equal treatment to all stakeholders for the rights and obligations given to and by the Company. The Company provides access of information to all stakeholders to give suggestions for the progress of the Company, while also imposing information confidentiality regulation that limits information access by unauthorized parties.</p> | <p>Perseroan memperhatikan kesetaraan, keseimbangan dan keadilan di dalam memenuhi hak-hak Pemangku Kepentingan yang timbul berdasarkan perjanjian, ketentuan peraturan perundangundangan di bidang perasuransian, dan nilai-nilai etika standar, prinsip dan praktik penyelenggaraan usaha perasuransian yang sehat. Selain itu Perseroan harus memberikan perlakuan yang setara dan wajar kepada Pemangku Kepentingan sesuai dengan manfaat dan kontribusi yang diberikan kepada Perseroan. Seluruh pemangku kepentingan wajib untuk diberikan kesempatan untuk menyampaikan pendapat atau masukan bagi kepentingan Perseroan serta memberikan jaminan keterbukaan informasi sesuai prinsip transparansi. Dalam hal penerimaan Pegawai, jenjang karier, dan dalam pelaksanaan tugas Pegawai, Perseroan harus memberikan kesempatan yang sama secara profesional tanpa membedakan suku, agama, ras, golongan, jenis kelamin (gender), dan kondisi fisik. Setiap kebijakan operasional Direksi wajib mencerminkan seluruh prinsip-prinsip <i>Good Corporate Governance</i> yang tercantum dalam Pedoman GCG ini serta peraturan perundang-undangan yang berlaku. Penerapan prinsip-prinsip <i>Good Corporate Governance</i> wajib dikomunikasikan oleh Direksi kepada Pemegang Saham dan pemangku kepentingan lainnya, serta menginternalisasikan kepada seluruh jajaran Pegawai.</p> <p>The Company pays attention to equality, balance, and fairness in fulfilling the rights of Stakeholders based on agreements, laws and regulations on insurance, standard ethical values, as well as principles and practices of sound insurance business operations. In addition, the Company provides equal and fair treatment to all Stakeholders in accordance with the benefits and contributions given to the Company. The Company gives opportunity to express their opinions or input for the benefit of the Company and provide guarantees of information disclosure in accordance with the principle of transparency. In terms of recruitment of employees, career paths, and in carrying out their duties, the Company must provide equal opportunities in a professional manner regardless of ethnicity, religion, race, class, gender, and physical condition. Each operational policy of the Board of Directors shall reflect all the principles of Good Corporate Governance contained in the GCG Code as well as the prevailing laws and regulations. The implementation of Good Corporate Governance principles must be communicated by the Board of Directors to the Shareholders and other stakeholders, as well as internalized to all employees.</p> |

## Monitoring Penerapan Tata Kelola Perusahaan

### Penanggung Jawab Penerapan GCG

Dalam penerapan GCG secara menyeluruh, Direksi merupakan organ yang bertanggung jawab atas penerapan Tata Kelola Perusahaan dan menunjuk Sekretaris Perusahaan sebagai pelaksana penerapan tata kelola perusahaan di Mandiri Inhealth. Tugas dan tanggung jawab Penanggung Jawab Tata Kelola Perusahaan adalah sebagai berikut:

1. Memastikan implementasi Tata Kelola Perusahaan di Perseroan berjalan secara efektif dan konsisten termasuk penerapan etika bisnis dan tanggung jawab sosial perusahaan;
2. Memberikan rekomendasi kepada Direksi terkait pengembangan Tata Kelola Perusahaan;
3. Meningkatkan *awareness* pegawai untuk selalu

## Monitoring of Corporate Governance Implementation

### Party in Charge of GCG Implementation

In the implementation of GCG as a whole, the Board of Directors is the organ responsible for implementing Corporate Governance and appoints the Corporate Secretary as the implementer of implementing corporate governance at Mandiri Inhealth. The duties of the Party in Charge of Corporate Governance include:

1. Ensure that the implementation of Corporate Governance in the Company runs effectively and consistently, including the implementation of business ethics and corporate social responsibility;
2. Provide recommendations to the Board of Directors regarding the development of Corporate Governance;
3. Raise employee awareness to always implement



menerapkan Tata Kelola Perusahaan pada setiap proses kerja yang dilakukan.

corporate governance in every work process.

### Kriteria Penilaian

Standar penilaian pelaksanaan GCG meliputi 6 (enam) aspek, yaitu:

#### 1. Etika Bisnis dan Pedoman Perilaku

Penilaian atas etika bisnis dan pedoman Perseroan mencakup Visi, Misi dan Nilai Perseroan; Kebijakan Etika Bisnis; Penjabaran nilai-nilai Perseroan dan etika bisnis; Pedoman Perilaku; Surat Pernyataan Dewan Komisaris, Direksi dan Pegawai; Pencatatan Harta, Uang dan Modal Sendiri; *Whistleblowing System* (WBS); Perlindungan Terhadap Pelapor WBS.

#### 2. Organ Perseroan

Penilaian atas Organ Perseroan mencakup RUPS, Dewan Komisaris dan Direksi.

#### 3. Pemegang Saham

Penilaian atas pemegang saham mencakup Persyaratan Pemegang Saham; Hak dan Tanggung Jawab Pemegang Saham; Kewajiban Pemegang Saham; Tanggung Jawab Perseroan terhadap Hak dan Kewajiban Pemegang Saham.

#### 4. Pemangku Kepentingan

Penilaian atas pemangku kepentingan mencakup Pemegang Polis; Pegawai; Perusahaan Asuransi dan Perusahaan Reasuransi; Perusahaan Penunjang.

#### 5. Praktik-Praktik Usaha yang Sehat

Penilaian atas praktik-praktik usaha yang sehat mencakup *Underwriting*; Klaim; Reasuransi dan Retrisesi; Kepatuhan; Manajemen Risiko; Audit Internal; Audit Eksternal; *Whistleblowing System*; Aktuaris Perusahaan.

#### 6. Pernyataan Penerapan Pedoman GCG

Penilaian atas pernyataan penerapan pedoman GCG mencakup pernyataan tentang Penerapan GCG dinyatakan dalam Laporan Tahunan Perseroan yang memuat informasi tentang struktur dan mekanisme kerja organ Perseroan.

### Assessment Criteria

The GCG implementation assessment standards include 6 (six) aspects, namely:

#### 1. Business Ethics and Company Guidelines

Assessment of the Company's business ethics and guidelines, including the Company's Vision, Mission, and Values; Business Ethics Policy; Explanation of the Company's values and business ethics; Code of Conduct; Statement of the Board of Commissioners, Board of Directors, and Employees; Recording of Assets, Money and Own Capital; Whistleblowing System (WBS); Protection of Whistleblowers.

#### 2. Company Organs

Assessment of the Company's Organs, including the GMS, Board of Commissioners, and Board of Directors.

#### 3. Shareholders

Assessment of shareholders, including Shareholder Requirements; Shareholder Rights and Responsibilities; Shareholder Obligations; and Company Responsibilities to Shareholder Rights and Obligations.

#### 4. Stakeholders

Assessment of stakeholders, including Policyholders; Employees; Insurance Companies and Reinsurance Companies; and Supporting Companies.

#### 5. Statement Business Practices

Assessment of sound business practices, including Underwriting; Claims; Reinsurance and Retrieval; Compliance; Risk Management; Internal Audit; External Audit; Whistleblowing System; and Company Actuary.

#### 6. Statement of GCG Guidelines Implementation

Assessment of the statement of GCG guidelines implementation, including a statement on the GCG Implementation stated in the Company's Annual Report which contains information on the structure and working mechanisms of the Company's organs.

## Corporate Governance Assessment

### Corporate Governance Assessment

Di tahun 2024, Mandiri Inhealth telah melaksanakan penilaian atas penerapan GCG sebagai berikut:

#### Self Assessment

Secara berkala, Mandiri Inhealth melakukan penilaian untuk mengingatkan kualitas penerapan GCG di tahun mendatang. Penilaian atas efektivitas penerapan GCG di Mandiri Inhealth dilakukan secara mandiri atau *self assessment*.

#### Kriteria Penilaian Self Assessment

Kriteria yang digunakan Mandiri Inhealth dalam pelaksanaan *self assessment* adalah sebagai berikut:

1. Etika Bisnis dan Pedoman Perusahaan;
2. Organ Perusahaan;
3. Pemegang Saham;
4. Pemangku Kepentingan;
5. Praktik-praktik Usaha yang Sehat; dan
6. Pernyataan Penerapan Pedoman GCG.

#### Skor Penilaian Self Assessment

Di tahun 2024, Mandiri Inhealth melakukan *Self Assessment* untuk periode tahun buku 2023 yang dilakukan oleh Divisi Manajemen Risiko c.q Departemen Kepatuhan dan APU PPT dengan metode pengukuran yang sama dengan tahun sebelumnya. Hasil *self assessment* tahun buku 2024 menunjukkan hasil capaian skor sebesar 4,96 dengan predikat "Penerapan *Good Corporate Governance* yang secara umum baik".

#### Hasil Assessment Penerapan GCG

Mandiri Inhealth berkomitmen melakukan pengukuran penilaian atas penerapan GCG. Informasi penilaian GCG selama 5 tahun terakhir adalah sebagai berikut:

In 2024, Mandiri Inhealth conducted an assessment of the GCG implementation as follows:

#### Self-Assessment

Mandiri Inhealth regularly conducts assessments to remind the GCG implementation quality in the following year. The assessment of the effectiveness of GCG implementation at Mandiri Inhealth is carried out through self-assessment.

#### Self-Assessment Criteria

The assessment criteria used by Mandiri Inhealth are developed by the Company itself, which include:

1. Business Ethics and Company Guidelines;
2. Company Organs;
3. Shareholders;
4. Stakeholders;
5. Sound Business Practices; and
6. Statement of GCG Guidelines Implementation.

#### Self-Assessment Score

In 2024, Mandiri Inhealth conducted a Self-Assessment for the 2023 fiscal year period which was carried out by the Risk Management Division c.q Department of Compliance and AML CFT with the same measurement method as the previous year. The results of the Self-Assessment for the 2024 fiscal year resulted in a score of 4.96 with the "Overall Good Implementation of Good Corporate Governance" predicate.

#### GCG Implementation Assessment Results

Mandiri Inhealth is committed to conducting assessment measurements on GCG implementation. GCG assessment information for the last 5 years is as follows:

#### Pencapaian Hasil Assesment Penerapan GCG Mandiri Inhealth 5 (Lima) Tahun Terakhir / Achievement of Mandiri Inhealth's GCG Implementation Assessment Results in the Last 5 (Five) Years

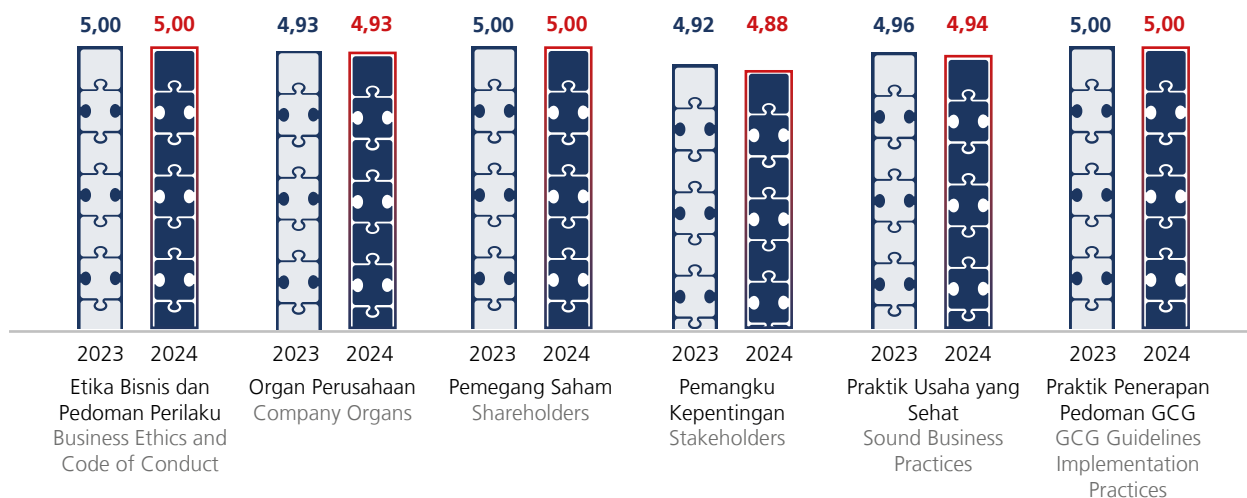
| Tahun Buku /<br>Fiscal Year | Skor / Score | Kategori / Category                                                                                                     |
|-----------------------------|--------------|-------------------------------------------------------------------------------------------------------------------------|
| 2024                        | 4,96         | Penerapan Good Corporate Governance yang secure umum baik /<br>Overall Good Implementation of Good Corporate Governance |
| 2023                        | 4,97         | Penerapan Good Corporate Governance yang secure umum baik /<br>Overall Good Implementation of Good Corporate Governance |
| 2022                        | 4,96         | Penerapan Good Corporate Governance yang secure umum baik /<br>Overall Good Implementation of Good Corporate Governance |



| Tahun Buku /<br>Fiscal Year | Skor / Score | Kategori / Category                                                                                                            |
|-----------------------------|--------------|--------------------------------------------------------------------------------------------------------------------------------|
| 2021                        | 4,97         | Penerapan <i>Good Corporate Governance</i> yang secara umum baik /<br>Overall Good Implementation of Good Corporate Governance |
| 2020                        | 4,64         | Penerapan <i>Good Corporate Governance</i> yang secara umum baik /<br>Overall Good Implementation of Good Corporate Governance |

**Matriks Perbandingan Penilaian *Self Assessment* GCG tahun buku 2023 dan 2024 /  
The GCG Self-Assessment Comparison Matrix for the 2023 and 2024 fiscal years is as follows**

| No. | Kriteria / Criteria                                                                                              | 2024 | 2023 |
|-----|------------------------------------------------------------------------------------------------------------------|------|------|
| 1   | Etika Bisnis dan Pedoman Perilaku / 1 Etika Bisnis dan Pedoman Perilaku /<br>Business Ethics and Code of Conduct | 5,00 | 5,00 |
| 2   | Organ Perusahaan / Company Organ                                                                                 | 4,93 | 4,93 |
| 3   | Pemegang Saham / Shareholders                                                                                    | 5,00 | 5,00 |
| 4   | Pemangku Kepentingan / Stakeholders                                                                              | 4,88 | 4,92 |
| 5   | Praktik Usaha yang Sehat / Sound Business Practices                                                              | 4,94 | 4,96 |
| 6   | Praktik Penerapan Pedoman GCG / GCG Code Practice                                                                | 5,00 | 5,00 |



**Rekomendasi Tindak Lanjut / Follow-up Recommendations**

| No | Rekomendasi / Recommendations                                             | Bentuk Tindak Lanjut/Alasan Belum Ditindaklanjuti /<br>Follow Up Measures/Reasons for Not Being Followed Up        |
|----|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| 1  | Melakukan Pengkinian Pedoman GCG / Update the GCG Guidelines              | Telah dilakukan pengkinian Pedoman GCG pada tahun 2021 / The GCG Guidelines have been updated in 2021              |
| 2  | Melakukan Pengkinian Pedoman Kepatuhan / Update the Compliance Guidelines | Telah dilakukan pengkinian Pedoman Kepatuhan pada tahun 2021 / The Compliance Guidelines have been updated in 2021 |

## Peningkatan Kualitas Penerapan Tata Kelola Perusahaan yang Baik

### Roadmap GCG Mandiri Inhealth

Mandiri Inhealth telah memiliki roadmap GCG yang menjadi panduan bagi seluruh Laskar Tangguh Mandiri Inhealth untuk bersama-sama menerapkan *best practices* prinsip-prinsip GCG. Sehingga dapat menggapai tujuan penerapan GCG untuk meningkatkan daya saing dan kredibilitas Perseroan dapat tercapai. *Roadmap* GCG Mandiri Inhealth dilaporkan kepada Direksi sebagai dasar program kerja dan inisiatif pelaksanaan GCG di Mandiri Inhealth.

## Improving the Quality of Good Corporate Governance Implementation

### Mandiri Inhealth's GCG Roadmap

Mandiri Inhealth has a GCG roadmap which serves as a guideline for all Laskar Tangguh Mandiri Inhealth to jointly implement the best practices of GCG principles, thus achieve the Company's objectives in the GCG sector, namely managing the Company in governance that can increase the competitiveness and credibility of the Company. The Mandiri Inhealth GCG roadmap is reported to the Board of Directors as the basis for the work program and GCG implementation initiatives at Mandiri Inhealth.

### Roadmap Mandiri Inhealth / Roadmap of Mandiri Inhealth

| 2018 - 2020                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2021-2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Pengadaan sistem informasi kepatuhan berbasis web dan Kebijakan Internal.</li> <li>Pemenuhan Direktur Kepatuhan.</li> <li><i>Assessment</i> terhadap kematangan kepatuhan.</li> <li>Perumusan dan penetapan indikator kinerja praktik <i>Compliance</i> bagi seluruh unit kerja (Kantor Pusat, Kantor Pemasaran, Kantor Operasional dan Kantor Pelayanan).</li> <li>Sertifikasi profesi kepatuhan.</li> <li>Procurement of a web-based compliance information system and Internal Policy</li> <li>Appointment of the Director of Compliance</li> <li>Assessment of compliance maturity</li> <li>Formulation and determination of performance indicators of Compliance practices for all work units (Head Office, Marketing Office, Operational Office and Service Office)</li> <li>Professional certifications for compliance</li> </ul> | <ul style="list-style-type: none"> <li>Pengadaan sistem informasi kepatuhan berbasis web dan Kebijakan Internal.</li> <li><i>Assessment</i> terhadap kematangan kepatuhan.</li> <li>Sertifikasi profesi kepatuhan.</li> <li>Penerapan Anti Gratifikasi</li> <li>Pelatihan Profesi Kepatuhan</li> <li>Perumusan Petunjuk Teknis Penerapan Kepatuhan</li> <li>Procurement of a web-based compliance information system and Internal Policy</li> <li>Assessment of compliance maturity</li> <li>Professional certifications for compliance</li> <li>Implementation of Anti-Gratuity</li> <li>Compliance Professional Training</li> <li>Formulation of Technical Instructions for Compliance Implementation</li> </ul> | <ul style="list-style-type: none"> <li>Pelatihan Profesi Kepatuhan.</li> <li>ISO37001:2016 Sistem Manajemen Anti Penyuapan (SMAP).</li> <li>Penerapan Anti Pencucian Uang &amp; Pencegahan Pendanaan. Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal.</li> <li>Compliance Professional Training</li> <li>ISO 37001:2016 Anti-Bribery Management System (SMAP).</li> <li>Implementation of Anti-Money Laundering &amp; Counter-Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction.</li> </ul> | <ul style="list-style-type: none"> <li>Pelatihan Profesi Kepatuhan.</li> <li>ISO37001:2016 Sistem Manajemen Anti Penyuapan (SMAP).</li> <li>Penerapan Anti Pencucian Uang &amp; Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal.</li> <li>Compliance Professional Training.</li> <li>ISO37001:2016 Anti-Bribery Management System (SMAP).</li> <li>Implementation of Anti-Money Laundering &amp; Counter-Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction.</li> </ul> |

### Sosialisasi GCG di Mandiri Inhealth

Secara berkala, Mandiri Inhealth melakukan sosialisasi penerapan GCG. Sosialisasi ini dilakukan untuk memberikan pemahaman kepada insan Perseroan untuk menerapkan prinsip GCG dalam pelaksanaan tugas dan tanggung jawabnya. Dalam implementasinya, sosialisasi dilakukan dengan diselenggarakan pada ketentuan peraturan perundang-undangan yang berlaku.

### Dissemination of GCG at Mandiri Inhealth

Mandiri Inhealth periodically disseminates the GCG implementation, which is conducted to provide understanding for all Company personnel to apply GCG principles in performing their duties and responsibilities. In its implementation, the dissemination is carried out in accordance with applicable laws and regulations.





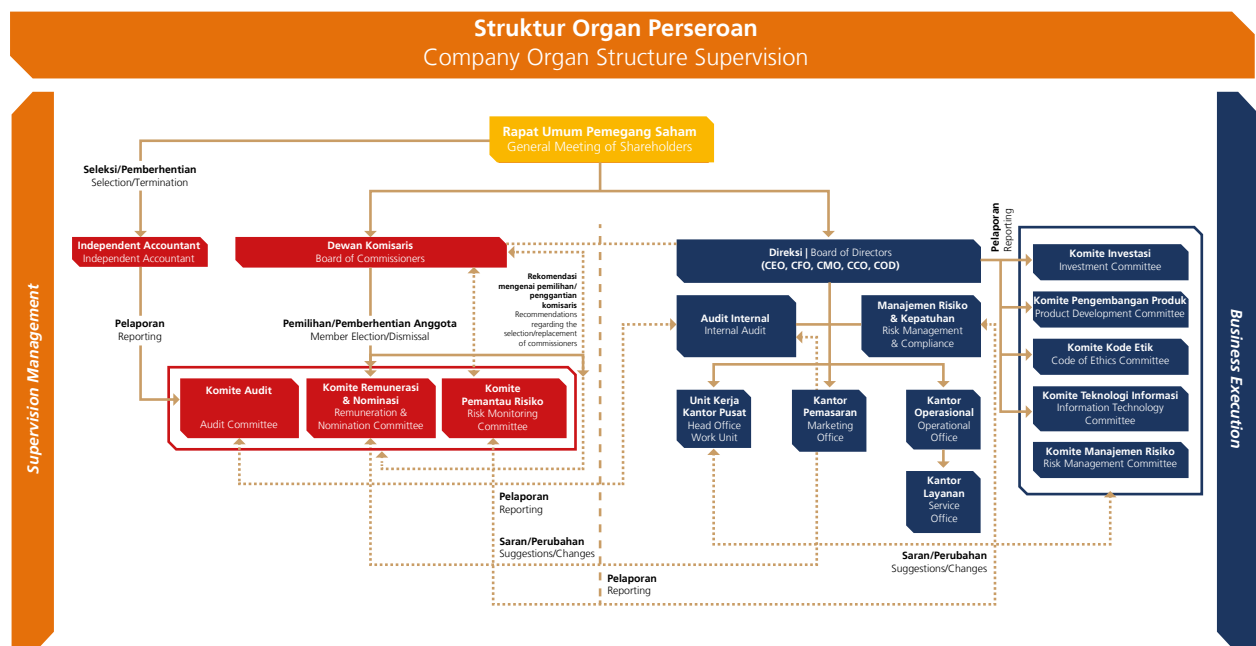
## Struktur Tata Kelola Perusahaan yang Baik Good Corporate Governance Structure

Berdasarkan UU No. 40 Tahun 2007 tentang Perseroan Terbatas, struktur organ utama GCG Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Sistem kepengurusan menganut sistem 2 (dua) badan (*two tier system*) yaitu Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam anggaran dasar dan peraturan Perundang-Undangan.

Dalam melaksanakan tugasnya, Dewan Komisaris dan Direksi juga dibantu oleh organ-organ penunjang yang berada di bawah Dewan Komisaris maupun Direksi yang dibentuk untuk mendukung pelaksanaan tugas Organ Utama.

Based on Law No. 40 of 2007 on Limited Liability Companies, the main organ structure of the Company's GCG consists of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. The management system implements a two-tier system, namely the Board of Commissioners and the Board of Directors with clear authorities and responsibilities according to their respective functions as mandated in the articles of association and laws and regulations.

In carrying out their duties, the Board of Commissioners and the Board of Directors are also assisted by supporting organs under the Board of Commissioners and the Board of Directors which were established to support the implementation of the duties of the Main Organs.



### Soft Structure GCG

Selain itu, Mandiri Inhealth juga memiliki pedoman atau kebijakan lainnya untuk mendukung pelaksanaan GCG. Kebijakan-kebijakan tersebut berlaku bagi seluruh unit kerja Perseroan yaitu Arsitektur Kebijakan dan Pedoman. Arsitektur Kebijakan dan Pedoman merupakan tatanan yang menggambarkan hierarki/tata urutan dan pengelompokan kebijakan dan pedoman di Mandiri Inhealth.

### GCG Soft Structure

Additionally, Mandiri Inhealth has other guidelines or policies to support its GCG implementation. Those policies are imposed on all work units of the Company, namely the Policy and Guidelines Architecture. The Policy and Guideline Architecture is a structure that describes the hierarchy/order and grouping of policies and guidelines at Mandiri Inhealth.

Mandiri Inhealth memiliki *soft structure* GCG sebagai berikut:

1. Anggaran Dasar.
2. Arsitektur Kebijakan Mandiri Inhealth.
3. Pedoman *Good Corporate Governance* (GCG).
4. Manual Board.
5. Kode Etik.
6. Petunjuk Teknis Pengendalian Anti Gratifikasi dan WBS.

Mandiri Inhealth has a GCG soft structure as follows:

1. Articles of Association.
2. Mandiri Inhealth Policy Architecture.
3. Good Corporate Governance (GCG) Code.
4. Manual Boards.
5. Code of Conduct.
6. Technical Instructions for Control of Anti-Gratuity and Whistleblowing System.

Hierarki/tata Urutan Kebijakan Mandiri Inhealth sebagai berikut:

1. Anggaran Dasar.
2. Ketentuan Level Kebijakan.
3. Ketentuan Level Pedoman.
4. Ketentuan Level Petunjuk Teknis.

Mandiri Inhealth's Hierarchy/Order of Policy is as follows:

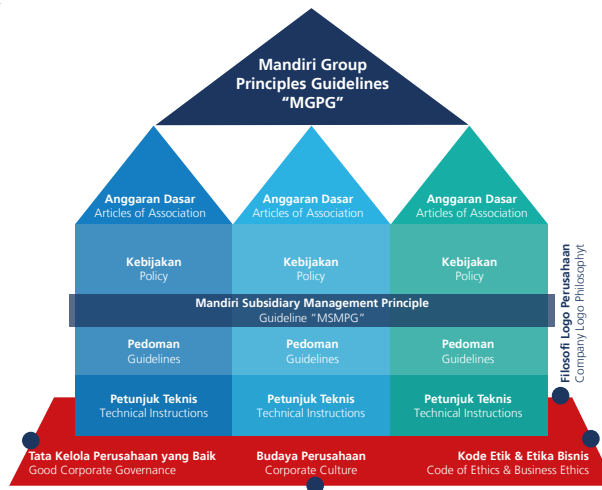
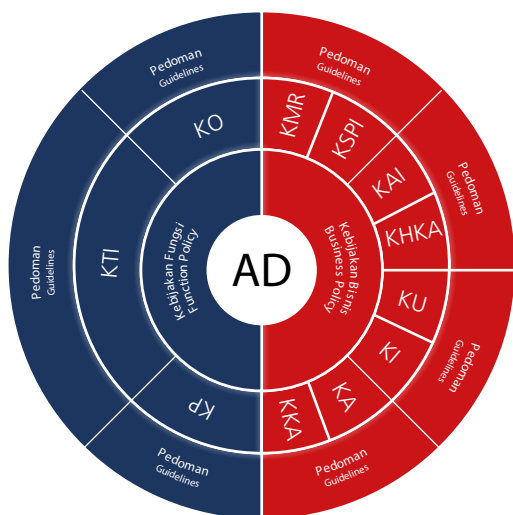
1. Articles of Association.
2. Provisions of Policy Level.
3. Provisions of Guidance Level.
4. Provisions of Technical Guidance Level.

Berdasarkan SK Direksi No.6/I/DIREKSI/KEP/0222 tentang Arsitektur Kebijakan PT Asuransi Jiwa Inhealth Indonesia, arsitektur Kebijakan dan Pedoman Mandiri Inhealth adalah sebagai berikut:

Referring to Board of Directors Decree No.6/I/DIREKSI/KEP/0222 on the Policy Architecture of PT Asuransi Jiwa Inhealth Indonesia, the Policy Architecture and Guidelines of Mandiri Inhealth are described as follows:

**Kode Etik & Etika Bisnis**  
Code of Ethics & Business Ethics

**Tata Kelola Perusahaan yang Baik**  
Good Corporate Governance



**Budaya Perusahaan**  
Corporate Culture

**Filosofi Logo Perusahaan**  
Company Logo Philosophy

**Kebijakan Bisnis / Business Policy**

- KP : Kebijakan Pemasaran | Marketing Policy  
KO : Kebijakan Operasional | Operational Policy  
KTI : Kebijakan Teknologi Informasi | Information Technology Policy

**Kebijakan Pendukung Bisnis / Business Support Policy**

- KMR : Kebijakan Manajemen Risiko | Risk Management Policy  
KMRTI : Kebijakan Manajemen Risiko Teknologi Informasi | Information Technology Risk Management Policy  
KSPI : Kebijakan Sistem Pengendalian Internal | Internal Control System Policy  
KAI : Kebijakan Audit Internal | Internal Audit Policy  
KHKA : Kebijakan Hukum, Kepatuhan & AUPPT | Legal, Compliance & AUPPT Policy  
KU : Kebijakan Umum | Public policy  
KI : Kebijakan Investasi | Investment policy  
KA : Kebijakan Aktuaria | Actuarial Policy  
KKA : Kebijakan Keuangan & Akuntansi | Finance & Accounting Policy



Mandiri Inhealth telah melakukan pengelompokan terhadap kebijakan Ketentuan level Kebijakan dikelompokkan ke dalam 3 (tiga) kelompok meliputi:

1. Kelompok Kebijakan Bisnis
  - a. Kebijakan Pemasaran (KP).
  - b. Kebijakan Operasional (KO).
2. Kelompok Kebijakan Pendukung Bisnis
  - a. Kebijakan Manajemen Risiko (KMR).
  - b. Kebijakan Sistem Pengendalian Internal (KSPI).
  - c. Kebijakan Audit Internal (KA).
  - d. Kebijakan Hukum, Kepatuhan dan APU PPT (KHKA).
  - e. Kebijakan Umum (KU).
  - f. Kebijakan Investasi (KI).
  - g. Kebijakan Aktuaria (KA).
  - h. Kebijakan Keuangan dan Akuntansi (KKA).
3. Kelompok Kebijakan Pengendalian
  - a. Kebijakan Audit Internal (KAI).
  - b. Kebijakan Hukum (KH).
  - c. Kebijakan Kepatuhan (KK).
  - d. Kebijakan Manajemen Risiko (KMR).
  - e. Kebijakan Sistem Pengendalian Internal (KSPI).

Mandiri Inhealth has categorized the Policy level provisions policies into 3 (three) groups, including:

1. Business Policy Group
  - a. Marketing Policy (KP).
  - b. Operational Policy (KO).
2. Business Support Policy Group
  - a. Risk Management Policy (KMR).
  - b. Internal Control System Policy (KSPI).
  - c. Internal Audit Policy (KA).
  - d. Legal Policy, Compliance and AML CTF (KHKA).
  - e. General Policy (KU).
  - f. Investment Policy (IP).
  - g. Actuarial Policy (KA).
  - h. Financial and Accounting Policy (KKA).
3. Control Policy Group
  - a. Internal Audit Policy (KAI).
  - b. Legal Policy (KH).
  - c. Compliance Policy (KK).
  - d. Risk Management Policy (KMR).
  - e. Internal Control System Policy (KSPI).

## Mekanisme Tata Kelola

### Pemegang Saham

Pemegang Saham Perusahaan Perasuransian berupaya memastikan Perseroan Perasuransian dijalankan dengan sehat dan mendahulukan pemenuhan kewajiban yang terkait dengan kepentingan pemegang polis, Tertanggung, dan/atau pihak yang berhak memperoleh manfaat. Pemegang saham Perusahaan Perasuransian dilarang mencampuri kegiatan operasional Perusahaan Perasuransian yang menjadi tanggung jawab Direksi sesuai dengan ketentuan Anggaran Dasar Perusahaan Perasuransian dan peraturan perundang-undangan, kecuali dalam rangka melaksanakan hak dan kewajiban selaku RUPS.

### Informasi Pemegang Saham Utama dan Pemegang Saham Pengendali

Hingga 31 Desember 2024, pemegang saham utama Mandiri Inhealth adalah PT Asuransi Jiwa IFG sebesar 80% atau sebanyak 800.000 lembar, dan PT Bank Mandiri (Persero), Tbk. sebesar 20% atau sebanyak 200.000 lembar.

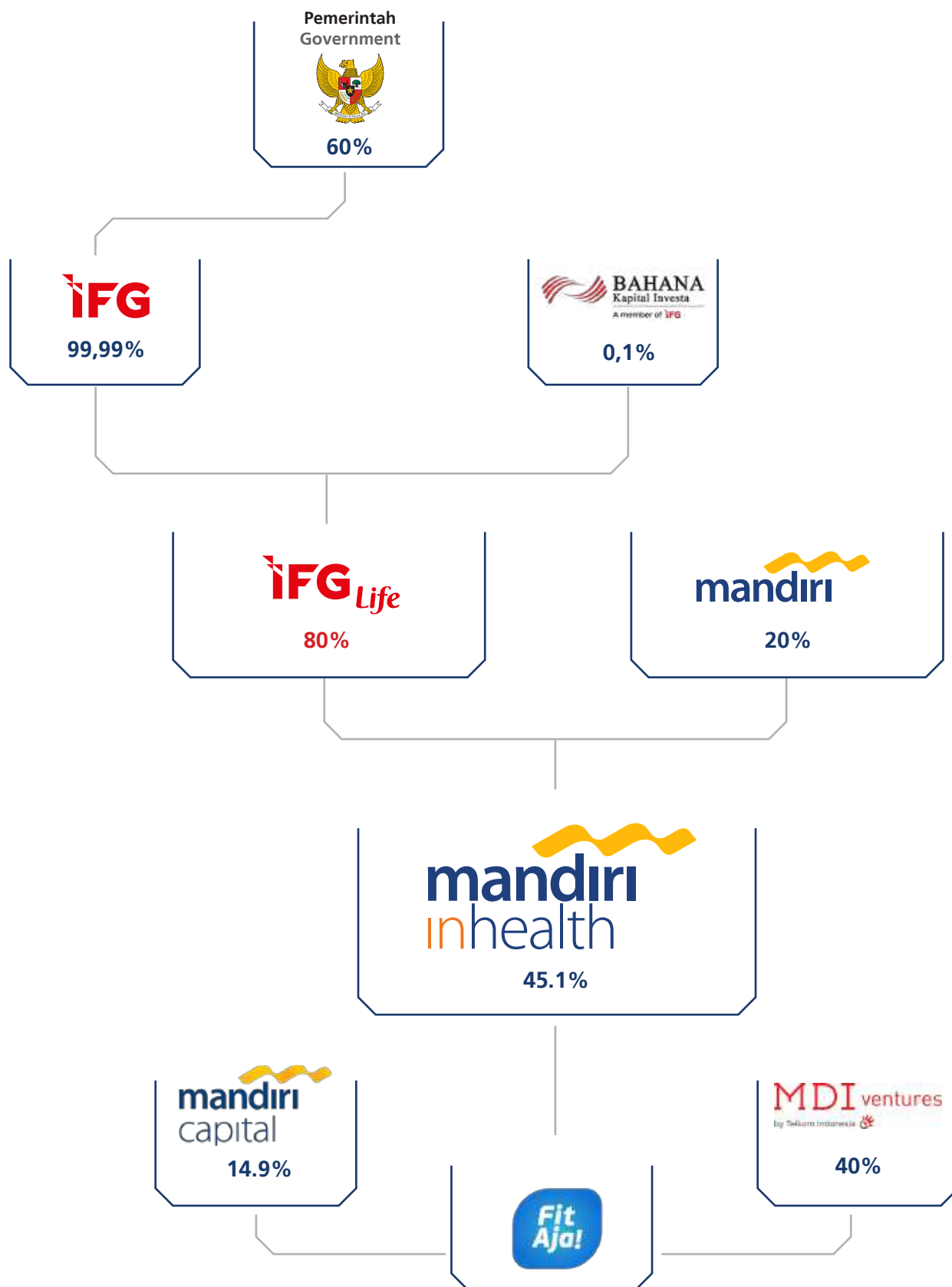
## Governance Mechanism

### Shareholders

Shareholders of Insurance Companies strive to ensure that Insurance Companies are run in a sound manner and prioritize the fulfillment of obligations related to the interests of policyholders, Insured, and/or beneficiaries. Insurance Company shareholders are prohibited from interfering in the Insurance Company's operational activities which are the responsibility of the Board of Directors in accordance with the provisions of the Insurance Company's Articles of Association and the laws and regulations, except in the context of carrying out their rights and obligations as a GMS.

### Information on Major Shareholders and Controlling Shareholders

As of December 31, 2024, Mandiri Inhealth's majority shareholders were PT Asuransi Jiwa IFG at 80% or 800,000 shares, and PT Bank Mandiri (Persero), Tbk. at 20% or 200,000 shares.





### Hak Pemegang Saham

Pemegang saham memiliki hak sebagai berikut:

1. Menghadiri dan mengeluarkan suara dalam RUPS.
2. Menerima pembayaran Dividen dan sisa kekayaan hasil likuidasi.
3. Menjalankan hak lainnya berdasarkan Undang-Undang.
4. Pemindahan hak atas saham sesuai ketentuan dalam Anggaran Dasar.

### Perlakuan yang sama Terhadap Pemegang Saham

Mandiri Inhealth memberikan perlakuan yang sama terhadap Pemegang Saham Mayoritas maupun Minoritas. Perseroan senantiasa berupaya dalam memberikan informasi yang diperlukan oleh investor atau Pemegang Saham (transparansi informasi). Hal ini dimaksudkan agar tidak terdapat informasi pihak dalam (*inside information*) yang hanya diketahui oleh Pemegang Saham Mayoritas. Seluruh Pemegang Saham memiliki hak yang sama dalam memperoleh informasi terkait Perseroan.

### Daftar Pemegang Saham dan Daftar Khusus

1. Dewan Komisaris dan Direksi berkewajiban untuk mengungkapkan mengenai kepemilikan sahamnya yang mencapai 5% (lima per seratus) atau lebih pada perusahaan tempat ia menjabat dan hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi, anggota Dewan Pengawas Syariah, dan/atau pemegang saham Perusahaan Perasuransian tempat anggota Dewan Komisaris dimaksud menjabat.
2. Direksi atas nama perusahaan wajib mengadakan dan menyimpan daftar Pemegang Saham dan daftar khusus yang memuat beberapa hal sebagai berikut:
  - a. Nama dan alamat Pemegang Saham.
  - b. Jumlah, nomor, dan tanggal perolehan surat saham.
  - c. Jumlah modal yang disetor.
  - d. Nama dan alamat orang yang mempunyai hak gadai atas saham.
  - e. Keterangan yang berhubungan dengan saham dalam bentuk lain selain uang tunai.
3. Pengadministrasian dan penyimpanan dokumen daftar Pemegang Saham dan daftar khusus didelegasikan kepada Sekretaris Perusahaan.

### Shareholders Rights

Shareholders have the following rights:

1. Attend and vote in the GMS.
2. Receive payment of dividends and the remaining assets resulting from the liquidation.
3. Exercise other rights in accordance with the Laws.
4. Transfer the rights of shares in accordance with the provisions in the Articles of Association.

### Equal Treatment to Shareholders

Mandiri Inhealth provides equal treatment to Majority and Minority Shareholders. The Company always strives to provide necessary information to investors or shareholders (transparency of information). This is intended so that inside information is not only known to the Major Shareholders. All Shareholders have the same rights in obtaining information related to the Company.

### Register of Shareholders and Special Register

1. The Board of Commissioners and the Board of Directors are obliged to disclose their share ownership which reaches 5% (five percent) or more in the company where they serve and 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 shareholder of the Insurance Company where the said member of the Board of Commissioners serves.
2. The Board of Directors on behalf of the company is required to maintain and maintain a register of Shareholders and a special register containing the following matters:
  - a. Name and address of Shareholders.
  - b. Amount, number, and date of acquisition of share certificates.
  - c. The amount of paid-up capital.
  - d. The name and address of the person who has the lien on the shares.
  - e. Information relating to shares in other forms other than cash.
3. Administration and storage of the Shareholders register and special register documents are delegated to the Corporate Secretary.

## Rapat Umum Pemegang Saham General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi Perseroan sekaligus forum pengambilan keputusan penting yang berkaitan dengan investasi para pemegang saham yang akan memengaruhi kebijakan operasional Perseroan. RUPS mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan oleh Undang-Undang Perseroan Terbatas dan/atau Anggaran Dasar Mandiri Inhealth. RUPS merupakan wadah bagi pemegang saham dalam memutuskan arah Perseroan dan merupakan forum bagi Dewan Komisaris dalam menyampaikan laporan dan pertanggungjawaban atas pengawasan terhadap kinerja Perseroan dan Direksi untuk menyampaikan laporan dan pertanggungjawaban atas pelaksanaan pengurusan Perseroan serta hasil kinerja Perseroan kepada para Pemegang Saham.

### Wewenang

RUPS memiliki wewenang sebagai berikut:

1. Pemegang Saham yang ditunjuk dan/atau diberi kuasa untuk mewakili pemegang saham pada Perseroan, bertindak selaku RUPS dalam hal seluruh saham Perseroan dimiliki oleh negara. Pemegang Saham dapat memberikan kuasa dengan hak substitusi kepada perorangan atau badan hukum untuk mewakilinya dalam RUPS.
2. Wewenang RUPS termasuk:
  - Mengeluarkan simpanan saham sesuai kebutuhan Perseroan dengan syarat, jumlah dan harga berdasarkan persetujuan RUPS atas usul Direksi setelah mendapat tanggapan tertulis dari Dewan Komisaris dengan ketentuan harga tidak di bawah;
  - Menerima pelaporan Direksi atas berita acara pemusnahan surat saham atau tanda dividen atau talon yang rusak atau tidak dapat dipakai lagi;
  - Mengangkat dan memberhentikan Dewan Komisaris dan Direksi maupun pemberhentian sementara Dewan Komisaris;
  - Menerima atau menolak pengunduran diri Direksi dan Dewan Komisaris;
  - Menetapkan besarnya gaji dan/atau tunjangan/fasilitas lainnya termasuk santunan Purna jabatan bagi Direksi dan Dewan Komisaris;

The General Meeting of Shareholders (GMS) is the highest organ of the Company as well as an important decision-making forum related to shareholder investment which will affect the Company's operational policies. The GMS has authority that is not granted to the Board of Directors or the Board of Commissioners within the limits determined by the Limited Liability Company Law and/or the Articles of Association of Mandiri Inhealth. The GMS is a forum for shareholders to decide the direction of the Company and a forum for the Board of Commissioners to submit reports and accountability for oversight of the Company's performance and the Board of Directors to submit reports and accountability for the implementation of the management of the Company and the results of the Company's performance to the Shareholders.

### Authorities

The GMS has the following authorities:

1. Shareholders who are appointed and/or authorized to represent shareholders in the Company, act as GMS in all shares of the Company owned by the state. Shareholders may grant power of attorney with rights to individuals or legal entities to represent them at the GMS.
2. GMS Authorities include:
  - Issue stock deposits in accordance with the Company's needs with terms, amount, and price based on the approval of the GMS on the recommendation of the Board of Directors after receiving a written response from the Board of Commissioners provided that the price is not below par;
  - Receive reports from the Board of Directors on the minutes of destruction of share certificates or signs of damaged or unusable dividends or talons;
  - Appoint and dismiss the Board of Commissioners and Board of Directors as well as temporary dismissal of the Board of Commissioners;
  - Accept or reject the resignation of the Board of Directors and the Board of Commissioners;
  - Determine the amount of salary and allowances/ or other allowances/facilities including post-employment for the Board of Directors and the Board of Commissioners;





- Menentukan tugas dan wewenang tiap anggota Direksi. Wewenang ini bisa dilimpahkan kepada Dewan Komisaris;
  - Menentukan jumlah pemberian pinjaman jangka pendek;
  - Menetapkan nilai untuk menghapuskan dari pembukuan piutang macet dan persediaan barang mati.
3. RUPS memberikan persetujuan setelah mendengar pendapat dan saran Dewan Komisaris, yang berkaitan dengan:
- Memberi persetujuan untuk mengalihkan atau melepaskan hak atau menjadikan jaminan hutang seluruh atau sebagian harta kekayaan Perseroan (yang bukan merupakan barang dagangan/persediaan) baik dalam 1 (satu) transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain;
  - Pengambilalihan seluruh atau sebagian atau ikut serta dalam Perseroan atau badan-badan lain atau mendirikan Perseroan baru;
  - Penerimaan pinjaman jangka menengah/panjang;
  - Pemberian pinjaman jangka menengah/panjang;
  - Pemberian pinjaman jangka pendek yang melebihi jumlah tertentu yang ditetapkan oleh RUPS;
  - Pelepasan dan penghapusan aktiva tetap bergerak dengan umur ekonomis yang lazim berlaku dalam industri pada umumnya lebih dari 5 (lima) tahun;
  - Pelepasan dan penghapusan aktiva tetap tidak bergerak;
  - Pengagunaan aktiva tetap dalam rangka penarikan kredit jangka menengah/panjang;
  - Pengadaan kerja sama dengan badan usaha atau pihak lain berupa kerja sama operasi untuk jangka waktu lebih dari 1 (satu) tahun atau lebih dari 1 (satu) siklus usaha;
  - Pengadaan kerja sama kontrak manajemen untuk jangka waktu lebih dari 1 (satu) tahun;
  - Pengadaan kerja sama dengan badan usaha atau pihak lain berupa kerja sama lisensi, kontrak manajemen, menyewakan aset, Kerja Sama Operasi (KSO), Bangun Guna Serah (BOT - *Build, Operate and Transfer*), Bangun Milik Serah (*Build Own Transfer*/BOWT), Bangun Serah Guna (*Build Transfer Operate*/BTO) dan kerja sama lainnya dengan nilai atau jangka waktu yang melebihi ketentuan RUPS;
  - Pembuatan perjanjian-perjanjian lain yang
- Determine the duties and authorities of each member of the Board of Directors. This authority can be delegated to the Board of Commissioners;
  - Determine the amount of short-term credit;
  - Set values to track from bad debts books and dead goods inventory.
3. The GMS gives approval after hearing the opinions and suggestions of the Board of Commissioners, relating to:
- Give approval to transfer or release rights or make debt guarantees all or part of the Company's assets (which are not merchandise/inventory) either in 1 (one) transaction or several transactions that stand alone or are related to each other;
  - Take over all or part of or participate in the Company or other entities or establish a new Company;
  - Acceptance of medium/long term loans;
  - Provision of medium/long term loans;
  - Provision of short-term loans over a certain amount determined by the GMS;
  - The disposal and write-off of movable fixed assets with an economic life that is generally applicable in the industry in general is more than 5 (five) years;
  - Disposal and write-off of immovable fixed assets;
  - Collateralization of fixed assets to withdraw medium/long term loans;
  - Procurement of cooperation with business entities or other parties in the form of joint operations for more than 1 (one) year or more than 1 (one) business cycle;
  - Procurement of management contract cooperation for more than 1 (one) year;
  - Procurement of cooperation with business entities or other parties in the form of licensing cooperation, management contracts, leasing assets, Joint Operations (KSO), Build, Operate and Transfer (BOT), Build Own Transfer (BOWT), Build Transfer Operate (BTO) and other cooperation with a value or time period that exceeds the provisions of the GMS;
  - Making other agreements that have cooperation

mempunyai kerja sama dengan badan usaha atau pihak lain berupa dampak keuangan bagi Perseroan sebagaimana ditetapkan dalam RUPS;

- Pengikatan Perseroan sebagai penjamin (*borg* atau *avalist*) yang mempunyai akibat keuangan melebihi jumlah tertentu yang ditetapkan oleh RUPS;
- Penghapusan dari pembukuan piutang macet dan persediaan barang mati;
- Tidak menagih lagi piutang macet yang telah dihapusbukukan;
- Pencalonan anggota Direksi dan atau Dewan Komisaris untuk mewakili Perseroan pada perusahaan patungan dan atau anak perusahaan;
- Menentukan pembatasan-pembatasan dan/atau syarat-syarat lain atas tugas dan wewenang Direksi;
- Menyetujui RJPP dan RKAP termasuk rencana-rencana lain yang berhubungan dengan pelaksanaan usaha dan kegiatan usaha dan kegiatan Perseroan;
- Meminta pertanggungjawaban Direksi dan Dewan Komisaris akan kinerja dan tanggung jawab atas tugas-tugas yang dilakukan;
- Memberi keputusan atas penerimaan laporan keuangan dan perhitungan tahunan setelah diperiksa oleh auditor eksternal;
- Menunjuk auditor eksternal;
- Menentukan penggunaan laba; penyisihan untuk cadangan dan dividen dengan memperhatikan Undang-Undang Perseroan Terbatas yang berlaku;
- Apabila dana cadangan melebihi 20% (dua puluh persen) maka RUPS dapat memutuskan kelebihan dari dana cadangan tersebut digunakan untuk keperluan Perseroan;
- Menyetujui perubahan Anggaran Dasar;
- Menyetujui peleburan, penggabungan atau pengambilalihan;
- Menyetujui pembubaran atau likuidasi Perseroan;
- Menentukan upah para likuidator dalam hal Perseroan dibubarkan/dilikuidasi;
- Menentukan cara pembagian sisa lebih dari perhitungan likuidasi setelah dibagikan kepada Pemegang Saham sejumlah pokok dari besarnya saham masing-masing;
- Memberikan pelunasan/pembebasan kepada likuidator;
- Memutuskan segala hal yang tidak atau tidak cukup diatur dalam Anggaran Dasar.

with business entities or other parties in the form of financial impacts for the Company as stipulated in the GMS;

- The binding of the Company as guarantor (*borg* or *avalist*) which has financial consequences exceeding a certain amount determined by the GMS;
- Elimination from the books of bad debts and dead goods inventories;
- No longer collect bad debts that have been written off;
- Nomination of members of the Board of Directors and/or Board of Commissioners to represent the Company in joint ventures and/or subsidiaries;
- Determine restrictions and/or other conditions on the duties and authorities of the Board of Directors;
- Approve the RJPP and RKAP including other plans related to the implementation of the business and business activities of the Company;
- Hold the Board of Directors and the Board of Commissioners accountable for the performance and responsibility for the tasks performed;
- Decide on the acceptance of financial statements and annual calculations after being examined by an external auditor;
- Appoint an external auditor;
- Determine the use of profits; provision for reserves and dividends with due observance of the applicable Limited Liability Company Law;
- If the reserve fund exceeds 20% (twenty percent) then the GMS may decide that the excess of the reserve fund is used for the Company;
- Approve amendments to the Articles of Association;
- Approve a merger, merger, or acquisition;
- Approve the dissolution or liquidation of the Company;
- Determine the wages of liquidators in the event the Company is dissolved/liquidated;
- Determine the method of distribution of the remaining balance over the liquidation calculation after being distributed to the Shareholders in the principal amount of the respective shares;
- Provide settlement/release to liquidators;
- Decide on all matters that are not or are not sufficiently regulated in the Articles of Association.



## Mekanisme RUPS

### Proses Penyelenggaraan RUPS dan Pemungutan Suara

1. Semua RUPS diadakan di tempat kedudukan Perseroan atau di tempat Perseroan melakukan kegiatan usaha;
2. RUPS dapat diadakan di tempat lain selain di lokasi Perseroan tetapi harus tetap berada di dalam wilayah Republik Indonesia;
3. RUPS dapat juga dilakukan melalui media telekonferensi, video konferensi, dan sarana media elektronik lainnya yang memungkinkan semua peserta RUPS saling melihat dan mendengar secara langsung serta berpartisipasi dalam rapat.

### Pemanggilan dan Agenda

1. Direksi menyelenggarakan RUPS Tahunan dan RUPS Luar Biasa dengan didahului pemanggilan RUPS.
2. Panggilan RUPS dilakukan dengan surat tercatat yang memakai tanda penerimaan, yang dikirimkan ke alamat yang terakhir tercatat pada buku Daftar Pemegang Saham. Panggilan juga dapat dilakukan dengan iklan dalam Surat Kabar Panggilan RUPS selambat-lambatnya 15 (lima belas) hari terhitung sejak tanggal permintaan RUPS diterima.
3. Pemanggilan RUPS dilakukan dalam jangka waktu paling lambat 14 (empat belas) hari sebelum tanggal RUPS diadakan, dengan tidak memperhitungkan tanggal pemanggilan dan tanggal RUPS.
4. Surat panggilan RUPS dilakukan dengan surat tercatat dan harus mencantumkan hal-hal berikut:
  - a. Tanggal, waktu tempat dan mata acara RUPS diadakan;
  - b. Ringkasan hal-hal yang hendak dibicarakan;
  - c. Pemberitahuan bahwa bahan yang akan dibicarakan dalam RUPS tersedia di kantor Perseroan sejak tanggal dilakukan pemanggilan RUPS;
5. Jika semua Pemegang Saham hadir atau diwakili dalam RUPS, maka panggilan terlebih dahulu seperti yang dimaksud di atas tidak menjadi syarat dan di dalam RUPS tersebut dapat diambil keputusan yang sah mengenai hal-hal yang dibicarakan dalam RUPS.

### Ketua Rapat

Ketua Rapat dalam RUPS dipilih oleh salah seorang Pemegang Saham yang dipilih oleh dan dari antara Pemegang Saham yang hadir.

## GMS Mechanism

### Process of Holding GMS and Voting

1. All GMS are held at the domicile of the Company or at the place where the Company conducts business activities;
2. The GMS may be held in a place other than the Company's location but must remain within the territory of the Republic of Indonesia;
3. The GMS can also be held through teleconference media, video conferences, or other electronic media facilities that allow all GMS participants to see and hear each other directly and participate in the meeting.

### Invitation and Agenda

1. The Board of Directors holds an Annual GMS and an Extraordinary GMS, preceded by the summons for the GMS.
2. Invitation to the GMS shall be made by registered letter bearing a sign of acceptance, which shall be sent to the address most recently recorded in the Shareholders Register. Invitations can also be made with advertisements in the GMS Invitation Newspaper no later than 15 (fifteen) days from the date the GMS request is received.
3. The invitation to the GMS shall be made no later than 14 (fourteen) days prior to the date the GMS is held, excluding the date of the invitation and the date of the GMS.
4. The invitation to the GMS is carried out by registered letter and shall include:
  - a. Date, time, place, and agenda of the GMS;
  - b. Summary of materials to be discussed;
  - c. Notification that the material to be discussed at the GMS is available at the Company's office from the date of the summons for the GMS;
5. In the event that all Shareholders are present or represented at the GMS, then the prior invitation as referred to above is not a requirement and at the GMS, valid decisions can be made regarding matters discussed at the GMS.

### Chairperson of the Meeting

The Chairperson of the Meeting at the GMS is elected by one of the Shareholders who is chosen by and from among the Shareholders present.

### Risalah RUPS

1. Risalah RUPS dibuat oleh Pemegang Saham berisi hal-hal yang dibicarakan dan hal-hal yang diputuskan (termasuk pendapat berbeda/*dissenting opinion*, jika ada). Pengesahan risalah tersebut dilakukan dengan penandatanganan oleh Ketua Rapat dan paling sedikit 1 (satu) orang Pemegang Saham yang ditunjuk dari dan oleh peserta RUPS. Isi risalah RUPS menjadi bukti yang sah terhadap semua Pemegang Saham dan pihak ketiga;
2. Penandatanganan risalah tidak perlu dilakukan apabila risalah tersebut dibuat dengan Berita Acara Notaris.

### Kuorum dan Pengambilan Keputusan

1. RUPS dapat dilangsungkan apabila dihadiri oleh Pemegang Saham yang mewakili paling sedikit 51% (lima puluh satu persen) bagian dari jumlah seluruh saham dengan hak suara hadir atau diwakili kecuali peraturan perundang-undangan dan/atau Anggaran Dasar Perseroan menentukan lain;
2. Dalam hal kuorum tidak tercapai, maka pemanggilan RUPS kedua dapat diadakan:
  - a. Pemanggilan kedua harus disebutkan bahwa RUPS pertama telah dilangsungkan dan tidak mencapai kuorum;
  - b. Pemanggilan kedua itu harus dilakukan paling lambat 7 (tujuh) hari sebelum RUPS diadakan (tidak termasuk tanggal panggilan dan tanggal RUPS);
  - c. RUPS kedua diselenggarakan paling cepat 10 (sepuluh) hari dan paling lambat 21 (dua puluh satu) hari terhitung sejak RUPS pertama;
  - d. RUPS kedua adalah sah dan berhak mengambil keputusan yang mengikat apabila dihadiri oleh Pemegang Saham yang mewakili paling sedikit 50% (lima puluh persen) dengan hak suara hadir atau diwakili kecuali peraturan perundang-undangan dan/atau Anggaran Dasar Perseroan menentukan lain;
  - e. Dalam hal kuorum RUPS kedua tidak tercapai, maka atas permohonan Perseroan, kuorum ditetapkan oleh Ketua Pengadilan Negeri yang daerah hukumnya meliputi tempat kedudukan Perseroan.
3. Pemegang Saham dapat diwakili oleh Pemegang Saham lain atau orang lain dengan surat kuasa;
4. Ketua RUPS berhak meminta agar surat kuasa untuk mewakili Pemegang Saham diperlihatkan kepadanya

### Minutes of GMS

1. The minutes of the GMS are prepared by the Shareholders containing matters discussed and matters decided (including dissenting opinions, if any). Validation of the minutes is carried out by signing by the Chairperson of the Meeting and at least 1 (one) Shareholder appointed from and by the participants of the GMS. The contents of the GMS minutes become valid evidence against all Shareholders and third parties;
2. It is not necessary to sign the minutes if the minutes are made with a Notary's Minutes.

### Quorum and Decision Making

1. A GMS can be held if it is attended by Shareholders representing at least 51% (fifty-one percent) of the total number of shares with voting rights present or represented unless the laws and/or Articles of Association of the Company stipulate otherwise;
2. In the event that a quorum is not reached, a second invitation for GMS may be held:
  - a. The second invitation shall state that the first GMS was held and did not reach a quorum;
  - b. The second invitation shall be made no later than 7 (seven) days before the GMS is held (not including the date of the invitation and the date of the GMS);
  - c. The second GMS is held no sooner than 10 (ten) days and no later than 21 (twenty-one) days from the first GMS;
  - d. The second GMS is valid and has the right to make binding decisions if it is attended by Shareholders who represent at least 50% (fifty percent) with voting rights present or represented unless the laws and/or the Company's Articles of Association determine otherwise;
  - e. In the event that the quorum for the second GMS is not reached, then at the request of the Company, the quorum is determined by the Chairperson of the District Court whose jurisdiction covers the domicile of the Company.
3. Shareholders can be represented by other Shareholders or other people with a power of attorney;
4. The Chairperson of the GMS has the right to request that the power of attorney to represent the Shareholders be



- pada waktu RUPS diadakan;
5. Dalam RUPS, tiap saham memberikan hak kepada pemiliknya untuk mengeluarkan 1 (satu) suara;
  6. Pemungutan suara mengenai diri orang dilakukan dengan surat tertutup yang tidak ditandatangani dan mengenai hal lain secara lisan, kecuali apabila ketua RUPS menentukan lain tanpa adanya keberatan dari para Pemegang Saham yang hadir dalam RUPS;
  7. Suara blangko atau suara yang dianggap tidak sah dianggap tidak ada dan tidak dihitung dalam menentukan jumlah suara yang dikeluarkan dalam RUPS;
  8. Keputusan dalam RUPS diambil berdasarkan musyawarah untuk mufakat;
  9. Jika keputusan berdasarkan musyawarah untuk mufakat tidak tercapai, keputusan adalah sah jika disetujui lebih dari  $\frac{1}{2}$  (satu per dua) dari jumlah suara yang dikeluarkan kecuali apabila ditentukan lain dalam Anggaran Dasar;
  10. Apabila suara yang setuju dan tidak setuju sama banyaknya, maka usulan yang bersangkutan dianggap ditolak, kecuali mengenai diri orang akan dilakukan undian secara tertutup;
  11. Pemegang Saham juga dapat mengambil keputusan yang sah tanpa mengadakan RUPS secara fisik, dengan ketentuan semua Pemegang Saham telah diberi tahu secara tertulis dan semua Pemegang Saham memberikan persetujuan mengenai usulan yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara demikian memiliki kekuatan yang sama dengan keputusan yang diambil dengan sah pada RUPS;
  12. Transaksi-transaksi berikut harus mendapat persetujuan dari RUPS yang dihadiri oleh sekurang-kurangnya  $\frac{3}{4}$  (tiga perempat) bagian dari jumlah seluruh saham yang telah dikeluarkan Perseroan dengan hak suara yang sah dan disetujui oleh sekurang-kurangnya  $\frac{3}{4}$  (tiga perempat) bagian dari jumlah seluruh suara tersebut:
    - a. Pengalihan, pelepasan hak atau menjadikan jaminan hutang seluruh atau sebagian besar harta kekayaan Perseroan baik dalam 1 (satu) transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain;
    - b. Pembubaran dan likuidasi Perseroan;
    - c. Peleburan, penggabungan dan pengambilalihan.
  13. Perubahan Anggaran Dasar ditetapkan oleh RUPS yang dihadiri oleh Pemegang Saham yang mewakili paling sedikit  $\frac{2}{3}$  (dua pertiga) bagian dari jumlah seluruh
- shown to him/her at the time the GMS is held;
5. In the GMS, each share gives the owner the right to cast 1 (one) vote;
  6. Voting on individuals is carried out in a closed letter that is not signed and regarding other matters orally unless the chairperson of the GMS determines otherwise without any objection from the Shareholders present at the GMS;
  7. Blank votes or votes deemed invalid are deemed absent and are not counted in determining the total votes cast at the GMS;
  8. Decisions in the GMS are taken based on deliberation to reach a consensus;
  9. If a decision based on deliberation to reach a consensus is not reached, the decision is valid if it is approved by more than  $\frac{1}{2}$  (half) of the total votes cast unless otherwise specified in the Articles of Association;
  10. In the event of an equal number of agreeing and disagreeing votes, then the proposal in question is considered rejected, except concerning an individual, a closed draw will be carried out;
  11. Shareholders can also make valid decisions without holding a physical GMS, provided that all Shareholders have been notified in writing and all Shareholders give their approval regarding the proposal submitted in writing and sign the agreement. Decisions taken in this way have the same power as decisions taken legally at the GMS;
  12. The following transactions shall obtain approval from the GMS which is attended by at least  $\frac{3}{4}$  (three quarters) of the total number of shares issued by the Company with valid voting rights and approved by at least  $\frac{3}{4}$  (three quarters) part of the total number of votes:
    - a. Transfer, release of rights or make debt guarantees of all or most of the Company's assets either in 1 (one) transaction or several transactions that are independent or related to one another;
    - b. Dissolution and liquidation of the Company;
    - c. Consolidation, merger and acquisition.
  13. Amendments to the Articles of Association are determined by a GMS attended by Shareholders representing at least  $\frac{2}{3}$  (two-thirds) of the total

saham yang telah dikeluarkan Perseroan dengan hak suara yang sah dan keputusan disetujui oleh paling sedikit 2/3 (dua pertiga) bagian dari jumlah suara tersebut;

14. Perubahan Anggaran Dasar harus dibuat dengan Akta Notaris dan dalam Bahasa Indonesia;
15. Apabila rapat perubahan Anggaran Dasar tidak mencapai kuorum yang ditentukan, maka paling cepat 10 (sepuluh) hari dan paling lambat 21 (dua puluh satu) hari setelah rapat pertama dapat diselenggarakan rapat kedua dengan syarat dan acara yang sama seperti yang diperlukan untuk rapat pertama, kecuali mengenai jangka waktu panggilan harus dilakukan paling lambat 7 (tujuh) hari sebelum RUPS kedua tersebut, tidak termasuk tanggal panggilan dan tanggal RUPS dan keputusan disetujui oleh suara terbanyak biasa dari jumlah suara yang dikeluarkan dengan sah dalam rapat.

### RUPS Tahunan dan RUPS Luar Biasa

Pelaksanaan RUPS Perusahaan mengacu pada Anggaran Dasar Perseroan dan UU No. 40 tahun 2007 tentang Perseroan Terbatas. RUPS Perseroan terdiri dari RUPS Tahunan dan RUPS Luar Biasa (RUPSLB). Baik RUPS Tahunan dan RUPSLB memiliki wewenang tertinggi dalam struktur tata kelola perusahaan dan juga merupakan forum utama bagi Pemegang Saham untuk menggunakan hak dan wewenangnya terhadap Manajemen.

#### RUPS Tahunan (RUPST)

1. RUPS Tahunan diselenggarakan setiap tahun, yang meliputi persetujuan Rencana Kerja dan Anggaran Perusahaan (RKAP) dan pengesahan Laporan Tahunan (*audited*):
  - a. RUPS Tahunan untuk menyetujui Laporan Tahunan dan untuk memeriksa kinerja dari tahun buku yang lalu. Tujuan utamanya adalah untuk memberikan persetujuan dan membebaskan Dewan Komisaris dan Direksi atas tanggung jawab kinerja tahun buku yang lalu;
  - b. Diselenggarakan paling lambat dalam bulan Juni setelah penutupan tahun buku yang bersangkutan;
  - c. Direksi akan menyampaikan laporan tahunan, usulan penggunaan laba bersih perseroan dan hal-hal lain yang perlu mendapat persetujuan RUPS untuk kepentingan Perseroan;
  - d. RUPS Tahunan untuk menyetujui Rencana Kerja dan Anggaran Perseroan diadakan paling lambat 30

number of shares issued by the Company with valid voting rights and resolutions approved by at least 2/3 (two-thirds) part of the total votes;

14. Amendments to the Articles of Association must be made by a Notary Deed and in Indonesian language;
15. In the event that the meeting on amendments to the Articles of Association does not reach the quorum specified, then no later than 10 (ten) days and no later than 21 (twenty-one) days after the first meeting a second meeting may be held with the same terms and procedures as required for the first meeting, except regarding the period of invitation, it must be made no later than 7 (seven) days before the second GMS, excluding the date of the invitation and the date of the GMS and the resolution approved by an ordinary majority of the number of votes validly cast at the meeting.

### Annual GMS and Extraordinary GMS

The Company holds a GMS pursuant to its Articles of Association and Law No. 40 of 2007 on Limited Liability Companies. The Company's GMS consists of the Annual GMS and the Extraordinary GMS (EGMS) in which both have the highest authority in the corporate governance structure and serve as the main forum for Shareholders to exercise their rights and authority over Management.

#### Annual General Meeting of Shareholders (AGMS)

1. The Annual GMS is held every year, which includes approval of the Company's Work Plan and Budget (RKAP) and ratification of the Annual Report (*audited*):
  - a. Annual GMS to approve the Annual Report and to review the performance of the previous fiscal year. The main purpose is to provide approval and release the Board of Commissioners and Directors from the responsibility of the performance of the previous fiscal year;
  - b. Held no later than June after the close of the relevant fiscal year;
  - c. The Board of Directors will submit an annual report, proposals for the use of the company's net profit and other matters that require the approval of the GMS for the benefit of the Company;
  - d. The Annual GMS to approve the Company's Work Plan and Budget shall be held no later than 30





- (tiga puluh) hari setelah tahun anggaran berjalan;
- e. Usulan RKAP harus diselesaikan selambat-lambatnya 60 (enam puluh) hari sebelum tahun buku yang baru mulai berlaku.
2. Laporan Tahunan dan RKAP harus sudah tersedia paling lambat 14 (empat belas) hari sebelum RUPS Tahunan.
  3. Tambahan acara dapat diusulkan oleh Pemegang Saham jika diwakili sekurang-kurangnya 1/10 (satu per sepuluh) bagian dari jumlah seluruh saham yang telah dikeluarkan Perseroan dengan hak suara yang sah, dengan ketentuan bahwa usulan itu harus sudah diterima oleh Direksi sebelum RUPS Tahunan dan dengan memperhatikan ketentuan kuorum dan keputusan RUPS yang berlaku.
  4. Jika sampai batas waktu yang ditentukan RKAP belum disahkan oleh RUPS Tahunan, maka RKAP tersebut dianggap sah untuk dilaksanakan sepanjang telah memenuhi ketentuan mengenai bentuk, isi dan tata cara penyusunan RKAP.
  5. Direksi dan/atau Dewan Komisaris bila Direksi berhalangan, wajib memanggil dan menyelenggarakan RUPS Tahunan dan bila ada permintaan tertulis dari satu atau lebih Pemegang Saham yang mewakili sekurang-kurangnya 1/10 (satu per sepuluh) dari jumlah seluruh saham yang telah dikeluarkan Perseroan dengan hak suara yang sah.
  6. Apabila Direksi dan/atau Dewan Komisaris lalai untuk menyelenggarakan RUPS Tahunan pada waktu yang telah ditentukan, maka Pemegang Saham berhak memanggil sendiri RUPS Tahunan atas biaya Perseroan setelah mendapat izin dari Ketua Pengadilan Negeri yang daerah hukumnya meliputi tempat kedudukan Perseroan.

#### RUPS Luar Biasa (RUPSLB)

1. RUPS Luar Biasa diadakan setiap saat oleh Direksi dan/atau Dewan Komisaris dan/atau Pemegang Saham bila dianggap perlu;
2. Jika Direksi dan/atau Dewan Komisaris lalai untuk menyelenggarakan RUPS tersebut dalam waktu 30 (tiga puluh) hari setelah permintaan itu diterima, maka yang menandatangani surat permintaan itu berhak untuk memanggil sendiri RUPS tersebut atas biaya Perseroan, setelah mendapat izin dari Ketua Pengadilan Negeri yang daerah hukumnya meliputi tempat kedudukan Perseroan.

(thirty) days after the current budget year;

- e. The proposed RKAP must be completed no later than 60 (sixty) days before the new fiscal year begins.
2. The Annual Report and RKAP must be available no later than 14 (fourteen) days before the Annual GMS.
  3. Additional agenda items may be proposed by Shareholders if they are represented by at least 1/10 (one tenth) of the total number of shares issued by the Company with valid voting rights, with the provision that the proposal must have been received by the Board of Directors before the Annual GMS and with due regard to the quorum provisions and applicable GMS decisions.
  4. If the RKAP has not been ratified by the Annual GMS within the specified time limit, then the RKAP is considered valid to be implemented as long as it complies with the provisions regarding the form, content and procedures for preparing the RKAP.
  5. If the Board of Directors is absent, the Board of Directors and/or Board of Commissioners must call and hold an Annual GMS and if there is a written request from one or more Shareholders representing at least 1/10 (one tenth) of the total shares issued by the Company with rights valid vote.
  6. If the Board of Directors and/or Board of Commissioners neglects to hold the GMS at a predetermined time, the Shareholders have the right to call the Annual GMS themselves at the expense of the Company after obtaining permission from the Chair of the District Court whose jurisdiction covers the Company's domicile.

#### Extraordinary General Meeting of Shareholders (EGMS)

1. An Extraordinary GMS is held at any time by the Board of Directors and/or Board of Commissioners and/or Shareholders if deemed necessary;
2. If the Board of Directors and/or Board of Commissioners neglects to call the GMS at a predetermined time, the Shareholders have the right to call the Annual GMS themselves at the expense of the Company after obtaining permission from the Chair of the District Court whose jurisdiction covers the Company's domicile.

## RUPS Tahun 2024

Di tahun 2024, Perseroan melakukan 1 (satu) kali RUPS Tahunan Tahun Buku 2023 secara sirkuler dan 3 (tiga) kali RUPS Luar Biasa, yang dilaksanakan secara sirkuler, dan dihadiri oleh seluruh anggota Dewan Komisaris maupun Direksi.

## AGMS In 2024

In 2024, the Company held 1 (one) Annual GMS for the 2023 Fiscal Year in a circular manner and 3 (three) Extraordinary GMS, which was held in a circular manner and attended by all members of the Board of Commissioners and the Board of Directors.

### Pelaksanaan RUPS 2024

### Implementation of 2024 GMS

| No | Keputusan Para Pemegang Saham / Shareholders Resolution                                                                                                                                                                                                                                                                                                                                                                | Pelaksanaan / Implementation                                             | Hasil / Result                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Keputusan Sirkuler Para Pemegang Saham di Luar Rapat Umum Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia ("Keputusan Sirkuler"). / Circular Shareholders Resolution Outside the General Meeting of Shareholders of PT Asuransi Jiwa Inhealth Indonesia ("Circular Resolution").                                                                                                                                    | Dilaksanakan pada tanggal 07 Juni 2024 / Held on June 07, 2024           | Akta Pernyataan Keputusan di Luar Rapat Umum Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 29 tanggal 11 Juni 2024. / Deed of Statement of Resolution Outside the General Meeting of Shareholders of PT Asuransi Jiwa Inhealth Indonesia Number 29 dated June 11, 2024.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2  | Keputusan Para Pemegang Saham di Luar Rapat Umum Pemegang Saham Untuk Menyelenggarakan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023 PT Asuransi Jiwa Inhealth Indonesia ("Keputusan Sirkuler"). / Shareholders Resolution Outside the General Meeting of Shareholders to Hold the Annual General Meeting of Shareholders for the 2023 Fiscal Year of PT Asuransi Jiwa Inhealth Indonesia ("Circular Resolution"). | Dilaksanakan pada tanggal 24 Juni 2024 / Held on June 24, 2024           | <ul style="list-style-type: none"> <li>Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 80 tanggal 25 Juni 2024. / Deed of Statement of Shareholders Resolution of PT Asuransi Jiwa Inhealth Indonesia number 80 dated June 25, 2024.</li> <li>Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 81 tanggal 25 Juni 2024. / Deed of Statement of Shareholders Resolution of PT Asuransi Jiwa Inhealth Indonesia number 81 dated June 25, 2024.</li> <li>Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 59 tanggal 19 September 2024. / Deed of Statement of Shareholders Resolution of PT Asuransi Jiwa Inhealth Indonesia number 59 dated September 19, 2024.</li> </ul> |
| 3  | Keputusan Sirkuler Para Pemegang Saham di Luar Rapat Umum Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia ("Keputusan Sirkuler"). / Circular Shareholders Resolution Outside the General Meeting of Shareholders of PT Asuransi Jiwa Inhealth Indonesia ("Circular Resolution").                                                                                                                                    | Dilaksanakan pada tanggal 26 Juni 2024 / Held on June 26, 2024           | <ul style="list-style-type: none"> <li>Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 90 tanggal 26 Juni 2024. / Deed of Statement of Shareholders Resolution of PT Asuransi Jiwa Inhealth Indonesia number 90 dated June 26, 2024.</li> <li>Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 91 tanggal 26 Juni 2024. / Deed of Statement of Shareholders Resolution of PT Asuransi Jiwa Inhealth Indonesia number 91 dated June 26, 2024.</li> </ul>                                                                                                                                                                                                                                                          |
| 4  | Keputusan Sirkuler Para Pemegang Saham di Luar Rapat Umum Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia ("Keputusan Sirkuler"). / Circular Shareholders Resolution Outside the General Meeting of Shareholders of PT Asuransi Jiwa Inhealth Indonesia ("Circular Resolution").                                                                                                                                    | Dilaksanakan pada tanggal 26 September 2024 / Held on September 26, 2024 | Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 150 tanggal 23 Oktober 2024. / Deed of Statement of Shareholders Resolution of PT Asuransi Jiwa Inhealth Indonesia number 150 dated October 23, 2024.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

### Keputusan dan Realisasi RUPS 2024

Pelaksanaan RUPS Tahunan tahun buku 2023 dilaksanakan secara sirkuler dan ditandatangani oleh para pemegang saham pada tanggal 24 Juni 2024.

### 2024 AGMS Resolution and Realization

The implementation of the Annual GMS for the 2023 fiscal year was carried out circularly and signed by the shareholders on June 24, 2024.



## Agenda Rapat / Meeting Agenda

### Agenda 1

1. Berdasarkan Laporan Keuangan Konsolidasian Tahunan Perseroan per 31 Desember 2023 yang telah diaudit oleh Kantor Akuntan Publik Purwanto, Sungkoro & Surja (*a member firm of Ernst & Young Global Limited*), dengan opini "menyajikan secara wajar, dalam semua hal yang material" sebagaimana dinyatakan dalam laporan Nomor 00017/2.1032/AU.1/08/1681-1/1/2024 tanggal 19 Januari 2024 yang ditandatangani oleh Auditor Christophorus Alvin Kossim. / Based on the Company's Annual Consolidated Financial Statements as of December 31, 2023, which has been audited by Public Accounting Firm Purwanto, Sungkoro & Surja (*a member firm of Ernst & Young Global Limited*), with the opinion of "presented fairly, in all material respects" as stated in report No. 00017/2.1032/AU.1/08/1681-1/1/2024 dated January 19, 2024, which was signed by Auditor Christophorus Alvin Kossim.
2. Dalam hubungannya dengan Laporan Keuangan Konsolidasian yang dimaksudkan, Direksi juga telah menyampaikan secara rinci dan wajar tentang keadaan dan jalannya Perseroan selama tahun buku 2023 dalam Laporan Tahunan Perseroan dengan rincian sebagaimana terlampir dalam Lampiran 1 Keputusan Sirkuler ini. / In connection with the intended Consolidated Financial Statements, the Board of Directors has also provided detailed and reasonable information about the condition and operations of the Company throughout the 2023 fiscal year in the Company's Annual Report with details as attached in Attachment 1 to this Circular Resolution.
3. Dewan Komisaris telah menyampaikan Laporan Tugas Pengawasan Dewan Komisaris tentang keadaan dan jalannya Perseroan selama tahun buku 2023 dengan rincian sebagaimana terlampir dalam Lampiran 1 Keputusan Sirkuler ini. / The Board of Commissioners has submitted a Report on the Supervisory Duties of the Board of Commissioners regarding the condition and management of the Company during the 2023 fiscal year with details as attached in Attachment 1 to this Circular Resolution.

### Agenda 2

1. Bahwa Perseroan telah memenuhi cadangan umum sebagaimana ditetapkan oleh Undang-Undang Perseroan Terbatas (UUPT), yakni minimum 20% (dua puluh persen) dari modal ditempatkan dan disetor Perseroan atau sebesar Rp 200.000.000.000,- (dua ratus miliar Rupiah). / Whereas the Company has fulfilled the general reserves as stipulated in the Limited Liability Company Law, namely a minimum of 20% (twenty percent) of the Company's issued and paid up capital or Rp200,000,000,000 (two hundred billion Rupiah).
2. Berdasarkan Laporan Keuangan Konsolidasian Audited Perseroan tahun buku 2023, Perseroan mencatat laba bersih sebesar Rp174.833.158.950,- (seratus tujuh puluh empat miliar delapan ratus tiga puluh tiga juta seratus lima puluh delapan ribu sembilan ratus lima puluh Rupiah). / Based on the Company's Audited Consolidated Financial Statements for the 2023 fiscal year, the Company recorded a net income of Rp174,833,158,950 (one hundred and seventy four billion eight hundred and thirty three million one hundred and fifty eight thousand nine hundred and fifty Rupiah).
3. Sehubungan dengan rencana akuisisi dalam Perseroan, para Pemegang Saham terikat dalam suatu Perjanjian Pengikatan Jual Beli Saham yang salah satunya mensyaratkan tidak dilakukan pembagian dividen atas Laba Bersih Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. / In line with the Company's acquisition plan, the Shareholders were bound by a Share Sale and Purchase Agreement, one of which required that no dividends be distributed on the Company's Net Profit for the fiscal year ending on December 31, 2023.

### Agenda 3

1. Bahwa rekomendasi Dewan Komisaris Perseroan tentang penunjukan Kantor Akuntan Publik (KAP) dilakukan dengan memperhatikan hal-hal sebagai berikut: / Whereas the recommendation of the Company's Board of Commissioners regarding the appointment of a Public Accounting Firm (KAP) was carried out and taking into account the following matters:
  - a. KAP dan Akuntan Publik yang menjadi Signing Partner terdaftar di Otoritas Jasa Keuangan (OJK). / KAP and Public Accountants who become Signing Partners are registered with the Financial Services Authority (OJK).
  - b. Mempunyai izin praktik dari OJK yang masih berlaku. / Has a valid practice permit from the OJK.
  - c. Termasuk KAP kategori "Big Four". / Included in the "Big Four" category.
2. Bahwa sebagaimana dinyatakan dalam surat Komite Audit Perseroan Nomor 02/KA.AJII/0324 tanggal 07 Maret 2024 perihal Rekomendasi Komite Audit dalam Penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk Audit Laporan Keuangan Konsolidasian Perseroan Tahun Buku 2024, telah direkomendasi Kantor Akuntan Publik Purwanto, Sungkoro dan Surja (*a member firm of Ernst & Young Global Limited*) dan Akuntan Publik dengan nama Christophorus Alvin Kossim dengan nomor registrasi Akuntan Publik Nomor AP.1681 dan Nomor Surat Tanda Terdaftar OJK Nomor STTD.AP-30/NB.122/2020 untuk melaksanakan jasa audit atas informasi keuangan historis Perseroan. / Whereas as stated in the Company's Audit Committee letter No. 02/KA.AJII/0324 dated March 7, 2024, on the Audit Committee's Recommendations for the Appointment of Public Accountants and/or Public Accounting Firms for the Audit of Company Financial Statements for the 2024 Fiscal Year, the Purwanto, Sungkoro and Surja Public Accounting Firm (*a member firm of Ernst & Young Global Limited*) and a Public Accountant with the name Christophorus Alvin Kossim with Public Accountant registration No. AP.1681 and OJK Registration Certificate No. STTD.AP-30/NB.122/2020 have been recommended to provide audit services for the Company's historical financial information.

3. Bahwa rekomendasi dengan mempertimbangkan data historis penunjukan Kantor Akuntan Publik (KAP) selama 5 (lima) tahun terakhir sebagai berikut: / Whereas the recommendations taking into account historical data on the appointment of Public Accounting Firms (KAP) for the last 5 (five) years are as follows:

| Tahun Buku<br>/ Fiscal Year | Kantor Akuntan Publik /<br>Public Accounting Firm                      | Akuntan Publik / Public Accountant                |
|-----------------------------|------------------------------------------------------------------------|---------------------------------------------------|
| 2019                        | Purwantonono, Sungkoro dan Surja /<br>Purwantonono, Sungkoro and Surja | Yasir                                             |
| 2020                        | Purwantonono, Sungkoro dan Surja /<br>Purwantonono, Sungkoro and Surja | Yovita                                            |
| 2021                        | Purwantonono, Sungkoro dan Surja /<br>Purwantonono, Sungkoro and Surja | Yasir/Muhammad Kurniawan*)                        |
| 2022                        | Purwantonono, Sungkoro dan Surja /<br>Purwantonono, Sungkoro and Surja | Muhammad Kurniawan                                |
| 2023                        | Purwantonono, Sungkoro dan Surja /<br>Purwantonono, Sungkoro and Surja | Muhammad Kurniawan/ Christophorus Alvin Kossim**) |

\*) Berdasarkan Surat Dewan Komisaris kepada Para Pemegang Saham melalui surat Nomor S-06/AJII/KOM/0322 tanggal 25 Maret 2022 perihal Laporan Perubahan Akuntan Publik dalam rangka audit atas informasi keuangan historis tahun 2021 diinformasikan bahwa Yasir sebagai Akuntan Publik digantikan oleh Muhammad Kurniawan. / Based on the Board of Commissioners' Letter to Shareholders via letter No. S-06/AJII/KOM/0322 dated March 25, 2022, on the Report on Changes to Public Accountants in the context of auditing historical financial information for 2021, it was informed that Yasir as Public Accountant was replaced by Muhammad Kurniawan.

\*\*) Berdasarkan Surat Dewan Komisaris kepada Para Pemegang Saham melalui surat Nomor S-18/AJII/KOM/0823 tanggal 31 Agustus 2023 perihal Laporan Perubahan Akuntan Publik dalam rangka audit atas informasi keuangan historis tahun 2023 diinformasikan bahwa Muhammad Kurniawan sebagai Akuntan Publik digantikan oleh Christophorus Alvin Kossim. / Based on the Board of Commissioners' Letter to Shareholders via letter No. S-18/AJII/KOM/0823 dated August 31, 2023, on the Report on Changes to Public Accountants in the context of auditing historical financial information for 2023, it was informed that Muhammad Kurniawan as Public Accountant was replaced by Christophorus Alvin Kossim.

4. Bahwa Dewan Komisaris sebagaimana dinyatakan dalam surat Nomor: 05/KOM/0324 tanggal 08 Maret 2024 perihal Usulan Penunjukan Akuntan Publik untuk Audit Laporan Keuangan Perusahaan Tahun Buku 2024 telah menyetujui Kantor Akuntan Publik Purwantonono, Sungkoro dan Surja (a member firm of Ernst & Young Global Limited) dan Akuntan Publik dengan nama Christophorus Alvin Kossim dengan nomor registrasi Akuntan Publik AP.1681 dan Nomor Surat Tanda Terdaftar OJK Nomor STTD.AP-30/NB.122/2020 untuk memberikan jasa audit atas informasi keuangan historis Perseroan. / Whereas the Board of Commissioners as stated in letter No. 05/KOM/0324 dated March 8, 2024, on Approval of the Procurement of Audit Services for the Financial Statements of PT Asuransi Jiwa Inhealth Indonesia for the 2023 Fiscal Year has approved Public Accounting Firm Purwantonono, Sungkoro and Surja (a member firm of Ernst & Young Global Limited) and Public Accountant with the name Christophorus Alvin Kossim with Public Accountant registration No. AP.1681 and OJK Registration Certificate No. STTD.AP-30/NB.122/2020 to provide audit services for the Company's historical financial information.

5. Bahwa honorarium dan persyaratan lainnya dari Kantor Akuntan Publik (KAP) dan Akuntan Publik (AP) yang memberikan jasa audit atas informasi keuangan historis Perseroan masih dalam pembahasan di Perseroan. / Whereas the honorarium and other requirements of the Public Accounting Firm (KAP) and Public Accountants (AP) which provided audit services for the Company's historical financial information were still being discussed at the Company.



#### Agenda 4

1. Bahwa Perseroan menunjukkan kinerja yang baik sebagaimana tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian Audited Perseroan. Selanjutnya berdasarkan penilaian PT Pemeringkat Efek Indonesia (Pefindo) tahun buku 2023 dengan mempertahankan rating "Double A: (Stable Outlook)" Perusahaan asuransi dengan peringkat "idAA" yang artinya memiliki karakteristik keamanan Keuangan yang sangat kuat dibandingkan Perusahaan asuransi lainnya di Indonesia. / Whereas the Company shows good performance as reflected in the Company's Annual Report and Audited Consolidated Financial Statements. Furthermore, based on the assessment of PT Pemeringkat Efek Indonesia (Pefindo) for the 2022 fiscal year by maintaining a "Double A: (Stable Outlook)" insurance company rating with an "idAA" rating, which means it has very strong financial security characteristics compared to other insurance companies in Indonesia.
2. Bahwa Perseroan telah menerapkan Good Corporate Governance untuk kinerja tahun buku 2022 yang secara konkrit dibuktikan dengan diraihnya skor Corporate Governance Perception Index (CGPI) di tahun 2023 dengan nilai 84,04 dengan kategori "Perusahaan Terpercaya". / Whereas the Company has implemented Good Corporate Governance for the performance of the 2022 fiscal year which is concretely proven by achieving a Corporate Governance Perception Index (CGPI) score in 2023 with a value of 84.04 in the "Trusted Company" category.
3. Bahwa kinerja pengurus Perseroan periode tahun buku 2023 telah memenuhi dari target yang telah ditetapkan oleh Pemegang Saham mayoritas serta keterlibatan aktif Dewan Komisaris dalam melakukan pengawasan serta memberikan nasihat kepada Direksi Perseroan. / Whereas the performance of the Company's management for the 2023 fiscal year period has exceeded the target set by the majority shareholders as well as the active involvement of the Board of Commissioners in carrying out supervision and providing advice to the Company's Board of Directors.
4. Pelaksanaan remunerasi bagi Dewan Komisaris dan Direksi dilakukan melalui Komite Remunerasi dan Nominasi dan secara berkesinambungan memperhatikan *annual salary survey* pada industri sejenis yang dilaksanakan oleh lembaga survei independen yang kompeten. / Implementation of remuneration for the Board of Commissioners and Board of Directors is carried out through the Remuneration and Nomination Committee and continuously pays attention to annual salary surveys in similar industries carried out by competent independent survey institutions.
5. Bahwa penetapan besaran Tantiem, gaji/honorarium, fasilitas, benefit dan tunjangan lainnya bagi Direksi dan Dewan Komisaris Perseroan perlu dilakukan pembahasan terlebih dahulu dengan BANK MANDIRI sebagai Pemegang Saham mayoritas Perseroan. / Whereas the determination of the amount of Tantiem, salary/honorarium, facilities, benefits and other allowances for the Board of Directors and Board of Commissioners of the Company needs to be discussed first with BANK MANDIRI as the majority shareholder of the Company.

#### Agenda 5

1. Bahwa berdasarkan Keputusan Para Pemegang Saham Di Luar Rapat Umum Pemegang Saham Untuk Menyelenggarakan Rapat Umum Pemegang Saham Tahunan PT Asuransi Jiwa Inhealth Indonesia Tahun Buku 2020 tanggal 30 April 2021, bahwa masa jabatan Nyonya Prastoeti Soewondo sebagai Komisaris Independen untuk 1 periode masa jabatan berakhir pada saat penutupan RUPST yang ke-3 (tiga) sejak pengangkatannya yang diselenggarakan pada tahun 2024. / Whereas based on the Shareholders Resolution Outside the General Meeting of Shareholders to Hold the Annual General Meeting of Shareholders of PT Asuransi Jiwa Inhealth Indonesia for the 2020 Fiscal Year dated April 30, 2021, that the term of office of Mrs. Prastoeti Soewondo as an Independent Commissioner for 1 term of office ended at the closing of the 3rd (third) AGM since her appointment which was held in 2024.
2. Bahwa berdasarkan Keputusan Para Pemegang Saham di Luar Rapat Umum Pemegang Saham Untuk Menyelenggarakan Rapat Umum Pemegang Saham Tahunan PT Asuransi Jiwa Inhealth Indonesia Tahun Buku 2020 tanggal 30 April 2021, bahwa masa jabatan Tuan Bugi Riagandhy sebagai Direktur untuk 1 periode masa jabatan berakhir pada saat penutupan RUPST yang ke-3 (tiga) sejak pengangkatannya yang diselenggarakan pada tahun 2024. / Whereas based on the Shareholders Resolution Outside the General Meeting of Shareholders to Hold the Annual General Meeting of Shareholders of PT Asuransi Jiwa Inhealth Indonesia for the 2020 Fiscal Year dated April 30, 2021, that the term of office of Mr. Bugi Riagandhy as a Director for 1 term of office ended at the closing of the 3rd (third) AGM since his appointment which was held in 2024.
3. Bahwa berdasarkan surat BANK MANDIRI Nomor CBG/1913/2023 tanggal 4 Desember 2023 perihal Perubahan Susunan Pengurus PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth"), telah disampaikan tentang usulan untuk memberhentikan dengan hormat Ibu Fathema Djan dari jabatannya sebagai Komisaris Independen Perseroan dan menetapkan Bapak Bambang Widiyanto sebagai Calon Komisaris Independen Perseroan. / Whereas based on the letter of BANK MANDIRI Number CBG/1913/2023 dated December 4, 2023, on Changes in the Composition of the Management of PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth"), has submitted a proposal to honorably dismiss Ms. Fathema Djan from her position as the Company's Independent Commissioner and to appoint Mr. Bambang Widiyanto as the Company's Independent Commissioner Candidate.

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| <p><b>Jumlah Pemegang Saham yang Bertanya</b><br/>/ Total Shareholders Asking Questions</p> | <p>4. Bahwa pemberhentian dengan hormat atas Ibu Fathema Djan sebagai Komisaris Independen Perseroan telah disampaikan Perseroan kepada Ibu Fathema Djan, dan untuk itu Ibu Fathema Djan menyatakan menghormati dan menerima keputusan pemberhentian dengan hormat sebagai Komisaris Independen Perseroan sebagaimana dinyatakan dalam suratnya tertanggal 11 Desember 2023 yang pada pokoknya menyatakan tidak keberatan atas pemberhentian dengan hormat selaku Komisaris Independen Perseroan. / Whereas the Company has conveyed the honorable dismissal of Ms. Fathema Djan as the Company's Independent Commissioner to Ms. Fathema Djan, and for that reason, Ms. Fathema Djan has stated that she respected and accepted the decision to honorably dismiss her as the Company's Independent Commissioner as stated in her letter dated December 11, 2023, which essentially stated that she had no objection to her honorable dismissal as the Company's Independent Commissioner.</p> <p>5. Bahwa penetapan Bapak Bambang Widiyanto sebagai Calon Komisaris Independen Perseroan telah mendapatkan persetujuan penilaian kemampuan dan kepatutan (fit and proper test) OJK berdasarkan Keputusan Dewan Komisiner OJK No. KEP-165/PD.02/2024 tanggal 5 April 2024 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Bambang Widiyanto selaku Calon Komisaris Independen PT Asuransi Jiwa Inhealth Indonesia. / Whereas the appointment of Mr. Bambang Widiyanto as the Company's Independent Commissioner Candidate has received approval from the OJK's fit and proper test based on the OJK Board of Commissioners Decree No. KEP-165/PD.02/2024 dated April 5, 2024, on the Fit and Proper Assessment Results of Mr. Bambang Widiyanto as Independent Commissioner Candidate of PT Asuransi Jiwa Inhealth Indonesia.</p> <p>6. Bahwa Perseroan telah menerima Surat Pengunduran diri Tuan Bugi Riagandhy pada tanggal 29 April 2024 dan berlaku efektif sejak tanggal 30 Mei 2024. / Whereas the Company has received the Resignation Letter of Mr. Bugi Riagandhy on April 29, 2024, and was effective since May 30, 2024.</p> <p>7. Bahwa berdasarkan surat BANK MANDIRI Nomor CBG/876/2024 tanggal 21 Juni 2024 perihal Nominasi Perubahan Susunan Pengurus PT Asuransi Jiwa Inhealth Indonesia ("Perseroan"), telah disampaikan tentang usulan untuk tidak memperpanjang masa jabatan Ibu Prastoeti Soewondo sebagai Komisaris Independen Perseroan, menyetujui pengangkatan Bapak M D Abrory Djabbar sebagai Komisaris Independen Perseroan, menyetujui pengunduran diri Bapak Bugi Riagandhy sebagai Direktur Perseroan, serta menyetujui pengangkatan Ibu Tisye Diah Retnojati sebagai Direktur Perseroan. / Whereas based on the letter of BANK MANDIRI Number CBG/876/2024 dated June 21, 2024, on the Nomination of Changes in the Composition of the Management of PT Asuransi Jiwa Inhealth Indonesia ("Company"), a proposal has been submitted not to extend the term of office of Mrs. Prastoeti Soewondo as the Company's Independent Commissioner, to approve the appointment of Mr. M D Abrory Djabbar as the Company's Independent Commissioner, to approve the resignation of Mr. Bugi Riagandhy as the Company's Director, and to approve the appointment of Mrs. Tisye Diah Retnojati as the Company's Director.</p> <p>Para pemegang Saham setuju 100% (seratus) persen secara bulat atas Keputusan tersebut. / The Shareholders agreed 100% (one hundred) percent unanimously to this Decision.</p> |
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## Keputusan Rapat / Meeting Resolutions

### Agenda 1

- Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 dan mengesahkan Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (EY), dengan opini **"menyajikan secara wajar, dalam semua hal yang material"** sebagaimana dinyatakan dalam laporan Nomor: **00017/2.1032/AU.1/08/1681-1/1/I/2024** tanggal **19 Januari 2024**. / Approved the Company's Annual Report including the Supervisory Duties Report of the Company's Board of Commissioners for the fiscal year ending on December 31, 2023, and validated the Company's Consolidated Financial Statements for the fiscal year ending on December 31, 2023, which has been audited by Public Accounting Firm Purwantono, Sungkoro & Surja (EY), with the opinion of "fairly presented, in all material respects" as stated in report No: 00017/2.1032/AU.1/08/1681-1/1/I/2024 dated January 19, 2024.
- Atas disetujuinya Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 serta disahkannya Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, maka Keputusan Sirkuler ini memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) terhadap seluruh anggota Direksi dan Dewan Komisaris sehubungan dengan pengurusan dan pengawasan Perseroan yang telah dijalankan, selama tahun buku yang berakhir pada tanggal 31 Desember 2023, sejauh tindakan tersebut bukan merupakan tindakan pidana dan tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. / Upon approval of the Company's Annual Report including the Supervisory Duties Report of the Company's Board of Commissioners for the fiscal year ending on December 31, 2023, and validation of the Company's Consolidated Financial Statements for the fiscal year ending on December 31, 2023, then this Circular Decree grants full release and discharge of responsibility (*volledig acquit et de charge*) for all members of the Board of Directors and Board of Commissioners in connection with the management and supervision of the Company that has been carried out, during the fiscal year ending on December 31, 2023, as long as the action does not constitute a criminal act and the action is reflected in the Annual Report and Consolidated Financial Statements for the fiscal year ending on December 31, 2023.
- Pembebasan dan pelunasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) juga diberikan kepada Tuan Fachmi Idris yang menjabat sebagai Komisaris Independen Perseroan sejak tanggal 1 Januari 2023 sampai dengan tanggal 16 Januari 2023. / Full release and discharge (*volledig acquit et de charge*) was also granted to Mr. Fachmi Idris who served as the Company's Independent Commissioner from January 1, 2023, to January 16, 2023.

### Agenda 2

- Menyetujui dan menetapkan penggunaan laba bersih Perseroan untuk tahun buku 2023 sebesar Rp174.833.158.950,- (seratus tujuh puluh empat miliar delapan ratus tiga puluh tiga juta seratus lima puluh delapan ribu sembilan ratus lima puluh Rupiah), yaitu sejumlah 100% dari laba bersih Perseroan ditetapkan sebagai laba ditahan Perseroan. / Approved and determined the use of the Company's net profit for the 2022 fiscal year amounting to Rp174,833,158,950 (one hundred and seventy four billion eight hundred and thirty three million one hundred and fifty eight thousand nine hundred and fifty Rupiah), namely 100% of the Company's net profit is designated as the Company's retained earnings.
- Memberikan wewenang dan kuasa kepada Direksi untuk mengatur tata cara alokasi laba bersih Perseroan tersebut di atas, sesuai dengan peraturan perundang-undangan yang berlaku. / Granted authority and power to the Board of Directors to regulate the procedures for allocating the Company's net profit as mentioned above, in accordance with applicable laws and regulations.

### Agenda 3

- Menetapkan Kantor Akuntan Publik Akuntan Publik Purwantono, Sungkoro dan Surja (a member firm of Ernst & Young Global Limited) dan Akuntan Publik Christophorus Alvin Kossim, untuk mengaudit Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024. / Appointed Public Accounting Firm Purwantono, Sungkoro and Surja (a member firm of Ernst & Young Global Limited) and Public Accountant Christophorus Alvin Kossim, to audit the Company's Consolidated Financial Statements for the fiscal year ending on December 31, 2024.
- Memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan honorarium dan persyaratan lainnya bagi Kantor Akuntan Publik dan Akuntan Publik tersebut, serta menetapkan Kantor Akuntan Publik dan/atau Akuntan Publik pengganti dalam hal Kantor Akuntan Publik Purwantono, Sungkoro dan Surja (a member firm of Ernst & Young Global Limited) dan/atau Akuntan Publik Christophorus Alvin Kossim, karena sebab apapun tidak dapat menyelesaikan proses audit Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024. Apabila terdapat pergantian Kantor Akuntan Publik dan/atau Akuntan Publik, Dewan Komisaris memberikan laporan ke Pemegang Saham. / Granted authority and power to the Board of Commissioners to determine the honorarium and other requirements for the Public Accounting Firm and Public Accountants, as well as appoint a replacement Public Accounting Firm and/or Public Accountant in the case of Public Accounting Firm Purwantono, Sungkoro and Surja (a member firm of Ernst & Young Global Limited) and/or Public Accountant Christophorus Alvin Kossim, for whatever reason are unable to complete the audit process of the Company's Consolidated Financial Statements for the fiscal year ending on December 31, 2024. If there is a change of Public Accounting Firm and/or Public Accountant, the Board of Commissioners shall provide report to Shareholders.

#### Agenda 4

Memberikan wewenang dan kuasa kepada Dewan Komisaris Perseroan dengan terlebih dahulu mendapat persetujuan Pemegang Saham Mayoritas PT Bank Mandiri (Persero) Tbk. untuk menetapkan: / Granted authority and power to the Company's Board of Commissioners by first obtaining approval from the Majority Shareholders of PT Bank Mandiri (Persero) Tbk. to determine:

1. Tantiem atas kinerja anggota Direksi dan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. / Tantiem for the performance of members of the Board of Directors and Board of Commissioners for the fiscal year ending on December 31, 2023.
2. Gaji anggota Direksi dan honorarium anggota Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2024. / Salaries for members of the Board of Directors and honorarium for members of the Board of Commissioners and provision of facilities, benefits and/or other allowances for the 2024 fiscal year.

#### Agenda 5

1. Menyetujui pemberhentian dengan hormat **Ibu Fathema Djan** sebagai **Komisaris Independen** Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini serta mengucapkan terima kasih atas jasa yang telah diberikan oleh yang bersangkutan selama menjabat sebagai Komisaris Independen Perseroan. / Approved the honorable dismissal of Mrs. Fathema Djan as the Company's Independent Commissioner effective as of the Date of this Circular Resolution and expressed gratitude for the services provided by the person concerned during her term of office as the Company's Independent Commissioner.
2. Menyetujui pengangkatan **Bapak Bambang Widiyanto** sebagai **Komisaris Independen** Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2027, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. / Approved the appointment of Mr. Bambang Widiyanto as the Company's Independent Commissioner effective as of the Date of this Circular Resolution and ending at the closing of the 3rd (third) Annual General Meeting of Shareholders since his appointment which will be held in 2027, without prejudice to the rights of the General Meeting of Shareholders to dismiss him at any time.
3. Menyetujui tidak memperpanjang masa jabatan **Ibu Prastoeti Soewondo** sebagai **Komisaris Independen** Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini serta mengucapkan terima kasih atas jasa yang telah diberikan oleh yang bersangkutan selama menjabat sebagai Komisaris Independen Perseroan. / Approved not to extend the term of office of Mrs. Prastoeti Soewondo as the Company's Independent Commissioner effective as of the Date of this Circular Resolution and expressed gratitude for the services provided by the person concerned during her term of office as the Company's Independent Commissioner.
4. Menyetujui pengangkatan **Bapak M D Abrory Djabbar** sebagai **Komisaris Independen** Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2027, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. / Approved the appointment of Mr. M D Abrory Djabbar as the Company's Independent Commissioner effective as of the Date of this Circular Resolution and ending at the closing of the 3rd (third) Annual General Meeting of Shareholders since his appointment which will be held in 2027, without prejudice to the rights of the General Meeting of Shareholders to dismiss him at any time.

Adapun penetapan pengangkatan **Bapak M D Abrory Djabbar** tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*). / The appointment of Mr. M D Abrory Djabbar above was effective after the person concerned received approval from the Financial Services Authority for the assessment of ability and propriety (*fit and proper test*).



5. Menyetujui pengunduran diri **Bapak Bugi Riagandhy** sebagai **Direktur** Perseroan terhitung efektif sejak tanggal 30 Mei 2024 serta mengucapkan terima kasih atas jasa yang telah diberikan oleh yang bersangkutan kepada Perseroan. / Approved the resignation of Mr. Bugi Riagandhy as the Company's Director effective as of May 30, 2024, and expressed gratitude for the services provided by the person concerned to the Company.

6. Menyetujui pengangkatan **Ibu Tisye Diah Retnojati** sebagai **Direktur** Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2027, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. / Approved the appointment of Mrs. Tisye Diah Retnojati as the Company's Director effective as of the Date of this Circular Resolution and ending at the closing of the 3rd (third) Annual General Meeting of Shareholders since his appointment which will be held in 2027, without prejudice to the rights of the General Meeting of Shareholders to dismiss him at any time.

Adapun penetapan pengangkatan **Ibu Tisye Diah Retnojati** tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*). / The appointment of Mrs. Tisye Diah Retnojati as mentioned above was effective after the person concerned received approval from the Financial Services Authority for the assessment of capability and propriety (*fit and proper test*).

7. Menyatakan bahwa sejak Tanggal Keputusan Sirkuler ini, maka susunan anggota Dewan Komisaris dan Direksi Perseroan menjadi sebagai berikut: / Declared that as of the date of this Circular Resolution, the composition of the members of the Board of Commissioners and Board of Directors of the Company is as follows:

**Dewan Komisaris / Board of Commissioners**

| No | Nama / Name         | Jabatan / Position                              |
|----|---------------------|-------------------------------------------------|
| 1  | Mochamad Rizaldi    | Komisaris Utama / President Commissioner        |
| 2  | Bambang Widianto    | Komisaris Independen / Independent Commissioner |
| 3  | M D Abrory Djabbar* | Komisaris Independen / Independent Commissioner |
| 4  | Hernando            | Komisaris / Commissioner                        |

**Direksi / Board of Directors**

| No | Nama / Name                | Jabatan / Position                          |
|----|----------------------------|---------------------------------------------|
| 1  | Budi Tua Arifin Tampubolon | Direktur Utama / President Director         |
| 2  | Tisye Diah Retnojati*      | Direktur / Director                         |
| 3  | Jenni Wihartini            | Direktur / Director                         |
| 4  | Rahmat Syukri              | Direktur / Director                         |
| 5  | Marihot H. Tambunan        | Direktur Kepatuhan / Director of Compliance |

\*) Efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*). / Effective after obtaining approval from the Financial Services Authority for the fit and proper test.

**Status**

Telah direalisasikan / Realized

**RUPSLB 2024**

**Pelaksanaan RUPS Luar Biasa Tahun 2024**

Di tahun 2024, Perseroan menyelenggarakan RUPSLB. Adapun tahapan pelaksanaan RUPS Luar Biasa Tahun 2024 tergambar dalam tabel berikut:

**2024 EGMS**

**Implementation of the 2023 Extraordinary GMS**

The Company held an EGMS in 2024. The stages of implementation of the 2024 Extraordinary GMS are depicted in the following table:

| Pelaksanaan / Implementation                                                                             | Hasil / Result                                                                                                                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| RUPS Luar Biasa dilaksanakan pada tanggal 07 Juni 2024 / The Extraordinary GMS was held on June 07, 2024 | Akta Pernyataan Keputusan Di Luar Rapat Umum Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 29 tanggal 11 Juni 2024. / Deed of Statement of Resolution Outside the General Meeting of Shareholders of PT Asuransi Jiwa Inhealth Indonesia Number 29 dated June 11, 2024. |

| Pelaksanaan / Implementation                                                                                        | Hasil / Result                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| RUPS Luar Biasa dilaksanakan pada tanggal 26 Juni 2024 / The Extraordinary GMS was held on June 26, 2024            | <ul style="list-style-type: none"> <li>Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 90 tanggal 26 Juni 2024. / Deed of Statement of Resolution Outside the General Meeting of Shareholders of PT Asuransi Jiwa Inhealth Indonesia Number 90 dated June 26, 2024.</li> <li>Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 91 tanggal 26 Juni 2024. / Deed of Statement of Resolution Outside the General Meeting of Shareholders of PT Asuransi Jiwa Inhealth Indonesia Number 91 dated June 26, 2024.</li> </ul> |
| RUPS Luar Biasa dilaksanakan pada tanggal 26 September 2024 / The Extraordinary GMS was held on September 26, 2024. | Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 150 tanggal 23 Oktober 2024. / Deed of Statement of Resolution Outside the General Meeting of Shareholders of PT Asuransi Jiwa Inhealth Indonesia Number 150 dated October 23, 2024.                                                                                                                                                                                                                                                                                                                         |

## Keputusan dan Realisasi RUPSLB 2024

Akta Pernyataan Keputusan di Luar Rapat Umum Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia No. 29 tanggal 11 Juni 2024.

## Decisions and Realization of the 2024 Extraordinary GMS

Deed of Statement of Resolution Outside the General Meeting of Shareholders of PT Asuransi Jiwa Inhealth Indonesia No. 29 dated June 11, 2024.

| Agenda Rapat / Meeting Agenda | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                               | <ol style="list-style-type: none"> <li>Bahwa berdasarkan surat BPUI kepada BANK MANDIRI Nomor 68/DIRBIS/BPUI/X/2023 dan kepada KIMIA FARMA Nomor 69/DIRBIS/BPUI/X/2023 keduanya tertanggal 4 Oktober 2023 perihal Penawaran Pelepasan 10% saham PT Asuransi Jiwa Inhealth Indonesia atas nama PT Bahana Pembinaan Usaha Indonesia (Persero), bahwa BPUI telah menawarkan penjualan 10% saham Perseroan kepada Pemegang Saham. / Whereas based on the letter from BPUI to BANK MANDIRI Number 68/DIRBIS/BPUI/X/2023 and to KIMIA FARMA Number 69/DIRBIS/BPUI/X/2023 both dated October 4, 2023, on the Offer to Divest 10% of PT Asuransi Jiwa Inhealth Indonesia's shares on behalf of PT Bahana Pembinaan Usaha Indonesia (Persero), that BPUI has offered to sell 10% of the Company's shares to Shareholders.</li> <li>Bahwa berdasarkan surat BANK MANDIRI kepada BPUI tertanggal 4 Desember 2023 Nomor: KES/1912/2023 perihal Surat Balasan Penawaran Pelepasan 10% Saham PT Asuransi Jiwa Inhealth Indonesia atas Nama PT Bahana Pembinaan Usaha Indonesia (Persero), BANK MANDIRI menyatakan tidak mengambil penawaran BPUI atas pelepasan 10% saham Perseroan. / Whereas based on the letter from BANK MANDIRI to BPUI dated December 4, 2023, Number: KES/1912/2023 on the Reply Letter to the Offer to Divest 10% of PT Asuransi Jiwa Inhealth Indonesia's shares on behalf of PT Bahana Pembinaan Usaha Indonesia (Persero), BANK MANDIRI stated that it did not accept BPUI's offer to divest 10% of the Company's shares.</li> <li>Bahwa berdasarkan surat KIMIA FARMA kepada BPUI tertanggal 13 November 2023 Nomor: 008/LP 000/13/XI/2023 perihal Tanggapan atas Surat Penawaran Pelepasan 10% Saham PT Asuransi Jiwa Inhealth Indonesia atas nama PT Bahana Pembinaan Usaha Indonesia (Persero), KIMIA FARMA menyatakan tidak mengambil penawaran BPUI atas pelepasan 10% saham Perseroan. / Whereas based on the letter from KIMIA FARMA to BPUI dated November 13, 2023, Number: 008/LP 000/13/XI/2023 on the Response to the Letter of Offer to Release 10% of PT Asuransi Jiwa Inhealth Indonesia Shares on behalf of PT Bahana Pembinaan Usaha Indonesia (Persero), KIMIA FARMA stated that it did not accept BPUI's offer to release 10% of the Company's shares.</li> <li>Bahwa telah dilaksanakan penandatanganan Perjanjian Indikatif Pemindahan Hak Atas Saham PT Asuransi Jiwa Inhealth Indonesia Milik Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia Kepada PT Asuransi Jiwa IFG ("Perjanjian Indikatif") untuk penjualan dan pembelian saham-saham yang diterbitkan oleh PT Asuransi Jiwa Inhealth Indonesia tertanggal 6 November 2023 antara BPUI dan PT Asuransi Jiwa IFG. / Whereas the signing of the Indicative Agreement for the Transfer of Rights to Shares of PT Asuransi Jiwa Inhealth Indonesia Owned by the Limited Liability Company (Persero) PT Bahana Pembinaan Usaha Indonesia to PT Asuransi Jiwa IFG ("Indicative Agreement") for the sale and purchase of shares issued by PT Asuransi Jiwa Inhealth Indonesia dated November 6, 2023, between BPUI and PT Asuransi Jiwa IFG has been carried out.</li> <li>Bahwa berdasarkan surat BPUI tertanggal 10 Oktober 2023 Nomor 71/DIRBIS/BPUI/X/2023 perihal Pemberitahuan Rencana Penjualan 10% Saham PT Asuransi Jiwa Inhealth Indonesia milik PT Bahana Pembinaan Usaha Indonesia (Persero), BPUI mengajukan permohonan kepada Perseroan untuk memproses pemenuhan persyaratan pemindahan hak atas saham sesuai ketentuan Anggaran Dasar Perseroan dan POJK. / Whereas based on the BPUI letter dated October 10, 2023, Number 71/DIRBIS/BPUI/X/2023 on the Notification of the Plan to Sell 10% of PT Asuransi Jiwa Inhealth Indonesia Shares owned by PT Bahana Pembinaan Usaha Indonesia (Persero), BPUI submitted an application to the Company to process the fulfillment of the requirements for the transfer of rights to shares in accordance with the provisions of the Company's Articles of Association and POJK.</li> </ol> |



| <div>Agenda Rapat /<br/>Meeting Agenda</div>                                         | <div><div><div>6. Bahwa berdasarkan Surat OJK tertanggal 30 Mei 2024 Nomor S-22/PD.02/2024 Perihal Persetujuan Perubahan Kepemilikan PT Asuransi Jiwa Inhealth Indonesia, OJK telah memberikan persetujuan rencana perubahan kepemilikan yang akan dilakukan melalui pengalihan kepemilikan saham dari BPUI kepada PT Asuransi Jiwa IFG. / Whereas based on the OJK Letter dated May 30, 2024, Number S-22/PD.02/2024 on the Approval of Changes in Ownership of PT Asuransi Jiwa Inhealth Indonesia, OJK has given approval for the plan to change ownership which would be carried out through the share ownership transfer from BPUI to PT Asuransi Jiwa IFG.</div><div>7. Bahwa berdasarkan surat Perseroan tertanggal 27 Mei 2024 Nomor 2814/AJII/DIREKSI/0524 perihal Usulan Agenda Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") Tentang Persetujuan Perubahan Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia ("Perseroan"), Perseroan mengajukan usulan RUPSLB mengenai perubahan pemegang saham dari BPUI kepada PT Asuransi Jiwa IFG. / Whereas based on the Company's letter dated May 27, 2024, Number 2814/AJII/DIREKSI/0524 on the Proposed Agenda for the Extraordinary General Meeting of Shareholders ("EGMS") regarding the Approval of Changes in Shareholders of PT Asuransi Jiwa Inhealth Indonesia ("Company"), the Company submitted a proposal for an EGMS concerning changes in shareholders from BPUI to PT Asuransi Jiwa IFG.</div><div>8. Bahwa berdasarkan surat Bank Mandiri tertanggal 4 Juni 2024 Nomor KES.ISM/GH.0140/2024 perihal Persetujuan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth") Tentang Perubahan Pemegang Saham, Bank Mandiri menyatakan menyetujui penyelenggaraan RUPSLB Mandiri Inhealth dengan agenda Perubahan Pemegang Saham. /Whereas based on Bank Mandiri's letter dated June 4, 2024, Number KES.ISM/GH.0140/2024 on the Approval of the Extraordinary General Meeting of Shareholders ("EGMS") of PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth") on Changes in Shareholders, Bank Mandiri stated that it approved the holding of the Mandiri Inhealth EGMS with the agenda of Changes in Shareholders.</div></div></div> |                                                                                                                                                                                                                                                                                                    |                                           |                             |   |                                |                                                                                                                                                                                                                                                                                                    |   |                     |                                                                                                                                                                                                                                                                                   |   |                      |                                                                                                                                                                                                                                                                                   |
|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-----------------------------|---|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>Jumlah Pemegang Saham yang Bertanya / Total Shareholders Asking Questions</div> | <div>Para pemegang Saham setuju 100% (seratus) persen secara bulat atas Keputusan tersebut. / The Shareholders approved 100% (one hundred) percent unanimously to this Decision.</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                    |                                           |                             |   |                                |                                                                                                                                                                                                                                                                                                    |   |                     |                                                                                                                                                                                                                                                                                   |   |                      |                                                                                                                                                                                                                                                                                   |
| <div>Keputusan Rapat / Meeting Resolutions</div>                                     | <div><div><div>1. Menyetujui pengalihan hak atas kepemilikan saham BPUI sejumlah 100.000 (seratus ribu) saham yang merupakan 10% (sepuluh persen) atau sebesar Rp100.000.000.000,00 (seratus miliar rupiah) dari modal ditempatkan dan disetor penuh dalam PT ASURANSI JIWA INHEALTH INDONESIA kepada PT ASURANSI JIWA IFG. / Approved the transfer of rights to ownership of BPUI shares amounting to 100,000 (one hundred thousand) shares constituting 10% (ten percent) or Rp100,000,000,000.00 (one hundred billion rupiah) of the issued and fully paid-up capital in PT ASURANSI JIWA INHEALTH INDONESIA to PT ASURANSI JIWA IFG.</div><div>2. Menyatakan bahwa sejak ditandatanganinya akta Perjanjian Jual Beli Saham, maka susunan Pemegang Saham Perseroan menjadi sebagai berikut: / Declared that as of the signing of the Share Sale and Purchase Agreement deed, the composition of the Company's Shareholders is as follows:</div></div></div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                    |                                           |                             |   |                                |                                                                                                                                                                                                                                                                                                    |   |                     |                                                                                                                                                                                                                                                                                   |   |                      |                                                                                                                                                                                                                                                                                   |
|                                                                                      | <table><tr><th>No.</th><th>Nama Pemegang Saham / Name of Shareholder</th><th>Jumlah Saham / Total Shares</th></tr><tr><td>1</td><td>PT Bank Mandiri (Persero) Tbk.</td><td>800.000 (delapan ratus ribu) saham atau merupakan 80% (delapan puluh persen) dari jumlah seluruh saham yang telah ditempatkan/disetor dalam Perseroan / 800,000 (eight hundred thousand) shares or 80% (eighty percent) of the total number of shares that have been placed/paid up in the Company</td></tr><tr><td>2</td><td>PT Kimia Farma Tbk.</td><td>100.000 (seratus ribu) saham atau merupakan 10% (sepuluh persen) dari jumlah seluruh saham yang telah ditempatkan/disetor dalam Perseroan / 100,000 (one hundred thousand) shares or 10% (ten percent) of the total number of shares that have been placed/paid up in the Company</td></tr><tr><td>3</td><td>PT Asuransi Jiwa IFG</td><td>100.000 (seratus ribu) saham atau merupakan 10% (sepuluh persen) dari jumlah seluruh saham yang telah ditempatkan/disetor dalam Perseroan / 100,000 (one hundred thousand) shares or 10% (ten percent) of the total number of shares that have been placed/paid up in the Company</td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | No.                                                                                                                                                                                                                                                                                                | Nama Pemegang Saham / Name of Shareholder | Jumlah Saham / Total Shares | 1 | PT Bank Mandiri (Persero) Tbk. | 800.000 (delapan ratus ribu) saham atau merupakan 80% (delapan puluh persen) dari jumlah seluruh saham yang telah ditempatkan/disetor dalam Perseroan / 800,000 (eight hundred thousand) shares or 80% (eighty percent) of the total number of shares that have been placed/paid up in the Company | 2 | PT Kimia Farma Tbk. | 100.000 (seratus ribu) saham atau merupakan 10% (sepuluh persen) dari jumlah seluruh saham yang telah ditempatkan/disetor dalam Perseroan / 100,000 (one hundred thousand) shares or 10% (ten percent) of the total number of shares that have been placed/paid up in the Company | 3 | PT Asuransi Jiwa IFG | 100.000 (seratus ribu) saham atau merupakan 10% (sepuluh persen) dari jumlah seluruh saham yang telah ditempatkan/disetor dalam Perseroan / 100,000 (one hundred thousand) shares or 10% (ten percent) of the total number of shares that have been placed/paid up in the Company |
| No.                                                                                  | Nama Pemegang Saham / Name of Shareholder                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Jumlah Saham / Total Shares                                                                                                                                                                                                                                                                        |                                           |                             |   |                                |                                                                                                                                                                                                                                                                                                    |   |                     |                                                                                                                                                                                                                                                                                   |   |                      |                                                                                                                                                                                                                                                                                   |
| 1                                                                                    | PT Bank Mandiri (Persero) Tbk.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 800.000 (delapan ratus ribu) saham atau merupakan 80% (delapan puluh persen) dari jumlah seluruh saham yang telah ditempatkan/disetor dalam Perseroan / 800,000 (eight hundred thousand) shares or 80% (eighty percent) of the total number of shares that have been placed/paid up in the Company |                                           |                             |   |                                |                                                                                                                                                                                                                                                                                                    |   |                     |                                                                                                                                                                                                                                                                                   |   |                      |                                                                                                                                                                                                                                                                                   |
| 2                                                                                    | PT Kimia Farma Tbk.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 100.000 (seratus ribu) saham atau merupakan 10% (sepuluh persen) dari jumlah seluruh saham yang telah ditempatkan/disetor dalam Perseroan / 100,000 (one hundred thousand) shares or 10% (ten percent) of the total number of shares that have been placed/paid up in the Company                  |                                           |                             |   |                                |                                                                                                                                                                                                                                                                                                    |   |                     |                                                                                                                                                                                                                                                                                   |   |                      |                                                                                                                                                                                                                                                                                   |
| 3                                                                                    | PT Asuransi Jiwa IFG                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 100.000 (seratus ribu) saham atau merupakan 10% (sepuluh persen) dari jumlah seluruh saham yang telah ditempatkan/disetor dalam Perseroan / 100,000 (one hundred thousand) shares or 10% (ten percent) of the total number of shares that have been placed/paid up in the Company                  |                                           |                             |   |                                |                                                                                                                                                                                                                                                                                                    |   |                     |                                                                                                                                                                                                                                                                                   |   |                      |                                                                                                                                                                                                                                                                                   |
| <div>Status</div>                                                                    | <div>Telah direalisasikan / Realized</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                    |                                           |                             |   |                                |                                                                                                                                                                                                                                                                                                    |   |                     |                                                                                                                                                                                                                                                                                   |   |                      |                                                                                                                                                                                                                                                                                   |

Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia No. 90 tanggal 26 Juni 2024 dan Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia No. 91 tanggal 26 Juni 2024.

Deed of Statement of Shareholders Resolution of PT Asuransi Jiwa Inhealth Indonesia No. 90 dated June 26, 2024, and Deed of Statement of Shareholders Resolution of PT Asuransi Jiwa Inhealth Indonesia No. 91 dated June 26, 2024.

## Agenda Rapat / Meeting Agenda

- Bahwa telah dilaksanakan penandatanganan Perjanjian Pengikatan Jual Beli Saham Pada PT Asuransi Jiwa Inhealth Indonesia tertanggal 7 Februari 2024 antara BANK MANDIRI, KIMIA FARMA, dan IFG LIFE. / Whereas the signing of the Share Sale and Purchase Agreement at PT Asuransi Jiwa Inhealth Indonesia dated February 7, 2024, between BANK MANDIRI, KIMIA FARMA, and IFG LIFE has been carried out.
- Bahwa Perseroan telah menyampaikan permohonan persetujuan kepada Otoritas Jasa Keuangan (untuk selanjutnya disebut "OJK") mengenai rencana adanya perubahan kepemilikan saham Perseroan melalui suratnya tertanggal 22 Februari 2024 Nomor: 1151/AJII/DIREKSI/0224 perihal Permohonan Persetujuan Perubahan Kepemilikan PT Asuransi Jiwa Inhealth Indonesia ("Perseroan") melalui Aplikasi SIJINGGA OJK. / Whereas the Company has submitted a request for approval to the Financial Services Authority (hereinafter referred to as "OJK") regarding the planned change in the Company's share ownership through its letter dated February 22, 2024, Number: 1151/AJII/DIREKSI/0224 on the Request for Approval of Changes in Ownership of PT Asuransi Jiwa Inhealth Indonesia ("Company") through the OJK SIJINGGA Application.
- Bahwa Perseroan telah menyampaikan permohonan persetujuan kepada OJK atas IFG LIFE menjadi pihak utama Pengendali, melalui suratnya tertanggal 22 Februari 2024 Nomor 1147/AJII/DIREKSI/0224 perihal Permohonan untuk Memperoleh Persetujuan Menjadi Pihak Utama Pada Perusahaan Perasuransian melalui Aplikasi SIJINGGA OJK. / Whereas the Company has submitted a request for approval to the OJK for IFG LIFE to become the main Controlling Party, through its letter dated February 22, 2024, Number 1147/AJII/DIREKSI/0224 on the Request to Obtain Approval to Become the Main Party in an Insurance Company through the OJK SIJINGGA Application.
- Bahwa Perseroan telah melakukan pengumuman rencana transaksi pengambilalihan 70% (tujuh puluh persen) saham dalam Perseroan, di harian Bisnis Indonesia dan Kontan, serta melalui surat elektronik kepada seluruh karyawan Perseroan pada tanggal 26 Februari 2024 ("Pengumuman"). / Whereas the Company has announced the plan for a 70% (seventy percent) share acquisition transaction in the Company, the Bisnis Indonesia and Kontan dailies, as well as via electronic mail to all employees of the Company on February 26, 2024 ("Announcement").
- Bahwa sampai dengan batas waktu 14 (empat belas) hari terhitung sejak tanggal Pengumuman, Direksi Perseroan tidak menerima keberatan apapun dari para kreditur, karyawan, maupun pihak ketiga mana pun atas rencana transaksi pengambilalihan 70% (tujuh puluh persen) saham dalam Perseroan sebagaimana ternyata dalam "Surat Konfirmasi Perseroan" nomor 1474.2/AJII/DIREKSI/0324 tanggal 12 Maret 2024 perihal Surat Konfirmasi Ketiadaan Keberatan dari Mitra Kerja atas Pengumuman Koran Terhadap Rencana Transaksi Pengambilalihan Saham di PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth"). / Whereas up to the time limit of 14 (fourteen) days from the Announcement date, the Company's Board of Directors has not received any objections from creditors, employees, or any third party on the planned transaction to acquire 70% (seventy percent) of shares in the Company as stated in the "Company's Confirmation Letter" number 1474.2/AJII/DIREKSI/0324 dated March 12, 2024, on the Confirmation Letter of No Objection from Business Partners on the Newspaper Announcement Regarding the Planned Transaction to Acquire Shares in PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth").
- Bahwa berdasarkan Pasal 3.1.5 Perjanjian Pengikatan Jual Beli Saham Pada PT Asuransi Jiwa Inhealth Indonesia, salah satu persyaratan pendahuluan yang harus dipenuhi adalah "Para Penjual telah membuat Perseroan untuk menyelenggarakan RUPS atau telah menandatangani suatu keputusan sirkuler sebagai pengganti RUPS untuk mendapatkan persetujuan dari para pemegang saham Perseroan atas (i) rencana Transaksi sesuai dengan ketentuan anggaran dasar Perseroan dan Undang-Undang yang berlaku, (ii) perubahan anggaran dasar, dan (iii) pengesampingan hak untuk membeli terlebih dahulu atau hak penolakan pertama sehubungan dengan pengalihan Saham yang Dijual." / Whereas based on Article 3.1.5 of the Share Sale and Purchase Agreement at PT Asuransi Jiwa Inhealth Indonesia, one of the preliminary requirements that must be met was "The Sellers have made the Company to hold a GMS or have signed a circular resolution in lieu of a GMS to obtain approval from the Company's shareholders for (i) the Transaction plan in accordance with the provisions of the Company's articles of association and applicable laws, (ii) changes to the articles of association, and (iii) waiver of the right to purchase first or the right of first refusal in connection with the transfer of Shares Sold."
- Bahwa berdasarkan Surat OJK Nomor S-15/D.05/2024 tertanggal 7 Juni 2024 Perihal Persetujuan Perubahan Kepemilikan PT Asuransi Jiwa Inhealth Indonesia, OJK telah memberikan persetujuan atas rencana perubahan kepemilikan saham Perseroan dari BANK MANDIRI dan KIMIA FARMA kepada IFG LIFE. / Whereas based on OJK Letter Number S-15/D.05/2024 dated June 7, 2024, on the Approval of Changes in Ownership of PT Asuransi Jiwa Inhealth Indonesia, OJK has given approval for the planned change in the Company's share ownership from BANK MANDIRI and KIMIA FARMA to IFG LIFE.





**Jumlah Pemegang Saham yang Bertanya**  
/ Total Shareholders Asking Questions

**Keputusan Rapat / Meeting Resolutions**

· Bahwa berdasarkan Surat OJK Nomor S-1599/PD.021/2024 tertanggal 5 Juni 2024 Perihal Permohonan Persetujuan Atas Pencalonan Pengendali Perusahaan Perasuransian Berbentuk Badan Hukum Yang Merupakan Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia dan Salinan Keputusan Dewan Komisiner Otoritas Jasa Keuangan Nomor KEP-270/PD.02/2024 Tentang Hasil Penilaian Kemampuan Dan Kepatutan PT Asuransi Jiwa IFG Selaku Calon Pengendali Yang Merupakan Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia, OJK telah memberikan persetujuan kepada IFG LIFE menjadi Pihak Utama Pengendali Perseroan. / Whereas based on OJK Letter Number S-1599/PD.021/2024 dated June 5, 2024, on the Application for Approval of the Nomination of the Controller of an Insurance Company in the Form of a Legal Entity Which is a Shareholder of PT Asuransi Jiwa Inhealth Indonesia and a Copy of the Decree of the Board of Commissioners of the Financial Services Authority Number KEP-270/PD.02/2024 on the Results of the Fit and Proper Assessment of PT Asuransi Jiwa IFG as a Prospective Controller Who is a Shareholder of PT Asuransi Jiwa Inhealth Indonesia, OJK has given approval to IFG LIFE to become the Company's Main Controlling Party.

Para pemegang Saham setuju 100% (seratus) persen secara bulat atas Keputusan tersebut. / The Shareholders approved 100% (one hundred) percent unanimously to this Decision.

Menyetujui pengalihan saham milik BANK MANDIRI sebanyak 600.000 (enam ratus ribu) saham yang merupakan 60% (enam puluh persen) atau sebesar Rp600.000.000.000,00 (enam ratus miliar Rupiah) dari modal ditempatkan dan disetor penuh dalam Perseroan kepada IFG LIFE. / Approved the transfer of BANK MANDIRI shares amounting to 600,000 (six hundred thousand) shares constituting 60% (sixty percent) or Rp600,000,000,000.00 (six hundred billion Rupiah) of the issued and fully paid capital in the Company to IFG LIFE.

Menyetujui pengalihan saham milik KIMIA FARMA sebanyak 100.000 (seratus ribu) saham yang merupakan 10% (sepuluh persen) atau sebesar Rp100.000.000.000,00 (seratus miliar Rupiah) dari modal ditempatkan dan disetor penuh dalam Perseroan kepada IFG LIFE. / Approved the transfer of KIMIA FARMA shares amounting to 100,000 (one hundred thousand) shares constituting 10% (ten percent) or Rp100,000,000,000.00 (one hundred billion Rupiah) of the issued and fully paid capital in the Company to IFG LIFE.

Menyatakan bahwa sejak ditandatanganinya Akta Pengambilalihan Saham dan Akta Jual Beli Saham, maka susunan Pemegang Saham Perseroan menjadi sebagai berikut: / Declared that as of the signing of the Share Acquisition Deed and the Share Sale and Purchase Deed, the composition of the Company's Shareholders is as follows:

| No. | Nama Pemegang Saham<br>/ Name of Shareholder | Jumlah Saham / Total Shares                                                                                                                                                                                                                                                                         |
|-----|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | PT Asuransi Jiwa IFG                         | 800.000 (delapan ratus ribu) saham atau merupakan 80% (delapan puluh persen) dari jumlah seluruh saham yang telah ditempatkan/disetor dalam Perseroan. / 800,000 (eight hundred thousand) shares or 80% (eighty percent) of the total number of shares that have been placed/paid up in the Company |
| 2   | PT Bank Mandiri (Persero) Tbk.               | 200.000 (dua ratus ribu) saham atau merupakan 20% (dua puluh persen) dari jumlah seluruh saham yang telah ditempatkan/disetor dalam Perseroan. / 100,000 (two hundred thousand) shares or 20% (twenty percent) of the total number of shares that have been placed/paid up in the Company           |

Menyetujui pengenyampingan hak untuk membeli terlebih dahulu atau hak penolakan pertama sehubungan dengan pengalihan 700.000 (tujuh ratus ribu) saham yang merupakan 70% (tujuh puluh persen) atau sebesar Rp700.000.000.000,00 (tujuh ratus miliar Rupiah) dari modal ditempatkan dan disetor penuh dalam Perseroan. / Approved the waiver of the right to purchase first or the right of first refusal in connection with the transfer of 700,000 (seven hundred thousand) shares constituting 70% (seventy percent) or Rp700,000,000,000.00 (seven hundred billion Rupiah) of the issued and fully paid-up capital in the Company.

Menyetujui perubahan pasal-pasal di dalam Anggaran Dasar Perseroan sesuai dengan rincian sebagaimana terlampir dalam Lampiran Keputusan Sirkuler ini. / Approved changes to the articles in the Company's Articles of Association in accordance with the details as attached in the Attachment to this Circular Resolution.

|               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| <b>Status</b> | <p>Menyetujui untuk memberikan kewenangan kepada anggota Direksi Perseroan baik secara bersama-sama atau sendiri-sendiri untuk: / Declared that as of the signing of the Share Acquisition Deed and the Share Sale and Purchase Deed, the composition of the Company's Shareholders is as follows:</p> <p>a. Menyatakan kembali perubahan Anggaran Dasar Perseroan yang telah disetujui di atas, sesuai dengan rincian sebagaimana terlampir dalam Lampiran Keputusan Sirkuler ini, dan juga untuk menyusun dan menyajikan kembali (<i>restatement</i>) seluruh pasal-pasal Anggaran Dasar Perseroan menjadi satu Akta Notaris sesuai dengan ketentuan perundang-undangan yang berlaku; dan / Restated the amendments to the Company's Articles of Association that have been approved above, in accordance with the details as attached in the Attachment to this Circular Resolution, as well as to compile and restate all articles of the Company's Articles of Association into one Notarial Deed in accordance with the provisions of applicable laws and regulations; and</p> <p>b. Mengajukan permohonan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia untuk mendapatkan persetujuan dan/atau tanda penerimaan pemberitahuan perubahan Anggaran Dasar kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia atau kepada pihak berwenang lainnya, serta melakukan segala tindakan yang diperlukan sesuai dengan ketentuan perundang-undangan yang berlaku. / Submitted an application to the Minister of Law and Human Rights of the Republic of Indonesia to obtain approval and/or a notification receipt of amendments to the Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia or other authorized parties, and took all necessary actions following the provisions of applicable laws and regulations.</p> |
|               | Telah direalisasikan / Realized                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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|----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 150 tanggal 23 Oktober 2024. | Deed of Statement of Shareholders Resolution of PT Asuransi Jiwa Inhealth Indonesia number 150 dated October 23, 2024. |
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| <b>Agenda Rapat / Meeting Agenda</b> | <p><b>Agenda</b></p> <ol style="list-style-type: none"> <li>1. Bahwa berdasarkan Akta Perseroan Nomor 75 tanggal 23 Oktober 2023 dibuat di hadapan Mala Mukti S.H., LL.M., Notaris di Jakarta, bahwa masa jabatan Tuan Mochamad Rizaldi sebagai Komisaris Utama untuk 1 periode masa jabatan akan berakhir pada saat penutupan RUPST yang ke-3 (tiga) sejak pengangkatannya yang diselenggarakan pada tahun 2026. / Whereas based on the Company's Deed Number 75 dated October 23, 2023, made before Mala Mukti S.H., LL.M., Notary in Jakarta, that the term of office of Mr. Mochamad Rizaldi as President Commissioner for 1 term of office would end at the closing of the 3rd (third) AGM since his appointment which was held in 2026.</li> <li>2. Bahwa berdasarkan Akta Perseroan Nomor 77 tanggal 24 Juli 2023 dibuat di hadapan Mala Mukti S.H., LL.M., Notaris di Jakarta, bahwa pengangkatan kembali Tuan Budi Tua Arifin Tampubolon sebagai Direktur Utama untuk 1 periode masa jabatan akan berakhir pada saat penutupan RUPST yang ke-3 (tiga) sejak pengangkatannya yang diselenggarakan pada tahun 2026. / Whereas based on the Company's Deed Number 77 dated July 24, 2023, made before Mala Mukti S.H., LL.M., Notary in Jakarta, that the reappointment of Mr. Budi Tua Arifin Tampubolon as President Director for 1 term of office would end at the closing of the 3rd (third) AGM since his appointment which was held in 2026.</li> <li>3. Bahwa berdasarkan Surat IFG LIFE Nomor 703/DIR/AJIFG/U/CSC/VI/2024 tanggal 27 Juni 2024 perihal Permohonan Penyelenggaraan Rapat Umum Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia, telah disampaikan adanya penugasan Tuan Budi Tua Arifin Tampubolon sebagai Direktur Utama IFG LIFE oleh PT Bahana Pembinaan Usaha Indonesia (Persero) sebagai pemegang saham mayoritas dari IFG LIFE, penugasan tersebut didasarkan pada surat dari Menteri BUMN Nomor SR-21/MBU/01/2024 tanggal 16 Januari 2024 perihal Persetujuan Pengangkatan, Perubahan Nomenklatur Jabatan dan Pengalihan Tugas Anggota-Anggota Direksi PT Asuransi Jiwa IFG. / Whereas based on the IFG LIFE Letter Number 703/DIR/AJIFG/U/CSC/VI/2024 dated June 27, 2024, on the Request for Holding a General Meeting Shareholders of PT Asuransi Jiwa Inhealth Indonesia, have been informed of the assignment of Mr. Budi Tua Arifin Tampubolon as President Director of IFG LIFE by PT Bahana Pembinaan Usaha Indonesia (Persero) as IFG LIFE's majority shareholder, the assignment was based on a letter from the Minister of SOEs Number SR-21/MBU/01/2024 dated January 16, 2024, on the Approval of Appointment, Changes in Position Nomenclature and Transfer of Duties of Members of the Board of Directors of PT Asuransi Jiwa IFG.</li> <li>4. Bahwa Perseroan telah menerima Surat Pengunduran diri Tuan Budi Tua Arifin Tampubolon pada tanggal 27 Juni 2024 dan berlaku efektif sejak tanggal 27 Juni 2024. / Whereas the Company received the Resignation Letter of Mr. Budi Tua Arifin Tampubolon on June 27, 2024, and was effective since June 27, 2024.</li> </ol> |
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5. Bahwa berdasarkan Surat Perseroan kepada IFG LIFE dan BANK MANDIRI Nomor 3642/AJII/DIREKSI/0742 tanggal 4 Juli 2024 perihal Usulan Agenda Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") Tentang Perubahan Susunan Direksi PT Asuransi Jiwa Inhealth Indonesia ("Perseroan") telah disampaikan usulan penyelenggaraan RUPSLB secara sirkuler dengan agenda persetujuan pengunduran diri Tuan Budi Tua Arifin Tampubolon sebagai Direktur Perseroan terhitung efektif sejak tanggal 27 Juni 2024 dan perubahan susunan anggota Direksi Perseroan. / Whereas based on the Company's Letter to IFG LIFE and BANK MANDIRI Number 3642/AJII/DIREKSI/0742 dated July 4, 2024, on the Proposed Agenda for the Extraordinary General Meeting of Shareholders ("EGMS") Regarding Changes in the Composition of the Board of Directors of PT Asuransi Jiwa Inhealth Indonesia ("Company"), a proposal has been submitted to hold an EGMS in a circular manner with the agenda of approving the resignation of Mr. Budi Tua Arifin Tampubolon as the Company's Director effective since June 27, 2024, and changes in the composition of the members of the Company's Board of Directors.
6. Bahwa berdasarkan Surat Dewan Komisaris Perseroan Nomor 12/DEKOM/0724 tanggal 02 Juli 2024 perihal Tanggapan atas Pengunduran Diri Direktur Utama PT Asuransi Jiwa Inhealth Indonesia ("Perseroan"), Dewan Komisaris Perseroan telah menetapkan Tuan Rahmat Syukri selaku Direktur Keuangan sebagai Pelaksana Tugas Direktur Utama Perseroan terhitung sejak tanggal 27 Juni 2024 sampai dengan diangkatnya pejabat definitif Direktur Utama oleh Para Pemegang Saham. / Whereas based on the Letter of the Company's Board of Commissioners Number 12/DEKOM/0724 dated July 2, 2024, on the Response to the Resignation of the President Director of PT Asuransi Jiwa Inhealth Indonesia ("Company"), the Company's Board of Commissioners has appointed Mr. Rahmat Syukri as Director of Finance as the Company's Acting President Director effective June 27, 2024, as of the appointment of the definitive President Director by the Shareholders.
7. Bahwa Perseroan telah menerima Surat dari BANK MANDIRI Nomor CBG/1235A/2024 tanggal 24 Juli 2024 perihal Nominasi Susunan Anggota Direksi dan Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia yang menyetujui pengunduran diri Bapak Budi Tua Arifin Tampubolon sebagai Direktur Utama Perseroan efektif sejak tanggal 27 Juni 2024 dan memberhentikan dengan hormat Bapak Mochamad Rizaldi sebagai Komisaris Utama Perseroan. / Whereas the Company received a Letter from BANK MANDIRI Number CBG/1235A/2024 dated July 24, 2024, on the Nomination of the Composition of Members of the Board of Directors and Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia which approved the resignation of Mr. Budi Tua Arifin Tampubolon as the Company's President Director effective June 27, 2024, and honorably dismissed Mr. Mochamad Rizaldi as the Company's President Commissioner.
8. Bahwa Perseroan telah menerima Surat dari IFG LIFE Nomor 815/DIR/AJIFG/K/CSC/VI/2024 tanggal 31 Juli 2024 perihal Persetujuan Usulan Agenda Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) PT Asuransi Jiwa Inhealth Indonesia yang menyetujui penyelenggaraan RUPSLB secara sirkuler dengan agenda persetujuan pengunduran diri Bapak Budi Tua Arifin Tampubolon sebagai Direktur Utama Perseroan efektif sejak tanggal 27 Juni 2024 dan perubahan susunan anggota Direksi Perseroan. / Whereas the Company received a Letter from IFG LIFE Number 815/DIR/AJIFG/K/CSC/VI/2024 dated July 31, 2024, on the Approval of the Proposed Agenda for the Extraordinary General Meeting of Shareholders (EGMS) of PT Asuransi Jiwa Inhealth Indonesia which approved the holding of the EGMS in a circular manner with the agenda of approving the resignation of Mr. Budi Tua Arifin Tampubolon as the Company's President Director effective from June 27, 2024, and changes to the composition of the Company's Board of Directors.
9. Bahwa berdasarkan Surat Perseroan kepada IFG LIFE Nomor 4294/AJII/DIREKSI/0824 tanggal 12 Agustus 2024 perihal Rencana Pelaksanaan Rapat Umum Pemegang Saham Luar Biasa Terkait Perubahan Susunan Anggota Direksi dan Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia ("Perseroan"), Perseroan meminta arahan kepada IFG LIFE terkait nominasi calon Direktur Utama dan calon Komisaris Utama pengganti. / Whereas based on the Company's Letter to IFG LIFE Number 4294/AJII/DIREKSI/0824 dated August 12, 2024, on the Plan to Implement an Extraordinary General Meeting of Shareholders on Changes in the Composition of the Board of Directors and Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia ("Company"), the Company requested direction from IFG LIFE on the candidate nomination for President Director and replacement candidates for President Commissioner.

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| <p><b>Jumlah Pemegang Saham yang Bertanya / Total Shareholders Asking Questions</b></p> <p><b>Keputusan Rapat / Meeting Resolutions</b></p> | <p>10. Bahwa Tuan Mochamad Rizaldi menghormati dan menerima keputusan pemberhentian dengan hormat sebagai Komisaris Utama Perseroan sesuai Surat dari Bank Mandiri sesuai butir 7 di atas dan sebagaimana surat pernyataan tertanggal 24 September 2024 terkait tidak keberatan atas rencana penggantian sebagai Komisaris Utama Perseroan. / Whereas Mr. Mochamad Rizaldi respected and accepted the decision to honorably dismiss him as the Company's President Commissioner in accordance with the Letter from Bank Mandiri following point 7 above and as stated in the statement dated September 24, 2024, on no objection to the planned replacement as the Company's President Commissioner.</p> <p>11. Bahwa Perseroan telah menerima Surat dari IFG LIFE Nomor 948/DIR/AJIFG/U/CSC/IX/2024 tanggal 25 September 2024 perihal Persetujuan Usulan Agenda Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) PT Asuransi Jiwa Inhealth Indonesia yang menyetujui penyelenggaraan RUPSLB secara sirkuler dengan agenda persetujuan pengunduran diri Bapak Budi Tua Arifin Tampubolon sebagai Direktur Utama Perseroan yang telah efektif sejak tanggal 27 Juni 2024, memberhentikan dengan hormat Bapak Mochamad Rizaldi sebagai Komisaris Utama Perseroan terhitung sejak tanggal 25 September 2024, dan perubahan susunan anggota Direksi dan Dewan Komisaris Perseroan. / Whereas the Company received a Letter from IFG LIFE Number 948/DIR/AJIFG/U/CSC/IX/2024 dated September 25, 2024, on the Approval of the Proposed Agenda for the Extraordinary General Meeting of Shareholders (EGMS) of PT Asuransi Jiwa Inhealth Indonesia which approved the holding of the EGMS in a circular manner with the agenda of approving the resignation of Mr. Budi Tua Arifin Tampubolon as the Company's President Director effective since June 27, 2024, honorably dismissed Mr. Mochamad Rizaldi as the Company's President Commissioner effective September 25, 2024, and changes to the composition of the Company's Board of Directors and Board of Commissioners.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                                                                                                             | <p>Para pemegang Saham setuju 100% (seratus) persen secara bulat atas Keputusan tersebut. / The Shareholders approved 100% (one hundred) percent unanimously to this Decision.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                                                             | <p>1. Menyetujui memberhentikan dengan hormat Tuan Mochamad Rizaldi selaku Komisaris Utama Perseroan terhitung efektif sejak tanggal 25 September 2024 serta mengucapkan terima kasih atas jasa yang telah diberikan oleh yang bersangkutan kepada Perseroan. Keputusan untuk memberikan pelunasan dan pembebasan kepada Tuan Mochamad Rizaldi (<i>acquit et decharge</i>) atas semua tindakan pemantauan dan pengawasan selama menjalankan jabatannya terhitung sejak tanggal pengangkatannya sampai dengan tanggal efektif pemberhentian dirinya, baru dapat dilakukan pada saat pelaksanaan Rapat Umum Pemegang Saham Tahunan Perseroan tahun buku 2024. / Approved to honorably dismiss Mr. Mochamad Rizaldi as the Company's President Commissioner effective as of September 25, 2024, and expressed gratitude for the services provided by the person concerned to the Company. The decision to grant a release and discharge to Mr. Mochamad Rizaldi (<i>acquit et decharge</i>) for all monitoring and supervision actions during his term of office, effective from the date of his appointment until the effective date of his dismissal, could only be made at the time of the Company's Annual General Meeting of Shareholders for the 2024 fiscal year.</p> <p>2. Menyetujui permohonan pengunduran diri Tuan Budi Tua Arifin Tampubolon selaku Direktur Utama Perseroan terhitung efektif sejak tanggal 27 Juni 2024 serta mengucapkan terima kasih atas jasa yang telah diberikan oleh yang bersangkutan kepada Perseroan. Keputusan untuk memberikan pelunasan dan pembebasan kepada Tuan Budi Tua Arifin Tampubolon (<i>acquit et decharge</i>) atas semua tindakan pengurusan Perseroan selama menjalankan jabatannya terhitung sejak tanggal pengangkatannya sampai dengan tanggal efektif pengunduran dirinya, baru dapat dilakukan pada saat pelaksanaan Rapat Umum Pemegang Saham Tahunan Perseroan tahun buku 2024. / Approved the resignation request of Mr. Budi Tua Arifin Tampubolon as the Company's President Director effective as of June 27, 2024, and expressed gratitude for the services provided by the person concerned to the Company. The decision to grant a release and discharge to Mr. Budi Tua Arifin Tampubolon (<i>acquit et decharge</i>) for all management actions of the Company during his term of office, starting from the date of his appointment until the effective date of his resignation, could only be made at the time of the Company's Annual General Meeting of Shareholders for the 2024 fiscal year.</p> <p>3. Menyatakan bahwa sejak tanggal 25 September 2024, maka susunan anggota Dewan Komisaris dan Direksi Perseroan menjadi sebagai berikut: / Declared that as of September 25, 2024, the composition of the members of the Company's Board of Commissioners and Board of Directors will be as follows:</p> |



|               |                                                 |                      |                                                 |
|---------------|-------------------------------------------------|----------------------|-------------------------------------------------|
|               | <b>Dewan Komisaris / Board of Commissioners</b> |                      |                                                 |
|               | <b>No.</b>                                      | <b>Nama / Name</b>   | <b>Jabatan / Position</b>                       |
|               | 1.                                              | Hernando             | Komisaris / Commissioner                        |
|               | 2.                                              | Bambang Widiyanto    | Komisaris Independen / Independent Commissioner |
|               | 3.                                              | M D Abrory Djabbar   | Komisaris Independen / Independent Commissioner |
|               | <b>Direksi / Board of Directors</b>             |                      |                                                 |
|               | <b>No.</b>                                      | <b>Nama / Name</b>   | <b>Jabatan / Position</b>                       |
|               | 1.                                              | Rahmat Syukri        | Direktur / Director                             |
|               | 2.                                              | Jenni Wihartini      | Direktur / Director                             |
|               | 3.                                              | Marihot H. Tambunan  | Direktur Kepatuhan / Director of Compliance     |
|               | 4.                                              | Tisye Diah Retnojati | Direktur / Director                             |
| <b>Status</b> | Telah direalisasikan / Realized                 |                      |                                                 |

## RUPS 2023

### Penyelenggaraan RUPS 2023

Di tahun 2023, Perseroan melakukan 1 (satu) kali RUPS Tahunan Tahun Buku 2022 secara sirkuler dan 2 (dua) kali RUPS Luar Biasa, yang dilaksanakan secara sirkuler, dan dihadiri oleh seluruh anggota Dewan Komisaris maupun Direksi.

## 2023 GMS

### Implementation of 2023 GMS

In 2023, the Company held 1 (one) Annual GMS for the 2022 Fiscal year in a circular manner and 2 (two) Extraordinary GMS, which were held in a circular manner, and attended by all members of the Board of Commissioners and the Board of Directors.

## Pelaksanaan RUPS 2023 / 2023 GMS

## 2023 AGMS Resolutions and Realization

| <b>Keputusan Para Pemegang Saham / Shareholder Resolution</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Pelaksanaan / Implementation</b>                                    | <b>Hasil / Result</b>                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Keputusan Para Pemegang Saham PT ASURANSI JIWA INHEALTH INDONESIA Diluar Rapat Umum Pemegang Saham tentang Perubahan Anggota Direksi, Dewan Komisaris, dan Pengesahan Rencana Bisnis 2023 PT ASURANSI JIWA INHEALTH INDONESIA. / Decision of the Shareholders of PT ASURANSI JIWA INHEALTH INDONESIA In Lieu of the General Meeting of Shareholders regarding Changes in Members of the Board of Directors, Board of Commissioners, and Validation of the 2023 Business Plan of PT ASURANSI JIWA INHEALTH INDONESIA. | Dilaksanakan pada tanggal 16 Januari 2023. / Held on January 16, 2023. | - Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 50 tanggal 24 Januari 2023. / Deed of Statement of Decision of the Shareholders of PT Asuransi Jiwa Inhealth Indonesia No. 50 dated January 24, 2023. |

| Keputusan Para Pemegang Saham /<br>Shareholder Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Pelaksanaan / Implementation                                        | Hasil / Result                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2. Keputusan Para Pemegang Saham Di Luar Rapat Umum Pemegang Saham Untuk Menyelenggarakan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2022 Dan Penyesuaian Klasifikasi Baku Lapangan Usaha (KBLI) 2020 PT ASURANSI JIWA INHEALTH INDONESIA. / Decision of Shareholders in Lieu of the General Meeting of Shareholders to Hold an Annual General Meeting of Shareholders for the 2022 Fiscal Year and Adjustment of the 2020 Standard Business Field Classification (KBLI) of PT ASURANSI JIWA INHEALTH INDONESIA. | Dilaksanakan pada tanggal 26 Juni 2023. / Held on June 26, 2023.    | <ul style="list-style-type: none"> <li>- Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 76 tanggal 24 Juli 2023; / Deed of Statement of Decision of the Shareholders of PT Asuransi Jiwa Inhealth Indonesia No. 76 dated July 24, 2023;</li> <li>- Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 77 tanggal 24 Juli 2023; dan / Deed of Statement of Decision of the Shareholders of PT Asuransi Jiwa Inhealth Indonesia No. 77 dated July 24, 2023; and</li> <li>- Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 75 tanggal 23 Oktober 2023. / Deed of Decree of the Shareholders of PT Asuransi Jiwa Inhealth Indonesia No. 75 dated October 23, 2023.</li> </ul> |
| 3. Keputusan Sirkuler Para Pemegang Saham Diluar Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") Tentang Perubahan Dan Pernyataan Kembali Anggaran Dasar PT ASURANSI JIWA INHEALTH INDONESIA. / Circular Resolution of Shareholders in Lieu of the Extraordinary General Meeting of Shareholders ("EGMS") on Amendments and Restatements to the Articles of Association of PT ASURANSI JIWA INHEALTH INDONESIA.                                                                                                    | Dilaksanakan pada tanggal 7 Agustus 2023. / Held on August 7, 2023. | <ul style="list-style-type: none"> <li>- Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 139 tanggal 25 Agustus 2023. / Deed of Statement of Decision of the Shareholders of PT Asuransi Jiwa Inhealth Indonesia No. 139 dated August 25, 2023.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

### Keputusan dan Realisasi RUPST 2023

Pelaksanaan RUPS Tahunan tahun buku 2023 dilaksanakan secara sirkuler dan ditandatangani oleh para pemegang saham pada tanggal 26 Juni 2023.

### 2023 AGMS Resolutions and Realization

The 2023 Annual GMS was held circularly and signed by the shareholders on June 26, 2023.

| Agenda Rapat /<br>Meeting Agenda | Agenda 1 / Agenda 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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|                                  | <ol style="list-style-type: none"> <li>1. Berdasarkan Laporan Keuangan Konsolidasian Tahunan Perseroan per 31 Desember 2022 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro &amp; Surja (<i>a member firm of Ernst &amp; Young Global Limited</i>), dengan opini "menyajikan secara wajar, dalam semua hal yang material" sebagaimana dinyatakan dalam laporan Nomor 00027/2.1032/AU.1/08/0240-2/1/I/2023 tanggal 19 Januari 2023 yang ditandatangani oleh Auditor Muhammad Kurniawan. / Based on the Company's Annual Consolidated Financial Statements as of December 31, 2022 which has been audited by Public Accounting Firm Purwantono, Sungkoro &amp; Surja (<i>a member firm of Ernst &amp; Young Global Limited</i>), with the opinion "presented fairly, in all material respects" as stated in report No. 00027/2.1032/AU.1/08/0240-2/1/I/2023 dated January 19, 2023 which was signed by Auditor Muhammad Kurniawan.</li> <li>2. Dalam hubungannya dengan Laporan Keuangan Konsolidasian yang dimaksudkan, Direksi juga telah menyampaikan secara rinci dan wajar tentang keadaan dan jalannya Perseroan selama tahun buku 2022 dalam Laporan Tahunan Perseroan dengan rincian sebagaimana terlampir dalam Lampiran 1 Keputusan Sirkuler ini. / In connection with the intended Consolidated Financial Statements, the Board of Directors has also provided detailed and reasonable information about the condition and operations of the Company throughout the 2022 fiscal year in the Company's Annual Report with details as attached in Attachment 1 to this Circular Decision.</li> <li>3. Dewan Komisaris telah menyampaikan Laporan Tugas Pengawasan Dewan Komisaris tentang keadaan dan jalannya Perseroan selama tahun buku 2022 dengan rincian sebagaimana terlampir dalam Lampiran 1 Keputusan Sirkuler ini. / The Board of Commissioners has submitted a Report on the Supervisory Duties of the Board of Commissioners regarding the condition and management of the Company during the 2022 fiscal year with details as attached in Attachment 1 to this Circular Decree.</li> </ol> |





#### Agenda 2 / Agenda 2

1. Bahwa Perseroan telah memenuhi cadangan umum sebagaimana ditetapkan oleh Undang-Undang Perseroan Terbatas, yakni minimum 20% (dua puluh persen) dari modal ditempatkan dan disetor Perseroan atau sebesar Rp200.000.000.000,- (dua ratus miliar Rupiah). / Whereas the Company has fulfilled the general reserves as stipulated in the Limited Liability Company Law, namely a minimum of 20% (twenty percent) of the Company's issued and paid-up capital or Rp200,000,000,000 (two hundred billion Rupiah).
2. Berdasarkan Laporan Keuangan Konsolidasian Audited Perseroan tahun buku 2022, Perseroan mencatat laba bersih sebesar Rp151.211.980.854,- (seratus lima puluh satu miliar dua ratus sebelas juta sembilan ratus delapan puluh ribu delapan ratus lima puluh empat rupiah), dengan pendistribusian yaitu 20% (dua puluh persen) sebagai dividen tunai kepada Para Pemegang Saham dan 80% (delapan puluh persen) sebagai saldo laba (laba ditahan) Perseroan untuk menjaga nilai RBC dan menjalankan inisiatif-inisiatif Perseroan sebagaimana dinyatakan dalam Rencana Bisnis Perseroan 2023 – 2025. / Based on the Company's Audited Consolidated Financial Statements for the 2022 fiscal year, the Company recorded a net income of Rp151,211,980,854 (one hundred fifty-one billion two hundred eleven million nine hundred eighty thousand eight hundred fifty-four rupiah), with a distribution of 20% (twenty percent) as cash dividends to Shareholders and 80% (eighty percent) as retained earnings of the Company to maintain the value of RBC and carry out the Company's initiatives as stated in the Company's Business Plan for 2023 – 2025.

#### Agenda 3 / Agenda 3

1. Bahwa rekomendasi Dewan Komisaris Perseroan tentang penunjukan Kantor Akuntan Publik (KAP) dilakukan dengan memperhatikan hal-hal sebagai berikut: / Whereas the recommendation of the Company's Board of Commissioners regarding the appointment of a Public Accounting Firm (KAP) is carried out taking into account the following matters:
  - a. KAP dan Akuntan Publik yang menjadi *Signing Partner* terdaftar di Otoritas Jasa Keuangan (OJK). / KAP and Public Accountants who become *Signing Partners* are registered with the Financial Services Authority (OJK).
  - b. Mempunyai izin praktik dari OJK yang masih berlaku. / Has a valid practice permit from the OJK.
  - c. Termasuk KAP kategori "*Big Four*". / Included in the "*Big Four*" category.
2. Bahwa sebagaimana dinyatakan dalam surat Komite Audit Perseroan Nomor 02/KA.AJII/0423 tanggal 3 April 2023 perihal Rekomendasi Komite Audit dalam Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik untuk Audit Laporan Keuangan Perusahaan Tahun Buku 2023, telah direkomendasi Kantor Akuntan Publik Purwantono, Sungkoro dan Surja (*a member firm of Ernst & Young Global Limited*) dan Akuntan Publik dengan nama Muhammad Kurniawan dengan nomor registrasi Akuntan Publik Nomor AP.0240 dan Nomor Surat Tanda Terdaftar OJK Nomor STTD.AP-16/NB.122/2019 untuk melaksanakan jasa audit atas informasi keuangan historis Perseroan. / Whereas as stated in the Company's Audit Committee letter No.02/KA.AJII/0423 dated April 3, 2023 on the Audit Committee's Recommendations for the Appointment of Public Accountants and/or Public Accounting Firms for the Audit of Company Financial Statements for the 2023 Fiscal Year, the Purwantono, Sungkoro and Surja Public Accounting Firm (*a member firm of Ernst & Young Global Limited*) and a Public Accountant with the name Muhammad Kurniawan with Public Accountant registration No. AP.0240 and OJK Registration Certificate No. STTD.AP-16/ NB.122/2019 have been recommended to carry out audit services on the Company's historical financial information.
3. Bahwa rekomendasi dengan mempertimbangkan data historis penunjukan Kantor Akuntan Publik (KAP) selama 5 (lima) tahun terakhir sebagai berikut: / Whereas the recommendations taking into account historical data on the appointment of Public Accounting Firms (KAP) for the last 5 (five) years are as follows:

| Tahun Buku / Fiscal Year | Kantor Akuntan Publik / Public Accounting Firm | Akuntan Publik / Public Accountant |
|--------------------------|------------------------------------------------|------------------------------------|
| 2018                     | Purwanto, Sungkoro dan Surja                   | Hermawan Setiadi                   |
| 2019                     | Purwanto                                       | Yasir                              |
| 2020                     | Purwanto                                       | Yovita                             |
| 2021                     | Purwanto                                       | Yasir/Muhammad Kurniawan*          |
| 2022                     | Purwanto                                       | Muhammad Kurniawan                 |

\* Berdasarkan Surat Dewan Komisaris kepada Para Pemegang Saham melalui surat Nomor S-06/AJII/KOM/0322 tanggal 25 Maret 2022 perihal Laporan Perubahan Akuntan Publik dalam rangka audit atas informasi keuangan historis tahun 2021 diinformasikan bahwa Yasir sebagai Akuntan Publik digantikan oleh Muhammad Kurniawan. / Based on the Board of Commissioners' Letter to Shareholders via letter No. S-06/AJII/KOM/0322 dated March 25, 2022 on the Report on Changes to Public Accountants in the context of auditing historical financial information for 2021, it was informed that Yasir as Public Accountant was replaced by Muhammad Kurniawan.

4. Bahwa Dewan Komisaris sebagaimana dinyatakan dalam surat Nomor: S-02/AJII/KOM/0423 tanggal 4 April 2023 perihal Persetujuan Pengadaan Jasa Audit atas Laporan Keuangan PT Asuransi Jiwa Inhealth Indonesia Tahun Buku 2023 telah menyetujui Kantor Akuntan Publik Purwantono, Sungkoro dan Surja (*a member firm of Ernst & Young Global Limited*) dan Akuntan Publik dengan nama Muhammad Kurniawan dengan nomor registrasi Akuntan Publik Nomor AP.0240 dan Nomor Surat Tanda Terdaftar OJK Nomor STTD.AP-16/NB.122/2019 untuk memberikan jasa audit atas informasi keuangan historis Perseroan. / Whereas the Board of Commissioners as stated in letter No: S-02/AJII/KOM/0423 dated April 4, 2023 on Approval of the Procurement of Audit Services for the Financial Statements of PT Asuransi Jiwa Inhealth Indonesia for the 2023 Fiscal Year has approved Public Accounting Firm Purwantono, Sungkoro and Surja (*a member firm of Ernst & Young Global Limited*) and Public Accountant with the name Muhammad Kurniawan with Public Accountant registration No. AP.0240 and OJK Registration Certificate No. STTD.AP-16/NB.122/2019 to provide audit services for financial information Company history.
5. Bahwa honorarium dan persyaratan lainnya dari Kantor Akuntan Publik (KAP) dan Akuntan Publik (AP) yang memberikan jasa audit atas informasi keuangan historis Perseroan masih dalam pembahasan di Perseroan. / Whereas the honorarium and other requirements of the Public Accounting Firm (KAP) and Public Accountants (AP) which provide audit services for the Company's historical financial information are still being discussed at the Company.

#### Agenda 4 / Agenda 4

1. Bahwa Perseroan menunjukkan kinerja yang baik sebagaimana tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian Audited Perseroan. Selanjutnya berdasarkan penilaian PT Pemeringkat Efek Indonesia (Pefindo) tahun buku 2022 dengan mempertahankan rating "Double A: (Stable Outlook)" Perusahaan asuransi dengan peringkat "idAA" yang artinya memiliki karakteristik keamanan Keuangan yang sangat kuat dibandingkan Perusahaan asuransi lainnya di Indonesia. / Whereas the Company shows good performance as reflected in the Company's Annual Report and Audited Consolidated Financial Statements. Furthermore, based on the assessment of PT Pemeringkat Efek Indonesia (Pefindo) for the 2022 fiscal year by maintaining a "Double A: (Stable Outlook)" insurance company rating with an "idAA" rating, which means it has very strong financial security characteristics compared to other insurance companies in Indonesia.
2. Bahwa Perseroan telah menerapkan *Good Corporate Governance* untuk kinerja tahun buku 2021 yang secara konkrit dibuktikan dengan diraihnya skor *Corporate Governance Perception Index* (CGPI) dengan nilai 83,62 dengan kategori "Perusahaan Terpercaya". / Whereas the Company has implemented Good Corporate Governance for the performance of the 2021 fiscal year which is concretely proven by achieving a Corporate Governance Perception Index (CGPI) score of 83.62 in the "Trusted Company" category.
3. Bahwa kinerja pengurus Perseroan periode tahun buku 2022 yang telah melebihi dari target yang telah ditetapkan oleh Pemegang Saham mayoritas serta keterlibatan aktif Dewan Komisaris dalam melakukan pengawasan serta memberikan nasihat kepada Direksi Perseroan. / Whereas the performance of the Company's management for the 2022 fiscal year period has exceeded the target set by the majority shareholders as well as the active involvement of the Board of Commissioners in carrying out supervision and providing advice to the Company's Board of Directors.
4. Pelaksanaan remunerasi bagi Dewan Komisaris dan Direksi dilakukan melalui Komite Remunerasi dan Nominasi dan secara berkesinambungan memperhatikan *annual salary survey* pada industri sejenis yang dilaksanakan oleh lembaga survey independen yang kompeten. / Implementation of remuneration for the Board of Commissioners and Board of Directors is carried out through the Remuneration and Nomination Committee and continuously pays attention to annual salary surveys in similar industries carried out by competent independent survey institutions.
5. Bahwa penetapan besaran Tantiem, gaji/honorarium, fasilitas, benefit dan tunjangan lainnya bagi Direksi dan Dewan Komisaris Perseroan perlu dilakukan pembahasan terlebih dahulu dengan BANK MANDIRI sebagai Pemegang Saham mayoritas Perseroan. / Whereas the determination of the amount of Tantiem, salary/honorarium, facilities, benefits and other allowances for the Board of Directors and Board of Commissioners of the Company needs to be discussed first with BANK MANDIRI as the majority shareholder of the Company.

#### Agenda 5 / Agenda 5

1. Bahwa Pemerintah melalui Badan Pusat Statistik (BPS) telah memperbaharui Klasifikasi Baku Lapangan Usaha Indonesia ("KBLI") dari sebelumnya KBLI 2017 menjadi KBLI 2020 serta penyelenggaraan Perizinan Berusaha Berbasis Risiko melalui sistem *Online Single Submission* (OSS). / Whereas the Government through Statistics Indonesia (BPS) has updated the Standard Classification of Indonesian Business Fields ("KBLI") from the previous 2017 KBLI to 2020 KBLI as well as implementing Risk-Based Business Licensing through the Online Single Submission (OSS) system.
2. Bahwa Maksud dan Tujuan Serta Kegiatan Usaha Perseroan berdasarkan Pasal 3 Anggaran Dasar Perseroan masih mengacu pada KBLI 2017 sehingga perlu dilakukan penyesuaian dengan KBLI 2020. / Whereas the aims and objectives and business activities of the Company based on Article 3 of the Company's Articles of Association still refer to the 2017 KBLI so adjustments need to be made to the 2020 KBLI.



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| <p><b>Jumlah Pemegang Saham yang Bertanya / Total Shareholders Asking Questions</b></p> | <p>Agenda 6 / Agenda 6</p> <ol style="list-style-type: none"> <li>1. Bahwa Alm. Tuan Yusak Labanta Sudena Silalahi sebagai Komisaris Utama Perseroan telah meninggal dunia pada tanggal 10 November 2022 sehingga terjadi kelowongan pada posisi Komisaris Utama sejak tanggal tersebut; / Whereas the late Mr. Yusak Labanta Sudena Silalahi as President Commissioner of the Company passed away on November 10, 2022, resulting in a vacancy in the position of President Commissioner from that date;</li> <li>2. Bahwa berdasarkan Keputusan Sirkuler Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia Diluar Rapat Umum Pemegang Saham tentang Perubahan Pengurus dan Perubahan Anggaran Dasar PT Asuransi Jiwa Inhealth Indonesia ("Keputusan Sirkuler") tanggal 5 Agustus 2020, bahwa masa jabatan Tuan Hernando sebagai Komisaris untuk 1 periode masa jabatan berakhir pada saat penutupan RUPST yang ke-3 (tiga) sejak pengangkatannya yang diselenggarakan pada tahun 2023; / Whereas based on the Circular Decision of the Shareholders of PT Asuransi Jiwa Inhealth Indonesia in Lieu of the General Meeting of Shareholders regarding Changes in Management and Amendments to the Articles of Association of PT Asuransi Jiwa Inhealth Indonesia ("Circular Decision") dated August 5, 2020, that term of office of Mr. Hernando as Commissioner is for 1 period the term of office ends at the closing of the 3<sup>rd</sup> (third) AGMS since his appointment which was held in 2023;</li> <li>3. Bahwa berdasarkan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia Diluar Rapat Umum Pemegang Saham tentang Perubahan Pengurus PT Asuransi Jiwa Inhealth Indonesia ("Keputusan Sirkuler") tanggal 22 Oktober 2020, masa jabatan Tuan Budi Tua Arifin Tampubolon sebagai Direktur Utama untuk 1 periode masa jabatan berakhir pada saat penutupan RUPST yang ke-3 (tiga) sejak pengangkatannya yang diselenggarakan pada tahun 2023; / Whereas based on the Decision of the Shareholders of PT Asuransi Jiwa Inhealth Indonesia in Lieu of the General Meeting of Shareholders regarding Changes in the Management of PT Asuransi Jiwa Inhealth Indonesia ("Circular Decision") dated October 22, 2020, the term of office of Mr. Budi Tua Arifin Tampubolon as President Director is for 1 period the term of office ends at the closing of the 3<sup>rd</sup> (third) AGMS since his appointment which was held in 2023;</li> <li>4. Bahwa berdasarkan Keputusan Para Pemegang Saham Di Luar Rapat Umum Pemegang Saham Untuk Menyelenggarakan Rapat Umum Pemegang Saham Tahunan PT Asuransi Jiwa Inhealth Indonesia Tahun Buku 2021 ("Keputusan Sirkuler") yang menyatakan bahwa Nyonya Retno Dyah Pudjiasti sebagai Direktur Kepatuhan Perseroan telah habis masa jabatannya dan tidak diangkat kembali untuk periode masa jabatan berikutnya sehingga posisi fungsi Kepatuhan dirangkap jabatan oleh Direktur Utama sesuai dengan surat Nomor S-14/AJII/KOM/0822 tanggal 3 Agustus 2023 perihal Penunjukan Pejabat Pelaksana Tugas Direktur Kepatuhan PT Asuransi Jiwa Inhealth Indonesia;</li> <li>5. Bahwa berdasarkan surat BANK MANDIRI Nomor CBG/483/2023 tanggal 12 Juni 2023 dan surat BANK MANDIRI No. CBG/535/2023 tanggal 20 Juni 2023 keduanya ditujukan kepada Dewan Komisaris Perseroan perihal Nominasi Perubahan Pengurus PT Asuransi Jiwa Inhealth Indonesia ("Perseroan") dan surat Dewan Komisaris Perseroan kepada Direksi Perseroan Nomor S-05/AJII/KOM/0623 tanggal 22 Juni 2023 perihal Penerusan Surat Nominasi Perubahan Susunan Pengurus PT Asuransi Jiwa Inhealth Indonesia, telah disampaikan tentang usulan perubahan pengurus Perseroan dengan nama-nama sebagaimana tertuang dalam Surat BANK MANDIRI. / Whereas based on BANK MANDIRI letter No. CBG/483/2023 dated June 12, 2023 and BANK MANDIRI letter No. CBG/535/2023 dated June 20, 2023 both addressed to the Company's Board of Commissioners regarding Nominations for Changes in Management of PT Asuransi Jiwa Inhealth Indonesia ("Company") and letter from the Company's Board of Commissioners to the Company's Board of Directors No.S-05/AJII/KOM/0623 dated June 22, 2023 regarding the Forwarding of the Nomination Letter for Changes in the Composition of the Management of PT Asuransi Jiwa Inhealth Indonesia, regarding the proposed changes to the Company's management with the names as stated in the BANK MANDIRI Letter.</li> </ol> <p>Para pemegang Saham setuju 100% (seratus) persen secara bulat atas Keputusan tersebut. / The Shareholders agreed 100% (one hundred) percent unanimously to this Decision.</p> |
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## Keputusan

### Rapat / Meeting Resolutions

#### Agenda 1 / Agenda 1

1. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 dan mengesahkan Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (EY), dengan opini "menyajikan secara wajar, dalam semua hal yang material" sebagaimana dinyatakan dalam laporan Nomor: 00027/2.1032/AU.1/08/0240-2/1/2023 tanggal 19 Januari 2023. / Approved the Company's Annual Report including the Supervisory Duties Report of the Company's Board of Commissioners for the fiscal year ending on December 31, 2022 and validated the Company's Consolidated Financial Statements for the fiscal year ending on December 31, 2022 which has been audited by Public Accounting Firm Purwantono, Sungkoro & Surja (EY), with the opinion "fairly presented, in all material respects" as stated in report No: 00027/2.1032/AU.1/08/0240-2/1/2023 dated January 19, 2023.
2. Atas disetujuinya Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 serta disahkannya Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022, maka Keputusan Sirkuler ini memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) terhadap seluruh anggota Direksi dan Dewan Komisaris sehubungan dengan pengelolaan dan pengawasan Perseroan yang telah dijalankan, selama tahun buku yang berakhir pada tanggal 31 Desember 2022, sejauh tindakan tersebut bukan merupakan tindakan pidana dan tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian untuk tahun buku yang berakhir pada tanggal 31 Desember 2022. / Upon approval of the Company's Annual Report including the Supervisory Duties Report of the Company's Board of Commissioners for the fiscal year ending on December 31, 2022 and validation of the Company's Consolidated Financial Statements for the fiscal year ending on December 31, 2022, then this Circular Decree grants full release and discharge of responsibility (*volledig acquit et de charge*) for all members of the Board of Directors and Board of Commissioners in connection with the management and supervision of the Company that has been carried out, during the fiscal year ending on December 31, 2022, as long as the action does not constitute a criminal act and the action is reflected in the Annual Report and Consolidated Financial Statements for the fiscal year ending on December 31, 2022.
3. Pembebasan dan pelunasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) juga diberikan kepada: / Full release and discharge (*volledig acquit et de charge*) was also granted to:
  - a. Alm. Tuan Yusak Labanta Sudena Silalahi yang menjabat sebagai Komisaris Utama Perseroan sejak tanggal 1 Januari 2022 sampai dengan tanggal 10 November 2022; / The late Mr. Yusak Labanta Sudena Silalahi who served as President Commissioner of the Company from January 1, 2022 to November 10, 2022;
  - b. Tuan Oni Jauhari yang menjabat sebagai Direktur Perseroan sejak tanggal 1 Januari 2022 sampai dengan tanggal 30 Juni 2022; dan / Mr. Oni Jauhari who served as Director of the Company from January 1, 2022 to June 30, 2022; and
  - c. Nyonya Retno Dyah Pudjiasti sebagai Direktur Kepatuhan Perseroan sejak tanggal 1 Januari 2022 sampai dengan tanggal 30 Juni 2022. / Mrs. Retno Dyah Pudjiasti as Company Compliance Director from January 1, 2022 to June 30, 2022.

#### Agenda 2 / Agenda 2

1. Menyetujui dan menetapkan penggunaan laba bersih Perseroan untuk tahun buku 2022 sebesar Rp 151.211.980.854,- (seratus lima puluh satu miliar dua ratus sebelas juta sembilan ratus delapan puluh ribu delapan ratus lima puluh empat rupiah) sebagai berikut: / Approved and determined the use of the Company's net profit for the 2022 fiscal year amounting to Rp151,211,980,854 (one hundred fifty-one billion two hundred eleven million nine hundred eighty thousand eight hundred and fifty-four rupiah) as follows:
  - a. Bahwa sebesar Rp 30.242.396.171,- (tiga puluh miliar dua ratus empat puluh dua juta tiga ratus Sembilan puluh enam ribu seratus tujuh puluh satu rupiah) atau 20% (dua puluh persen) dari laba bersih Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 dialokasikan sebagai dividen tunai kepada Para Pemegang Saham yang akan dibayarkan dengan ketentuan bahwa pembagian dividen kepada Pemegang Saham berdasarkan jumlah porsi kepemilikan saham dalam Perseroan. / Whereas amounting to Rp30,242,396,171 (thirty billion two hundred forty-two million three hundred ninety-six thousand one hundred seventy-one rupiah) or 20% (twenty percent) of the Company's net profit for the fiscal year ending on December 31, 2022 is allocated as cash dividends to Shareholders which will be paid with the condition that the distribution of dividends to Shareholders is based on the total portion of share ownership in the Company.
  - b. Bahwa sebesar Rp.120.969.584.683,- (seratus dua puluh miliar sembilan ratus enam puluh Sembilan juta lima ratus delapan puluh empat ribu enam ratus delapan puluh tiga rupiah) atau 80% (delapan puluh persen) dari laba bersih Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 dimasukkan sebagai saldo laba (laba ditahan) Perseroan untuk menjaga nilai RBC dan menjalankan inisiatif-inisiatif Perseroan sebagaimana dinyatakan dalam Rencana Bisnis Perseroan 2023 – 2025. / Whereas amounting to Rp120,969,584,683 (one hundred twenty billion nine hundred sixty-nine million five hundred eighty-four thousand six hundred eighty-three rupiah) or 80% (eighty percent) of the Company's net profit for the fiscal year ending on December 31, 2022, is included in the Company's retained earnings to maintain the RBC value and carry out the Company's initiatives as stated in the Company's Business Plan for 2023 – 2025.
2. Memberikan wewenang dan kuasa kepada Direksi untuk mengatur tata cara alokasi laba bersih Perseroan tersebut di atas, sesuai dengan peraturan perundang-undangan yang berlaku. / Granted authority and power to the Board of Directors to regulate the procedures for allocating the Company's net profit as mentioned above, in accordance with applicable laws and regulations.



#### Agenda 3 / Agenda 3

1. Menetapkan Kantor Akuntan Publik Purwantono, Sungkoro dan Surja (*a member firm of Ernst & Young Global Limited*) dan Akuntan Publik Muhammad Kurniawan, untuk mengaudit Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. / Appointed Public Accounting Firm Purwantono, Sungkoro and Surja (*a member firm of Ernst & Young Global Limited*) and Public Accountant Muhammad Kurniawan, to audit the Company's Consolidated Financial Statements for the fiscal year ending on December 31, 2023.
2. Memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan honorarium dan persyaratan lainnya bagi Kantor Akuntan Publik dan Akuntan Publik tersebut, serta menetapkan Kantor Akuntan Publik dan/ atau Akuntan Publik pengganti dalam hal Kantor Akuntan Publik Purwantono, Sungkoro dan Surja (*a member firm of Ernst & Young Global Limited*) dan/atau Akuntan Publik Muhammad Kurniawan, karena sebab apapun tidak dapat menyelesaikan proses audit Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. Apabila terdapat pergantian Kantor Akuntan Publik dan/atau Akuntan Publik, Dewan Komisaris memberikan laporan ke Pemegang Saham. / Granted authority and power to the Board of Commissioners to determine the honorarium and other requirements for the Public Accounting Firm and Public Accountants, as well as appoint a replacement Public Accounting Firm and/or Public Accountant in the case of Public Accounting Firm Purwantono, Sungkoro and Surja (*a member firm of Ernst & Young Global Limited*) and/or Public Accountant Muhammad Kurniawan, for whatever reason are unable to complete the audit process of the Company's Consolidated Financial Statements for the fiscal year ending on December 31, 2023. If there is a change of Public Accounting Firm and/or Public Accountant, the Board of Commissioners shall provide report to Shareholders.

#### Agenda 4 / Agenda 4

1. Tantiem atas kinerja anggota Direksi dan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2022. / Tantiem for the performance of members of the Board of Directors and Board of Commissioners for the fiscal year ending on December 31, 2022.
2. Gaji anggota Direksi dan honorarium anggota Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2023. / Salaries for members of the Board of Directors and honorarium for members of the Board of Commissioners and provision of facilities, benefits and/or other allowances for the 2023 fiscal year.

#### Agenda 5 / Agenda 5

Menyetujui untuk mengubah dan menyesuaikan ketentuan Pasal 3 (Maksud dan Tujuan serta Kegiatan Usaha) Anggaran Dasar Perseroan sesuai dengan Klasifikasi Baku Lapangan Usaha Indonesia (KBLI) Tahun 2020, sehingga bunyi Pasal 3 (Maksud dan Tujuan serta Kegiatan Usaha) Anggaran Dasar Perseroan menjadi sebagai berikut: / Approved to amend and adjust the provisions of Article 3 (Purpose and Objectives and Business Activities) of the Company's Articles of Association in accordance with the 2020 Standard Classification of Indonesian Business Fields (KBLI), so that Article 3 (Purpose and Objectives and Business Activities) of the Company's Articles of Association becomes as follows:

"MAKSUD DAN TUJUAN SERTA KEGIATAN USAHA / "PURPOSE AND OBJECTIVES AND BUSINESS ACTIVITIES

#### PASAL 3 / ARTICLE 3

- 3.1 Maksud dan tujuan Perseroan ini adalah bergerak di bidang usaha perasuransian, pemasaran, dan distribusi produk termasuk produk asuransi jiwa dalam ruang lingkup lini usaha kesehatan dan ruang lingkup asuransi kecelakaan diri, informasi dan komunikasi; / The purpose and objectives of this Company are to operate in the insurance, marketing and product distribution business, including life insurance products within the scope of the health business line and the scope of personal accident insurance, information and communication;
- 3.2 Untuk mencapai maksud dan tujuan tersebut di atas, Perseroan dapat melaksanakan kegiatan usaha sebagai berikut: / To achieve the aforementioned aims and objectives, the Company can carry out the following business activities:
  - a. Asuransi Jiwa Konvensional (KBLI 65111) / Conventional Life Insurance (KBLI 65111)  
Kelompok ini mencakup usaha asuransi jiwa yang diselenggarakan secara konvensional, dengan kegiatan usaha meliputi penyelenggaraan jasa penanggulangan risiko yang memberikan pembayaran kepada pemegang polis, tertanggung, atau pihak lain yang berhak dalam hal tertanggung meninggal dunia atau tetap hidup, atau pembayaran lain kepada pemegang polis, tertanggung, atau pihak lain yang berhak pada waktu tertentu yang diatur dalam perjanjian, yang besarnya telah ditetapkan dan/atau didasarkan pada hasil pengelolaan dana; / This group includes life insurance businesses that are held conventionally, with business activities including providing risk management services that provide payments to policy holders, insureds, or other entitled parties in the event that the insured passed away or remains alive, or other payments to the policy holder, insured, or other entitled party at a certain time as regulated in the agreement, the amount of which has been determined and/or is based on the results of fund management;
  - b. Portal Web dan/atau Platform Digital Tanpa Tujuan Komersial (KBLI 63121) / Web Portals and/or Digital Platforms Without Commercial Purposes (KBLI 63121)  
Kelompok ini mencakup pengoperasian situs web tanpa tujuan komersial yang menggunakan mesin pencari untuk menghasilkan dan memelihara basis data (database) besar dari alamat dan isi internet dalam format yang mudah dicari; pengoperasian situs web yang bertindak sebagai portal ke internet, seperti situs media yang menyediakan isi yang diperbarui secara berkala tanpa tujuan komersial; pengoperasian platform digital dan/atau situs/portal web yang melakukan transaksi elektronik berupa kegiatan usaha fasilitasi dan/atau mediasi pemindahan kepemilikan barang dan/atau jasa dan/atau layanan lainnya melalui internet dan/atau perangkat elektronik dan/atau cara dengan sistem elektronik lainnya tanpa tujuan komersial. / This group includes the operation of websites without commercial purposes that use search engines to generate and maintain large databases of internet addresses and content in easily searchable formats; operation of websites that act as portals to the internet, such as media sites that provide regularly updated content without commercial purposes; operation of digital platforms and/or websites/web portals that carry out electronic transactions in the form of business activities of facilitating and/or mediating the transfer of ownership of goods and/or services and/or other services via the internet and/or electronic devices and/or using other electronic systems without commercial purposes.



c. *Portal Web dan/atau Platform Digital Dengan Tujuan Komersial (KBLI 63122) / Web Portal and/or Digital Platform with Commercial Purposes (KBLI 63122)*

Kelompok ini mencakup pengoperasian situs web dengan tujuan komersial yang menggunakan mesin pencari untuk menghasilkan dan memelihara basis data (*database*) besar dari alamat dan isi internet dalam format yang mudah dicari; pengoperasian situs web yang bertindak sebagai portal ke internet, seperti situs media yang menyediakan isi yang diperbarui secara berkala, baik secara langsung ataupun tidak langsung dengan tujuan komersial; pengoperasian *platform digital* dan/atau situs/*portal web* yang melakukan transaksi elektronik berupa kegiatan usaha fasilitasi dan/atau mediasi pemindahan kepemilikan barang dan/atau jasa dan/atau layanan lainnya melalui internet dan/atau perangkat elektronik dan/atau cara sistem elektronik lainnya yang dilakukan dengan tujuan komersial (profit) yang mencakup aktivitas baik salah satu, sebagian ataupun keseluruhan transaksi elektronik, yaitu pemesanan, pembayaran, pengiriman atas kegiatan tersebut. Termasuk dalam kelompok ini adalah situs/*portal web* dan/atau *platform digital* yang bertujuan komersial (profit) merupakan aplikasi yang digunakan untuk fasilitasi dan/atau mediasi layanan-layanan transaksi elektronik, seperti pengumpul pedagang (*marketplace*), *digital advertising*, dan *on demand online services*. Kelompok ini tidak mencakup *financial technology* (Fintech). *Fintech Peer to Peer (P2P) Lending* (6495) dan *Fintech* jasa pembayaran (6641).” / This group includes the operation of websites with commercial purposes that use search engines to generate and maintain large databases of internet addresses and content in an easily searchable format; operation of websites that act as portals to the internet, such as media sites that provide regularly updated content, either directly or indirectly for commercial purposes; operation of digital platforms and/or websites/web portals that carry out electronic transactions in the form of business activities of facilitating and/or mediating the transfer of ownership of goods and/or services and/or other services via the internet and/or electronic devices and/or other electronic system methods carried out with commercial purposes (profit) which includes activities including one, part or all of electronic transactions, namely ordering, payment, delivery of these activities. Included in this group are sites/web portals and/or digital platforms with commercial (profit) purposes, namely applications used to facilitate and/or mediate electronic transaction services, such as merchant aggregators (marketplaces), digital advertising, and online on demand. services. This group does not include financial technology (Fintech), Fintech Peer to Peer (P2P) Lending (6495) and Fintech payment services (6641).”

Agenda 6 / Agenda 6

1. Menyetujui pengangkatan **Bapak Mochamad Rizaldi** sebagai **Komisaris Utama** Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2026, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. / Approved the appointment of Mr. Mochamad Rizaldi as President Commissioner of the Company effective as of the Date of this Circular Decision and ending at the close of the 3<sup>rd</sup> (third) Annual General Meeting of Shareholders since his appointment which will be held in 2026, without prejudice to the rights of the General Meeting of Shareholders to dismiss him at any time.  
\*Adapun penetapan pengangkatan Bapak Mochamad Rizaldi sebagai Komisaris Utama tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*). / The appointment of Mr. Mochamad Rizaldi as President Commissioner above will be effective after the concerned person has received approval from the Financial Services Authority for the fit and proper test.
2. Menyetujui pengangkatan kembali **Bapak Hernando** sebagai **Komisaris** Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2026, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. / Approved the re-appointment of Mr. Hernando as Commissioner of the Company effective as of the Date of this Circular Decision and ending at the close of the 3<sup>rd</sup> (third) Annual General Meeting of Shareholders since his appointment which will be held in 2026, without prejudice to the rights of the General Meeting of Shareholders to dismiss him at any time.
3. Menyetujui pengangkatan kembali **Bapak Budi Tua Arifin Tampubolon** sebagai **Direktur Utama** Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2026, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. / Approved the reappointment of Mr. Budi Tua Arifin Tampubolon as President Director of the Company effective as of the Date of this Circular Decision and ending at the close of the 3<sup>rd</sup> (third) Annual General Meeting of Shareholders since his appointment which will be held in 2026, without prejudice to the rights of the Meeting General Shareholders to dismiss him at any time.
4. Menyetujui pengangkatan **Bapak Marihot H. Tambunan** sebagai **Direktur Kepatuhan** Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2026, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. / Approved the appointment of Mr. Marihot H. Tambunan as Director of Compliance of the Company effective as of the Date of this Circular Decision and ending at the close of the 3<sup>rd</sup> (third) Annual General Meeting of Shareholders since his appointment which will be held in 2026, without prejudice to the rights of the General Meeting of Shareholders Shares to dismiss it at any time.  
\*Adapun penetapan pengangkatan Bapak Marihot H. Tambunan sebagai Direktur Kepatuhan tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*). / The appointment of Mr. Marihot H. Tambunan as Director of Compliance as mentioned above will be effective after the concerned person has received approval from the Financial Services Authority for the fit and proper test.





5. Menyatakan bahwa sejak Tanggal Keputusan Sirkuler ini, maka susunan anggota Dewan Komisaris dan Direksi Perseroan menjadi sebagai berikut: / Declared that as of the Date of this Circular Decision, the composition of the members of the Company's Board of Commissioners and Directors will be as follows:

**Dewan Komisaris / Board of Commissioners**

| No | Nama / Name        | Jabatan / Position                              |
|----|--------------------|-------------------------------------------------|
| 1  | Mochamad Rizaldi*  | Komisaris Utama / President Commissioner        |
| 2  | Hernando           | Komisaris / Commissioner                        |
| 3  | Prastoeti Soewondo | Komisaris Independen / Independent Commissioner |
| 4  | Fathema Djan       | Komisaris Independen / Independent Commissioner |

**Direksi / Board of Directors**

| No | Nama / Name                | Jabatan / Position                          |
|----|----------------------------|---------------------------------------------|
| 1  | Budi Tua Arifin Tampubolon | Direktur Utama / President Director         |
| 2  | Bugi Riagandy              | Direktur / Director                         |
| 3  | Jenni Wihartini            | Direktur / Director                         |
| 4  | Rahmat Syukri              | Direktur / Director                         |
| 5  | Marihot H. Tambunan        | Direktur Kepatuhan / Director of Compliance |
| 6  |                            |                                             |

\* Berlaku efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test). / Effective after obtaining approval from the Financial Services Authority for the fit and proper test.

Status / Status

Telah direalisasikan. / Realized

## RUPSLB 2023

### Pelaksanaan RUPS Luar Biasa Tahun 2023

Di tahun 2023, Perseroan menyelenggarakan RUPSLB. Adapun tahapan pelaksanaan RUPS Luar Biasa Tahun 2023 tergambar dalam tabel berikut:

| Pelaksanaan / Implementation                                                                                     | Hasil / Result                                                                                                                                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| RUPS Luar Biasa dilaksanakan pada tanggal 16 Januari 2023. / The Extraordinary GMS was held on January 16, 2023. | Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 50 tanggal 24 Januari 2023. / Deed of Statement of Decision of the Shareholders of PT Asuransi Jiwa Inhealth Indonesia No. 50 dated January 24, 2023.  |
| RUPS Luar Biasa dilaksanakan pada tanggal 7 Agustus 2023. / The Extraordinary GMS was held on August 7, 2023.    | Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 139 tanggal 25 Agustus 2023. / Deed of Statement of Decision of the Shareholders of PT Asuransi Jiwa Inhealth Indonesia No. 139 dated August 25, 2023. |

## EGMS 2023

### EXTRAORDINARY GMS IN 2023

In 2023, the Company held an EGMS as described in the table as follows:

### Keputusan dan Realisasi RUPSLB 2023

Akta Pernyataan Keputusan Para pemegang Saham PT Asuransi Jiwa Inhealth Indonesia No. 50 tanggal 24 Januari 2023.

### 2023 EGMS RESOLUTION AND REALIZATION

PT Asuransi Jiwa Inhealth Indonesia Shareholders Resolution Deed No. 50 dated January 24, 2023.

**Agenda Rapat /**  
Meeting Agenda

**Agenda 1 / Agenda 1**

1. BANK MANDIRI selaku pemegang saham pengendali telah menominasikan: / BANK MANDIRI as the controlling shareholder has nominated:
  - a. Ibu Jenni Wihartini sebagai calon Direktur Operasional Perseroan sebagaimana tercantum dalam surat nomor CBG/2154A/2022 tanggal 14 September 2022 Perihal penyampaian Perubahan Anggota Direksi PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth"); dan / Mrs. Jenni Wihartini as candidate for Director of Operations of the Company as stated in letter No.CBG/2154A/2022 dated September 14, 2022 on the submission of changes to members of the Board of Directors of PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth"); and
  - b. Ibu Fathema Djan sebagai calon Komisaris Independen sebagaimana tercantum dalam surat nomor CBG/2154B/2022 tanggal 14 September 2022 perihal Penetapan Komisaris Independen PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth"). / Mrs. Fathema Djan as a candidate for Independent Commissioner as stated in letter No. CBG/2154B/2022 dated September 14, 2022 on the Appointment of Independent Commissioner of PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth").
2. Bahwa rencana pemberhentian dengan hormat Tuan Fachmi Idris sebagai Komisaris Independen Perseroan telah disampaikan oleh Dewan Komisaris Perseroan kepada Tuan Fachmi Idris, dan untuk itu Tuan Fachmi Idris menyatakan menghormati dan menerima rencana pemberhentiannya sebagai Komisaris Independen Perseroan sebagaimana yang dinyatakan dalam surat pernyataan tanggal 23 Desember 2022. / Whereas the plan to honorably dismiss Mr. Fachmi Idris as the Company's Independent Commissioner has been delivered by the Company's Board of Commissioners to Mr. Fachmi Idris, and for that reason Mr. Fachmi Idris stated that he respects and accepts the plan to dismiss him as the Company's Independent Commissioner as stated in the statement letter dated December 23, 2022.
3. Bahwa Perseroan telah menindaklanjuti usulan pengangkatan Anggota Direksi dan Komisaris Independen dengan mengajukan Permohonan untuk Memperoleh Persetujuan Menjadi Pihak Utama bagi Ibu Jenni Wihartini sebagai calon Direktur dan Ibu Fathema Djan sebagai calon Komisaris Independen kepada Otoritas Jasa Keuangan ("OJK") dan telah mendapatkan persetujuan dan pencatatan oleh OJK, sebagai berikut: / Whereas the Company has followed up on the proposal to appoint members of the Board of Directors and Independent Commissioners by submitting an Application to Obtain Approval to Become the Main Party for Mrs. Jenni Wihartini as a candidate for Director and Mrs. Fathema Djan as a candidate for Independent Commissioner to the Financial Services Authority ("OJK") and has received approval and registration by OJK, as follows:
  - a. Surat OJK Nomor S-5012/NB.111/2022 tanggal 18 Desember 2022 perihal Permohonan Persetujuan Atas Pencalonan Direktur PT Asuransi Jiwa Inhealth Indonesia dengan Salinan Keputusan Anggota Dewan Komisiner OJK Nomor KEP-800/NB.11/2022 Tentang Hasil Penilaian Kemampuan dan Kepatutan Sdri. Jenni Wihartini Selaku Calon Direktur PT Asuransi Jiwa Inhealth Indonesia; dan / OJK Letter No. S-5012/NB.111/2022 dated December 18, 2022 on Application for Approval of the Nomination of Director of PT Asuransi Jiwa Inhealth Indonesia with a Copy of Decision of Members of the OJK Board of Commissioners No.KEP-800/NB.11/2022 on the Results of the Fit and Proper Test of Ms. Jenni Wihartini as Candidate for Director of PT Asuransi Jiwa Inhealth Indonesia; and
  - b. Surat OJK Nomor S-5010/NB.111/2022 tanggal 18 Desember 2022 perihal Permohonan Persetujuan Atas Pencalonan Komisaris Independen PT Asuransi Jiwa Inhealth Indonesia, dengan Salinan Keputusan Anggota Dewan Komisiner OJK Nomor KEP-801/NB.11/2022 Tentang Hasil Penilaian Kemampuan dan Kepatutan Sdri. Fathema Djan Selaku Komisaris Independen PT Asuransi Jiwa Inhealth Indonesia. / OJK Letter No.S-5010/NB.111/2022 dated December 18, 2022 on Application for Approval of the Nomination of Independent Commissioner of PT Asuransi Jiwa Inhealth Indonesia, with a copy of the Decision of the Members of the OJK Board of Commissioners No.KEP-801/NB.11/2022 concerning the Results of the Fit and Proper Test of Ms. Fathema Djan as Independent Commissioner of PT Asuransi Jiwa Inhealth Indonesia.
4. Bahwa Bapak Yusak Labanta Sudena Silalahi sebagai Komisaris Utama Perseroan yang diangkat berdasarkan Rapat Umum Pemegang Saham Tahunan tanggal 30 Juni 2022 dan telah dinyatakan dalam Akta Pernyataan Keputusan Rapat No. 69 tanggal 15 Juli 2022 dibuat di hadapan Mala Mukti, S.H., LL.M, Notaris di Jakarta, telah meninggal dunia pada tanggal 10 November 2022. / Whereas Mr. Yusak Labanta Sudena Silalahi as President Commissioner of the Company was appointed based on the Annual General Meeting of Shareholders on June 30, 2022 and has been stated in the Deed of Meeting Decision Statement No. 69 dated July 15, 2022 made in the presence of Mala Mukti, S.H., LL.M, Notary in Jakarta, who passed away on November 10, 2022.



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|                                                                                                    | <p>Agenda 2 / Agenda 2</p> <ol style="list-style-type: none"> <li>1. Perjanjian antar Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia antara PT Bank Mandiri (Persero), Tbk., PT Askes (Persero), PT Kimia Farma (Persero), Tbk., PT Asuransi Jasa Indonesia (Persero), dengan PT Asuransi Jiwa Inhealth Indonesia tanggal 23 Desember 2013, Pasal 5.1 menyatakan bahwa: / Agreement between Shareholders of PT Asuransi Jiwa Inhealth Indonesia between PT Bank Mandiri (Persero), Tbk., PT Askes (Persero), PT Kimia Farma (Persero), Tbk., PT Asuransi Jasa Indonesia (Persero), and PT Asuransi Jiwa Inhealth Indonesia dated December 23, 2013, Article 5.1 states that:<br/> <i>"Para Pemegang Saham menyetujui bahwa Bank Mandiri diberikan kewenangan atas nama Para Pemegang Saham untuk melakukan pengurusan dan pengelolaan Perseroan termasuk memberikan pengarahan kepada Direksi dan Dewan Komisaris Perseroan atas jalannya kegiatan usaha Perseroan."</i> / "The Shareholders approved that Bank Mandiri is given authority on behalf of the Shareholders to administer and manage the Company, including providing direction to the Company's Board of Directors and Board of Commissioners regarding the management of the Company's business activities."</li> <li>2. Bahwa Direksi Perseroan memutuskan konsep Rencana Bisnis sebagaimana tertuang dalam Nota Nomor 1/V/PKK/1122 tanggal 08 November 2022 Perihal Surat Pengantar Penyampaian Rencana Bisnis Tahun 2023-2025. / Whereas the Company's Board of Directors decided on the concept of the Business Plan as stated in Memorandum No.1/V/PKK/1122 dated November 08, 2022 on the Cover Letter for Submission of the 2023-2025 Business Plan.</li> <li>3. Bahwa Rencana Bisnis Perseroan Tahun 2023 telah memperoleh persetujuan dari Dewan Komisaris sebagaimana tertuang dalam Lampiran Lembar Persetujuan Dewan Komisaris tanggal 29 November 2022 atas Surat Perseroan Nomor 79//DIREKSI/1122 tanggal 21 November 2022 Perihal Penyampaian dan Permohonan Persetujuan Rencana Bisnis Tahun 2023-2025. / Whereas the Company's 2023 Business Plan has received approval from the Board of Commissioners as stated in the Attachment to the Board of Commissioners' Approval Sheet dated November 29, 2022 to Company Letter No.79//DIREKSI/1122 dated November 21, 2022 on Submission and Application for Approval of the 2023-2025 Business Plan.</li> <li>4. Bahwa Bank Mandiri, selaku Pemegang Saham Pengendali telah memberikan persetujuan usulan Rencana Bisnis Perseroan melalui surat Nomor CBG/2853/2022 tanggal 29 November 2022 Perihal Catatan atas Kinerja PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth) Q3 Tahun 2022 dan Persetujuan Rencana Kerja &amp; Anggaran Perusahaan Tahun 2023. / Whereas BANK MANDIRI, as the Controlling Shareholder has given approval to the Company's Business Plan proposal via letter No.CBG/2853/2022 dated November 29, 2022 on Notes on the Performance of PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth) Q3 2022 and Approval of the Company's 2023 Work Plan &amp; Budget.</li> </ol> |
| <p><b>Jumlah Pemegang Saham yang Bertanya</b><br/>/ Number of Shareholders Who Asked Questions</p> | <p>Para pemegang Saham setuju 100% (seratus) persen secara bulat atas Keputusan tersebut. / The Shareholders approved 100% (one hundred) percent unanimously to this Decision.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

Akta Pernyataan Keputusan Para Pemegang Saham PT Asuransi Jiwa Inhealth Indonesia nomor 139 tanggal 25 Agustus 2023      PT Asuransi Jiwa Inhealth Indonesia Shareholders Resolution Deed No. 139 dated August 25, 2023

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| <p><b>Agenda Rapat / Meeting Agenda</b></p> | <ul style="list-style-type: none"> <li>• Terdapat beberapa ketentuan dalam Anggaran Dasar Perseroan untuk dilakukan penyesuaian sebagaimana telah Perseroan ajukan dalam rangka memberikan fleksibilitas bagi Perseroan untuk mengembangkan bisnisnya sepanjang tidak bertentangan dengan Peraturan Regulator, MSMPG dan Kebijakan RUPS. / There are several provisions in the Company's Articles of Association for adjustments as proposed by the Company in order to provide flexibility for the Company to develop its business as long as it does not conflict with Regulatory Regulations, MSMPG, and GMS Policies.</li> <li>• Bahwa Perseroan telah mengusulkan perubahan Pasal 11 Anggaran Dasar kepada Bank Mandiri melalui surat No. 3055/AJII/DIREKSI/0623 tanggal 14 Juni 2023 perihal Permohonan Usulan Agenda Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Asuransi Jiwa Inhealth Indonesia ("Perseroan"). / Whereas the Company has proposed changes to Article 11 of the Articles of Association to Bank Mandiri through letter No. 3055/AJII/DIREKSI/0623 dated June 14, 2023 on Request for Proposed Agenda for the Extraordinary General Meeting of Shareholders ("EGMS") of PT Asuransi Jiwa Inhealth Indonesia ("Company").</li> <li>• Bahwa Bank Mandiri telah menyetujui usulan perubahan Anggaran Dasar Perseroan melalui surat No. KES. ISM/GH.0182/2023 tanggal 2 Agustus 2023 perihal Persetujuan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") atas Perubahan Anggaran Dasar PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth"). / Whereas Bank Mandiri has approved the proposed amendment to the Company's Articles of Association through letter No. KES. ISM/GH.0182/2023 dated August 2, 2023 on Approval of the Extraordinary General Meeting of Shareholders ("EGMS") on Amendments to the Articles of Association of PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth").</li> </ul> |
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| <b>Jumlah Pemegang Saham yang Bertanya / Total Shareholders Asking Questions</b> | <p>Para pemegang Saham setuju 100% (seratus) persen secara bulat atas Keputusan tersebut. / The Shareholders approved 100% (one hundred) percent unanimously to this Decision.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Keputusan Rapat / Meeting Resolutions</b>                                     | <p><b>Perubahan Pasal 6, Pasal 10, Pasal 11, Pasal 12, Pasal 14 Anggaran Dasar Perseroan / Amendment to Article 6, Article 10, Article 11, Article 12, Article 14 of the Company's Articles of Association</b></p> <p><b>Pasal 6: / Article 6:</b><br/>Menyetujui perubahan Pasal 6 ayat 1 dan penghapusan Pasal 6 ayat 6 Anggaran Dasar Perseroan, sehingga selanjutnya Pasal 6 Anggaran Dasar Perseroan. / Approved the amendment to Article 6 paragraph 1 and the deletion of Article 6 paragraph 6 of the Company's Articles of Association, so that Article 6 of the Company's Articles of Association.</p> <p><b>Pasal 10: / Article 10:</b><br/>Menyetujui perubahan Pasal 10 ayat 1, ayat 11, ayat 18, ayat 19, ayat 20, ayat 26, ayat 28, ayat 30 dan ayat 31, penghapusan Pasal 10 ayat 2, ayat 3 dan ayat 29, serta penambahan 2 ayat yang diletakkan setelah perubahan Pasal 10 ayat 28 Anggaran Dasar Perseroan, sehingga selanjutnya Pasal 10 Anggaran Dasar Perseroan. / Approved amendment to Article 10 paragraph 1, paragraph 11, paragraph 18, paragraph 19, paragraph 20, paragraph 26, paragraph 28, paragraph 30 and paragraph 31, deletion of Article 10 paragraph 2, paragraph 3 and paragraph 29, as well as the addition of 2 paragraphs placed after amendment to Article 10 paragraph 28 of the Company's Articles of Association, so that Article 10 of the Company's Articles of Association.</p> <p><b>Pasal 11: / Article 11:</b><br/>Menyetujui perubahan Pasal 11 ayat 2 huruf a angka 4), ayat 2 huruf b angka 2) dan ayat 10, penambahan 1 huruf pada Pasal 11 ayat 8 yang akan menjadi Pasal 11 ayat 8 huruf h, serta penghapusan Pasal 11 ayat 10 huruf m Anggaran Dasar Perseroan, sehingga selanjutnya Pasal 11 Anggaran Dasar Perseroan. / Approved the amendment to Article 11 paragraph 2 letter a number 4), paragraph 2 letter b number 2) and paragraph 10, the addition of 1 letter to Article 11 paragraph 8 which will become Article 11 paragraph 8 letter h, as well as the deletion of Article 11 paragraph 10 letter m of Articles of Association of the Company, thus Article 11 of the Company's Articles of Association.</p> <p><b>Pasal 12: / Article 12:</b><br/>Menyetujui perubahan Pasal 12 ayat 3 Anggaran Dasar Perseroan, sehingga selanjutnya Pasal 12 Anggaran Dasar Perseroan. / Approved the amendment to Article 12 paragraph 3 of the Company's Articles of Association, thus Article 12 of the Company's Articles of Association.</p> <p><b>Pasal 14: / Article 14:</b><br/>Menyetujui penghapusan Pasal 14 ayat 3, ayat 4, dan ayat 30, serta perubahan Pasal 14 ayat 14, ayat 20, ayat 27 huruf b dan huruf c, ayat 28 huruf b dan huruf d, ayat 29, ayat 31 dan ayat 32. Selanjutnya menyetujui penambahan 1 ayat yang diletakkan setelah perubahan Pasal 14 ayat 20 dan penambahan 2 ayat yang akan diletakkan setelah perubahan Pasal 14 ayat 29 Anggaran Dasar Perseroan, sehingga selanjutnya Pasal 14 Anggaran Dasar Perseroan. / Approved the deletion of Article 14 paragraph 3, paragraph 4 and paragraph 30, as well as amendments to Article 14 paragraph 14, paragraph 20, paragraph 27 letters b and letter c, paragraph 28 letter b and letter d, paragraph 29, paragraph 31 and paragraph 32. Then, approved the addition of 1 paragraph to be placed after the amendment to Article 14 paragraph 20 and the addition of 2 paragraphs to be placed after the amendment to Article 14 paragraph 29 of the Company's Articles of Association, thus Article 14 of the Company's Articles of Association.</p> |
| <b>Status / Status</b>                                                           | <p>Telah direalisasikan. / Realized</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |



## Dewan Komisaris Board of Commissioners

Berdasarkan pada UU No.40 tahun 2007 tentang Perseroan Terbatas, Dewan Komisaris merupakan organ tata kelola perusahaan yang bertanggung jawab mengawasi seluruh tindakan Direksi dan memberikan nasihat kepada Direksi dalam menjalankan kegiatan usaha/pengurusan Perseroan. Tugas Dewan Komisaris, antara lain melakukan pengawasan terhadap pelaksanaan Rencana Kerja dan Anggaran Perseroan serta kebijakan yang ditetapkan dalam RUPS dan Anggaran Dasar Perseroan. Di samping itu, Dewan Komisaris bertanggung jawab secara kolektif untuk memastikan bahwa Perseroan melaksanakan praktik GCG di seluruh tingkatan atau jenjang organisasi.

### Pedoman Kerja Dewan Komisaris

Dewan Komisaris Mandiri Inhealth telah memiliki pedoman kerja dalam menjalankan tugas dan tanggung jawabnya. Pedoman ini dijadikan sebagai acuan pedoman kerja dan tata tertib kerja Dewan Komisaris dalam menjalankan tugas pengawasan dan pemberian nasihat kepada Direksi. Pedoman disusun berdasarkan prinsip-prinsip hukum korporasi, ketentuan Anggaran Dasar, peraturan dan ketentuan perundang-undangan yang berlaku, arahan Pemegang Saham serta praktik-praktik terbaik (*best practices*) GCG.

Pedoman kerja Dewan Komisaris memuat hal-hal sebagai berikut:

1. Persyaratan dan Komposisi Dewan Komisaris.
2. Masa Jabatan Dewan Komisaris.
3. Tugas, Kewajiban dan Wewenang.
4. Rapat Dewan Komisaris.
5. Program Pengenalan dan Pendalaman Pengetahuan.
6. Komite Dewan Komisaris.

### Tugas dan Tanggung Jawab Dewan Komisaris

Berdasarkan Anggaran Dasar, Dewan Komisaris memiliki tugas dan tanggung jawab sebagai berikut:

1. Melakukan pengawasan terhadap penerapan tata kelola, tugas dan tanggung jawab Direksi, tindak lanjut hasil audit dari pihak intern dan ekstern, termasuk pelaksanaan Rencana Korporasi, Rencana Bisnis serta ketentuan-ketentuan Anggaran Dasar, keputusan RUPS

Referring to Law No. 40 of 2007 on Limited Liability Companies, the Board of Commissioners is a corporate governance organ in charge of supervising all actions of the Board of Directors and advising the Board of Directors on business activities/management of the Company. The duties of the Board of Commissioners include supervising the implementation of the Company's Work Plan and Budget as well as policies stipulated in the GMS and the Company's Articles of Association. In addition, the Board of Commissioners is collectively responsible for ensuring that the Company implements GCG practices at all levels or levels of the organization.

### Board Manual

The Mandiri Inhealth Board of Commissioners has a Board Manual in carrying out its duties and responsibilities. This Board Manual serves as a reference in carrying out supervision and providing advice to the Board of Directors. The Board Manual is prepared based on the principles of corporate law, provisions of the Articles of Association, applicable laws and regulations, Shareholders' directives and GCG best practices.

The Board Manual contains the following matters:

1. Requirements and Composition of the Board of Commissioners.
2. Term of Office of the Board of Commissioners.
3. Duties, Obligations and Authorities.
4. Board of Commissioners Meeting.
5. Induction Program and Knowledge Improvement.
6. Board of Commissioners Committee.

### Board of Commissioners Duties and Responsibilities

Based on the Articles of Association, the Board has the following duties and responsibilities:

1. Supervise the implementation of governance, duties and responsibilities of the Board of Directors, follow up audit results from internal and external parties, including the implementation of the Corporate Plan, Business Plan and provisions of the Articles of Association, GMS

- dan peraturan Perundang-undangan yang berlaku;
2. Mematuhi Anggaran Dasar dan peraturan perundang-undangan, serta wajib melaksanakan prinsip-prinsip profesionalisme, efisiensi, dan *Good Corporate Governance*;
  3. Bertindak sewaktu-waktu untuk kepentingan dan usaha Perseroan dan bertanggung jawab kepada perusahaan yang diwakili oleh RUPS;
  4. Meneliti, menelaah, dan menandatangani Laporan Tahunan yang telah disiapkan oleh Direksi sebelum disajikan kepada dan diterima oleh Pemegang Saham dalam RUPS;
  5. Lebih lanjut, Dewan Komisaris bertanggung jawab memberikan pendapat dan saran atas pelaksanaan *corporate governance* dalam Perseroan;
  6. Membentuk komite atau menunjuk pihak untuk melaksanakan fungsi yang mendukung tugas dan tanggung jawab Dewan Komisaris paling sedikit komite/fungsi pemantau audit, dan komite/fungsi pemantauan kepatuhan;
  7. Menyelenggarakan rapat Dewan Komisaris yang paling sedikit mencakup frekuensi kehadiran dan tata cara pengambilan keputusan;
  8. Menyusun tata tertib kerja Dewan Komisaris. Dalam menjalankan tugasnya, Dewan Komisaris memperoleh perlindungan hukum dan asuransi jabatan yang menjadi biaya Perseroan.

Tugas dan tanggung jawab Dewan Komisaris bersifat kolegial di bawah koordinasi Komisaris Utama. Dalam melaksanakan tugasnya, Dewan Komisaris harus mematuhi Anggaran Dasar Perseroan.

### Hak dan Wewenang Dewan Komisaris

Dewan Komisaris memiliki hak dan wewenang sebagai berikut:

1. Baik bersama-sama maupun sendiri-sendiri, internal Dewan Komisaris pada setiap waktu berhak memasuki bangunan, halaman dan tempat lain yang dipergunakan atau dikuasai oleh Perseroan dan berhak memeriksa pembukuan, surat-surat bukti, persediaan barang, memeriksa dan mencocokkan keadaan uang kas untuk keperluan verifikasi dan lain-lain surat berharga serta mengetahui segala tindakan yang telah dijalankan oleh Direksi.

resolutions and applicable laws and regulations;

2. Comply with the Articles of Association and laws and regulations, and shall implement the principles of professionalism, efficiency, and good corporate governance;
3. From time to time, act for the interests and business of the Company and be responsible to the Company represented by the GMS;
4. Research, review, and sign the Annual Report that has been prepared by the Board of Directors before being presented to and accepted by the Shareholders at the GMS;
5. Furthermore, the Board of Commissioners is responsible for providing opinions and suggestions on the implementation of corporate governance in the Company;
6. Establish committees or appoint parties to carry out functions that support the duties and responsibilities of the Board of Commissioners at least audit monitoring committees/functions, and compliance monitoring committees/functions;
7. Hold meetings of the Board of Commissioners which at least include the attendance frequency and decision-making procedure;
8. Develop the Board Manual for the Board of Commissioners. In carrying out their duties, the Board of Commissioners obtains legal protection and job insurance which is at the expense of the Company.

The duties and responsibilities of the Board of Commissioners are collegial under the coordination of the President Commissioner. In carrying out its duties, the Board of Commissioners must adhere to the Company's Articles of Association.

### Board of Commissioners Rights and Authorities

The Board of Commissioners has the following rights and authorities:

1. Both jointly and individually, internally the Board of Commissioners at any time has the right to enter buildings, courtyards, and other places used or controlled by the Company and has the right to examine books, documents of evidence, inventory, check and match the condition of cash for the purposes of verification and other securities and knowing all actions that have been carried out by the Board of Directors.





2. Berhak meminta bantuan tenaga ahli atau konsultan untuk jangka waktu terbatas atas beban Perseroan, jika dianggap perlu.
3. Berhak meminta penjelasan tentang segala hal yang ditanyakan kepada Direksi dan Direksi wajib memberikan penjelasan.
4. Berhak memperoleh akses atas informasi Perseroan secara tepat waktu dan lengkap.
5. Dewan Komisaris dengan suara terbanyak sewaktu-waktu berhak memberhentikan untuk sementara waktu seorang atau lebih anggota Direksi, jikalau mereka bertindak bertentangan dengan Anggaran Dasar atau melalaikan kewajibannya atau alasan lainnya yang mendesak Perseroan.
6. Semua anggota Dewan Komisaris dapat memperoleh saran dan bantuan dari Sekretaris Perseroan.

#### Kewajiban Dewan Komisaris

Dewan Komisaris memiliki kewajiban sebagai berikut:

1. 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.
2. Melaksanakan tugas pengawasan dan pemberian nasihat kepada Direksi.
3. Mengawasi Direksi dalam menjaga keseimbangan kepentingan semua pihak, khususnya kepentingan pemegang polis, Tertanggung, dan/atau pihak yang berhak memperoleh manfaat.
4. Menyusun laporan kegiatan Dewan Komisaris yang merupakan bagian dari laporan penerapan GCG.
5. Memantau efektivitas penerapan GCG.
6. Membantu memenuhi kebutuhan dalam menggunakan anggota komite yang struktur organisasinya berada di bawah Dewan Komisaris.

#### Keputusan yang Perlu Mendapat Persetujuan Dewan Komisaris

Dewan Komisaris memberikan persetujuan tertulis untuk tindakan-tindakan Direksi sebagai berikut:

1. Mengadakan pinjaman jangka pendek dari bank/ lembaga keuangan lain.
2. Mengadakan kerja sama dengan badan usaha atau pihak lain berupa kerja sama lisensi, kontrak manajemen,

2. Has the right to ask for help from experts or consultants for a limited period of time at the expense of the Company, if deemed necessary.
3. Has the right to ask for an explanation on all matters that are asked to the Board of Directors and the Board of Directors is obliged to provide an explanation.
4. Has the right to obtain access to Company information in a timely and complete manner.
5. The Board of Commissioners with the most votes at any time have the right to temporarily suspend one or more members of the Board of Directors, if they act contrary to the Articles of Association or neglect their obligations or other reasons that are urgent for the Company.
6. All members of the Board of Commissioners can obtain advice and assistance from the Corporate Secretary.

#### Board of Commissioners Obligations

The Board of Commissioners is obliged to:

1. Ensure effective, precise, and fast decision-making and is able to act independently, not having any interests that could interfere with their ability to carry out tasks independently and critically.
2. Carry out supervisory duties and provide advice to the Board of Directors.
3. Supervise the Board of Directors in maintaining the balance of the interests of all parties, especially the interests of policyholders, the insured and/or parties entitled to benefits.
4. Prepare a report on the activities of the Board of Commissioners which is part of the report on the implementation of Good Corporate Governance.
5. Monitor the effectiveness of the implementation of Good Corporate Governance.
6. Help meet the needs in using committee members whose organizational structure is under the Board of Commissioners.

#### Decisions Requiring Board of Commissioners Approval

The Board of Commissioners gives written approval for the following actions of the Board of Directors:

1. Provide short-term loans from other banks/financial institutions.
2. Establish cooperation with business entities or other parties in the form of license agreements, management

menyewakan aset, kerja sama operasi (KSO), Bangun Guna Serah (*Build Operate Transfer/BOT*), Bangun Mulik Serah (*Build Own Transfer/ BOWT*), dan Bangun Serah Guna (*Build Transfer Operate/BTO*) dan kerja sama lainnya dengan nilai atau jangka waktu tertentu yang ditetapkan oleh RUPS.

3. Menerima atau memberikan pinjaman jangka menengah/ panjang, kecuali pinjaman (utang dan piutang) yang timbul karena transaksi bisnis, dan pinjaman yang diberikan kepada anak perusahaan dengan ketentuan dilaporkan kepada Dewan Komisaris.
4. Mengagunkan aktiva tetap yang diperlukan dalam melaksanakan penarikan kredit jangka pendek.
5. Melepaskan dan menghapuskan aktiva tetap bergerak dengan umur ekonomis yang lazim berlaku dalam industri pada umumnya sampai dengan 5 (lima) tahun.
6. Menghapuskan dari pembukuan piutang macet dan persediaan barang mati.
7. Menetapkan dan menyesuaikan struktur organisasi sampai dengan 1 (satu) tingkat di bawah Direksi.
8. Menetapkan dan mengubah logo Perseroan.

#### Masa Jabatan Dewan Komisaris

Berdasarkan Pedoman GCG Perseroan, masa jabatan anggota Dewan Komisaris dimulai dari tanggal RUPS menunjukan Dewan Komisaris, untuk jangka waktu 3 (tiga) tahun dan dapat diberhentikan sewaktu-waktu oleh RUPS. Setelah masa jabatannya berakhir, Dewan Komisaris dapat diangkat kembali oleh RUPS untuk 1 (satu) kali masa jabatan.

#### Persyaratan Anggota Dewan Komisaris

Perusahaan telah menentukan persyaratan menjadi Dewan Komisaris dengan rincian sebagai berikut:

1. Telah mendapatkan persetujuan dari OJK;
2. Memiliki pengetahuan sesuai dengan bidang usaha Perseroan yang relevan dengan jabatannya;
3. Mampu untuk bertindak dengan itikad baik, jujur, dan profesional;
4. Mampu bertindak dan mengambil keputusan berdasarkan penilaian independen dan objektif untuk kepentingan Perseroan dan pemegang polis, Tertanggung, dan/atau pihak yang berhak memperoleh manfaat;
5. Mendahulukan kepentingan Perseroan dan pemegang polis, Tertanggung, dan/atau pihak yang berhak memperoleh;

contracts, leasing assets, joint operations (KSO), Build Operate Transfers (BOT), Build Own Transfers (BOWT), and Build Transfer Operate (BTO) and other cooperation with a certain value or period determined by the GMS.

3. Receive or provide medium/long term loans, except for loans (payables and receivables) arising from business transactions, and loans granted to subsidiaries provided that they are reported to the Board of Commissioners.
4. Collateralize fixed assets needed in carrying out short-term credit withdrawals.
5. Release and write-off movable fixed assets with an economic age that is generally applicable in the industry in general up to 5 (five) years.
6. Eliminate bad debts and dead stock from the books.
7. Establish and adjust the organizational structure up to 1 (one) level below the Board of Directors.
8. Establish and change the Company's logo.

#### Board of Commissioners Term of Office

Based on the Company's GCG Code, the term of office for members of the Board of Commissioners starts from the date of the GMS appointing the Board of Commissioners for a period of 3 (three) years and can be dismissed at any time by the GMS. After the term of office ends, the Commissioner may be reappointed by the GMS for 1 (one) more term.

#### Board of Commissioners Membership Requirements

The Company's Board of Commissioner with is required to:

1. Have obtained approval from OJK;
2. Possess knowledge in accordance with the Company's business fields that are relevant to their position;
3. Be able to act in good faith, honestly, and professionally;
4. Be able to act and make decisions based on independent and objective assessments for the benefit of the Company and policyholders, the insured, and/or parties entitled to benefits;
5. Prioritize the interests of the Company and policyholders, the Insured, and/or parties entitled to benefits over personal interests which may cause losses to the Company;



- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>6. Manfaat daripada kepentingan pribadi yang dapat menyebabkan kerugian bagi Perseroan;</li> <li>7. Mampu melakukan perbuatan hukum;</li> <li>8. Tidak pernah dinyatakan pailit;</li> <li>9. Tidak pernah menjadi anggota Direksi atau Komisaris yang dinyatakan bersalah sehingga menyebabkan suatu perusahaan dinyatakan pailit;</li> <li>10. Berkeahlian, berdedikasi, bermoral dan berintegritas tinggi memiliki komitmen pada pekerjaannya, memahami masalah-masalah manajemen dan menyediakan waktu yang cukup untuk melaksanakan tugasnya.</li> </ol> | <ol style="list-style-type: none"> <li>6. Be able to perform legal actions;</li> <li>7. Have never been declared bankrupt;</li> <li>8. Have never been a Board of Directors member or Board of Commissioners who was found guilty of causing a company to be declared bankrupt;</li> <li>9. Demonstrate skills, dedication, good morals, high integrity, and commitment to work, understand management issues and provide sufficient time to carry out their duties.</li> </ol> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### Proses Nominasi dan Pemilihan Dewan Komisaris

Dalam rangka memenuhi kriteria seleksi dan penilaian calon Dewan Komisaris, Perseroan mengacu pada ketentuan *fit and proper test* yang berlaku, baik secara umum maupun secara khusus bagi perusahaan perasuransian. Dalam Rapat Umum Pemegang Saham (RUPS) mengamanatkan atau melaksanakan *fit and proper test* Direksi dan/atau Komisaris dilakukan secara transparan sesuai dengan peraturan yang telah ditetapkan, dan segala ketentuan mengenai *fit and proper test* tersebut mengacu pada peraturan yang berlaku bagi perusahaan perasuransian.

### Mekanisme Pemberhentian dan Pengunduran Diri Dewan Komisaris

1. Seorang Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan alasannya secara tertulis mengenai maksudnya tersebut kepada Perseroan dengan tembusan kepada Pemegang Saham dan anggota Komisaris lainnya dan Direksi Perseroan paling lambat 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya. Apabila sampai tanggal yang diminta oleh anggota Dewan Komisaris yang bersangkutan atau 30 (tiga puluh) hari setelah tanggal surat permohonan diri dalam hal tidak disebutkan tanggal efektif pengunduran diri, tidak ada keputusan RUPS, maka anggota Komisaris tersebut berhenti dengan sendirinya pada tanggal diminta tersebut atau dengan lewatnya waktu 30 (tiga puluh) hari sejak tanggal surat permohonan pengunduran diri;
2. Jabatan Komisaris akan berakhir jika:
  - a. Masa jabatan berakhir.
  - b. Sebelum masa jabatan berakhir karena:
    - o Pengunduran diri;

### Board of Commissioners Nomination and Selection Process

In order to fulfill the selection and assessment criteria for candidates for the Board of Commissioners, the Company refers to the applicable fit and proper test provisions, both generally and specifically for insurance companies. The General Meeting of Shareholders (GMS) mandates or carries out fit and proper tests for Directors and/or Commissioners to be carried out transparently in accordance with established regulations, and all provisions regarding fit and proper tests refer to the regulations that apply to insurance companies.

### Board of Commissioners Dismissal and Resignation Mechanism

1. A Commissioner has the right to resign from their position by giving written reasons regarding their intention to the Company with copies to the Shareholders and other members of the Board of Commissioners and the Board of Directors of the Company no later than 30 (thirty) days prior to the date of their resignation. If until the date requested by the member of the concerned Board of Commissioners or 30 (thirty) days after the date of the resignation letter in the event that the effective date of the resignation is not stated, there is no GMS decision, then the member of the Commissioner resigns automatically on the requested date or by lapse of 30 (thirty) days from the date of the resignation letter;
2. The Commissioner's term of office will end if:
  - a. Reaching their term end date.
  - b. Ending before their term end date due to:
    - o Resignation;

- o Tidak memenuhi persyaratan sebagai anggota Komisaris dan Anggaran Dasar dan perundang-undangan lainnya;
  - o Meninggal dunia;
  - o Diberhentikan berdasarkan keputusan RUPS.
3. Bagi anggota Komisaris yang berhenti sebelum maupun setelah masa jabatannya berakhir kecuali berhenti karena meninggal dunia, maka yang bersangkutan tetap dapat dimintakan pertanggungjawaban atas tindakan-tindakannya yang belum diterima pertanggungjawabannya oleh RUPS;
  4. RUPS berhak memberhentikan para anggota Komisaris sewaktu-waktu dengan menyebutkan alasannya;
  5. Alasan pemberhentian anggota Dewan Komisaris antara lain:
    - a. Tidak menjalankan tugasnya dengan baik;
    - b. Tidak melaksanakan ketentuan Anggaran Dasar dan/atau peraturan perundang-undangan;
    - c. Dinyatakan bersalah dengan keputusan pengadilan yang mempunyai kekuatan hukum yang tetap;
    - d. Mengundurkan diri;
    - e. Tidak terlibat dalam tindakan yang merugikan Perseroan dan/atau Negara;
    - f. Melakukan tindakan yang etika dan/atau kepatutan yang seharusnya dihormati sebagai anggota Dewan Komisaris BUMN;
    - g. Tidak lagi memenuhi persyaratan sesuai Anggaran Dasar dan peraturan perundang-undangan lainnya.
  6. Seorang Komisaris bisa diberhentikan untuk sementara waktu oleh RUPS jika Komisaris itu bertindak bertentangan dengan Anggaran Dasar atau melalaikan kewajibannya atau terdapat alasan yang mendesak bagi Perseroan;
  7. Pemberhentian sementara ini harus diberitahukan secara tertulis kepada yang bersangkutan disertai alasan yang menyebabkan tindakan itu;
  8. Dalam 30 (tiga puluh) hari RUPS akan diselenggarakan untuk memutuskan apakah anggota Komisaris akan diberhentikan seterusnya atau dikembalikan kepada kedudukannya semula. Sedangkan yang diberhentikan sementara, diberi kesempatan untuk hadir dan membela diri;
  9. Rapat pemberhentian Komisaris dipimpin oleh seorang Pemegang Saham yang dipilih oleh dan dari antara Pemegang Saham yang hadir;
  10. Apabila sampai dengan tanggal yang diminta oleh
    - o Not meeting the requirements as a member of the Board of Commissioners and the Articles of Association and other laws;
    - o Passing away;
    - o Dismissed based on GMS. resolution
  3. For members of the Board of Commissioners who resign before or after their term ends, unless they due to passing away, the member can still be held accountable for their actions for which the GMS has not yet accepted accountability;
  4. The GMS has the right to dismiss members of the Board of Commissioners at any time by stating the reasons;
  5. Reasons for dismissing members of the Board of Commissioners include:
    - a. Not performing their duties properly;
    - b. Not implementing the provisions of the Articles of Association and/or laws and regulations;
    - c. Declared guilty by a court decision that has permanent legal force;
    - d. Resigned;
    - e. Not involved in actions that are detrimental to the Company and/or the State;
    - f. Carrying out ethical and/or appropriate actions that should be respected as a member of the Board of Commissioners of a SOE;
    - g. No longer meets the requirements in accordance with the Articles of Association and other laws and regulations.
  1. A Commissioner can be temporarily dismissed by the GMS if the Commissioner acts contrary to the Articles of Association or neglects their obligations or there is an urgent reason for the Company;
  2. This temporary dismissal must be notified in writing to the person concerned along with the reasons causing the said action;
  3. Within 30 (thirty) days a GMS will be held to decide whether members of the Board of Commissioners will be permanently dismissed or returned to their original positions. Meanwhile, those who were temporarily dismissed were given the opportunity to attend and defend themselves;
  4. The Board of Commissioners dismissal meeting is chaired by a Shareholder who is elected by and from among the Shareholders present;
  5. If until the date requested by the member of the Board



anggota Komisaris atau dalam waktu 30 (tiga puluh) hari sejak tanggal surat permohonan pengunduran diri diterima dalam hal tidak disebutkan diterima dalam hal tidak disebutkan tanggal efektif pengunduran diri, tidak ada keputusan dari RUPS, maka anggota Komisaris tersebut berhenti dengan sendirinya pada tanggal yang diminta atau dengan lewatnya waktu 30 (tiga puluh) hari sejak tanggal permohonan diri diterima tanpa memerlukan persetujuan RUPS.

of Commissioners or within 30 (thirty) days from the date the letter of resignation is received, in the event that it is not stated that it is accepted, in the event that the effective date of the resignation is not stated, there is no decision from the GMS, then the member of the Board of Commissioners will voluntarily stop on the requested date or after 30 (thirty) days from the date the self-application is received without requiring the approval of the GMS.

### Komposisi dan Dasar Pengangkatan Dewan Komisaris

Di tahun 2024, Dewan Komisaris Perseroan terdiri dari 4 (empat) orang, yakni 1 (satu) orang Komisaris Utama dan 1 (satu) orang Komisaris dan 2 (dua) orang Komisaris Independen. Informasi komposisi Dewan Komisaris Mandiri Inhealth adalah sebagai berikut:

### Board of Commissioners Composition and Basis For Appointment

In 2024, the Company's Board of Commissioners consisted of 4 (four) members, namely 1 (one) President Commissioner and 1 (one) Commissioner and 2 (two) Independent Commissioners. Information on Mandiri Inhealth Board of Commissioners composition is as follows:

#### Komposisi Dewan Komisaris tahun 2024 / Board of Commissioners Composition in 2024

| Nama / Name          | Jabatan / Position                              | Persetujuan dari OJK atas Penilaian <i>Fit and Proper Test</i> / Approval from OJK for the Fit and Proper Test Assessment                                                                                                     | Dasar Pengangkatan / Basis of Appointment                                                                                                                                                                  | Masa Periode & Jabatan / Term of Office                                                                                                                                   |
|----------------------|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mochamad Rizaldi***  | Komisaris Utama / President Commissioner        | Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. KEP-89/PD.02/2023 tanggal 26 September 2023 / Financial Services Authority Board of Commissioners Decree No. KEP-89/PD.02/2023 dated 26 September 2023           | RUPS sirkuler tanggal 26 Juni 2023 / Circular GMS dated June 26, 2023                                                                                                                                      | 26 Juni 2023 – 26 September 2024 / June 26, 2023 – September 26, 2024                                                                                                     |
| Hernando             | Komisaris / Commissioner                        | Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. Kep-338/ NB.11/2020 tanggal 04 November 2020 / Financial Services Authority Board of Commissioners Decree No. Kep-338/ NB.11/2020 dated November 4, 2020         | * RUPS Sirkuler tanggal 05 Agustus 2020 (Periode ke-1) / Circular GMS dated August 5, 2020 (1st Term)<br>* RUPS Sirkuler tanggal 26 Juni 2023 (Periode ke-2) / Circular GMS dated June 26, 2023 (2nd Term) | * 04 November 2020- RUPST 2023 (Periode ke-1) / November 4, 2020- AGMS 2023 (1st Term)<br>* 26 Juni 2023 – RUPST 2026 (Periode ke-2) / 26 June 2023 – 2026 AGM (2nd Term) |
| M D Abrory Djabbar** | Komisaris Independen / Independent Commissioner | Keputusan Dewan Komisaris Otoritas Jasa Keuangan Nomor KEP-501/PD.02/ 2024 tanggal 4 September 2024 / Board of Commissioners Resolution of the Financial Services Authority Number KEP-501/PD.02/2024 dated September 4, 2024 | Keputusan RUPS Tahun Buku 2023 secara sirkuler pada tanggal 24 Juni 2024 / 2023 Fiscal Year GMS Circular Resolution dated June 24, 2024                                                                    | 04 September 2024 – sekarang / September 04, 2024 – present                                                                                                               |
| Bambang Widianto**   | Komisaris Independen / Independent Commissioner | Keputusan Dewan Komisaris Otoritas Jasa Keuangan Nomor KEP-165/PD.02/2024 tanggal 5 April 2024 / Board of Commissioners Resolution of the Financial Services Authority Number KEP-165/PD.02/2024 dated April 5, 2024          | Keputusan RUPST Tahun Buku 2023 secara sirkuler sejak 24 Juni 2024 / 2023 Fiscal Year GMS Circular Resolution dated June 24, 2024                                                                          | 24 Juni 2024 – sekarang / June 24, 2024 – present                                                                                                                         |

| Nama / Name         | Jabatan / Position                              | Persetujuan dari OJK atas Penilaian <i>Fit and Proper Test</i> / Approval from OJK for the Fit and Proper Test Assessment                                                                                                | Dasar Pengangkatan / Basis of Appointment                                       | Masa Periode & Jabatan / Term of Office                                          |
|---------------------|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Prastoeti Soewondo* | Komisaris Independen / Independent Commissioner | Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. Kep-343/ NB.11/2021 tanggal 07 Juni 2021 / Financial Services Authority Board of Commissioners Decree No. Kep-343/ NB.11/2021 dated June 7, 2021            | RUPS Tahunan tanggal 30 April 2021 / Annual GMS on April 30, 2021               | 07 Juni 2021-RUPST 2024, (Periode ke-1) / June 7, 2021-AGMS 2024, (1st Term)     |
| Fathema Djan*       | Komisaris Independen / Independent Commissioner | Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP - 801/NB.11/2022 tanggal 12 Desember 2022 / Financial Services Authority Board of Commissioners Decree No. KEP - 801/NB.11/2022 dated December 12, 2022 | RUPS Luar Biasa tanggal 16 Januari 2023 / Extraordinary GMS on January 16, 2023 | 24 Januari 2023-RUPST 2026 (Periode ke-1) / January 24, 2023-AGM 2026 (1st Term) |

- \*) Prastoeti Soewondo, dan Fathema Djan berakhir masa jabatan sebagai Komisaris Independen berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024 / Prastoeti Soewondo, and Fathema Djan no longer serving as Independent Commissioners based on the 2023 Fiscal Year GMS Circular Resolution dated June 24, 2024.
- \*\*) Bambang Widiyanto dan M D Abrory Djabbar, mulai masa jabatan berdasarkan Keputusan Sirkuler tanggal 24 Juni 2024. / Bambang Widiyanto and M D Abrory Djabbar, starting their term of office based on the Circular Resolution dated June 24, 2024.
- \*\*\*) Mochamad Rizaldi berakhir masa jabatan sebagai Komisaris Utama berdasarkan Keputusan Sirkuler RUPSLB tanggal 26 September 2024. / Mochamad Rizaldi no longer serving as President Commissioner based on the Circular Resolution of the EGMS dated September 26, 2024.

### Program Orientasi Bagi Anggota Dewan Komisaris Baru

Mandiri Inhealth memiliki dan menyelenggarakan program pengenalan Perseroan bagi anggota Dewan Komisaris baru. Program ini bertujuan untuk memberikan gambaran atas aktivitas bisnis, perencanaan Perseroan ke depan, pedoman kerja, dan hal lainnya yang menjadi tanggung jawab Dewan Komisaris. Program Pengenalan Perseroan dan tanggung jawab untuk mengadakan program tersebut berada pada Komisaris Utama atau jika Komisaris Utama berhalangan maka tanggung jawab tersebut berada pada Direktur Utama.

Program orientasi Dewan Komisaris yang baru dilakukan melalui rapat Dewan Komisaris, rapat gabungan Dewan Komisaris bersama Direksi serta unit terkait. Program Pengenalan yang disiapkan oleh Perusahaan berupa presentasi, pertemuan, kunjungan, maupun pengkajian dokumen atau program lainnya yang dianggap sesuai.

Program orientasi Dewan Komisaris baru meliputi:

1. Pelaksanaan prinsip-prinsip *corporate governance*.
2. Gambaran mengenai Perseroan: tujuan, sifat, ruang lingkup kegiatan usaha, kinerja keuangan dan operasi, strategi, rencana usaha jangka pendek dan panjang, posisi kompetitif, risiko-risiko Perseroan yang utama, dan masalah strategis lainnya.
3. Pengendalian internal dan komite-komite yang telah dibentuk.

### Orientation Program for New Commissioners

Mandiri Inhealth has an introduction program for new members of the Board of Commissioners aiming to provide an overview of business activities, future Company planning, work guidelines, and other matters under the Board's responsibility. The Introduction Program is under the responsibility of the President Commissioner or if the President Commissioner is unavailable, the responsibility lies with the President Director.

This program may be held through Board of Commissioners meetings, joint meetings of the Board of Commissioners with the Board of Directors and related units as well as presentations, meetings, site visits, document reviews, or other programs deemed appropriate.

The orientation program includes:

1. Implementation of corporate governance principles.
2. Description of the Company: objectives, nature, scope of business activities, financial performance and operations, strategy, short- and long-term business plans, competitive position, main Company risks, and other strategic issues.
3. Internal control and committees that have been formed.





4. Tugas dan tanggung jawab Dewan Komisaris dan Direksi yang tertuang dalam Peraturan Perundang-undangan yang berlaku.
5. Memori Akhir Jabatan.

4. Duties and responsibilities of the Board of Commissioners and the Board of Directors are contained in the applicable laws and regulations.
5. End of Term Memory.

#### Pembidangan Tugas Pengawasan Dewan Komisaris

Dewan Komisaris telah menetapkan pembidangan pengawasan antar Dewan Komisaris. Upaya tersebut bertujuan agar pelaksanaan tugas masing-masing dapat berjalan secara efektif dan efisien. Informasi pembidangan tugas Dewan Komisaris adalah sebagai berikut:

#### Board of Commissioners Division of Supervisory Duties

The Board of Commissioners has set the division of supervision between the Board of Commissioners to effective and efficient performance of each function. Information on the duties of the Board of Commissioners is as follows:

**Tabel Pembidangan Tugas Dewan Komisaris / Table of Duties of the Board of Commissioners**

| Nama / Name        | Jabatan / Position                              | Pembidangan Tugas / Duty                                                                                                                   |
|--------------------|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| Bambang Widiyanto  | Komisaris Independen / Independent Commissioner | 1. Ketua Komite Remunerasi dan Nominasi / Head of Nomination and Remuneration Committee<br>2. Ketua Komite Audit / Head of Audit Committee |
| Hernando           | Komisaris / Commissioner                        | Anggota Komite Audit / Audit Committee Member                                                                                              |
| M D Abrory Djabbar | Komisaris Independen / Independent Commissioner | Ketua Komite Pemantau Risiko / Head of the Risk Monitoring Committee                                                                       |

#### Hubungan Afiliasi Dewan Komisaris

Hubungan afiliasi antara anggota Direksi, Dewan Komisaris, dan Pemegang Saham Utama dan/atau pengendali, yang meliputi:

1. Hubungan afiliasi antara anggota Direksi dengan anggota Direksi lainnya.
2. Hubungan afiliasi antara anggota Direksi dan anggota Dewan Komisaris.
3. Hubungan afiliasi antara anggota Direksi dengan Pemegang Saham Utama dan/atau pengendali.
4. Hubungan afiliasi antara anggota Dewan Komisaris dengan anggota Komisaris lainnya.
5. Hubungan afiliasi antara anggota Dewan Komisaris dengan Pemegang Saham Utama dan/atau pengendali.

#### Board of Commissioners Affiliation

Affiliation between members of the Board of Directors, Board of Commissioners, and Majority and/or controlling Shareholders, which include:

1. Affiliation between members of the Board of Directors and other members of the Board of Directors.
2. Affiliation between members of the Board of Directors and members of the Board of Commissioners.
3. Affiliation between members of the Board of Directors and the Major and/or controlling Shareholders.
4. Affiliation between members of the Board of Commissioners and other members of the Board of Commissioners.
5. Affiliation between members of the Board of Commissioners and the Major and/or controlling Shareholders.

Dewan Komisaris Perseroan tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, Direksi dan Pemegang Saham Pengendali. Informasi hubungan afiliasi Dewan Komisaris adalah sebagai berikut:

The Company's Board of Commissioners has no affiliation with other members of the Board of Commissioners, the Board of Directors and Controlling Shareholders. Information on affiliation of the Board of Commissioners is as follows:

**Tabel Hubungan Afiliasi Dewan Komisaris tahun 2024 / Table of Board of Commissioners Affiliation in 2024**

| Nama /<br>Name          | Jabatan /<br>Position                                    | Hubungan Keuangan Dengan / Financial<br>Relationship With |               |                                    |               |                                     |               | Hubungan Keluarga Dengan<br>/ Family Relationship With |               |                                    |               |                                     |               | Hubungan<br>Kepengurusan<br>/ Management<br>Relationship |               |
|-------------------------|----------------------------------------------------------|-----------------------------------------------------------|---------------|------------------------------------|---------------|-------------------------------------|---------------|--------------------------------------------------------|---------------|------------------------------------|---------------|-------------------------------------|---------------|----------------------------------------------------------|---------------|
|                         |                                                          | Dewan<br>Komisaris<br>/ Board of<br>Commissioners         |               | Direksi /<br>Board of<br>Directors |               | Pemegang<br>Saham /<br>Shareholders |               | Dewan<br>Komisaris<br>/ Board of<br>Commissioners      |               | Direksi /<br>Board of<br>Directors |               | Pemegang<br>Saham /<br>Shareholders |               |                                                          |               |
|                         |                                                          | Ya /<br>Yes                                               | Tidak /<br>No | Ya /<br>Yes                        | Tidak<br>/ No | Ya /<br>Yes                         | Tidak<br>/ No | Ya /<br>Yes                                            | Tidak /<br>No | Ya /<br>Yes                        | Tidak<br>/ No | Ya /<br>Yes                         | Tidak<br>/ No | Ya /<br>Yes                                              | Tidak /<br>No |
| Mochamad<br>Rizaldi***  | Komisaris<br>Utama /<br>President<br>Commissioner        | -                                                         | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                      | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                        | ✓             |
| Hernando                | Komisaris /<br>Commissioner                              | -                                                         | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                      | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                        | ✓             |
| M D Abrory<br>Djabbar** | Komisaris<br>Independen /<br>Independent<br>Commissioner | -                                                         | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                      | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                        | ✓             |
| Bambang<br>Widiyanto**  | Komisaris<br>Independen /<br>Independent<br>Commissioner | -                                                         | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                      | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                        | ✓             |
| Prastoeti<br>Soewondo*  | Komisaris<br>Independen /<br>Independent<br>Commissioner | -                                                         | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                      | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                        | ✓             |
| Fathema<br>Djan*        | Komisaris<br>Independen /<br>Independent<br>Commissioner | -                                                         | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                      | ✓             | -                                  | ✓             | -                                   | ✓             | -                                                        | ✓             |

\*) Prastoeti Soewondo, dan Fathema Djan berakhir masa jabatan sebagai Komisaris Independen berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024 / Prastoeti Soewondo, and Fathema Djan no longer serving as Independent Commissioners based on the 2023 Fiscal Year GMS Circular Resolution dated June 24, 2024.

\*\*) Bambang Widiyanto dan M D Abrory Djabbar, mulai masa jabatan berdasarkan Keputusan Sirkuler tanggal 24 Juni 2024. / Bambang Widiyanto and M D Abrory Djabbar, starting their term of office based on the Circular Resolution dated June 24, 2024.

\*\*\*) Mochamad Rizaldi berakhir masa jabatan sebagai Komisaris Utama berdasarkan Keputusan Sirkuler RUPSLB tanggal 26 September 2024. / Mochamad Rizaldi no longer serving as President Commissioner based on the Circular Resolution of the EGMS dated September 26, 2024.

### Pengungkapan Kepemilikan Saham Dewan Komisaris

Informasi pengungkapan kepemilikan saham oleh Dewan Komisaris Perseroan tahun 2024 adalah sebagai berikut:

### Board of Commissioners Share Ownership Disclosure

Information on share ownership by the Company's Board of Commissioners in 2024 is as follows:

**Tabel Pengungkapan Kepemilikan Saham Dewan Komisaris tahun 2024 / Table of Board of Commissioners Share Ownership Disclosure in 2024**

| Nama / Name          | Jabatan / Position                              | Kepemilikan Saham Mandiri Inhealth / Mandiri Inhealth Shareholding | Kepemilikan Saham di Perusahaan Lain / Shareholding in Other Companies |
|----------------------|-------------------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|
| Mochamad Rizaldi***  | Komisaris Utama / President Commissioner        | Nihil / Nil                                                        | Nihil / Nil                                                            |
| Hernando             | Komisaris / Commissioner                        | Nihil / Nil                                                        | Nihil / Nil                                                            |
| M D Abrory Djabbar** | Komisaris Independen / Independent Commissioner | Nihil / Nil                                                        | Nihil / Nil                                                            |
| Bambang Widiyanto**  | Komisaris Independen / Independent Commissioner | Nihil / Nil                                                        | Nihil / Nil                                                            |
| Prastoeti Soewondo*  | Komisaris Independen / Independent Commissioner | Nihil / Nil                                                        | Nihil / Nil                                                            |
| Fathema Djan*        | Komisaris Independen / Independent Commissioner | Nihil / Nil                                                        | Nihil / Nil                                                            |

\*) Prastoeti Soewondo, dan Fathema Djan berakhir masa jabatan sebagai Komisaris Independen berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024 / Prastoeti Soewondo, and Fathema Djan no longer serving as Independent Commissioners based on the 2023 Fiscal Year GMS Circular Resolution dated June 24, 2024.

\*\*) Bambang Widiyanto dan M D Abrory Djabbar, mulai masa jabatan berdasarkan Keputusan Sirkuler tanggal 24 Juni 2024. / Bambang Widiyanto and M D Abrory Djabbar, starting their term of office based on the Circular Resolution dated June 24, 2024.

\*\*\*) Mochamad Rizaldi berakhir masa jabatan sebagai Komisaris Utama berdasarkan Keputusan Sirkuler RUPSLB tanggal 26 September 2024. / Mochamad Rizaldi no longer serving as President Commissioner based on the Circular Resolution of the EGMS dated September 26, 2024.



### Kebijakan Rangkap Jabatan Dewan Komisaris

Berdasarkan pedoman kerja Dewan Komisaris, anggota Dewan Komisaris tidak boleh merangkap jabatan lain dengan ketentuan sebagai berikut:

1. Jabatan lain yang tidak boleh dirangkap sesuai dengan ketentuan peraturan perundang-undangan, pengurus partai politik dan/atau calon/anggota legislatif dan/atau calon Kepala Daerah atau Wakil Kepala Daerah;
2. Jabatan lain yang dapat menimbulkan benturan kepentingan;
3. Jabatan lain sesuai Peraturan Perundang-undangan yang khusus menyatakan bahwa Anggota Dewan Komisaris Perusahaan Perasuransian hanya dapat merangkap jabatan sebagai anggota dewan Komisaris, anggota Direksi, atau anggota Dewan Pengawas Syariah pada 1 (satu) perusahaan lain.

Informasi rangkap jabatan Dewan Komisaris Perseroan di tahun 2024 adalah sebagai berikut:

### Board of Commissioners Concurrent Position

Based on the Board Manual, members of the Board of Commissioners may not hold other positions with the following provisions:

1. Other positions that may not be held concurrently in accordance with the provisions of laws and regulations, political party administrators and/or legislative candidates/members and/or Regional Head or Deputy Regional Head candidates;
2. Other positions that may cause a conflict of interest;
3. Other positions in accordance with laws and regulations which specifically state that members of the Board of Commissioners of an insurance company can only hold concurrent positions as members of the Board of Commissioners, members of the Board of Directors, or member of the Sharia Supervisory Board in 1 (one) other company.

Information on the concurrent positions of the Company's Board of Commissioners in 2024 is as follows:

**Tabel Rangkap Jabatan Dewan Komisaris tahun 2024 / Table of Board of Commissioners Concurrent Positions in 2024**

| Nama / Name          | Jabatan / Position                              | Rangkap Jabatan di Mandiri Inhealth / Concurrent Position at Mandiri Inhealth | Rangkap Jabatan di Perusahaan Lain / Concurrent Position in Other Company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------|-------------------------------------------------|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mochamad Rizaldi***  | Komisaris Utama / President Commissioner        | Tidak ada / None                                                              | SEVP Special Asset Management di PT Bank Mandiri (Persero) Tbk. / SEVP Special Asset Management at PT Bank Mandiri (Persero) Tbk.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Hernando             | Komisaris / Commissioner                        | Tidak ada / None                                                              | <ul style="list-style-type: none"> <li>• Staf Khusus Kementerian Koordinator Kemaritiman dan Investasi / Special Staff of the Coordinating Ministry for Maritime Affairs and Investment</li> <li>• Komisaris Independen PT Indosat Ooredoo Hutchison / Independent Commissioner of PT Indosat Ooredoo Hutchison</li> <li>• Anggota Komite Audit PT Indosat Ooredoo Hutchison / Member of the Audit Committee of PT Indosat Ooredoo Hutchison</li> </ul>                                                                                                                                                                                                                                                                                                                              |
| M D Abrory Djabbar** | Komisaris Independen / Independent Commissioner | Tidak ada / None                                                              | Managing Partner Baraka Law Office                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Bambang Widiyanto**  | Komisaris Independen / Independent Commissioner | Tidak ada / None                                                              | <ul style="list-style-type: none"> <li>• Staf Khusus Menteri Kesehatan bidang Tata Kelola Pemerintah dan Reformasi Birokrasi / Special Staff of the Minister of Health for Government Governance and Bureaucratic Reform</li> <li>• Dewan Pengawas RS Kanker Dharmais / Supervisory Board of Dharmais Cancer Hospital</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Prastoeti Soewondo*  | Komisaris Independen / Independent Commissioner | Tidak ada / None                                                              | <ul style="list-style-type: none"> <li>• Staf Khusus Menteri Kesehatan, di Kementerian Kesehatan / Special Staff to the Minister of Health, at the Ministry of Health</li> <li>• Anggota Yayasan di Member Rumah Sakit Jakarta / Foundation Member at Jakarta Hospital Member</li> <li>• Anggota Dewan Pengawas di Rumah Sakit Pendidikan Universitas Indonesia / Member of the Supervisory Board at Universitas Indonesia Teaching Hospital</li> <li>• Anggota Kompartemen Unit Penelitian di Persatuan Rumah Sakit Indonesia – PERSI / Member of the Research Unit Compartment at the Indonesian Hospital Association – PERSI</li> <li>• Dosen Fakultas Kesehatan Masyarakat di Universitas Indonesia / Lecturer at the Faculty of Public Health, Universitas Indonesia</li> </ul> |

| Nama / Name   | Jabatan / Position                              | Rangkap Jabatan di Mandiri Inhealth / Concurrent Position at Mandiri Inhealth | Rangkap Jabatan di Perusahaan Lain / Concurrent Position in Other Company |
|---------------|-------------------------------------------------|-------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Fathema Djan* | Komisaris Independen / Independent Commissioner | Tidak ada / None                                                              | Komisaris di PT Kardia Indonesia / Commissioner at PT Kardia Indonesia    |

- \*) Prastoeti Soewondo, dan Fathema Djan berakhir masa jabatan sebagai Komisaris Independen berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024 / Prastoeti Soewondo, and Fathema Djan no longer serving as Independent Commissioners based on the 2023 Fiscal Year GMS Circular Resolution dated June 24, 2024.
- \*\*) Bambang Widiyanto dan M D Abrory Djabbar, mulai masa jabatan berdasarkan Keputusan Sirkuler tanggal 24 Juni 2024. / Bambang Widiyanto and M D Abrory Djabbar, starting their term of office based on the Circular Resolution dated June 24, 2024.
- \*\*\*) Mochamad Rizaldi berakhir masa jabatan sebagai Komisaris Utama berdasarkan Keputusan Sirkuler RUPSLB tanggal 26 September 2024. / Mochamad Rizaldi no longer serving as President Commissioner based on the Circular Resolution of the EGMS dated September 26, 2024.

## Pengelolaan Benturan Kepentingan Dewan Komisaris

Independensi pelaksanaan tugas dan tanggung jawab Dewan Komisaris, mencakup pengambilan keputusan Dewan Komisaris yang tidak boleh dipengaruhi oleh pihak lain yang bersifat operasional, yang dapat menyebabkan penyalahgunaan wewenang dan pengambilan keputusan yang tidak tepat. Anggota Komisaris dilarang melakukan transaksi yang mempunyai benturan kepentingan dan mengambil keuntungan pribadi dari kegiatan Perseroan. Untuk menjaga independensi dan untuk menghindari benturan kepentingan, tiap Komisaris harus memenuhi kriteria pemilihan tertentu. Jika suatu benturan kepentingan terjadi, maka Komisaris, baik secara langsung maupun tidak langsung memiliki kepentingan dalam suatu transaksi, kontrak atau usul kontrak yang diajukan, dengan Perseroan menjadi salah satu pihak yang terlibat, harus menyatakan sifat kepentingannya dalam rapat Dewan Komisaris tersebut pengambilan keputusan atas transaksi tersebut. Komisaris tersebut diharuskan untuk meninggalkan ruang rapat.

## Rapat Dewan Komisaris

### Kebijakan Rapat Dewan Komisaris

Dewan Komisaris wajib menyelenggarakan rapat Dewan Komisaris secara berkala paling sedikit 1 (satu) kali dalam 1 (satu) bulan. Pelaksanaan rapat Dewan Komisaris dalam 1 (satu) tahun dilakukan dengan ketentuan sebagai berikut:

1. Paling sedikit 4 (empat) kali rapat di antaranya dilakukan dengan mengundang Direksi;
2. Paling sedikit 1 (satu) kali rapat di antaranya dilakukan dengan mengundang auditor eksternal.

Hasil rapat Dewan Komisaris wajib dituangkan dalam risalah rapat Dewan Komisaris. Panggilan rapat, agenda dan materi diskusi diberikan kepada tiap anggota Komisaris paling lambat 3 (tiga) hari sebelum rapat berlangsung, atau dalam

## Board of Commissioners Conflict of Interest Management

The independence of implementation of the duties and responsibilities of the Board of Commissioners include the decision-making of the Board of Commissioners which may not be influenced by other parties that are operational in nature, which can lead to abuse of authority and inappropriate decision-making. Members of the Board of Commissioners are prohibited from engaging in transactions that have a conflict of interest and taking personal advantage of the Company's activities. To maintain independence and to avoid conflicts of interest, each Commissioner shall meet certain selection criteria. If a conflict of interest occurs, the Commissioner, either directly or indirectly having an interest in a transaction, contract or proposed contract, with the Company being one of the parties involved, shall state the nature of their interest in the meeting of the Board of Commissioners to make a decision on the transaction. The commissioner is required to leave the meeting room.

## Board of Commissioners Meeting

### Board of Commissioners Meeting Policy

The Board of Commissioners is required to hold a Board of Commissioners meeting periodically at least once a month with the following provisions throughout the year:

1. At least 4 (four) meetings held by inviting the Board of Directors;
2. At least 1 (one) meeting held by inviting an external auditor.

The results of the meeting of the Board of Commissioners must be stated in the minutes of the Board of Commissioners meeting. Calls for meetings, agendas, and discussion materials are given to each member of the Board of Commissioners no



waktu yang lebih singkat jika dalam keadaan mendesak dengan tidak memperhitungkan tanggal panggilan dan tanggal rapat. Semua keputusan dalam rapat Dewan Komisaris diambil dengan musyawarah untuk mufakat. Jika musyawarah untuk mufakat tidak dapat dicapai, maka keputusan diambil dengan cara penghitungan suara terbanyak. Untuk menjaga independensi dan objektivitas, setiap anggota Komisaris yang memiliki potensi benturan kepentingan diharuskan untuk tidak ikut serta dalam pemberian suara atau proses pengambilan keputusan dengan memberikan alasannya.

later than 3 (three) days before the meeting takes place, or in a shorter time if it is urgent without taking into account the date of the summons and the date of the meeting. All decisions in the Board of Commissioners' meetings are taken by deliberation to reach a consensus. If deliberations for consensus cannot be reached, then decisions are taken by way of counting the most votes. To maintain independence and objectivity, each member of the Board of Commissioners who has a potential conflict of interest is required not to participate in the voting or decision-making process by providing the reasons.

### Frekuensi dan Kehadiran Rapat Dewan Komisaris

Di tahun 2024, Dewan Komisaris telah melaksanakan rapat internal sebanyak 10 (sepuluh) kali rapat, dan rapat gabungan bersama Direksi sebanyak 7 (tujuh) kali rapat. Informasi kehadiran rapat internal dan gabungan Dewan Komisaris adalah sebagai berikut:

### Board of Commissioners Meeting Frequency and Attendance

In 2024, the Board of Commissioners has held 10 (ten) internal meetings and 7 (seven) joint meetings with the Board of Directors with the following attendance details:

**Tabel Frekuensi dan Kehadiran Rapat Dewan Komisaris tahun 2024 /**  
**Table of Board of Commissioners Meeting Frequency and Attendance in 2024**

| Nama /<br>Name       | Jabatan / Position                              | Rapat Internal Dewan Komisaris / Board of<br>Commissioners Internal Meeting |                           |                                          | Rapat Gabungan Dewan Komisaris / Board<br>of Commissioners Joint Meeting |                           |                                          |
|----------------------|-------------------------------------------------|-----------------------------------------------------------------------------|---------------------------|------------------------------------------|--------------------------------------------------------------------------|---------------------------|------------------------------------------|
|                      |                                                 | Jumlah<br>Rapat / Total<br>Meetings                                         | Kehadiran /<br>Attendance | Persentase<br>(%) /<br>Percentage<br>(%) | Jumlah<br>Rapat / Total<br>Meetings                                      | Kehadiran /<br>Attendance | Persentase<br>(%) /<br>Percentage<br>(%) |
| Mochamad Rizaldi***  | Komisaris Utama / President Commissioner        | 8                                                                           | 8                         | 100                                      | 2                                                                        | 2                         | 100                                      |
| Hernando             | Komisaris / Commissioner                        | 10                                                                          | 10                        | 100                                      | 7                                                                        | 7                         | 100                                      |
| M D Abrory Djabbar** | Komisaris Independen / Independent Commissioner | 2                                                                           | 2                         | 100                                      | 5                                                                        | 5                         | 100                                      |
| Bambang Widiyanto**  | Komisaris Independen / Independent Commissioner | 5                                                                           | 5                         | 100                                      | 5                                                                        | 5                         | 100                                      |
| Prastoeti Soewondo*  | Komisaris Independen / Independent Commissioner | 5                                                                           | 5                         | 100                                      | 2                                                                        | 2                         | 100                                      |
| Fathema Djan*        | Komisaris Independen / Independent Commissioner | 5                                                                           | 5                         | 100                                      | 2                                                                        | 2                         | 100                                      |

\*) Prastoeti Soewondo, dan Fathema Djan berakhir masa jabatan sebagai Komisaris Independen berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024 / Prastoeti Soewondo, and Fathema Djan no longer serving as Independent Commissioners based on the 2023 Fiscal Year GMS Circular Resolution dated June 24, 2024.

\*\*) Bambang Widiyanto dan M D Abrory Djabbar, mulai masa jabatan berdasarkan Keputusan Sirkuler tanggal 24 Juni 2024. / Bambang Widiyanto and M D Abrory Djabbar, starting their term of office based on the Circular Resolution dated June 24, 2024.

\*\*\*) Mochamad Rizaldi berakhir masa jabatan sebagai Komisaris Utama berdasarkan Keputusan Sirkuler RUPSLB tanggal 26 September 2024. / Mochamad Rizaldi no longer serving as President Commissioner based on the Circular Resolution of the EGMS dated September 26, 2024.

**Agenda Rapat Internal Dewan Komisaris**
**Board of Commissioners Internal Meeting Agenda**

| No | Tanggal / Date                       | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                    | Kehadiran / Attendance                                                         |
|----|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| 1  | 23 Januari 2024 / January 23, 2024   | 1. Laporan Komite; / Committee Report;<br>2. Lain-lain. / Others.                                                                                                                                                                                                                                                                                                                                | 1. Mochamad Rizaldi<br>2. Hernando<br>3. Prastoeti Soewondo<br>4. Fathema Djan |
| 2  | 28 Februari 2024 / February 28, 2024 | 1. Laporan Komite; / Committee Report;<br>2. Lain-lain. / Others.                                                                                                                                                                                                                                                                                                                                | 1. Mochamad Rizaldi<br>2. Hernando<br>3. Prastoeti Soewondo<br>4. Fathema Djan |
| 3  | 26 Maret 2024 / March 28, 2024       | 1. Laporan Komite; / Committee Report;<br>2. Lain-lain. / Others.                                                                                                                                                                                                                                                                                                                                | 1. Mochamad Rizaldi<br>2. Hernando<br>3. Prastoeti Soewondo<br>4. Fathema Djan |
| 4  | 30 April 2024 / April 30, 2024       | 1. Laporan Komite; / Committee Report;<br>2. Lain-lain. / Others.                                                                                                                                                                                                                                                                                                                                | 1. Mochamad Rizaldi<br>2. Hernando<br>3. Prastoeti Soewondo<br>4. Fathema Djan |
| 5  | 28 Mei 2024 / May 28, 2024           | 1. Laporan Komite; / Committee Report;<br>2. Pembahasan Pelepasan dan Penghapusan Aset Mandiri Inhealth; / Discussion on the Disposal and Write-off of Mandiri Inhealth Assets;<br>3. Lain-lain. / Others.                                                                                                                                                                                       | 1. Mochamad Rizaldi<br>2. Hernando<br>3. Prastoeti Soewondo<br>4. Fathema Djan |
| 6  | 11 Juli 2024 / July 11, 2024         | 1. Laporan Komite Juni; / June Committee Report;<br>2. Perubahan Susunan Keanggotaan Komite di Bawah Dewan Komisaris; / Changes in the Composition of Committee Membership under the Board of Commissioners;<br>3. Usulan Perubahan Struktur Organisasi sampai dengan 1 tingkat di bawah Direksi. / Proposed Changes in the Organizational Structure up to 1 level below the Board of Directors. | 1. Mochamad Rizaldi<br>2. Hernando<br>3. Bambang Widianto                      |
| 7  | 31 Juli 2024 / July 31, 2024         | 1. Laporan Komite; / Committee Report;<br>2. Lain-lain. / Others.                                                                                                                                                                                                                                                                                                                                | 1. Mochamad Rizaldi<br>2. Hernando<br>3. Bambang Widianto                      |
| 8  | 3 September 2024 / September 3, 2024 | 1. Laporan Komite; / Committee Report;<br>2. Lain-lain. / Others.                                                                                                                                                                                                                                                                                                                                | 1. Mochamad Rizaldi<br>2. Hernando<br>3. Bambang Widianto                      |
| 9  | 6 November 2024 / November 6, 2024   | 1. Laporan Komite; / Committee Report;<br>2. Lain-lain. / Others.                                                                                                                                                                                                                                                                                                                                | 1. Hernando<br>2. Bambang Widianto<br>3. M D Abrory Djabbar                    |
| 10 | 13 Desember 2024 / December 13, 2024 | 1. Laporan Komite; / Committee Report;<br>2. Lain-lain. / Others.                                                                                                                                                                                                                                                                                                                                | 1. Hernando<br>2. Bambang Widianto<br>3. M D Abrory Djabbar                    |

**Agenda Rapat Gabungan Dewan Komisaris bersama Direksi**
**Board of Commissioners and Board of Directors Joint Meeting Agenda**

| No | Tanggal / Date                     | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                  | Kehadiran / Attendance                                                                                                                                                                                  |
|----|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 26 Januari 2024 / January 26, 2024 | 1. Pembahasan Evaluasi Kinerja Perusahaan Tahun 2023; / Discussion of the Company's Performance Evaluation in 2023;<br>2. Usulan Perubahan Struktur Organisasi; / Proposed Changes to the Organizational Structure;<br>3. Lain-lain. / Others. | 1. Mochamad Rizaldi<br>2. Hernando<br>3. Prastoeti Soewondo<br>4. Fathema Djan<br>5. Budi Tua Arifin Tampubolon<br>6. Rahmat Syukri<br>7. Bugi Riagandhy<br>8. Jenni Wihartini<br>9. Marhot H. Tambunan |





| No | Tanggal / Date                         | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                       | Kehadiran / Attendance                                                                                                                                                                                   |
|----|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2  | 2 Mei 2024 / May 2, 2024               | 1. Kinerja Q1 Tahun 2024; / Q1 Performance in 2024;<br>2. Update Efektivitas Project Rinjani; / Update on the Effectiveness of the Rinjani Project;<br>3. Lain-lain. / Others.                                                                                                                                                                                      | 1. Mochamad Rizaldi<br>2. Hernando<br>3. Prastoeti Soewondo<br>4. Fathema Djan<br>5. Budi Tua Arifin Tampubolon<br>6. Rahmat Syukri<br>7. Bugi Riagandhy<br>8. Jenni Wihartini<br>9. Marihot H. Tambunan |
| 3  | 13 September 2024 / September 13, 2024 | 1. Kinerja Perusahaan sampai dengan bulan Juli 2024; / Company Performance as of July 2024;<br>2. Pembahasan Update Penerapan Anti Fraud; / Discussion on the Update on Anti-Fraud Implementation;<br>3. Pembahasan Proses Akuisisi Nasabah atau Badan Usaha; / Discussion on the Acquisition Process of Customers or Business Entities;<br>4. Lain-lain. / Others. | 1. Hernando<br>2. Bambang Widiyanto<br>3. M D Abrory Djabbar<br>4. Rahmat Syukri<br>5. Jenni Wihartini<br>6. Marihot H. Tambunan<br>7. Tisye Diah Retnojati                                              |
| 4  | 9 Oktober 2024 / October 9, 2024       | Kick off Meeting Audit Laporan Keuangan Mandiri Inhealth Tahun buku 2024. / Kick off Meeting of Mandiri Inhealth Financial Statements Audit for the 2024 fiscal year.                                                                                                                                                                                               | 1. Hernando<br>2. Bambang Widiyanto<br>3. M D Abrory Djabbar                                                                                                                                             |
| 5  | 13 November 2024 / November 13, 2024   | 1. Kinerja Perusahaan sampai dengan bulan Oktober 2024; / Company Performance as of October 2024;<br>2. Usulan RJPP dan RKAP; / Proposed RJPP and RKAP;<br>3. RAS 2025; / 2025 RAS<br>4. Update Pengadaan KAP Audit OBS. / Update on the Procurement of OBS Audit KAP.                                                                                              | 1. Hernando<br>2. Bambang Widiyanto<br>3. M D Abrory Djabbar<br>4. Rahmat Syukri<br>5. Jenni Wihartini<br>6. Marihot H. Tambunan<br>7. Tisye Diah Retnojati                                              |
| 6  | 20 Desember 2024 / December 20, 2024   | Progress Meeting Audit Laporan Keuangan KAP Tahun 2024 / Meeting Audit Progress of KAP Financial Statements in 2024                                                                                                                                                                                                                                                 | 1. Hernando<br>2. Bambang Widiyanto<br>3. M D Abrory Djabbar<br>4. Rahmat Syukri<br>5. Jenni Wihartini<br>6. Marihot H. Tambunan<br>7. Tisye Diah Retnojati                                              |
| 7  | 30 Desember 2024 / December 30, 2024   | 1. Kinerja Perusahaan sampai dengan Desember 2024; / Company Performance as of December 2024;<br>2. Lain-lain. / Others.                                                                                                                                                                                                                                            | 1. Hernando<br>2. Bambang Widiyanto<br>3. M D Abrory Djabbar<br>4. Rahmat Syukri<br>5. Jenni Wihartini<br>6. Marihot H. Tambunan<br>7. Tisye Diah Retnojati                                              |

### Pengembangan Kompetensi Dewan Komisaris

Sesuai dengan pedoman kerja, Mandiri Inhealth memberikan kesempatan yang sama kepada Dewan Komisaris untuk mengikuti program pengembangan kompetensi. Informasi program pengembangan kompetensi yang diikuti oleh Dewan Komisaris telah disajikan dalam bab Tinjauan Unit Pendukung Bisnis dalam Laporan Tahunan ini.

### Rekomendasi dan Pelaksanaan Tugas Dewan Komisaris, serta Pengawasan Implementasi Tahun 2024

Di tahun 2024, Dewan Komisaris telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Pengawasan terhadap Pengembangan Produk Baru;

### Board of Commissioners Competency Development

In accordance with the Board Manual, Mandiri Inhealth provides equal opportunities to the Board of Commissioners to take part in competency development programs. Information on competency development programs attended by the Board of Commissioners has been presented in the Business Support Unit Overview chapter in this Annual Report.

### Recommendations and Implementation of Duties of The Board of Commissioners and Supervision of Management In 2024

In 2024, the Board of Commissioners has carried out the following duties and responsibilities:

1. Supervision of New Product Development;

2. Pengawasan terhadap Pengembangan Mutu Layanan;
3. Pengendalian *Loss Ratio*;
4. Penerapan GCG, perbaikan profil risiko, penguatan rentabilitas, dan penguatan permodalan;
5. Pengawasan terhadap pemenuhan ketentuan regulator;
6. Penerapan pengembangan digitalisasi proses bisnis.

### Penilaian Kinerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham dalam Rapat Umum Pemegang Saham (RUPS) Tahunan yang disampaikan dalam Laporan tugas pengawasan Dewan Komisaris yang dituangkan dalam Laporan Tahunan Perseroan. Berdasarkan laporan tersebut RUPS menyatakan memberikan pembebasan sepenuhnya pertanggungjawaban (*acquitt et decharge*) kepada Dewan Komisaris atas tugas pengawasan yang dilakukan sepanjang tahun buku yang bersangkutan.

### Prosedur Pelaksanaan Penilaian Kinerja Dewan Komisaris

Dewan Komisaris melaporkan hasil Kinerja Dewan Komisaris selama tahun 2024 kepada pemegang saham melalui RUPS.

### Kriteria Evaluasi Kinerja Dewan Komisaris

Pemegang Saham menilai kinerja Dewan Komisaris berdasarkan kriteria-kriteria sebagai berikut:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris yang meliputi aspek struktur, operasional, pengarahan, pengawasan dan pelaporan; serta
2. Pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris tahun 2024.

### Pihak yang Melakukan Penilaian

Penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham dalam RUPS.

### Hasil Penilaian Kinerja Dewan Komisaris

Di tahun 2024, Pemegang Saham menilai bahwa, Dewan Komisaris Perseroan secara umum telah menjalankan tugasnya sesuai dengan peraturan perundang-undangan

2. Supervision of Service Quality Development;
3. Loss Ratio Control;
4. Implementation of GCG, improvement of risk profile, strengthening of profitability, and strengthening of capital;
5. Supervision of compliance with regulatory requirements;
6. Digitalization of business processes.

### Board of Commissioners Performance Assessment

The Board of Commissioners performance assessment is carried out by Shareholders at the Annual General Meeting of Shareholders (GMS) which is presented in the Report on the supervisory duties of the Board of Commissioners as outlined in the Company's Annual Report. Based on the report, the GMS stated that it would grant full discharge of responsibility (*acquitt et decharge*) to the Board of Commissioners for the supervisory duties throughout the relevant fiscal year.

### Board of Commissioners Performance Assessment Procedure

The Board of Commissioners reports the results of the performance of the Board of Commissioners for 2024 to shareholders through the GMS.

### Board of Commissioners Performance Assessment Criteria

Shareholders assess the performance of the Board of Commissioners based on the following criteria:

1. Implementation of the duties and responsibilities of the Board of Commissioners which include aspects of structure, operations, direction, supervision and reporting; and
2. Achievement of the realization of the Board of Commissioners' Annual Work Program/Work Plan for 2024.

### Assessor

The performance assessment of the Board of Commissioners is carried out by Shareholders at the GMS.

### Board of Commissioners Performance Assessment Results

In 2024, Shareholders considered that the Company's Board of Commissioners has well-performed its duties in accordance with applicable laws and regulations



yang berlaku terkait pengawasan atas pengelolaan Perseroan dalam rangka pelaksanaan prinsip GCG serta memberikan nasihat atau arahan kepada Direksi termasuk pengawasan terhadap pelaksanaan Rencana Jangka Panjang Perusahaan (RJPP), Rencana Kerja Anggaran Perusahaan (RKAP), ketentuan Anggaran Dasar dan Keputusan Rapat Umum Pemegang Saham (RUPS), serta peraturan perundang-undangan yang berlaku.

Dewan Komisaris telah menjalankan dan melaporkan tugas dan tanggung jawab pengawasan serta pemberian nasihat dan rekomendasi pengelolaan Perseroan kepada Direksi. Pelaksanaan tugas Dewan Komisaris diwujudkan melalui rapat.

### Penilaian Kinerja Komite di Bawah Dewan Komisaris dan Dasar Penilaiannya

Dalam menjalankan fungsinya, Dewan Komisaris di bantu oleh komite pendukung yakni, Komite Audit; Komite Pemantau Risiko; dan Komite Nominasi dan Remunerasi. Di tahun 2024 komite pendukung telah melaksanakan tugas dan tanggung jawabnya dengan baik.

#### 1. Komite Audit

Di tahun 2024, Dewan Komisaris menilai bahwa Komite Audit telah menjalankan tugas dan tanggung jawabnya dengan efektif dan efisien. Komite Audit juga telah melaksanakan rapat sebanyak 9 (sembilan) kali rapat.

#### 2. Komite Pemantau Risiko

Di tahun 2024, Dewan Komisaris menilai bahwa Komite Pemantau Risiko telah menjalankan tugas dan tanggung jawabnya dengan efektif dan efisien. Komite Pemantau Risiko membantu Dewan Komisaris dalam melakukan pengawasan dan pemantauan pelaksanaan penerapan sistem manajemen risiko. Selain itu, Komite Pemantau Risiko juga telah melaksanakan rapat sebanyak 10 (sepuluh) kali rapat.

#### 3. Komite Nominasi dan Remunerasi

Di tahun 2024, Dewan Komisaris menilai bahwa Komite Nominasi dan Remunerasi telah menjalankan tugas dan tanggung jawabnya dengan efektif dan efisien. Komite Nominasi dan Remunerasi telah menetapkan kriteria pemilihan calon anggota Dewan Komisaris dan Direksi serta sistem remunerasinya, membantu Dewan Komisaris mempersiapkan calon anggota Dewan Komisaris dan Direksi dan mengusulkan besaran

regarding supervision of the Company's management in implementing GCG principles and providing advice or direction to the Board of Directors including supervision of the implementation of the Company's Long-Term Plan (RJPP), the Company's Work Budget Plan (RKAP), provisions of the Articles of Association and Decisions of the General Meeting of Shareholders (GMS), as well as applicable laws and regulations.

The Board of Commissioners has carried out and reported the duties and responsibilities of supervision and providing advice and recommendations on the management of the Company to the Board of Directors. The implementation of the duties of the Board of Commissioners is realized through meetings.

### Performance Assessment of Committees Under the Board of Commissioners and the Assessment Basis

In carrying out its functions, the Board of Commissioners is assisted by supporting committees, namely the Audit Committee; Risk Monitoring Committee; and the Nomination and Remuneration Committee. In 2024, the supporting committees have carried out their duties and responsibilities well.

#### 1. Audit Committee

In 2024, the Board of Commissioners regarded that the Audit Committee had carried out its duties and responsibilities effectively and efficiently. The Audit Committee has also held 9 (nine) meetings.

#### 2. Risk Monitoring Committee

In 2024, the Board of Commissioners regards that the Risk Monitoring Committee had carried out its duties and responsibilities effectively and efficiently. The Risk Monitoring Committee assists the Board of Commissioners in supervising and monitoring the implementation of the risk management system. In addition, the Risk Monitoring Committee also held 10 (ten) meetings.

#### 3. Nomination and Remuneration Committee

In 2024, the Board of Commissioners regarded that the Nomination and Remuneration Committee had carried out its duties and responsibilities effectively and efficiently. The Nomination and Remuneration Committee has determined the criteria for selecting candidates for members of the Board of Commissioners and Board of Directors and their remuneration system, assisted the Board of Commissioners in preparing

remunerasinya, serta membantu Dewan Komisaris dalam melakukan penilaian dan evaluasi terhadap kinerja anggota Dewan Komisaris dan anggota Direksi. Selain itu, Komite Nominasi dan Remunerasi juga telah melaksanakan rapat sebanyak 1 (satu) kali rapat.

candidates for members of the Board of Commissioners and Board of Directors and proposing the amount of their remuneration, and assisted the Board of Commissioners in assessing and evaluating the performance of members of the Board of Commissioners and members of the Board of Directors. In addition, the Nomination and Remuneration Committee has also held 1 (one) meeting.

### Komisaris Independen

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian yang menyebutkan bahwa paling kurang 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris adalah Komisaris Independen. Di tahun 2024, Mandiri Inhealth telah memiliki 2 (dua) orang Komisaris Independen yaitu M D Abrory Djabbar dan Bambang Widianto.

### Independent Commissioner

Referring to the Financial Services Authority Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies which states that at least 50% (fifty percent) of the total members of the Board of Commissioners are Independent Commissioners. In 2024, Mandiri Inhealth has 2 (two) Independent Commissioners, namely M D Abrory Djabbar and Bambang Widianto.

### Kriteria Penentuan dan Pernyataan Independensi Komisaris Independen

Pernyataan Independensi Komisaris Independen Perseroan adalah sebagai berikut:

### Independent Commissioners Independence Criteria and Independence Statement

The Independence Statement of the Company's Independent Commissioners is as follows:

| Pernyataan Independensi / Independence Statement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Komisaris Independen / Independent Commissioner |                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | M D Abrory Djabbar                              | Bambang Widianto |
| Tidak mempunyai hubungan afiliasi dengan anggota Direksi, anggota Dewan Pengawas Syariah, atau pemegang saham Perusahaan Asuransi, dalam Perusahaan Asuransi yang sama. / Has no affiliation with members of the Board of Directors, members of the Sharia Supervisory Board, or shareholders of an Insurance Company, in the same Insurance Company.                                                                                                                                                                                                                                                                                                              | ✓                                               | ✓                |
| Tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah atau menduduki jabatan 1 (satu) tingkat dibawah Direksi pada Perusahaan Asuransi yang sama atau perusahaan lain yang memiliki hubungan afiliasi dengan Perusahaan Asuransi tersebut dalam kurun waktu 6 (enam) bulan terakhir. / Has never been a Board of Directors member, member of the Board of Commissioners, member of the Sharia Supervisory Board or held a position 1 (one) level below the Board of Directors at the same Insurance Company or other company that has an affiliate relationship with the Insurance Company within the last 6 (six) months. | ✓                                               | ✓                |
| Memahami peraturan perundang-undangan di bidang perasuransian dan peraturan perundang-undangan lain yang relevan. / Understands laws and regulations in the field of insurance and other relevant laws and regulations.                                                                                                                                                                                                                                                                                                                                                                                                                                            | ✓                                               | ✓                |
| Memiliki pengetahuan yang baik mengenai kondisi keuangan Perusahaan Asuransi tempat Komisaris Independen dimaksud menjabat. / Has good knowledge of the financial condition of the Insurance Company where the Independent Commissioner is serving.                                                                                                                                                                                                                                                                                                                                                                                                                | ✓                                               | ✓                |
| Memiliki pengetahuan yang baik mengenai kepentingan pemegang polis, Tertanggung, dan/ atau pihak yang berhak memperoleh manfaat. / Has good knowledge regarding the interests of the policyholder, the insured, and/or parties entitled to benefits.                                                                                                                                                                                                                                                                                                                                                                                                               | ✓                                               | ✓                |
| Berkewarganegaraan Indonesia. / An Indonesian citizen.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ✓                                               | ✓                |



## Direksi Board of Directors

Direksi adalah Organ Perusahaan yang berwenang dan bertanggung jawab penuh atas pengurusan Perseroan untuk kepentingan Perseroan dan tanggung jawabnya yang diatur dalam Anggaran Dasar Perseroan sesuai dengan peraturan perundang-undangan yang berlaku. Fungsi Direksi meliputi, menyusun strategi bisnis, anggaran, dan rencana kerja yang sesuai dengan Visi dan Misi serta maksud dan tujuan Perseroan.

Direksi memiliki tanggung jawab atas pengawasan pelaksanaan Audit Internal dan pengambilan tindakan atas temuan-temuan sesuai dengan arahan Dewan Komisaris. Dalam hal ini, Direksi Perusahaan 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.

Berdasarkan UU No. 40 tahun 2007 tentang Perseroan Terbatas, Direksi berwenang dan bertanggung jawab penuh atas Perseroan serta mewakili Perseroan, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar Perseroan.

### Pedoman Kerja Direksi

Direksi memiliki pedoman kerja dalam melaksanakan tugas dan tanggung jawabnya. Pedoman tersebut disusun berdasarkan prinsip-prinsip hukum korporasi, ketentuan Anggaran Dasar, peraturan dan ketentuan perundang-undangan yang berlaku, arahan Pemegang Saham serta praktik-praktik terbaik (*best practices*) GCG.

Dalam pedoman kerja Direksi, memuat hal-hal sebagai berikut:

1. Komposisi dan Persyaratan Direksi;
2. Masa Jabatan Direksi;
3. Remunerasi Direksi;
4. Program Pengenalan dan Pendalaman pengetahuan;
5. Independensi dan Benturan Kepentingan;
6. Tugas, Kewajiban dan Wewenang;
7. Rapat Direksi; dan
8. Komite Direksi.

The Board of Directors is the Company Organ with authority and full responsibility of Company management for the interests of the Company as regulated in the Company's Articles of Association in accordance with applicable laws and regulations. The functions of the Board of Directors include, preparing business strategies, budgets, and work plans in accordance with the Vision and Mission as well as the intent and purpose of the Company.

The Board of Directors is in charge of supervising the implementation of Internal Audit and taking action on its findings in accordance with the direction of the Board of Commissioners. In this case, the Board of Directors of the Insurance Company must ensure effective, accurate, and swift decision-making and be able to act independently, not having interests that can interfere with its ability to act independently and critically.

Based on Law No. 40 of 2007 on Limited Liability Companies, the Board of Directors has full authority and responsibility for the Company and represents the Company inside and outside the court in accordance with the provisions of the Company's Articles of Association.

### Board Manual

The Board of Directors has a Board Manual in carrying out its duties and responsibilities based on the principles of corporate law, provisions of the Articles of Association, applicable laws and regulations, Shareholders' resolutions and GCG best practices.

The Board Manual contains the following matters:

1. Composition and Requirements of the Board of Directors;
2. Term of Office of the Board of Directors;
3. Remuneration of Directors;
4. Induction Program and Knowledge Improvement;
5. Independence and Conflict of Interest;
6. Duties, Obligations and Authorities;
7. Board of Directors Meeting; and
8. Board of Directors Committee.

## Tugas dan Tanggung Jawab Direksi

Direksi memiliki tugas dan tanggung jawab sebagai berikut:

1. Secara Umum
  - a. Melaksanakan pengurusan Perseroan untuk kepentingan dan tujuan Perseroan dan bertindak selaku pimpinan dalam pengurusan tersebut;
  - b. Memelihara dan mengurus kekayaan Perseroan.
2. Ketaatan Terhadap Peraturan dan Undang-Undang
  - a. Setiap anggota Direksi harus mematuhi Anggaran Dasar dan peraturan perundang-undangan serta wajib melaksanakan prinsip-prinsip profesionalisme, efisiensi, dan prinsip-prinsip GCG;
  - b. Setiap anggota Direksi wajib dengan itikad baik dan penuh tanggung jawab menjalankan tugas untuk kepentingan dan usaha Perseroan dengan mengindahkan peraturan perundang-undangan yang berlaku;
  - c. Tiap anggota Direksi bertanggung jawab penuh secara pribadi atas kesalahan atau kelalaiannya yang menyebabkan kerugian bagi Perseroan, kecuali dapat membuktikan bahwa:
    - Kerugian tersebut bukan karena kesalahan/kelalaiannya;
    - Telah melakukan pengurusan dengan itikad baik untuk kepentingan Perseroan;
    - Tidak mempunyai benturan kepentingan baik langsung maupun tidak langsung yang mengakibatkan kerugian;
    - Telah mengambil tindakan untuk mencegah timbul/berlanjutnya kerugian tersebut.
  - d. Tindakan yang dilakukan oleh anggota Direksi, di luar yang diputuskan oleh rapat Direksi menjadi tanggung jawab pribadi yang bersangkutan sampai dengan tindakan dimaksud disetujui oleh rapat Direksi.
3. Hubungan dengan Dewan Komisaris dan Pemegang Saham
  - a. Memastikan pelaksanaan keputusan yang dibuat oleh RUPS, Dewan Komisaris, dan Anggaran Dasar;
  - b. Memberikan informasi kepada Dewan Komisaris, Pemegang Saham secara tepat waktu dan lengkap dan mengatur komunikasi dengan Pemegang Saham, Dewan Komisaris, dan pihak lain yang memiliki kepentingan;

## Board of Directors Duties and Responsibilities

The Board of Directors has the following duties and responsibilities:

1. General
  - a. Manage the Company for the interests and objectives of the Company and act as the leader in the management;
  - b. Maintain and manage the Company's assets.
2. Compliance with Regulations and Laws
  - a. Each Board of Directors member shall comply with the Articles of Association and laws and regulations and shall implement the principles of professionalism, efficiency, and the principles of Good Corporate Governance;
  - b. Each Board of Directors member shall in good faith and with full responsibility carry out their duties for the interests and business of the Company by observing the applicable laws and regulations;
  - c. Each Board of Directors member is personally fully responsible for their mistakes or negligence which causes losses to the Company, unless they can prove that:
    - a. The loss was not due to his/her fault/negligence;
    - b. They have conducted management in good faith for the benefit of the Company;
    - c. They have no direct or indirect conflict of interest, which results in losses;
    - d. They have acted to prevent the loss from occurring/continuing.
  - d. Actions taken by members of the Board of Directors, other than those decided by the meeting of the Board of Directors are the personal responsibility of the concerned person until the said actions are approved by the meeting of the Board of Directors.
3. Relationship with the Board of Commissioners and Shareholders
  - a. Ensure the implementation of decisions made by the GMS, the Board of Commissioners, and the Articles of Association;
  - b. Provide timely and complete information to the Board of Commissioners, Shareholders and arrange communication with Shareholders, Board of Commissioners and other interested parties;





- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| <ul style="list-style-type: none"> <li>c. Bertanggung jawab kepada Pemegang Saham dan menanggapi saran dari Dewan Komisaris dan Pemegang Saham;</li> <li>d. Menyiapkan laporan berkala dengan tepat waktu sesuai dengan peraturan yang berlaku dan pelaporan lainnya sesuai permintaan dari Pemegang Saham;</li> <li>e. Direksi harus menyelenggarakan RUPS berdasarkan permintaan tertulis dari satu atau lebih Pemegang Saham yang mewakili sekurang-kurangnya 1/10 (satu persepuluh) dari jumlah saham yang dikeluarkan dengan hak suara yang sah;</li> <li>f. Menyimpan dan memelihara Daftar Pemegang Saham dan Daftar Khusus yang berisi daftar kepemilikan saham yang dimiliki oleh Direksi dan Dewan Komisaris termasuk keluarga mereka dalam Perseroan dan di perusahaan lain. Daftar tersebut disimpan di Perseroan dan tersedia pada waktu jam kerja bagi Pemegang Saham untuk melihatnya;</li> <li>g. Bersama dengan Dewan Komisaris merekomendasikan harga saham yang akan dikeluarkan dengan syarat harga tidak di bawah pagu;</li> <li>h. Menawarkan sisa saham kepada Pemegang Saham lain sebelum jangka waktu 14 (empat belas) hari berakhir tetapi setelah penjatahan seimbang di antara Pemegang Saham selesai;</li> <li>i. RUPS dapat menetapkan untuk menawarkan jumlah saham tertentu kepada pegawai dalam jangka waktu tertentu;</li> <li>j. Apabila setelah penawaran kepada Pegawai Perseroan itu masih ada sisa saham yang tidak diambil, Direksi berhak secara bebas menawarkan sisanya kepada pihak lain;</li> <li>k. Surat saham dan surat kolektif ditandatangani oleh Direktur Utama dan Dewan Komisaris Utama, atau bila Direktur Utama berhalangan, oleh salah seorang Direktur bersama-sama dengan Dewan Komisaris Utama, atau apabila Dewan Komisaris Utama berhalangan, oleh Direktur Utama bersama-sama dengan salah seorang anggota Dewan Komisaris;</li> <li>l. Apabila surat saham rusak atau tidak dapat dipakai, maka surat saham aslinya dimusnahkan dan Direksi membuat berita acara yang akan dilaporkan dalam RUPS;</li> <li>m. Mengeluarkan pengganti surat saham/tanda</li> </ul> | <ul style="list-style-type: none"> <li>c. Be responsible to Shareholders and respond to suggestions from the Board of Commissioners and Shareholders;</li> <li>d. Prepare periodic reports in a timely manner in accordance with applicable regulations and other reports as requested by Shareholders;</li> <li>e. The Board of Directors shall hold a GMS based on a written request from one or more Shareholders representing at least 1/10 (one tenth) of the total shares issued with valid voting rights;</li> <li>f. Keep and maintain the Register of Shareholders and the Special Register which contains a list of share ownership owned by the Board of Directors and Board of Commissioners including their families in the Company and in other companies. The list is stored in the Company and is available during business hours for Shareholders to view;</li> <li>g. Together with the Board of Commissioners recommends the share price to be issued provided that the price is not below the ceiling;</li> <li>h. Offer the remaining shares to other Shareholders before the 14 (fourteen) day period ends, however after the balanced allotment between Shareholders is complete;</li> <li>i. The GMS can decide to offer a certain number of shares to employees within a certain period of time;</li> <li>j. If after the offer to the Company's employees there are still remaining shares that have not been taken, the Board of Directors has the right to freely offer the remaining shares to other parties;</li> <li>k. Share certificates and collective letters are signed by the President Director and the President Commissioner, or in the absence of the President Director, by one of the Directors together with the President Commissioner, or in the absence of the President Commissioner, by the President Director together with a member of the Board Commissioners;</li> <li>l. If the share certificate is damaged or cannot be used, then the original share certificate is destroyed and the Board of Directors makes minutes which will be reported at the GMS;</li> <li>m. Issue replacement share certificates/signs of</li> </ul> |
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dividen/talon yang hilang setelah mendapat cukup bukti kehilangan.

4. Perencanaan Strategis dan Evaluasi Kinerja
  - a. Menetapkan visi, misi, dan nilai-nilai Perseroan;
  - b. Mengusahakan dan menjamin terlaksananya usaha dan kegiatan Perseroan sesuai dengan maksud dan tujuan serta kegiatan usahanya;
  - c. Menetapkan kebijakan dan strategi investasi;
  - d. Menyiapkan susunan organisasi Perseroan lengkap dengan perincian tugasnya;
  - e. Menyiapkan pada waktunya RJPP dan RKAP, termasuk rencana-rencana lainnya yang berhubungan dengan pelaksanaan usaha dan kegiatan Perseroan dan menyampaikannya kepada Dewan Komisaris dan Pemegang Saham untuk selanjutnya untuk mendapat pengesahan RUPS dan dikomunikasikan kepada segenap Pegawai Perseroan yang berkepentingan;
  - f. Menetapkan remunerasi Pegawai dan menjaga agar remunerasi tersebut konsisten dengan budaya, tujuan, strategi dan lingkungan Perseroan;
  - g. Menyeimbangkan keperluan dari seluruh pemangku kepentingan Perseroan;
  - h. Melakukan perbuatan hukum untuk mengalihkan atau menjadikan sebagai jaminan hutang atau melepaskan hak atas kekayaan Perseroan wajib diumumkan dalam 2 (dua) surat kabar harian berbahasa Indonesia yang terbit dan beredar luas/nasional di wilayah Republik Indonesia paling lambat 30 (tiga puluh) hari terhitung sejak dilakukan perbuatan hukum tersebut.
5. Akuntansi Keuangan dan Laporan Tahunan Mengadakan dan memelihara pembukuan dan administrasi Perseroan sesuai dengan praktik yang umum berlaku dalam suatu perusahaan. Menyusun sistem akuntansi sesuai dengan Standar Akuntansi Indonesia dan prinsip-prinsip pengendalian internal, terutama dalam fungsi pengurusan, pencatatan, penyimpanan dan pengawasan:
  - a. Sistem pengendalian internal yang dimaksud meliputi:
    - Lingkungan pengendalian internal dalam Perseroan yang disiplin dan terstruktur;
    - Pengkajian dan pengelolaan risiko Perseroan;

dividends/talons which are lost after receiving sufficient proof of loss.

4. Strategic Planning and Performance Evaluation
  - a. Establish the vision, mission, and values of the Company;
  - b. Seek and guarantee the implementation of the Company's business and activities in accordance with the aims and objectives and business activities;
  - c. Establish investment policies and strategies;
  - d. Prepare the organizational structure of the Company complete with details of their duties;
  - e. Prepare the RJPP and RKAP in time, including other plans related to the implementation of the Company's business and activities and submit them to the Board of Commissioners and Shareholders for further approval at the GMS and communicated to all interested Company employees;
  - f. Determine employee remuneration and ensure that the remuneration is consistent with the culture, objectives, strategy and environment of the Company;
  - g. Balance the needs of all stakeholders of the Company;
  - h. Carry out legal actions to transfer or make as collateral for debt or release the rights to the Company's assets that should be announced in 2 (two) daily newspapers in the Indonesian language which are published and circulated widely/nationally in the territory of the Republic of Indonesia no later than 30 (thirty) days from the date of such legal action.
5. Financial Accounting and Annual Reports Organize and maintain the Company's bookkeeping and administration in accordance with common practices in a company. Develop an accounting system in accordance with Indonesian Accounting Standards and the principles of internal control, especially in the management, recording, storage and monitoring functions:
  - a. The internal control system includes:
    - a. Disciplined and structured internal control environment within the Company;
    - b. Assessment and management of the Company's risks;



- Aktivitas pengendalian dari setiap tingkat dan unit kegiatan Perseroan;
  - Sistem informasi dan komunikasi;
  - Pengkajian sistem pengendalian.
- b. Memberikan pertanggungjawaban dan segala keterangan tentang keadaan dan jalannya Perseroan berupa Laporan Tahunan yang memuat sekurang-kurangnya Laporan keuangan, Laporan kegiatan Perseroan dan Laporan pelaksanaan GCG kepada RUPS;
  - c. Semua anggota Direksi harus menandatangani Laporan Tahunan;
  - d. Bila ada Direksi yang tidak menandatangani Laporan Tahunan harus disebutkan alasannya secara tertulis;
  - e. Laporan Tahunan harus tersedia di Perseroan atau dikirimkan kepada Pemegang Saham untuk diperiksa sejak tanggal panggilan sampai dengan tanggal pelaksanaan RUPS.
6. Manajemen Risiko dan Pengendalian internal
    - a. Memelihara proses manajemen risiko seperti berikut:
      - Memastikan bahwa Perseroan memiliki proses yang tepat dan sesuai untuk secara sistematis mengidentifikasi, menilai dan mengendalikan risiko yang dihadapinya;
      - Memastikan bahwa sistem dan proses yang tepat telah dijalankan untuk mengawasi dan melaporkan adanya risiko utama yang dihadapi Perseroan;
      - Mengkaji dan menilai adanya proses manajemen yang baik untuk menilai kecukupan risiko dan pengendalian internal, pelaporan keuangan dan kepatuhan;
      - Memastikan adanya suatu sistem pengendalian yang efektif untuk meyakinkan:
        - Keandalan dan integritas informasi;
        - Kepatuhan terhadap kebijakan, rencana, prosedur, peraturan dan undang-undang yang berlaku;
        - Penjagaan atas harta kekayaan Perseroan;
        - Penggunaan sumber daya yang ekonomis dan efisien;
        - Melakukan penilaian tahunan untuk membuat pernyataan dalam Laporan Tahunan tentang pengendalian internal di Perseroan untuk memberi keyakinan bahwa semua aspek pengendalian internal yang signifikan sudah dipertimbangkan untuk tahun pemeriksaan sampai tanggal persetujuan Laporan Tahunan.
    - c. Control activities at each level and activity unit of the Company;
    - d. Information and communication systems;
    - e. Review of control systems.
  - b. Provide accountability and all information regarding the condition and course of the Company in the form of an Annual Report which contains at least financial reports, reports on the activities of the Company and reports on the implementation of GCG to the GMS;
  - c. All members of the Board of Directors shall sign the Annual Report;
  - d. If there are Directors who do not sign the Annual Report, the reasons must be stated in writing;
  - e. The Annual Report must be available at the Company or sent to the Shareholders for inspection from the date of the summons until the date of the GMS.
6. Risk Management and Internal Control
    - a. Maintain risk management processes as follows:
      - a. Ensure that the Company has proper and appropriate processes to systematically identify, assess, and control the risks it faces;
      - b. Ensure that proper systems and processes have been implemented to monitor and report on the main risks faced by the Company;
      - c. Review and assess the existence of a good management process to assess risk adequacy and internal control, financial reporting and compliance;
      - d. Ensure the existence of an effective control system to ensure:
        - Reliability and integrity of information;
        - Compliance with applicable policies, plans, procedures, regulations, and laws;
        - Safeguard of the Company's assets;
        - Economical and efficient use of resources;
        - Conduct an annual assessment to make statements in the Annual Report regarding internal control in the Company to provide assurance that all significant aspects of internal control have been considered for the year of inspection up to the date of approval of the Annual Report.

- b. Secara efektif menggunakan hasil kerja auditor internal dan eksternal. Direksi wajib menetapkan pengendalian internal yang efektif dan efisien untuk memberikan keyakinan sesuai dengan sasaran dan strategi bisnis serta anggaran dasar aturan internal lain Perseroan, dan peraturan perundang-undangan;
- c. Pengendalian internal paling sedikit mencakup:
- Lingkungan pengendalian internal dalam Perusahaan Perasuransian yang disiplin dan terstruktur;
  - Pengkajian dan pengelolaan risiko usaha, yaitu suatu proses untuk mengidentifikasi, menganalisis, menilai, dan mengelola risiko usaha;
  - Aktivitas pengendalian, yaitu tindakan yang dilakukan dalam suatu proses pengendalian terhadap kegiatan Perseroan pada setiap tingkat dan unit dalam struktur organisasi Perusahaan Perasuransian, antara lain mengenai kewenangan, otorisasi, verifikasi;
  - Rekonsiliasi, penilaian atas prestasi kerja, pembagian tugas dan keamanan terhadap aset Perseroan;
  - Sistem informasi dan komunikasi, yaitu suatu proses penyajian laporan mengenai kegiatan operasional, finansial, dan ketaatan atas peraturan perundang-undangan di bidang usaha perasuransian;
  - Tata cara *monitoring*, yaitu proses penilaian terhadap kualitas sistem pengendalian internal termasuk fungsi internal audit pada setiap tingkat dan unit struktur organisasi Perseroan Perasuransian, sehingga dapat dilaksanakan secara optimal;
  - Mekanisme pelaporan kepada Direksi dengan tembusan kepada komite audit, dalam hal terjadi penyimpangan kualitas sistem pengendalian internal termasuk fungsi;
  - Aktuaria, Perseroan harus memiliki Aktuaris Perusahaan yang melakukan evaluasi terhadap kewajiban Perseroan dan aspek teknis aktuaria lainnya;
  - Pemasaran, Mengungkapkan informasi yang jelas dan relevan tidak bertentangan dengan persyaratan polis/perjanjian, tidak menyesatkan serta mematuhi kode etik dan peraturan perundang-undangan;

- b. Effectively use the work of internal and external auditors. The Board of Directors shall establish effective and efficient internal controls to provide assurance in accordance with business goals and strategies as well as the articles of association, other internal rules of the Company, and laws and regulation;
- c. Internal control includes at least:
- Disciplined and structured internal control environment within an Insurance Company;
  - Assessment and management of business risks, namely a process to identify, analyze, assess, and manage business risks;
  - Control activities, namely actions carried out in a process of controlling the Company's activities at each level and unit in the organizational structure of the Insurance Company, among others regarding authority, authorization, verification;
  - Reconciliation, assessment of work performance, division of tasks and security of the Company's assets;
  - Information and communication system, namely a process of presenting reports regarding operational, financial activities, and compliance with laws and regulations in the field of insurance business;
  - Monitoring procedures, namely the process of evaluating the quality of the internal control system including the internal audit function at every level and unit of the organizational structure of an Insurance Company, so that it can be implemented optimally;
  - Mechanism of reporting to the Board of Directors with a copy to the audit committee, in the event of deviations in the quality of the internal control system including functions;
  - Actuarial, the Company shall have a Company Actuary who evaluates the Company's obligations and other actuarial technical aspects;
  - Marketing, disclosing clear and relevant information that does not conflict with the terms of the policy/agreement, is not misleading and complies with the code of conduct and laws and regulations;



- Teknologi Informasi, menerapkan tata kelola teknologi informasi yang efektif dengan memiliki sistem informasi yang terintegrasi dengan semua fungsi manajemen, memiliki panduan operasi yang terkini dan mematuhi peraturan perundang-undangan;
- Tanggung Jawab Sosial, Memastikan dipenuhinya tanggung jawab sosial perusahaan dengan perencanaan tertulis yang jelas dan fokus;
- Informasi rahasia yang diperoleh sewaktu menjabat sebagai anggota Direksi harus tetap dirahasiakan sesuai dengan peraturan perundang-undangan yang berlaku.

- Information Technology, implementing effective information technology governance by having an information system that is integrated with all management functions, has the latest operational guidelines and complies with laws and regulations;
- Social Responsibility, ensuring the fulfillment of corporate social responsibility with a clear and focused written plan;
- Confidential information obtained while serving as a Board of Directors member must remain confidential in accordance with the applicable laws and regulations.

### Wewenang Direksi

Direksi memiliki wewenang sebagai berikut:

1. Melakukan segala tindakan dan perbuatan lainnya mengenai pengurusan maupun pemilikan kekayaan perusahaan, mengikat Perseroan dengan pihak lain dan/atau pihak lain dengan Perseroan serta mewakili Perseroan di dalam dan di luar pengadilan tentang segala hal dan segala kejadian, dengan pembatasan-pembatasan sebagaimana diatur dalam peraturan perundang-undangan, Anggaran Dasar dan/atau keputusan RUPS;
2. Mengatur penyerahan kekuasaan Direksi kepada seseorang atau beberapa orang anggota Direksi untuk mengambil keputusan atas nama Direksi atau mewakili Perseroan di dalam dan di luar pengadilan;
3. Mengatur penyerahan kekuasaan Direksi kepada seseorang atau beberapa orang pekerja Perseroan sendiri maupun bersama-sama atau kepada orang lain, untuk mewakili Perseroan di dalam dan di luar pengadilan;
4. Menentukan kebijakan dalam memimpin dan mengurus Perseroan;
5. Mengatur ketentuan-ketentuan tentang Kepegawaian Perseroan termasuk, penetapan gaji, pensiun atau jaminan hari tua dan penghasilan lain bagi para Pegawai Perseroan berdasarkan perundang-undangan yang berlaku dan keputusan RUPS;
6. Mengangkat dan memberhentikan Pegawai Perseroan berdasarkan peraturan kepegawaian Perseroan dan peraturan perundang-undangan yang berlaku;
7. Direktur Utama berhak dan berwenang untuk dan atas nama Direksi serta mewakili Perseroan dengan

### Board of Directors Authority

The Board of Directors is authorized to:

1. Carry out all other actions and actions regarding the management and ownership of company assets, bind the Company with other parties and/or other parties with the Company, and represent the Company in and out of court regarding all matters and all events, with limitations as stipulated in laws and regulations, the Articles of Association and/or decisions of the GMS;
2. Regulate the handover of the powers of the Board of Directors to a person or several members of the Board of Directors to make decisions on behalf of the Board of Directors or represent the Company inside and outside the court;
3. Regulate the transfer of authority of the Board of Directors to a person or several employees of the Company or jointly or to other people, to represent the Company in and out of court;
4. Determine policies in leading and managing the Company;
5. Regulate the provisions regarding the Company's Employees, including the determination of salary, pension or old age security and other income for the Company's Employees based on applicable laws and decisions of the GMS;
6. Appoint and dismiss the Company's employees based on the Company's employment regulations and applicable laws and regulations;
7. The President Director has the right and authority for and on behalf of the Board of Directors and represents

ketentuan semua tindakan Direktur Utama tersebut telah disetujui dalam rapat Direksi. Dalam hal Direktur Utama tidak hadir atau berhalangan karena sebab apa pun hal mana tidak perlu dibuktikan kepada pihak ketiga, maka salah seorang Direktur yang ditunjuk oleh Direktur Utama berwenang bertindak atas nama Direksi;

8. Jika Direktur Utama tidak menunjuk salah seorang Direktur, Dewan Komisaris akan menunjuk seorang Direktur untuk bertindak atas nama Direksi;
9. Jika Direktur Utama atau Dewan Komisaris tidak menunjuk siapa pun, seorang Direktur dengan masa jabatan yang paling tua akan mewakili Direksi. Jika terdapat lebih dari 1 (satu) Direktur dengan masa jabatan yang paling tua, maka Direktur yang paling tua dalam usia akan mewakili Direksi;
10. Direksi berhak untuk menunjuk satu atau beberapa kuasa hukum untuk mewakilinya dalam tindakan tertentu. Hal demikian harus dituangkan dalam surat kuasa;
11. Memberikan kuasa kepada komite yang dibentuk untuk mendukung pelaksanaan tugasnya atau kepada Pegawai Perseroan untuk melaksanakan tugas tertentu, namun tanggung jawab tetap berada pada Direksi.

#### Kriteria Direksi

Perusahaan telah menentukan kriteria untuk menjadi anggota Direksi dengan rincian sebagai berikut:

1. Dinyatakan lulus penilaian kemampuan dan kepatutan serta telah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK);
2. Berdomisili di Indonesia;
3. Mampu untuk bertindak dengan itikad baik, jujur, dan profesional;
4. Memastikan agar informasi mengenai Perseroan diberikan kepada Dewan Komisaris tepat waktu dan lengkap;
5. Memastikan agar Perseroan memperhatikan kepentingan semua pihak, khususnya kepentingan pemegang polis, Tertanggung, dan/atau pihak yang berhak memperoleh manfaat;
6. Memastikan pelaksanaan dan penerapan GCG;
7. Mempertanggungjawabkan pelaksanaan tugasnya kepada RUPS;
8. Mengelola perusahaan sesuai dengan kewenangan dan tanggung jawabnya;

the Company provided that all actions of the President Director have been approved at the Board of Directors meeting. In the event that the President Director is absent or unavailable for any reason which does not need to be proven to a third party, then one of the Directors appointed by the President Director has the authority to act on behalf of the Board of Directors;

8. In the event that the President Director does not appoint a Director, the Board of Commissioners will appoint a director to act on behalf of the Board of Directors;
9. In the event that the President Director or the Board of Commissioners does not appoint anyone, a director with the oldest tenure will represent the Board of Directors. If there is more than 1 (one) Director with the oldest term of office, then the Director who is the oldest in age will represent the Board of Directors;
10. The Board of Directors has the right to appoint one or several attorneys to represent it in certain actions. Such matters must be stated in a power of attorney;
11. Grant authority to the established committees to support the implementation of their duties or to Company employees to carry out certain duties, but the responsibility remains with the Board of Directors.

#### Board of Directors Criteria

The Company's Board of Directors membership criteria is as follows:

1. Is declared to have passed the fit and proper test and has received approval from the Financial Services Authority (OJK);
2. Domiciled in Indonesia;
3. Able to act in good faith, honestly, and professionally;
4. Ensure that information regarding the Company is provided to the Board of Commissioners in a timely and complete manner;
5. Ensure that the Company pays attention to the interests of all parties, especially the interests of policyholders, the Insured, and/or parties entitled to benefits;
6. Ensure the implementation of Good Corporate Governance;
7. Be responsible for carrying out their duties to the GMS;
8. Manage the Company in accordance with the authority and responsibility;





9. Mematuhi ketentuan peraturan perundang-undangan, anggaran dasar, dan peraturan internal lain dari Perseroan dalam melaksanakan tugasnya;
  10. 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;
  11. Anggota Direksi dilarang merangkap jabatan pada perusahaan lain kecuali sebagai anggota Dewan Komisaris pada 1 (satu) Perusahaan Perasuransian lain yang memiliki bidang usaha yang berbeda;
  12. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada huruf h apabila anggota Direksi selain Direktur Utama yang bertanggung jawab terhadap pengawasan atas penyertaan pada anak perusahaan, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada anak perusahaan yang dikendalikan oleh Perseroan, sepanjang perangkapan jalan tersebut tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan wewenang sebagai anggota Direksi Perseroan.
  13. Direktur Utama dilarang merangkap jabatan sebagai anggota Dewan Komisaris pada anak perusahaan yang dikendalikan oleh perusahaan yang bersangkutan;
  14. Perseroan dilarang mengangkat anggota Direksi yang berasal dari pegawai atau pejabat aktif OJK yang berhenti bekerja dari OJK kurang dari 1 (satu) tahun;
  15. Kualifikasi lainnya yang diatur dalam peraturan perundang-undangan yang berlaku
9. Comply with the provisions of laws and regulations, articles of association, and other internal regulations of the Company in carrying out their duties;
  10. Ensure effective, precise, and fast decision-making and being able to act independently, not having interests that may interfere with their ability to carry out tasks independently, and critically;
  11. Members of the Board of Directors are prohibited from holding concurrent positions in other companies except as members of the Board of Commissioners in 1 (one) other Insurance Company which has a different line of business;
  12. Concurrent positions as referred to in letter h are excluded if a Board of Directors member other than the President Director who is responsible for supervising participation in a subsidiary company, performs functional duties as a member of the Board of Commissioners in a subsidiary controlled by the Company, as long as the concurrent position does not cause the concerned party ignores the implementation of duties and authorities as a Board of Directors member of the Company;
  13. The President Director is prohibited from holding concurrent positions as a member of the Board of Commissioners in a subsidiary company controlled by the concerned company;
  14. The Company is prohibited from appointing members of the Board of Directors who are active employees or officials of OJK who have stopped working for OJK for less than 1 (one) year;
  15. Other qualifications regulated in the applicable laws and regulations.

#### Masa Jabatan Direksi

Berdasarkan pedoman kerja Direksi, untuk masa jabatan Anggota Direksi ditetapkan 3 (tiga) tahun dan dapat diangkat kembali untuk 1 (satu) kali masa jabatan.

#### Mekanisme Pemberhentian Dan Pengunduran Diri Direksi

Bagi anggota Direksi yang mengundurkan diri maupun yang masa jabatannya berakhir, kecuali berhenti karena meninggal dunia, maka yang bersangkutan wajib menyampaikan pertanggungjawaban atas tindakan tindakannya yang belum diterima pertanggungjawabannya oleh RUPS. Jabatan anggota Direksi berakhir apabila:

#### Board of Directors Term of Office

Referring to the Board Manual, the term of office for Members of the Board of Directors is set at 3 (three) years and can be reappointed for 1 (one) term of office.

#### Mechanism for Dismissal and Resignation of The Board of Directors

For members of the Board of Directors who resign or whose term of office ends, except for stopping due to death, the concerned person is obliged to submit accountability for actions that have not been accepted by the GMS. The position of a Board of Directors member ends when:

1. Masa jabatannya berakhir.
2. Meninggal dunia.
3. Tidak memenuhi persyaratan sebagai anggota Direksi berdasarkan ketentuan Anggaran Dasar dan perundang-undangan yang berlaku.
4. Diberhentikan berdasarkan keputusan RUPS.

Anggota Direksi dapat diberhentikan untuk sementara waktu oleh Dewan Komisaris apabila mereka bertindak bertentangan dengan Anggaran Dasar, melalaikan kewajibannya atau terdapat alasan mendesak bagi Perseroan. Pemberhentian sementara ini harus diberitahukan secara tertulis kepada yang bersangkutan disertai alasan yang menyebabkan tindakan tersebut dengan tembusan kepada Pemegang Saham dan Direksi.

Dalam waktu paling lambat 30 (tiga puluh) hari setelah pemberhentian sementara Komisaris akan menyelenggarakan RUPS untuk memutuskan apakah Direksi yang bersangkutan akan diberhentikan seterusnya atau dikembalikan pada kedudukannya dan Direksi yang bersangkutan diberi kesempatan untuk hadir dan membela diri. Rapat ini dipimpin oleh seorang Pemegang Saham yang dipilih dari antara Pemegang Saham yang hadir dalam rapat.

Apabila RUPS tidak diadakan dalam waktu 30 (tiga puluh) hari, maka pemberhentian sementara itu batal. Alasan pemberhentian anggota Direksi, antara lain:

1. Tidak dapat memenuhi kewajibannya yang telah disepakati dalam kontrak manajemen.
2. Tidak dapat menjalankan tugasnya dengan baik.
3. Melanggar ketentuan Anggaran Dasar dan/atau peraturan perundang-undangan.
4. Dinyatakan bersalah dengan keputusan pengadilan.
5. Mengundurkan diri sesuai ketentuan.
6. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku.

### Komposisi dan Dasar Pengangkatan Direksi

Di tahun 2024, Direksi Perseroan terdiri dari 5 (lima) orang, 1 (satu) orang sebagai Direktur Utama, dan 4 (empat) orang sebagai Direktur. Informasi komposisi Direksi Mandiri Inhealth adalah sebagai berikut:

1. Reaching term end date.
2. Passing away.
3. Not meeting the requirements as a Board of Directors member based on the provisions of the Articles of Association and applicable laws.
4. Dismissed based on the decision of the GMS. GMS.

Members of the Board of Directors can be temporarily dismissed by the Board of Commissioners if they act contrary to the Articles of Association, neglect their obligations or there is urgent reason from the Company. This temporary dismissal must be notified in writing to the person concerned along with reasons that led to the action with copies sent to the Shareholders and the Board of Directors.

Within no later than 30 (thirty) days after the temporary dismissal, the Commissioners will hold a GMS to decide whether the relevant Directors will be dismissed permanently or returned to their position and the concerned Directors will be given the opportunity to attend and defend themselves. This meeting is chaired by a Shareholder who is elected from among the Shareholders present at the meeting.

If the GMS is not held within 30 (thirty) days, then the temporary dismissal is cancelled. Reasons for dismissing members of the Board of Directors, among others:

1. Unable to fulfill its obligations as agreed in the management contract.
2. Unable to carry out their duties properly.
3. Violate the provisions of the Articles of Association and/or laws and regulations.
4. Declared guilty by a court decision.
5. Resign according to the provisions.
6. No longer fulfills the requirements of the applicable laws and regulations.

### Composition and Basis for Appointment of the Board of Directors

In 2024, the Company's Board of Directors consists of 5 (five) members, namely 1 (one) President Director, and 4 (four) Directors. Information on Mandiri Inhealth Board of Directors composition is as follows:



Table Komposisi Direksi tahun 2024 / Table of Board of Directors Composition in 2024

| Nama /<br>Name                    | Jabatan /<br>Position                                                                                           | Persetujuan dari OJK atas<br>Penilaian <i>Fit and Proper Test</i><br>/ Approval from OJK for the Fit<br>and Proper Test Assessment                                                                                        | Dasar Pengangkatan / Basis<br>of Appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Masa Periode & Jabatan /<br>Term of Office                                                                                                                                                                                                                                         |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Budi Tua<br>Arifin<br>Tampubolon* | Direktur<br>Utama /<br>President<br>Director                                                                    | Keputusan Anggota Dewan<br>Komisioner OJK No. KEP-<br>403/NB.11/2020 tanggal 25<br>November 2020 / Financial<br>Services Authority Board of<br>Commissioners Decree No.<br>KEP-403/NB.11/2020 dated<br>November 25, 2020  | <ul style="list-style-type: none"> <li>RUPS Sirkuler tanggal 22<br/>Oktober 2020 (Periode ke<br/>1) / Circular GMS dated 22<br/>October 2020 (1<sup>st</sup> Term)</li> <li>RUPS sirkuler tanggal 26 Juni<br/>2023 (Periode ke-2) / Circular<br/>GMS dated June 26, 2023<br/>(2<sup>nd</sup> Term)</li> </ul>                                                                                                                                                                                                                       | <ul style="list-style-type: none"> <li>25 November 2020-RUPST<br/>Tahun 2023 (Periode ke-1) /<br/>November 25, 2020-AGMS<br/>2023 (1<sup>st</sup> Term)</li> <li>26 Juni 2023 – RUPST 2026<br/>(Periode ke-2) / June 26,<br/>2023 – 2026 AGMS (2<sup>nd</sup><br/>Term)</li> </ul> |
| Bugi<br>Riagandhy**               | Direktur<br>Pemasaran<br>/ Director of<br>Marketing                                                             | Keputusan Anggota Dewan<br>Komisioner OJK No.KEP-847/<br>NB.11/2018 tanggal 12<br>September 2018 / Financial<br>Services Authority Board of<br>Commissioners Decree No.<br>KEP-847/NB.11/2018 dated<br>September 12, 2018 | <ul style="list-style-type: none"> <li>RUPS Tahunan tanggal 15<br/>Maret 2018 (Periode ke-1)<br/>/ Annual GMS dated March<br/>15, 2018 (1<sup>st</sup> Term)</li> <li>RUPS sirkuler tanggal 30<br/>April 2021 (Periode ke-2) /<br/>Circular GMS dated April 30,<br/>2021 (2<sup>nd</sup> Term)</li> </ul>                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>12 September 2018-RUPST<br/>Tahun 2021 (Periode ke-1)<br/>/ September 12, 2018-2021<br/>AGMS (1<sup>st</sup> Term)</li> <li>30 April 2021 – RUPST 2024<br/>(Periode ke-2) / April 30,<br/>2021 – 2024 AGM (2<sup>nd</sup> Term)</li> </ul>  |
| Rahmat Syukri<br>***              | Plt. Direktur<br>Utama/<br>Direktur<br>Keuangan<br>/ Acting<br>President<br>Director/<br>Director of<br>Finance | Keputusan Anggota Dewan<br>Komisioner OJK No.KEP-267/<br>NB.11/2019 tanggal 10 Mei 2019<br>/ Financial Services Authority<br>Board of Commissioners Decree<br>No. KEP- 267/NB.11/2019 dated<br>May 10, 2019               | <ul style="list-style-type: none"> <li>RUPS Tahunan tanggal 5<br/>April 2019 (Periode ke-1) /<br/>Annual GMS on April 5, 2019<br/>(1<sup>st</sup> Term)</li> <li>RUPS sirkuler tanggal 30 Juni<br/>2022 (Periode ke-2) / Circular<br/>GMS dated June 30, 2022<br/>(2<sup>nd</sup> Term)</li> <li>Diangkat sebagai Plt. Direktur<br/>Utama berdasarkan Surat<br/>Dewan Komisaris tanggal<br/>02 Juli 2024 / Appointed<br/>as Acting President<br/>Director based Board of<br/>Commissioners Letter dated<br/>July 2, 2024</li> </ul> | <ul style="list-style-type: none"> <li>10 Mei 2019-RUPST Tahun<br/>2022 (Periode ke-1) / May 10,<br/>2019-AGMS 2022 (1<sup>st</sup> Term)</li> <li>30 Juni 2022 – RUPST 2025<br/>(Periode ke-2) / June 30,<br/>2022 – 2025 AGMS (2<sup>nd</sup><br/>Term)</li> </ul>               |
| Jenni<br>Wihartini                | Direktur<br>Operasional<br>/ Director of<br>Operations                                                          | Keputusan Anggota Dewan<br>Komisioner OJK No. KEP-800/<br>NB.11/2022 tanggal 12 Desember<br>2022 / Financial Services Authority<br>Board of Commissioners Decree<br>No. KEP-800/NB.11/2022 dated<br>December 12, 2022     | RUPS sirkuler tanggal 16 Januari<br>2023 / Circular GMS dated<br>January 16, 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 16 Januari 2023- RUPS Tahun<br>2025 (Periode ke-1) / January<br>16, 2023- 2025 GMS (1 <sup>st</sup> Term)                                                                                                                                                                          |
| Marihot H.<br>Tambunan            | Direktur<br>Kepatuhan<br>/ Director of<br>Compliance                                                            | Keputusan Anggota Dewan<br>Komisioner Otoritas Jasa<br>Keuangan No. S-123/<br>PD.02/2023. / Financial<br>Services Authority Board of<br>Commissioners Decree No.<br>S-123/PD.02/2023.                                     | RUPS Tahunan tanggal 16<br>Januari 2023 / Annual General<br>Meeting of Shareholders dated<br>January 16, 2023                                                                                                                                                                                                                                                                                                                                                                                                                       | 12 Oktober 2023 – RUPST 2026<br>(Periode ke-1) / October 12,<br>2023 – 2026 AGMS (1 <sup>st</sup> Term)                                                                                                                                                                            |
| Tisye Diah<br>Retnojati****       | Direktur<br>Pemasaran<br>/ Director of<br>Marketing                                                             | Keputusan Dewan Komisiner<br>OJK No. KEP-454/PD.02/2024<br>tanggal 21 Agustus 2024 /<br>Financial Services Authority<br>Board of Commissioners Decree<br>No. KEP-454/PD.02/2024 dated<br>August 21, 2024                  | RUPS Tahunan 2024 dan efektif<br>sejak 24 Juni 2024 / 2024<br>Annual General Meeting of<br>Shareholders dated June 24,<br>2024                                                                                                                                                                                                                                                                                                                                                                                                      | 24 Juni 2024 – sekarang<br>(periode 1) / June 24, 2024 –<br>present (1 <sup>st</sup> Term)                                                                                                                                                                                         |

- \*) Budi Tua Arifin Tampubolon berakhir masa jabatan sebagai Direktur Utama berdasarkan keputusan sirkuler tanggal 27 Juni 2024 / Budi Tua Arifin Tampubolon no longer serving as President Director based on a circular decision dated June 27, 2024
- \*\*) Bugi Riagandhy berakhir masa jabatan sebagai Direktur Pemasaran berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024. / Bugi Riagandhy no longer serving as Director of Marketing based on the 2023 Fiscal Year GMS Circular Resolution held on June 24, 2024.
- \*\*\*) Rahmat Syukuri diangkat sebagai Plt. Direktur Utama berdasarkan Surat Dewan Komisaris tanggal 02 Juli 2024. / Rahmat Syukuri was appointed as Acting President Director based on the Letter of the Board of Commissioners dated July 2, 2024.
- \*\*\*\*) Tisye Diah Retnojati diangkat sebagai Direktur Pemasaran sejak RUPS Tahunan 2024 dan efektif sejak 24 Juni 2024. / Tisye Diah Retnojati was appointed as Director of Marketing as of the 2024 Annual GMS and effective since June 24, 2024.

### Program Orientasi bagi Direksi Baru

Mandiri Inhealth memiliki dan menyelenggarakan program pengenalan Perseroan bagi anggota Direksi baru. Program ini bertujuan untuk mengoptimalkan kinerja anggota Direksi, Perseroan melaksanakan program pengenalan Perseroan bagi anggota Direksi baru. Dalam program tersebut, anggota Direksi mendapat gambaran mengenai aktivitas bisnis, perencanaan Perseroan ke depan, pedoman kerja, dan hal lainnya yang menjadi tanggung jawab Direksi. Program Pengenalan Perseroan dan tanggung jawab untuk mengadakan program tersebut berada pada Direktur Utama atau jika Direktur Utama berhalangan maka tanggung jawab tersebut berada pada Komisaris Utama atau anggota Direksi yang ada.

Program orientasi Direksi baru meliputi:

1. Pelaksanaan prinsip-prinsip *Good Corporate Governance* oleh Perseroan;
2. Gambaran mengenai Perseroan: visi, misi, tujuan, sifat, ruang lingkup kegiatan usaha, kinerja keuangan dan operasi, strategi, rencana usaha jangka pendek dan jangka panjang, posisi kompetitif, risiko-risiko Perseroan yang utama, dan masalah strategis lainnya;
3. Keterangan mengenai kewenangan yang didelegasikan, audit internal dan eksternal, sistem dan kebijakan pengendalian internal dan komite-komite yang telah dibentuk;
4. Tugas dan tanggung jawab Dewan Komisaris dan Direksi yang tertuang dalam Pedoman Dewan Komisaris dan Direksi. Program pengenalan Perseroan dapat berupa presentasi, pertemuan, kunjungan maupun pengkajian dokumen atau program lainnya yang dianggap sesuai;
5. Program orientasi Direksi yang baru dilakukan melalui rapat Dewan Komisaris, rapat gabungan Dewan Komisaris bersama Direksi serta unit terkait.

### Pembidangan Tugas Direksi

Mandiri Inhealth telah melakukan pemetaan terhadap pembidangan tugas anggota Direksi dengan tidak menghilangkan tanggung jawab Direksi secara kolegal dalam pengurusan Perseroan. Informasi pembidangan tugas Direksi adalah sebagai berikut:

### Orientation Program For New Directors

Mandiri Inhealth has an introduction program for new members of the Board of Directors to optimize the performance of the Board members. This program covers an overview of business activities, future Company planning, work guidelines, and other matters that are the responsibility of the Board of Directors. The Company's Introduction Program is under the responsibility of the President Director or if the President Director is unavailable, the responsibility lies with the President Commissioner or existing members of the Board of Directors.

The new Board of Directors orientation program includes:

1. Implementation of the principles of Good Corporate Governance by the Company;
2. Description of the Company: vision, mission, objectives, nature, scope of business activities, financial performance and operations, strategy, short- and long-term business plans, competitive position, main Company risks, and other strategic issues;
3. Information regarding the delegated authority, internal and external audits, internal control systems and policies and the committees that have been established;
4. The duties and responsibilities of the Board of Commissioners and Board of Directors are contained in the Manual Board for the Board of Commissioners and Board of Directors. The Company's introduction programs can be in the form of presentations, meetings, visits or review of documents or other programs deemed appropriate;
5. The orientation program for the new Directors is carried out through meetings of the Board of Commissioners, joint meetings of the Board of Commissioners with the Directors and related units.

### Board of Directors Duties

Mandiri Inhealth has mapped the division of duties of the Board of Directors members without eliminating the collegial responsibility of the Board of Directors in managing the Company. Information on the division of duties of the Board of Directors is as follows:



**Tabel Pembidangan Tugas Direksi / Table of Board of Directors Division of Duties**

| Nama / Name          | Jabatan / Position                                    | Pembidangan Tugas / Division of Duties                                                                                                                                                                                                                                                                                |
|----------------------|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Rahmat Syukri        | Plt. Direktur Utama<br>/ Acting President<br>Director | 1. Divisi Audit Internal / Internal Audit Division<br>2. Divisi Transformasi Strategis / Strategic Transformation Division<br>3. Divisi Sumber Daya Manusia / Human Resources Division                                                                                                                                |
| Rahmat Syukri        | Direktur Keuangan /<br>Director of Finance            | 1. Divisi Aktuaria / Actuary Division<br>2. Divisi <i>Underwriting</i> / Underwriting Division<br>3. Divisi Perencanaan Kinerja & Keuangan / Strategic Performance Planning &<br>Finance Division<br>4. Divisi Akuntansi / Accounting Division                                                                        |
| Tisye Diah Retnojati | Direktur Pemasaran /<br>Director of Marketing         | 1. Divisi Pemasaran & Pengembangan Bisnis / Marketing & Business Development<br>Division<br>2. Divisi Bisnis Kelembagaan / Institutional Business Division<br>3. Divisi Jaringan Distribusi / Distribution Network Division<br>4. Divisi Sinergi / Synergy Division<br>5. 12 Kantor Pemasaran / 12 Marketing Division |
| Jenni Wihartini      | Direktur Operasional /<br>Director of Operations      | 1. Divisi Pelayanan Kesehatan / Health Service Division<br>2. Divisi Teknologi Informasi / Information Technology Division<br>3. Divisi Layanan Pelanggan / Customer Service Division<br>4. 11 Kantor Operasional / 10 Operational Offices                                                                            |
| Marihot H. Tambunan  | Direktur Kepatuhan /<br>Director of Compliance        | 1. Manajemen Risiko / Risk Management<br>2. Sekretaris Perusahaan / Corporate Secretary                                                                                                                                                                                                                               |

### Hubungan Afiliasi Direksi

Informasi independensi dan hubungan afiliasi Direksi  
Perseroan adalah sebagai berikut:

### Board of Directors Affiliation

Information on the independence and affiliation of the  
Company's Board of Directors is as follows:

| Nama / Name                 | Jabatan / Position                                                                     | Hubungan Keuangan / Financial Relationship |            |                              |            |                               |            | Hubungan Keluarga / Family Relationship  |            |                              |            |                               |            | Hubungan Keuangan / Financial Relationship |            |
|-----------------------------|----------------------------------------------------------------------------------------|--------------------------------------------|------------|------------------------------|------------|-------------------------------|------------|------------------------------------------|------------|------------------------------|------------|-------------------------------|------------|--------------------------------------------|------------|
|                             |                                                                                        | Dewan Komisaris / Board of Commissioners   |            | Direksi / Board of Directors |            | Pemegang Saham / Shareholders |            | Dewan Komisaris / Board of Commissioners |            | Direksi / Board of Directors |            | 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 |
| Budi Tua Arifin Tampubolon* | Direktur Utama / President Director                                                    | -                                          | ✓          | -                            | ✓          | -                             | ✓          | -                                        | ✓          | -                            | ✓          | -                             | ✓          | -                                          | ✓          |
| Bugi Riagandhy**            | Direktur Pemasaran / Director of Marketing                                             | -                                          | ✓          | -                            | ✓          | -                             | ✓          | -                                        | ✓          | -                            | ✓          | -                             | ✓          | -                                          | ✓          |
| Rahmat Syukri ***           | Plt. Direktur Utama/Direktur Keuangan / Acting President Director/ Director of Finance | -                                          | ✓          | -                            | ✓          | -                             | ✓          | -                                        | ✓          | -                            | ✓          | -                             | ✓          | -                                          | ✓          |
| Jenni Wihartini             | Direktur Operasional / Director of Operations                                          | -                                          | ✓          | -                            | ✓          | -                             | ✓          | -                                        | ✓          | -                            | ✓          | -                             | ✓          | -                                          | ✓          |
| Marihot H. Tambunan         | Direktur Kepatuhan / Director of Compliance                                            | -                                          | ✓          | -                            | ✓          | -                             | ✓          | -                                        | ✓          | -                            | ✓          | -                             | ✓          | -                                          | ✓          |
| Tisye Diah Retnojati****    | Direktur Pemasaran / Director of Marketing                                             | -                                          | ✓          | -                            | ✓          | -                             | ✓          | -                                        | ✓          | -                            | ✓          | -                             | ✓          | -                                          | ✓          |

- \*) Budi Tua Arifin Tampubolon berakhir masa jabatan sebagai Direktur Utama berdasarkan keputusan sirkuler tanggal 27 Juni 2024 / Budi Tua Arifin Tampubolon no longer serving as President Director based on a circular decision dated June 27, 2024
- \*\*) Bugi Riagandhy berakhir masa jabatan sebagai Direktur Pemasaran berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024. / Bugi Riagandhy no longer serving as Director of Marketing based on the 2023 Fiscal Year GMS Circular Resolution held on June 24, 2024.
- \*\*\*) Rahmat Syukri diangkat sebagai Plt. Direktur Utama berdasarkan Surat Dewan Komisaris tanggal 02 Juli 2024. / Rahmat Syukri was appointed as Acting President Director based on the Letter of the Board of Commissioners dated July 2, 2024.
- \*\*\*\*) Tisye Diah Retnojati diangkat sebagai Direktur Pemasaran sejak RUPS Tahunan 2024 dan efektif sejak 24 Juni 2024. / Tisye Diah Retnojati was appointed as Director of Marketing as of the 2024 Annual GMS and effective since June 24, 2024.

**Tabel Pengungkapan Kepemilikan Saham Direksi tahun 2024 /**  
**Table of Board of Directors Independence and Affiliation in 2024**

| Nama / Name                 | Jabatan / Position                                                                    | Kepemilikan Saham Mandiri Inhealth / Mandiri Inhealth Shareholding | Kepemilikan Saham di Perusahaan Lain / Shareholding in Other Companies |
|-----------------------------|---------------------------------------------------------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|
| Budi Tua Arifin Tampubolon* | Direktur Utama / President Director                                                   | Nihil / Nil                                                        | Nihil / Nil                                                            |
| Bugi Riagandhy**            | Direktur Pemasaran / Director of Marketing                                            | Nihil / Nil                                                        | Nihil / Nil                                                            |
| Rahmat Syukri ***           | Plt. Direktur Utama/Direktur Keuangan / Acting President Director/Director of Finance | Nihil / Nil                                                        | Nihil / Nil                                                            |
| Jenni Wihartini             | Direktur Operasional / Director of Operations                                         | Nihil / Nil                                                        | Nihil / Nil                                                            |
| Marihot H. Tambunan         | Direktur Kepatuhan / Director of Compliance                                           | Nihil / Nil                                                        | Nihil / Nil                                                            |
| Tisye Diah Retnojati****    | Direktur Pemasaran / Director of Marketing                                            | Nihil / Nil                                                        | Nihil / Nil                                                            |

- \*) Budi Tua Arifin Tampubolon berakhir masa jabatan sebagai Direktur Utama berdasarkan keputusan sirkuler tanggal 27 Juni 2024 / Budi Tua Arifin Tampubolon no longer serving as President Director based on a circular decision dated June 27, 2024
- \*\*) Bugi Riagandhy berakhir masa jabatan sebagai Direktur Pemasaran berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024. / Bugi Riagandhy no longer serving as Director of Marketing based on the 2023 Fiscal Year GMS Circular Resolution held on June 24, 2024.
- \*\*\*) Rahmat Syukuri diangkat sebagai Plt. Direktur Utama berdasarkan Surat Dewan Komisaris tanggal 02 Juli 2024. / Rahmat Syukuri was appointed as Acting President Director based on the Letter of the Board of Commissioners dated July 2, 2024.
- \*\*\*\*) Tisye Diah Retnojati diangkat sebagai Direktur Pemasaran sejak RUPS Tahunan 2024 dan efektif sejak 24 Juni 2024. / Tisye Diah Retnojati was appointed as Director of Marketing as of the 2024 Annual GMS and effective since June 24, 2024.

### Kebijakan Rangkap Jabatan Direksi

Berdasarkan pedoman kerja Direksi, anggota Direksi dilarang merangkap jabatan pada perusahaan lain, kecuali sebagai anggota Dewan Komisaris pada 1 (satu) Perusahaan Perasuransian lain yang memiliki bidang usaha yang berbeda. Informasi rangkap jabatan Direksi Perseroan di tahun 2024 adalah sebagai berikut:

### Board of Directors Concurrent Position

Based on the Board Manual, members of the Board of Directors are prohibited from holding concurrent positions in other companies, except as members of the Board of Commissioners in 1 (one) other Insurance Company that has a different business field. Information on concurrent positions of the Company's Board of Directors in 2024 is as follows:

**Tabel Rangkap Jabatan Direksi tahun 2024 / Table of Board of Directors Concurrent Position in 2024**

| Nama / Name                 | Jabatan / Position                                                                      | Rangkap Jabatan di Mandiri Inhealth / Concurrent Position at Mandiri Inhealth | Rangkap Jabatan di Perusahaan Lain / Concurrent Position in Other Company                                                                                       |
|-----------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Budi Tua Arifin Tampubolon* | Direktur Utama / President Director                                                     | Tidak ada / None                                                              | Ketua Dewan Pengurus Asosiasi Asuransi Jiwa Indonesia (AAJI) / Head of Board of Directors of Insurance Association of Indonesia (AAJI)                          |
| Bugi Riagandhy**            | Direktur Pemasaran / Director of Marketing                                              | Tidak ada / None                                                              | Komisaris Utama PT FitAja Digital Nusantara (FDN) hingga 5 September 2024 / President Commissioner of PT FitAja Digital Nusantara (FDN) as of September 5, 2024 |
| Rahmat Syukri ***           | Plt. Direktur Utama/ Direktur Keuangan / Acting President Director/ Director of Finance | Direktur Keuangan / Director of Finance                                       | Kepala Departemen Investasi Asosiasi Asuransi Jiwa Indonesia (AAJI) / Head of Investment Department of Insurance Association of Indonesia (AAJI)                |
| Jenni Wihartini             | Direktur Operasional / Director of Operations                                           | Tidak ada / None                                                              | Tidak ada / None                                                                                                                                                |





| Nama / Name              | Jabatan / Position                          | Rangkap Jabatan di Mandiri Inhealth / Concurrent Position at Mandiri Inhealth | Rangkap Jabatan di Perusahaan Lain / Concurrent Position in Other Company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------|---------------------------------------------|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Marihot H. Tambunan      | Direktur Kepatuhan / Director of Compliance | Tidak ada / None                                                              | <ul style="list-style-type: none"> <li>Wakil Ketua Bidang II Dewan Pendidikan, Penelitian dan Pelatihan, Pengurus Pusat Keluarga Alumni Fakultas Ekonomi, Universitas Gajah Mada (KAFEGAMA) 2024-2027 / Deputy Head of Division II of the Education, Research and Training Council, Central Management of the Alumni Family of the Faculty of Economics, Universitas Gajah Mada (KAFEGAMA) 2024 - 2027</li> <li>Wakil Ketua Bidang Kerja Sama &amp; Kemitraan Dewan Pengurus Nasional Ikatan Akuntan Indonesia (2022-2026) / Deputy Head of Cooperation &amp; Partnership, National Management Board of Institute of Indonesia Chartered Accountants (2022-2026)</li> <li>Sekretaris Umum II Pengurus Pusat Keluarga Alumni Fakultas Ekonomi Universitas Gajah Mada (2021-2024) / Secretary General II of the Central Management of the Alumni Family of the Faculty of Economics, Universitas Gajah Mada (2021-2024)</li> </ul> |
| Tisye Diah Retnojati**** | Direktur Pemasaran / Director of Marketing  | Tidak ada / None                                                              | Tidak ada / None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

- \*) Budi Tua Arifin Tampubolon berakhir masa jabatan sebagai Direktur Utama berdasarkan keputusan sirkuler tanggal 27 Juni 2024 / Budi Tua Arifin Tampubolon no longer serving as President Director based on a circular decision dated June 27, 2024
- \*\*) Bugi Riagandhy berakhir masa jabatan sebagai Direktur Pemasaran berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024. / Bugi Riagandhy no longer serving as Director of Marketing based on the 2023 Fiscal Year GMS Circular Resolution held on June 24, 2024.
- \*\*\*) Rahmat Syukuri diangkat sebagai Plt. Direktur Utama berdasarkan Surat Dewan Komisaris tanggal 02 Juli 2024. / Rahmat Syukuri was appointed as Acting President Director based on the Letter of the Board of Commissioners dated July 2, 2024.
- \*\*\*\*) Tisye Diah Retnojati diangkat sebagai Direktur Pemasaran sejak RUPS Tahunan 2024 dan efektif sejak 24 Juni 2024. / Tisye Diah Retnojati was appointed as Director of Marketing as of the 2024 Annual GMS and effective since June 24, 2024.

### Pengelolaan Benturan Kepentingan Direksi

Dalam menjalankan tugas dan tanggung jawabnya, Direksi tidak boleh dipengaruhi oleh pihak lain dalam hal pengambilan keputusan yang dapat menyebabkan penyalahgunaan wewenang dan pembuatan keputusan yang tidak tepat. Mandiri Inhealth berkomitmen untuk menjaga Independensi/kemandirian setiap anggota Direksi Perseroan.

Informasi bentuk benturan kepentingan meliputi:

- Melakukan transaksi yang mempunyai Benturan Kepentingan dengan kegiatan Perusahaan Perasuransian tempat anggota Direksi dimaksud menjabat;
- Memanfaatkan jabatannya pada Perusahaan Perasuransian tempat anggota Direksi dimaksud menjabat untuk kepentingan pribadi, keluarga, dan/ atau pihak lain yang dapat merugikan atau mengurangi keuntungan Perusahaan Perasuransian tempat anggota Direksi dimaksud menjabat;
- Mengambil dan/atau menerima keuntungan pribadi dari Perusahaan Perasuransian tempat anggota Direksi dimaksud menjabat selain remunerasi dan fasilitas yang ditetapkan berdasarkan keputusan RUPS;
- Memenuhi permintaan pemegang saham yang terkait dengan kegiatan operasional Perusahaan Perasuransian

### Board of Directors Conflict of Interest Management

In carrying out its duties and responsibilities, the Board of Directors may not be influenced by other parties in making decisions that may lead to abuse of authority and inappropriate decision making. Mandiri Inhealth is committed to maintaining the Independence/independence of each Board member.

Information on forms of conflict of interest includes:

- Conduct transactions containing Conflict of Interest with the activities of the Insurance Company where the said Board of Directors member is serving;
- Utilize his/her position at the Insurance Company where the Board of Directors member is serving for personal, family and/or other party interests that may harm or reduce the profits of the Insurance Company where the Board of Directors member is serving;
- Take and/or receive personal benefits from the Insurance Company where the Board of Directors member is serving other than the remuneration and facilities determined based on the resolutions of the GMS;
- Fulfill the request of the shareholders related to the operational activities of the Insurance Company where

tempat anggota Direksi dimaksud menjabat selain yang telah ditetapkan dalam RUPS.

the Board of Directors member in question serves other than what has been determined in the GMS.

Apabila terjadi benturan kepentingan, Mandiri Inhealth telah memiliki strategi untuk mengatasi permasalahan tersebut melalui:

1. Terjadi pada seorang anggota Direksi dalam menyelesaikan tugasnya, maka dengan persetujuan Dewan Komisaris, Perseroan diwakili oleh anggota Direksi yang lain;
2. Menyangkut semua anggota Direksi, maka Perseroan diwakili oleh Komisaris atau salah seorang yang ditunjuk oleh Dewan Komisaris;
3. Dalam hal tidak ada Komisaris, maka RUPS dapat mengangkat seorang atau lebih untuk mewakili Perseroan dalam menjalankan tugas tersebut;
4. Di mana benturan kepentingan tidak dapat dihindari dan demi kepentingan Perseroan, pengungkapan yang cukup harus dibuat pada Laporan Keuangan atau Laporan Tahunan.

In the event of a conflict of interest, Mandiri Inhealth carries the following strategy to maintain independence:

1. If a Board of Directors member is unable to complete their duties, then the Company will be represented by another Board of Directors member with the approval of the Board of Commissioners;
2. Regarding all members of the Board of Directors, the Company is represented by a Commissioner or one person appointed by the Board of Commissioners;
3. In the event that there are no Commissioners, the GMS may appoint one or more persons to represent the Company in carrying out these duties;
4. In the event that a conflict of interest is unavoidable and for the interests of the Company, sufficient disclosure must be made in the Financial Statements or Annual Report.

## Rapat Direksi

### Kebijakan Rapat Direksi

Perusahaan menyelenggarakan Rapat Direksi secara berkala. Setiap keputusan Direksi diambil dalam rapat Direksi yang dapat dilakukan setiap waktu. Rapat Direksi harus dilakukan sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan. Rapat yang diselenggarakan oleh Direksi adalah sah dan keputusan-keputusannya mengikat secara hukum jika dihadiri oleh lebih dari ½ (satu per dua) anggotanya termasuk wakilnya.

Panggilan rapat direksi dilakukan secara tertulis dan disampaikan dalam jangka waktu paling lambat 3 (tiga) hari sebelum rapat Direksi atau dalam waktu yang lebih singkat jika dalam keadaan mendesak. Semua keputusan dalam rapat Direksi harus berdasarkan musyawarah untuk mufakat. Jika tidak dapat tercapai, maka keputusan diambil dengan pengambilan suara terbanyak biasa.

### Frekuensi dan Kehadiran Rapat Direksi

Di tahun 2024, Direksi telah melaksanakan rapat internal sebanyak 48 (empat puluh delapan) kali rapat, dan rapat gabungan bersama Dewan Komisaris sebanyak 6 (enam) kali rapat. Informasi kehadiran rapat internal dan gabungan Direksi adalah sebagai berikut:

## Board of Directors Meeting

### Board of Directors Meeting Policy

The Company holds Board of Directors Meetings regularly. Every decision of the Board of Directors is taken in a Board of Directors meeting which can be held at any time. Board of Directors Meetings must be held at least once a month. Meetings held by the Board of Directors are valid and their decisions are legally binding if attended by more than ½ (half) of its members including their representatives.

Invitations for the Board of Directors meeting are made in writing and submitted no later than 3 (three) days prior to the Board of Directors meeting or in a shorter period of time if it is urgent. All decisions in the Board of Directors meeting must be based on deliberation to reach a consensus. If it cannot be reached, then the decision is taken by ordinary majority voting.

### Board of Directors Meetings Frequency and Attendance

In 2024, the Board of Directors held 48 (forty-eight) internal meetings and 6 (six) joint meetings with the Board of Commissioners. Information on attendance at internal and joint meetings of the Board of Directors is as follows:



**Tabel Frekuensi dan Kehadiran Rapat Direksi tahun 2024 /**  
**Table of Board of Directors Meetings Frequency and Attendance in 2024**

| Nama / Name                 | Jabatan / Position                                                                     | Rapat Internal Direksi / Board of Directors Internal Meeting |                        |                                 | Rapat Gabungan Direksi / Board of Directors Joint Meeting |                        |                                 |
|-----------------------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------|------------------------|---------------------------------|-----------------------------------------------------------|------------------------|---------------------------------|
|                             |                                                                                        | Jumlah Rapat / Total Meetings                                | Kehadiran / Attendance | Persentase (%) / Percentage (%) | Jumlah Rapat / Total Meetings                             | Kehadiran / Attendance | Persentase (%) / Percentage (%) |
| Budi Tua Arifin Tampubolon* | Direktur Utama / President Director                                                    | 23                                                           | 20                     | 87                              | 2                                                         | 2                      | 100                             |
| Bugi Riagandhy**            | Direktur Pemasaran / Director of Marketing                                             | 19                                                           | 18                     | 95                              | 2                                                         | 2                      | 100                             |
| Rahmat Syukri ***           | Plt. Direktur Utama/ Direktur Keuangan / Acting President Director/Director of Finance | 48                                                           | 47                     | 98                              | 6                                                         | 6                      | 100                             |
| Jenni Wihartini             | Direktur Operasional / Director of Operations                                          | 48                                                           | 46                     | 96                              | 6                                                         | 6                      | 100                             |
| Marihot H. Tambunan         | Direktur Kepatuhan / Director of Compliance                                            | 48                                                           | 47                     | 98                              | 6                                                         | 6                      | 100                             |
| Tisye Diah Retnojati****    | Direktur Pemasaran / Director of Marketing                                             | 25                                                           | 23                     | 92                              | 4                                                         | 4                      | 100                             |

- \*) Budi Tua Arifin Tampubolon berakhir masa jabatan sebagai Direktur Utama berdasarkan keputusan sirkuler tanggal 27 Juni 2024 / Budi Tua Arifin Tampubolon no longer serving as President Director based on a circular decision dated June 27, 2024
- \*\*) Bugi Riagandhy berakhir masa jabatan sebagai Direktur Pemasaran berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024. / Bugi Riagandhy no longer serving as Director of Marketing based on the 2023 Fiscal Year GMS Circular Resolution held on June 24, 2024.
- \*\*\*) Rahmat Syukuri diangkat sebagai Plt. Direktur Utama berdasarkan Surat Dewan Komisaris tanggal 02 Juli 2024. / Rahmat Syukuri was appointed as Acting President Director based on the Letter of the Board of Commissioners dated July 2, 2024.
- \*\*\*\*) Tisye Diah Retnojati diangkat sebagai Direktur Pemasaran sejak RUPS Tahunan 2024 dan efektif sejak 24 Juni 2024. / Tisye Diah Retnojati was appointed as Director of Marketing as of the 2024 Annual GMS and effective since June 24, 2024.

#### Agenda Rapat Internal Direksi

#### Board of Commissioners Internal Meeting Agenda

| No | Tanggal / Date                     | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Kehadiran / Attendance                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 15 Januari 2024 / January 15, 2024 | <ol style="list-style-type: none"> <li>Internal Direksi / Internal Board of Directors</li> <li>Update Hasil Audit SKAI Bank Mandiri Tahun 2023 / Update on SKAI Audit Results of Bank Mandiri in 2023</li> <li>Update Inisiatif Departemen Umum / Update on General Department Initiatives</li> <li>L3 Presentation: Kadep Kepatuhan &amp; APU PPT, Kadep IT ERM / L3 Presentation: Head of Compliance &amp; AML and CTF, Head of IT ERM</li> </ol>                               | <ol style="list-style-type: none"> <li>Budi Tampubolon (Direktur Utama / President Director)</li> <li>Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 2  | 22 Januari 2024 / January 22, 2024 | <ol style="list-style-type: none"> <li>Internal Direksi / Internal Board of Directors</li> <li>Update BUMN <i>Employee Well-being Program</i> / Update on BUMN Employee Well-being Program</li> <li>Update Rencana Implementasi UU No. 27 Tahun 2022 tentang Perlindungan Data Pribadi (UU PDP) Mandiri Inhealth / Update on Implementation Plan of Law No. 27 of 2022 on Personal Data Protection (UU PDP) Mandiri Inhealth</li> <li><i>Employee Turn Over 2023</i> /</li> </ol> | <ol style="list-style-type: none"> <li>Budi Tampubolon (Direktur Utama / President Director)</li> <li>Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> </ol>                                                                                 |

| No | Tanggal / Date                          | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                       | Kehadiran / Attendance                                                                                                                                                                                                                                                                                                                                                                                              |
|----|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3  | 29 Januari 2024 /<br>January 29, 2024   | 1. Internal Direksi / Internal Board of Directors<br>2. <i>Update Margin Expansion</i> / Update on Margin Expansion<br>3. <i>Update Sumber Fee Based Income (New Revenue Stream)</i> / Update on Source of Fee Based Income (New Revenue Stream)                                                                                    | 1. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)<br>2. Rahmat Syukri (Direktur Keuangan / Director of Finance)<br>3. Jenni Wihartini (Direktur Operasional / Director of Operations)<br>4. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)<br>5. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)                                                             |
| 4  | 5 Februari 2024 /<br>February 5, 2024   | 1. Internal Direksi / Internal Board of Directors<br>2. <i>Update Boosting Premium Strategy</i> / Update on Boosting Premium Strategy<br>3. <i>Update Usulan Inisiatif Efisiensi &amp; Digitalisasi 2024</i> / Update on Proposed Efficiency & Digitalization Initiatives 2024<br>4. Internal Direksi / Internal Board of Directors | 1. Budi Tampubolon (Direktur Utama / President Director)<br>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)<br>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)<br>4. Jenni Wihartini (Direktur Operasional / Director of Operations)<br>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)<br>6. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources) |
| 5  | 12 Februari 2024 /<br>February , 2024   | 1. Internal Direksi / Internal Board of Directors<br>2. <i>Update Financial Statement Highlight YTD Januari 2024</i> / Update on Financial Statement Highlight YTD January 2024<br>3. <i>Update Performance PT FDN</i> / Update on PT FDN Performance                                                                               | 1. Budi Tampubolon (Direktur Utama / President Director)<br>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)<br>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)<br>4. Jenni Wihartini (Direktur Operasional / Director of Operations)<br>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)<br>6. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources) |
| 6  | 19 Februari 2024 /<br>February 19, 2024 | 1. Internal Direksi / Internal Board of Directors<br>2. <i>Update Survey Kepuasan Pelanggan Mandiri Inhealth 2023</i> / Update Mandiri Inhealth Customer Satisfaction Survey 2023<br>3. <i>Update Kajian Rencana Shareholder Action</i> / Update on Shareholder Action Plan Review                                                  | 1. Budi Tampubolon (Direktur Utama / President Director)<br>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)<br>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)<br>4. Jenni Wihartini (Direktur Operasional / Director of Operations)<br>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)<br>6. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources) |
| 7  | 26 Februari 2024 /<br>February 26, 2024 | 1. Internal Direksi / Internal Board of Directors<br>2. <i>Update Sumber Fee Based Income (New Revenue Stream)</i> / Update on Fee Based Income Sources (New Revenue Stream)<br>3. <i>Update Review Unit Cost Managed Care</i> / Update on Managed Care Unit Cost Review                                                            | 1. Budi Tampubolon (Direktur Utama / President Director)<br>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)<br>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)<br>4. Jenni Wihartini (Direktur Operasional / Director of Operations)<br>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)<br>6. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources) |



| No | Tanggal / Date                    | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                           | Kehadiran / Attendance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8  | 4 Maret 2024 /<br>March 4, 2024   | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Usulan <i>New Revenue Mandiri Inhealth (New Revenue Stream)</i> / Proposed New Revenue Mandiri Inhealth (New Revenue Stream)</li> <li>3. Update LR 100 Kanal Sinergi / Update on LR 100 Synergy Channels</li> <li>4. Update Pencatatan OSC dan IBNR / Update on OSC and IBNR Recording</li> </ol>                                  | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>4. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)"</li> </ol>                                                                                     |
| 9  | 13 Maret 2024 /<br>March 13, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. <i>Update Financial Statement Highlight</i> YTD Februari 2024 / Update on Financial Statement Highlights YTD February 2024</li> <li>3. <i>Update Persistency</i> / Update on Persistency</li> <li>4. <i>Update Strategi Kapitasi dan Unit Cost (Kelompok I)</i> / Update on Capitation and Unit Cost Strategy (Group I)</li> </ol> | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>4. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)"</li> </ol>                                                                                     |
| 10 | 18 Maret 2024 /<br>March 18, 2024 | <ol style="list-style-type: none"> <li>1. <i>Update Project Employee Wellness Program (EWP) BUMN</i> / Update on BUMN Employee Wellness Program (EWP) Project</li> <li>2. Internal Direksi / Internal Board of Directors</li> <li>3. <i>Update New IPro</i> / Update on New IPro</li> </ol>                                                                                                                                             | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>4. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>6. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol>  |
| 11 | 25 Maret 2024 /<br>March 25, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. <i>Update Persiapan Pupuk Indonesia</i> / Update on Pupuk Indonesia Preparation</li> <li>3. <i>Update Aplikasi One by IFG</i> / Update on One by IFG Application</li> <li>4. <i>Update Project Rinjani: LR 100 Kanal KPM Bandung</i> / Update on Rinjani Project: LR 100 KPM Bandung Channel</li> </ol>                            | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director )</li> <li>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>4. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>6. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 12 | 1 April 2024 /<br>April 1, 2024   | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. <i>Update Project Rinjani: LR 100 – Kanal IB 2</i> / Update on Rinjani Project: LR 100 – IB 2 Channel</li> <li>3. <i>Update TMBK Semen Indonesia</i> / Update on TMBK Semen Indonesia</li> </ol>                                                                                                                                   | <ol style="list-style-type: none"> <li>1. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>2. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>3. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>4. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol>                                                                    |

| No | Tanggal / Date                    | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Kehadiran / Attendance                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13 | 17 April 2024 /<br>April 17, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. <i>Update Financial Statement Highlight dan Persistency Ratio Group Health YTD Maret 2024 / Update on Financial Statement Highlight and Persistency Ratio Group Health YTD March 2024</i></li> <li>3. <i>Update Performance PT FDN / Update on PT FDN Performance</i></li> <li>4. <i>Update Laporan Hasil Internal Check Pembentukan Klaim dan Usulan Penentuan Pengakuan OSC Performance / Update on Internal Check Report on Claim Formation and Proposal for Determination of OSC Performance Recognition</i></li> <li>5. <i>Update BU Nawakara / Update on BU Nawakara</i></li> <li>6. <i>Update New Micare / Update on New Micare</i></li> </ol> | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>4. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>6. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 14 | 22 April 2024 /<br>April 22, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. <i>Update Integrasi Sistem Aplikasi One by IFG dengan FitAja / Update on Integration of One by IFG Application System with FitAja</i></li> <li>3. <i>Update Materi Rapat Gabungan / Update on Joint Meeting Material</i></li> <li>4. <i>Update Persistency / Update on Persistency</i></li> </ol>                                                                                                                                                                                                                                                                                                                                                     | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>4. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>6. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 15 | 2 Mei 2024 / May<br>2, 2024       | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. <i>Update Project Rinjani LR 100 – Divisi IB 1 / Update on Project Rinjani LR 100 – Division IB 1</i></li> <li>3. <i>Update Potensi Kerja Sama Produk Mandiri Inhealth - IFG Life / Update on Potential Cooperation of Mandiri Inhealth Products - IFG Life</i></li> </ol>                                                                                                                                                                                                                                                                                                                                                                            | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>4. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>6. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 16 | 6 Mei 2024 / May<br>6, 2024       | <ol style="list-style-type: none"> <li>1. <i>Update Materi Rapat dengan Direktur Pembina Mandiri Inhealth / Update of Meeting Material with Mandiri Inhealth's Supervisory Director</i></li> <li>2. Internal Direksi / Internal Board of Directors</li> <li>3. <i>Update Materi Rapat dengan Direktur Pembina Mandiri Inhealth (sesi 2) / Update of Meeting Material with Mandiri Inhealth's Supervisory Director (session 2)</i></li> </ol>                                                                                                                                                                                                                                                                                                               | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>4. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>6. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 17 | 13 Mei 2024 /<br>May 13, 2024     | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. <i>Update Materi Prudential Meeting OJK / Update of OJK's Prudential Meeting Material</i></li> <li>3. <i>Update Profil Asuransi Endowment Direksi &amp; Komisaris Bank BJB / Update of Endowment Insurance Profile of Bank BJB's Directors &amp; Commissioners</i></li> <li>4. <i>Update Financial Highlight &amp; Hasil Perhitungan Opening Balance Sheet PSAK 117 / Update of Financial Highlight &amp; Calculation Results of PSAK 117 Opening Balance Sheet</i></li> <li>5. <i>Update Analisa Klaim / Update of Claim Analysis</i></li> </ol>                                                                                                     | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>4. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>6. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |





| No | Tanggal / Date                  | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Kehadiran / Attendance                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 18 | 21 Mei 2024 /<br>May 21, 2024   | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Kajian dan Usulan Terhadap FDN Pasca Bergabung dengan IFG Group / Review and Proposals on FDN After Joining IFG Group</li> <li>3. Monitoring Persistency Bisnis / Business Persistency Monitoring</li> <li>4. Update Migrasi / Migration Update</li> <li>5. Pengelolaan Penerapan Strategi Anti-Fraud / Management of Anti-Fraud Strategy Implementation</li> </ol>                                                                                                                                  | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>3. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>4. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia)</li> </ol>                                                                                                |
| 19 | 27 Mei 2024 /<br>May 27, 2024   | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Performance PT FitAja Digital Nusantara / Update on Performance of PT FitAja Digital Nusantara</li> <li>3. Update Risk Based Premium / Update on Risk Based Premium</li> <li>4. Pencapaian Margin Ekspansi Kantor Operasional Jakarta / Achievement of Margin Expansion of Jakarta Operational Office</li> </ol>                                                                                                                                                                              | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Bugi Riagandhy (Direktur Pemasaran / Director of Marketing)</li> <li>3. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>4. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>5. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>6. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 20 | 3 Juni 2024 / June<br>3, 2024   | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Analisa Top 10 Provider Managed Care / Update on Analysis of Top 10 Provider Managed Care</li> <li>3. Update Monitoring Loss Ratio PT Indosat / Update on Monitoring PT Indosat Loss Ratio</li> </ol>                                                                                                                                                                                                                                                                                         | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> </ol>                                                                                                                                                                                                                               |
| 21 | 10 Juni 2024 /<br>June 10, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update TMBK Semen Indonesia / Update on TMBK Semen Indonesia</li> <li>3. Update Pencapaian Margin Ekspansi KOps Botabek / Update on Achievement of Margin Expansion KOps Botabek</li> <li>4. Update Legal / Update on Legal</li> </ol>                                                                                                                                                                                                                                                               | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>3. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>4. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> </ol>                                                                                                                                                             |
| 22 | 19 Juni 2024 /<br>June 19, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Penerapan Program APU, PPT, dan PPPSPM / Update on Implementation of AML, CTF, and PPPSPM Programs</li> <li>3. Update Hasil Analisa Proses Klaim Surrender Produk Endowment PT Bank Pembangunan Daerah Jawa Barat &amp; Banten (BJB) / Update on Results of Analysis of Surrender Claim Process of Endowment Products PT Bank Pembangunan Daerah Jawa Barat &amp; Banten (BJB)</li> <li>4. Update Telemedicine Provider/Inhouse / Update on Telemedicine Provider/Inhouse</li> </ol>          | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>3. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>4. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol>                                                                         |
| 23 | 24 Juni 2024 /<br>June 24, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Status Hukum Gedung Menara Palma dan Usulan Kantor Operasional Jakarta / Update on the Legal Status of the Menara Palma Building and the Proposed Jakarta Operational Office</li> <li>3. Update Performance Contact Center Mei 2024 / Update on the Performance of the Contact Center May 2024</li> <li>4. Update New I-Pro / Update on the New I-Pro</li> <li>5. Update Update MyCare Ultimate &amp; Asuransi Jiwa Kredit / Update on MyCare Ultimate &amp; Credit Life Insurance</li> </ol> | <ol style="list-style-type: none"> <li>1. Budi Tampubolon (Direktur Utama / President Director)</li> <li>2. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>3. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>4. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol>                                                                         |

| No | Tanggal / Date                  | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Kehadiran / Attendance                                                                                                                                                                                                                                                                                                                                                                                                        |
|----|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 24 | 1 Juli 2024 / July 1, 2024      | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Klasifikasi Provider Rumah Sakit / Update on Hospital Provider Classification</li> <li>3. <i>Update Departemen Transformational Change Management (Presentasi L3) / Update on the Transformational Change Management Department (L3 Presentation)</i></li> </ol>                                                                                                                                                                                                                                                                                   | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> <li>5. Tisye Diah Retnojati (SEVP Pemasaran / SEVP Marketing)</li> </ol> |
| 25 | 8 Juli 2024 / July 8, 2024      | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Financial Statement Highlight YTD Juni 2024 / Update on Financial Statement Highlights YTD June 2024</li> <li>3. Update Project Rinjani LR100: Divisi IB 2 dan Rencana Kerja Semen Group Indonesia (SIG) / Update on the Rinjani LR100 Project: Division IB 2 and the Semen Group Indonesia (SIG) Work Plan</li> <li>4. Usulan Kajian Kolaborasi Ko-Asuransi Mandiri Inhealth dan IFG Life / Proposed Collaborative Study of Mandiri Inhealth and IFG Life Co-Insurance</li> <li>5. Usulan Evakuasi Medis / Proposed Medical Evacuation</li> </ol> | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> <li>5. Tisye Diah Retnojati (SEVP Pemasaran / SEVP Marketing)</li> </ol> |
| 26 | 15 Juli 2024 / July 15, 2024    | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Performance FDN Q2 2024 / Update on Performance FDN Q2 2024</li> <li>3. Update PT Pupuk Indonesia Group / Update on PT Pupuk Indonesia Group</li> <li>4. Update Implementasi Undang - Undang Pelindungan Data Pribadi di Mandiri Inhealth / Update on Implementation of Personal Data Protection Law at Mandiri Inhealth</li> </ol>                                                                                                                                                                                                                | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (SEVP Pemasaran / SEVP Marketing)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 27 | 22 Juli 2024 / July 22, 2024    | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Materi Rapat Gabungan Dewan Komisaris dan Direksi / Update on Joint Meeting Material of Board of Commissioners and Board of Directors</li> <li>3. <i>Update Overview &amp; Progress Implementasi PSAK 117 / Update on Overview &amp; Progress of PSAK 117 Implementation</i></li> </ol>                                                                                                                                                                                                                                                            | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (SEVP Pemasaran / SEVP Marketing)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 28 | 30 Juli 2024 / July 30, 2024    | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Project Rinjani LR 100: KPM Jakarta 2 / Update on Project Rinjani LR 100: KPM Jakarta 2</li> <li>3. Usulan Rencana Kerja 180 Hari dan 2 Tahun Pasca Akusisi IFG Life / Proposed Work Plan 180 Days and 2 Years Post IFG Life Acquisition</li> <li>4. Usulan Klasifikasi <i>Provider</i> Rumah Sakit / Proposed Classification of Hospital Providers</li> </ol>                                                                                                                                                                                     | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (SEVP Pemasaran / SEVP Marketing)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 29 | 5 Agustus 2024 / August 5, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Kerjasama Dalam Satu Kepemilikan / Update on Cooperation Under One Ownership</li> <li>3. Usulan Pembelian <i>Firewall Tier 2</i> dan <i>Update Single Aplikasi</i> / Proposed Purchase of Tier 2 Firewall and Single Application Update</li> <li>4. <i>Update Environmental, Social, Governance (ESG) / Environmental, Social, Governance (ESG) Update</i></li> </ol>                                                                                                                                                                              | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (SEVP Pemasaran / SEVP Marketing)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |



| No | Tanggal / Date                         | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Kehadiran / Attendance                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 30 | 12 Agustus 2024<br>/ August 12, 2024   | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. <i>Update Financial Statement Highlight</i> YTD July 2024 / Update on Financial Statement Highlight YTD July 2024</li> <li>3. <i>Update Performance</i> PT FitAja Digital Nusantara / Update on Performance on PT FitAja Digital Nusantara</li> <li>4. <i>Update Tindak Lanjut dan Inisiatif</i> MICC / Update on Follow-up and MICC Initiatives</li> </ol>                                                                                     | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (SEVP Pemasaran / SEVP Marketing)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol>            |
| 31 | 19 Agustus 2024<br>/ August 19, 2024   | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Tindak Lanjut Rapat Direksi / Follow-up to Board of Directors Meeting</li> <li>3. Monitoring Project Rinjani Strategi / Monitoring on Rinjani Strategy Project</li> <li>4. Update Kajian Pengembangan Fitur Top Up Produk MC / Update on Top Up Feature Development Study for MC Products</li> <li>5. <i>Update Progress</i> Inisiatif Telemedicine / Update on Progress of Telemedicine Initiative</li> </ol>                                  | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (SEVP Pemasaran / SEVP Marketing)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol>            |
| 32 | 26 Agustus 2024<br>/ August 26, 2024   | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Kick Off RKAP 2025</li> <li>3. <i>Update</i> Perbaikan LR 100 – Surabaya / Update on Improvement of LR 100 – Surabaya</li> <li>4. <i>Update &amp; Usulan</i> Perluasan Penjaminan Terpusat / Update &amp; Proposal for Expansion of Centralized Guarantee</li> </ol>                                                                                                                                                                            | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 33 | 2 September 2024 / September 2, 2024   | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. <i>Update</i> Perbaikan LR 100 KPM Jakarta 3 / Update on Improvement of LR 100 KPM Jakarta 3</li> <li>3. <i>Update</i> dan Usulan Koasuransi dan PAB Mandiri Inhealth – IFG Life – AMFS / Update and Proposal for Coinsurance and PAB Mandiri Inhealth – IFG Life – AMFS</li> <li>4. <i>Update</i> Implementasi UU Pelindungan Pribadi di Mandiri Inhealth / Update on Implementation of Personal Protection Law at Mandiri Inhealth</li> </ol> | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>3. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol>                                                                                                                                                           |
| 34 | 9 September 2024 / September 9, 2024   | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. <i>Update</i> Financial Statement Higligh YTD August 2024 / Update on Financial Statement High YTD August 2024</li> <li>3. <i>Update</i> Materi Rapat Gabungan Dewan Komisaris dan Direksi / Update on Joint Meeting Material of the Board of Commissioners and Board of Directors</li> <li>4. <i>Update</i> Materi: RJPP dan Integration Management Office / Update on Material: RJPP and Integration Management Office</li> </ol>             | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 35 | 17 September 2024 / September 17, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. <i>Update Performance</i> PT FitAja Digital Nusantara / Update on Performance of PT FitAja Digital Nusantara</li> <li>3. <i>Update Single Aplikasi</i> (IT) / Update on Single Application (IT)</li> </ol>                                                                                                                                                                                                                                      | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |

| No | Tanggal / Date                         | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Kehadiran / Attendance                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 36 | 23 September 2024 / September 23, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Strategi Perbaikan LR 100 / Update on LR 100 Improvement Strategy</li> <li>3. Update Pencapaian Margin Expansion / Update on Margin Expansion Achievement</li> <li>4. Kajian Regulasi Kamar Rawat Inap Standar &amp; KMK COB / Review of Standard Inpatient Room Regulation &amp; KMK COB</li> </ol>                                                                                                     | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>5. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 37 | 30 September 2024 / September 30, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Strategi Perluasan Pemasaran Bisnis untuk Produk Medical Care / Marketing Expansion Strategy for Medical Care Products</li> <li>3. Kajian Regulasi Kamar Rawat Inap Standar &amp; KMK COB / Review of Standard Inpatient Room Regulation &amp; KMK COB</li> <li>4. Update Persistency Group Health / Update on Persistency Group Health</li> </ol>                                                              | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>5. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 38 | 7 Oktober 2024 / October 7, 2024       | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update PDP / PDP Update</li> <li>3. Strategi Perluasan Pemasaran Bisnis untuk Produk Medical Care / Marketing Expansion Strategy for Medical Care Products</li> <li>4. Update Persistency Group Health / Persistency Group Health Update</li> </ol>                                                                                                                                                             | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>5. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 39 | 14 Oktober 2024 / October 14, 2024     | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Financial Statement Hightlight YTD September 2024 / Update on Financial Statement Highlight YTD September 2024</li> <li>3. Update Single Aplikasi / Single Application Update</li> <li>4. Update Progress Telemedicine / Update on Telemedicine Progress</li> </ol>                                                                                                                                      | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>5. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 40 | 21 Oktober 2024 / October 21, 2024     | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Performance dan RKAP 2025 PT FitAja Digital Nusantara / Update on Performance and RKAP 2025 of PT FitAja Digital Nusantara</li> <li>3. Update Strategi Renewal Bank Mandiri (KPM Jakarta 2) / Update on Bank Mandiri Renewal Strategy (KPM Jakarta 2)</li> <li>4. Project Rinjani Strategi Perbaikan LR 100 (Kanal Makassar) / Project Rinjani LR 100 Improvement Strategy (Makassar Channel)</li> </ol> | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>5. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 41 | 28 Oktober 2024 / October 28, 2024     | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Kajian Manajemen Risiko Penggunaan Aplikasi IRIS oleh IFG Group / Review on Risk Management of IRIS Application Use by IFG Group</li> <li>3. Risk Appetite Statement</li> <li>4. Update Single Aplikasi / Single Application Update</li> <li>5. Update Progress Telemedicine / Telemedicine Progress Update</li> </ol>                                                                                          | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>5. Harjito Hasto Prasjo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |



| No | Tanggal / Date                       | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Kehadiran / Attendance                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 42 | 4 November 2024 / November 4, 2024   | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Materi Rapat Gabungan Dewan Komisaris dan Direksi / Update on Joint Meeting Material of Board of Commissioners and Board of Directors</li> <li>3. Project Rinjani Strategi Perbaikan Margin Expansion / Project Rinjani Margin Expansion Improvement Strategy</li> <li>4. Update Ekseks Klaim / Update on Excess Claims</li> </ol>                                                                                                                                                                     | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>4. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol>                                                                               |
| 43 | 18 November 2024 / November 18, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Financial Statement Highlight YTD Oct 2024 / Update on Financial Statement Highlight YTD October 2024</li> <li>3. Update Roadmap PT FDN / Update on PT FDN Roadmap</li> <li>4. Update Single Aplikasi / Update on Single Application</li> <li>5. PendalamanKajian Manajemen Risiko Penggunaan Aplikasi IRIS di IFG Group / In-depth Study of Risk Management of IRIS Application Use at IFG Group</li> </ol>                                                                                           | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> </ol>                                                                                     |
| 44 | 25 November 2024 / November 25, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Koasuransi Saving Plan denganIFG Life / Saving Plan Coinsurance with IFG Life</li> <li>3. Monitoring Loss Ratio dari perspektif Holding / Monitoring Loss Ratio from a Holding Perspective</li> <li>4. Update Implementasi PSAK 117 (IFRS 17) / Update of PSAK 117 (IFRS 17) Implementation</li> </ol>                                                                                                                                                                                                        | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol>                         |
| 45 | 02 Desember 2024 / December 02, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Persistency Group Health / Update on Persistency Group Health</li> <li>3. Pengembangan Produk Individu / Individual Product Development</li> <li>4. Project Rinjani Strategi Perbaikan Margin Expansion / Project Rinjani Margin Expansion Improvement Strategy</li> </ol>                                                                                                                                                                                                                             | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol>                                                                               |
| 46 | 09 Desember 2024 / December 09, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Project Rinjani Margin Expansion Improvement Strategy</li> <li>2. Update Performance PT FitAjaDigital Nusantara / Update on Performance of PT FitAjaDigital Nusantara</li> <li>3. Rencana Roll Out BU MI dari FitAja! Ke One by IFG / Plan to Roll Out BU MI from FitAja! to One by IFG</li> <li>4. Update Kesiapan Renewal Badan Usaha Tahun 2025 / Update on Readiness for Renewal of Business Entities in 2025</li> </ol>                                                                                                                          | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |
| 47 | 16 Desember 2024 / December 16, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Permohonan Persetujuan Usulan Penyelenggaraan AMMI 2025 / Request for Approval of AMMI 2025 Implementation Proposal</li> <li>3. Diskusi Fleksibilitas Layanan BU Pupuk / Discussion on BU Pupuk Service Flexibility</li> <li>4. Usulan Key Performance Indicator Perusahaan Tahun 2025 / Proposed Company Key Performance Indicators in 2025</li> <li>5. Usulan Persetujuan Topup Individu Bagi BU di luar Ekosistem IFG / Proposed Approval of Individual Topup for BUs outside the IFG Ecosystem</li> </ol> | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Jenni Wihartini (Direktur Operasional / Director of Operations)</li> <li>3. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>4. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>5. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |

| No | Tanggal / Date                       | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Kehadiran / Attendance                                                                                                                                                                                                                                                                                                                                       |
|----|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 48 | 23 Desember 2024 / December 23, 2024 | <ol style="list-style-type: none"> <li>1. Internal Direksi / Internal Board of Directors</li> <li>2. Update Audit Internal / Internal Audit Update</li> <li>3. <i>Update Financial Statement Highlight YTD Nov 2024 / Update on Financial Statement Highlight YTD November 2024</i></li> <li>4. <i>Update Tindak lanjut Workshop Business Process End to End / Update on Follow-up Workshop Business Process End to End</i></li> <li>5. <i>Update Single Aplikasi / Update on Single Application</i></li> </ol> | <ol style="list-style-type: none"> <li>1. Rahmat Syukri (Direktur Keuangan / Director of Finance)</li> <li>2. Marihot H. Tambunan (Direktur Kepatuhan / Director of Compliance)</li> <li>3. Tisye Diah Retnojati (Direktur Pemasaran / Director of Marketing)</li> <li>4. Harjito Hasto Prasajo (SEVP Sumber Daya Manusia / SEVP Human Resources)</li> </ol> |

### Agenda Rapat Gabungan Direksi Bersama Dewan Komisaris Board of Commissioners and Board of Directors Joint Meeting Agenda

| No | Tanggal / Date                         | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                        | Kehadiran / Attendance                                                                                                                                                                                                                                                                                     |
|----|----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 26 Januari 2024 / January 26, 2024     | <ol style="list-style-type: none"> <li>1. Pembahasan Evaluasi Kinerja Perusahaan Tahun 2023; / Discussion of Company Performance Evaluation in 2023;</li> <li>2. Usulan Perubahan Struktur Organisasi; / Proposed Changes to Organizational Structure;</li> <li>3. Lain-lain. / Others.</li> </ol>                                                                                                                                   | <ol style="list-style-type: none"> <li>1. Mochamad Rizaldi</li> <li>2. Hernando</li> <li>3. Prastoeti Soewondo</li> <li>4. Fathema Djan</li> <li>5. Budi Tua Arifin Tampubolon</li> <li>6. Rahmat Syukri</li> <li>7. Bugi Riagandhy</li> <li>8. Jenni Wihartini</li> <li>9. Marihot H. Tambunan</li> </ol> |
| 2  | 2 Mei 2024 / May 2, 2024               | <ol style="list-style-type: none"> <li>1. Kinerja Q1 Tahun 2024; / Performance as of Q1 in 2024;</li> <li>2. <i>Update Efektivitas Project Rinjani; / Update on the Effectiveness of the Rinjani Project;</i></li> <li>3. Lain-lain. / Others.</li> </ol>                                                                                                                                                                            | <ol style="list-style-type: none"> <li>1. Mochamad Rizaldi</li> <li>2. Hernando</li> <li>3. Prastoeti Soewondo</li> <li>4. Fathema Djan</li> <li>5. Budi Tua Arifin Tampubolon</li> <li>6. Rahmat Syukri</li> <li>7. Bugi Riagandhy</li> <li>8. Jenni Wihartini</li> <li>9. Marihot H. Tambunan</li> </ol> |
| 3  | 13 September 2024 / September 13, 2024 | <ol style="list-style-type: none"> <li>1. Kinerja Perusahaan sampai dengan bulan Juli 2024; / Company Performance as of July 2024;</li> <li>2. Pembahasan <i>Update Penerapan Anti Fraud; / Discussion on Update on Anti-Fraud Implementation;</i></li> <li>3. Pembahasan Proses Akuisisi Nasabah atau Badan Usaha; / Discussion on the Customer or Business Entity Acquisition Process;</li> <li>4. Lain-lain. / Others.</li> </ol> | <ol style="list-style-type: none"> <li>1. Hernando</li> <li>2. Bambang Widianto</li> <li>3. M D Abrory Djabbar</li> <li>4. Rahmat Syukri</li> <li>5. Jenni Wihartini</li> <li>6. Marihot H. Tambunan</li> <li>7. Tisye Diah Retnojati</li> </ol>                                                           |
| 4  | 13 November 2024 / November 13, 2024   | <ol style="list-style-type: none"> <li>1. Kinerja Perusahaan sampai dengan bulan Oktober 2024; / Company Performance as of October 2024;</li> <li>2. Usulan RJPP dan RKAP; / Proposed RJPP and RKAP;</li> <li>3. RAS 2025;</li> <li>4. <i>Update Pengadaan KAP Audit OBS. / Update on Procurement of OBS Audit KAP.</i></li> </ol>                                                                                                   | <ol style="list-style-type: none"> <li>1. Hernando</li> <li>2. Bambang Widianto</li> <li>3. M D Abrory Djabbar</li> <li>4. Rahmat Syukri</li> <li>5. Jenni Wihartini</li> <li>6. Marihot H. Tambunan</li> <li>7. Tisye Diah Retnojati</li> </ol>                                                           |
| 5  | 20 Desember 2024 / December 20, 2024   | <i>Progress Meeting Audit Laporan Keuangan KAP Tahun 2024 / Progress of Meeting Audit of KAP Financial Statements in 2024</i>                                                                                                                                                                                                                                                                                                        | <ol style="list-style-type: none"> <li>1. Hernando</li> <li>2. Bambang Widianto</li> <li>3. M D Abrory Djabbar</li> <li>4. Rahmat Syukri</li> <li>5. Jenni Wihartini</li> <li>6. Marihot H. Tambunan</li> <li>7. Tisye Diah Retnojati</li> </ol>                                                           |
| 6  | 30 Desember 2024 / December 30, 2024   | <ol style="list-style-type: none"> <li>1. Kinerja Perusahaan sampai dengan Desember 2024; / Company Performance as of December 2024;</li> <li>2. Lain-lain. / Others.</li> </ol>                                                                                                                                                                                                                                                     | <ol style="list-style-type: none"> <li>1. Hernando</li> <li>2. Bambang Widianto</li> <li>3. M D Abrory Djabbar</li> <li>4. Rahmat Syukri</li> <li>5. Jenni Wihartini</li> <li>6. Marihot H. Tambunan</li> <li>7. Tisye Diah Retnojati</li> </ol>                                                           |





### Pengembangan Kompetensi Direksi

Sesuai dengan pedoman kerja, Mandiri Inhealth memberikan kesempatan yang sama kepada Direksi untuk mengikuti program pengembangan kompetensi. Informasi program pengembangan kompetensi yang diikuti oleh Direksi telah disajikan dalam bab Tinjauan Unit Pendukung Bisnis dalam Laporan Tahunan ini.

### Pelaksanaan Tugas Direksi 2024

Di tahun 2024, Dewan Komisaris telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Menjalankan dan bertanggung jawab atas pengurusan Perseroan untuk kepentingan serta sesuai dengan maksud dan tujuan Perseroan yang ditetapkan dalam Anggaran Dasar dan bertindak selaku pimpinan dalam pengurusan tersebut;
2. Memelihara dan mengurus kekayaan Perseroan;
3. Menyusun dan menetapkan visi dan misi, strategi serta kebijakan pengurusan Perseroan;
4. Menyusun, menetapkan, melakukan pengawasan serta evaluasi atas pelaksanaan Rencana Perseroan (Rencana Kerja Anggaran Perusahaan, Rencana Pengembangan Bisnis dan Rencana Aksi Keuangan Berkelanjutan) jangka menengah dan jangka panjang;
5. Menetapkan sasaran kinerja Perseroan, melakukan pengawasan serta evaluasi dan mengupayakan tercapainya sasaran kinerja Perseroan;
6. Menyusun, menerapkan serta melakukan evaluasi strategi dan kebijakan pengelolaan risiko Perseroan dari tahap identifikasi hingga pemantauan risiko;
7. Menetapkan kebijakan serta melaksanakan prinsip Tata Kelola Perusahaan dan pengendalian internal;
8. Menjaga citra Perseroan serta menjalin hubungan dengan seluruh pemangku kepentingan;
9. Melaksanakan tugas dan tanggung jawab lainnya yang diatur dalam Anggaran Dasar, peraturan perundangan dan yang ditetapkan dalam Rapat Umum Pemegang Saham, Rapat Direksi dan peraturan Perseroan.

### Penilaian Kinerja Direksi

#### Prosedur Pelaksanaan Penilaian Kinerja Direksi

Proses pelaksanaan penilaian terhadap kinerja Direksi oleh Pemegang Saham dilakukan melalui mekanisme Rapat Umum Pemegang Saham (RUPS) dengan mengacu pada *Key Performance Indicators* (KPI) yang telah disepakati sebelumnya oleh Pemegang Saham, Dewan Komisaris, dan Direksi.

### Board of Directors Competency Development

In accordance with the Board Manual, Mandiri Inhealth provides equal opportunities for the Board of Directors to take part in competency development programs. Information on competency development programs attended by the Board of Directors has been presented in the Business Support Unit Overview chapter in this Annual Report.

### Board of Directors Duty Implementation in 2024

In 2024, the Board of Commissioners has carried out the following duties and responsibilities:

1. Carried out and took responsibility for the management of the Company for the benefit of and in accordance with the purposes and objectives of the Company set out in the Articles of Association and act as the leader in the management;
2. Maintained and managed the Company's assets;
3. Developed and determined the vision and mission, strategy, and management policies of the Company;
4. Prepared, determined, supervised, and evaluated the implementation of the Company's Plan (Corporate Budget and Work Plan, Business Development Plan, and Sustainable Finance Action Plan) in the medium and long term;
5. Set the Company's performance targets, conducted monitoring and evaluation and strived to achieve the Company's performance targets;
6. Developed, implemented, and evaluated the Company's risk management strategies and policies from the identification stage to risk monitoring;
7. Established policies and implemented the principles of Corporate Governance and internal control;
8. Maintained the image of the Company and established relationships with all stakeholders;
9. Carried out other duties and responsibilities stipulated in the Articles of Association, laws and regulations, and those stipulated in the General Meeting of Shareholders, Board of Directors Meetings, and Company regulations.

### Board of Directors Performance Assessment

#### Board of Directors Performance Assessment Procedure

The Board of Directors performance assessment by Shareholders is carried out through the General Meeting of Shareholders (GMS) with reference to the Key Performance Indicators (KPI) that have been previously agreed upon by Shareholders, the Board of Commissioners, and the Board of Directors.

### Kriteria Penilaian Kinerja Direksi

Kriteria penilaian kinerja Direksi telah ditentukan berdasarkan *Key Performance Indicator (KPI)*, sebagai berikut:

1. Perspektif Financial;
2. Perspektif *Customer*;
3. Perspektif Bisnis Proses;
4. Perspektif *Learning & Growth*.

### Pihak yang Melakukan Penilaian

Dewan Komisaris dan Direksi berhak melakukan penilaian atas kinerja Direksi. Penilaian atau evaluasi yang dijalankan oleh Dewan Komisaris mengacu kepada indikator KPI. Kemudian, Dewan Komisaris dan Direksi akan mempertanggungjawabkan pencapaian kinerja Direksi dalam RUPS yang akan diselenggarakan pada tahun 2025.

### Hasil Penilaian Kinerja Dewan Komisaris

Di tahun 2024, Dewan Komisaris menilai bahwa Direksi telah dengan baik melaksanakan tugas dan tanggung jawabnya. Direksi juga telah menjalankan fungsinya sesuai dengan pedoman kerja yang dimiliki dan selaras dengan peraturan perundang-undangan yang berlaku. Direksi telah menyusun strategi dan kebijakan strategis, melaksanakan rapat internal ataupun gabungan bersama Dewan Komisaris, serta menjalankan operasional secara bertanggung jawab. Sehingga di tahun 2024, Perseroan memperoleh kinerja dengan pertumbuhan yang positif.

### Penilaian Kinerja Komite di Bawah Direksi dan Dasar Penilaiannya

Dalam melaksanakan tugas dan tanggung jawabnya, Direksi dibantu oleh komite pendukung. Perseroan telah membentuk komite pendukung di bawah Direksi, jumlah komite disesuaikan dengan kebutuhan, dan pembentukan berdasarkan peraturan perundang-undangan yang berlaku. Di tahun 2024, Direksi menilai bahwa komite pendukung fungsi Direksi telah menjalankan tugas dan tanggung jawabnya dengan efektif.

#### 1. Komite Investasi

Komite Investasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Di tahun 2024, Komite Investasi menyelenggarakan rapat sebanyak 4 (empat) kali rapat, selain itu Komite juga turut aktif ikut serta rapat bersama Direksi.

### Board of Directors Performance Assessment Criteria

The Board of Directors performance assessment criteria is based on Key Performance Indicators (KPIs), as follows:

1. Financial Perspective;
2. Customer Perspective;
3. Business Process Perspective;
4. Learning & Growth Perspective.

### Assessor

The Board of Commissioners and the Board of Directors have the right to assess the performance of the Board of Directors. The assessment or evaluation by the Board of Commissioners refers to the KPI indicators. Then, the Board of Commissioners and the Board of Directors will be accountable for the achievement of the Board of Directors' performance in the GMS to be held in 2025.

### Board of Commissioners Performance Assessment Results

In 2024, the Board of Commissioners regarded that the Board of Directors had properly carried out its duties and responsibilities. The Board of Directors has also carried out its functions in accordance with the Board Manual in line with applicable laws and regulations. The Board of Directors has formulated strategic strategies and policies, held internal or joint meetings with the Board of Commissioners, and carried out operations responsibly. This supported achievement of performance with positive growth during 2024.

### Performance Assessment of the Committee Under The Board of Directors and The Basis For Assessment

In carrying out its duties and responsibilities, the Board of Directors is assisted by supporting committees under the Board of Directors in which the number of committees is adjusted to the needs referring to applicable laws and regulations. In 2024, the Board of Directors assessed that the supporting committees for the Board of Directors' functions had carried out its duties and responsibilities effectively.

#### 1. Investment Committee

The Investment Committee has carried out its duties and responsibilities well. In 2024, the Investment Committee held 4 (four) meetings, in addition, the Committee also actively participated in meetings with the Board of Directors.



## 2. Komite Pengembangan Produk

Komite Pengembangan Produk telah menjalankan tugas dan tanggung jawabnya dengan baik. Di tahun 2024, Komite Pengembangan Produk menyelenggarakan rapat sebanyak 5 (lima) kali rapat, selain itu Komite juga turut aktif ikut serta rapat bersama Direksi.

## 3. Komite *Information Technology Steering*

Komite *Information Technology Steering* telah menjalankan tugas dan tanggung jawabnya dengan baik. Di tahun 2024, Komite *Information Technology Steering* menyelenggarakan rapat sebanyak 4 (empat) kali rapat, selain itu Komite juga turut aktif ikut serta rapat bersama Direksi.

## 4. Komite Kode Etik

Komite Kode Etik telah menjalankan tugas dan tanggung jawabnya dengan baik, serta turut aktif ikut serta rapat bersama Direksi.

## 5. Komite Manajemen Risiko

Komite Manajemen Risiko telah menjalankan tugas dan tanggung jawabnya dengan baik. Di tahun 2024, Komite Manajemen Risiko menyelenggarakan rapat sebanyak 5 (lima) kali rapat, selain itu Komite juga turut aktif ikut serta rapat bersama Direksi.

## 2. Product Development Committee

The Product Development Committee has carried out its duties and responsibilities well. In 2024, the Product Development Committee held 5 (five) meetings, in addition, the Committee also actively participated in meetings with the Board of Directors.

## 3. Information Technology Steering Committee

The Information Technology Steering Committee has carried out its duties and responsibilities well. In 2024, the Information Technology Steering Committee held 4 (four) meetings, in addition, the Committee also actively participated in meetings with the Board of Directors.

## 4. Code of Conduct Committee

The Code of Conduct Committee has carried out its duties and responsibilities well, as well as actively participated in meetings with the Board of Directors.

## 5. Risk Management Committee

The Risk Management Committee has carried out its duties and responsibilities well. In 2024, the Risk Management Committee held 5 (five) meetings, in addition, the Committee also actively participated in meetings with the Board of Directors.

## Kebijakan Remunerasi Dewan Komisaris dan Direksi Board of Commissioners and Board of Directors Remuneration Policy

### Kebijakan Remunerasi

Berdasarkan Anggaran Dasar, Perseroan telah menetapkan remunerasi Dewan Komisaris dan Direksi diberikan gaji dan tunjangan yang jumlahnya ditentukan oleh RUPS. Lebih lanjut, penetapan remunerasi Dewan Komisaris dan Direksi mengacu pada Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia No. PER-3/MBU/03/2023 Tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara.

### Prosedur Penetapan Remunerasi

Penetapan remunerasi Dewan Komisaris dan Direksi telah disesuaikan dengan PER-3/MBU/03/2023 yang diterbitkan oleh Menteri Negara BUMN sehubungan dengan penetapan besaran remunerasi bagi eksekutif BUMN. Selain itu, secara berkala Perseroan juga melakukan peninjauan

### Remuneration Policy

The Company's Board of Commissioners and Board of Directors remuneration is based on the Articles of Association which covers salaries and allowances, the amount of which is determined by the GMS in compliance with Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-3/MBU/03/2023 on Organs and Human Resources of State-Owned Enterprises.

### Remuneration Determination Procedure

The determination of the remuneration of the Board of Commissioners and the Board of Directors has been adjusted to PER-3/MBU/03/2023 issued by the Minister of State-Owned Enterprises in connection with the determination of the amount of remuneration for SOE executives. In addition,

penetapan remunerasi bagi anggota Dewan Komisaris dan Direksi setiap 1 (satu) tahun sekali dan dilakukan dengan basis formula yang ditetapkan oleh RUPS dan telah melalui kajian oleh Komite Remunerasi dan Nominasi serta Dewan Komisaris melalui pendalaman yang dilakukan oleh Pemegang Saham.

## Struktur Remunerasi Dewan Komisaris dan Direksi

### Struktur Remunerasi Dewan Komisaris

Struktur remunerasi dan komponennya bagi Dewan Komisaris terdiri dari:

the Company periodically reviews the determination of remuneration for members of the Board of Commissioners and Board of Directors every year as determined by the GMS and reviewed by the Remuneration and Nomination Committee and the Board of Commissioners through in-depth studies conducted by Shareholders.

## Board of Commissioners and Board of Directors Remuneration Structure

### Board of Commissioners Remuneration Structure

The remuneration structure and its components for the Board of Commissioners consist of:

**Tabel Struktur Remunerasi Dewan Komisaris / Table of Board of Commissioners Remuneration Structure**

| No | Remunerasi / Remuneration                                     | Ketentuan / Provision                                                                                                                                                                                                                             |
|----|---------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Honorarium                                                    | 1. Komisaris Utama 45% dari Gaji Direktur Utama / President Commissioner is 45% of the Salary of the President Director<br>2. Komisaris 90% dari Honorarium Komisaris Utama / Commissioner is 90% of the Honorarium of the President Commissioner |
| 2  | Tunjangan / Allowance                                         |                                                                                                                                                                                                                                                   |
|    | · Tunjangan Hari Raya Keagamaan / Religious Holiday Allowance | 1 (satu) kali honorarium / 1 (one) time honorarium                                                                                                                                                                                                |
|    | · Tunjangan Komunikasi / Communication Allowance              | Tidak diberikan / Not given                                                                                                                                                                                                                       |
|    | · Tunjangan Transportasi / Transportation Allowance           | Sebesar 20% dari honorarium / 20% of honorarium                                                                                                                                                                                                   |
|    | · Tunjangan Cuti tahunan / Annual Leave                       | Tidak diberikan / Not given                                                                                                                                                                                                                       |
|    | · Santunan Purna Jabatan / Post-Service Compensation          | Premi asuransi maksimal 20% dari honorarium/bulan / Maximum insurance premium 20% of honorarium/month                                                                                                                                             |
| 3  | Fasilitas: Fasilitas Kesehatan / Facility: Health Facility    | Asuransi Kesehatan <i>Inhealth Managed: Care, Plan Diamond</i> / Inhealth Managed: Care, Plan Diamond Health Insurance                                                                                                                            |

### Struktur Remunerasi Direksi

Struktur remunerasi dan komponennya bagi Direksi terdiri dari:

### Board of Directors Remuneration Structure

The remuneration structure and its components for the Board of Directors consist of:

**Tabel Struktur Remunerasi Direksi / Table of Board of Directors Remuneration Structure**

| No | Remunerasi / Remuneration | Ketentuan / Provision                                                                                                    |
|----|---------------------------|--------------------------------------------------------------------------------------------------------------------------|
| 1  | Gaji / Salary             | 1. Direktur Utama 100% / President Director 100%<br>2. Direktur - Berdasarkan Kinerja / Directors - based on performance |



| No | Remunerasi / Remuneration                                         | Ketentuan / Provision                                                                                                                                                      |
|----|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2  | Tunjangan / Allowance                                             |                                                                                                                                                                            |
|    | · Tunjangan Hari Raya Keagamaan / Religious Holiday Allowance     | 1 (satu) kali gaji / 1 (one) time salary                                                                                                                                   |
|    | · Tunjangan Komunikasi / Communication Allowance                  | Sebesar maksimal Rp 3 juta/bulan / Maximum of Rp3 million/month                                                                                                            |
|    | · Tunjangan Transportasi / Transportation Allowance               | Diberikan fasilitas Car Ownership Program / Provided with Car Ownership Program facilities                                                                                 |
|    | · Tunjangan Perumahan / Housing Allowance                         | Direktur Utama Rp18.335.000 dan Direktur Rp16.500.000 / President Director Rp18,335,000 and Directors Rp16,500,000                                                         |
|    | · Tunjangan Cuti tahunan / Annual Leave                           | Tidak diberikan (cuti tahunan 12 hari kerja, tidak termasuk cuti bersama) / Not granted (12 working days annual leave, not including collective leave)                     |
|    | · Santunan Purna Jabatan / Post-Service Compensation              | Premi asuransi maksimal 20% dari gaji/bulan / Inhealth Managed Health Insurance: Care, Plan Diamond                                                                        |
| 3  | Fasilitas / Facilities                                            |                                                                                                                                                                            |
|    | Fasilitas Kesehatan / Health Facility                             | Asuransi Kesehatan <i>Inhealth Managed: Care, Plan Diamond</i> / Inhealth Managed: Care, Plan Diamond Health Insurance                                                     |
|    | Fasilitas Perkumpulan Profesi / Professional Association Facility | Maksimum 2 (dua) keanggotaan diberikan hanya uang pangkal (pendaftaran) dan iuran tahunan / Maximum 2 (two) memberships are given only for registration fee and annual fee |
|    | Fasilitas Bantuan Hukum / Legal Aid Facility                      | Sesuai kebutuhan / As needed                                                                                                                                               |

### Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

Indikator yang digunakan dalam menentukan Remunerasi Dewan Komisaris dan Direksi meliputi:

1. *Key Performance Indicators* (KPI);
2. Kinerja Perseroan; dan
3. *Business Size*.

### Indicators For Determining Board of Commissioners and Board of Directors Remuneration

Indicators used in determining the Remuneration of the Board of Commissioners and Directors include:

1. *Key Performance Indicators* (KPI);
2. Company Performance; and
3. *Business Size*.

### Besaran Remunerasi Dewan Komisaris dan Direksi

#### Jumlah Nominal/Komponen Remunerasi Dewan Komisaris

Komponen dan besaran remunerasi yang diterima oleh Dewan Komisaris adalah sebagai berikut:

### Board of Commissioners and Board of Directors Remuneration Amount

#### Board of Commissioners Remuneration Nominal Amount/Components

The components and amount of remuneration received by the Board of Commissioners are as follows:

**Tabel Jumlah Nominal/Komponen Remunerasi Dewan Komisaris /**  
**Table of Board of Commissioners Remuneration Nominal Amount/Components**

| Komponen Remunerasi / Remuneration Components                          | 2024                           |                            |
|------------------------------------------------------------------------|--------------------------------|----------------------------|
|                                                                        | Jumlah Orang / Total Recipient | Jutaan Rp / Millions of Rp |
| <b>Remunerasi / Remuneration</b>                                       |                                |                            |
| Honorarium*                                                            | 6                              | 3.289                      |
| Tunjangan Rutin** / Regular Allowance**                                | 6                              | 1.471                      |
| Tantiem****                                                            | 6                              | 1.574                      |
| <b>Fasilitas Lain / Other Facilities</b>                               |                                |                            |
| Perumahan (tidak dapat dimiliki) / Housing (cannot be owned)           | 6                              | 0                          |
| Transportasi (tidak dapat dimiliki) / Transportation (cannot be owned) | 6                              | 0                          |
| Santunan (dapat dimiliki)**** / Compensation (can be owned)****        | 6                              | 549                        |

| Komponen Remunerasi / Remuneration Components | 2024                           |                            |
|-----------------------------------------------|--------------------------------|----------------------------|
|                                               | Jumlah Orang / Total Recipient | Jutaan Rp / Millions of Rp |

**Keterangan: / Information:**

- \*) Honorarium ditambah Pajak (PPh 21) Teratur dan Tidak Teratur; / Honorarium plus Regular and Irregular Income Tax (PPh 21);
- \*\*) Tunjangan Rutin mencakup THR Keagamaan; Tunjangan Kesehatan/BPJS Kesehatan, Tunjangan Kendaraan dan Jaminan Sosial TK, GPA, Uang Perjalanan Dinas (Perjadin), dan tunjangan lainnya; / Routine Allowances include Religious Holiday Allowance; Health Allowance/BPJS Health, Vehicle Allowance and TK Social Security, GPA, Travel Allowance (Business Trip), and other allowances;
- \*\*\* Tantiem tahun buku 2023; / Bonus for the 2023 fiscal year;
- \*\*\*\* Santunan Purna Jabatan (nilai *endowment* di tahun 2023). / Retirement Benefits (endowment value in 2023).

Remunerasi Dewan Komisaris dalam satu tahun dikelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut:

The remuneration of the Board of Commissioners in one year is grouped into the following ranges:

| Besaran Remunerasi / Remuneration Amount      | Jumlah Komisaris / Number of Commissioners |
|-----------------------------------------------|--------------------------------------------|
| Di atas Rp2 miliar / Above Rp2 billion        | 0                                          |
| Di atas Rp1 miliar / Above Rp1 billion        | 3                                          |
| Di atas Rp500 juta / Above Rp500 million      | 3                                          |
| Rp500 juta ke bawah / Rp500 million and below | -                                          |

**Jumlah Nominal/Komponen Remunerasi Direksi**
**Board of Directors Remuneration Nominal Amount/Components**

Komponen dan besaran remunerasi yang diterima oleh Direksi adalah sebagai berikut:

The components and amount of remuneration received by the Board of Directors are as follows:

**Tabel Jumlah Nominal/Komponen Remunerasi Direksi /**  
**Table of Board of Directors Remuneration Nominal Amount/Components**

| Komponen Remunerasi / Remuneration Components                          | 2024                           |                            |
|------------------------------------------------------------------------|--------------------------------|----------------------------|
|                                                                        | Jumlah Orang / Total Recipient | Jutaan Rp / Millions of Rp |
| <b>Remunerasi / Remuneration</b>                                       |                                |                            |
| Honorarium*                                                            | 6                              | 7.937                      |
| Tunjangan Rutin** / Regular Allowance**                                | 6                              | 4.453                      |
| Tantiem***                                                             | 6                              | 5.693                      |
| <b>Fasilitas Lain / Other Facilities</b>                               |                                |                            |
| Perumahan (tidak dapat dimiliki) / Housing (cannot be owned)           | 6                              | 0                          |
| Transportasi (tidak dapat dimiliki) / Transportation (cannot be owned) | 6                              | 0                          |
| Santunan (dapat dimiliki)**** / Compensation (can be owned)****        | 5                              | 0                          |

**Keterangan: / Information:**

- \*) Honorarium ditambah Pajak (PPh 21) Teratur dan Tidak Teratur; / Honorarium plus Regular and Irregular Income Tax (PPh 21);
- \*\*) Tunjangan Rutin mencakup THR Keagamaan; Tunjangan Kesehatan/BPJS Kesehatan, Tunjangan Kendaraan dan Jaminan Sosial TK, GPA, Uang Perjalanan Dinas (Perjadin), dan tunjangan lainnya; / Routine Allowances include Religious Holiday Allowance; Health Allowance/BPJS Health, Vehicle Allowance and TK Social Security, GPA, Travel Allowance (Business Trip), and other allowances;
- \*\*\* Tantiem tahun buku 2023; / Bonus for the 2023 fiscal year;
- \*\*\*\* Santunan Purna Jabatan (nilai *endowment* di tahun 2023). / Retirement Benefits (endowment value in 2023).

Remunerasi Direksi dalam satu tahun dikelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut:

The remuneration of the Board of Directors in one year is grouped into the following ranges:

| Besaran Remunerasi / Remuneration Amount | Jumlah Komisaris / Number of Directors |
|------------------------------------------|----------------------------------------|
| Di atas Rp2 miliar / Above Rp2 billion   | 4                                      |
| Di atas Rp1 miliar / Above Rp1 billion   | 2                                      |





| Besaran Remunerasi / Remuneration Amount      | Jumlah Komisaris / Number of Directors |
|-----------------------------------------------|----------------------------------------|
| Di atas Rp500 juta / Above Rp500 million      | -                                      |
| Rp500 juta ke bawah / Rp500 million and below | -                                      |

## Kebijakan Keberagaman Dewan Komisaris dan Direksi

Perseroan memiliki kebijakan keberagaman Dewan Komisaris dan Direksi sebagaimana tercantum dalam Pedoman Kerja Dewan Komisaris dan Direksi. Keberagaman tersebut mencakup latar belakang pendidikan, pengalaman kerja, usia dan jenis kelamin yang juga telah disesuaikan dengan kebutuhan Perseroan. Informasi keberagaman Dewan Komisaris dan Direksi adalah sebagai berikut:

## Board of Commissioners and Board of Directors Diversity Policy

The Company has a diversity policy for the Board of Commissioners and Board of Directors as stated in the Board Manual, which include educational background, professional experience, age and gender as adjusted to the needs of the Company. Information on the diversity of the Board of Commissioners and Board of Directors is as follows:

**Tabel Keberagaman Dewan Komisaris dan Direksi tahun 2024 /  
Table of Board of Commissioners and Board of Directors Diversity in 2024**

| Nama / Name                                     | Jabatan / Position                              | Usia / Age              | Jenis Kelamin / Gender | Pendidikan / Education                                                                                                                                                                                                                                                                                          | Pengalaman Kerja / Professional Experience                                                                                                                             | Keahlian / Expertise                                                   |
|-------------------------------------------------|-------------------------------------------------|-------------------------|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| <b>Dewan Komisaris / Board of Commissioners</b> |                                                 |                         |                        |                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                        |                                                                        |
| Mochamad Rizaldi*****                           | Komisaris Utama / President Commissioner        | 43 Tahun / 43 Years Old | Laki-laki / Male       | S1-Teknik Informatika / Bachelor's Degree in Information Technology                                                                                                                                                                                                                                             | SEVP Special Asset Managamen Bank Mandiri / SEVP Special Asset Management Bank Mandiri                                                                                 | Perbankan / Banking                                                    |
| Hernando                                        | Komisaris / Commissioner                        | 36 Tahun / 36 Years Old | Laki-laki / Male       | <ul style="list-style-type: none"> <li>Bachelor of Science</li> <li>Master of Public Administration</li> </ul>                                                                                                                                                                                                  | Staf Khusus Kementerian Koordinator Kemaritiman dan Investasi / Special Staff of the Coordinating Ministry for Maritime Affairs and Investment                         | Teknik dan administrasi publik / Engineering and public administration |
| M D Abrory Djabbar**                            | Komisaris Independen / Independent Commissioner | 59 Tahun / 59 Years Old | Laki-laki / Male       | S1 – Hukum / Bachelor's Degree in Laws                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>Legal Officer</li> <li>Legal Advisor</li> </ul>                                                                                 | Hukum / Law                                                            |
| Bambang Widiyanto**                             | Komisaris Independen / Independent Commissioner | 65 Tahun / 69 Years Old | Laki-laki / Male       | <ul style="list-style-type: none"> <li>S1-Teknik Industri / Bachelor's Degree in Industrial Engineering</li> <li>S2-Ilmu Komputer / Master's Degree in Computer Science</li> <li>S2- Ilmu Ekonomi / Master's Degree in Economics</li> <li>S3- Kebijakan Ekonomi / Doctoral Degree in Economic Policy</li> </ul> | Staf Khusus Menteri Kesehatan Bidang Tata Kelola Pemerintahan dan Reformasi Birokrasi / Special Staff of the Minister of Health for Governance and Bureaucratic Reform | Tata Kelola Pemerintahan / Government Governance                       |
| Prastoeti Soewondo*                             | Komisaris Independen / Independent Commissioner | 69 Tahun / 69 Years Old | Perempuan / Female     | <ul style="list-style-type: none"> <li>S1 – Akuntansi / Bachelor's Degree in Accounting</li> <li>S2 – Master of Health Administration</li> <li>S3-Doktor of Health Administration / Doctor of Health Administration</li> </ul>                                                                                  | Staf Khusus Menteri Kesehatan / Special Staff of the Minister of Health                                                                                                | Kesehatan / Health                                                     |

| Nama / Name                         | Jabatan / Position                                                                        | Usia / Age              | Jenis Kelamin / Gender | Pendidikan / Education                                                                                                                                                                                                                                                                                                                                                                                                                                         | Pengalaman Kerja / Professional Experience                                                 | Keahlian / Expertise                                  |
|-------------------------------------|-------------------------------------------------------------------------------------------|-------------------------|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------------|
| Fathema Djan*                       | Komisaris Independen / Independent Commissioner                                           | 60 Tahun / 60 Years Old | Perempuan / Female     | <ul style="list-style-type: none"> <li>S1-Pendidikan Kedokteran / Bachelor's Degree in Medical Education</li> <li>S2-Pendidikan Dokter Spesialis Ilmu Bedah Umum / Master's Degree in General Surgery Specialist Doctor Education</li> <li>S2-Pendidikan Dokter Spesialis Ilmu Bedah Toraks / Master's Degree in Thoracic Surgery Specialist Doctor Education</li> <li>S3-Pendidikan Doktor Ilmu kedokteran / Doctoral Education in Medical Science</li> </ul> | Dokter / Doctor                                                                            | Kesehatan / Health                                    |
| <b>Direksi / Board of Directors</b> |                                                                                           |                         |                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                            |                                                       |
| Budi Tua Arifin Tampubolon***       | Direktur Utama / President Director                                                       | 57 Tahun / 57 years old | Laki-laki / Male       | <ul style="list-style-type: none"> <li>Magister bidang Manajemen Aktuaria di Universitas Indonesia (2001) / Master of Actuarial Management from Universitas Indonesia (2001)</li> <li>Sarjana Matematika Terapan di Universite de Nantes, Prancis (1992) / Bachelor of Applied Mathematics at the Universite de Nantes, France (1992)</li> </ul>                                                                                                               | Memiliki pengalaman kerja di bidang Perasuransian / Has work experience in Insurance field | Matematika dan Manajemen / Mathematics and Management |
| Rahmat Syukri****                   | Plt. Direktur Utama / Direktur Keuangan / Acting President Director / Director of Finance | 59 tahun / 59 years old | Laki-laki / Male       | <ul style="list-style-type: none"> <li>Magister (S2) dari Fakultas Manajemen Agribisnis, Institut Pertanian Bogor (2003) / Master's Degree from the Faculty of Agribusiness Management, Institut Pertanian Bogor (2003)</li> <li>Sarjana Ekonomi Jurusan Akuntansi, Universitas Andalas, Padang (1990) / Bachelor of Economics, Department of Accounting, Universitas Andalas, Padang (1990)</li> </ul>                                                        | Memiliki pengalaman kerja di bidang Perbankan / Has work experience in Banking field       | Akuntansi dan Manajemen / Accounting and Management   |
| Bugi Riagandhy*                     | Direktur Pemasaran / Director of Marketing                                                | 54 tahun / 54 years old | Laki-laki / Male       | <ul style="list-style-type: none"> <li>Magister Management International dari Universitas Indonesia (2001) / • Master of International Management from Universitas Indonesia (2001)</li> <li>Sarjana Hukum Perdata dari Universitas Brawijaya, Malang (1993) / Bachelor of Civil Law from Universitas Brawijaya, Malang (1993)</li> </ul>                                                                                                                      | Memiliki pengalaman kerja di bidang Perbankan / Has work experience in Banking field       | Hukum dan Manajemen / Law and Management              |



| Nama / Name            | Jabatan / Position                            | Usia / Age              | Jenis Kelamin / Gender | Pendidikan / Education                                                                                                                                                                                                                                                                                                                                                                                                                                               | Pengalaman Kerja / Professional Experience                                            | Keahlian / Expertise                            |
|------------------------|-----------------------------------------------|-------------------------|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-------------------------------------------------|
| Tisye Diah Retnojati** | Direktur Pemasaran / Director of Marketing    | 49 tahun / 49 years old | Perempuan / Female     | <ul style="list-style-type: none"> <li>Sarjana di bidang Manajemen di Universitas Gadjah Mada (1999) / Bachelor of Management from Universitas Gadjah Mada (1999)</li> <li>Magister di bidang <i>Business Innovation</i> di Monash University (2023) / Master of Business Innovation from Monash University (2023)</li> </ul>                                                                                                                                        | Memiliki pengalaman kerja di bidang Perbankan / Has work experience in Banking field  | Manajemen dan Bisnis / Management and Business  |
| Jenni Wihartini        | Direktur Operasional / Director of Operations | 58 tahun / 58 years old | Perempuan / Female     | <ul style="list-style-type: none"> <li>Magister Manajemen, Universitas Indonesia (2003) / Master of Management, Universitas Indonesia (2003)</li> <li>Sarjana Kedokteran Gigi, Universitas Indonesia (1990) / Bachelor of Dentistry, Universitas Indonesia (1990)</li> </ul>                                                                                                                                                                                         | Memiliki pengalaman di bidang Pelayanan Kesehatan / Has experience in Health Services | Pelayanan Kesehatan / Health Services           |
| Marihot H. Tambunan    | Direktur Kepatuhan / Director of Compliance   | 56 tahun / 56 years old | Laki-laki / Male       | <ul style="list-style-type: none"> <li>Magister Manajemen Keuangan &amp; Perbankan Program Magister Manajemen Universitas Indonesia (2000) / Master of Financial Management &amp; Banking, Master of Management Program, Universitas Indonesia (2000)</li> <li>Sarjana Ekonomi Jurusan Akuntansi, Fakultas Ekonomi, Universitas Gadjah Mada (1993) / Bachelor of Economics, Department of Accounting, Faculty of Economics, Universitas Gajah Mada (1993)</li> </ul> | Memiliki pengalaman kerja di bidang Perbankan / Has work experience in Banking field  | Manajemen dan Keuangan / Management and Finance |

- \*) Prastoeti Soewondo, dan Fathema Djan tidak menjabat sebagai Komisaris Independen dan Bugi Riagandhy tidak menjabat sebagai Direktur Pemasaran berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024. / Prastoeti Soewondo and Fathema Djan no longer serving as Independent Commissioners and Bugi Riagandhy no longer serving as Director of Marketing based on the Resolution of the 2023 Fiscal Year GMS which was circularly held on June 24, 2024.
- \*\*) Bambang Widiyanto dan M D Abrory Djabbar dan Tisye Diah Retnojati mulai masa jabatan berdasarkan Keputusan Sirkuler tanggal 24 Juni 2024. / Bambang Widiyanto, M D Abrory Djabbar, and Tisye Diah Retnojati began serving based on the Circular Decision dated June 24, 2024.
- \*\*\*) Budi Tua Arifin Tampubolon telah diberhentikan dengan hormat sebagai Direktur Utama berdasarkan keputusan sirkuler tanggal 27 Juni 2024. / Budi Tua Arifin Tampubolon was honorably dismissed as President Director based on a circular decision dated June 27, 2024.
- \*\*\*\*) Rahmat Syukuri diangkat sebagai Plt. Direktur Utama berdasarkan Surat Dewan Komisaris tanggal 02 Juli 2024. / \*\*\*\*\*) Rahmat Syukuri was appointed as Acting President Director based on the Board of Commissioners' Letter dated July 2, 2024.
- \*\*\*\*\*) Mochamad Rizaldi diberhentikan dengan hormat sebagai Komisaris Utama berdasarkan Keputusan Sirkuler RUPSLB tanggal 26 September 2024. / Mochamad Rizaldi was honorably dismissed as President Commissioner based on the Circular Decision of the EGMS dated September 26, 2024.

## Organ Pendukung Dewan Komisaris Board of Commissioners Supporting Organs

Dalam menjalankan fungsinya, Dewan Komisaris memiliki organ pendukung di antaranya Sekretaris Dewan Komisaris dan Komite Penunjang, yaitu Komite Audit, Komite Pemantau Risiko serta Komite Remunerasi dan Nominasi.

### Sekretaris Dewan Komisaris

Pembentukan Sekretaris Dewan Komisaris berdasarkan pada Tata Laksana Kerja Direksi dan Dewan Komisaris (Manual Board) dan Anggaran Dasar PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth) No. 91 tanggal 26 Juni 2024 tentang Dewan Komisaris. Dewan Komisaris mengangkat Sekretaris Dewan Komisaris untuk membantu kelancaran pelaksanaan tugas Dewan Komisaris dalam kegiatan administrasi hingga proses pencatatan kinerja Perseroan. Sekretaris Dewan Komisaris (Sekdekom) berasal dari luar Perseroan yang diangkat dan diberhentikan oleh serta bertanggung jawab kepada Dewan Komisaris.

### Pedoman Kerja Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris memiliki pedoman kerja yang diatur dalam Tata Laksana Kerja Direksi dan Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia (*Board Manual*) 2021.

### Kriteria Sekretaris Dewan Komisaris

Perseroan telah menentukan kriteria Sekretaris Dewan Komisaris sebagai berikut:

1. Memahami sistem pengelolaan, pengawasan dan pembinaan perusahaan;
2. Memiliki integritas yang baik;
3. Memahami fungsi kesekretariatan;
4. Memiliki kemampuan untuk berkomunikasi dan berkoordinasi dengan baik.

### Masa Jabatan Sekretaris Dewan Komisaris

Masa jabatan Sekretaris Dewan Komisaris telah ditetapkan oleh Dewan Komisaris dengan waktu maksimum 3 (tiga) tahun dan dapat diangkat kembali untuk paling lama 2 (dua) tahun dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikan sewaktu-waktu.

In carrying out its functions, the Board of Commissioners has supporting organs including the Secretary of the Board of Commissioners and Supporting Committees, namely the Audit Committee, the Risk Monitoring Committee and the Remuneration and Nomination Committee.

### Secretary of the Board of Commissioners

The Secretary of the Board of Commissioners is established based on the Board Manual of the Board of Directors and Board of Commissioners and the Articles of Association of PT Asuransi Jiwa Inhealth Indonesia (Mandiri Inhealth) No. 91 dated June 26, 2024 on the Board of Commissioners. The Board of Commissioners appoints the Secretary of the Board of Commissioners to assist the implementation of the duties of the Board of Commissioners in administrative activities to the process of recording the Company's performance. The Secretary of the Board of Commissioners (Sekdekom) comes from outside the Company who is appointed and dismissed by and is responsible to the Board of Commissioners.

### Secretary of the Board of Commissioners Work Guidelines

The Secretary of the Board of Commissioners' work guidelines is regulated in the PT Asuransi Jiwa Inhealth Indonesia Board Manual 2021.

### Secretary of The Board of Commissioners Criteria

The Company has determined the criteria for the Secretary of the Board of Commissioners as follows:

1. Understand the Company's management, supervisory and development system;
2. Have good integrity;
3. Understand secretarial functions;
4. Have the ability to communicate and coordinate well.

### Secretary of The Board of Commissioners Term of Office

The term of office of the Secretary to the Board of Commissioners is determined by the Board of Commissioners for a maximum of 3 (three) years and can be reappointed for a maximum of 2 (two) years without prejudice to the right of the Board of Commissioners to dismiss them at any time.



## Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris memiliki tugas dan tanggung jawab sebagai berikut:

1. Mempersiapkan rapat, termasuk bahan rapat (*briefing sheet*) Dewan Komisaris;
2. Membuat Risalah Rapat Dewan Komisaris sesuai ketentuan Anggaran Dasar Perusahaan dan menyampaikan Risalah rapat kepada pihak-pihak yang berkepentingan;
3. Mengadministrasikan dokumen Dewan Komisaris, baik surat masuk, surat keluar, Risalah Rapat maupun dokumen lainnya;
4. Sebagai penghubung (*Liaison officer*) Dewan Komisaris dengan pihak lain;
5. Menindaklanjuti setiap keputusan Dewan Komisaris dengan cara:
  - a. Mencatat setiap keputusan.
  - b. Memantau dan mengecek tahapan kemajuan pelaksanaan dan melakukan upaya mendorong pelaksanaan hasil keputusan rapat, pertimbangan, pendapat, saran dan keputusan Dewan Komisaris lainnya.

## Secretary of The Board of Commissioners Duties and Responsibilities

The Secretary of the Board of Commissioners has the following duties and responsibilities:

1. Prepare meetings, including meeting materials (*briefing sheet*) for the Board of Commissioners;
2. Prepare minutes of meetings of the Board of Commissioners in accordance with the provisions of the Company's Articles of Association and submit the minutes of meetings to interested parties;
3. Administer the documents of the Board of Commissioners, both incoming and outgoing letters, minutes of meetings and other documents;
4. Serve as a liaison officer for the Board of Commissioners with other parties;
5. Follow up every decision of the Board of Commissioners by:
  - a. Recording every decision.
  - b. Monitoring and checking the stages of implementation progress and making efforts to encourage the implementation of meeting decisions, considerations, opinions, suggestions and other decisions of the Board of Commissioners.

## Profil Sekretaris Dewan Komisaris

## Secretary of the Board of Commissioners Profile

**Muhammad Mundzir**  
Sekretaris Dewan Komisaris  
Secretary of the Board of Commissioners

|  Periode Jabatan / Term of Office                    |  Usia / Age                                                                                                                                                                                   |  Kewarganegaraan / Citizenship |  Domisili / Domicile |
|-----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 1 Maret 2024 - 1 Maret 2026 / March 1, 2024 - March 1, 2026                                                                             | 30 tahun / 30 years old                                                                                                                                                                                                                                                          | Warga Negara Indonesia / Indonesian Citizen                                                                       | Jakarta Timur, DKI Jakarta, Indonesia                                                                     |
|  Dasar Hukum Penunjukan / Legal Basis of Appointment | Keputusan Dewan Komisaris SK-01/KOM/0324 tentang Pengangkatan Sekretaris Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia / Board of Commissioners Decree SK-01/KOM/0324 on Appointment of the Secretary of the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia |                                                                                                                   |                                                                                                           |
|  Riwayat Pendidikan / Educational Background         | S1 Hukum Universitas Indonesia (2016) / Bachelor of Law, Universitas Indonesia (2016)                                                                                                                                                                                            |                                                                                                                   |                                                                                                           |
|  Riwayat Pekerjaan / Professional Experience         | Staf Sekretariat Dewan Komisaris PT Indonesia Asahan Aluminium (Persero) (2019-2021) / Secretariat Staff of the Board of Commissioners of PT Indonesia Asahan Aluminium (Persero) (2019-2021)                                                                                    |                                                                                                                   |                                                                                                           |

## Program Peningkatan Kompetensi Sekretaris Dewan Komisaris

Program pengembangan Kompetensi yang diikuti oleh Sekretaris Dewan Komisaris di tahun 2024 adalah sebagai berikut:

## Secretary of The Board of Commissioners Competency Development Program

The Competency Development Program attended by the Secretary of the Board of Commissioners in 2024 is as follows:

**Tabel Pengembangan Kompetensi Sekretaris Dewan Komisaris tahun 2024 /**  
**Table of Secretary of the Board of Commissioners Competency Development in 2024**

| No | Pelatihan / Training                                                                                                                            | Tempat & Waktu / Place & Time                                | Penyelenggara / Organizer                            |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------|
| 1  | Strategi Pengelolaan Investasi Industri Perasuransian dan Dana Pensiun / Investment Management Strategy for Insurance and Pension Fund Industry | Jakarta, 1 Februari 2024 / Jakarta, February 1, 2024         | OJK Institute                                        |
| 2  | Pelatihan dan Sertifikasi Mediator / Mediator Training and Certification                                                                        | Jakarta, 19-24 Februari 2024 / Jakarta, February 19-24, 2024 | Pusat Mediasi Nasional / Indonesian Mediation Center |
| 3  | <i>Data-Driven Decision-Making for Business Professionals</i>                                                                                   | Jakarta, 6 Mei 2024 / Jakarta, May 6, 2024                   | LinkedIn Learning                                    |
| 4  | <i>Finance Foundations: Corporate Governance</i>                                                                                                | Jakarta, 3 Oktober 2024 / Jakarta, October 3, 2024           | LinkedIn Learning                                    |

### Kebijakan Remunerasi bagi Sekretaris Dewan Komisaris

Perseroan telah menentukan remunerasi yang diterima oleh Sekretaris Dewan Komisaris. Sekretaris Dewan Komisaris memperoleh remunerasi berupa:

1. Honorarium per bulan setelah diperhitungkan dengan pajak;
2. Tunjangan hari raya sebesar 1 (satu) bulan honorarium;
3. Fasilitas asuransi kesehatan *Plan Gold I* yang diberikan kepada Sekretaris Dewan Komisaris beserta keluarga.

### Secretary of the Board of Commissioners Remuneration Policy

The Company has determined that Secretary of the Board of Commissioners shall receive remuneration in the form of:

1. Monthly honorarium after calculating the tax;
2. Religious holiday allowance of 1 (one) month honorarium;
3. Plan Gold I health insurance provided to the Secretary of the Board of Commissioners and their family.

### Pelaksanaan Kegiatan Sekretaris Dewan Komisaris 2024

Di tahun 2024, Sekretaris Dewan Komisaris telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Membantu penyelenggaraan rapat internal Dewan Komisaris sebanyak 8 (delapan) kali rapat;
2. Membantu penyelenggaraan rapat gabungan Dewan Komisaris dengan Direksi sebanyak 6 (enam) kali rapat;
3. Membantu penyusunan surat dan laporan Dewan Komisaris sebanyak 51 (lima puluh satu) surat dan laporan.

### Secretary of the Board of Commissioners Duty Implementation in 2024

In 2024, the Secretary of the Board of Commissioners has carried out the following duties and responsibilities:

1. Assisted in organizing 8 (eight) internal meetings of the Board of Commissioners;
2. Assisted in holding 6 (six) joint meetings between the Board of Commissioners and the Board of Directors;
3. Assisted in the preparation of 51 (fifty-one) letters and reports from the Board of Commissioners.

### Komite Audit

Komite Audit merupakan organ penunjang lainnya yang berfungsi untuk membantu Dewan Komisaris dalam melaksanakan tugas pengawasan terhadap pengelolaan Perseroan sesuai dengan prinsip-prinsip GCG, memberikan nasihat dalam pelaksanaan pengendalian internal dan audit Perseroan, serta membuat laporan secara tertulis atas setiap penugasan yang diberikan oleh Dewan Komisaris, laporan pelaksanaan kegiatan Komite Audit dan tingkat pencapaian kinerjanya untuk diungkapkan dalam Laporan Tahunan Perseroan.

### Audit Committee

The Audit Committee is another supporting committee tasked with assisting the Board of Commissioners in carrying out supervisory duties on the management of the Company in accordance with the principles of Good Corporate Governance, providing advice on the implementation of internal control and auditing the Company, and preparing written reports on each assignment given by the Board of Commissioners. Report on the the Audit Committee duty implementation and the level of achievement of its performance is disclosed in the Company's Annual Report.





### Dasar Pembentukan Komite Audit

Pembentukan Komite Audit berdasarkan ketentuan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2017 tentang Tata Kelola Perusahaan yang Baik Bagi Perusahaan Perasuransian (Lembaran Negara Republik Indonesia Tahun 2016 No. 306, Tambahan Lembaran Negara Republik Indonesia No. 5996);
2. 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;
3. Surat Keputusan Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia No. SK06/DK/AJII/0425 Tentang Perubahan Susunan Keanggotaan Komite di Bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia.

### Kriteria Komite Audit

Kriteria keanggotaan Komite Audit adalah sebagai berikut:

1. Memiliki pengetahuan dan/atau pendidikan di bidang audit, keuangan dan/atau akuntansi;
2. Memiliki pengetahuan dan/atau pendidikan di bidang hukum dan/atau perasuransian;
3. Memiliki pengalaman kerja di bidang audit, keuangan dan/ atau akuntansi paling singkat 3 (tiga) tahun; dan
4. Memiliki pengalaman kerja di bidang hukum dan/atau perasuransian paling singkat 3 (tiga) tahun.

### Masa Jabatan Komite Audit

Ketentuan masa jabatan Komite Audit adalah sebagai berikut:

1. Masa kerja anggota Komite yang bukan merupakan anggota Dewan Komisaris Perusahaan sama dengan masa kerja anggota Dewan Komisaris yang ditetapkan dalam Anggaran Dasar Perusahaan, dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikannya sewaktu-waktu.
2. Anggota Komite yang merupakan anggota Dewan Komisaris, berhenti dengan sendirinya apabila masa jabatannya sebagai anggota Dewan Komisaris berakhir.

### Audit Committee Basis of Establishment

The establishment of the Audit Committee is based on the following provisions:

1. Financial Services Authority Regulation No. 73/POJK.05/2017 on Good Corporate Governance for Insurance Companies (State Gazette of the Republic of Indonesia 2016 No. 306, Supplement to the State Gazette of the Republic of Indonesia No. 5996);
2. Circular Letter of the Financial Services Authority No. 14/SEOJK.05/2019 on Establishment, Membership Composition, and Term of Office of the Committee on the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies and Sharia Reinsurance Companies;
3. Decree of the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia No. SK06/DK/AJII/0425 on Changes in the Composition of Membership of the Committees under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia.

### Audit Committee Criteria

The membership criteria of the Audit Committee are as follows:

1. Possess knowledge and/or education in the field of auditing, finance and/or accounting;
2. Possess knowledge and/or education in the field of law and/or insurance;
3. Have professional experience in the field of auditing, finance and/or accounting for a minimum of 3 (three) years; and
4. Have professional experience in the field of law and/or insurance for a minimum of 3 (three) years.

### Audit Committee Term of Office

The terms of office of the Audit Committee are as follows:

1. The term of office of Committee members who are not the Company's Board of Commissioners members has the same as the term of office of the Board of Commissioners member as stipulated in the Company's Articles of Association, without reducing the right of the Board of Commissioners to dismiss there at any time.
2. Committee members who are members of the Board of Commissioners are automatically dismissed when their term of office as members of the Board of Commissioners ends.

## Tugas, Tanggung Jawab dan Wewenang Komite Audit

Komite Audit memiliki tugas, tanggung jawab dan wewenang sebagai berikut:

1. Menilai pelaksanaan kegiatan serta hasil audit yang dilaksanakan oleh auditor internal maupun auditor eksternal;
2. Memberikan rekomendasi mengenai penyempurnaan sistem pengendalian internal serta pelaksanaannya;
3. Memastikan Direksi melakukan tindak lanjut atas hasil temuan auditor internal, auditor eksternal, dan hasil pengawasan Otoritas Jasa Keuangan terhadap Perseroan;
4. Meninjau penunjukan auditor eksternal dan memberikan rekomendasi kepada Dewan Komisaris terkait penunjukan calon auditor eksternal;
5. Memastikan laporan keuangan sesuai dengan standar akuntansi yang berlaku di Indonesia dan ketentuan peraturan perundang-undangan di bidang perasuransian;
6. Mengevaluasi piagam Komite Audit secara berkala disesuaikan dengan perkembangan ketentuan peraturan perundang-undangan;
7. Melakukan identifikasi hal-hal lain yang menurut Komite Audit memerlukan perhatian Dewan Komisaris;
8. Melakukan penugasan lain dari Dewan Komisaris sepanjang penugasan tersebut telah ditetapkan dalam piagam Komite Audit; dan
9. Mengakses catatan atau informasi tentang pegawai, dana, aset, dan sumber daya lainnya milik Perseroan yang berkaitan dengan wewenang dan/atau pelaksanaan tugasnya.

### Piagam Komite Audit

Komite Audit telah memiliki piagam atau pedoman kerja. Pedoman kerja Komite Audit berisikan batasan nilai dalam melaksanakan tugas dan tanggung jawabnya secara efisien, efektif, transparan, profesional, independen, dan dapat dipertanggungjawabkan, serta sesuai dengan peraturan perundang-undangan yang berlaku.

Pedoman kerja Komite Audit telah disahkan dan ditandatangani oleh Dewan Komisaris pada tanggal 31 Mei 2021. Dalam pedoman kerja Komite Audit memuat hal-hal sebagai berikut:

## Audit Committee Duties, Responsibilities and Authorities

The Audit Committee has the following duties, responsibilities and authorities:

1. Assess the implementation of activities and results of audits carried out by the internal auditors and external auditors;
2. Provide recommendations regarding the improvement of the internal control system and its implementation;
3. Ensure that the Board of Directors follows up on the findings of the internal auditors, external auditors, and the results of supervision by the Financial Services Authority on the Company;
4. Review the appointment of the external auditor and providing recommendations to the Board of Commissioners regarding the appointment of a prospective external auditor;
5. Ensure that financial reports comply with accounting standards in force in Indonesia and the provisions of laws and regulations in the field of insurance;
6. Evaluate the Audit Committee charter periodically in accordance with developments in the laws and regulations;
7. Identify other matters which according to the Audit Committee require the attention of the Board of Commissioners;
8. Carry out other assignments from the Board of Commissioners as long as the assignment has been stipulated in the Audit Committee charter; and
9. Access records or information about employees, funds, assets, and other resources belonging to the Company relating to authority and/or execution of their duties.

### Audit Committee Charter

The Audit Committee has a charter containing boundaries in carrying out its duties and responsibilities efficiently, effectively, transparently, professionally, independently, and accountably, and in accordance with applicable laws and regulations.

The Audit Committee charter has been approved and signed by the Board of Commissioners on May 31, 2021. The Audit Committee charter contains the following:



1. Pendahuluan;
2. Keanggotaan Komite Audit;
3. Independensi Komite Audit;
4. Ruang Lingkup Pekerjaan Komite Audit;
5. Kewenangan Komite Audit;
6. Tugas dan tanggung jawab Komite Audit;
7. Kode Etik Komite Audit;
8. Rapat Komite;
9. Laporan Komite Audit;
10. Penutup.

1. Introduction;
2. Audit Committee Membership;
3. Independence of the Audit Committee;
4. Scope of Work of the Audit Committee;
5. Authority of the Audit Committee;
6. Duties and responsibilities of the Audit Committee;
7. Audit Committee Code of Conduct;
8. Committee Meeting;
9. Audit Committee Report;
10. Closing.

### Struktur Keanggotaan dan Keahlian Komite Audit

Hingga 31 Desember 2024, komposisi Komite Audit adalah sebagai berikut:

### Audit Committee Membership Structure and Expertise

As of December 31, 2024, the composition of the Audit Committee is as follows:

**Tabel Komposisi Komite Audit tahun 2024 / Audit Committee Composition in 2024**

| Nama / Name        | Jabatan / Position | Keterangan / Description                        | Dasar Hukum Pengangkatan / Legal Basis of Appointment                                                                                                                                                                                                                                                                                            | Periode / Term of Office                                                        |
|--------------------|--------------------|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|
| Bambang Widiyanto  | Ketua / Head       | Komisaris Independen / Independent Commissioner | Keputusan Dewan Komisaris Nomor: SK-05/KOM/0924 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree No: SK-05/KOM/0924 on the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia.                      | 22 September 2024 - 21 September 2027 / September 22, 2024-September 21, 2027   |
| Hernando           | Anggota / Member   | Komisaris / Commissioner                        | Keputusan Dewan Komisaris Nomor: SK-02/KOM/1123 tentang Perubahan Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree No: SK-02/KOM/1123 on Changes in the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia. | 16 November 2023 – 15 November 2026 / November 16, 2023 – November 15, 2026     |
| Faktasia Anita     | Anggota / Member   | Pihak Independen / Independent Party            | Keputusan Dewan Komisaris Nomor: SK-05/KOM/0924 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree No: SK-05/KOM/0924 on the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia.                      | 16 September 2024 - 15 September 2027 / September 16, 2024 - September 15, 2027 |
| Daniel Simanjuntak | Anggota / Member   | Pihak Independen / Independent Party            | Keputusan Dewan Komisaris Nomor: SK-02/KOM/0922 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree No: SK-02/KOM/0922 on the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia.                      | 12 September 2022 – 11 September 2025 / September 12, 2022 – September 11, 2025 |

## Profil Komite Audit

## Audit Committee Profile

### Bambang Widiyanto

#### Ketua Komite Audit

#### Head of the Audit Committee

|                                                            |                                                                                   |                                                                                                                                                                                                                                                                                                                                 |
|------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Periode Jabatan /</b><br>Term of Office                 |  | 22 September 2024 – 21 September 2027 / September 22, 2024 – September 21, 2027                                                                                                                                                                                                                                                 |
| <b>Dasar Hukum Penunjukan / Legal Basis of Appointment</b> |  | Keputusan Dewan Komisaris Nomor: SK-05/KOM/0924 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree Number: SK-05/KOM/0924 on the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia. |

Profil Ketua Komite Audit Bambang Widiyanto telah diuraikan pada bab Profil Perusahaan subbab Profil Dewan Komisaris dalam pada Laporan Tahunan ini.

The profile of the Head of the Audit Committee, Bambang Widiyanto, has been described in the Company Profile chapter, sub-chapter of the Board of Commissioners Profile in this Annual Report.

### Hernando

#### Anggota Komite Audit

#### Audit Committee Member

|                                                            |                                                                                     |                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------|-------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Periode Jabatan /</b><br>Term of Office                 |   | 16 November 2023 – 15 November 2026 / November 16, 2023 – November 15, 2026                                                                                                                                                                                                                                                                          |
| <b>Dasar Hukum Penunjukan / Legal Basis of Appointment</b> |  | Keputusan Dewan Komisaris Nomor: SK-02/KOM/1123 tentang Perubahan Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree Number: SK-02/KOM/1123 on Changes in the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia. |

Profil Anggota Komite Audit Hernando telah diuraikan pada bab Profil Perusahaan subbab Profil Dewan Komisaris dalam pada Laporan Tahunan ini.

The profile of the Hernando Audit Committee Members has been described in the Company Profile chapter, sub-chapter of the Board of Commissioners Profile in this Annual Report.

### Faktasia Anita

#### Anggota Komite Audit

#### Audit Committee Member

|                                                                                     |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                                                                                     |                                             |                                                                                       |                            |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------------------------------------------------------------------|---------------------------------------------|---------------------------------------------------------------------------------------|----------------------------|
|  | <b>Periode Jabatan /</b> Term of Office                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Usia /</b> Age       |  | <b>Kewarganegaraan /</b> Citizenship        |  | <b>Domisili /</b> Domicile |
|                                                                                     | 16 September 2024 – 15 September 2027 / September 16, 2024 – September 15, 2027     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 57 tahun / 57 years old |                                                                                     | Warga Negara Indonesia / Indonesian Citizen |                                                                                       | DKI Jakarta                |
| <b>Dasar Hukum Penunjukan / Legal Basis of Appointment</b>                          |  | Keputusan Dewan Komisaris SK-05/KOM/0924 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia / Board of Commissioners Decree No. SK-05/KOM/0924 on the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia.                                                                                                                                                                                                           |                         |                                                                                     |                                             |                                                                                       |                            |
| <b>Riwayat Pendidikan / Educational Background</b>                                  |  | <ul style="list-style-type: none"> <li>Magister (S2) - Manajemen Risiko Universitas Indonesia (2010) / Master's Degree in Risk Management from Universitas Indonesia (2010)</li> <li>Sarjana (S1) - Ilmu Matematika, Institut Teknologi Bandung (1990) / Bachelors in Mathematics from Institut Teknologi Bandung (1990)</li> </ul>                                                                                                                                                                                           |                         |                                                                                     |                                             |                                                                                       |                            |
| <b>Riwayat Pekerjaan / Professional Experience</b>                                  |  | <ul style="list-style-type: none"> <li>Chief Risk officer and Actuary PT Jasindo (2013-2019)</li> <li>Kabiro Enterprise Risk Management (2007-2017)</li> <li>Sub Division Head Underwriter Non Marine (2006-2007)</li> <li>Claim Adjuster ritel bisnis (2004- 2006) / Claim Adjuster in retail business (2004- 2006)</li> <li>Underwriter ritel bisnis (2000-2004) / Underwriter in retail business (2000-2004)</li> <li>Underwriter Corporate Business (1998-2000)</li> <li>Claim Adjuster PT Jasindo (1993-1998)</li> </ul> |                         |                                                                                     |                                             |                                                                                       |                            |
| <b>Keahlian / Expertise</b>                                                         |  | Manajemen / Management                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                                                                                     |                                             |                                                                                       |                            |



## Daniel Simanjuntak

### Anggota Komite Audit

### Audit Committee Member

|  Periode Jabatan / Term of Office |  Usia / Age                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  Kewarganegaraan / Citizenship |  Domisili / Domicile |
|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| 12 September 2022 – 11 September 2025 / September 12, 2022 – September 11, 2025                                    | 60 tahun / 60 years old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Warga Negara Indonesia / Indonesian Citizen                                                                     | DKI Jakarta                                                                                             |
| <b>Dasar Hukum Penunjukan / Legal Basis of Appointment</b>                                                         |  Keputusan Dewan Komisaris SK-02/KOM/0922 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia / Board of Commissioners Decree No. SK-02/KOM/0922 on the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia.                                                                                                                                                                                                                                                                                         |                                                                                                                 |                                                                                                         |
| <b>Riwayat Pendidikan / Educational Background</b>                                                                 |  Sarjana (S1) – Akuntan, Universitas Sumatera Utara (1990) / Bachelor's in Accounting from Universitas Sumatera Utara (1990)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                 |                                                                                                         |
| <b>Riwayat Pekerjaan / Professional Experience</b>                                                                 |  <ul style="list-style-type: none"> <li>• Head of Procurement and Vendor Relation (Oktober 2020 / October 2020)</li> <li>• Assistant Vice President Procurement, Premises and Vendor Relation Management Bank International Indonesia (1 September 2005 – 31 Agustus 2006 / September 1, 2005 – August 31, 2006))</li> <li>• Senior Manager Performance Analysis and management Support (2003-2005)</li> <li>• Senior Manager Planning and Budgeting Bank International Indonesia (2001-2003)</li> <li>• Manager Purchasing, Logistic and Infrastructure Bank International Indonesia (1998-2001)</li> </ul> |                                                                                                                 |                                                                                                         |
| <b>Keahlian / Expertise</b>                                                                                        |  Akuntansi / Accounting                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                 |                                                                                                         |

## Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit

Kualifikasi pendidikan dan pengalaman kerja Komite Audit adalah sebagai berikut:

## Audit Committee Educational Qualifications and Professional Experience

The educational qualifications and professional experience of the Audit Committee are as follows:

**Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit tahun 2024 /**  
**Table of Audit Committee Educational Qualifications and Professional Experience in 2024**

| Nama / Name        | Jabatan / Position | Pendidikan / Education                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Pengalaman Kerja / Professional Experience                                                                                            |
|--------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| Bambang Widiyanto  | Ketua / Head       | <ul style="list-style-type: none"> <li>• Doctor (S3) - Philosophy in Economics dari Northeastern University (1995) / Doctor of Philosophy in Economics from Northeastern University (1995)</li> <li>• Magister (S2) - Arts in Economics dari Northeastern University (1993) / Master of Arts in Economics from Northeastern University (1993)</li> <li>• Magister (S2) - Arts in Economic Science dari Boston University (1990) / Master of Arts in Economic Science from Boston University (1990)</li> <li>• Sarjana Teknik (S1) - Industri di Institut Teknologi Bandung (1984). / Bachelor's Degree in Engineering - Industry from Institut Teknologi Bandung (1984)</li> </ul> | Memiliki pengalaman kerja di bidang Tata Kelola Pemerintahan / Has professional experience in the field of Governance                 |
| Hernando           | Anggota / Member   | <ul style="list-style-type: none"> <li>• Magister (S2) - Administrasi Publik dari Columbia University, New York (2017) / Master of Public Administration from Columbia University, New York (2017)</li> <li>• Sarjana (S1) - Teknik Elektro dari Institut Teknologi Bandung, Bandung (2011) / Bachelor of Electrical Engineering from Institut Teknologi Bandung, Bandung (2011)</li> </ul>                                                                                                                                                                                                                                                                                        | Memiliki pengalaman kerja di bidang kemaritiman dan investasi / Has work experience in the field of maritime and investment           |
| Faktasia Anita     | Anggota / Member   | <ul style="list-style-type: none"> <li>• Magister (S2) - Manajemen Risiko Universitas / Master of Risk Management, University</li> <li>• Sarjana (S1) - Ilmu Matematika, Institut Teknologi Bandung / Bachelor of Mathematics, Institut Teknologi Bandung</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                               | Memiliki pengalaman kerja di bidang asuransi dan manajemen risiko / Has work experience in the field of insurance and risk management |
| Daniel Simanjuntak | Anggota / Member   | Sarjana (S1) – Akuntan, Universitas Sumatera Utara / Bachelor of Accounting, Universitas Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Memiliki pengalaman di bidang perbankan / Has experience in the field of banking                                                      |

### Independensi Komite Audit

Dalam menjalankan tugas dan tanggung jawabnya, Komite Audit bersifat independen. Informasi independensi Komite Audit adalah sebagai berikut:

### Audit Committee Independence

In carrying out its duties and responsibilities, the Audit Committee is independent. Information on the independence of the Audit Committee is as follows:

**Tabel Independensi Komite Audit tahun 2024 / Table of Audit Committee Independence in 2024**

| Aspek Independensi / Independence Aspect                                                                                                                                                                                            | Prastoeti Soewondo | Hernando | Faktasia Anita | Daniel Simanjuntak |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------|----------------|--------------------|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi / Has no financial relations with the Board of Commissioners and Board of Directors                                                                             | ✓                  | ✓        | ✓              | ✓                  |
| Tidak memiliki hubungan kepengurusan di Perseroan, anak perusahaan, maupun perusahaan afiliasi / Has no managerial relations in the Company, its subsidiaries, or affiliated companies                                              | ✓                  | ✓        | ✓              | ✓                  |
| Tidak memiliki hubungan kepemilikan saham di Perseroan / Has no share ownership relations in the Company                                                                                                                            | ✓                  | ✓        | ✓              | ✓                  |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit / Has no familial relations with the Board of Commissioners, Board of Directors, and/or other members of the Audit Committee | ✓                  | ✓        | ✓              | ✓                  |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah / Not serving as administrators of political parties, officials, and government                                                                              | ✓                  | ✓        | ✓              | ✓                  |

### Rapat Komite Audit

#### Frekuensi dan Tingkat Kehadiran Rapat Komite Audit

Di tahun 2024, Komite Audit telah melaksanakan rapat sebanyak 9 (sembilan) kali rapat. Informasi frekuensi dan kehadiran rapat Komite Audit adalah sebagai berikut:

### Audit Committee Meeting

#### Audit Committee Meeting Frequency and Attendance

In 2024, the Audit Committee has held 9 (nine) meetings with the following frequency and attendance:

**Tabel Frekuensi dan Tingkat Kehadiran Rapat Komite Audit tahun 2024 / Table of Audit Committee Meetings Frequency and Attendance in 2024**

| Nama / Name         | Jabatan / Position | Jumlah Rapat / Total Meetings | Kehadiran / Attendance | Persentase (%) / Percentage (%) |
|---------------------|--------------------|-------------------------------|------------------------|---------------------------------|
| Prastoeti Soewondo* | Ketua / Head       | 5                             | 5                      | 100                             |
| Bambang Widianto    | Ketua / Head       | 3                             | 3                      | 100                             |
| Hernando            | Anggota / Member   | 9                             | 9                      | 100                             |
| Faktasia Anita      | Anggota / Member   | 9                             | 9                      | 100                             |
| Daniel Simanjuntak  | Anggota / Member   | 9                             | 9                      | 100                             |

\* Prastoeti Soewondo tidak menjabat sebagai Komisaris Independen berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024. / Prastoeti Soewondo did not serve as Independent Commissioner based on the Circular Resolution of the 2023 Fiscal Year GMS held on June 24, 2024.

### Agenda Rapat Komite Audit

### Audit Committee Meeting Agenda

**Tabel Agenda Rapat Komite Audit tahun 2024 / Table of Audit Committee Meeting Agenda in 2024**

| No | Tanggal / Date                     | Agenda Rapat / Meeting Agenda                                                                                                                                                                                               | Kehadiran Peserta / Participant                                                   |
|----|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| 1  | 22 Januari 2024 / January 22, 2024 | 1. Hasil Pelaksanaan <i>Annual</i> Audit Plan 2023; / Results of the Implementation of the Annual Audit Plan 2023;<br>2. Daftar <i>Monitoring</i> Tindak Lanjut; / List of Follow-up Monitoring;<br>3. Lain-lain. / Others. | 1. Prastuti Soewondo<br>2. Hernando<br>3. Daniel Simanjuntak<br>4. Faktasia Anita |





| No | Tanggal / Date                       | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                 | Kehadiran Peserta / Participant                                                   |
|----|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| 2  | 21 Februari 2024 / February 21, 2024 | 1. Progress Pelaksanaan <i>Annual Audit Plan 2024</i> ; / Progress of the Implementation of the Annual Audit Plan 2024;<br>2. Pembahasan Evaluasi Kinerja KAP Tahun 2023; / Discussion of the Evaluation of the KAP Performance in 2023;<br>3. Lain-lain. / Others                                                                                                                                                            | 1. Prastuti Soewondo<br>2. Hernando<br>3. Daniel Simanjuntak<br>4. Faktasia Anita |
| 3  | 25 Maret 2024 / March 25, 2024       | 1. <i>Financial Highlight</i> Februari 2024; / Financial Highlight February 2024;<br>2. Daftar Monitoring Tindak Lanjut; / List of Follow-up Monitoring;<br>3. Progress Pelaksanaan AAP Tahun 2024; / Progress of the Implementation of the AAP in 2024;<br>4. Lain-lain. / Others.                                                                                                                                           | 1. Prastuti Soewondo<br>2. Hernando<br>3. Daniel Simanjuntak<br>4. Faktasia Anita |
| 4  | 23 April 2025 / April 23, 2025       | 1. Progress Pelaksanaan <i>Annual Audit Plan 2024</i> ; / Progress of the Implementation of the Annual Audit Plan 2024;<br>2. Analisa <i>Pricing</i> terhadap Badan Usaha dengan Loss Ratio. / Analysis of Pricing of Business Entities with Loss Ratio.                                                                                                                                                                      | 1. Prastuti Soewondo<br>2. Hernando<br>3. Daniel Simanjuntak<br>4. Faktasia Anita |
| 5  | 27 Mei 2024 / May 27, 2024           | 1. Progress Pelaksanaan <i>Annual Audit Plan 2024</i> ; / Progress of the Implementation of the Annual Audit Plan 2024;<br>2. Daftar <i>Monitoring</i> Tindak Lanjut Hasil Audit; / List of Follow-up Monitoring of Audit Results;<br>3. Persiapan Penerapan PSAK 117; / Preparation for the Implementation of PSAK 117;<br>4. Lain-lain. / Others.                                                                           | 1. Prastuti Soewondo<br>2. Hernando<br>3. Daniel Simanjuntak<br>4. Faktasia Anita |
| 6  | 25 Juni 2024 / June 25, 2024         | 1. Progress Pelaksanaan <i>Annual Audit Plan 2024</i> ; / Progress of the Implementation of the Annual Audit Plan 2024;<br>2. Daftar <i>Monitoring</i> Tindak Lanjut Hasil Audit; / List of Follow-up Monitoring of Audit Results;<br>3. <i>Financial Highlight</i> ;<br>4. Lain-lain. / Others                                                                                                                               | 1. Hernando<br>2. Daniel Simanjuntak<br>3. Faktasia Anita                         |
| 7  | 26 Agustus 2024 / August 26, 2024    | 1. <i>Financial Highlight</i> Juli 2024; / Financial Highlight July 2024;<br>2. Daftar <i>Monitoring</i> Tindak Lanjut Hasil Audit; / List of Follow-up Monitoring of Audit Results;<br>3. Progress <i>Annual Audit Plan 2024</i> ; / Progress Annual Audit Plan 2024;<br>4. Lain-lain. / Others.                                                                                                                             | 1. Bambang Widianto<br>2. Hernando<br>3. Daniel Simanjuntak<br>4. Faktasia Anita  |
| 8  | 23 Oktober 2024 / October 23, 2024   | 1. Progress <i>Annual Audit Plan 2024</i> ; / Progress Annual Audit Plan 2024;<br>2. Daftar <i>Monitoring</i> Tindak Lanjut Hasil Audit; / List of Audit Result Follow-up Monitoring;<br>3. <i>Financial Highlight</i> Juli 2024; / Financial Highlight July 2024;<br>4. Pemenuhan Permintaan Data Audit BPK RI; / Fulfillment of BPK RI Audit Data Request;<br>5. Usulan RKAT dan AAP 2025. / Proposal of RKAT and AAP 2025. | 1. Bambang Widianto<br>2. Hernando<br>3. Daniel Simanjuntak<br>4. Faktasia Anita  |
| 9  | 10 Desember 2024 / December 10, 2024 | 1. <i>Financial Highlight</i> bulan Oktober 2024; / Financial Highlight October 2024;<br>2. Daftar <i>Monitoring</i> Tindak Lanjut Hasil Audit; / List of Audit Result Follow-up Monitoring;<br>3. Progress <i>Annual Audit Plan 2024</i> ; / Progress Annual Audit Plan 2024;<br>4. Pembahasan <i>Annual Audit Plan 2025</i> . / Discussion of Annual Audit Plan 2025.                                                       | 1. Bambang Widianto<br>2. Hernando<br>3. Daniel Simanjuntak<br>4. Faktasia Anita  |

### Program Peningkatan Kompetensi Komite Audit

Program pengembangan kompetensi yang diikuti oleh Komite Audit di tahun 2024 adalah sebagai berikut:

### Audit Committee Competency Development Program

The Competency Development Programs attended by the Audit Committee in 2024 are as follows:

**Tabel Pengembangan Kompetensi Komite Audit tahun 2024 /**  
**Table of Audit Committee Competency Development in 2024**

| No | Pelatihan / Training                                                                                                                                               | Tempat & Waktu / Place & Time                          | Penyelenggara / Organizer                                                      |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------------------------------|
| 1  | Webinar Strategi Pengelolaan Investasi Industri Perasuransian dan Dana Pensiun / Webinar on Investment Management Strategy for Insurance and Pension Fund Industry | Jakarta, 01 Februari 2024 / Jakarta, February 01, 2023 | OJK                                                                            |
| 2  | Webinar: How to Prevent Greenwashing in Sustainable Finance / Webinar: How to Prevent Greenwashing in Sustainable Finance                                          | Jakarta, 16 Mei 2024 / Jakarta, May 16, 2024           | OJK                                                                            |
| 3  | <i>Digital Transformation for Banking and Insurance</i>                                                                                                            | Jakarta, 22 Juni 2024 / Jakarta, June 22, 2024         | Future Finance                                                                 |
| 4  | Pelatihan dan Seminar Risk Beyond 2024 / Risk Beyond 2024 Training and Seminar                                                                                     | Bali, 5-6 Desember 2024 / Bali, December 5-6, 2024     | ERMA International Conference                                                  |
| 5  | Konferensi Nasional Profesional Manajemen Risiko LSPMR ke-X / X-th LSPMR National Conference on Risk Management Professionals                                      | Bali, 12-13 Desember 2024 / Bali, December 12-13, 2024 | Badan Nasional Sertifikasi Profesi / National Professional Certification Board |

### Kebijakan Remunerasi bagi Komite Audit

Remunerasi Komite Audit yang berasal dari pihak Independen Non Komisaris diatur dalam Surat Penugasan yang bersangkutan sebagai anggota Komite di bawah Dewan Komisaris yang diterbitkan oleh Perseroan.

### Audit Committee Remuneration Policy

Remuneration for Audit Committee from Independent Non-Commissioner parties is regulated in the Assignment Letter of the concerned party as a member of the Committee.

### Pelaksanaan Kegiatan Komite Audit 2024

Di tahun 2024, Komite Audit telah melaksanakan tugas dan tanggung jawab sebagai berikut:

- Rapat Komite Audit Rapat Komite Audit dilaksanakan secara periodik sebagai:
  - Wadah komunikasi antara Komite Audit dengan perwakilan Manajemen dalam hal ini Unit Kerja Audit Internal dan/ atau unit kerja lain yang diperlukan;
  - Salah satu sarana bagi Komite Audit untuk melakukan reviu atas pengelolaan dan implementasi *internal control* Perseroan.
- Melakukan koordinasi dengan Komite Pemantau Risiko melalui rapat gabungan Komite Audit dan Komite Pemantau Risiko.
- Melakukan kajian terhadap Laporan Keuangan Perseroan.
- Melakukan *monitoring* pelaksanaan audit, untuk:
  - Memastikan pelaksanaan audit internal ataupun audit eksternal dilaksanakan sesuai dengan standar audit yang berlaku;
  - Memastikan pelaksanaan tindak lanjut rekomendasi hasil audit.
- Melakukan evaluasi pelaksanaan pemberian Jasa Audit atas informasi keuangan historis yang dilakukan Kantor Akuntan Publik.
- Memberikan rekomendasi penunjukan Kantor Akuntan

### Audit Committee Duty Implementation In 2024

In 2024, the Audit Committee has carried out the following duties and responsibilities:

- Audit Committee Meeting Audit Committee Meetings are held periodically as:
  - A means of communication between the Audit Committee and representatives of Management in this case the Internal Audit Work Unit and/or other work units as needed;
  - One of the means for the Audit Committee to review the management and implementation of the Company's internal control.
- Coordinating with the Risk Monitoring Committee through joint meetings of the Audit Committee and the Risk Monitoring Committee.
- Reviewing the Company's Financial Statements.
- Monitoring the implementation of audits, to:
  - Ensure that the implementation of internal audits or external audits is carried out following applicable audit standards;
  - Ensure the implementation of follow-up recommendations from audit results.
- Evaluating the implementation of the provision of Audit Services for historical financial information carried out by the Public Accounting Firm.
- Providing recommendations for the appointment of the



Publik yang akan ditugaskan melakukan pekerjaan audit Laporan Keuangan Perseroan serta melakukan evaluasi atas pekerjaan auditor eksternal (Kantor Akuntan Publik) yang ditunjuk.

7. Mengikuti *training* sebagai sarana peningkatan kompetensi.

### Komite Pemantau Risiko

Komite Pemantau Risiko dibentuk untuk melakukan pengawasan dan pemantauan terhadap pelaksanaan penerapan manajemen risiko Perseroan. Dalam implementasinya, Komite Pemantau Risiko menilai efektivitas manajemen risiko termasuk menilai toleransi risiko yang diambil oleh Perseroan.

#### Dasar Pembentukan Komite Pemantau Risiko

Pembentukan Komite Pemantau Risiko berdasarkan ketentuan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2017 tentang Tata Kelola Perusahaan yang Baik Bagi Perusahaan Perasuransian (Lembaran Negara Republik Indonesia Tahun 2016 No. 306, Tambahan Lembaran Negara Republik Indonesia No. 5996);
2. 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;
3. Surat Keputusan Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia No. SK06/DK/AJII/0425 Tentang Perubahan Susunan Keanggotaan Komite di Bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia.

#### Kriteria Komite Pemantau Risiko

Kriteria keanggotaan Komite Pemantau Risiko adalah sebagai berikut:

1. Memiliki pengetahuan dan/atau pendidikan di bidang manajemen risiko dan/atau aktuarial;
2. Memiliki pengetahuan dan/atau pendidikan di bidang keuangan, ekonomi, dan/atau perasuransian;
3. Memiliki pengalaman kerja paling sedikit 3 (tiga) tahun di bidang manajemen risiko dan/atau aktuarial;
4. Memiliki pengalaman kerja paling sedikit 3 (tiga) tahun di bidang keuangan, ekonomi, dan/atau perasuransian.

Public Accounting Firm that will be assigned to carry out the audit work of the Company's Financial Statements and evaluating the work of the appointed external auditor (Public Accounting Firm).

7. Participating in training as a means of improving competence.

### Risk Monitoring Committee

The Risk Monitoring Committee is established to supervise and monitor the implementation of the Company's risk management. In its implementation, the Risk Monitoring Committee assesses the effectiveness of risk management including assessing the risk tolerance taken by the Company.

#### Risk Monitoring Committee Basis of Establishment

The Risk Monitoring Committee is established based on the following provisions:

1. Financial Services Authority Regulation No. 73/POJK.05/2017 on Good Corporate Governance for Insurance Companies (State Gazette of the Republic of Indonesia 2016 No. 306, Supplement to the State Gazette of the Republic of Indonesia No. 5996);
2. Circular Letter of the Financial Services Authority No. 14/SEOJK.05/2019 on the Establishment, Membership Composition, and Terms of Office of the Committee on the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies and Sharia Reinsurance Companies;
3. Decree of the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia No. SK06/DK/AJII/0425 on Changes in the Composition of Membership of the Committees under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia.

#### Risk Monitoring Committee Criteria

The Risk Monitoring Committee has the following membership criteria:

1. Possess knowledge and/or education in the field of risk management and/or actuarial;
2. Possess knowledge and/or education in finance, economics, and/or insurance;
3. Have professional experience of at least 3 (three) years in the field of risk management and/or actuarial;
4. Have professional experience of at least 3 (three) years in finance, economics, and/or insurance.

### Masa Jabatan Komite Pemantau Risiko

Ketentuan masa jabatan Komite Pemantau Risiko adalah sebagai berikut:

1. Masa kerja anggota Komite yang bukan merupakan anggota Dewan Komisaris Perusahaan sama dengan masa kerja anggota Dewan Komisaris yang ditetapkan dalam anggaran dasar Perusahaan, dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikannya sewaktu-waktu;
2. Anggota Komite yang merupakan anggota Dewan Komisaris, berhenti dengan sendirinya apabila masa jabatannya sebagai anggota Dewan Komisaris berakhir.

### Piagam Komite Pemantau Risiko

Komite Pemantau Risiko telah memiliki piagam atau pedoman kerja. Pedoman kerja komite digunakan sebagai acuan dalam melaksanakan tugas dan tanggung jawabnya agar efisien, efektif, transparan, kompeten, independen, dan dapat dipertanggungjawabkan, sehingga dapat diterima oleh semua pihak pemangku kepentingan dan sesuai dengan peraturan perundang-undangan yang berlaku. Pedoman kerja komite telah disahkan berdasarkan Keputusan Dewan Komisaris No. SK-01/DK-AJII/02.20 tentang Piagam Komite Pemantau Risiko PT Asuransi Jiwa Inhealth Indonesia pada tanggal 1 Februari 2020.

Dalam pedoman kerja Komite Pemantau Risiko memuat hal-hal sebagai berikut:

1. Ketentuan Umum;
2. Struktur dan Keanggotaan Komite;
3. Masa Tugas Komite;
4. Tanggung Jawab, Tugas, Wewenang dan Kewajiban;
5. Rapat Komite;
6. Pelaporan;
7. Kode Etik;
8. Penutup.

### Tugas dan Tanggung Jawab Komite Pemantau Risiko

#### Tanggung Jawab Komite Pemantau Risiko

Komite Pemantau Risiko memiliki tanggung jawab sebagai berikut:

1. Melakukan evaluasi tentang kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan manajemen risiko dan implementasinya untuk memastikan bahwa Perseroan

### Risk Monitoring Committee Term of Office

The term of office of the Risk Monitoring Committee is regulated as follows:

1. The term of office of Committee members who are not the Company's Board of Commissioners members has the same as the term of office of the Board of Commissioners member as stipulated in the Company's Articles of Association, without reducing the right of the Board of Commissioners to dismiss there at any time.
2. Committee members who are members of the Board of Commissioners are automatically dismissed when their term of office as members of the Board of Commissioners ends.

### Risk Monitoring Committee Charter

The Risk Monitoring Committee has a charter that serves as a reference in carrying out duties and responsibilities in an efficient, effective, transparent, competent, independent, and accountable manner, so that they can be accepted by all stakeholders in accordance with applicable laws and regulations. Charter has been ratified based on the Board of Commissioners Decree No. SK-01/DK-AJII/02.20 on Risk Monitoring Committee Charter of PT Asuransi Jiwa Inhealth Indonesia on February 1, 2020.

The Risk Monitoring Committee Charter contains the following matters:

1. General Provisions;
2. Committee Structure and Membership;
3. Term of Office of the Committee;
4. Responsibilities, Duties, Authorities, and Obligations;
5. Committee Meetings;
6. Reporting;
7. Code of Conduct;
8. Closing.

### Risk Monitoring Committee Duties and Responsibilities

#### Risk Monitoring Committee Responsibilities

The Risk Monitoring Committee has the following responsibilities:

1. Evaluate the conformity of risk management policies and the implementation of these policies and provide recommendations to the Board of Commissioners regarding risk management policies and their implementation to ensure that the Company has



telah mengelola risiko-risiko secara memadai;

2. Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan satuan kerja Manajemen Risiko atau bagian yang menangani manajemen risiko, untuk selanjutnya memberikan rekomendasi kepada Dewan Komisaris guna peningkatan efektivitas pelaksanaan manajemen risiko Perseroan.

Selain itu, Komite Pemantau Risiko juga melaksanakan tanggung jawab meliputi:

1. Menilai efektivitas manajemen risiko termasuk menilai toleransi risiko yang dapat diambil oleh Perseroan;
2. Melakukan evaluasi secara berkala atas penerapan manajemen risiko;
3. Mengevaluasi piagam Komite Pemantau Risiko secara berkala disesuaikan dengan perkembangan ketentuan peraturan perundang-undangan;
4. Melakukan identifikasi hal-hal lain yang menurut Komite Pemantau Risiko memerlukan perhatian Dewan Komisaris;
5. Melakukan penugasan lain dari Dewan Komisaris sepanjang penugasan tersebut telah ditetapkan dalam piagam Komite Pemantau Risiko.

### Tugas Komite Pemantau Risiko

Komite Pemantau Risiko memiliki tugas sebagai berikut:

1. Membuat Program Kerja Tahunan Komite yang disahkan oleh Dewan Komisaris;
2. Melakukan evaluasi atas kebijakan dan strategi Manajemen Risiko yang disusun oleh manajemen;
3. Melakukan pemantauan dan evaluasi terhadap implementasi rencana kerja pada unit kerja perseroan yang terkait dengan manajemen risiko;
4. Melaksanakan tugas sesuai dengan program kerja yang telah ditetapkan;
5. Memberikan hasil evaluasi terhadap tanggapan-tanggapan (penilaian) regulator kepada Dewan Komisaris;
6. Memberikan saran dan masukan atas permasalahan yang diajukan oleh Dewan Komisaris;
7. Melakukan penelaahan atas kebijakan Perseroan dalam pengelolaan risiko-risiko Perseroan meliputi tidak terbatas pada risiko pasar, risiko kredit, risiko likuiditas, dan risiko operasional;
8. Memberikan masukan kepada Dewan Komisaris tentang penyusunan dan penyempurnaan Piagam Komite Pemantau Risiko;

adequately managed risks;

2. Monitor and evaluate the implementation of the duties of the Risk Management Committee and the Risk Management work unit or the division that handles risk management to then provide recommendations to the Board of Commissioners to increase the effectiveness of the implementation of the Company's risk management.

In addition, the Risk Monitoring Committee also carries out responsibilities including:

1. Assessing the effectiveness of risk management including assessing the risk tolerance that can be taken by the Company;
2. Periodically evaluating the implementation of risk management;
3. Evaluating the Risk Monitoring Committee charter periodically following developments in statutory provisions;
4. Identifying other matters which according to the Risk Monitoring Committee require the attention of the Board of Commissioners;
5. Carrying out other assignments from the Board of Commissioners as long as the assignment has been stipulated in the Risk Monitoring Committee charter.

### Risk Monitoring Committee Duties

The Risk Monitoring Committee has the following duties:

1. Prepare the Committee's Annual Work Program approved by the Board of Commissioners;
2. Evaluate the Risk Management policies and strategies prepared by management;
3. Monitor and evaluate the implementation of work plans in the Company's work units related to risk management;
4. Carry out duties under a predetermined work program;
5. Provide evaluation results on the responses (assessments) of regulators to the Board of Commissioners;
6. Provide advice and input on issues raised by the Board of Commissioners;
7. Review the Company's policies in managing the Company's risks including but not limited to market risk, credit risk, liquidity risk, and operational risk;
8. Provide input to the Board of Commissioners regarding the preparation and improvement of the Risk Monitoring Committee Charter;

9. Melakukan penelaahan dan memastikan bahwa telah terdapat prosedur *review* yang memadai terhadap informasi yang akan dikeluarkan oleh Perseroan, termasuk laporan-laporan keuangan, proyeksi (*forecast*), laporan manajemen dan informasi keuangan lainnya yang disampaikan baik kepada Pemegang Saham maupun pihak lainnya;
10. Untuk pelaksanaan tugasnya, jika dipandang perlu, Komite dengan persetujuan dari Dewan Komisaris dapat meminta dan/atau bersama SPI atau Auditor Eksternal untuk melakukan penelitian ataupun penyelidikan terhadap masalah-masalah tertentu yang berpengaruh terhadap kinerja Perseroan;
11. Melakukan penelaahan terhadap informasi mengenai Perseroan, serta Rencana Jangka Panjang, Rencana Kerja dan Anggaran Perseroan, Laporan Manajemen dan informasi lainnya;
12. Melaksanakan tugas lain yang berkaitan dengan pengawasan terhadap Perseroan yang diberikan oleh Dewan Komisaris.

#### Wewenang Komite Pemantau Risiko

Komite Pemantau Risiko memiliki wewenang sebagai berikut:

1. Untuk melakukan tugas-tugasnya berdasarkan penugasan tertulis Dewan Komisaris, Komite berhak untuk mendapatkan akses secara penuh, bebas, dan tidak terbatas terhadap catatan, pegawai, dana dan aset serta sumber daya perusahaan lainnya yang berkaitan dengan pelaksanaan tugasnya;
2. Komunikasi secara langsung dengan pihak terkait termasuk informasi, kegiatan operasional, keuangan dan manajemen Perseroan;
3. Atas persetujuan Dewan Komisaris dapat mencari masukan dari para profesional di luar perusahaan yang berkaitan dengan pelaksanaan tugas atas beban Perseroan;
4. Anggota Komite Pemantau Risiko wajib menjalankan tugas dengan baik dan menjaga kerahasiaan atas seluruh dokumen, data, informasi dan segala sesuatu yang berhubungan dengan pelaksanaan tugas Komite.

#### Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko

Hingga 31 Desember 2024, komposisi Komite Pemantau Risiko adalah sebagai berikut:

9. Review and ensure that there are adequate review procedures for the information to be issued by the Company, including financial statements, forecasts, management reports, and other financial information submitted to both Shareholders and other parties;
10. For the implementation of its duties, if deemed necessary, the committee with the approval of the Board of Commissioners may request and/or together with the SPI or the External Auditor to conduct research or investigations on certain issues that affect the Company's performance;
11. Review information regarding the Company, as well as the Long-Term Plan, Company Work Plan and Budget, Management Reports, and other information;
12. Carry out other tasks related to supervision of the Company given by the Board of Commissioners.

#### Risk Monitoring Committee Authority

The Risk Monitoring Committee is authorized to:

1. Carry out its duties based on the written assignment of the Board of Commissioners, the Committee has the right to get full, free, and unlimited access to records, employees, funds and assets, and other company resources related to the implementation of its duties;
2. Directly communicate with related parties including information, operational activities, finance, and management of the Company;
3. With the approval of the Board of Commissioners may seek input from professionals outside the Company relating to the implementation of duties at the expense of the Company;
4. Members of the Risk Monitoring Committee shall carry out their duties properly and maintain the confidentiality of all documents, data, information, and everything related to the implementation of the Committee's duties.

#### Risk Monitoring Committee Structure, Membership and Expertise

As of December 31, 2024, the composition of the Risk Monitoring Committee is as follows:





**Tabel Komposisi Komite Pemantau Risiko tahun 2024 / Table of Risk Monitoring Committee Composition in 2024**

| Nama / Name        | Jabatan / Position | Keterangan / Description                        | Dasar Hukum Pengangkatan / Legal Basis of Appointment                                                                                                                                                                                                                                                                       | Periode / Term of Office                                                        |
|--------------------|--------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|
| M D Abrory Djabbar | Ketua / Head       | Komisaris Independen / Independent Commissioner | Keputusan Dewan Komisaris Nomor: SK-05/KOM/0924 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree No: SK-05/KOM/0924 on the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia. | 22 September 2024- 21 September 2027 / September 22, 2024 – September 21, 2027  |
| Fonny Yulina       | Anggota / Member   | / Pihak Independen / Independent Party          | Keputusan Dewan Komisaris Nomor: SK-02/KOM/0922 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree No: SK-02/KOM/0922 on the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia. | 12 September 2022 – 11 September 2025 / September 12, 2022 – September 11, 2025 |
| Mahardi            | Anggota / Member   | / Pihak Independen / Independent Party          | Keputusan Dewan Komisaris Nomor: SK-02/KOM/0922 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree No: SK-02/KOM/0922 on the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia. | 12 September 2022 – 11 September 2025 / September 12, 2022 – September 11, 2025 |

## Profil Komite Pemantau Risiko

## Risk Monitoring Committee Profile

### M D Abrory Djabbar

#### Ketua Komite Pemantau Risiko

#### Head of Risk Monitoring Committee

|                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Periode Jabatan / Term of Office</b>                    |  22 September 2024- 21 September 2027 / September 22, 2024 - September 21, 2027                                                                                                                                                                                                                                                 |
| <b>Dasar Hukum Penunjukan / Legal Basis of Appointment</b> |  Keputusan Dewan Komisaris Nomor: SK-05/KOM/0924 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree No: SK-05/KOM/0924 on the Composition of Membership of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia. |

Profil Ketua Komite Pemantau Risiko M D Abrory Djabbar telah diuraikan pada Bab Profil Perusahaan Sub-bab Profil Dewan Komisaris dalam pada Laporan Tahunan ini.

The profile of the Head of Risk Monitoring Committee, M D Abrory Djabbar, has been described in the Company Profile Chapter, Sub-chapter of the Board of Commissioners Profile in this Annual Report.

## Fonny Yulina

**Anggota Komite Pemantau Risiko**  
Risk Monitoring Committee Member

|  Periode Jabatan / Term of Office |  Usia / Age |  Kewarganegaraan / Citizenship                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  Domisili / Domicile |
|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| 12 September 2022 – 11 September 2025 / September 12, 2022, to September 11, 2025                                  | 60 tahun / 60 years old                                                                      | Warga Negara Indonesia / Indonesian Citizen                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | DKI Jakarta,                                                                                            |
| <b>Dasar Hukum Penunjukan / Legal Basis of Appointment</b>                                                         |             | Keputusan Dewan Komisaris SK-02/KOM/0922 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia / Board of Commissioners Decree No. SK-02/KOM/0922 on the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                         |
| <b>Riwayat Pendidikan / Educational Background</b>                                                                 |             | <ul style="list-style-type: none"> <li>Magister (S2) - Sumber Daya Manusia, Sekolah Tinggi Manajemen Labora (2015) / Masters in Human Resources from Sekolah Tinggi Manajemen Labora (2015)</li> <li>Sarjana (S1) – Akuntansi, Sekolah Tinggi Ilmu Ekonomi Bandung (1990) / Bachelors in Accounting from Sekolah Tinggi Ilmu Ekonomi Bandung (1990)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                         |
| <b>Riwayat Pekerjaan / Professional Experience</b>                                                                 |             | <ul style="list-style-type: none"> <li>Manager Kepatuhan dan Manajemen Risiko (2017-2019). / Manager of Compliance and Risk Management (2017-2019).</li> <li>Manager Keuangan Kimia Farma (2016-2017) / Finance Manager at Kimia Farma (2016-2017)</li> <li>Manager Kepatuhan dan Manajemen Risiko Kimia Farma (2014- 2016) / Compliance and Risk Management Manager at Kimia Farma (2014- 2016)</li> <li>Asisten Manager Umum PT Kimia Farma (2014) / Assistant General Manager at PT Kimia Farma (2014)</li> <li>Asisten Manager Akuntansi Plan Bandung serta R&amp;D (2004-2011) / Assistant Manager of Accounting Plan Bandung and R&amp;D (2004-2011)</li> <li>Asisten Manager Remunerasi dan Hubungan Industrial (2011-2013) / Assistant Manager of Remuneration and Industrial Relations (2011-2013)</li> </ul> |                                                                                                         |
| <b>Keahlian / Expertise</b>                                                                                        |           | Manajemen Risiko / Risk Management                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                         |

## Mahardi

**Anggota Komite Pemantau Risiko**  
Risk Monitoring Committee Member

|  Periode Jabatan / Term of Office |  Usia / Age |  Kewarganegaraan / Citizenship                                                                                                                                                                                                                                                                                                             |  Domisili / Domicile |
|----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 12 September 2022 – 11 September 2025 / September 12, 2022, to September 11, 2025                                    | 39 tahun / 39 years old                                                                        | Warga Negara Indonesia / Indonesian Citizen                                                                                                                                                                                                                                                                                                                                                                                   | DKI Jakarta,                                                                                              |
| <b>Dasar Hukum Penunjukan / Legal Basis of Appointment</b>                                                           |             | Keputusan Dewan Komisaris SK-02/KOM/0922 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia / Board of Commissioners Decree No. SK-02/KOM/0922 on the Membership Composition of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia.                                                                                                           |                                                                                                           |
| <b>Riwayat Pendidikan / Educational Background</b>                                                                   |             | <ul style="list-style-type: none"> <li>Sarjana (S1) - Administrasi Bisnis, Universitas Indonesia (2010) / Bachelor of Business Administration, Universitas Indonesia (2010)</li> <li>Diploma (D3) - Keuangan Spesialis Aktuaria, Badan Pendidikan dan Pelatihan Keuangan RI (2006) / Associate Degree in Finance, specializing in Actuary, Financial Education and Training Agency of Republic of Indonesia (2006)</li> </ul> |                                                                                                           |
| <b>Riwayat Pekerjaan / Professional Experience</b>                                                                   |             | Prophet Manager dan Manager Valuation and Reporting PT Astralife Indonesia (2012-2020) / Prophet Manager and Manager of Valuation and Reporting PT Astralife Indonesia (2012-2020)                                                                                                                                                                                                                                            |                                                                                                           |
| <b>Keahlian / Expertise</b>                                                                                          |             | Akturia / Actuary                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                           |



## Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko

Kualifikasi pendidikan dan pengalaman kerja Komite Pemantau Risiko adalah sebagai berikut:

## Educational Qualifications and Professional Experience of the Risk Monitoring Committee

The educational qualifications and professional experience of the Risk Monitoring Committee are as follows:

**Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko tahun 2024 /**  
**Table of Risk Monitoring Committee Educational Qualifications and Professional Experience in 2024**

| Nama / Name        | Jabatan / Position | Pendidikan / Education                                                                                                                                                                                                                                                                                                                                                                                               | Pengalaman Kerja / Professional Experience                                                                                          |
|--------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| M D Abrory Djabbar | Ketua / Head       | Sarjana (S1) – Hukum, Universitas Indonesia / Bachelor of Laws, Universitas Indonesia                                                                                                                                                                                                                                                                                                                                | Memiliki pengalaman kerja di bidang Hukum / Has work experience in the field of Law                                                 |
| Fonny Yulina       | Anggota / Member   | <ul style="list-style-type: none"> <li>Magister (S2) - Sumber Daya Manusia, Sekolah Tinggi Manajemen Labora (2015) / Master of Human Resources from Sekolah Tinggi Manajemen Labora (2015)</li> <li>Sarjana (S1) – Akuntansi, Sekolah Tinggi Ilmu Ekonomi Bandung (1990) / Bachelor of Accounting from Sekolah Tinggi Ilmu Ekonomi Bandung (1990)</li> </ul>                                                         | Memiliki pengalaman kerja di bidang keuangan dan manajemen risiko / Has work experience in the field of finance and risk management |
| Mahardi            | Anggota / Member   | <ul style="list-style-type: none"> <li>Sarjana (S1) - Administrasi Bisnis, Universitas Indonesia (2010) / Bachelor's Degree in Business Administration, Universitas Indonesia (2010)</li> <li>Diploma (D3) - Keuangan Spesialis Aktuaria, Badan Pendidikan dan Pelatihan Keuangan RI (2006) / Associate Degree in Actuarial Specialist Finance, Indonesian Financial Education and Training Agency (2006)</li> </ul> | Memiliki pengalaman kerja di bidang aktuaria / Has work experience in the field of actuarial                                        |

## Independensi Komite Pemantau Risiko

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pemantau Risiko bersifat independen. Informasi independensi Komite Pemantau Risiko adalah sebagai berikut:

## Risk Monitoring Committee Independence

In carrying out its duties and responsibilities, the Risk Monitoring Committee is independent. Information on the independence of the Risk Monitoring Committee is as follows:

**Tabel Independensi Komite Pemantau Risiko tahun 2024 / Table of Risk Monitoring Committee Independence In 2024**

| Aspek Independensi / Independence Aspect                                                                                                                                                                                                                 | Fathema Djan | Fonny Yulina | Mahardi |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|---------|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi / Has no financial relations with the Board of Commissioners and Board of Directors                                                                                                  | ✓            | ✓            | ✓       |
| Tidak memiliki hubungan kepengurusan di Perseroan, anak perusahaan, maupun perusahaan afiliasi / Has no managerial relations in the Company, its subsidiaries or affiliated companies                                                                    | ✓            | ✓            | ✓       |
| Tidak memiliki hubungan kepemilikan saham di Perseroan / Has no share ownership relations in the Company                                                                                                                                                 | ✓            | ✓            | ✓       |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko / Has no familial relations with the Board of Commissioners, Board of Directors, and/or fellow members of the Risk Monitoring Committee | ✓            | ✓            | ✓       |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah / Not serving as administrators of political parties, officials and government                                                                                                    | ✓            | ✓            | ✓       |

## Rapat Komite Pemantau Risiko

### Frekuensi dan Tingkat Kehadiran Rapat Komite Pemantau Risiko

Di tahun 2024, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 10 (sepuluh) kali rapat. Informasi frekuensi dan kehadiran rapat Komite Pemantau Risiko adalah sebagai berikut:

## Risk Monitoring Committee Meeting

### Risk Monitoring Committee Meeting Frequency and Attendance Rate

In 2024, the Risk Monitoring Committee has held 10 (ten) meetings with the following frequency and attendance details:

**Tabel Frekuensi dan Tingkat Kehadiran Rapat Pemantau Risiko tahun 2024 /**  
**Table of Risk Monitoring Meeting Frequency and Attendance in 2024**

| Nama / Name        | Jabatan / Position | Jumlah Rapat / Total Meetings | Kehadiran / Attendance | Persentase (%) / Percentage (%) |
|--------------------|--------------------|-------------------------------|------------------------|---------------------------------|
| Fathema Djan*      | Ketua / Head       | 5                             | 5                      | 100                             |
| M D Abrory Djabbar | Ketua / Head       | 5                             | 5                      | 100                             |
| Fonny Yulina       | Anggota / Member   | 10                            | 10                     | 100                             |
| Mahardi            | Anggota / Member   | 10                            | 10                     | 100                             |

\*) Fathema Djan tidak menjabat sebagai Komisaris Independen berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024. / Fathema Djan did not serve as Independent Commissioner based on the Circular Resolution of the 2023 Fiscal Year GMS which was circularly held on June 24, 2024.

## Agenda Rapat Komite Pemantau Risiko

## Risk Monitoring Committee Meeting Agenda

**Tabel Agenda Rapat Komite Pemantau Risiko tahun 2024 / Table of Risk Monitoring Committee Meeting Agenda in 2024**

| No | Tanggal / Date                       | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                          | Kehadiran Peserta / Participant                                                                                        |
|----|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| 1  | 18 Januari 2024 / January 18, 2024   | 1. Laporan Manajemen Risiko, Kepatuhan APU PPT dan Strategi Anti <i>Fraud</i> Desember 2024; / Risk Management Report, AML and CTF Compliance and Anti-Fraud Strategy as of December 2024;<br>2. Lain-lain / Others.                                                                   | 1. Fathema Djan*<br>2. Fonny Yulina<br>3. Mahardi                                                                      |
| 2  | 21 Februari 2024 / February 21, 2024 | 1. Laporan Manajemen Risiko, Kepatuhan APU PPT dan Strategi Anti <i>Fraud</i> ; / Risk Management Report, AML and CTF Compliance and Anti-Fraud Strategy;<br>2. Proses Pengelolaan Pegawai Mandiri Inhealth; / Mandiri Inhealth Employee Management Process;<br>3. Lain-lain / Others. | 1. Fathema Djan<br>2. Fonny Yulina<br>3. Mahardi                                                                       |
| 3  | 20 Maret 2024 / March 20, 2024       | 1. Laporan Manajemen Risiko, Kepatuhan APU PPT dan Strategi Anti <i>Fraud</i> Februari 2024; / Risk Management Report, AML and CTF Compliance and Anti-Fraud Strategy as of February 2024;<br>2. Lain-lain / Others.                                                                   | 1. Fathema Djan<br>2. Fonny Yulina<br>3. Mahardi                                                                       |
| 4  | 19 April 2024 / April 19, 2024       | Review Efektivitas Project Rinjani tentang <i>Loss Ratio</i> , Digitalisasi dan Efisiensi / Review on Rinjani Project Effectiveness on Loss Ratio, Digitalization, and Efficiency                                                                                                      | 1. Fathema Djan<br>2. Fonny Yulina<br>3. Mahardi<br>4. Prastuti Soewondo<br>5. Faktasia Anita<br>6. Daniel Simanjuntak |
| 5  | 22 Mei 2024 / May 22, 2024           | 1. Laporan Manajemen Risiko, Kepatuhan APU PPT dan Strategi Anti <i>Fraud</i> April 2024; / Risk Management Report, AML and CTF Compliance and Anti-Fraud Strategy as of April 2024;<br>2. Lain-lain / Others.                                                                         | 1. Fathema Djan<br>2. Fonny Yulina<br>3. Mahardi                                                                       |
| 6  | 21 Juni 2024 / June 21, 2024         | 1. Efektivitas Pengelolaan Loss Ratio Perusahaan melalui Project Rinjani; / Effectiveness of Company Loss Ratio Management through Rinjani Project;<br>2. Laporan Manajemen Risiko bulan Mei 2024; / Risk Management Report for May 2024;<br>3. Lain-lain. / Others.                   | 1. Fathema Djan<br>2. Fonny Yulina<br>3. Mahardi                                                                       |
| 7  | 17 Juli 2024 / July 17, 2024         | 1. Laporan Manajemen Risiko bulan Juni 2024; / Risk Management Report for June 2024;<br>2. Penyampaian Hasil Tingkat Kesehatan Perusahaan; / Submission of Company Health Level Results;<br>3. Lain-lain. / Others.                                                                    | 1. Bambang Widianto<br>2. Fonny Yulina<br>3. Mahardi                                                                   |
| 8  | 22 Agustus 2024 / August 22, 2024    | 1. Laporan Manajemen Risiko, Kepatuhan APU PPT dan Strategi Anti <i>Fraud</i> Juli 2024; / Risk Management Report, AML and CTF Compliance and Anti-Fraud Strategy as of July 2024;<br>2. Lain-lain. / Others.                                                                          | 1. Bambang Widianto<br>2. Fonny Yulina<br>3. Mahardi                                                                   |
| 9  | 10 Oktober 2024 / October 10, 2024   | 1. Laporan Manajemen Risiko, Kepatuhan APU PPT dan Strategi Anti <i>Fraud</i> Agustus dan September 2024; / Risk Management Report, AML and CTF Compliance and Anti-Fraud Strategy as of August and September 2024;<br>2. Lain-lain. / Others.                                         | 1. M D Abrory Djabbar<br>2. Fonny Yulina<br>3. Mahardi                                                                 |
| 10 | 28 November 2024 / November 28, 2024 | 1. Laporan Manajemen Risiko, Kepatuhan APU PPT dan Strategi Anti <i>Fraud</i> Oktober 2024; / Risk Management Report, AML and CTF Compliance and Anti-Fraud Strategy as of October 2024;<br>2. Lain-lain. / Others.                                                                    | 1. M D Abrory Djabbar<br>2. Fonny Yulina<br>3. Mahardi                                                                 |



\*) Fathema Djan tidak menjabat sebagai Komisaris Independen berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024. / Fathema Djan did not serve as Independent Commissioner based on the Circular Resolution of the 2023 Fiscal Year GMS which was circularly held on June 24, 2024.

### Program Peningkatan Kompetensi Komite Pemantau Risiko

Program pengembangan Kompetensi yang diikuti oleh Komite Pemantau Risiko di tahun 2024 adalah sebagai berikut:

### Risk Monitoring Committee Competency Development Program

The Competency Development Program attended by the Risk Monitoring Committee in 2024 is as follows:

**Tabel Pengembangan Kompetensi Komite Pemantau Risiko tahun 2024 /  
Table of Risk Monitoring Committee Competency Development In 2024**

| No | Pelatihan / Training                                                                                                                                               | Tempat & Waktu / Place & Time                              | Penyelenggara / Organizer                                                       |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|---------------------------------------------------------------------------------|
| 1  | Webinar Strategi Pengelolaan Investasi Industri Perasuransian dan Dana Pensiun / Webinar on Investment Management Strategy for Insurance and Pension Fund Industry | Jakarta, 1 Februari 2024 / Jakarta, February 1, 2024       | OJK                                                                             |
| 2  | Webinar: How to Prevent Greenwashing in Sustainable Finance                                                                                                        | Jakarta, 16 Mei 2024 / Jakarta, May 16, 2024               | OJK                                                                             |
| 3  | Digital Transformation for Banking and Insurance                                                                                                                   | Jakarta, 22 Juni 2024 / Jakarta, June 22, 2024             | Future Finance                                                                  |
| 4  | Workshop Lean Management Nasional / National Lean Management Workshop                                                                                              | Jakarta, 6-7 September 2024 / Jakarta, September 6-7, 2024 | Rumah Sakit Jantung / Heart Hospital                                            |
| 5  | Pelatihan dan Seminar Risk Beyond 2024 / Training and Seminar on Risk Beyond 2024                                                                                  | Bali, 5-6 Desember 2024 / Bali, December 5-6, 2024         | ERMA International Conference                                                   |
| 6  | Konferensi Nasional Profesional Manajemen Risiko LSPMR ke- X / 10 <sup>th</sup> LSPMR National Risk Management Professional Conference                             | Bali, 12-13 Desember 2024 / Bali, December 12-13, 2024     | Badan Nasional Sertifikasi Profesi / National Professional Certification Agency |

### Pelaksanaan Kegiatan Komite Pemantau Risiko 2024

Di tahun 2024, Komite Pemantau Risiko telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Melakukan pengawasan terhadap manajemen risiko Perseroan.
2. Melakukan pengawasan terhadap kepatuhan Perseroan.
3. Pengawasan terhadap tata kelola perusahaan.
4. Pengawasan terhadap penetapan program APU dan PPT.
5. Pengawasan terhadap penetapan Strategi Anti *Fraud*.

### Risk Monitoring Committee Duty Implementation In 2024

In 2024, the Risk Monitoring Committee has carried out the following duties and responsibilities:

1. Supervise the Company's risk management.
2. Supervise the Company's compliance.
3. Supervise corporate governance.
4. Supervise the establishment of APU and PPT programs.
5. Supervise the establishment of Anti-Fraud Strategy.

### Komite Remunerasi dan Nominasi

Komite Nominasi dan remunerasi dibentuk untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris, khususnya terkait dengan kebijakan Nominasi dan kebijakan remunerasi.

### Remuneration and Nomination Committee

The Nomination and Remuneration Committee was established to support the effectiveness of the implementation of the duties and responsibilities of the Board of Commissioners, particularly related to the Nomination policy and remuneration policy.

## Dasar Pembentukan Komite Remunerasi dan Nominasi

Pembentukan Komite Nominasi dan Remunerasi berdasarkan ketentuan POJK No. 73/POJK.05/2017 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian serta SEOJK No. 02/Kep-DK/09.15 tanggal 18 September 2015 tentang Piagam Komite Remunerasi dan Nominasi PT Asuransi Jiwa Inhealth Indonesia.

## Kriteria Komite Remunerasi dan Nominasi

Kriteria keanggotaan Komite Nominasi dan Remunerasi adalah sebagai berikut:

1. Tidak berasal dari pejabat, mantan pejabat, pegawai, atau mantan pegawai dari Perusahaan atau perusahaan yang terafiliasi dengan Perusahaan, sebelum yang bersangkutan menjalani masa tunggu (*cooling off*) paling singkat 6 (enam) bulan;
2. Tidak berasal dari pejabat, mantan pejabat, pegawai, atau mantan pegawai dari Otoritas Jasa Keuangan, sebelum yang bersangkutan menjalani masa tunggu (*cooling off*) paling singkat 6 (enam) bulan;
3. Tidak berasal dari pihak yang memiliki hubungan dengan Perusahaan, seperti pihak yang berasal dari kantor akuntan publik, perusahaan konsultan aktuarial, konsultan hukum, atau pihak lainnya yang sedang memberikan jasa kepada Perusahaan yang bersangkutan sebelum yang bersangkutan telah melewati masa tunggu (*cooling off*) paling singkat 6 (enam) bulan dari penugasan terakhir pada Perusahaan yang bersangkutan;
4. Memiliki integritas yang baik dan pengetahuan serta pengalaman kerja yang cukup di bidang audit, keuangan, akuntansi, akuntansi Syariah, hukum, manajemen risiko, aktuarial, tata kelola perusahaan, sumber daya manusia, dan/ atau perasuransian;
5. Tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan benturan kepentingan terhadap Perusahaan;
6. Mampu berkomunikasi secara efektif;
7. Tidak memiliki kepemilikan saham terhadap Perusahaan; dan
8. Persyaratan lain yang ditetapkan dalam piagam komite, jika diperlukan.

## Masa Jabatan Komite Remunerasi dan Nominasi

Ketentuan masa jabatan Komite Nominasi dan Remunerasi

## Remuneration and Nomination Committee Basis of Establishment

The Nomination and Remuneration Committee is established based on the provisions of POJK No. 73/POJK.05/2017 on Good Corporate Governance for Insurance Companies and SEOJK No. 02/Kep-DK/09.15 dated September 18, 2015 on the Remuneration and Nomination Committee Charter of PT Asuransi Jiwa Inhealth Indonesia.

## Remuneration and Nomination Committee Criteria

The Nomination and Remuneration Committee has the following membership criteria:

1. Not from an official, former official, employee, or former employee of the Company or a company affiliated with the Company, before the concerned person undergoes a cooling off period of at least 6 (six) months;
2. Not from an official, former official, employee, or former employee of the Financial Services Authority, before the concerned person undergoes a cooling off period of at least 6 (six) months;
3. Not from a party that has relations with the Company, such as a party from a public accounting firm, actuarial consulting firm, legal consultant, or other parties that are providing services to the concerned company before the concerned person has passed the cooling off period of at least 6 (six) months from the last assignment to the concerned Company;
4. Has good integrity and sufficient knowledge and work experience in the fields of auditing, finance, accounting, sharia accounting, law, risk management, actuarial, corporate governance, human resources, and/ or insurance;
5. Has no personal interests/relations that can have a negative impact and conflict of interest on the Company;
6. Able to communicate effectively;
7. Has no share ownership in the Company; and
8. Other requirements stipulated in the committee charter, if necessary.

## Remuneration and Nomination Committee Term of Office

The terms of office of the Nomination and Remuneration





adalah sebagai berikut:

1. Masa kerja anggota Komite yang bukan merupakan anggota Dewan Komisaris Perusahaan sama dengan masa kerja anggota Dewan Komisaris yang ditetapkan dalam anggaran dasar Perusahaan, dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikannya sewaktu-waktu.
2. Anggota Komite yang merupakan anggota Dewan Komisaris, berhenti dengan sendirinya apabila masa jabatannya sebagai anggota Dewan Komisaris berakhir.

### Pedoman dan Tata Tertib Komite Remunerasi dan Nominasi

Komite Nominasi dan Remunerasi telah memiliki piagam atau pedoman kerja. Pedoman kerja digunakan sebagai acuan kerja komite dalam melaksanakan tugas dan tanggung jawab komite dan lingkup kerjanya, sehingga dapat diterima oleh semua pemangku kepentingan dan sesuai dengan peraturan perundang-undangan yang berlaku. Pedoman kerja komite telah disahkan dan ditandatangani oleh Dewan Komisaris pada 31 Agustus 2020.

Dalam pedoman kerja Komite Nominasi dan Remunerasi memuat hal-hal sebagai berikut:

1. Ruang Lingkup;
2. Susunan Keanggotaan;
3. Persyaratan Anggota Komite;
4. Pembentukan, Pengangkatan, dan Masa Tugas Anggota;
5. Tugas Komite;
6. Kode Etik Komite;
7. Pelaporan;
8. Rapat Komite;
9. Penutup.

### Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab sebagai berikut:

#### Bidang Remunerasi

1. Memastikan bahwa Perusahaan telah memiliki sistem remunerasi yang transparan dan menerapkan prinsip kehati-hatian dalam pemberian remunerasi, baik remunerasi yang bersifat tetap maupun bersifat variabel;

Committee is regulated as follows:

1. The term of office of Committee members who are not the Company's Board of Commissioners members has the same as the term of office of the Board of Commissioners member as stipulated in the Company's Articles of Association, without reducing the right of the Board of Commissioners to dismiss there at any time.
2. Committee members who are members of the Board of Commissioners are automatically dismissed when their term of office as members of the Board of Commissioners ends.

### Remuneration and Nomination Committee Charter

The Nomination and Remuneration Committee has a Charter that serves as a reference in carrying out its duties and responsibilities and scope of work, so that it can be accepted by all stakeholders in accordance with applicable laws and regulations. The Charter has been approved and signed by the Board of Commissioners on August 31, 2020.

The Nomination and Remuneration Committee Charter contains the following matters:

1. Scope;
2. Membership Composition;
3. Committee Member Requirements;
4. Formation, Appointment and Term of Service of Members;
5. Committee Duties;
6. Committee Code of Conduct;
7. Reporting;
8. Committee Meeting;
9. Closing.

### Remuneration and Nomination Committee Duties and Responsibilities

The Nomination and Remuneration Committee has the following duties and responsibilities:

#### Remuneration Scope

1. Ensure that the Company has a transparent remuneration system and implement the prudence principle in giving remuneration, both fixed and variable remuneration;

2. Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran, sasaran, dan strategi jangka panjang Perusahaan, pemenuhan cadangan sebagaimana diatur dalam ketentuan peraturan perundang-undangan dan potensi pendapatan Perusahaan di masa yang akan datang;
3. Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi;
4. Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
  - a. Struktur dan besaran remunerasi;
  - b. Kebijakan remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham; dan
  - c. Kebijakan remunerasi bagi pegawai secara keseluruhan untuk disampaikan kepada Direksi.
5. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan peraturan perundang-undangan.

#### Bidang Nominasi

1. Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur penilaian, pemilihan, dan penggantian anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif Perseroan kepada Dewan Komisaris;
2. Memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS;
3. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Audit dan anggota Komite Pemantau Risiko kepada Dewan Komisaris;
4. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris.

#### Wewenang Komite Remunerasi dan Nominasi

Komite Nominasi dan Remunerasi memiliki wewenang sebagai berikut:

1. Meminta Perseroan untuk melakukan survei sesuai kebutuhan Komite Remunerasi dan Nominasi;
2. Meminta informasi hal-hal yang diperlukan dari berbagai pihak baik intern maupun ekstern Perseroan.

2. Evaluate the remuneration policy based on the Company's performance, risk, fairness, goals, and long-term strategy, fulfillment of reserves as stipulated in the provisions of laws and regulations, and potential future income of the Company;
3. Periodically evaluate the implementation of the remuneration policy;
4. Deliver evaluation results and recommendations to the Board of Commissioners regarding:
  - a. Structure and amount of remuneration;
  - b. Remuneration policy for the Board of Directors and Board of Commissioners to be submitted to the General Meeting of Shareholders; and
  - c. The remuneration policy for employees as a whole is to be submitted to the Board of Directors.
5. Ensure that the remuneration policy complies with statutory provisions.

#### Nomination Scope

1. Prepare and provide recommendations regarding systems and procedures for evaluating, selecting, and replacing members of the Board of Directors, members of the Board of Commissioners, and Executive Officers of the Company to the Board of Commissioners;
2. Provide recommendations regarding prospective members of the Board of Directors and/or prospective members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS;
3. Provide recommendations regarding Independent Parties who will become members of the Audit Committee and members of the Risk Monitoring Committee to the Board of Commissioners;
4. Assist the Board of Commissioners in evaluating the performance of members of the Board of Directors and/or members of the Board of Commissioners.

#### Remuneration and Nomination Committee Authority

The Nomination and Remuneration Committee is authorized to:

1. Request the Company to survey according to the needs of the Nomination and Remuneration Committee;
2. Request information on matters required from various parties, both internal and external to the Company.



## Struktur Keanggotaan dan Keahlian Komite Remunerasi dan Nominasi

Hingga 31 Desember 2024, komposisi Komite Nominasi dan Remunerasi adalah sebagai berikut:

## Remuneration and Nomination Committee Membership Structure and Expertise

Until December 31, 2024, the composition of the Nomination and Remuneration Committee is as follows:

**Tabel Komposisi Komite Nominasi dan Remunerasi tahun 2024 /  
Table of Nomination and Remuneration Committee Composition in 2024**

| Nama / Name         | Jabatan / Position | Keterangan / Description                                           | Dasar Hukum Pengangkatan / Legal Basis of Appointment                                                                                                                                                                                                                                                                          | Periode / Term of Office                                                      |
|---------------------|--------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Bambang Widiyanto   | Ketua / Head       | Komisaris Independen / Independent Commissioner                    | Keputusan Dewan Komisaris Nomor: SK-05/KOM/0924 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree No: SK-05/KOM/0924 on the Composition of Membership of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia. | 22 September 2024- 21 September 2027 / September 22, 2024- September 21, 2027 |
| Andhini Ayuningtyas | Anggota / Member   | Human Capital Bank Mandiri / Human Capital of Bank Mandiri         | Keputusan Dewan Komisaris SK-02/KOM/0524 tentang Perubahan Susunan Keanggotaan Komite di bawah PT Asuransi Jiwa Inhealth Indonesia / Board of Commissioners Decree No: SK-02/KOM/0524 on Changes in the Composition of Membership of the Committee under PT Asuransi Jiwa Inhealth Indonesia                                   | 30 April 2024 – 29 April 2027 / April 30, 2024 – April 29, 2027               |
| Raden Ariyo         | Anggota / Member   | Kepala Divisi Sumber Daya Manusia / Head of Human Capital Division | Keputusan Dewan Komisaris SK-04/KOM/0724 tentang Perubahan Susunan Keanggotaan Komite di bawah PT Asuransi Jiwa Inhealth Indonesia / Board of Commissioners Decree No: SK-04/KOM/0724 on Changes in the Composition of Membership of the Committee under PT Asuransi Jiwa Inhealth Indonesia                                   | 11 Juli 2024 – 10 Juli 2027 / July 11, 2024 – July 10, 2027                   |

## Profil Komite Remunerasi dan Nominasi

## Remuneration and Nomination Committee Profile

### Bambang Widiyanto

#### Ketua Komite Nominasi dan Remunerasi

#### Head of the Nomination and Remuneration Committee

|                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                        |
|------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Periode Jabatan / Term of Office</b>                    |  22 September 2024 - 21 September 2027 / September 22, 2024 - September 21, 2027                                                                                                                                                                                                                                                    |
| <b>Dasar Hukum Penunjukan / Legal Basis of Appointment</b> |  Keputusan Dewan Komisaris Nomor: SK-05/KOM/0924 tentang Susunan Keanggotaan Komite di bawah Dewan Komisaris PT Asuransi Jiwa Inhealth Indonesia. / Board of Commissioners Decree Number: SK-05/KOM/0924 on the Composition of Membership of the Committee under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia. |

Profil Ketua Komite Remunerasi dan Nominasi Bambang Widiyanto telah diuraikan pada Bab Profil Perusahaan Subbab Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile of the Head of Remuneration and Nomination Committee, Bambang Widiyanto, has been described in the Company Profile Chapter, Sub-chapter of the Board of Commissioners Profile in this Annual Report.

## Andhini Ayuningtyas

### Anggota Komite Nominasi dan Remunerasi

#### Nomination and Remuneration Committee Member

|  Periode Jabatan /<br>Term of Office |  Usia /<br>Age |  Kewarganegaraan /<br>Citizenship                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  Domisili /<br>Domicile |
|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| 30 April 2024 - 29 April 2027 /<br>April 30, 2024 - April 29, 2027                                                    | 34 tahun /<br>34 years old                                                                      | Warga Negara Indonesia /<br>Indonesian Citizen                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | DKI Jakarta                                                                                                |
| <b>Dasar Hukum<br/>Penunjukan / Legal<br/>Basis of Appointment</b>                                                    |                | Keputusan Dewan Komisaris No. SK-02/KOM/0524 tentang Perubahan Susunan Keanggotaan Komite di bawah PT Asuransi Jiwa Inhealth Indonesia / Board of Commissioners Decree No. SK-02/KOM/0524 on Changes in the Composition of Committee Membership under the Board of Commissioners of PT Asuransi Jiwa Inhealth Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                            |
| <b>Riwayat Pendidikan<br/>/ Educational<br/>Background</b>                                                            |                | <ul style="list-style-type: none"> <li>Magister (S2) - Psikolog dari Universitas Airlangga (2017) / Master's degree in Psychology from Universitas Airlangga (2017)</li> <li>Sarjana (S1) - Psikolog dari Universitas Surabaya (2012) / Bachelor's Degree in Psychology from Universitas Surabaya (2012)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                            |
| <b>Riwayat Pekerjaan<br/>/ Professional<br/>Experience</b>                                                            |                | <ul style="list-style-type: none"> <li>Officer Compensation and Benefit 2 Reward Management Compensation and Benefit di Bank Mandiri (2020) / Officer Compensation and Benefit 2 Reward Management Compensation and Benefit at Bank Mandiri (2020)</li> <li>Officer Benefit Reward Management Compensation and Benefit di Bank Mandiri (2019) / Officer Benefit Reward Management Compensation and Benefit at Bank Mandiri (2019)</li> <li>Officer Organization Design and Review di Bank Mandiri (2016) / Officer Organization Design and Review at Bank Mandiri (2016)</li> <li>Officer Organization Design and Review di Bank Mandiri (2017) / Officer Organization Design and Review at Bank Mandiri (2017)</li> <li>Officer Development Program Nasional di Bank Mandiri (2017) / Officer Development Program Nasional at Bank Mandiri (2017)</li> </ul> |                                                                                                            |
| <b>Keahlian / Expertise</b>                                                                                           |              | Human Capital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                            |

## Raden Ariyo Putro

### Anggota Komite Nominasi dan Remunerasi

#### Nomination and Remuneration Committee Member

|  Periode Jabatan /<br>Term of Office |  Usia /<br>Age |  Kewarganegaraan /<br>Citizenship                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  Domisili /<br>Domicile |
|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| 11 Juli 2024 – 10 Juli 2027 /<br>July 11, 2024 – July 10, 2027                                                          | 49 tahun /<br>49 years old                                                                        | Warga Negara Indonesia /<br>Indonesian Citizen                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | DKI Jakarta                                                                                                  |
| <b>Dasar Hukum<br/>Penunjukan / Legal<br/>Basis of Appointment</b>                                                      |                | Keputusan Dewan Komisaris SK-04/KOM/0724 tentang Perubahan Susunan Keanggotaan Komite di bawah PT Asuransi Jiwa Inhealth Indonesia / Board of Commissioners Decree SK-04/KOM/0724 on Changes in the Composition of Membership of the Committee under PT Asuransi Jiwa Inhealth Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                              |
| <b>Riwayat Pendidikan<br/>/ Educational<br/>Background</b>                                                              |                | <ul style="list-style-type: none"> <li>Magister Manajemen, Universitas Gadjah Mada (2002) / Master of Management, Gadjah Mada University (2002)</li> <li>Sajana Arsitektur, Universitas Atma Jaya (2000) / Bachelor of Architecture, Atma Jaya University (2000)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                              |
| <b>Riwayat Pekerjaan<br/>/ Professional<br/>Experience</b>                                                              |                | <ul style="list-style-type: none"> <li>Senior Vice President (Kepala Divisi) Sumber Daya Manusia di PT Asuransi Jiwa Inhealth Indonesia (November 2021 – Februari 2025) / Senior Vice President (Head of Division) Human Resources at PT Asuransi Jiwa Inhealth Indonesia (November 2021 – February 2025)</li> <li>Human Capital Advisor (Part-Time) PT. Aviara Pariwisata Indonesia (Persero)/ Injourney (Oktober 2023 – Januari 2024)</li> <li>Chief Human Capital &amp; Transformation Officer PT. Investree Radhika Jaya (Investree) (Januari 2020 – Januari 2024)</li> <li>Senior Vice President - Head of Human Capital PT. BFI Finance Indonesia Tbk (Mei 2018 – Desember 2019)</li> <li>Vice President - Head of Human Capital PT. Visi Media Asia Tbk. (VIVA) – Holding Company for ANTV, TV One &amp; viva.co.id Portal News (Oktober 2016 – April 2018)</li> </ul> |                                                                                                              |
| <b>Keahlian / Expertise</b>                                                                                             |                | <ul style="list-style-type: none"> <li>HR Management Strategic Alignment</li> <li>HR Systems Development &amp; Deployment</li> <li>Talent Management</li> <li>Organization &amp; People Development</li> <li>Business Strategy &amp; Policy Deployment</li> <li>Balance Scorecard Implementation</li> <li>Funding &amp; Transactional Banking</li> <li>General Banking &amp; Cash Management</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                              |



### Kualifikasi Pendidikan dan Pengalaman Kerja

Ketua maupun Anggota Komite Remunerasi dan Nominasi wajib memenuhi klasifikasi sebagai berikut:

1. Mempunyai integritas, objektivitas, etika yang tinggi.
2. Mempunyai kompetensi yang tinggi dalam hal pengelolaan Sumber Daya Manusia (SDM).
3. Mempunyai pengetahuan yang memadai termasuk ketentuan dan peraturan serta perundang-undangan yang berlaku;
4. Memahami konsep manajemen sumber daya manusia secara komprehensif dan memiliki pengetahuan mengenai ketentuan sistem remunerasi dan/atau nominasi serta *succession plan* Perseroan;
5. Mampu bersikap independen yaitu mampu melaksanakan tugas secara profesional tanpa benturan kepentingan dan pengaruh/tekanan.

Kualifikasi pendidikan dan pengalaman kerja Komite Nominasi dan Remunerasi adalah sebagai berikut:

### Educational Qualifications and Professional Experience

The Head and Members of the Remuneration and Nomination Committee must:

1. Have integrity, objectivity, and high ethics;
2. Demonstrate high competence in terms of Human Resources (HR) management;
3. Possess adequate knowledge including the prevailing laws and regulations;
4. Understand the concept of human resource management comprehensively and know the provisions of the Company's remuneration system and/or nomination and succession plan;
5. Be able to act independently, namely being able to carry out duties in a professional manner without conflict of interest and influence/pressure.

The educational qualifications and professional experience of the Nomination and Remuneration Committee are as follows:

**Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Nominasi dan Remunerasi tahun 2024 /**  
**Table of Nomination and Remuneration Committee Educational Qualifications and Professional Experience in 2024**

| Nama /<br>Name      | Jabatan /<br>Position | Pendidikan / Education                                                                                                                                                                                                                                                                                    | Pengalaman Kerja / Professional<br>Experience                                                                                                          |
|---------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bambang Widianto    | Ketua /<br>Head       | Sarjana (S1) - Teknik Informatika dari Institut Teknologi Bandung (1999 – 2004) / Bachelor of Informatics from Institut Teknologi Bandung (1999 – 2004)                                                                                                                                                   | Memiliki pengalaman kerja di bidang perbankan / Has professional experience in banking                                                                 |
| Andhini Ayuningtyas | Anggota /<br>Member   | <ul style="list-style-type: none"> <li>• Magister (S2) – Psikolog dari Universitas Airlangga (2017) / Master of Psychologist from Universitas Airlangga (2017)</li> <li>• Sarjana (S1) – Psikolog dari Universitas Surabaya (2012) / Bachelor of Psychologist from Universitas Surabaya (2012)</li> </ul> | Memiliki pengalaman kerja di bidang <i>human capital</i> / Has professional experience in human capita                                                 |
| Raden Ariyo Putro   | Anggota /<br>Member   | <ul style="list-style-type: none"> <li>• Magister Manajemen, Universitas Gadjah Mada (2002) / Master of Management, Gadjah Mada University (2002)</li> <li>• Sajana Arsitektur, Univesitas Atma Jaya (2000) / Bachelor of Architecture, Atma Jaya University (2000)</li> </ul>                            | Memiliki pengalaman kerja di bidang Perbankan, Asuransi dan <i>human capital</i> / Has professional experience in Banking, Insurance and human capital |

### Independensi Komite Remunerasi dan Nominasi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Nominasi dan Remunerasi bersifat independen. Informasi independensi Komite Nominasi dan Remunerasi adalah sebagai berikut:

### Remuneration and Nomination Committee Independence

The Nomination and Remuneration Committee is independent in carrying out its duties and responsibilities. Information on the independence of the Nomination and Remuneration Committee is as follows:

**Tabel Independensi Komite Nominasi dan Remunerasi tahun 2024 /**  
**Table of Nomination and Remuneration Committee Independence In 2024**

| Aspek Independensi / Independence Aspect                                                                                                                                                                                                                                     | Bambang Widiyanto | Andhini Ayuningtyas | Raden Ariyo Putro |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---------------------|-------------------|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris, Direksi, dan Pemegang Saham / Has no financial relations with the Board of Commissioners, Board of Directors, and Shareholders                                                                                      | ✓                 | ✓                   | ✓                 |
| Tidak memiliki hubungan kepengurusan di Perseroan, anak perusahaan, maupun perusahaan afiliasi / Has no managerial relations in the Company, its subsidiaries or affiliated companies                                                                                        | ✓                 | ✓                   | ✓                 |
| Tidak memiliki hubungan kepemilikan saham di Perseroan / Has no share ownership relations in the Company                                                                                                                                                                     | ✓                 | ✓                   | ✓                 |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Remunerasi dan Nominasi / Has no familial relations with the Board of Commissioners, Board of Directors, and/or fellow members of the Nomination and Remuneration Committee | ✓                 | ✓                   | ✓                 |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah / Not serving as administrators of political parties, officials, and government                                                                                                                       | ✓                 | ✓                   | ✓                 |

#### Rapat Komite Remunerasi dan Nominasi

##### Frekuensi dan Tingkat Kehadiran Rapat Komite Nominasi dan Remunerasi

Di tahun 2024, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 1 (satu) kali rapat. Informasi frekuensi dan kehadiran rapat Komite Nominasi dan Remunerasi adalah sebagai berikut:

#### Remuneration and Nomination Committee Meeting

##### Nomination and Remuneration Committee Meeting Frequency and Attendance Rate

In 2024, the Nomination and Remuneration Committee held 1 (one) meeting with the following frequency and attendance details:

**Tabel Frekuensi dan Tingkat Kehadiran Rapat Nominasi dan Remunerasi tahun 2024 /**  
**Table of Nomination and Remuneration Meeting Frequency and Attendance Rate in 2024**

| Nama / Name              | Jabatan / Position                                     | Jumlah Rapat / Total Meetings | Kehadiran / Attendance | Persentase (%) / Percentage (%) |
|--------------------------|--------------------------------------------------------|-------------------------------|------------------------|---------------------------------|
| Mochamad Rizaldi *       | Ketua (Merangkap Anggota) / Head (Concurrently Member) | 1                             | 1                      | 100                             |
| Prastoeti Soewondo **    | Anggota / Member                                       | 1                             | 1                      | 100                             |
| Bambang Widiyanto ***    | Ketua (Merangkap Anggota) / Head (Concurrently Member) | 0                             | 0                      | 0                               |
| Andhini Ayuningtyas **** | Anggota / Member                                       | 0                             | 0                      | 0                               |
| Raden Ariyo Putro *****  | Anggota / Member                                       | 0                             | 0                      | 0                               |

- \*) Mochamad Rizaldi diberhentikan dengan hormat sebagai Komisaris Utama berdasarkan Keputusan Sirkuler RUPSLB tanggal 26 September 2024. / Mochamad Rizaldi was honorably dismissed as President Commissioner based on the Circular Resolution of the EGMS dated September 26, 2024.
- \*\*) Prastoeti Soewondo tidak menjabat sebagai Komisaris Independen berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024. / Prastoeti Soewondo did not serve as Independent Commissioner based on the Circular Resolution of the 2023 Fiscal Year AGMS held on June 24, 2024.
- \*\*\*) Bambang Widiyanto menjabat sebagai Ketua Komite Remunerasi dan Nominasi berdasarkan Keputusan Dewan Komisaris nomor: SK-05/KOM/0924 tanggal 22 September 2024. / Bambang Widiyanto served as Head of the Remuneration and Nomination Committee based on the Board of Commissioners Decree Number: SK-05/KOM/0924 dated September 22, 2024.
- \*\*\*\*) Andhini Ayuningtyas menjabat sebagai Anggota Komite Remunerasi dan Nominasi berdasarkan Keputusan Dewan Komisaris nomor: SK-02/KOM/0524 tanggal 22 Mei 2024. / Andhini Ayuningtyas served as Member of the Remuneration and Nomination Committee based on the Board of Commissioners Decree Number: SK-02/KOM/0524 dated May 22, 2024.
- \*\*\*\*\*) Raden Ariyo Putro menjabat sebagai Anggota Komite Remunerasi dan Nominasi berdasarkan Keputusan Dewan Komisaris nomor: SK-04/KOM/0724 tanggal 11 Juli 2024. / Raden Ariyo Putro served as Member of the Remuneration and Nomination Committee based on the Board of Commissioners Decree Number: SK-04/KOM/0724 dated July 11, 2024.





## Agenda Rapat Komite Nominasi dan Remunerasi

## Nomination and Remuneration Committee Meeting Agenda

**Tabel Agenda Rapat Komite Nominasi dan Remunerasi tahun 2024 /  
Table of Nomination and Remuneration Committee Meeting Agenda In 2024**

| No    | Tanggal / Date                                                                                                                                                                                                                                                                                                                                                                                                                  | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                       | Kehadiran Peserta / Participant                                                               |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| 1     | 14 Maret 2024 /<br>March 14, 2024                                                                                                                                                                                                                                                                                                                                                                                               | Pembahasan Usulan Tantiem 2023 dan Gaji/Honorarium 2024 Pengurus PT Asuransi Jiwa Inhealth Indonesia / Discussion of the 2023 Tantiem Proposal and 2024 Salary/Honorarium for the Management of PT Asuransi Jiwa Inhealth Indonesia | 1. Mochamad Rizaldi*<br>2. Prastoeti Soewondo**<br>3. Darin Suryadi***<br>4. Tommy Lianto**** |
| *)    | Mochamad Rizaldi diberhentikan dengan hormat sebagai Komisaris Utama berdasarkan Keputusan Sirkuler RUPSLB tanggal 26 September 2024. / Mochamad Rizaldi was honorably dismissed as President Commissioner based on the Circular Resolution of the EGMS dated September 26, 2024.                                                                                                                                               |                                                                                                                                                                                                                                     |                                                                                               |
| **)   | Prastoeti Soewondo tidak menjabat sebagai Komisaris Independen berdasarkan Keputusan RUPST Tahun Buku 2023 secara sirkuler diselenggarakan pada tanggal 24 Juni 2024. / Prastoeti Soewondo did not serve as Independent Commissioner based on the Circular Resolution of the 2023 Fiscal Year AGMS held on June 24, 2024.                                                                                                       |                                                                                                                                                                                                                                     |                                                                                               |
| ***)  | Darin Suryadi tidak menjabat sebagai Anggota Komite Remunerasi dan Nominasi sejak 14 Maret 2024 berdasarkan Nominasi berdasarkan Keputusan Dewan Komisaris No. SK-02/KOM/0524 tanggal 22 Mei 2024. / Darin Suryadi no longer serving as a Member of the Remuneration and Nomination Committee since March 14, 2024 based on Nomination based on the Decree of the Board of Commissioners No. SK-02/KOM/0524 dated May 22, 2024. |                                                                                                                                                                                                                                     |                                                                                               |
| ****) | Tommy Lianto tidak lagi menjabat sebagai Kepala Divisi Human Capital dan digantikan oleh Raden Ariyo Putro sejak 10 Juli 2024 / Tommy Lianto no longer serving as Head of the Human Capital Division and has been replaced by Raden Ariyo Putro since July 10, 2024                                                                                                                                                             |                                                                                                                                                                                                                                     |                                                                                               |

## Program Peningkatan Kompetensi Komite Nominasi dan Remunerasi

Program pengembangan Kompetensi yang diikuti oleh Komite Nominasi dan Remunerasi di tahun 2024 adalah sebagai berikut:

## Nomination and Remuneration Committee Competency Development Program

The Competency Development Programs attended by the Nomination and Remuneration Committee in 2024 are as follows:

**Tabel Pengembangan Kompetensi Komite Nominasi dan Remunerasi tahun 2024 /  
Table of Nomination and Remuneration Committee Competency Development In 2024**

| No | Pelatihan / Training                                                                                                                       | Tempat & Waktu / Place & Time                             | Penyelenggara / Organizer                                                          |
|----|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------------------------------|
| 1  | Pendidikan dan Pelatihan QRGP / QRGP Education and Training                                                                                | Jakarta, 6 Februari 2024 /<br>Jakarta, February 6, 2024   | LSP MKS                                                                            |
| 2  | Sertifikasi QRGP / QRPG Certification                                                                                                      | Jakarta, 16 Februari 2024 /<br>Jakarta, February 16, 2024 | Badan Nasional Sertifikasi Profesi /<br>National Professional Certification Agency |
| 3  | E-Learning Dewan Pengawas Badan Layanan Umum Angkatan 1 Tahun 2024 / E-Learning on Supervisory Board of Public Service Agency Batch 1 2024 | 13 - 28 Mei 2024 / May 13 -<br>28, 2024                   | Kementerian Keuangan Learning Center /<br>Learning Center of Ministry of Finance   |

## Pelaksanaan Kegiatan Komite Remunerasi dan Nominasi 2024

Di tahun 2024, Komite Nominasi dan Remunerasi telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Membantu Dewan Komisaris dalam melakukan pengawasan dan pemantauan pelaksanaan penerapan sistem manajemen risiko.
2. Menilai efektivitas sistem manajemen risiko tersebut, termasuk menilai toleransi risiko yang dapat diambil oleh Perseroan.
3. Melakukan pengawasan terhadap kepatuhan Perseroan.
4. Pengawasan terhadap tata kelola perusahaan.
5. Pengawasan terhadap penetapan program APU dan PPT.
6. Pengawasan terhadap penetapan Strategi Anti Fraud.

## Remuneration and Nomination Committee Duty Implementation In 2024

In 2024, the Nomination and Remuneration Committee has carried out the following duties and responsibilities:

1. Assist the Board of Commissioners in supervising and monitoring the risk management system implementation.
2. Assess the risk management system effectiveness, including assessing the risk tolerance that can be taken by the Company.
3. Supervise the Company's compliance.
4. Supervision of corporate governance.
5. Supervision of the establishment of APU and PPT programs.
6. Supervision of the establishment of Anti-Fraud Strategy.

## Organ Pendukung Direksi Board of Directors Supporting Organs

Dalam menjalankan fungsinya, Direksi membentuk organ pendukung, yakni Sekretaris Perusahaan, Divisi Audit Internal, dan Divisi Manajemen Risiko.

### Sekretaris Perusahaan

Sekretaris Perusahaan mempunyai peran untuk memfasilitasi komunikasi antara semua fungsi dan unit Perseroan serta komunikasi eksternal dengan pemangku kepentingan Perseroan termasuk dalam hal regulator keuangan, pemegang saham dan komunitas investor. Di samping itu, bersama Departemen Kepatuhan, Sekretaris Perusahaan bertugas mengelola kepatuhan Perseroan sesuai dengan peraturan perundang-undangan yang berlaku serta memberi nasihat kepada Direksi terkait masalah kepatuhan dan setiap perubahan dalam peraturan. Sekretaris Perusahaan bertanggung jawab langsung kepada Direktur Utama dalam melaksanakan tugas dan tanggung jawabnya.

Dalam implementasinya, Sekretaris Perusahaan berperan penting untuk mengelola komunikasi antara Perseroan dengan pihak internal maupun eksternal, menjalin hubungan secara berkesinambungan dan mendukung, serta menjaga citra Perseroan selalu positif.

### Dasar Pengangkatan

Dasar pengangkatan Sekretaris Perusahaan berdasarkan Keputusan Direksi No. 64.2/SDM/KEP/1021 tanggal 13 Oktober 2021.

In carrying out its functions, the Board of Directors formed supporting organs, namely the Corporate Secretary, Internal Audit Division, and Risk Management Division.

### Corporate Secretary

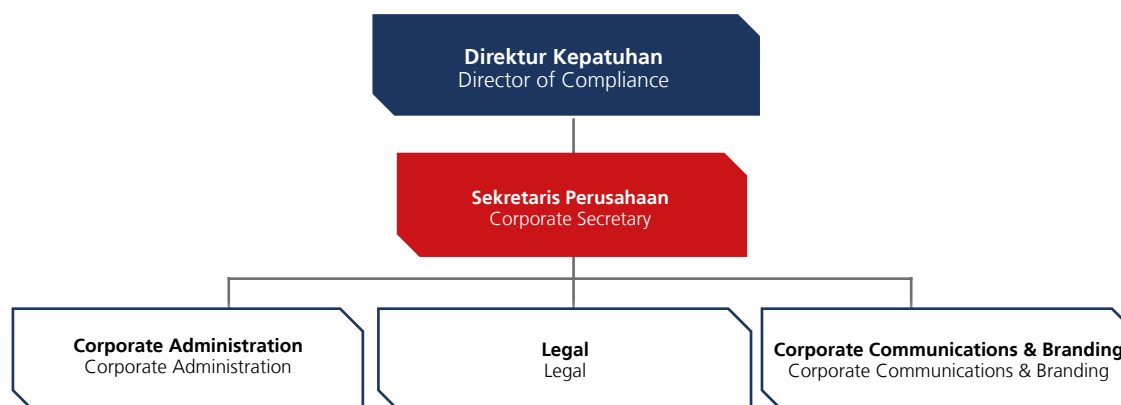
The Corporate Secretary is in charge of facilitating communication between all functions and units of the Company as well as external communication with the Company's stakeholders including in terms of financial regulators, shareholders, and the investor community. Along with the Compliance Department, the Corporate Secretary manages the Company's compliance under applicable laws and regulations and provides advice to the Board of Directors regarding compliance issues and any changes in regulations.

In its implementation, the Corporate Secretary carries a critical role in managing communication between the Company and internal and external parties, establishing ongoing and supportive relationships, and maintaining a positive image of the Company.

### Basis of Appointment

The Corporate Secretary is appointed based on the Board of Directors Decree No. 64.2/SDM/KEP/1021 dated October 13, 2021.

#### Struktur Organisasi Sekretaris Perusahaan / Corporate Secretary Organizational Structure





## Tugas dan Tanggung Jawab Sekretaris Perusahaan

Sekretaris Perusahaan memiliki tugas dan tanggung jawab sebagai berikut:

1. Merencanakan, mengarahkan dan membangun strategi, sistem, kebijakan dan prosedur terkait fungsi korespondensi perusahaan, kegiatan kesekretariatan dan protokoler, kegiatan kehumasan serta *branding* Perseroan;
2. Menyusun rencana program kerja.

## Corporate Secretary Duties and Responsibilities

The Corporate Secretary has the following duties and responsibilities:

1. Plan, direct, and develop strategies, systems, policies, and procedures related to the Company's correspondence function, secretarial and protocol activities, public relations activities, and the Company's branding;
2. Develop a work program plan.

## Profil Sekretaris Perusahaan

**Fazlia Yulinda S.H., M.H., QCRO**  
Kepala Divisi Sekretaris Perusahaan  
Head of Corporate Secretary Division

## Corporate Secretary Profile

|                                                            |                            |                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                             |  |                        |
|------------------------------------------------------------|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|--|------------------------|
|                                                            | Usia /<br>Age              |                                                                                                                                                                                                                                                                                                                                                                                                                                    | Kewarganegaraan /<br>Citizenship            |  | Domisili /<br>Domicile |
|                                                            | 39 tahun /<br>39 years old |                                                                                                                                                                                                                                                                                                                                                                                                                                    | Warga Negara Indonesia / Indonesian Citizen |  | DKI Jakarta,           |
| <b>Dasar Hukum Penunjukan / Legal Basis of Appointment</b> |                            | Surat Keputusan No. 64.2/SDM/KEP/1021 tanggal 13 Oktober 2021. / Decree No. 64.2/SDM/KEP/1021 dated October 13, 2021                                                                                                                                                                                                                                                                                                               |                                             |  |                        |
| <b>Riwayat Pendidikan / Educational Background</b>         |                            | <ul style="list-style-type: none"> <li>• Magister (S2) - Bidang Hukum Bisnis dari Universitas Indonesia (2016) / Masters in Business Law from Universitas Indonesia (2016)</li> <li>• Sarjana (S1) - Bidang Ilmu Hukum dari Universitas Katolik Parahyangan (2007) / Bachelors in Law from Universitas Katolik Parahyangan (2007)</li> </ul>                                                                                       |                                             |  |                        |
| <b>Riwayat Pekerjaan / Professional Experience</b>         |                            | <ul style="list-style-type: none"> <li>• Kepala Divisi Sekretaris Perusahaan (2022-sekarang) / Head of Corporate Secretary Division (2022-present)</li> <li>• Kepala Departemen Kepatuhan (2014-2022) / Head of Compliance Department (2014-2022)</li> <li>• Departemen Legal (2009-2014) / Legal Department (2009-2014)</li> </ul>                                                                                                |                                             |  |                        |
| <b>Sertifikasi / Certification</b>                         |                            | <ul style="list-style-type: none"> <li>• Qualified Chief Risk Officer dari LSP MKS (2023) / Qualified Chief Risk Officer from LSP MKS (2023)</li> <li>• Sertifikat Ahli Pengadaan Barang/Jasa Pemerintah dari LKPP (2017) / Government Goods/Services Procurement Expert Certificate from LKPP (2017)</li> <li>• Pendidikan Profesi Advokat (PKPA) Peradi (2011) / Advocate Professional Education (PKPA) Peradi (2011)</li> </ul> |                                             |  |                        |

## Program Peningkatan Kompetensi Sekretaris Perusahaan

Informasi program pengembangan kompetensi yang diikuti oleh Sekretaris Perusahaan di tahun 2024 telah disajikan pada Bab Tinjauan Unit Pendukung Bisnis dalam Laporan Tahunan ini.

## Corporate Secretary Competency Development Program

Information on the competency development programs attended by the Corporate Secretary in 2024 has been presented in the Business Support Unit Overview Chapter in this Annual Report.

## Pelaksanaan Kegiatan Sekretaris Perusahaan 2024

Di tahun 2024, Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawabnya sebagai berikut:

1. Mengikuti perkembangan peraturan perundang-undangan yang berlaku yang dikeluarkan oleh OJK, Bursa Efek Indonesia dan Regulator lain.
2. Membangun GCG Awareness untuk Direksi dan Dewan Komisaris Mandiri Inhealth termasuk menginformasikan

## Corporate Secretary Duty Implementation In 2024

In 2024, the Corporate Secretary has carried out the duties and responsibilities as follows:

1. Following the development of applicable laws and regulations issued by the OJK, Indonesia Stock Exchange, and other Regulators.
2. Building GCG Awareness for the Board of Directors and Board of Commissioners of Mandiri Inhealth including

adanya kebijakan baru dan isu mengenai GCG dan kebijakan lainnya sesuai dengan peraturan perundangan yang berlaku

3. Melakukan keterbukaan informasi kepada masyarakat sesuai dengan peraturan perundangan yang berlaku.
4. Menyusun Laporan Tahunan dan Laporan Keberlanjutan Tahun Buku 2023 serta menyampaikan kepada Regulator terkait.
5. Pengurusan Uji Kemampuan dan Kepatutan anggota Direksi dan anggota Dewan Komisaris baru.
6. Dokumentasi data legalitas Perseroan, antara lain Akta RUPS, Akta Perubahan Anggaran Dasar, Akta Perubahan Susunan Pengurus, dan dokumen legalitas lainnya
7. Menyusun dan menerbitkan Surat Keputusan Direksi terkait pelaksanaan kegiatan operasional Perseroan.
8. Pelaporan hasil monitoring pemberitaan media secara harian kepada anggota Direksi setiap pagi di hari kerja.
9. Mengoordinasikan penyelenggaraan acara korporasi, baik acara internal maupun eksternal, misalnya peringatan ulang tahun Perseroan secara virtual, dan acara korporasi lainnya yang dilakukan secara virtual.
10. Melakukan penyaluran program *Corporate Social Responsibility* dan *Sponsorship* serta memonitor kredibilitasnya.

## Divisi Audit Internal

Divisi Audit Internal memiliki tugas dan tanggung jawab untuk membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan menjabarkan secara operasional baik perencanaan, pelaksanaan maupun pemantauan hasil audit, membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional dan bidang lain, mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana dan memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen. Hal ini sebagaimana yang diamanahkan dalam Pasal 98 POJK No. 23 Tahun 2023.

### Piagam Audit Internal

Divisi Audit Internal telah memiliki piagam audit internal sebagai pedoman kerja. Piagam audit internal (*Internal Audit Charter*) telah ditetapkan dan disahkan oleh Direktur

informing about new policies and issues regarding GCG and other policies under applicable laws and regulations.

3. Conducting information disclosure to the public in accordance with applicable laws and regulations.
4. Compiling the Annual Report and Sustainability Report for the 2023 Fiscal Year and submitting it to the relevant Regulators.
5. Handling the Fit and Proper Test for new members of the Board of Directors and members of the Board of Commissioners.
6. Documenting the Company's legal data, including the Deed of GMS, Deed of Amendment to the Articles of Association, Deed of Amendment to the Composition of the Management, and other legal documents.
7. Compiling and issuing the Board of Directors Decree on the implementation of the Company's operational activities.
8. Reporting the results of daily media coverage monitoring to members of the Board of Directors every morning on weekdays.
9. Coordinating the implementation of both internal and external corporate events, such as the Company's virtual anniversary celebration, and other corporate events conducted virtually.
10. Distributing Corporate Social Responsibility and Sponsorship programs and monitoring their credibility.

## Internal Audit Division

The Internal Audit Division is tasked with supporting the President Director and Board of Commissioners in exercising oversight by operationally managing the entire audit process—from planning and execution to monitoring results. It conducts comprehensive analyses and evaluations across financial, accounting, operational, and other functional areas, while identifying opportunities to enhance efficiency in resource and fund utilization. Additionally, the division provides objective improvement recommendations and insights on audited activities across all management levels, in compliance with Article 98 of POJK No. 23/2023.

### Internal Audit Charter

The Internal Audit Division has work guidelines of an Internal Audit Charter ratified by the President Director and approved by the President Commissioner on January 1,



Utama dan disetujui oleh Komisaris Utama pada tanggal 01 Januari 2024, yang memuat hal-hal sebagai berikut:

1. Visi dan Misi;
2. Fungsi dan Atribut;
3. Struktur dan Kedudukan dalam Organisasi;
4. Ruang Lingkup Pekerjaan;
5. Kewenangan, Tugas, dan Tanggung Jawab;
6. Standar dan Kode Etik Profesi;
7. Jaminan Kualitas (*Quality Assurance*);
8. Persyaratan Auditor Internal;
9. Larangan Perangkapan Tugas dan Jabatan; dan
10. Hubungan Kerja.

#### **Pihak yang Mengangkat dan Memberhentikan Kepala Divisi Audit Internal**

Berdasarkan Pasal 96 POJK No. 23 Tahun 2023 tentang Perizinan Usaha dan Kelembagaan Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi dan Perusahaan Reasuransi Syariah, Auditor Internal yang memimpin satuan kerja yang menjalankan fungsi audit internal diangkat dan diberhentikan oleh Direktur Utama setelah mendapatkan persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit dan wajib dilaporkan kepada Otoritas Jasa Keuangan. Auditor Internal sebagai Pihak Utama Perseroan wajib memperoleh persetujuan dari OJK melalui penilaian kemampuan dan kepatutan sebelum menjalankan tindakan, tugas dan fungsinya sebagaimana POJK Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.

#### **Kedudukan Divisi Audit Internal dalam Struktur Organisasi**

Berdasarkan POJK Nomor 23 Tahun 2023 tentang Perizinan Usaha dan Kelembagaan Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah, satuan kerja yang menjalankan fungsi audit internal Perseroan bertanggung jawab secara langsung kepada direktur utama dengan dipimpin oleh Auditor Internal yang independen dan objektif dan satuan kerja audit internal wajib memberikan laporan kepada Direktur Utama yang disampaikan salinannya kepada Dewan Komisaris, Komite Audit, dan Direktur yang membawahkan fungsi kepatuhan.

2024 which contains the following:

1. Vision and Mission;
2. Functions and Attributes;
3. Structure and Position in the Organization;
4. Scope of Work;
5. Authorities, Duties, and Responsibilities;
6. Professional Standards and Code of Conduct;
7. Quality Assurance
8. Internal Auditor Requirements;
9. Prohibition of Concurrent Positions.
10. Work Relations.

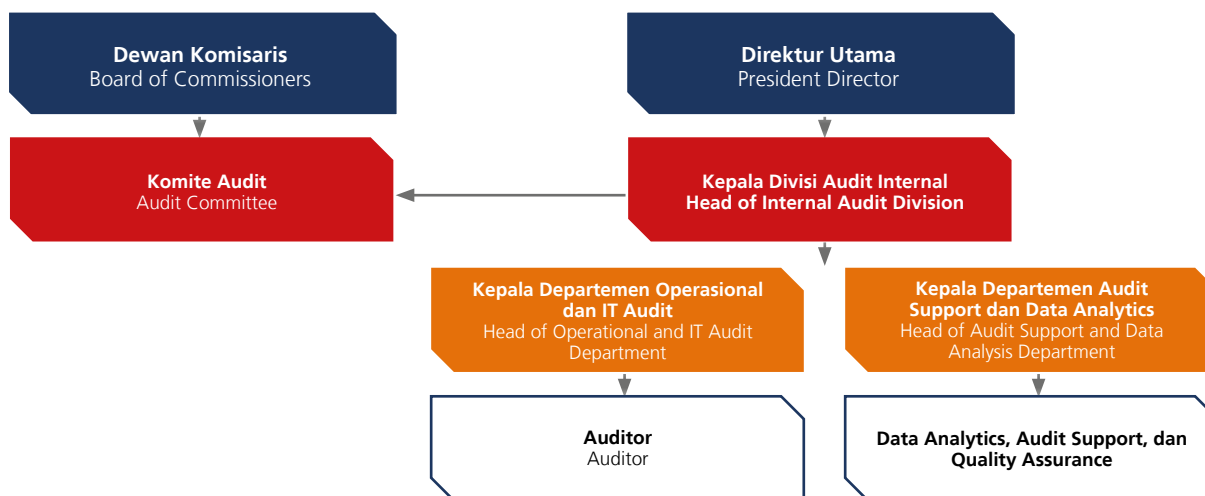
#### **Head of Internal Audit Division Appointment and Dismissal**

Based on Article 96 of POJK No. 23 of 2023 concerning Business Licensing and Institutions of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies and Sharia Reinsurance Companies, the Internal Auditor who leads the work unit that carries out the internal audit function is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners by taking into account the recommendations of the Audit Committee and must be reported to the Financial Services Authority. The Internal Auditor as the Company's Main Party is required to obtain approval from the OJK through a fit and proper assessment before carrying out his actions, duties and functions as stipulated in POJK No. 27/POJK.03/2016 on the Fit and Proper Assessment for Main Parties of Financial Services Institutions.

#### **Internal Audit Division Position in the Organizational Structure**

Based on POJK No. 23 of 2023 on Business Licensing and Institutions of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies, the work unit that carries out the Company's internal audit function is directly responsible to the President Director led by an independent and objective Internal Auditor and the internal audit work unit is required to provide a report to the President Director, a copy of which is submitted to the Board of Commissioners, the audit committee, and the Director in charge of the compliance function.

## Struktur Organisasi dan Kedudukan Divisi Audit Internal / Organizational Structure and Position of Internal Audit Division



### Tugas dan Tanggung Jawab Audit Internal

Audit Internal memiliki tanggung jawab sebagai berikut:

1. Menyusun dan melaksanakan *Internal Audit Charter*.
2. Menyusun dan melaksanakan Rencana Kerja Audit Internal (RKAT) berbasis risiko, termasuk penugasan khusus yang diminta oleh Direktur Utama dan Dewan Komisaris, serta informasi potensial *fraud* hasil kajian atas laporan *Whistleblowing System* (WBS) yang perlu ditindaklanjuti dengan proses investigasi.
3. Melakukan komunikasi dengan Direksi tentang pertimbangan risiko utama dalam rencana bisnis Perusahaan dalam rangka penyusunan RKAT.
4. Menilai kecukupan dan meningkatkan efektivitas pelaksanaan tata kelola Perusahaan, manajemen risiko, dan pengendalian, sesuai dengan kebijakan dan Peraturan Perusahaan dan/atau perundang-undangan yang berlaku.
5. Melakukan pemeriksaan dan penilaian atas efektivitas kontrol dan efisiensi di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi, proyek bersifat strategis/bernilai material dan aktivitas relevan lainnya.
6. Menilai potensi risiko yang dihadapi Perusahaan melalui konsultasi dengan Manajemen dan/atau ahli hukum apabila diperlukan, serta membatasi penyampaian laporan hasil audit sebelum menyampaikannya kepada pihak di luar Perusahaan.
7. Melaksanakan kegiatan *consulting* atas dasar permintaan Manajemen dalam rangka menambah nilai

### Internal Audit Duties and Responsibilities

The Internal Audit has the following responsibilities:

1. Prepare and implement the Internal Audit Charter.
2. Prepare and implement a risk-based Internal Audit Work Plan (RKAT), including special assignments requested by the President Director and Board of Commissioners, as well as potential fraud information resulting from the review of Whistleblowing System (WBS) reports that need to be followed up with an investigation process.
3. Communicate with the Board of Directors regarding the main risk considerations in the Company's business plan in preparing the RKAT.
4. Assess the adequacy and improve the effectiveness of the implementation of corporate governance, risk management, and control, in accordance with applicable Company policies and regulations and/or laws.
5. Conduct audits and assessments of the effectiveness of controls and efficiency in the areas of finance, accounting, operations, human resources, marketing, information technology, strategic/material projects and other relevant activities.
6. Assess potential risks faced by the Company through consultation with Management and/or legal experts if necessary, and limit the delivery of audit reports before submitting them to parties outside the Company.
7. Conduct consulting activities based on Management's request in order to add value and improve governance,





dan meningkatkan proses tata kelola, manajemen risiko, dan pengendalian, sesuai dengan kesepakatan yang dibuat dengan Klien tanpa mengambil alih tanggung jawab manajemen.

8. Memberikan rekomendasi konstruktif dan objektif tentang kegiatan yang diperiksa pada semua tingkat Manajemen.
9. Melaporkan hasil penugasan audit internal, penugasan investigasi, dan penugasan konsultasi kepada Direktur Utama yang salinannya disampaikan kepada Dewan Komisaris, Komite Audit, dan Direktur Kepatuhan serta ditembuskan kepada Direktur Bidang.
10. Menyampaikan dan mengkomunikasikan kepada Direktur Utama, Dewan Komisaris, dan Komite Audit hasil pemantauan, analisis, dan status pelaksanaan tindak lanjut perbaikan atas rekomendasi penugasan audit internal.
11. Menyampaikan dan mengkomunikasikan kepada Direktur Utama, Dewan Komisaris, dan Komite Audit adanya isu yang berpengaruh signifikan terhadap organisasi dalam penugasan konsultasi dan status hasil tindakan perbaikan yang telah dilakukan oleh Klien sesuai dengan kesepakatan penugasan konsultasi.
12. Mengoptimalkan sumber daya dan melaksanakan pengembangan kompetensi auditor internal secara berkelanjutan.
13. Mengembangkan, mengimplementasikan dan mengevaluasi program assurance dan peningkatan kualitas (*quality assurance and improvement program*) Audit Internal.
14. Koordinasi pengawasan dengan Komite Audit, auditor eksternal, dan Satuan Kerja Audit Internal (SKAI) Entitas Utama.
15. Tugas lain yang berkaitan dengan pelaksanaan fungsi audit internal.

### Kewenangan Internal Audit

Audit Internal memiliki kewenangan sebagai berikut:

1. Memiliki akses penuh, bebas, dan tidak terbatas terhadap seluruh fungsi yang mengelola data dan sistem informasi, dokumen (*hard copy* dan/atau digital), catatan (*record*) pegawai Perusahaan dan harta milik (*property physics*), informasi atas objek audit/Klien yang dianggap perlu dan relevan dengan tugas dan tanggung jawab (penugasan).

risk management and control processes, in accordance with agreements made with the Client without taking over management responsibilities.

8. Provide constructive and objective recommendations on audited activities at all levels of Management.
9. Report the results of internal audit assignments, investigation assignments, and consultancy assignments to the President Director, copies of which are submitted to the Board of Commissioners, Audit Committee, and Director of Compliance and copied to the relevant Director.
10. Convey and communicate with the President Director, Board of Commissioners, and Audit Committee the results of monitoring, analysis, and status of implementation of follow-up improvements to recommendations from internal audit assignments.
11. Convey and communicate to the President Director, Board of Commissioners, and Audit Committee any issues that have a significant impact on the organization in the consulting assignment and the status of the results of corrective actions that have been carried out by the Client in accordance with the consulting assignment agreement.
12. Optimize resources and implement sustainable development of internal auditor competencies.
13. Develop, implement, and evaluate Internal Audit quality assurance and improvement program.
14. Coordinate supervision with the Audit Committee, external auditors, and the Main Entity Internal Audit Work Unit (SKAI).
15. Other duties related to the implementation of the internal audit function.

### Internal Audit Authorities

The Internal Audit is authorized to:

1. Have full, free and unlimited access to all functions that manage data and information systems, documents (hard and/or digital copy), Company employee records and property (property physics), information on audit objects/Clients that are deemed necessary and relevant to the duties and responsibilities (assignments).

2. Mengalokasikan sumber daya audit, menyusun, mengubah jadwal audit, dan mengembangkan objek audit, rentang waktu dan ruang lingkup audit, serta menggunakan metode/teknik untuk memenuhi tujuan audit.
3. Memperoleh dukungan secukupnya dari klien yang sedang dilakukan proses audit dan Unit Kerja lainnya yang terkait.
4. Memperoleh konfirmasi, tanggapan dan laporan daftar pelaksanaan penyelesaian tindak lanjut dari Klien sesuai batas waktu yang telah disepakati.
5. Memperoleh asistensi yang diperlukan dari fungsi-fungsi Perusahaan dalam rangka pelaksanaan fungsi Audit Internal, termasuk jasa spesialis/tenaga ahli (*expert*) dari pihak eksternal.
6. Kepala audit internal harus menolak penugasan konsultasi atau memperoleh saran dan bantuan yang kompeten, jika auditor internalnya tidak memiliki pengetahuan, keterampilan, atau kompetensi untuk melaksanakan seluruh atau sebagian penugasan tersebut.
7. Memiliki akses untuk berkomunikasi secara langsung dengan Direksi, Dewan Komisaris, dan Komite Audit.
8. Mengadakan rapat secara berkala atau insidental dengan Direksi, Dewan Komisaris, dan Komite Audit.
9. Melakukan komunikasi dan koordinasi kegiatan pelaksanaan audit dengan kegiatan auditor eksternal atau regulator.
10. Melakukan aktivitas investigasi terhadap kasus/masalah pada setiap aspek dan unsur kegiatan yang terindikasi *fraud* dan pelanggaran *code of conduct*.
11. Mengikuti rapat yang bersifat strategis.
12. Kewenangan lain berkaitan dengan pelaksanaan fungsi audit internal.
2. Allocate audit resources, prepare, modify audit schedules, and develop audit objects, time spans and scopes, and use methods/techniques to meet audit objectives.
3. Obtain sufficient support from clients who are undergoing the audit process and other related Work Units.
4. Obtain confirmation, response and report on the list of follow-up completion from the Client within the set time limit.
5. Obtain the necessary assistance from the Company's functions in order to carry out the Internal Audit function, including specialist/expert services from external parties.
6. The Head of Internal Audit must decline a consulting engagement or obtain competent advice and assistance if his or her internal auditors do not have the knowledge, skills, or competence to perform all or part of the engagement.
7. Have access to communicate directly with the Board of Directors, Board of Commissioners, and Audit Committee.
8. Hold regular or incidental meetings with the Board of Directors, Board of Commissioners, and Audit Committee.
9. Conduct communication and coordination of audit implementation activities with the activities of external auditors or regulators.
10. Conduct investigative activities on cases/problems in every aspect and element of activities that indicate fraud and violations of the code of conduct.
11. Attend strategic meetings.
12. Other authorities related to the implementation of internal audit functions.

### Kode Etik Auditor

Dalam menjalankan tugas dan tanggung jawabnya, Auditor Internal wajib menerapkan dan memegang teguh kode etik standar perilaku sebagai tenaga Auditor Internal sebagai berikut:

#### 1. Integritas

Membentuk keyakinan dan oleh karenanya menjadi dasar kepercayaan terhadap pertimbangan Auditor Internal.

### Auditor Code of Conduct

In carrying out their duties and responsibilities, Internal Auditors are required to implement and adhere to the following standard code of ethics for Internal Auditors:

#### 1. Integrity

Form confidence and therefore become the basis of trust in the Internal Auditor's consideration.



- a. Melaksanakan pekerjaannya secara jujur, hati-hati dan bertanggung jawab.
- b. Mematuhi hukum dan membuat pengungkapan sebagaimana diharuskan oleh hukum atau profesi.
- c. Tidak boleh secara sadar terlibat dalam kegiatan ilegal, atau melakukan kegiatan yang dapat mendiskreditkan profesi audit internal atau organisasi.
- d. Menghormati dan mendukung tujuan organisasi yang sah dan etis.

## 2. Objektivitas

Melakukan penilaian yang seimbang atas segala hal yang relevan dan tidak terpengaruh oleh kepentingan pribadi atau pihak lain dalam memberikan pertimbangan.

- a. Tidak boleh berpartisipasi dalam kegiatan atau hubungan apapun yang dapat, atau patut diduga dapat, menghalangi penilaian auditor internal yang adil. Termasuk dalam hal ini adalah kegiatan atau hubungan apapun yang mengakibatkan timbulnya pertentangan kepentingan dengan Perusahaan.
- b. Tidak boleh menerima apapun dari pemangku kepentingan baik berupa barang, jasa, ataupun imbalan dalam bentuk apapun yang dapat, atau patut diduga dapat mengganggu pertimbangan profesionalnya.
- c. Harus mengungkapkan semua fakta material yang diketahuinya, bukti yang memadai dan pertimbangan obyektif yang relevan, yang apabila tidak diungkapkan dapat mendistorsi laporan atas kegiatan.

## 3. Kerahasiaan.

Menghormati nilai dan kepemilikan informasi yang diterimanya dan tidak mengungkap informasi tersebut tanpa kewenangan yang sah, kecuali diharuskan oleh hukum atau profesi.

- a. Berhati-hati dalam menggunakan dan menjaga informasi yang diperoleh selama melaksanakan tugasnya.
- b. Tidak boleh menggunakan informasi untuk memperoleh keuntungan pribadi, atau dalam cara apa pun, yang bertentangan dengan hukum atau merugikan tujuan Perusahaan yang sah dan etis.

## 4. Kompetensi

Menerapkan pengetahuan, kecakapan dan pengalaman yang diperlukan dalam memberikan jasa Audit Internal.

- a. Hanya terlibat dalam pemberian jasa yang memerlukan pengetahuan, kecakapan dan

- a. Perform its duties in an honest, prudent, and responsible manner.
- b. Comply with the laws and make disclosures as required by law or by the profession.
- c. Must not knowingly engage in illegal activities, or engage in activities that may discredit the internal auditing profession or the organization.
- d. Respect and support the organization's legitimate and ethical goals.

## 2. Objectivity

Make a balanced assessment of all relevant matters and are not influenced by personal interests or other parties in giving judgment.

- a. Shall not participate in any activity or relations that may, or reasonably be suspected of, hindering the internal auditor's fair judgment. This includes any activity or relations that results in a conflict of interest with the Company.
- b. Shall not accept anything that may, or may reasonably be suspected to interfere with the auditor's professional judgment.
- c. Shall disclose all material facts known to him/her, which, if not disclosed, may distort the report on the activity being reviewed.

## 3. Confidentiality

Respect the value and ownership of the received information and do not disclose this information without proper authority, unless required by law or profession.

- a. Be prudent in using and maintaining the information obtained during the performance of their duties.
- b. Do not use information for personal gain, or in any way that is against the law or detrimental to the legitimate and ethical goals of the Company.

## 4. Competence

Implement the knowledge, skills, and experience required in providing Internal Audit services.

- a. The Company is solely engaged in providing services that require its specialized knowledge, skills, and

- pengalaman yang dimilikinya.
- b. Melakukan audit sesuai Standar Internasional Praktik Profesional Audit Internal.
- c. Meningkatkan keahlian, keefektifan dan kualitas jasanya secara berkelanjutan.

- experience.
- b. Conduct audits according to the International Standards for the Professional Practice of Internal Auditing.
- c. Improve expertise, effectiveness, and quality of its services sustainably.

Setiap pelanggaran terhadap kode etik dan standar perilaku tersebut di atas dapat dikenakan sanksi sesuai dengan ketentuan Perusahaan yang berlaku.

Internal Audit members who violate the code of conduct may be subject to sanctions in accordance with applicable Company regulations.

### Komposisi Personil Audit Internal

Hingga 31 Desember 2024, komposisi Audit Internal berjumlah 11 (sebelas) orang, dengan pengalaman kerja rata-rata lebih dari 5 (lima) tahun, serta latar belakang pendidikan yang beragam seperti Akuntansi, Ilmu Komunikasi, Kesehatan/Farmasi, Manajemen Informatika, dan Teknik Industri. Komposisi Audit Internal di tahun 2024 adalah sebagai berikut:

### Internal Audit Personnel Composition

As of December 31, 2024, the Internal Audit comprised of 11 (eleven) members, with an average professional experience of more than 5 (five) years, and diverse educational backgrounds such as Accounting, Communication Science, Health/Pharmacy, Information Management, and Industrial Engineering. The composition of Internal Audit in 2024 is as follows:

**Tabel Komposisi Audit Internal tahun 2024 / Table of Internal Audit Composition in 2024**

| No | Jabatan / Position                  | Jumlah / Total     |
|----|-------------------------------------|--------------------|
| 1  | Kepala Divisi / Division Head       | 1 orang / 1 person |
| 2  | Kepala Departemen / Department Head | 2 orang / 2 people |
| 3  | Auditor                             | 5 orang / 5 people |
| 4  | Quality Assurance                   | 1 orang / 1 person |
| 5  | Audit Support Staff                 | 1 orang / 1 person |
| 6  | Data Analytics Staff                | 1 orang / 1 person |

### Profil Kepala Divisi Audit Internal

### Profile of Head of Internal Audit Division

#### Deselffina Parinduri

Kepala Divisi Audit Internal  
Head of Internal Audit Division

|                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Periode Jabatan / Term of Office</b>                    |  2023-sekarang / 2023 - present                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Dasar Hukum Penunjukan / Legal Basis of Appointment</b> |  Menjabat sebagai Kepala Divisi Audit Internal berdasarkan Surat Keputusan Direksi No. 132/II/SDM/KEP/0923 tanggal 5 September 2023. Merujuk pada POJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Deselffina Parinduri telah dinyatakan memenuhi persyaratan untuk menjadi Auditor Internal pada PT Asuransi Jiwa Inhealth Indonesia, yang dituangkan dalam Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-45/PD.02/2023 tanggal 05 September 2023 / Serves as Head of the Internal Audit Division based on the Board of Directors Decree No. 132/II/SDM/KEP/0923 dated September 5, 2023. Referring to POJK No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions, Rahma Yuni Asri has been declared to have met the requirements to become an Internal Auditor at PT Asuransi Jiwa Inhealth Indonesia, as stated in the Decree of Members of the Board of Commissioners of the Financial Services Authority No. KEP-45/PD.02/2023 dated September 5, 2023. |

Profil Kepala Audit Internal Deselffina Parinduri telah diuraikan pada Bab Profil Perusahaan Subbab Profil Pejabat Eksekutif dalam Laporan Tahunan ini

The profile of the Head of Internal Audit, Deselffina Parinduri, has been described in the Company Profile Chapter, Executive Officer Profile Sub-chapter in this Annual Report.



### Sertifikasi Profesi Personil Audit Internal

Informasi sertifikasi profesi masing-masing anggota Audit Internal adalah sebagai berikut:

### Internal Audit Personnel Professional Certification

The Internal Audit members hold the following professional certifications:

**Tabel Sertifikasi Profesi Personil Audit Internal tahun 2024 /**  
**Table of Internal Audit Personnel Professional Certification in 2024**

| No | Nama Auditor /<br>Auditor's Name                                                                                      | Nama Sertifikasi / Certification<br>Title                                                                  | Lembaga Sertifikasi / Certification<br>Institution                                                                                                                                                                    | Tahun Perolehan<br>Sertifikasi /<br>Certification Year |
|----|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
| 1  | Deselffina<br>(Kepala Divisi Audit Internal)                                                                          | Associate of The Society of Actuaries of Indonesia (ASAI)                                                  | Persatuan Aktuaris Indonesia / Indonesian Actuaries Association                                                                                                                                                       | 1999                                                   |
|    |                                                                                                                       | Ajun Ahli Asuransi Indonesia sektor Jiwa (AAAIJ) / Adjunct Life Sector Indonesian Insurance Expert (AAAIJ) | Asosiasi Ahli Manajemen Asuransi Indonesia / Association of Indonesian Insurance Management Experts                                                                                                                   | 2011                                                   |
|    |                                                                                                                       | Register Ajun Aktuaris / Register of Adjunct Actuary                                                       | Kementerian Keuangan Republik Indonesia Sekretariat Jenderal Pusat Pembinaan Profesi Keuangan / Ministry of Finance of the Republic of Indonesia Secretariat General of the Financial Professional Development Center | 2016                                                   |
|    |                                                                                                                       | Qualified Chief Risk Officer (QCRO)                                                                        | Badan Nasional Sertifikasi Profesi / National Professional Certification Agency                                                                                                                                       | 2022                                                   |
|    |                                                                                                                       | Certified Chief Internal Audit (CCIA)                                                                      | Badan Nasional Sertifikasi Profesi / National Professional Certification Agency                                                                                                                                       | 2023                                                   |
|    |                                                                                                                       | Certified Compliance Professional (CCP)                                                                    | Badan Nasional Sertifikasi Profesi / National Professional Certification Agency                                                                                                                                       | 2023                                                   |
| 2  | Mohamad Harjantho Pusponogoro (Kepala Departemen Operasional & IT Audit / Head of Operational & IT Audit Department)  | Enterprise Risk Management Certified Professional (ERMCP)                                                  | Enterprise Risk Management Academy (ERMA)                                                                                                                                                                             | 2023                                                   |
|    |                                                                                                                       | Professional Internal Auditor (PIA) / Professional Internal Auditor (PIA)                                  | Asosiasi Auditor Internal (AAI) / Association of Internal Auditor (AAI)                                                                                                                                               | 2016                                                   |
|    |                                                                                                                       | Certified Internal Audit Leader (CIAL)                                                                     | Center for Risk Management & Sustainability (CRMS)                                                                                                                                                                    | 2024                                                   |
| 3  | Yudi Suryadi (Kepala Departemen Audit Support dan Analisis Data / Head of Audit Support and Data Analysis Department) | Qualified Risk Management Professional (QRMP)                                                              | Center for Risk Management & Sustainability (CRMS)                                                                                                                                                                    | 2024                                                   |
|    |                                                                                                                       | Professional Internal Auditor (PIA) / Professional Internal Auditor (PIA)                                  | Asosiasi Auditor Internal (AAI) / Association of Internal Auditor (AAI)                                                                                                                                               | 2015                                                   |
| 4  | Sarwadi (Auditor)                                                                                                     | Certified Fraud Examiner (CFE)                                                                             | Association Of Certified Fraud Examiners (ACFE)                                                                                                                                                                       | 2019                                                   |
|    |                                                                                                                       | Professional Internal Auditor (PIA) / Professional Internal Auditor (PIA)                                  | Asosiasi Auditor Internal (AAI) / Association of Internal Auditor (AAI)                                                                                                                                               | 2015                                                   |
| 5  | Devi Astutiningrum (Auditor)                                                                                          | Certified Forensic Auditor (CfRA)                                                                          | Badan Nasional Sertifikasi Profesi / National Professional Certification Agency                                                                                                                                       | 2023                                                   |
|    |                                                                                                                       | Qualified Internal Auditor (QIA)                                                                           | Yayasan Pendidikan Internal Audit / Internal Audit Education Foundation                                                                                                                                               | 2023                                                   |
| 6  | Gilang Talenta Atmoko (Auditor)                                                                                       | Qualified Internal Auditor (QIA)                                                                           | Yayasan Pendidikan Internal Audit / Internal Audit Education Foundation                                                                                                                                               | 2023                                                   |
| 7  | Amalia Rizki Saputri (Auditor)                                                                                        | Certified Pratictioner of Internal Audit (CPIA)                                                            | Yayasan Pendidikan Internal Audit / Internal Audit Education Foundation                                                                                                                                               | 2023                                                   |
| 8  | Giovani Ekaristy (Auditor)                                                                                            | Certified Internal Audit Officer (CIAO)                                                                    | Center for Risk Management & Sustainability (CRMS)                                                                                                                                                                    | 2024                                                   |
| 9  | Rezky Prismawarni (Quality Assurance)                                                                                 | Certified Internal Audit Officer (CIAO)                                                                    | N/A                                                                                                                                                                                                                   |                                                        |
|    |                                                                                                                       | Certified Legal Auditor (CLA)                                                                              | Asosiasi Auditor Hukum Indonesia (ASAHI) / Association of Indonesian Legal Auditors (ASAHI)                                                                                                                           | 2024                                                   |

| No | Nama Auditor / Auditor's Name         | Nama Sertifikasi / Certification Title | Lembaga Sertifikasi / Certification Institution | Tahun Perolehan Sertifikasi / Certification Year |
|----|---------------------------------------|----------------------------------------|-------------------------------------------------|--------------------------------------------------|
| 10 | Ade Sulaiman (Audit Support)          |                                        | N/A                                             |                                                  |
| 11 | Hilal Arqaan Pratama (Data Analytics) |                                        | N/A                                             |                                                  |

### Program Peningkatan Kompetensi Divisi Audit Internal

Informasi program pengembangan kompetensi yang diikuti oleh Audit Internal di tahun 2024 telah disajikan pada Bab Tinjauan Unit Pendukung Bisnis dalam Laporan Tahunan ini.

### Internal Audit Division Competency Development Program

Information on competency development programs attended by Internal Audit in 2024 has been presented in the Business Support Unit Overview Chapter in this Annual Report.

### Pelaksanaan Kegiatan Divisi Audit Internal 2024

Di tahun 2024, Audit Internal telah menjalankan tugas dan tanggung jawabnya sesuai *Annual Audit Plan* (AAP) yang disetujui oleh Direktur Utama. Pelaksanaan tugas dan tanggung jawab Audit Internal di tahun 2024 adalah sebagai berikut:

### Internal Audit Division Duty Implementation in 2024

In 2024, the Internal Audit has carried out its duties and responsibilities in accordance with the Annual Audit Plan (AAP) approved by the President Director. The implementation of the duties and responsibilities of Internal Audit in 2024 are as follows:

**Tabel Pelaksanaan Kegiatan Audit Internal tahun 2024 / Table of Internal Audit Duty Implementation in 2024**

| No | Subjek Audit / Audit Subject                                                            | Objek Audit / Audit Object                          | Rationale                                                                                                                                                                                                                                                                          | Cakupan / Scope                                                                                                                                                                                                                    |
|----|-----------------------------------------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Audit Umum-Pengendalian Sumber Daya Manusia. / General Audit - Human Capital Management | Divisi Sumber Daya Manusia / Human Capital Division | 1. Review atas monitoring risk profile sampai dengan Q3 tahun 2023: Kapabilitas SDM tidak mendukung pelaksanaan inisiatif Perusahaan / Review of risk profile monitoring until Q3 2023: HR capabilities do not support the implementation of Company initiatives<br>2. BOC concern | 1. Perencanaan Kebutuhan Pegawai / Employee Needs Planning<br>2. Rekrutmen Pegawai / Employee Recruitment<br>3. Pengelolaan Pegawai / Employee Management<br>4. Peningkatan Kompetensi Pegawai. / Employee Competency Development. |





| No | Subjek Audit /<br>Audit Subject                                                                                                                                                                                                                                                | Objek Audit / Audit Object                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Rationale                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Cakupan / Scope                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2  | Audit Tematik -<br>Pengendalian <i>Loss Ratio</i> / Thematic<br>Audit-Loss Ratio<br>Control                                                                                                                                                                                    | 1. Kanal Distribusi /<br>Distribution Channels<br>2. Divisi Jaringan Distribusi<br>/ Distribution Network<br>Division<br>3. Divisi Underwriting /<br>Underwriting Division<br>4. Divisi Aktuaria / Actuarial<br>Division<br>5. Divisi Layanan Pelanggan /<br>Customer Service Division<br>6. Divisi Pelayanan<br>Kesehatan / Health<br>Services Division                                                                                                                                                                       | 1. Inisiatif strategi: Top line & cost<br>control / Strategic initiatives: Top<br>line & cost control<br>2. Review atas hasil monitoring risk<br>profile sampai dengan Q3 tahun<br>2023: / Review of risk profile<br>monitoring results up to Q3 2023:<br>a. Loss ratio mengalami<br>peningkatan di masa endemi<br>/ Loss ratio increase during<br>endemic<br>b. Peningkatan fraud eksternal &<br>internal / Increase in external &<br>internal fraud<br>3. BOD & BOC concern | Produk Managed Care & Indemnity:<br>/ Managed Care & Indemnity<br>Products:<br>1. Proses penjualan / Sales process<br>2. Proses kecukupan <i>Customer Due Diligence</i> (CDD) / Customer<br>Due Diligence (CDD) adequacy<br>process<br>3. Proses seleksi risiko dan<br>keputusan Underwriting /<br>Risk selection process and<br>underwriting decisions<br>4. Proses perhitungan premi /<br>Premium calculation process<br>5. Proses evaluasi produk / Product<br>evaluation process<br>6. Proses setting benefit / Benefit<br>setting process<br>7. Proses pengelolaan polis / Policy<br>management process<br>8. Proses pengelolaan kepesertaan<br>/ Participation management<br>process<br>9. Proses pengelolaan provider /<br>Provider management process<br>10. Proses pengelolaan klaim / Claim<br>management process<br>11. Aplikasi pendukung. /<br>Supporting applications. |
| 3  | Audit Tematik<br>- Integrasi End<br>to End Bisnis<br>Proses dan Sistem<br>Aplikasi Produk<br>Managed Care<br>& Indemnity /<br>Thematic Audit-<br>End to End<br>Integration of<br>Business Process<br>and Application<br>System of<br>Managed Care<br>and Indemnity<br>Products | 1. Divisi Jaringan Distribusi<br>/ Distribution Network<br>Division<br>2. Divisi Underwriting /<br>Underwriting Division<br>3. Divisi Aktuaria / Actuarial<br>Division<br>4. Divisi Layanan Pelanggan /<br>Customer Service Division<br>5. Divisi Pelayanan<br>Kesehatan / Health<br>Services Division<br>6. Divisi Perencanaan<br>Kinerja & Keuangan /<br>Performance Planning &<br>Finance Division<br>7. Divisi Akuntansi /<br>Accounting Division<br>8. Divisi Teknologi Informasi<br>/ Information Technology<br>Division | 1. Inisiatif strategi: Top line & cost<br>control / Strategic initiatives: Top<br>line & cost control<br>2. BOC concern                                                                                                                                                                                                                                                                                                                                                       | 1. Review implementasi integrasi<br>end to end bisnis proses produk<br>managed care & indemnity. /<br>Review of Integration of end to<br>end business process managed<br>care & indemnity products.<br>2. Review integrasi sistem aplikasi<br>pendukung end to end bisnis<br>proses produk managed care &<br>indemnity / Review of end-to-end<br>application system integration<br>supporting managed care &<br>indemnity product business<br>processes                                                                                                                                                                                                                                                                                                                                                                                                                              |

| No | Subjek Audit / Audit Subject                                                                                                                                                        | Objek Audit / Audit Object                                                                                                                                                                                                                                                                                                                                                              | Rationale                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Cakupan / Scope                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4  | Audit Umum - Penguatan Pengendalian Internal pada Kantor Operasional dan Kantor Layanan / General Audit - Strengthening Internal Control in Operational Offices and Service Offices | 1. Kantor Operasional / Operational Office<br>2. Kantor Layanan / Service Office                                                                                                                                                                                                                                                                                                        | 1. Inisiatif strategi: Cost control / Strategic initiative: Cost control<br>2. Review atas hasil monitoring risk profile sampai dengan Q3 tahun 2023: / Review of risk profile monitoring results up to Q3 2023:<br>a. Loss ratio mengalami peningkatan di masa endemi / Loss ratio increase during endemic<br>b. Peningkatan keluhan peserta & provider / Increased participant & provider complaints<br>3. Peningkatan fraud eksternal & internal / Increase in external & internal fraud | 1. Pengelolaan klaim / Claim management<br>2. Pengelolaan provider / Provider management<br>3. Pengelolaan Sumber Daya Manusia / Human Capital Management<br>4. Pengelolaan keuangan / Financial management<br>5. Pengelolaan aset tetap Perusahaan / Management of the Company's fixed assets<br>6. Pengelolaan penagihan piutang premi (*Kantor Operasional) / Premium receivables collection management (*Operational Office)<br>7. Pengelolaan keluhan Pelanggan (complaint handling) / Customer complaint handling |
| 5  | Audit Umum - Penerapan Manajemen Risiko / General Audit - Implementation of Risk Management                                                                                         | Divisi Manajemen Risiko / Risk Management Division                                                                                                                                                                                                                                                                                                                                      | 1. BOC concern<br>2. Regulasi eksternal: / External regulations:<br>a. POJK 44 / POJK.05/2020<br>3. POJK 28/POJK.05/2020                                                                                                                                                                                                                                                                                                                                                                    | 1. Review penentuan kriteria penilaian tingkat risiko / Review of risk level criteria determination<br>2. Review Kualitas Penerapan Manajemen Risiko (KPMR) / Risk Management Implementation Quality Review (KPMR)                                                                                                                                                                                                                                                                                                      |
| 6  | Audit Tematik - Optimalisasi Pengelolaan Produk MyCare Ultimate / Thematic Audit - Optimization of MyCare Ultimate Product Management                                               | 1. Divisi Pemasaran & Pengembangan Bisnis / Marketing & Business Development Division<br>2. Kanal Distribusi/FDN* / Distribution Channel/FDN*<br>3. Divisi Jaringan Distribusi / Distribution Network Division<br>4. Divisi Underwriting / Underwriting Division<br>5. Divisi Pelayanan Kesehatan / Health Services Division<br>6. Divisi Layanan Pelanggan / Customer Service Division | 1. Inisiatif strategi: Top line / Strategic initiative: Top line<br>2. BOD concern: Penetrasi pasar individu melalui produk MyCare Ultimate / BOD concern: Individual market penetration through MyCare Ultimate product                                                                                                                                                                                                                                                                    | 1. Strategi pemasaran / Marketing strategy<br>2. Proses penjualan / Sales process<br>3. Proses seleksi risiko dan keputusan Underwriting / Risk selection process and underwriting decisions<br>4. Pengelolaan klaim / Claim management<br>5. Pengelolaan keluhan pelanggan / Customer complaint management<br>6. Aplikasi pendukung / Supporting applications                                                                                                                                                          |

### Temuan dan Tindak Lanjut Hasil Audit

Hasil audit yang tercatat dalam Laporan Hasil Audit (LHA) memuat beberapa rekomendasi yang harus ditindaklanjuti oleh Unit Kerja Terkait. Sesuai Internal Audit *Charter*, Audit Internal memiliki tanggung jawab untuk memantau, menganalisa, dan melaporkan status pelaksanaan tindak lanjut audit yang disampaikan kepada Direktur Utama dengan tembusan kepada Komite Audit/Dewan Komisaris, dan secara berkala disampaikan pula kepada Satuan Kerja Audit Internal (SKAI) Entitas Utama.

### Audit Result Findings and Follow-Up

The audit results outlined in the Audit Results Report (LHA) contain several recommendations that must be followed up by the Related Work Units. In accordance with the Internal Audit Charter, Internal Audit has the responsibility to monitor, analyze, and report on the status of audit follow-up to the President Director with a copy to the Audit Committee/Board of Commissioners, and periodically submitted to the Main Entity's Internal Audit Work Unit (SKAI).



Hasil *monitoring* terhadap pelaksanaan rekomendasi tindak lanjut hasil audit disajikan dalam format Daftar *Monitoring Tindak Lanjut* (DMTL) Audit, baik untuk hasil audit internal ataupun audit eksternal. Hasil *monitoring* yang dilakukan oleh Audit Internal di sepanjang tahun 2024 adalah sebagai berikut:

Meanwhile, the results of monitoring the implementation of follow-up recommendations on audit results are presented in the Audit Follow-up Monitoring List (DMTL) format, both for the results of internal audits and external audits. The results of monitoring carried out by Internal Audit throughout 2024 are as follows:

**Tabel Hasil Temuan dan Tindak Lanjut Hasil Audit tahun 2024 / Table of Audit Findings and Follow-up in 2024**

| DMTL                                                                                                                                                                                                                               | Jumlah Temuan/<br>Pokok Bahasan<br>/ Total Findings/<br>Discussion | Jumlah Rekomendasi<br>/ Total Recommendations | Status Rekomendasi hingga 31 Desember 2024 /<br>Total Recommendations as of December 31, 2024 |                                                                    |                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------|
|                                                                                                                                                                                                                                    |                                                                    |                                               | Tuntas /<br>Completed                                                                         | Dalam Proses<br>(Belum Jatuh Tempo) / In Progress<br>(Not Due Yet) | Dalam Proses<br>(Sudah Jatuh Tempo) / In Progress<br>(Due) |
| Audit Umum - Pengelolaan Sumber Daya Manusia / General Audit - Human Capital Management                                                                                                                                            | 11                                                                 | 38                                            | 36                                                                                            | 1                                                                  | 1                                                          |
| Audit Tematik-Pengendalian Loss Ratio / Thematic Audit-Loss Ratio Control                                                                                                                                                          | 4                                                                  | 23                                            | 23                                                                                            | 0                                                                  | 0                                                          |
| Audit Umum Optimalisasi Fungsi Operasional Melalui Penguatan Pengendalian / General Audit Optimization of Operational Functions by Strengthening Control                                                                           | 18                                                                 | 40                                            | 40                                                                                            | 0                                                                  | 0                                                          |
| Audit Tematik- Integrasi End to End Bisnis Proses dan Sistem Aplikasi Produk Managed Care dan Indemnity / Thematic Audit- End to End Integration of Business Process and Application System of Managed Care and Indemnity Products | 2                                                                  | 2                                             | 2                                                                                             | 0                                                                  | 0                                                          |
| <b>Total</b>                                                                                                                                                                                                                       | <b>35</b>                                                          | <b>103</b>                                    | <b>101</b>                                                                                    | <b>1</b>                                                           | <b>1</b>                                                   |

## Divisi Manajemen Risiko

Direksi membentuk Divisi Manajemen Risiko untuk membantu Direksi dalam mengelola risiko-risiko yang dihadapi Perseroan sesuai dengan kebijakan-kebijakan dan arahan Direksi. Divisi Manajemen Risiko bertanggung jawab mengembangkan dan memantau penerapan Manajemen Risiko secara memadai dan melaporkan profil risiko kepada Direksi. Wewenang dan tanggung jawab Divisi Manajemen Risiko meliputi:

1. Bertanggung jawab untuk mengidentifikasi risiko-risiko potensial yang mungkin memengaruhi perusahaan, termasuk risiko operasional, risiko keuangan, risiko hukum, risiko reputasi, dan lain-lain;
2. Mengevaluasi tingkat risiko yang terkait dengan setiap potensi risiko yang telah diidentifikasi. Hal ini mencakup menilai kemungkinan terjadinya risiko dan dampaknya terhadap perusahaan;
3. Mengembangkan strategi pengelolaan risiko yang

## Risk Management Division

The Board of Directors has established a Risk Management Division to assist the Board of Directors in managing the risks faced by the Company in accordance with the policies and directives of the Board of Directors. The Risk Management Division is in charge of developing and monitoring the implementation of adequate Risk Management and reporting the risk profile to the Board of Directors. The authorities and responsibilities of the Risk Management Division include:

1. Responsible for identifying potential risks which may affect the Company, including operational risks, financial risks, legal risks, reputation risks, etc.;
2. Evaluate the risk level associated with any identified potential risks. This includes assessing the possibility of risk and its impact on the Company;
3. Develop an effective risk management strategy by

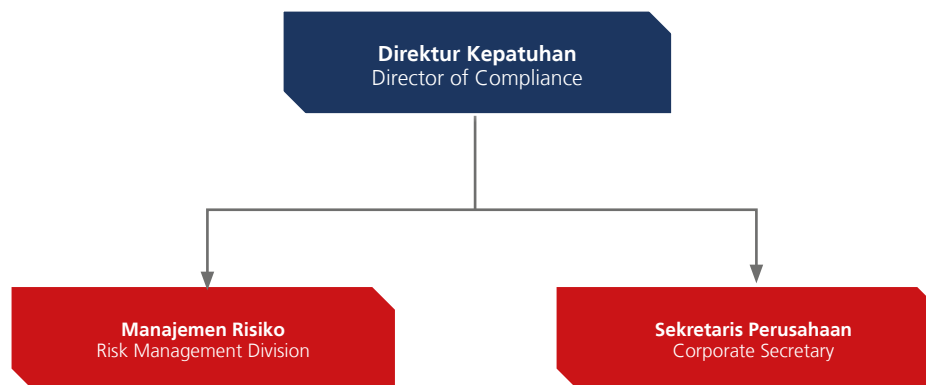
efektif dengan mengidentifikasi pilihan pengelolaan risiko seperti transfer risiko, mitigasi risiko, atau penerimaan risiko;

4. Bertanggung jawab untuk mengimplementasikan kebijakan dan prosedur yang berkaitan dengan manajemen risiko seluruh organisasi dengan melibatkan penyusunan pedoman dan prosedur untuk mengelola risiko, serta memastikan bahwa Unit Kerja mengikuti dengan konsistensi;
5. Bertanggung jawab untuk menyampaikan informasi tentang risiko kepada pemangku kepentingan internal dan eksternal, termasuk Direksi, Dewan Komisaris, dan Regulator;
6. Bertanggung jawab dalam memantau lingkungan risiko Perusahaan, termasuk memantau perubahan dalam risiko yang ada serta mengidentifikasi risiko baru yang muncul. Hal ini memungkinkan organisasi untuk mengambil tindakan yang sesuai untuk mengelola risiko dengan efektif.

identifying risk management options such as risk transfer, risk mitigation, or risk acceptance;

4. Responsible for implementing policies and procedures relating to risk management of all organizations by involving the preparation of risk management guidelines and procedures, as well as ensuring the consistent execution of the work unit;
5. Responsible for conveying information about risks to internal and external stakeholders, including the Board of Directors, Board of Commissioners, and Regulators;
6. Responsible for monitoring the Company's risk environment, including monitoring changes in existing risks and identifying newly emerging risks. This allows the organization to take appropriate action to effectively manage risks.

#### Struktur Organisasi Divisi Manajemen Risiko / Organizational Structure of the Risk Management Division





## Profil Kepala Divisi Manajemen Risiko

## Head of Risk Management Division Profile

### Rahma Yuni Asri

Kepala Divisi Manajemen Risiko  
Head of Risk Management Division

|  Periode Jabatan /<br>Term of Office |  Usia /<br>Age |  Kewarganegaraan /<br>Citizenship                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  Domisili /<br>Domicile |
|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| 2023 – sekarang /<br>2023 - present                                                                                   | 53 tahun /<br>53 years old                                                                      | Warga Negara Indonesia /<br>Indonesian Citizen                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | DKI Jakarta                                                                                                |
| <b>Dasar Hukum<br/>Penunjukan / Legal<br/>Basis of Appointment</b>                                                    |                | Surat Keputusan No.43/II/SDM/BA/0723 tanggal 14 Juli 2023 / Decree No.43/II/SDM/BA/0723 dated July 14, 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                            |
| <b>Riwayat Pendidikan<br/>/ Educational<br/>Background</b>                                                            |                | Sarjana (S1) - Fakultas Kesehatan Masyarakat Jurusan Kesehatan Lingkungan & Kesehatan Kerja, Universitas Diponegoro Semarang (1995) / Bachelors from Faculty of Public Health, Department of Environmental Health & Occupational Health, Universitas Diponegoro, Semarang (1995)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                            |
| <b>Riwayat Pekerjaan<br/>/ Professional<br/>Experience</b>                                                            |                | <ul style="list-style-type: none"> <li>Kepala Divisi Manajemen Risiko (2023 - sekarang) / Head of Risk Management Division (2023 - present)</li> <li>Kepala Divisi Audit Internal (2017-2023) / Head of Internal Audit Division (2017-2023)</li> <li>Kepala Divisi Koordinasi Operasional (2016-2017) / Head of Operational Coordination Division (2016-2017)</li> <li>Kepala Divisi Layanan Managed Care (2015) / Head of Managed Care Services Division (2015)</li> <li>Kepala Divisi Audit Internal (2014- 2015) / Head of Internal Audit Division (2014- 2015)</li> <li>Kepala Divisi Pelayanan Klaim dan Provider (2012- 2014) / Head of Claims and Provider Services Division (2012-2014)</li> <li>Kepala Divisi Audit Internal (2010-2012) / Head of Internal Audit Division (2010-2012)</li> <li>Kepala Kantor Pemasaran Jakarta II (2009-2010) / Head of Jakarta Marketing Office II (2009-2010)</li> </ul> |                                                                                                            |
| <b>Rangkap Jabatan /<br/>Concurrent Position</b>                                                                      |              | Internal Audit, Internal Control, dan Health Insurance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                            |
| <b>Sertifikasi /<br/>Certification</b>                                                                                |              | <ul style="list-style-type: none"> <li>Professional Internal Auditor (PIA)</li> <li>Ajun Ahli Asuransi Kesehatan (AAAK) / Adjunct Health Insurance Expert (AAAK)</li> <li>Qualified Chief Risk Officer (QCRO)</li> <li>Certified Data Protection Officer (CDPO)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                            |

## Tugas Dan Tanggung Jawab Kepala Divisi Manajemen Risiko

Kepala Divisi Manajemen Risiko memiliki tugas dan tanggung jawab sebagai berikut:

### Tugas Utama

1. Mengembangkan praktik *Enterprise Risk Management* Perusahaan, terutama untuk menghadapi risiko-risiko utama yang dapat mengganggu pencapaian tujuan strategis Perusahaan;
2. Melakukan pengembangan strategi dan inisiatif untuk mencegah, mendeteksi, dan menanggulangi *Fraud* yang terjadi dalam berbagai aspek operasional Perusahaan;
3. Mengawasi pengelolaan dan pengembangan fungsi kepatuhan, memastikan bahwa implementasi tata kelola pada Perusahaan telah mematuhi regulasi yang berlaku sehingga mendukung pertumbuhan Perusahaan, melindungi reputasi Perusahaan, meminimalkan risiko kepatuhan, serta memberi pengarahan, *advice* dan

## Head of Risk Management Division Duties and Responsibilities

The Head of Risk Management Division has the following duties and responsibilities:

### Main Duties

1. Develop the Company's Enterprise Risk Management practice, especially to deal with major risks that may interfere with the Company's strategic objective achievement;
2. Develop strategies and initiatives to prevent, detect, and overcome fraud occurring in various operational aspects of the Company;
3. Supervise the management and development of compliance functions, ensure that the governance implementation within the Company complies with applicable regulations to support the Company's growth, protect the Company's reputation, minimize compliance risk, and provide direction, advice, and

bimbingan dalam hal kepatuhan terhadap regulasi eksternal dan internal;

4. Mengawasi pelaksanaan pengembangan dan pengelolaan fungsi Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme (APU PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM), sehingga mendukung pertumbuhan Perusahaan, melindungi reputasi Perusahaan, serta meminimalkan risiko kepatuhan atas penerapan APU PPT, dan (PPSPM) serta memberi pengarah dan bimbingan dalam hal implementasi APU PPT dan PPSPM;
5. Mengawasi pelaksanaan dan menciptakan perlindungan konsumen yang andal serta menumbuhkan kesadaran konsumen sesuai dengan peraturan perundang-undangan yang berlaku, termasuk untuk menjaga risiko reputasi, risiko hukum dan mendukung;
6. Mengawasi pengelolaan informasi pribadi yang dikumpulkan, diproses, disimpan, dan digunakan oleh perusahaan dilindungi dengan baik sesuai dengan regulasi dan standar perlindungan data yang berlaku;
7. Mengembangkan ketentuan *Businesss Continuity Management* untuk kesiapan jika terjadi insiden yang merugikan Perusahaan;
8. Melakukan pengembangan kompetensi pegawai.

### Wewenang

1. Menetapkan prosedur manajemen risiko Perusahaan, termasuk pembuatan dan implementasi kerangka kerja manajemen risiko, identifikasi risiko, penilaian risiko, dan strategi pengelolaan risiko;
2. Mengawasi pelaksanaan kebijakan dan prosedur manajemen risiko di seluruh Perusahaan dengan memastikan bahwa proses manajemen risiko diikuti dengan konsistensi dan efektivitas di semua unit kerja;
3. Bertanggung jawab pada Perusahaan bahwa telah mematuhi peraturan, kebijakan internal, dan standar etika yang berlaku;
4. Melakukan evaluasi risiko secara menyeluruh di seluruh Perusahaan, mencakup identifikasi risiko, penilaian risiko, dan pemantauan risiko yang mungkin mempengaruhi tujuan Perusahaan;
5. Bertanggung jawab untuk menyusun laporan penerapan Manajemen Risiko untuk disampaikan kepada Direksi dan Dewan Komisaris, yang mana laporan ini memberikan informasi tentang profil risiko Perusahaan, *trend* risiko, dan strategi pengelolaan risiko;

guidance on compliance matters with external and internal regulations;

4. Supervise the implementation of the development and management of Anti-Money Laundering and Countering the Funding of Terrorism (AML CFT) and Prevention of Mass Destruction Weapons Proliferation Funding (PPSPM), which supports the Company's growth, protects the Company's reputation, and minimizes the risk of compliance with the AML CFT application, and Prevention of Mass Destruction Weapons Proliferation Funding (PPSPM) as well as giving guidance and guidance in the AML CFT and PPSPM implementation;
5. Supervise the implementation and create reliable consumer protection and foster consumer awareness following applicable laws and regulations, including maintaining the risk of reputation, legal risks, and support;
6. Supervise the management of personal information collected, processed, stored, and used by the Company that is well-protected in accordance with the applicable data protection regulations and standards;
7. Develop the Business Continuity Management provisions for readiness if a detrimental incident happens to the Company;
8. Develop employee competency.

### Authorities

1. Establish the Company's risk management procedures, including the risk management framework creation and implementation, risk identification, risk assessment, and risk management strategies;
2. Supervise the implementation of risk management policies and procedures throughout the Company by ensuring consistent and effective execution of the risk management process in all work units;
3. Responsible for compliance with regulations, internal policies and ethical standards applicable to the company;
4. Conduct a comprehensive risk evaluation throughout the Company, including risk identification, risk assessment, and risk monitoring that may affect the Company's objectives;
5. Responsible for preparing a Risk Management implementation report to be submitted to the Board of Directors and Board of Commissioners, where this report provides information about the Company's risk profile, risk trends, and risk management strategies;





- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>6. Bertanggung jawab dalam memberikan rekomendasi perbaikan untuk Direksi dan Unit Kerja lainnya dalam hal manajemen risiko dengan memberikan usulan mengenai risiko yang dihadapi Perusahaan, implikasi risiko terhadap strategi bisnis, dan alternatif pengelolaan risiko yang memungkinkan;</li> <li>7. Berperan penting dalam manajemen krisis dan kejadian risiko yang tidak terduga dan terlibat dalam perencanaan dan respons terhadap kejadian risiko yang signifikan untuk meminimalkan dampaknya terhadap Perusahaan;</li> <li>8. Berperan penting dalam mempromosikan budaya risiko yang kuat di seluruh organisasi dan membantu memastikan bahwa pemahaman tentang risiko dan pentingnya manajemen risiko terintegrasi ke dalam budaya dan nilai Perusahaan.</li> </ol> | <ol style="list-style-type: none"> <li>6. Responsible for providing recommendations to the Board of Directors and other Work Units to improve risk management, providing suggestions about the Company's risks, the risk implications for business strategy, and possible risk management alternatives;</li> <li>7. Play an important role in the crisis management and unexpected risk events and be involved in planning and responding to significant risk events to minimize their impact on the Company;</li> <li>8. Play an important role in promoting a strong risk culture across the organization and help ensure that an understanding of risk and the importance of risk management is integrated into the Company's culture and values.</li> </ol> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

#### Program Peningkatan Kompetensi Divisi Manajemen Risiko

Informasi program pengembangan kompetensi yang diikuti oleh Divisi Manajemen Risiko di tahun 2024 telah disajikan pada Bab Tinjauan Unit Pendukung Bisnis dalam Laporan Tahunan ini.

#### Risk Management Division Competency Development Program

Information on competency development programs attended by the Risk Management Division in 2024 has been presented in the Business Support Unit Review Chapter in this Annual Report.

#### Pelaksanaan Kegiatan Divisi Manajemen Risiko 2024

Di tahun 2024, Divisi Manajemen Risiko telah menjalankan tugas dan tanggung jawabnya sebagai berikut:

1. Telah dilakukan *risk assessment* dan pengukuran terhadap *Risk Appetite Statement* melalui *review* pelaksanaan *mitigation plan* dan *Key Risk Indicator* beserta *threshold*.
2. Penambahan dan *updating risk register* terhadap risiko baru yang mungkin muncul selama tahun 2024 dengan konteks serta ruang lingkup sebagai berikut:
  - a. Inisiatif dan Strategi Rencana Bisnis 2024.
  - b. *Risk Appetite Statement* 2024.
  - c. Penerapan Pelindungan Data Pribadi.
  - d. Isu yang terjadi berkaitan dengan proses bisnis.
  - e. Pelaksanaan *Control Testing*.
3. Telah dilakukan *review* metodologi profil risiko terintegrasi dengan melakukan perubahan/penyesuaian parameter dan *rule rating*.
4. Telah dilakukan dilaksanakan *Control Testing* IT Security Requirement CISO BMRI dan Kecukupan Mitigasi *Lockbit* 3.0. dan Pada Proses Pengelolaan Piutang dan Kolektibilitas Premi.

#### Risk Management Division Duty Implementation In 2024

In 2023, the Risk Management Division has carried out its duties and responsibilities as follows:

1. Risk assessment and measurement have been carried out on the Risk Appetite Statement through a review of the implementation of the mitigation plan and Key Risk Indicators along with thresholds.
2. Addition and updating of the risk register for new risks that may emerge during 2024 with the following context and scope:
  - a. Business Plan 2024 Initiatives and Strategies.
  - b. Risk Appetite Statement 2024.
  - c. Implementation of Personal Data Protection.
  - d. Issues related to business processes.
  - e. Implementation of Control Testing.
3. Review of the integrated risk profile methodology has been conducted by making changes/adjustments to parameters and rating rules.
4. IT Security Requirement CISO BMRI Control Testing and Adequacy of Lockbit 3.0 Mitigation have been carried out. and in the Process of Managing Receivables and Premium Collectability.

5. Peningkatan *risk awareness* kepada seluruh pegawai melalui *blast e-flyer* dan pelaksanaan *Risk Forum*.
  6. Pengembangan aplikasi SIMARIO (Sistem Manajemen Risiko) yang dirancang secara sistematis dalam mengidentifikasi, mengevaluasi, mengelola dan memantau risiko untuk mendukung GCG.
  7. *Monitoring* dan evaluasi penerapan manajemen risiko dilakukan setiap bulannya dan dilaporkan melalui laporan bulanan manajemen risiko kepada Direksi dan Dewan Komisaris melalui Komite Pemantau Risiko. Direksi juga melaporkan pertanggungjawaban pelaksanaan kebijakan manajemen risiko setiap semesteran berdasarkan POJK No.44/POJK.05/2021 tentang Penerapan Manajemen Risiko LKJNB.
5. Increased *risk awareness* for all employees through *e-flyer blasts* and the implementation of *Risk Forums*.
  6. Development of SIMARIO (Risk Management System) application which is systematically designed to identify, evaluate, manage and monitor risks to support GCG.
  7. Monitoring and evaluation of the implementation of risk management is carried out every month and reported through a monthly risk management report to the Board of Directors and the Board of Commissioners through the Risk Monitoring Committee. The Board of Directors also reports accountability for the implementation of risk management policies every semester based on POJK No.44/POJK.05/2021 on Implementation of LKJNB Risk Management.

## Komite di Bawah Direksi Committee Under the Board of Directors

Dalam menjalankan tugas dan tanggung jawabnya, Direksi dibantu oleh komite pendukung. Komite pendukung Direksi terdiri dari Komite Investasi, Komite Pengembangan Produk, Komite Pengarah Teknologi Informasi, Komite Kode Etik dan Komite Manajemen Risiko.

### Komite Investasi

Komite Investasi merupakan bagian dari Perusahaan yang diangkat oleh Direksi untuk membantu tugas Direksi dalam merumuskan kebijakan investasi dan mengawasi pelaksanaan kebijakan investasi yang telah ditetapkan sesuai dengan Surat Keputusan Direksi No. 1.4/I/DIREKSI/KEP/0122 tentang Komite Investasi PT Asuransi Jiwa Inhealth Indonesia.

#### Struktur dan Keanggotaan Komite Investasi

Berdasarkan Surat Keputusan Direksi No. 56/V/DIREKSI/KEP/0921, struktur Komite Investasi adalah sebagai berikut:

In carrying out its duties and responsibilities, the Board of Directors is assisted by supporting committees which consist of the Investment Committee, Product Development Committee, Information Technology Steering Committee, Code of Conduct Committee and Risk Management Committee.

### Investment Committee

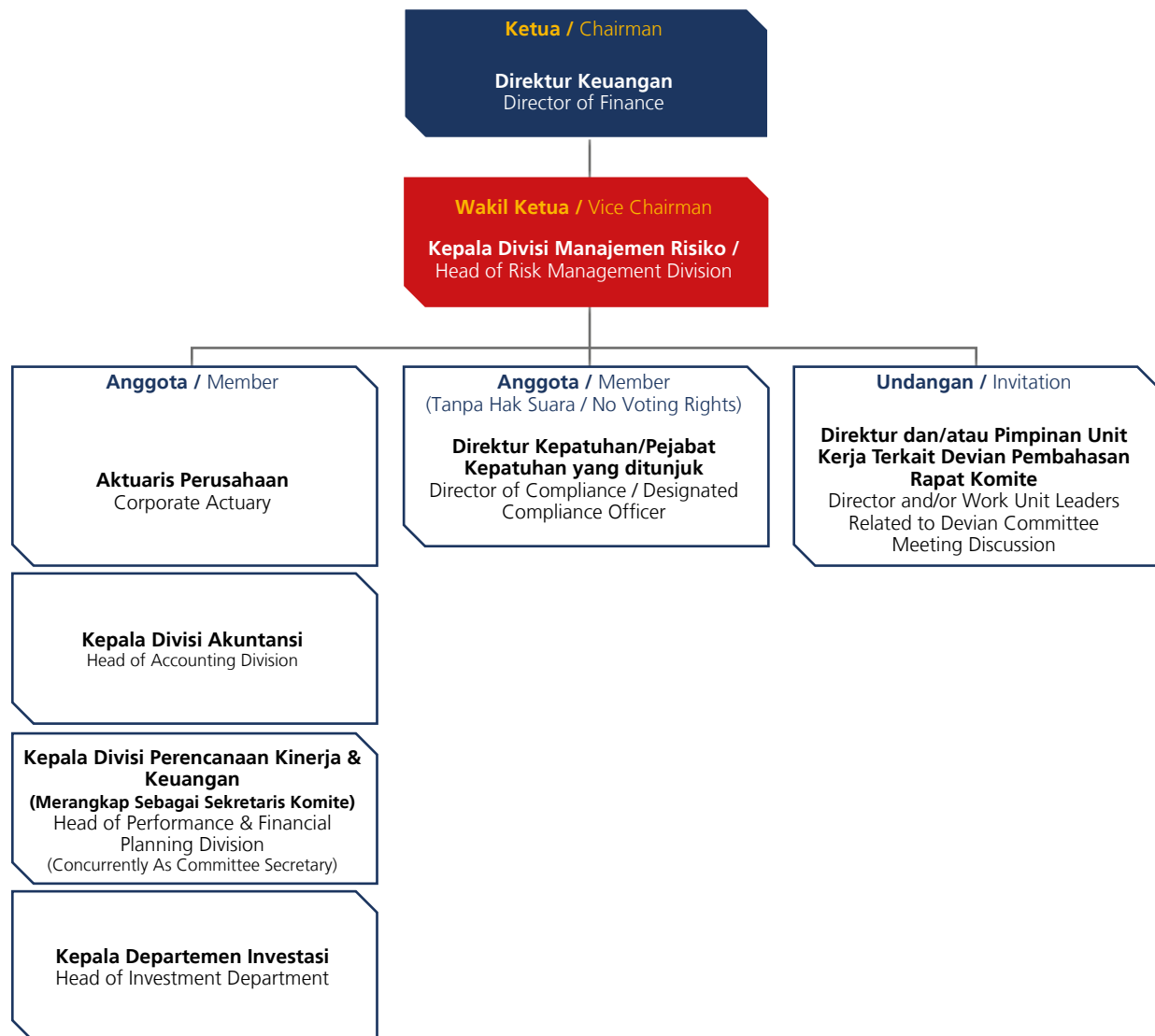
The Investment Committee is a part of the Company appointed by the Board of Directors to assist the Board of Directors in formulating investment policies and supervising the implementation of investment policies that have been determined in accordance with the Board of Directors Decree No. 1.4/I/DIREKSI/KEP/0122 on the Investment Committee of PT Asuransi Jiwa Inhealth Indonesia.

#### Investment Committee Structure and Membership

Based on the Board of Directors Decree No. 1.4/I/DIREKSI/KEP/0122, the structure of the Investment Committee is as follows:



### Struktur dan Keanggotaan Komite Investasi Investment Committee Structure and Membership



### Komposisi Komite Investasi

Komposisi Komite Investasi di tahun 2024 adalah sebagai berikut:

### Investment Committee Composition

The composition of the Investment Committee in 2024 is as follows:

| Jabatan / Position                         | Pejabat / Position Holder                                                                                                                                                                                                                                                                                                                                                     | Status Hak Suara / Voting Status       |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| Ketua Komite / Committee Head              | Direktur Yang Membawahkan Bidang Keuangan / Director in charge of finance                                                                                                                                                                                                                                                                                                     | Mempunyai hak suara / Has voting right |
| Wakil Ketua Komite / Deputy Committee Head | Kepala Divisi Manajemen Risiko / Head of Risk Management Division                                                                                                                                                                                                                                                                                                             |                                        |
| Anggota Komite / Committee Members         | 1. Aktuaris Perusahaan; / Corporate Actuary;<br>2. Kepala Divisi Akuntansi; / Head of Accounting Division;<br>3. Kepala Divisi Perencanaan Kinerja dan Keuangan (merangkap sebagai Sekretaris Komite); / Head of Performance Planning and Finance Division (concurrently serving as Committee Secretary);<br>4. Kepala Departemen Investasi. / Head of Investment Department. |                                        |

| Jabatan / Position                              | Pejabat / Position Holder                                                                                                                                   | Status Hak Suara / Voting Status                 |
|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| Anggota (tanpa hak suara) / Member (non-voting) | Direktur Kepatuhan/Pejabat Kepatuhan yang ditunjuk. / Director of Compliance / Designated Compliance Officer.                                               | Tidak mempunyai hak suara / Has no voting rights |
| Undangan / Invitee                              | Direktur dan/atau Pimpinan Unit Kerja terkait dengan pembahasan Rapat Komite. / Director and/or Head of Work Unit related to Committee Meeting discussions. |                                                  |

### Tugas dan Tanggung Jawab Komite Investasi

Komite Investasi memiliki tugas dan tanggung jawab sebagai berikut:

1. Menetapkan kebijakan dan strategi investasi secara tertulis.
2. Mengawasi pelaksanaan dan melakukan evaluasi atas kebijakan investasi yang telah ditetapkan Perseroan secara berkala setiap 1 (satu) kali dalam setahun.
3. Membuat/menyusun kajian yang memadai dan terdokumentasi dalam menempatkan, mengelola, dan melepaskan investasi.
4. Memberikan rekomendasi optimalisasi investasi, namun tetap memperhatikan kepatuhan terhadap seluruh regulasi terkait.
5. Mengadministrasikan seluruh dokumen yang terkait dan risalah rapat pada pelaksanaan rapat Komite Investasi.

### Investment Committee Duties and Responsibilities

The Investment Committee has the following duties and responsibilities:

1. Assisting the Board of Directors in formulating Establish investment policies and strategies in writing.
2. Monitor the implementation and conduct evaluations of the investment policies that have been set by the Company periodically once a year.
3. Make/compile adequate and documented studies in placing, managing and disposing of investments.
4. Provide investment optimization recommendations, while still paying attention to compliance with all related regulations.
5. Administer all related documents and meeting minutes during the implementation of Investment Committee meetings.

### Rapat Komite Investasi

Di tahun 2024, Komite Investasi telah menyelenggarakan rapat sebanyak 4 (empat) kali rapat. Informasi frekuensi dan kehadiran serta agenda rapat adalah sebagai berikut:

### Investment Committee Meeting

In 2024, the Investment Committee held a total of 4 (four) meetings. Information on the frequency and attendance as well as the meeting agenda is as follows:

**Tabel Agenda Rapat Komite Investasi tahun 2024 / Table of Investment Committee Meeting Agenda in 2024**

| No | Tanggal / Date                       | Agenda Rapat / Meeting Agenda                                                                                                                                               | Kehadiran Peserta / Meeting Participants |
|----|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| 1  | 19 Januari 2024 / January 19, 2024   | 1. Review Investasi FY2023A / FY2023A Investment Review<br>2. Arahan Investasi 2024 / Investment Guidelines 2024                                                            | 7 Peserta / 7 Participants               |
| 2  | 16 Februari 2024 / February 16, 2024 | 1. Target Investasi FY2024P / FY2024P Investment Target<br>2. Program Kerja / Work program<br>3. Proyeksi Q1 2024 / Q1 2024 Projection                                      | 7 Peserta / 7 Participants               |
| 3  | 18 April 2024 / April 18, 2024       | Review Kinerja Q1 2024 / Q1 2024 Performance Review                                                                                                                         | 6 Peserta / 6 Participants               |
| 4  | 06 Agustus 2024 / August 06, 2024    | 1. Summary Raker Bandung dengan IFG Holding / Summary of Bandung Working Meeting with IFG Holding<br>2. Investment Review<br>3. Investment Strategy<br>4. Projection FY2024 | 7 Peserta / 7 Participants               |



### Pelaksanaan Tugas dan Rapat Komite Investasi

Di tahun 2024, Komite Investasi telah melaksanakan tugas dan tanggung jawab, dengan hasil investasi sebagai berikut:

1. Portofolio investasi mencapai Rp2,8 triliun atau berada 8,3% di atas RKAP yang direncanakan, yaitu Rp2,6 triliun serta tumbuh sebesar 24,2% dari tahun sebelumnya, yaitu Rp2,3 triliun.
2. Pendapatan investasi sepanjang 2024 berada 27,5% di atas RKAP yang direncanakan yaitu Rp149,1 miliar dibandingkan periode sebelumnya, pendapatan investasi juga bertumbuh sebesar 24,3% yaitu Rp152,8 miliar.
3. *Investment Yield* Mandiri Inhealth mengalami peningkatan sebesar 3,3% dari tahun sebelumnya, yaitu mencapai 6,6% vs 6,3% di 2023, serta mencapai 17,2% di atas RKAP yang direncanakan, yaitu 5,6%.

Selain itu Komite Investasi juga sudah memastikan bahwa pengelolaan investasi sesuai dengan regulasi yang berlaku.

### Komite Pengembangan Produk

Berdasarkan Surat Keputusan Direksi No. 5.8//DIREKSI/KEP/0122 tentang Komite Pengembangan Produk PT Asuransi Jiwa Inhealth Indonesia tanggal 27 Januari 2022, Direksi membentuk Komite Pengembangan Produk. Komite Pengembangan Produk bertugas menyusun dan memberikan rekomendasi mengenai rencana strategi pengembangan dan pemasaran produk asuransi, mengevaluasi kesesuaian produk asuransi baru yang akan dipasarkan dengan rencana strategis pengembangan dan pemasaran produk asuransi, melakukan *monitoring* dan evaluasi kinerja produk asuransi dan mengusulkan perubahan atau penghentian pemasarannya, melaporkan dan mendokumentasikan kegiatan Komite Pengembangan Produk kepada Direksi.

### Struktur dan Keanggotaan Komite Pengembangan Produk

Berdasarkan Surat Keputusan Direksi No. 5.8//DIREKSI/KEP/0122, struktur Komite Pengembangan Produk adalah sebagai berikut:

### Investment Committee Duty Implementation and Meetings

In 2024, the Investment Committee has carried out duties and responsibilities with the following investment results:

1. The investment portfolio reached Rp2.8 trillion or 8.3% above the planned RKAP, which was Rp2.6 trillion and grew by 24.2% from the previous year, which was Rp2.3 trillion.
2. Investment income throughout 2024 was 27.5% above the planned RKAP, which was Rp149.1 billion compared to the previous period, investment income also grew by 24.3%, which was Rp152.8 billion.
3. Mandiri Inhealth's Investment Yield increased by 3.3% from the previous year, reaching 6.6% vs 6.3% in 2023, and reaching 17.2% above the planned RKAP, which was 5.6%.

In addition, the Investment Committee has also ensured that investment management is in accordance with applicable regulations.

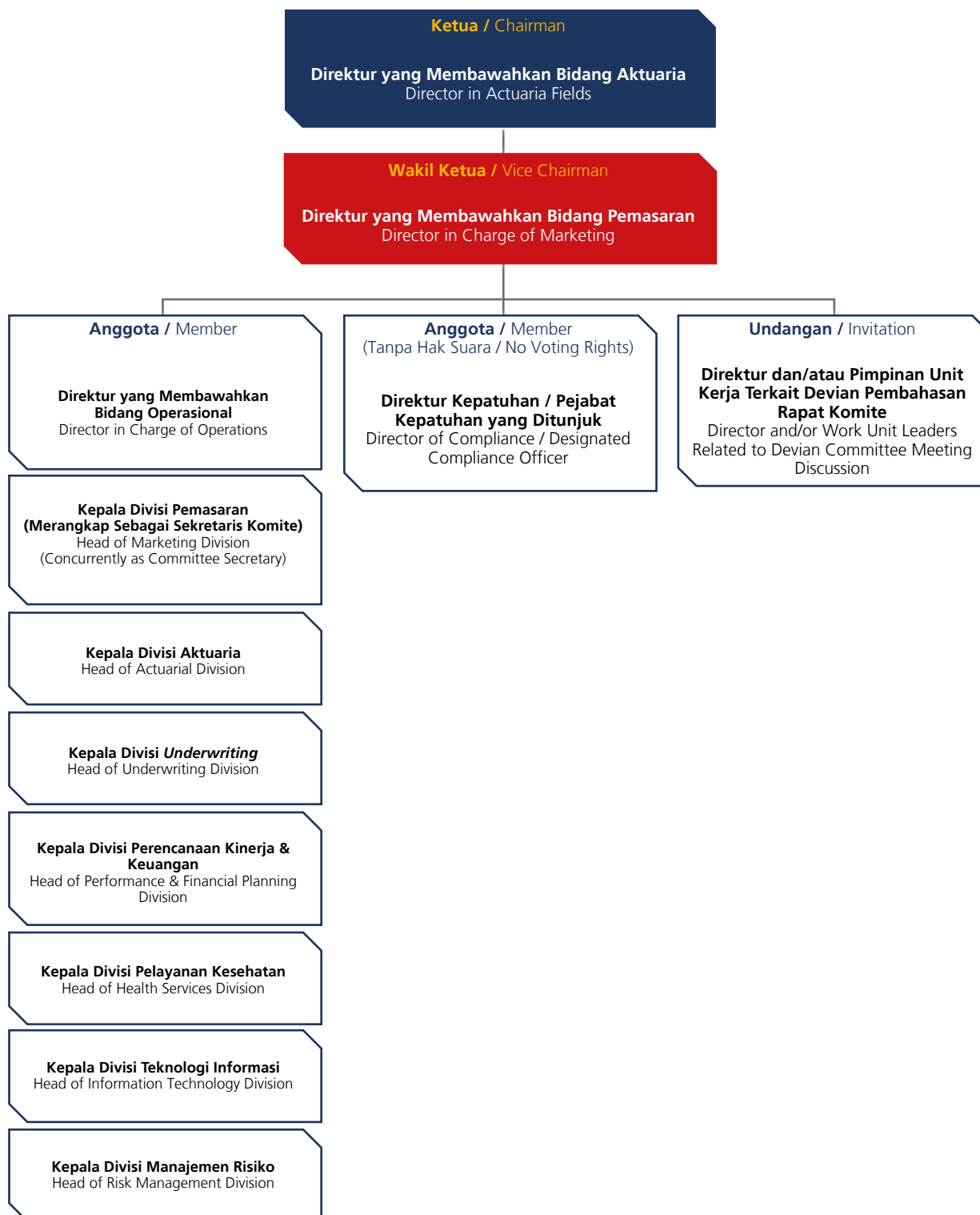
### Product Development Committee

Based on the Board of Directors Decree No. 5.8//DIREKSI/KEP/0122 on Product Development Committee of PT Asuransi Jiwa Inhealth Indonesia dated January 27, 2022, the Board of Directors established a Product Development Committee with the duties of preparing and providing recommendations regarding the strategic plan for developing and marketing insurance products, evaluating the suitability of new insurance products to be marketed with the strategic plan for developing and marketing insurance products, monitoring and evaluating the performance of insurance products and proposing changes or termination of their marketing, reporting and documenting the activities of the Product Development Committee to the Board of Directors..

### Product Development Committee Structure and Membership

Based on the Board of Directors Decree No. 5.8//DIREKSI/KEP/0122, the structure of the Product Development Committee is as follows:

**Struktur Organisasi Komite Pengembangan Produk**  
Product Development Committee Organizational Structure







### Komposisi Komite Pengembangan Produk

Komposisi Komite Pengembangan Produk di tahun 2024 adalah sebagai berikut:

### Product Development Committee Composition

The composition of the Product Development Committee in 2024 is as follows:

| Jabatan / Position        | Pejabat / Position Holder                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Status Hak Suara / Voting Status        |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| Ketua / Head              | Direktur yang membawahkan bidang Aktuaria / Director in charge of Actuary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                         |
| Wakil Ketua / Deputy Head | Direktur yang membawahkan bidang Pemasaran / Director in charge of Marketing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                         |
| Anggota / Member          | <ul style="list-style-type: none"> <li>Direktur yang membawahkan bidang Operasional / Director in charge of Operations</li> <li>Kepala Divisi Pemasaran &amp; Pengembangan Bisnis (merangkap sebagai Sekretaris Komite) / Head of Marketing &amp; Business Development Division (concurrently serving as Committee Secretary)</li> <li>Kepala Divisi Aktuaria / Head of Actuarial Division</li> <li>Kepala Divisi <i>Underwriting</i> / Head of Underwriting Division</li> <li>Kepala Divisi Perencanaan Kinerja dan Keuangan / Head of Performance Planning and Finance Division</li> <li>Kepala Divisi Pelayanan Kesehatan / Head of Health Services Division</li> <li>Kepala Divisi Teknologi Informasi / Head of Information Technology Division</li> <li>Kepala Divisi Manajemen Risiko / Head of Risk Management Division</li> </ul> | Mempunyai hak suara / Has voting rights |
| Undangan / Invitee        | Direktur dan/atau Pimpinan Unit Kerja yang terkait                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                         |
| Anggota / Member          | Direktur Kepatuhan/Pejabat Kepatuhan yang Ditunjuk / Director of Compliance / Designated Compliance Officer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Tanpa Hak Suara / Has No Voting Rights  |

### Tugas dan Tanggung Jawab Komite Pengembangan Produk

Komite Pengembangan Produk memiliki tugas dan tanggung jawab sebagai berikut:

1. Menyusun dan memberikan rekomendasi mengenai rencana strategi pengembangan dan pemasaran produk asuransi, baik yang telah dituangkan dalam Rencana Bisnis Perseroan atau sesuai kebutuhan Perseroan dengan memperhatikan kecukupan dan alokasi sumber daya yang dibutuhkan, serta memberikan rekomendasi terkait modifikasi produk asuransi dan/atau penghentian pemasaran produk asuransi (terminasi produk asuransi);
2. Melakukan evaluasi secara berkala atas kebutuhan pengembangan dan pemasaran produk asuransi;
3. Mengevaluasi kesesuaian produk asuransi baru yang akan dipasarkan dengan rencana strategis pengembangan dan pemasaran produk asuransi;
4. Melakukan *monitoring* dan evaluasi secara berkala atas kinerja produk asuransi serta memutuskan untuk melakukan perubahan atau penghentian kegiatan pemasaran serta penjualannya;
5. Mengadministrasikan seluruh dokumen yang terkait dan risalah rapat pada pelaksanaan rapat Komite Pengembangan Produk.

### Duties and Responsibilities of the Product Development Committee

The Product Development Committee has the following duties and responsibilities:

1. Prepare and provide recommendations regarding the strategic plan for developing and marketing insurance products, both those that have been outlined in the Company's Business Plan or according to the Company's needs, taking into account the adequacy and allocation of resources required, as well as providing recommendations regarding modifications to insurance products and/or termination of marketing insurance products (termination of insurance products);
2. Conduct periodic evaluations of insurance product development and marketing needs;
3. Evaluate the suitability of new insurance products to be marketed with the strategic plan for developing and marketing insurance products;
4. Conduct periodic monitoring and evaluation of insurance product performance and decide to make changes or stop marketing and sales activities;
5. Administer all related documents and meeting minutes during the Product Development Committee meetings.

### Rapat Komite Pengembangan Produk

Di tahun 2024, Komite Pengembangan Produk telah menyelenggarakan rapat sebanyak 5 (lima) kali rapat. Informasi frekuensi dan kehadiran serta agenda rapat adalah sebagai berikut:

### Product Development Committee Meeting

In 2024, the Product Development Committee has held 5 (five) meetings. Information on the meeting frequency and attendance as well as the agenda is as follows:

**Tabel Agenda Rapat Komite Pengembangan Produk tahun 2024 /  
Table of Product Development Committee Meeting Agenda in 2024**

| No | Tanggal / Date                      | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                        | Kehadiran Peserta / Meeting Participants |
|----|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| 1  | 25 Januari 2024 / January 25, 2024  | 1. Evaluasi Produk <i>MyCare Ultimate</i> / MyCare Ultimate Product Evaluation<br>2. Evaluasi Produk New I-Pro / New I-Pro Product Evaluation<br>3. <i>Update Proses Revamp Managed Care</i> / Update of Managed Care Revamp Process | Kuorum / Quorum                          |
| 2  | 06 Februari 2024 / February 6, 2024 | Evaluasi Produk New I-Pro / New I-Pro Product Evaluation                                                                                                                                                                             | Kuorum / Quorum                          |
| 3  | 24 April 2024 / April 24, 2024      | Pembahasan Isu Produk Individu MI MyCare Ultimate / Discussion of MI MyCare Ultimate Individual Product Issues                                                                                                                       | Kuorum / Quorum                          |
| 4  | 02 Agustus 2024 / August 2, 2024    | Rencana Produk terkait Program Asuransi Wisata – Konsorsium / Product Plan related to Travel Insurance Program - Consortium                                                                                                          | Kuorum / Quorum                          |
| 5  | 29 Oktober 2024 / October 29, 2024  | 1. <i>Monitoring</i> dan Evaluasi Produk Asuransi Jiwa Kredit / Monitoring and Evaluation of Credit Life Insurance Products<br>2. <i>Update Medical Care</i>                                                                         | Kuorum / Quorum                          |

### Pelaksanaan Tugas dan Rapat Komite Pengembangan Produk

Di tahun 2024, Komite Pengembangan Produk telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Melakukan *monitoring* dan evaluasi secara berkala atas kinerja produk asuransi serta memutuskan untuk melakukan perubahan atau penghentian kegiatan pemasaran serta penjualannya;
2. Menyusun dan memberikan rekomendasi mengenai rencana strategi pengembangan dan pemasaran produk asuransi;
3. Melakukan evaluasi secara berkala atas kebutuhan pengembangan dan pemasaran produk asuransi;
4. Mengadministrasikan seluruh dokumen yang terkait dan risalah rapat pada pelaksanaan rapat Komite Pengembangan Produk.

### Product Development Committee Duty Implementation and Meetings

In 2024, the Product Development Committee has carried out the following duties and responsibilities:

1. Conduct periodic monitoring and evaluation of insurance product performance and decide to make changes or stop marketing and sales activities;
2. Prepare and provide recommendations regarding strategic plans for developing and marketing insurance products;
3. Conduct periodic evaluations of insurance product development and marketing needs;
4. Administer all related documents and meeting minutes during the Product Development Committee meetings.

### Komite Pengarah Teknologi Informasi

Berdasarkan Surat Keputusan Direksi No. 270/V/DIREKSI/KEP/1121 tanggal 15 November 2021 tentang Komite Pengarah Teknologi Informasi PT Asuransi Jiwa Inhealth Indonesia, Direksi membentuk Komite Pengarah Teknologi Informasi. Komite Pengarah Teknologi Informasi bertujuan memberikan rekomendasi kepada Direksi mengenai rencana strategis Teknologi Informasi (TI) yang sesuai dengan rencana strategi bisnis Perseroan, keutamaan

### Information Technology Steering Committee

Based on the Board of Directors Decree No. 270/V/DIREKSI/KEP/1121 dated November 15, 2021 on Information Technology Steering Committee of PT Asuransi Jiwa Inhealth Indonesia, the Board of Directors has established an Information Technology Steering Committee to provide recommendations to the Board of Directors regarding the Information Technology (IT) strategic plan in accordance with the Company's business strategy plan, the priority



proyek TI kritikal, dan *monitoring* serta evaluasi terhadap proyek strategis TI.

of critical IT projects, and monitoring and evaluation of IT strategic projects.

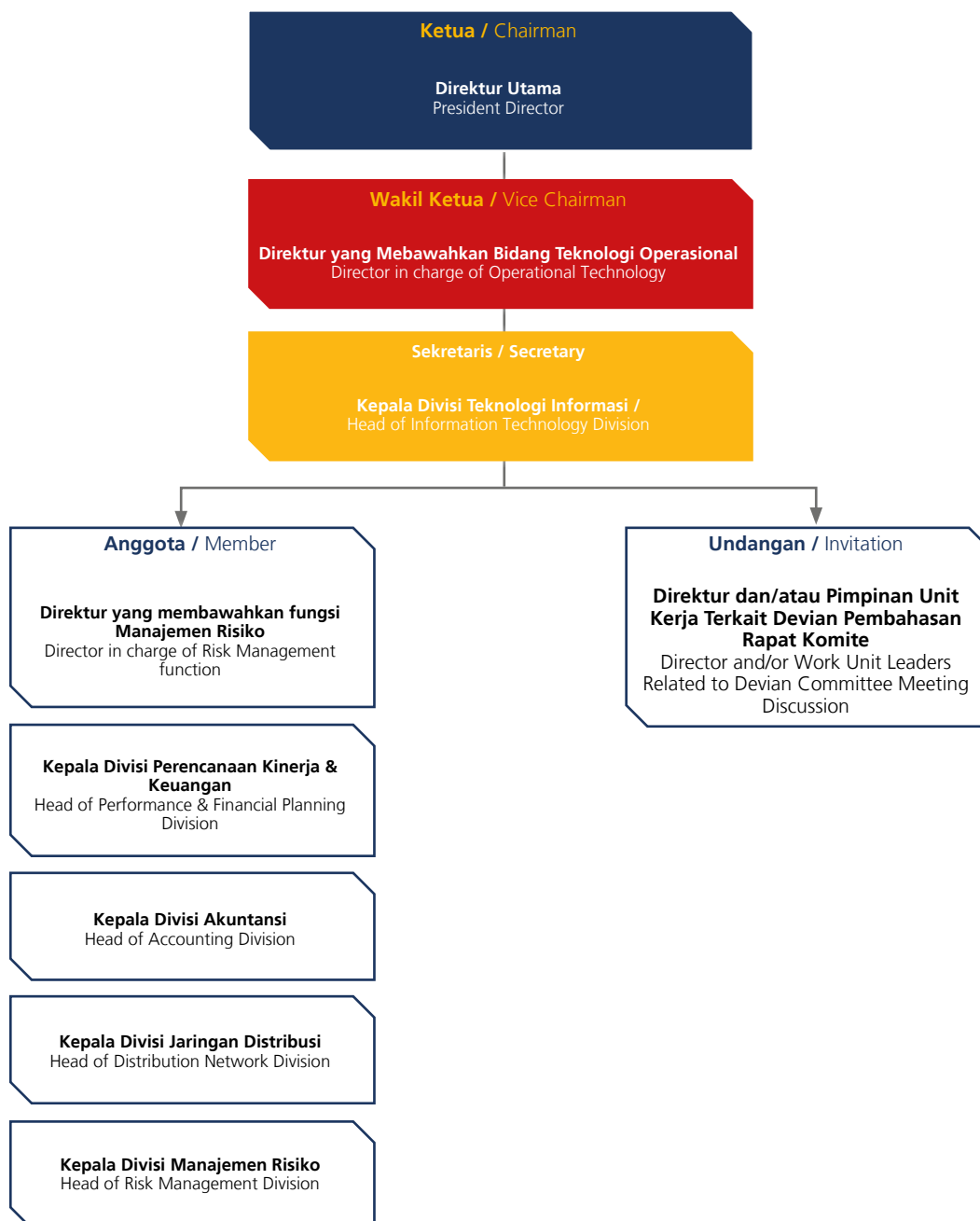
### Struktur dan Keanggotaan Komite Teknologi Informasi

### Information Technology Committee Structure and Membership

Berdasarkan Surat Keputusan Direksi No. 70/V/DIREKSI/KEP/1121 tanggal 15 November 2021, struktur Komite Pengarah Teknologi Informasi adalah sebagai berikut:

Based on the Board of Directors Decree No. 270/V/DIREKSI/KEP/1121 dated November 15, 2021, the structure of the Information Technology Steering Committee is as follows:

#### Struktur Organisasi Komite Pengarah Teknologi Informasi Organization Structure of the Information Technology Steering Committee



### Komposisi Komite Teknologi Informasi

Komposisi Komite Teknologi Informasi di tahun 2024 adalah sebagai berikut:

| Jabatan / Position        | Pejabat / Position Holder                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ketua / Head              | Direktur Utama / President Director                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Wakil Ketua / Deputy Head | Direktur yang membawahkan Bidang Teknologi Informasi / Director in charge of Information Technology                                                                                                                                                                                                                                                                                                                                                                                               |
| Sekretaris / Secretary    | Kepala Divisi Teknologi Informasi / Head of Information Technology Division                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Anggota / Member          | <ul style="list-style-type: none"> <li>Direktur yang membawahkan fungsi Manajemen Risiko / Director in charge of Risk Management function</li> <li>Kepala Divisi Perencanaan Kinerja &amp; Keuangan / Head of Performance Planning &amp; Finance Division</li> <li>Kepala Divisi Akuntansi / Head of Accounting Division</li> <li>Kepala Divisi Jaringan Distribusi / Head of Distribution Network Division</li> <li>Kepala Divisi Manajemen Risiko / Head of Risk Management Division</li> </ul> |
| Undangan / Invitee        | Direktur dan/atau Kepala Divisi Terkait dengan Pembahasan Rapat Komite / Director and/or Head of Division Related to Committee Meeting Discussion                                                                                                                                                                                                                                                                                                                                                 |

### Information Technology Committee Composition

The composition of the Information Technology Committee in 2024 is as follows:

### Tugas dan Tanggung Jawab Komite Teknologi Informasi

Komite Teknologi Informasi memiliki tugas dan tanggung jawab sebagai berikut:

1. Rencana pengembangan Teknologi Informasi yang sejalan dalam kegiatan usaha Perseroan saat ini maupun rencana perubahan atau pengembangan kegiatan usaha;
2. Perumusan kebijakan dan prosedur Teknologi Informasi;
3. Pemantauan atas kesesuaian pelaksanaan proyek Teknologi Informasi dengan proyek Teknologi Informasi yang disetujui;
4. Kesesuaian Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Perseroan;
5. Efektivitas mitigasi risiko atas investasi Perseroan pada sektor Teknologi Informasi agar investasi Perseroan pada sektor Teknologi Informasi memberikan kontribusi terhadap pencapaian tujuan bisnis Perseroan;
6. Pemantauan atas kinerja Teknologi Informasi dan upaya peningkatan kinerja Teknologi Informasi;
7. Upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan secara efektif, efisien dan tepat waktu;
8. Kecukupan dan alokasi sumber daya Teknologi Informasi yang dimiliki Perseroan.

### Information Technology Committee Duties and Responsibilities

The Information Technology Committee has the following duties and responsibilities:

1. Information Technology development plans that are in line with the Company's current business activities and plans for changes or development of business activities;
2. Formulation of Information Technology policies and procedures;
3. Monitoring of the conformity of the implementation of Information Technology projects with approved Information Technology projects;
4. Suitability of Information Technology with the needs of the management information system and the needs of the Company's business activities;
5. Effectiveness of risk mitigation of the Company's investments in the Information Technology sector so that the Company's investments in the Information Technology sector contribute to achieving the Company's business objectives;
6. Monitoring of Information Technology performance and efforts to improve Information Technology performance;
7. Efforts to resolve various problems related to Information Technology that cannot be resolved effectively, efficiently and on time;
8. Adequacy and allocation of Information Technology resources owned by the Company.



### Rapat Komite Teknologi Informasi

Di tahun 2024, Komite Teknologi Informasi telah menyelenggarakan rapat sebanyak 4 (empat) kali rapat. Informasi frekuensi dan kehadiran serta agenda rapat adalah sebagai berikut:

### Information Technology Committee Meeting

In 2024, the Information Technology Committee has held 4 (four) meetings. Information on the frequency and attendance as well as the meeting agenda is as follows:

**Tabel Agenda Rapat Komite Teknologi Informasi tahun 2024 /  
Table of Information Technology Committee Meeting Agenda in 2024**

| No | Tanggal / Date                         | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                              | Kehadiran Peserta / Meeting Participants |
|----|----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| 1  | 20 Februari 2024 / February 20, 2024   | 1. Pembukaan oleh Ketua ITSC / Opening by ITSC Head<br>2. Summary Pengajuan Project ITSC 2024 / Summary of 2024 IT Project Submissions<br>3. Project 2024<br>4. Pertimbangan & Keputusan ITSC / ITSC Considerations & Decisions            | 8 Peserta Kehadiran / 8 Participants     |
| 2  | 25 Juni 2024 / June 25, 2024           | 1. Pembukaan oleh Ketua ITSC / Opening by ITSC Head<br>2. Summary Pengajuan IT Project Q2 2024 / Summary of Q2 2024 IT Project Submissions<br>3. Project 2024 update<br>4. Pertimbangan & Keputusan ITSC / ITSC Considerations & Decisions | 8 Peserta Kehadiran / 8 Participants     |
| 3  | 10 September 2024 / September 10, 2024 | 1. Pembukaan oleh Ketua ITSC / Opening by ITSC Head<br>2. Summary Pengajuan IT Project Q3 2024 / Summary of Q3 2024 IT Project Submissions<br>3. Project 2024 update<br>4. Pertimbangan & Keputusan ITSC / ITSC Considerations & Decisions | 8 Peserta Kehadiran / 8 Participants     |
| 4  | 10 Desember 2024 / December 10, 2024   | 1. Pembukaan ITSC / ITSC Opening<br>2. Project 2024 update<br>3. Pertimbangan & Keputusan ITSC / ITSC Considerations & Decisions                                                                                                           | 8 Peserta Kehadiran / 8 Participants     |

### Pelaksanaan Tugas dan Rapat Komite Teknologi Informasi

Di tahun 2024, Komite Teknologi Informasi telah melaksanakan tugas dan tanggung jawab dengan baik.

### Information Technology Committee Duty Implementation and Meetings

In 2024, the Information Technology Committee has carried out its duties and responsibilities well.

### Komite Kode Etik

Komite Kode Etik adalah organ pendukung yang bertugas untuk membantu Direksi dalam menjaga agar operasional dijalankan berdasarkan standar etika dan ketentuan yang telah ditetapkan oleh Perseroan.

### Code of Conduct Committee

The Code of Conduct Committee is a supporting body tasked with assisting the Board of Directors in ensuring that operations are carried out based on ethical standards and provisions set by the Company.

### Struktur Dan Keanggotaan Komite Kode Etik

Berdasarkan Surat Keputusan Direksi No. 87.5/V/DIREKSI. KEP/1220, struktur Komite Kode Etik adalah sebagai berikut:

### Structure and Membership of the Code of Conduct Committee

Based on the Board of Directors Decree No. 87.5/V/DIREKSI. KEP/1220, the structure of the Code of Conduct Committee is as follows:

### Struktur dan Keanggotaan Komite Kode Etik Organization Structure of the Code of Ethics Committee



### Komposisi Komite Kode Etik

Komposisi Komite Kode Etik di tahun 2024 adalah sebagai berikut:

### Code of Conduct Committee Composition

The composition of the Code of Conduct Committee in 2024 is as follows:

| Jabatan / Position    | Pejabat / Position Holder                                                                                                                                                                               | Status Hak Suara / Voting Rights Status  |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| Ketua / Head          | Direktur yang membawahi bidang Sumber Daya Manusia / Director in charge of Human Capital                                                                                                                | Mempunyai hak suara / Have voting rights |
| Sekretaris/ Secretary | Kepala Divisi Sumber Daya Manusia (Sekretaris merangkap Anggota) / Head of Human Capital Division (Secretary and Member)                                                                                |                                          |
| Anggota / Member      | <ul style="list-style-type: none"> <li>Kepada Divisi Manajemen Risiko / Head of Risk Management Division</li> <li>Kepala Divisi Sekretaris Perusahaan / Head of Corporate Secretary Division</li> </ul> |                                          |

### Tugas dan Tanggung Jawab Komite Kode Etik

Komite Kode Etik memiliki tugas dan tanggung jawab sebagai berikut:

1. Menerima, membahas dan menganalisa laporan yang diterima dari unit kerja yang bertanggung jawab atas Strategi Anti *Fraud* dan/atau unit kerja lain terhadap pelanggaran yang dilakukan oleh pegawai (Laporan);
2. Melakukan koordinasi dengan Divisi Audit Internal dan/atau unit kerja terkait lainnya dalam hal diperlukan pegawai (Laporan Lanjutan);
3. Merekomendasikan kepada Direksi tentang bentuk sanksi yang akan diberikan kepada pegawai yang berdasarkan Laporan dan dan/atau Laporan Lanjutan

### Duties and Responsibilities of the Code of Conduct Committee

The Code of Conduct Committee has the following duties and responsibilities:

1. Receive, discuss, and analyze reports received from the work unit responsible for the Anti-Fraud Strategy and/ or other work units regarding violations committed by employees (Reports);
2. Coordinate with the Internal Audit Division and/or other related work units in the event that employees are needed (Follow-up Report);
3. Make recommendations to the Board of Directors regarding the form of sanctions to be given to employees who, based on the Report and/or Follow-up Report, are





terbukti melanggar Kode Etik;

4. Menjaga data dan/atau informasi Laporan, Laporan Lanjutan serta data dan/atau informasi lain yang diperoleh dari sumber lainnya berkaitan dengan pembahasan dalam Rapat Komite.

#### Rapat Komite Kode Etik

Di tahun 2024, Komite Kode Etik tidak menyelenggarakan rapat komite.

#### Pelaksanaan Tugas dan Rapat Komite Kode Etik

Di tahun 2024, Komite Kode Etik telah melaksanakan tugas dan tanggung jawab dengan baik. Komite Kode Etik telah menindaklanjuti Nota Divisi Audit Internal Nomor 1/IIA/0124 tanggal 05 Januari 2024 perihal Penyampaian Laporan Hasil Analisa *Whistle Blowing System* (WBS), sesuai Nota Sekretaris Komite Kode Etik No. 01/KKE/0224 tanggal 15 Februari 2024.

#### Komite Manajemen Risiko

Komite Manajemen Risiko merupakan komite yang dibentuk oleh dan bertanggung jawab kepada Direksi dan bersifat non struktural. Komite Manajemen Risiko bertugas untuk memastikan agar operasional berjalan sesuai dengan manajemen risiko yang telah ditentukan.

#### Struktur dan Keanggotaan Komite Manajemen Risiko

Berdasarkan Surat Keputusan Direksi No.1.5//DIREKSI/KEP/0122, tanggal 03 Januari 2022 struktur Komite Manajemen Risiko adalah sebagai berikut:

proven to have violated the Code of Conduct;

4. Maintain data and/or information on Reports, Follow-up Reports, and other data and/or information obtained from other sources related to discussions in Committee Meetings.

#### Code of Conduct Committee Meeting

In 2024, the Code of Conduct Committee held no meetings.

#### Code of Conduct Committee Duty Implementation and Meetings

In 2024, the Code of Conduct Committee has carried out its duties and responsibilities well. The Code of Conduct Committee has followed up on the Internal Audit Division's Note Number 1/IIA/0124 dated January 05, 2024 on Submission of the Whistle Blowing System (WBS) Analysis Results Report, in accordance with the Note of the Secretary of the Code of Conduct Committee No. 01/KKE/0224 dated February 15, 2024.

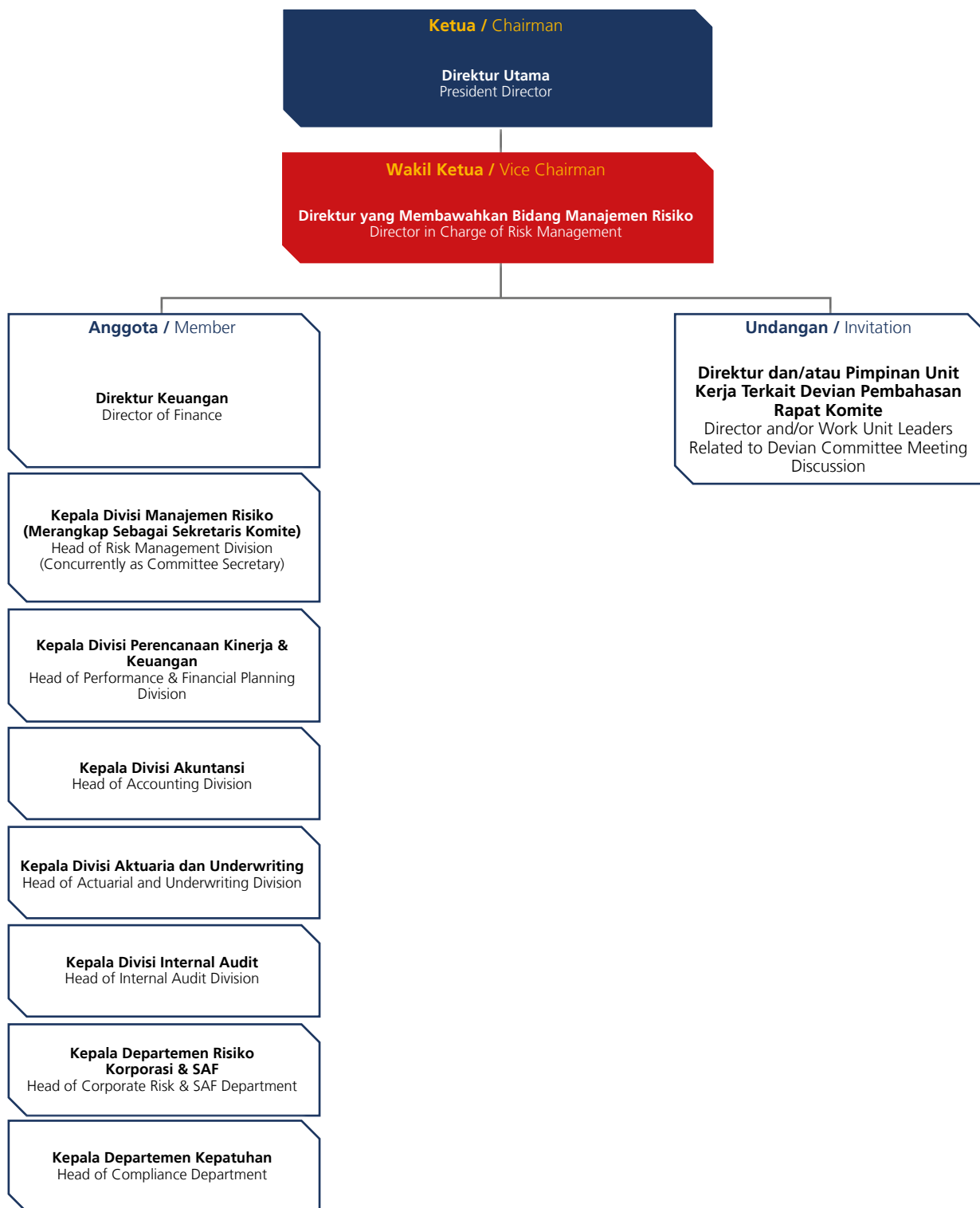
#### Risk Management Committee

The Risk Management Committee is a committee formed by and responsible to the Board of Directors and is non-structural. The Risk Management Committee is tasked with ensuring that operations run in accordance with the specified risk management.

#### Risk Management Committee Structure and Membership

Based on the Board of Directors Decree No. 1.5//DIREKSI/KEP/0122 dated January 03, 2022, the Risk Management Committee structure is as follows:

### Struktur dan Keanggotaan Komite Manajemen Risiko Risk Management Committee Structure and Membership





### Komposisi Komite Manajemen Risiko

Komposisi Komite Manajemen Risiko di tahun 2024 adalah sebagai berikut:

### Risk Management Committee Composition

The composition of the Risk Management Committee in 2024 is as follows:

| Jabatan / Position        | Pejabat / Position Holder                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Status Hak Suara / Voting Status        |
|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| Ketua / Head              | Direktur Utama / President Director                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                         |
| Wakil Ketua / Deputy Head | Direktur yang Membawahkan Bidang Manajemen Risiko / Director in charge of Risk Management                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                         |
| Anggota / Member          | <ul style="list-style-type: none"> <li>Direktur Keuangan / Director of Finance</li> <li>Kepala Divisi Manajemen Risiko (Merangkap Sebagai Sekretaris Komite) / Head of Risk Management Division (Serving as Committee Secretary)</li> <li>Kepala Divisi Perencanaan Kinerja &amp; Keuangan / Head of Performance Planning &amp; Finance Division</li> <li>Kepala Divisi Akuntansi / Head of Accounting Division</li> <li>Kepala Divisi Aktuaria dan <i>Underwriting</i> / Head of Actuarial and Underwriting Division</li> <li>Kepala Divisi Internal Audit / Head of Internal Audit Division</li> <li>Kepala Departemen Risiko Korporasi &amp; SAF / Head of Corporate Risk &amp; SAF Department</li> <li>Kepala Departemen Kepatuhan / Head of Compliance Department</li> </ul> | Mempunyai hak suara / Has voting rights |

### Tugas dan Tanggung Jawab Komite Manajemen Risiko

Komite Manajemen Risiko memiliki tugas dan tanggung jawab sebagai berikut:

- 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 kontijensi untuk mengantisipasi terjadinya kondisi tidak normal;
- Perbaikan atau penyesuaian pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi pelaksanaan Manajemen Risiko secara berkala maupun bersifat insidental;
- Evaluasi dan memberikan pertimbangan atas nilai transaksi dan limit risiko yang memerlukan persetujuan Direksi;
- Penetapan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal.

### Risk Management Committee Duty Implementation and Meetings

In 2024, the Code of Conduct Committee has carried out the following duties and responsibilities:

- Preparation of policies, strategies and guidelines for the implementation of Risk Management and changes thereto, including the risk appetite and risk tolerance, risk management framework and contingency plans to anticipate abnormal conditions;
- Improvements or adjustments to the implementation of Risk Management based on the results of periodic or incidental evaluations of the implementation of Risk Management;
- Evaluate and provide considerations on transaction values and risk limits that require the approval of the Board of Directors;
- Determination of matters relating to business decisions that deviate from normal procedures.

### Rapat Komite Manajemen Risiko

Di tahun 2024, Komite Manajemen Risiko telah menyelenggarakan rapat sebanyak 5 (lima) kali rapat. Informasi frekuensi dan kehadiran serta agenda rapat adalah sebagai berikut:

### Risk Management Committee Meeting

In 2024, the Risk Management Committee has held 5 (five) meetings. Information on the frequency and attendance as well as the meeting agenda is as follows:

**Tabel Agenda Rapat Komite Manajemen Risiko tahun 2024 /**  
**Table of Risk Management Committee Meeting Agenda in 2024**

| No | Tanggal / Date                     | Agenda Rapat / Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 17 Januari 2024 / January 17, 2024 | 1. Pembahasan <i>Summary</i> Hasil <i>Self Assessment</i> Profil Risiko Terintegrasi Periode Q4 2023 / Summary of Discussion of Integrated Risk Profile Self Assessment Results for Q4 2023<br>2. Realisasi <i>Appetite Statement</i> (RAS) 2023 / Realization of Appetite Statement (RAS) 2023                                                                                                                                                                                                                                                                                      |
| 2  | 19 April 2024 / April 19, 2024     | 1. Hasil Tindak Lanjut Arahan Komite Manajemen Risiko Risiko Sebelumnya / Results of the Follow-up to the Risk Management Committee's Previous Directives<br>2. <i>Summary</i> Profil Risiko Mandiri Inhealth Periode Q1 2024 / Summary of Mandiri Inhealth Risk Profile for Q1 2024<br>3. Gambaran Umum Hasil <i>Monitoring Risk Register Corporate</i> / Overview of Corporate Risk Register Monitoring Results<br>4. Penanganan Keluhan & Laporan Keluhan Tahun 2023/2024 / Complaint Handling & Complaint Report 2023/2024                                                       |
| 3  | 30 Mei 2024 / May 30, 2024         | 1. Hasil Tindak Lanjut Arahan Komite Manajemen Risiko Periode Sebelumnya: / Results of the Follow-up to the Risk Management Committee's Directions for the Previous Period:<br>a. <i>Update</i> Pengelolaan Keluhan Pelanggan Melalui Website dan Media Sosial / Update Customer Complaint Management Through Website and Social Media<br>b. <i>Monitoring Risk Register</i> Perusahaan / Company Risk Register Monitoring<br>2. Perubahan <i>Rule Rating</i> Profil Risiko Mandiri Inhealth / Changes to Mandiri Inhealth Risk Profile Rating Rules                                 |
| 4  | 23 Juli 2024 / July 23, 2024       | 1. Hasil Tindak Lanjut Arahan Komite Manajemen Risiko Sebelumnya / Results of Follow-up to Previous Risk Management Committee Directives<br>2. Penetapan dan Penertiban Media Sosial Tidak Resmi ( <i>Non Official</i> ) Yang Ditujukan Kepada Kepala Divisi, Kepala Kantor Pemasaran, dan Kepala Kantor Operasional / Determination and Regulation of Unofficial Social Media (Non-Official) Addressed to Division Heads, Marketing Office Heads, and Operational Office Heads<br>3. <i>Summary</i> Profil Risiko Terintegrasi Q2 2024 / Summary of Integrated Risk Profile Q2 2024 |
| 5  | 23 Oktober 2024 / October 23, 2024 | Penyampaian Usulan <i>Risk Appetite Statement</i> 2025 / Submission of the Proposed Risk Appetite Statement 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

### Pelaksanaan Tugas dan Rapat Komite Manajemen Risiko

Perseroan bergerak di bidang perasuransian, penerapan manajemen risiko yang baik menjadi aspek penting bagi Perusahaan dalam menjalankan bisnisnya. Perseroan telah meninjau ulang dan mengidentifikasi risiko-risiko yang mungkin terjadi. Lebih lanjut, Perseroan berkomitmen untuk meningkatkan kemampuan manajemen risiko dalam menjalankan operasionalnya.

### Risk Management Committee Duty Implementation and Meetings

The Company is engaged in the insurance sector. Thus, appropriate risk management is critical for its operations. The Company has reviewed and identified potential risks with a commitment to improving risk management capabilities in its business.



## Akuntan Publik Public Accountant

Di tahun 2024, Perseroan menunjuk Kantor Akuntan Publik Purwanto, Sungkoro & Surja untuk memberikan opini terkait kesesuaian penyajian laporan keuangan Perusahaan terhadap Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia. Auditor Eksternal bertujuan untuk memberikan pernyataan pendapat mengenai kewajaran laporan keuangan Perseroan sesuai dengan prinsip akuntansi yang berlaku umum di Indonesia.

### Mekanisme Penunjukan Akuntan Publik

Mekanisme penunjukan Akuntan Publik dilakukan oleh RUPS, yang diajukan atas pertimbangan Dewan Komisaris berdasarkan usulan Komite Audit. Perseroan telah menentukan kriteria dalam menentukan Auditor Eksternal meliputi:

1. Alasan pencalonan dan besarnya honorarium atau imbal jasa yang diusulkan untuk auditor eksternal;
2. Pernyataan kesanggupan yang ditandatangani oleh auditor eksternal, untuk bebas dari pengaruh Direksi, Dewan Komisaris dan pihak yang berkepentingan di Perseroan dan kesediaan untuk memberikan informasi terkait dengan hasil auditnya kepada Direksi dan Dewan Komisaris.

### Kantor Akuntan Publik

Informasi Kantor Akuntan Publik Perseroan selama 5 (lima) tahun terakhir adalah sebagai berikut:

In 2024, the Company appointed Public Accounting Firm Purwanto, Sungkoro & Surja to provide an opinion regarding the conformity of the Company's financial statements presentation to the Financial Accounting Standards (SAK) in Indonesia. The External Auditor is to provide a statement regarding the fairness of the Company's financial statements in accordance with generally accepted accounting principles in Indonesia.

### Public Accountant Appointment Mechanism

The Public Accountant is appointed through GMS upon consideration by the Board of Commissioners based on the proposal of the Audit Committee. The Company has determined the criteria in determining the External Auditor including:

1. Reasons for nomination and amount of honorarium or fee proposed for external auditors;
2. Statement of commitment signed by the external auditor, to be free from the influence of the Board of Directors, Board of Commissioners, and interested parties in the Company and the willingness to provide information related to the audit results to the Board of Directors and Board of Commissioners.

### Public Accounting Firm

Information on the Company's Public Accounting Firm for the last 5 (five) years is as follows:

Tabel KAP tahun 2020 – 2024 / KAP in 2020 – 2024

| Tahun Buku / Fiscal Year | KAP                            | Akuntan Publik / Public Accountant | Izin / Licence | Periode Akuntan / Accountant Period | Biaya Jasa / Fee |
|--------------------------|--------------------------------|------------------------------------|----------------|-------------------------------------|------------------|
| 2024                     | KAP Purwanto, Sungkoro & Surja | Christophorus Alvin Kossim         | AP.1681        | 1 Tahun / 1 Year                    | Rp1.037.850.000  |
| 2023                     | KAP Purwanto, Sungkoro & Surja | Christophorus Alvin Kossim         | AP.1681        | 1 Tahun / 1 Year                    | Rp971.250.000    |
| 2022                     | KAP Purwanto, Sungkoro & Surja | Muhammad Kurniawan                 | AP.0240        | 1 Tahun / 1 Year                    | Rp999.000.000    |
| 2021                     | KAP Purwanto, Sungkoro & Surja | Muhammad Kurniawan                 | AP.0240        | 1 Tahun / 1 Year                    | Rp825.000.000    |
| 2020                     | KAP Purwanto, Sungkoro & Surja | Yovita                             | 630/KM.1/2015  | 1 Tahun / 1 Year                    | Rp880.000.000    |

### Jasa Lain yang Diberikan Akuntan

Di tahun 2024, tidak terdapat jasa lain yang diberikan oleh Akuntan.

### Other Services Provided by Accountants

In 2024, there were no other services provided by accountants.

### Koordinasi Auditor Eksternal dan Komite Audit

Perseroan berkomitmen kuat untuk menjaga komunikasi antara Kantor Akuntan Publik, Komite Audit dan Manajemen. Upaya ini dilakukan untuk mewujudkan proses audit yang sesuai dengan Standar Profesional Akuntan, perjanjian kerja, ruang lingkup audit yang telah ditetapkan, dan target waktu yang telah ditentukan. Koordinasi dilakukan dalam bentuk pertemuan secara rutin untuk membahas persoalan mengenai aktivitas audit Perseroan.

### Coordination of External Auditor and Audit Committee

The Company is strongly committed to maintaining communication between the Public Accounting Firm, Audit Committee and Management. to realize the audit process in accordance with the Professional Accounting Standards, work agreements, the established audit scope, and the specified time targets. Coordination is carried out in the form of regular meetings to discuss issues regarding the Company's audit activities.

## Sistem Manajemen Risiko Risk Management System

Perseroan bergerak di bidang perasuransian, penerapan manajemen risiko yang baik menjadi aspek penting bagi Perusahaan dalam menjalankan bisnisnya. Perseroan telah meninjau ulang dan mengidentifikasi risiko-risiko yang mungkin terjadi. Lebih lanjut, Perseroan berkomitmen untuk meningkatkan kemampuan manajemen risiko dalam menjalankan operasionalnya.

The Company is engaged in the insurance sector. Thus, appropriate risk management is critical for its operations. The Company has reviewed and identified potential risks with a commitment to improving risk management capabilities in its business.

### Dasar Penerapan Manajemen Risiko Perusahaan

Dasar penerapan manajemen risiko berdasarkan:

1. POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian;
2. POJK No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko bagi Lembaga Jasa Keuangan Non-Bank;
3. POJK No. 28/POJK.05/2020 tentang Penilaian Tingkat Kesehatan Lembaga Jasa Keuangan Non-Bank;
4. POJK No. 4/POJK.05/2021 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Lembaga Jasa Keuangan Non-Bank;
5. POJK No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan;
6. SEOJK No. 8/SEOJK.05/2021 tentang Penerapan Manajemen Risiko bagi Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah;
7. SEOJK No. 1/SEOJK.05/2021 tentang Penilaian Tingkat

### Basis For Implementing Corporate Risk Management

The basis for implementing risk management is based on:

1. POJK No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies;
2. POJK No. 44/POJK.05/2020 on the Implementation of Risk Management for Non-Bank Financial Services Institutions;
3. POJK No. 28/POJK.05/2020 on Assessment of the Health Level of Non-Bank Financial Services Institutions;
4. POJK No. 4/POJK.05/2021 on Implementation of Risk Management in the Use of Information Technology by Non-Bank Financial Services Institutions;
5. POJK No. 17/POJK.03/2014 on Implementation of Integrated Risk Management for Financial Conglomerates;
6. SEOJK No. 8/SEOJK.05/2021 on Implementation of Risk Management for Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies;
7. SEOJK No. 1/SEOJK.05/2021 on Soundness Level





Kesehatan Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah;

8. SEOJK No. 22 /SEOJK.05/2021. Tentang. Penerapan Manajemen Risiko Dalam Penggunaan Teknologi. Informasi oleh Lembaga Jasa Keuangan Non-bank.

Assessment Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies;

8. SEOJK No. 22 /SEOJK.05/2021 on Implementation of Risk Management in the Use of Information Technology by Non-bank Financial Services Institutions.

### Arsitektur Penerapan Manajemen Risiko

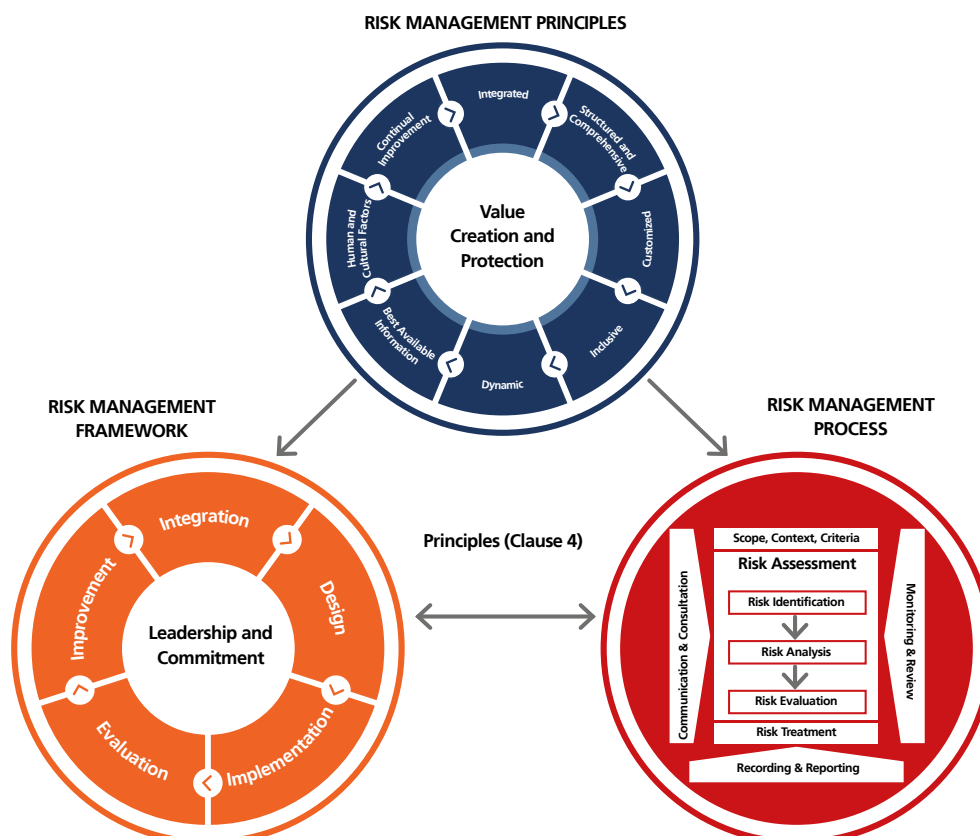
Implementasi manajemen risiko Perseroan berdasarkan SNI ISO 31000 yang meliputi prinsip, kerangka kerja, dan proses manajemen risiko. Arsitektur penerapan manajemen risiko di lingkungan Perseroan dilakukan dengan pendekatan sistematis, terstruktur, dan terintegrasi. Penerapan sistem manajemen risiko yang baik dilakukan untuk mengantisipasi suatu ketidakpastian atau kerugian yang mungkin terjadi dalam pengelolaan bisnis Perseroan.

Perseroan melakukan pengelolaan risiko dengan mempertimbangkan, menyusun kerangka, dan proses implementasi yang baik. Lebih lanjut, prinsip Manajemen Risiko memberikan panduan terhadap karakteristik Manajemen Risiko yang efektif dan efisien, mengkomunikasikan nilainya, serta menjelaskan maksud dan tujuannya.

### Risk Management Architecture

The Company's risk management implementation is based on SNI ISO 31000 which includes principles, frameworks, and risk management processes. The architecture of risk management implementation in the Company's environment is carried out with a systematic, structured, and integrated approach. Appropriate risk management system is necessary to anticipate uncertainty or losses that may occur in the management of the Company's business.

The Company manages risk by preparing and considering management framework and adequate process. In this regard, principles of Risk Management provide guidance on the characteristics of effective and efficient Risk Management, communicating its value, and explaining its intent and objective.



Prinsip manajemen risiko dijalankan berdasarkan SNO ISO 31000, dan menjadi landasan dalam implementasi manajemen risiko secara terintegrasi dan efektif. Kerangka manajemen risiko menjadi pondasi dan tata kerja integrasi dalam menentukan keberhasilan proses manajemen risiko. Implementasi manajemen risiko yang baik adalah hal yang tidak terpisahkan dalam menjalankan praktik bisnis Mandiri Inhealth.

### Penerapan Manajemen Risiko Individu

#### Pengawasan Aktif Dewan Komisaris dan Direksi

Perseroan membentuk tata kelola manajemen risiko yang terdiri dari Dewan Komisaris yang menjalankan fungsi pengawasan risiko. Dalam pelaksanaannya, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko, dan tata Kelola Terintegrasi. Sementara itu, Direksi memiliki peran dalam menjalankan kebijakan manajemen risiko. Dalam operasional, Divisi Manajemen Risiko bersama Unit Bisnis Kerja Kepatuhan menjalankan fungsi identifikasi risiko, pengukuran risiko, mitigasi risiko serta pengendalian risiko.

Peran pengawasan yang dilakukan Dewan Komisaris dalam implementasi manajemen risiko meliputi:

1. Menyetujui dan mengevaluasi kebijakan Manajemen Risiko yang disusun oleh Direksi. Evaluasi dilakukan paling sedikit 1 (satu) kali dalam 1 (satu) tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor yang mempengaruhi kegiatan usaha Perseroan secara signifikan.
2. Mengevaluasi pertanggungjawaban Direksi paling sedikit 1 (satu) kali dalam 6 (enam) bulan dan memberikan arahan perbaikan atas pelaksanaan kebijakan Manajemen Risiko secara berkala. Evaluasi dilakukan dalam rangka memastikan bahwa Direksi mengelola aktivitas dan Risiko Perusahaan secara efektif serta memastikan kebijakan dan proses Manajemen Risiko dilaksanakan secara efektif dan terintegrasi dalam proses Manajemen Risiko secara keseluruhan. Dalam melakukan evaluasi tersebut Dewan Komisaris membentuk komite pemantau risiko yang bertugas membantu Dewan Komisaris dalam memantau pelaksanaan Manajemen Risiko yang disusun oleh Direksi;
3. Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi dan limit Risiko yang

The risk management principle is implemented based on SNO ISO 31000 and serves as the foundation for implementing integrated and effective risk management. This framework also becomes a basis and integrated work procedure in determining the success of the risk management process. Adequate risk management implementation is an inseparable part of Mandiri Inhealth's business practices.

### Individual Risk Management

#### Active Supervision by the Board of Directors and Board of Commissioners

The Company established risk management governance which consists of the Board of Commissioners which carries out the risk oversight function through the Audit Committee, Risk Monitoring Committee, and Integrated Governance Committee. Meanwhile, the Board of Directors carries out the Risk Management Policy. At the operational level, the Risk Management Division together with the Business Unit and Compliance Work Unit carry out the functions of risk identification, risk measurement, risk mitigation, and risk control.

The Board of Commissioners' role in the Risk Management include:

1. Approve and evaluate the Risk Management policies prepared by the Board of Directors. Evaluation is carried out at least once a year or at a more frequent frequency in the event that there are changes in factors that significantly affect the Company's business activities.
2. Evaluate the accountability of the Board of Directors at least once in 6 (six) months and provide direction for improvement on the implementation of Risk Management policies regularly. Evaluation is carried out to ensure that the Board of Directors effectively manages the Company's activities and risks and ensures that Risk Management policies and processes are effectively implemented and integrated into the overall Risk Management process. In carrying out this evaluation, the Board of Commissioners established a risk monitoring committee whose task is to assist the Board of Commissioners in monitoring the implementation of Risk Management prepared by the Board of Directors;
3. Evaluate and decide on requests from the Board of Directors relating to transactions and risk limits that



memerlukan persetujuan Dewan Komisaris. Transaksi dan limit Risiko tersebut merupakan kegiatan bisnis atau operasional yang telah melampaui kewenangan Direksi untuk melakukan hal dimaksud, sesuai dengan kebijakan dan prosedur internal Perusahaan.

require the approval of the Board of Commissioners. Transactions and Risk limits are business or operational activities that have exceeded the authority of the Board of Directors to carry out such matters, following the Company's internal policies and procedures.

Peran pengawasan yang dilakukan Direksi dalam implementasi manajemen risiko meliputi:

The Board of Directors' role in the Risk Management include:

1. Menyusun kebijakan dan strategi Manajemen Risiko secara tertulis dan komprehensif termasuk di antaranya:
    - a. Menyusun dan mengkinikan prosedur dan alat untuk mengidentifikasi, mengukur, mengendalikan, dan memantau Risiko;
    - b. Menentukan limit risiko secara keseluruhan dan per jenis risiko, dengan memperhatikan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) sesuai kondisi Perseroan yang dituangkan dalam dokumen formal *Risk Appetite Statement*;
    - c. Menyusun dan menetapkan mekanisme persetujuan transaksi, termasuk yang melampaui limit dan kewenangan untuk setiap jenjang jabatan;
    - d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Perusahaan telah sesuai dengan ketentuan peraturan perundang-undangan;
    - e. Setelah mendapat persetujuan dari Dewan Komisaris atas kebijakan Manajemen Risiko, Direksi menetapkan strategi, kebijakan, dan prosedur Manajemen Risiko, atau pedoman internal Manajemen Risiko dimaksud; dan
    - f. Mengevaluasi dan mengkinikan strategi, kebijakan, dan prosedur Manajemen Risiko paling sedikit 1 (satu) kali dalam 1 (satu) tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor yang mempengaruhi kegiatan usaha Perseroan.
  2. Bertanggung jawab atas pelaksanaan kebijakan Manajemen Risiko dan eksposur risiko yang diambil oleh Perseroan secara keseluruhan termasuk, di antaranya:
    - a. Mengevaluasi dan memberikan arahan berdasarkan laporan yang disampaikan oleh fungsi Manajemen Risiko termasuk laporan mengenai profil Risiko;
    - b. Mengambil tindakan yang diperlukan sesuai dengan Profil Risiko Perusahaan, antara lain dengan memberikan arahan terkait penerapan Manajemen Risiko kepada masing-masing fungsi di Perseroan;
1. Develop written and comprehensive Risk Management policies and strategies, including:
    - a. Developing and updating procedures and tools to identify, measure, control, and monitor risks;
    - b. Determining overall risk limits and per type of risk, taking into account the risk appetite and risk tolerance according to the conditions of the Company as outlined in the formal Risk Appetite Statement document;
    - c. Developing and determining transaction approval mechanisms, including those that exceed limits and authorities for each position level;
    - d. Ensuring that all policies, provisions, systems, and procedures, as well as business activities carried out by the Company, are in accordance with the provisions of laws and regulations;
    - e. After obtaining approval from the Board of Commissioners on the Risk Management policy, the Board of Directors determines the Risk Management strategy, policies and procedures, or the intended Risk Management internal guidelines; and
    - f. Evaluating and updating Risk Management strategies, policies, and procedures at least once a year or at a more frequent frequency in the event that there is a change in factors affecting the Company's business activities.
  2. Take responsibility for the implementation of Risk Management policies and overall risk exposure taken by the Company including, among others:
    - a. Evaluating and providing direction based on reports submitted by the Risk Management function including reports on Risk profiles;
    - b. Taking the necessary actions in accordance with the Company's Risk Profile, among others by providing directions regarding the implementation of Risk Management for each function in the Company;

- c. Memastikan seluruh risiko yang material dan dampak yang ditimbulkan oleh risiko dimaksud telah ditindak lanjuti dan menyampaikan laporan pertanggungjawaban atas tindak lanjut tersebut kepada Dewan Komisaris secara berkala. Laporan dimaksud antara lain memuat laporan perkembangan dan permasalahan terkait Risiko yang material disertai langkah-langkah perbaikan yang telah, sedang, dan akan dilakukan;
  - d. Memastikan pelaksanaan langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha Perseroan yang ditemukan oleh fungsi audit internal; dan
  - e. Menyampaikan laporan pertanggungjawaban atas pelaksanaan kebijakan Manajemen Risiko dan eksposur risiko yang diambil oleh Perseroan kepada Dewan Komisaris paling sedikit 1 (satu) kali dalam 6 (enam) bulan.
3. Mengevaluasi dan memutuskan transaksi dan limit Risiko yang memerlukan persetujuan Direksi;
  4. Mengembangkan budaya Manajemen Risiko pada seluruh jenjang organisasi, antara lain meliputi komunikasi yang memadai kepada seluruh jenjang organisasi tentang pentingnya pengendalian internal yang efektif;
  5. Memastikan peningkatan kompetensi Sumber Daya Manusia (SDM) terkait dengan Manajemen Risiko agar Perseroan memiliki kecukupan dukungan SDM untuk mengelola dan mengendalikan risiko, antara lain melalui program pendidikan dan pelatihan secara berkesinambungan terkait penerapan Manajemen Risiko;
  6. Memastikan bahwa fungsi Manajemen Risiko telah beroperasi secara independen. Hal ini dapat terlihat dengan adanya pemisahan fungsi antara fungsi Manajemen Risiko yang melakukan identifikasi, pengukuran, pengendalian dan pemantauan risiko dengan fungsi pengendalian internal; dan penerapan Manajemen Risiko bebas dari benturan kepentingan antar fungsi;
  7. Melaksanakan kaji ulang secara berkala untuk memastikan:
    - a. Keakuratan metodologi penilaian risiko;
    - b. Kecukupan implementasi sistem informasi Manajemen Risiko;
    - c. Ketepatan kebijakan dan prosedur Manajemen Risiko serta penetapan limit risiko; dan
- c. Ensuring that all material risks and impacts arising from these risks have been followed up and submitting accountability reports on these follow-ups to the Board of Commissioners on a regular basis. The report referred to includes reports on developments and issues related to material risks accompanied by corrective steps that have been, are being carried out, and will be carried out;
  - d. Ensuring the implementation of corrective steps for problems or irregularities in the Company's business activities found by the internal audit function; and
  - e. Submitting accountability reports on the implementation of Risk Management policies and risk exposures taken by the Company to the Board of Commissioners at least once in 6 (six) months.
3. Evaluate and decide on transactions and risk limits that require the approval of the Board of Directors;
  4. Develop a culture of Risk Management at all levels of the organization, including but not limited to adequate communication at all levels of the organization regarding the importance of effective internal control;
  5. Ensure an increase in the competency of Human Resources (HR) related to Risk Management so that the Company has sufficient HR support to manage and control risks, including through continuous education and training programs related to the implementation of Risk Management;
  6. Ensure that the Risk Management function operates independently. This can be seen by the separation of functions between the Risk Management function which identifies, measures, controls, and monitors risks with the internal control function; and the implementation of Risk Management free from conflict of interest between functions;
  7. Carry out periodic reviews to ensure:
    - a. The accuracy of the risk assessment methodology;
    - b. Adequacy of Risk Management information system implementation; and
    - c. Accuracy of Risk Management policies and procedures as well as setting risk limits.



- d. Kaji ulang yang dilakukan secara berkala dapat mengantisipasi terjadinya perubahan faktor eksternal dan faktor internal.
8. Mengevaluasi dan memberikan arahan berdasarkan laporan yang disampaikan oleh fungsi Manajemen Risiko;
9. Penyampaian laporan pertanggungjawaban kepada Dewan Komisaris.

Untuk merealisasikan pelaksanaan sistem Manajemen Risiko yang efektif, Direksi membentuk Komite Manajemen Risiko yang memiliki wewenang dan tanggung jawab memberikan rekomendasi kepada Direktur Utama atau yang setara.

Selain membentuk Komite Manajemen Risiko, Direksi senantiasa memastikan bahwa fungsi Manajemen Risiko telah beroperasi secara independen, yang tercermin dengan keberadaan Divisi Manajemen Risiko yang terpisah dari fungsi bisnis dan operasional di bawah supervisi Direktur Kepatuhan dan tertuang dalam Keputusan Direksi PT Asuransi Jiwa Inhealth Indonesia No. 15//DIREKSI/KEP/0224 tanggal 19 Februari 2024 tentang Struktur Organisasi PT Asuransi Jiwa Inhealth Indonesia. Direktur Kepatuhan tidak membawahi fungsi teknik asuransi, fungsi keuangan, atau fungsi pemasaran.

Adapun wewenang dan tanggung jawab Fungsi Manajemen Risiko meliputi:

- a. Mengidentifikasi risiko termasuk risiko yang melekat pada kegiatan usaha Perseroan;
- b. Menyusun metode pengukuran risiko;
- c. Memantau pelaksanaan strategi Manajemen Risiko yang telah disusun oleh Direksi;
- d. Memantau posisi risiko secara keseluruhan, per jenis risiko, dan per jenis aktivitas fungsional, serta melakukan pengujian dengan menggunakan skenario/asumsi kondisi tidak normal dan pengujian dengan menggunakan data historis;
- e. Mengkaji ulang secara berkala terhadap proses Manajemen Risiko;
- f. Mengkaji usulan pengembangan atau perluasan kegiatan usaha;
- g. Mengevaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko;

- d. Periodic reviews may anticipate changes in external and internal factors.

8. Evaluate and provide direction based on reports submitted by the Risk Management function;
9. Submit accountability reports to the Board of Commissioners.

To realize the implementation of an effective Risk Management system, the Board of Directors establishes a Risk Management Committee which has the authority and responsibility to provide recommendations to the President Director or equivalent.

In addition to establishing a Risk Management Committee, the Board of Directors always ensures that the Risk Management function operates independently which is reflected in the existence of a Risk Management Division that is separate from business and operational functions under the supervision of the Director of Compliance and stated in the Decree of the Board of Directors of PT Asuransi Jiwa Inhealth Indonesia No. 15//DIREKSI/KEP/0224 dated February 19, 2024 on Organization Structure of PT Asuransi Jiwa Inhealth Indonesia. The Director of Compliance is not in charge of the insurance technical function, finance function, or marketing function.

The authorities and responsibilities of the Risk Management Functions include:

- a. Identify risks including risks inherent in the Company's business activities;
- b. Develop risk measurement methods;
- c. Monitor the implementation of the Risk Management strategy that has been prepared by the Board of Directors;
- d. Monitor overall risk position, per type of risk, and per type of functional activity, as well as perform tests using scenarios/assumptions of abnormal conditions and tests using historical data;
- e. Periodically review the Risk Management process;
- f. Review proposals for the development or expansion of business activities;
- g. Evaluate the accuracy of the model and the validity of the data used to measure risk;

- h. Memberikan rekomendasi kepada fungsi bisnis dan operasional dan/atau kepada Komite Manajemen Risiko, sesuai kewenangan yang dimiliki; dan
- i. Menyusun dan menyampaikan laporan Profil Risiko kepada Direktur Utama atau yang setara, atau anggota Direksi yang membawahkan Fungsi Manajemen Risiko dan Komite Manajemen Risiko secara berkala.

### Kecukupan Kebijakan, Prosedur dan Penetapan Limit Risiko

Mandiri Inhealth memiliki Kebijakan Manajemen Risiko, Pedoman Penerapan Manajemen Risiko, dan Petunjuk Teknis Manajemen Risiko Individu dan Terintegrasi. Perseroan memahami bahwa efektivitas sistem manajemen risiko meliputi kebijakan dan prosedur Manajemen Risiko serta limit risiko yang ditetapkan secara jelas, sesuai dengan visi, misi dan strategi bisnis Perseroan. Penyusunan kebijakan dan prosedur Manajemen Risiko tersebut dilakukan dengan memperhatikan beberapa hal, antara lain jenis, kompleksitas kegiatan usaha, profil risiko dan tingkat risiko yang akan diambil, serta peraturan yang ditetapkan otoritas dan/atau praktik perusahaan yang tepat.

Dalam mengoptimalkan penerapan Manajemen Risiko, Perseroan melakukan evaluasi terhadap penerapan Kebijakan Manajemen Risiko, Pedoman Penerapan Manajemen Risiko, dan Petunjuk Teknis Manajemen Risiko Individu dan Terintegrasi setiap tahunnya, dengan mengacu pada peraturan perundang-undangan yang berlaku.

Berdasarkan pada POJK No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko LKCNB, Kebijakan Manajemen Risiko Perusahaan memuat:

1. Penetapan Risiko yang terkait dengan kegiatan usaha;
2. Penetapan penggunaan metode pengukuran dan sistem informasi Manajemen Risiko;
3. Penetapan tingkat risiko yang akan diambil, penetapan toleransi risiko, dan penentuan limit risiko;
4. Penetapan penilaian peringkat risiko;
5. Penyusunan rencana darurat dalam kondisi terburuk; dan
6. Penetapan sistem pengendalian internal dalam penerapan Manajemen Risiko.

Penetapan limit risiko dilakukan secara komprehensif atas seluruh aspek yang terkait dengan risiko, yang mencakup

- h. Provide recommendations to business and operational functions and/or to the Risk Management committee, according to their authority; and
- i. Prepare and submit Risk Profile reports to the President Director or equivalent, or members of the Board of Directors in charge of the Risk Management Function and the Risk Management Committee regularly.

### Adequacy of Policies, Procedures, and Determination of Risk Limits

Mandiri Inhealth has a Risk Management Policy, Risk Management Guidelines, and Technical Instructions for Individual and Integrated Risk Management. The Company is aware that the effectiveness of the risk management system includes Risk Management policies and procedures and clearly defined risk limits, in accordance with the Company's vision, mission and business strategy. The preparation of the Risk Management policies and procedures is carried out by considering several things, including the type, complexity of business activities, risk profiles and levels of risk to be taken, as well as regulations set by authorities and/or appropriate company practices.

In optimizing the implementation of Risk Management, the Company evaluates the implementation of the Risk Management Policy, Risk Management Guidelines, and Technical Instructions for Individual and Integrated Risk Management every year, with reference to applicable laws and regulations.

Referring to POJK No. 44/POJK.05/2020 on Implementation of LKCNB Risk Management, the Company's Risk Management Policy contains:

1. Determination of risks related to business activities;
2. Determination of the use of risk management measurement methods and information systems;
3. Determination of the level of risk to be taken, determination of risk tolerance, and determination of risk limits;
4. Determination of risk rating assessment;
5. Preparation of emergency plans in the worst conditions; and
6. Determination of the internal control system in the implementation of Risk Management.

Determination of risk limits is carried out comprehensively for all aspects related to risk, which includes overall limits,





limit secara keseluruhan, limit per jenis risiko, dan limit risiko per aktivitas Perusahaan yang memiliki eksposur risiko.

*Risk appetite* dituangkan dalam bentuk *Risk Appetite Statement* (RAS) yang merupakan pedoman formal dalam proses pengambilan risiko untuk mencapai target bisnis. Tingkat Risiko yang akan diambil tercermin dalam strategi dan sasaran bisnis Perseroan yang dituangkan dalam bentuk rencana bisnis Perseroan dan ditetapkan dalam bentuk penetapan tingkat risiko yang akan diambil (*risk appetite statement*).

## Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko

### 1. Identifikasi Risiko

Pelaksanaan proses identifikasi risiko dilakukan terhadap karakteristik risiko yang melekat dan risiko dari kegiatan usaha Perseroan, yang terdiri dari 9 (sembilan) jenis risiko, yakni Risiko Kredit untuk penerapan manajemen risiko secara individu sesuai POJK No. 44/POJK.05/2020 dan POJK No. 28/POJK.05/2020, serta 10 (sepuluh) risiko untuk penerapan manajemen risiko terintegrasi sesuai dengan POJK No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.

Proses identifikasi risiko dilakukan dengan menganalisis seluruh sumber risiko, paling sedikit dilakukan terhadap risiko dari produk dan aktivitas Perseroan. Selain itu, juga memastikan bahwa risiko dari produk dan aktivitas baru telah melalui proses Manajemen Risiko yang layak sebelum diperkenalkan atau dijalankan.

### 2. Pengukuran Risiko

Pengukuran risiko yang dilakukan Perusahaan menggunakan metode pengukuran risiko secara kuantitatif dan/atau kualitatif dengan menetapkan *risk tolerance* pada setiap indikator per jenis risiko berdasarkan POJK No. 28/POJK.05/2020 dan SEOJK Nomor 1/SEOJK.05/2021 tentang Penilaian Tingkat Kesehatan. Penerapan sistem pengukuran risiko bertujuan untuk mengukur *exposure* risiko Perusahaan sebagai acuan untuk melakukan pengendalian. Penerapan pengukuran risiko dilakukan secara berkala, baik untuk produk dan lini usaha maupun seluruh aktivitas bisnis Perseroan.

limits per type of risk, and risk limits per Company activity that has risk exposure.

Risk appetite is outlined in the form of a Risk Appetite Statement (RAS) which is a formal guideline in the process of taking risks to achieve business targets. The level of risk to be taken is reflected in the Company's strategy and business objectives which are outlined in the form of the Company's business plan and are determined in the form of determining the level of risk to be taken (*risk appetite statement*).

## Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes

### 1. Risk Identification

The implementation of the risk identification process is carried out on the inherent risk characteristics and risks of the Company's business activities which consist of 9 (nine) types of risk, namely Credit Risk for the implementation of individual risk management following POJK No. 44/POJK.05/2020 and POJK No. 28/POJK.05/2020, as well as 10 (ten) risks for implementing integrated risk management under POJK No. 17/POJK.03/2014 on Implementation of Integrated Risk Management for Financial Conglomerates.

The risk identification process is conducted by analyzing all sources of risk, at least carried out on the risks from the Company's products and activities. In addition, it also ensures that risks from new products and activities have gone through an appropriate Risk Management process before being introduced or implemented.

### 2. Risk Measurement

Risk measurement carried out by the Company uses quantitative and/or qualitative risk measurement methods by establishing risk tolerance for each indicator per type of risk based on POJK No. 28/POJK.05/2020 and SEOJK No. 1/SEOJK.05/2021 on Assessment of Health Levels. The implementation of a risk measurement system aims to measure the Company's risk exposure as a reference for controlling. The implementation of risk measurement is carried out regularly, both for products and business lines as well as for all of the Company's business activities.

Selanjutnya, metode pengukuran risiko dapat dilakukan secara kuantitatif dan/atau kualitatif, yang meliputi sensitivitas kegiatan usaha Perseroan terhadap perubahan faktor yang mempengaruhinya, baik dalam kondisi normal maupun tidak normal. Metode pengukuran tersebut dapat berupa metode yang ditetapkan oleh Otoritas Jasa Keuangan untuk penilaian risiko dan perhitungan modal maupun metode yang dikembangkan sendiri oleh Perseroan.

Perseroan juga melengkapi sistem manajemen risiko dengan menerapkan stress testing untuk mengestimasi potensi kerugian Perusahaan pada kondisi pasar yang tidak normal dengan menggunakan skenario tertentu. Hal ini dilakukan untuk melihat sensitivitas kinerja Perseroan terhadap perubahan faktor risiko dan mengidentifikasi pengaruh yang berdampak signifikan terhadap portofolio Perseroan.

Pelaksanaan stress testing dilakukan secara berkala sekaligus mengkaji ulang hasil stress testing tersebut serta mengambil langkah-langkah yang tepat apabila perkiraan kondisi yang akan terjadi melebihi tingkat toleransi yang dapat diterima. Hasil tersebut akan digunakan sebagai masukan pada saat penetapan atau perubahan kebijakan dan limit.

### 3. Pengendalian Risiko

Komitmen Perusahaan untuk melakukan pengendalian risiko telah disesuaikan dengan eksposur risiko maupun tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*). Metode mitigasi risiko yang dilakukan oleh Perseroan berupa langkah-langkah penanganan risiko potensial (*potential risk treatment*), misalnya menggunakan metode *Accept, Control, Avoid*, dan *Transfer* (ACAT).

Pengendalian risiko yang dilakukan oleh Perseroan, antara lain dengan cara mekanisme lindung nilai, dan metode mitigasi risiko lainnya, seperti penambahan modal Perseroan untuk menyerap potensi kerugian. Perseroan melakukan penilaian sendiri (*self assessment*) atas kecukupan Manajemen Risiko secara teratur yang memuat penilaian terhadap tingkat solvabilitas yang ada dan yang dibutuhkan.

Furthermore, risk measurement methods can be carried out quantitatively and/or qualitatively which include the sensitivity of the Company's business activities to changes in factors that affect it, both under normal and abnormal conditions. The measurement method can be in the form of a method stipulated by the Financial Services Authority for risk assessment and calculation of capital or a method developed by the Company itself.

To complete the risk measurement system, the Company implements stress testing by estimating the Company's potential losses in abnormal market conditions using certain scenarios to see the sensitivity of the Company's performance to changes in risk factors and identify influences that have a significant impact on the Company's portfolio.

The stress testing is carried out periodically and the results are reviewed to take appropriate steps if the estimated conditions that will occur exceed the acceptable tolerance levels. These results will be used as input when setting or changing policies and limits.

### 3. Risk Control

The Company's commitment to conduct risk control is adjusted to the risk exposure and the level of risk appetite and risk tolerance. The risk mitigation method carried out by the Company is in the form of potential risk treatment steps, for example using the *Accept, Control, Avoid*, and *Transfer* (ACAT) method.

Risk control is carried out, among others, using hedging mechanisms and other risk mitigation methods, such as increasing the Company's capital to absorb potential losses. The Company conducts self-assessments on the adequacy of Risk Management regularly which includes an assessment of the existing and required levels of solvency.



Penerapan proses pengendalian risiko dilakukan dengan menggunakan *tools* yang telah dibentuk oleh fungsi manajemen risiko terdiri dari *risk register* dan *risk criteria* yang digunakan sebagai alat untuk melakukan pengukuran/penilaian risiko.

The implementation of the risk control process is carried out by using tools that have been established by the risk management function consisting of risk registers and risk criteria used as tools for measuring/assessing risk.

#### 4. Pemantauan Risiko

Perseroan memantau setiap risiko yang telah diidentifikasi, diukur, dan dikendalikan dalam suatu bentuk dokumentasi risiko (*risk register*). Pemantauan dilakukan baik oleh fungsi bisnis dan operasional maupun oleh fungsi Manajemen Risiko. Hasil pemantauan disajikan dalam bentuk laporan berkala, yang selanjutnya akan disampaikan kepada Komite Manajemen Risiko dan Direksi untuk dilaporkan secara berkala kepada Dewan Komisaris melalui Komite Pemantau Risiko.

#### 4. Risk Monitoring

The Company monitors every risk that has been identified, measured, and controlled in the form of a risk register. Monitoring is carried out both by the business and operational functions as well as by the Risk Management function. Monitoring results are presented in the form of periodic reports, which will then be submitted to the Risk Management Committee and the Board of Directors to be reported periodically to the Board of Commissioners through the Risk Monitoring Committee.

#### Sistem Informasi Manajemen Risiko

Mandiri Inhealth menerapkan sistem informasi Manajemen Risiko, yang merupakan bagian dari sistem informasi manajemen yang dikembangkan sesuai dengan kebutuhan Perseroan. Sistem informasi Manajemen Risiko Perseroan digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pengendalian, dan pemantauan risiko.

#### Risk Management Information System

Mandiri Inhealth implements a Risk Management information system which is part of a management information system developed according to the needs of the Company. As part of the Risk Management process, the Company's Risk Management information system is used to support the implementation of risk identification, measurement, control, and monitoring processes.

Sebagai bagian dari pelaksanaan sistem informasi Manajemen Risiko, maka laporan profil risiko disusun secara berkala oleh fungsi Manajemen Risiko yang independen terhadap fungsi bisnis dan operasional serta fungsi pengendalian internal. Penyampaian laporan kepada Direksi dilakukan setiap bulan dan triwulan.

As part of the implementation of the Risk Management information system, risk profile reports are prepared periodically by the Risk Management function which is independent of the business and operational functions as well as the internal control function. Reports to the Board of Directors is submitted every month and quarter.

Pelaksanaan sistem informasi Manajemen Risiko yang dijalankan Perseroan, bertujuan untuk memastikan:

- Tersedianya informasi yang akurat, lengkap, informatif, tepat waktu dan dapat diandalkan agar dapat digunakan Direksi, Dewan Komisaris dan satuan kerja yang terkait dalam penerapan manajemen risiko untuk menilai, memantau, dan memitigasi risiko yang dihadapi Perseroan baik risiko keseluruhan/komposit maupun per risiko dan/ atau dalam rangka proses pengambilan keputusan oleh Direksi;
- Efektivitas penerapan manajemen risiko mencakup kebijakan, prosedur dan penetapan limit risiko;
- Tersedianya informasi tentang hasil (realisasi) penerapan

The implementation of the Risk Management information system by the Company aims to ensure:

- Availability of information that is accurate, complete, informative, timely, and reliable so that it can be used by the Board of Directors, Board of Commissioners, and related work units in implementing risk management to assess, monitor, and mitigate the risks faced by the Company, both overall/composite and individual risks and/or in the framework of the decision-making process by the Board of Directors;
- The effectiveness of risk management, including policies, procedures, and setting risk limits;
- Availability of information on the results (realization)

manajemen risiko dibandingkan dengan target yang ditetapkan oleh Perseroan sesuai dengan kebijakan dan strategi penerapan manajemen risiko.

of risk management implementation compared to the targets set by the Company in accordance with the risk management policies and strategies.

Implementasi Sistem informasi Manajemen Risiko Perseroan diwujudkan dalam:

- Pelaporan yang disampaikan oleh Divisi Manajemen Risiko secara berkala setiap bulan kepada Direksi dan Dewan Komisaris, mengenai *progress action plan* terhadap mitigasi *top risk corporate*, *monitoring risk appetite statement*, *progress* tindak lanjut perbaikan atas *risk awareness survey*;
- Pelaporan hasil *assessment* profil risiko terintegrasi yang disampaikan secara berkala setiap triwulan;
- Stress testing yang dilakukan secara berkala setiap triwulan;
- Review parameter*, indikator, dan *rule rating* (limit risiko) dalam memastikan akurasi metode penilaian risiko;
- Pelaporan hasil *self assessment* profil risiko di luar Kantor Pusat;
- Pelaporan hasil *self assessment* tingkat kesehatan (tata kelola, profil risiko, rentabilitas dan permodalan) individu perusahaan secara tahunan;
- Pelaporan hasil *self assessment* tingkat kesehatan (tata kelola, profil risiko, rentabilitas dan permodalan) terintegrasi secara triwulan;
- Laporan dari unit kerja bisnis dalam hal pengelolaan risiko Perseroan khususnya yang menjadi fokus utama perbaikan berkelanjutan;
- Laporan hasil pelaksanaan *Risk Control Self Assessment* (RCSA) dan *Control Testing*.

Implementation of the Company's Risk Management information system is manifested in:

- Reporting submitted by the Risk Management Division to the Board of Directors and Board of Commissioners monthly on the progress of the action plan on top corporate risk mitigation, monitoring of risk appetite statements, follow-up improvements progress to the risk awareness survey;
- Reporting on the results of the integrated risk profile assessment which is submitted quarterly;
- Stress testing that is conducted regularly every quarter;
- Review parameters, indicators, and rule ratings (risk limits) to ensure the accuracy of risk assessment methods;
- Reporting on the results of the risk profile self-assessment outside the Head Office;
- Reporting on the results of the self-assessment on the soundness level (governance, risk profile, profitability, and capital) of individual companies on an annual basis;
- Reporting on the results of self-assessment on soundness level (governance, risk profile, earnings, and capital) integrated quarterly;
- Reports from business work units in managing the Company's risks, especially those that are the main focus of continuous improvement;
- Reports on the results of the implementation of Risk Control Self-Assessment (RCSA) and Control Testing.

### Sistem Pengendalian Intern yang Menyeluruh

Perusahaan memahami bahwa penerapan sistem pengendalian internal secara efektif dapat membantu Perseroan dalam menjaga aset dan eksistensinya, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan Perseroan terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian. Terselenggaranya sistem pengendalian internal Perseroan yang andal dan efektif menjadi tanggung jawab dari seluruh fungsi bisnis dan operasional (*risk taking function*) dan fungsi pendukung serta fungsi audit internal.

### Comprehensive Internal Control System

The Company understands that the implementation of an effective internal control system may assist the Company in safeguarding its assets, ensuring the availability of reliable financial and managerial reporting, increasing the Company's compliance with laws and regulations, and minimizing the risk of losses, irregularities, and breaches of prudential aspects. The implementation of a reliable and effective internal control system of the Company is the responsibility of all business and operational functions (risk-taking function) and support functions as well as the internal audit function.



Perseroan telah membuat Kebijakan Sistem Pengendalian Internal sebagai acuan dalam penerapan sistem pengendalian internal pada setiap bisnis proses. Pelaksanaan sistem pengendalian internal di Perseroan, antara lain adalah sebagai berikut:

1. Dalam penerapan Manajemen Risiko, Perusahaan telah melaksanakan sistem pengendalian internal secara efektif dengan mengacu pada kebijakan dan prosedur yang telah ditetapkan, seperti penerapan prinsip pemisahan fungsi (*four eyes principle*) pada setiap proses verifikasi dan proses transaksi keuangan yang memadai dan konsisten.
2. Sistem pengendalian internal dalam penerapan Manajemen Risiko Perusahaan paling sedikit mencakup:
  - a. Kesesuaian antara sistem pengendalian internal dengan jenis dan tingkat risiko yang melekat pada kegiatan usaha Perseroan;
  - b. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan kebijakan dan prosedur Manajemen Risiko serta penetapan limit risiko;
  - c. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari fungsi bisnis dan operasional (*risk taking function*) kepada fungsi pengendalian internal atau fungsi audit internal;
  - d. Struktur organisasi yang menggambarkan secara jelas tugas dan tanggung jawab masing-masing fungsi dan individu;
  - e. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu;
  - f. Kecukupan prosedur untuk memastikan kepatuhan Perusahaan terhadap ketentuan internal dan perundang-undangan;
  - g. Kaji ulang yang efektif, independen, dan objektif terhadap kebijakan, kerangka dan prosedur operasional Perseroan melalui penerapan *Risk Control Self Assessment* (RCSA) dan *Control Testing*;
  - h. Pengujian dan evaluasi yang memadai terhadap sistem informasi manajemen;
  - i. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur operasional, proses audit, temuan audit, dan tindak lanjut hasil audit serta tanggapan Direksi, Dewan Komisaris berdasarkan hasil audit;
  - j. Verifikasi dan kaji ulang secara berkala dan berkesinambungan terhadap penanganan kelemahan Perseroan yang bersifat material dan

The Company has implemented an Internal Control System Policy as a reference for implementing an internal control system in every business process. The implementation of the internal control system in the Company, among others, is as follows:

1. In implementing Risk Management, the Company has implemented an effective internal control system regarding established policies and procedures, such as the implementation of the principle of separation of functions (*four eyes principle*) in each verification process and financial transaction process which is adequate and consistent.
2. The internal control system in implementing the Company's Risk Management shall at least include:
  - a. Conformity between the internal control system and the type and level of risk inherent in the Company's business activities;
  - b. Determination of authority and responsibility for monitoring compliance with Risk Management policies and procedures and setting risk limits;
  - c. Determination of reporting lines and clear separation of functions from business and operational functions (*risk-taking function*) to the internal control function or internal audit function;
  - d. Organizational structure that clearly describes the duties and responsibilities of each function and individual;
  - e. Accurate and timely reporting of financial and operational activities;
  - f. Adequacy of procedures to ensure the Company's compliance with internal regulations and laws;
  - g. Effective, independent, and objective review of the Company's policies, framework, and operational procedures through the implementation of Risk Control Self-Assessment (RCSA) and Control Testing;
  - h. Adequate testing and evaluation of management information systems;
  - i. Comprehensive and adequate documentation of scope, operational procedures, audit process, audit findings, and follow-up on audit results as well as responses from the Board of Directors and Board of Commissioners based on audit results;
  - j. Periodic and continuous verification and review of the Company's handling of material weaknesses and the actions of the Company's Board of Directors

tindakan Direksi Perseroan untuk memperbaiki penyimpangan yang terjadi.

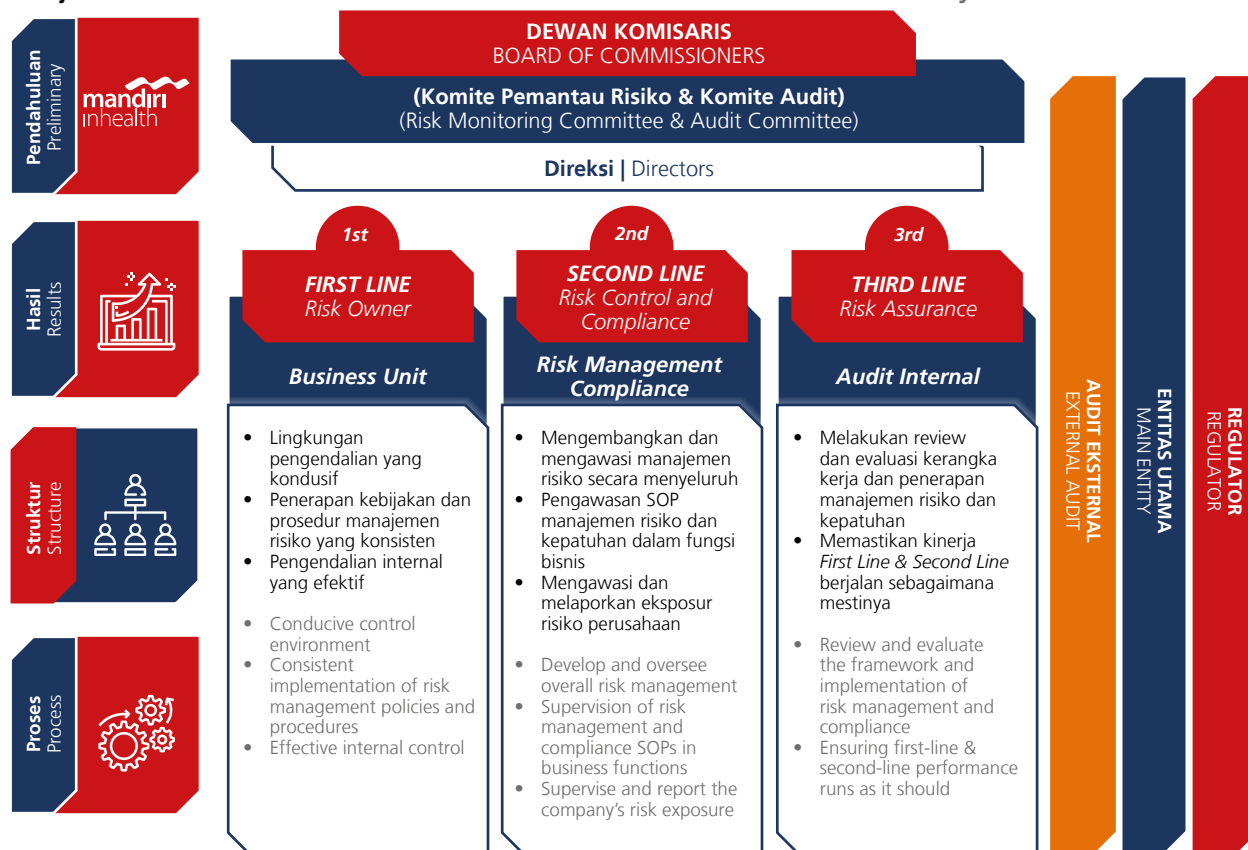
to correct any deviations that occur.

Sistem Pengendalian Intern Perseroan menjalankan praktik pengelolaan risiko yang efektif di seluruh Unit Kerja dengan menerapkan kebijakan *Three Lines of Models* sebagai berikut:

The Company's Internal Control System carries out effective risk management practices in all Work Units by implementing the following Three Lines of Models policy:

### Kebijakan *Three Lines of Models*

### Three Lines of Models Policy



#### First Line (1st line)

Lapis pertama dilaksanakan oleh unit atau komponen atau fungsi bisnis atau *risk owner* yang melakukan aktivitas operasional Perseroan sehari-hari, terutama yang merupakan garis depan atau ujung tombak organisasi. Dalam hal ini Unit Kerja *1st line* diharapkan untuk:

- Menciptakan lingkungan pengendalian (*control environment*) yang kondusif di unit kerja masing-masing.
- Menerapkan kebijakan Manajemen Risiko yang telah ditetapkan sewaktu menjalankan peran dan tanggung jawab secara konsisten. Unit kerja *1st line* diharapkan secara penuh kesadaran mempertimbangkan faktor risiko dalam keputusan-keputusan dan tindakan-

#### First Line (1st line)

The first layer is carried out by units or components or business functions or risk owners who carry out the Company's daily operational activities, especially those that are the front line or spearhead of the organization. In this case, the 1st line Work Unit is expected to:

- Create a favorable control environment in each work unit.
- Implement the established Risk Management policies while consistently carrying out roles and responsibilities. The 1st line work unit is expected to be fully aware of risk factors in the decisions and actions it takes.





tindakan yang dilakukannya.

- c. Menjalankan pengendalian internal yang efektif di unit kerja masing-masing serta menerapkan pemantauan dan transparansi terhadap efektivitas pengendalian internal tersebut.

### **Second Line (2nd line)**

*Second line*, terdiri dari Unit Kerja Manajemen Risiko dan Unit Kerja Kepatuhan serta fungsi aktuarial memfasilitasi dan memonitor implementasi terhadap efektivitas Manajemen Risiko yang dilakukan oleh setiap Unit Kerja dan membantu *Risk Owner* dalam melaporkan kecukupan risiko kaitannya dengan informasi dalam Perseroan. Pada *second line (2nd line)* ini, unit kepatuhan bertugas memonitor berbagai risiko seperti, memastikan adanya kegiatan yang tidak patuh terhadap hukum dan regulasi yang berlaku.

### **Third Line (3rd line)**

*Third Line*, memberikan jaminan dan *assurance* independen dan objektif tentang kecukupan maupun efektivitas tata kelola dan manajemen risiko. Pada lapis ketiga dijalankan oleh Auditor, baik Auditor Internal maupun Auditor Eksternal. Peran Auditor Internal jauh lebih intens karena merupakan bagian internal Perseroan yang bersifat independen terhadap fungsi-fungsi lainnya. Dalam hal ini, Auditor Internal diharapkan untuk:

- a. Melakukan *review* dan evaluasi terhadap kerangka kerja dan penerapan Manajemen Risiko dan kepatuhan;
- b. Memastikan bahwa kinerja lapis pertama (*firstline*) dan lapis kedua (*secondline*) berjalan sesuai dengan yang diharapkan;
- c. Melakukan penilaian terhadap sistem pengendalian internal dalam penerapan Manajemen Risiko.

### **Upaya Peningkatan Budaya Risiko**

Mandiri Inhealth senantiasa membangun pondasi bisnis yang kuat, melalui pengambilan keputusan usaha secara tepat. Upaya ini dilakukan untuk menghindari risiko yang merugikan Perseroan. Perseroan juga memberikan dukungan dan kontribusi secara penuh dalam pelaksanaan Manajemen Risiko, yang diwujudkan dengan melakukan pengembangan budaya sadar risiko (*corporate risk culture*) di lingkungan Perusahaan dengan menitikberatkan konsep risiko sebagai tanggung jawab setiap orang (*risk is everybody's business*).

- c. Carry out effective internal controls in each work unit and implement monitoring and transparency of the effectiveness of these internal controls.

### **Second Line (2nd line)**

The second line, consisting of the Risk Management Work Unit and Compliance Work Unit as well as the actuarial function, facilitates and monitors the implementation of the effectiveness of Risk Management carried out by each Work Unit and assists the Risk Owner in reporting risk adequacy in relation to information within the Company. In this second line (2nd line), the compliance unit is tasked with monitoring various risks, such as ensuring that there are activities that do not comply with applicable laws and regulations.

### **Third line (3rd line)**

The third line, provides independent and objective guarantees and assurance regarding the adequacy and effectiveness of governance and risk management. The third layer is run by Auditors, both Internal Auditors and External Auditors. The role of the Internal Auditor is much more intense as it is an internal part of the Company that is independent of other functions. In this case, the Internal Auditor is expected to:

- a. Review and evaluate the framework and implementation of Risk Management and compliance;
- b. Ensure that the first-line and second-line perform as expected.
- c. Conduct an assessment of the internal control system in implementing Risk Management.

### **Risk Culture Development Measures**

Mandiri Inhealth strives to build a strong business foundation by making appropriate business decisions to avoid risks that are detrimental to the Company. The Company also provides full support and contribution in the implementation of Risk Management through development of a corporate risk culture at the Company by emphasizing the concept that risk is everybody's business.

Secara berkala Perseroan melakukan sosialisasi yang berkelanjutan serta selalu mengembangkan kompetensi dan proses pembelajaran secara berkesinambungan kepada seluruh insan Perseroan melalui pelatihan Manajemen Risiko baik secara umum ataupun khusus. Lebih lanjut, Perseroan menanamkan *risk awareness* pada program internalisasi budaya (*corporate culture*). Budaya AKHLAK sebagai *core values* Mandiri Inhealth senantiasa diterapkan, agar pada akhirnya budaya tersebut menjadi *attitude* (perilaku) sehari-hari pada diri seluruh insan Perusahaan, sehingga diharapkan seluruh insan Perusahaan dapat bersama-sama mewujudkan Visi dan Misi Perseroan. Hal ini perlu dilakukan agar pencapaian kinerja Perseroan dapat terwujud secara berkesinambungan dalam jangka panjang.

Perseroan juga mengoptimalkan penggunaan beragam media komunikasi agar pesan dapat tersampaikan dalam cakupan yang luas. Penggunaan beragam media ini juga dilakukan secara menyeluruh, adaptif, dan berkelanjutan sehingga budaya risiko dapat diwujudkan dalam *framework* pengelolaan risiko yang terbuka, efisien, dan efektif.

Di tahun 2024, Divisi Manajemen Risiko melakukan *Risk and Control Awareness Program* dalam bentuk *sharing session* dengan Unit Kerja Bisnis, *Risk Forum*, Pelaksanaan Webinar, dan *Online Champion* dalam bentuk *e-flyer* kepada seluruh pegawai melalui media MI-Knows.

Penyelenggaraan Risk and Awareness Program di tahun 2024, meliputi:

The Company regularly conducts dissemination and always develops competencies and continuous learning processes for all Company personnel through Risk Management training in general and specific areas while instilling risk awareness in the corporate culture internalization program. The AKHLAK culture as Mandiri Inhealth's core values is always implemented, which ultimately becomes a behavior for all Company personnel to work together in realizing the Company's Vision and Mission. This expected to support the realization of the Company's performance achievements sustainably in the long term.

The Company also optimizes the use of various communication media for a wider outreach. This is carried out comprehensively, adaptively, and sustainably so that risk culture can be realized in an open, efficient, and effective risk management framework.

In 2024, the Risk Management Division conducted a Risk and Control Awareness Program in the form of sharing sessions with Business Work Units, Risk Forums, Webinars, and Online Champions in the form of e-flyers to all employees through the MI-Knows media.

Implementation of the Risk and Awareness Program in 2024, includes:

**Tabel Risk and Awareness Program tahun 2024 / Table of Risk Awareness Program in 2024**

| No | Tema Risk Awareness Program / Risk Awareness Program Theme                                                                                                                                                                                                                                                                                                                                                                | Media Penyampaian / Submission Media | Peruntukan / Designation                                                         |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------------------------------------------------|
| 1  | Risk Champion Forum: <i>"Mastering Uncertainty: Leading with Confidence and Navigating Tomorrow's Challenges"</i>                                                                                                                                                                                                                                                                                                         | Forum                                | Risk Champion                                                                    |
| 2  | Pelatihan Prosedur Penanganan Kejadian huru-hara di Mandiri Inhealth Tower Sebagai Bentuk Persiapan ( <i>Preparedness</i> ) Untuk Mengantisipasi Potensi Insiden Huru-Hara di Mandiri Inhealth Tower. / Training on Procedures for Handling Riot Incidents at Mandiri Inhealth Tower as a Form of Preparedness to Anticipate Potential Riot Incidents at Mandiri Inhealth Tower.                                          | Simulasi / Simulation                | Seluruh Pegawai Mandiri Inhealth Tower / All Employees at Mandiri Inhealth Tower |
| 3  | Simulasi dan Tata Cara Penggunaan Alat Pemadam Api Ringan (APAR) dan <i>Hydrant Evacuation Drill</i> di Mandiri Inhealth Tower Sebagai Bentuk Latihan Persiapan ( <i>Preparedness</i> ) Jika Terjadi Bencana Kebakaran. / Simulation and Procedures for Using Light Fire Extinguishers (APAR) and Hydrant Evacuation Drills at Mandiri Inhealth Tower as a Form of Preparedness Exercise in the Event of a Fire Disaster. | Simulasi / Simulation                | Seluruh Pegawai Mandiri Inhealth Tower / All Employees at Mandiri Inhealth Tower |



| No | Tema <i>Risk Awareness Program</i> /<br>Risk Awareness Program Theme                                                                                                                                                                                                                                                                                                                                 | Media Penyampaian /<br>Submission Media | Peruntukan / Designation                                                         |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------|
| 4  | Uji Coba Kebakaran Gedung Kantor Pusat Mandiri Inhealth Tower oleh Pengelola Gedung Sebagai Program Tahunan Gedung Mandiri Inhealth Tower Tentang Pelatihan Penanggulangan Kebakaran dan Darurat Lainnya. / Fire Drill of Mandiri Inhealth Tower Head Office Building by Building Management as an Annual Program of Mandiri Inhealth Tower Building on Fire Emergency and Other Emergency Training. | Simulasi                                | Seluruh Pegawai Mandiri Inhealth Tower / All Employees at Mandiri Inhealth Tower |
| 5  | Webinar Business Continuity Management (BCM) "Manajemen Tanggap Darurat" / Business Continuity Management (BCM) Webinar "Emergency Response Management"                                                                                                                                                                                                                                              | Webinar                                 | Seluruh Pegawai / All Employees                                                  |
| 6  | Webinar Implementasi Program APUPPT dan PPPSPM di Industri Asuransi Jiwa / Webinar on Implementation of AML-CFT and PPPSPM Programs in the Life Insurance Industry                                                                                                                                                                                                                                   | Webinar                                 | Seluruh Pegawai / All Employees                                                  |
| 7  | Refreshment Awareness ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) / Refreshment Awareness ISO 37001:2016 Anti-Bribery Management System (ABMS)                                                                                                                                                                                                                                             | Webinar                                 | Seluruh Pegawai / All Employees                                                  |
| 8  | Konteks Manajemen Risiko / Risk Management Context                                                                                                                                                                                                                                                                                                                                                   | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 9  | Proses Manajemen Risiko / Risk Management Process                                                                                                                                                                                                                                                                                                                                                    | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 10 | Proses Analisis Risiko / Risk Analysis Process                                                                                                                                                                                                                                                                                                                                                       | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 11 | Kriteria Manajemen Risiko / Risk Management Criteria                                                                                                                                                                                                                                                                                                                                                 | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 12 | Proses Evaluasi Risiko / Risk Evaluation Process                                                                                                                                                                                                                                                                                                                                                     | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 13 | Perlakuan Risiko / Risk Treatment                                                                                                                                                                                                                                                                                                                                                                    | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 14 | Komunikasi & Konsultasi / Communication & Consultation                                                                                                                                                                                                                                                                                                                                               | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 15 | <i>Monitoring &amp; Evaluasi</i> / Monitoring & Evaluation                                                                                                                                                                                                                                                                                                                                           | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 16 | Implementasi ERM / ERM Implementation                                                                                                                                                                                                                                                                                                                                                                | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 17 | Social Engineering                                                                                                                                                                                                                                                                                                                                                                                   | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 18 | <i>Ransomware</i>                                                                                                                                                                                                                                                                                                                                                                                    | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 19 | Public Wi-Fi                                                                                                                                                                                                                                                                                                                                                                                         | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 20 | Jenis Data Pribadi / Types of Personal Data                                                                                                                                                                                                                                                                                                                                                          | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 21 | <i>Clean Desk Clear Screen</i>                                                                                                                                                                                                                                                                                                                                                                       | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 22 | Risiko Simpan Password di Browser / Risks of Saving Passwords in Browser                                                                                                                                                                                                                                                                                                                             | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 23 | <i>Stay Safe on Social Networks</i>                                                                                                                                                                                                                                                                                                                                                                  | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 24 | Sesi 1: Definisi dan Jenis Data Pribadi. / Session 1: Definition and Types of Personal Data.                                                                                                                                                                                                                                                                                                         | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 25 | Sesi 2: Kewajiban Pengendali Data Pribadi. / Session 2: Obligations of the Personal Data Controller.                                                                                                                                                                                                                                                                                                 | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 26 | Sesi 3: Peranan dan Kewajiban Pengendali Situasional dan Prosesor dalam Pemrosesan Data Pribadi. / Session 3: Roles and Obligations of Situational Controllers and Processors in the Processing of Personal Data.                                                                                                                                                                                    | Email                                   | Seluruh Pegawai / All Employees                                                  |
| 27 | Sesi 4: Peranan dan Hak Subjek Data Pribadi / Session 4: Role and Rights of Personal Data Subjects                                                                                                                                                                                                                                                                                                   | Email                                   | Seluruh Pegawai / All Employees                                                  |

| No | Tema Risk Awareness Program /<br>Risk Awareness Program Theme                                          | Media Penyampaian /<br>Submission Media | Peruntukan / Designation        |
|----|--------------------------------------------------------------------------------------------------------|-----------------------------------------|---------------------------------|
| 28 | Sesi 5: Do's & Don'ts Pelindungan Data Pribadi / Session 5: Do's & Don'ts of Personal Data Protection  | Email                                   | Seluruh Pegawai / All Employees |
| 29 | Sesi 6: Jenis Sanksi Pelindungan Data Pribadi / Session 6: Types of Personal Data Protection Sanctions | Email                                   | Seluruh Pegawai / All Employees |

### RISK CHAMPION

Mandiri Inhealth menerapkan manajemen risiko secara efektif dan efisien melalui pembentukan fungsi Risk Champion. Risk Champion membantu fungsi manajemen risiko lebih efektif di unit kerjanya. Tugas utama Risk Champion adalah membantu Direksi dalam menjalankan penerapan manajemen risiko dan kepatuhan di Direktorat dan Unit Kerja.

Risk Champion di setiap unit kerja terdiri dari:

#### 1. Risk Champion Direktorat

Terdiri dari Kepala Divisi yang ditunjuk sebagai perwakilan Direktorat;

#### 2. Risk Champion Unit Kerja

Terdiri dari Kepala Divisi atau Kepala Kantor dan Pegawai yang ditunjuk dari setiap Divisi atau Kantor Pemasaran/Operasional.

### RISK CHAMPION

Mandiri Inhealth implements risk management effectively and efficiently through the formation of the Risk Champion function. Risk Champion supports the risk management function to be more effective in its work units. The key role of the Risk Champion is to assist the Board of Directors in implementing risk management and compliance in the Directorate and Work Units.

Risk Champions in each work unit consist of:

#### 1. Risk Champion in Directorates

Consisting of the Head of Division appointed as the Directorate representative;

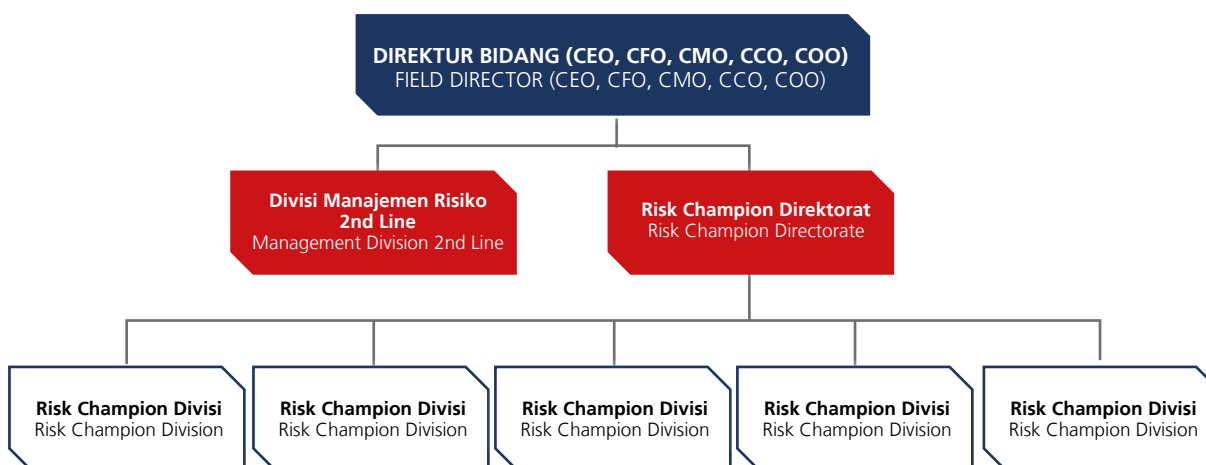
#### 2. Risk Champion in Work Units

Consisting of Division Head or Office Head and appointed employees from each Division or Marketing/Operational Office.

### Struktur Organisasi Risk Champion

### Risk Champion Organizational Structure

#### Struktur Organisasi Risk Champion / Risk Champion Organization Structure



### Ruang Lingkup Tugas Risk Champion Direktorat

Ruang Lingkup Tugas Risk Champion Direktorat, meliputi:

### Scope of Duties of the Risk Champion in Directorates

The scope of duties of the Directorate's Risk Champion includes:



1. Koordinator kegiatan manajemen risiko dan kepatuhan di Direktorat;
2. Memantau pelaksanaan manajemen risiko dan kepatuhan di Direktorat;
3. Melaporkan pengelolaan manajemen risiko dan kepatuhan setiap bulannya atau dalam hal terdapat peningkatan risiko di Direktoratnya kepada Direktur Bidang dan Divisi Manajemen Risiko;
4. Memastikan Unit Kerja di Direktoratny telah melakukan kegiatan yang direkomendasikan oleh Direksi dan/atau Direktur Bidang dan/atau Direktur yang membawahi fungsi manajemen risiko;
5. Mengkoordinir penerapan dan pelaksanaan budaya risiko dan kepatuhan (*risk & compliance culture*).

#### Ruang Lingkup Tugas Risk Champion Divisi dan Risk Champion Kantor Pemasaran/Operasional

Ruang Lingkup Tugas Risk Champion Divisi dan Risk Champion Kantor Pemasaran/Operasional, meliputi:

1. Melaksanakan kegiatan manajemen risiko dan kepatuhan di Divisi dan Kantor Pemasaran/Operasional (termasuk Kantor Layanan yang di bawah koordinasinya);
2. Melakukan identifikasi, penilaian, pemantauan, pengendalian dan mitigasi risiko termasuk pencatatan dan pelaporan;
3. Memastikan setiap insiden yang terjadi di unit kerjanya telah tercatat dan dilaporkan dalam database yang ditetapkan oleh Divisi Manajemen Risiko;
4. Mengidentifikasi potensi risiko baru yang timbul pada unitnya dan melakukan pengkinian secara berkala secara Triwulanan atas risk register yang ditetapkan oleh Divisi Manajemen Risiko;
5. Melaporkan hasil kegiatan pada butir 3 dan 4 di atas dan penilaian profil risiko kepada Divisi Manajemen Risiko;
6. Melaporkan pengelolaan manajemen risiko dan kepatuhan setiap bulannya atau dalam hal terdapat peningkatan risiko di Direktoratny kepada Risk Champion Direktorat;
7. Menyusun langkah mitigasi atas potential risk dan/atau risk event;
8. Menyusun ketentuan-ketentuan yang diperlukan dalam rangka pengelolaan risiko di unit kerjanya;
9. Menyediakan data untuk mendukung proses pelaksanaan *control testing* dan *compliance assurance*;
10. Menerapkan budaya risiko dan kepatuhan termasuk mengkomunikasikan dan menginternalisasikan

1. Act as coordinator of risk management and compliance activities in the Directorate;
2. Monitor the implementation of risk management and compliance in the Directorate;
3. Report on risk management and compliance every month or in the event that there is an increase in risk in the Directorate to the Director of the Risk Management Division and Division;
4. Ensure that the Work Units in their Directorates have carried out the activities recommended by the Directors and/or Field Directors and/or the Director in charge of the risk management function;
5. Coordinate the implementation of a risk and compliance culture.

#### Scope of Duties of Risk Champion in Divisions and Marketing/Operational Offices

The scope of duties of the Risk Champion in Divisions and Marketing/Operational Office includes:

1. Carry out risk management and compliance activities in the Marketing/Operational Division and Office (including Service Offices under its coordination);
2. Identify, assess, monitor, control & mitigate risks including recording and reporting;
3. Ensure that every incident that occurs in the work unit has been recorded and reported in the database determined by the Risk Management Division;
4. Identify the potential for new risks that arise in the unit and update regularly every quarter on the risk register determined by the Risk Management Division;
5. Report risk management and compliance every month or if there is an increase in risk in the Directorate to the Directorate Risk Champion;
6. Report on the management of risk management and compliance every month or in the event of an increase in risk in the Directorate to the Directorate Risk Champion;
7. Develop mitigation measures for potential risks and/or risk events;
8. Prepare the necessary provisions in the context of risk management in the work unit;
9. Perform control testing and compliance assurance activities;
10. Implement a risk and compliance culture, including communicating & internalizing awareness to every

awareness pada setiap pegawai di unit kerjanya di Divisi dan Kantor Pemasaran/Operasional (termasuk Kantor Layanan yang di bawah koordinasinya);

employee in their work units in the Division and Marketing/Operational Offices (including Service Offices under their coordination).

### Hasil Penilaian Tingkat Kesehatan Perusahaan

Hasil Penilaian Tingkat Kesehatan PT Asuransi Jiwa Inhealth Indonesia (Perusahaan) baik secara individu maupun konsolidasi posisi 31 Desember 2024 menunjukkan Stabil Peringkat Komposit 2 (PK-2). Penilaian tersebut mencerminkan kondisi Perusahaan secara umum Sehat sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lain. Hal ini tercermin dari peringkat faktor penilaian yaitu Penerapan Tata Kelola Perusahaan Yang Baik Bagi Perusahaan, Profil Risiko, Rentabilitas dan Permodalan yang secara umum baik. Dalam hal tersebut terdapat kelemahan maka secara umum kelemahan tersebut kurang signifikan.

Hasil Laporan Hasil Penilaian Tingkat Kesehatan Perseroan tahun 2024 adalah sebagai berikut:

### Health Rating Assessment Results

The results of the Health Level Assessment of PT Asuransi Jiwa Inhealth Indonesia (Company) both individually and consolidated as of December 31, 2024, show a Stable Composite Rating 2 (PK-2). This assessment reflects the Company's generally Healthy condition so that it is considered capable of facing significant negative impacts from changes in business conditions and other external factors. This is reflected in the rating of the assessment factors, namely the Implementation of Good Corporate Governance for the Company, Risk Profile, Profitability and Capital which are generally good. In this case, there are weaknesses, so in general these weaknesses are less significant.

The results of the 2024 Company Health Level Assessment Report are as follows:

**Tabel Hasil Laporan Hasil Penilaian Tingkat Kesehatan Perseroan tahun 2024 / Table of Corporate Soundness Level Assessment Results in 2024**

| No                                                                            | Faktor Penilaian / Assessemnt Factor                                         | Peringkat Individu / Individual Rating |             | Peringkat (Konsolidasi) / Rating (Consolidated) |
|-------------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------|-------------|-------------------------------------------------|
|                                                                               |                                                                              | 2024                                   | 2023        |                                                 |
| 1                                                                             | Tata kelola perusahaan yang baik bagi Perusahaan / Good Corporate Governance | 1                                      | 1           | 1                                               |
| 2                                                                             | Profil Risiko / Risk Profile                                                 | 2                                      | 2           | 2                                               |
| 3                                                                             | Rentabilitas / Rentability                                                   | 2                                      | 2           | 2                                               |
| 4                                                                             | Permodalan / Capital                                                         | 1                                      | 1           | 1                                               |
| <b>Peringkat Tingkat Kesehatan Perusahaan / Corporate Health Level Rating</b> |                                                                              | <b>PK-2</b>                            | <b>PK-2</b> | <b>PK-2</b>                                     |

Hasil Penilaian Inheren Risk dan Kualitas Penerapan Manajemen Risiko Profil Risiko tahun 2024 adalah sebagai berikut:

The results of the Assessment of Inherent Risk and the Quality of Implementation of Risk Management in the 2024 Risk Profile are as follows:

| Profil Risiko /<br>Risk Profile       | 2024                                            |                                                                                               |                                              |                                                 | 2023                                                                                          |                                              |                                                 | Konsolidasi / Consolidated                                                                    |                                              |   |
|---------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------|---|
|                                       | Individu / Individual                           |                                                                                               |                                              | Individu / Individual                           |                                                                                               |                                              |                                                 |                                                                                               |                                              |   |
|                                       | Peringkat Risiko Inheren / Inherent Risk Rating | Peringkat Kualitas Penerapan Manajemen Risiko / Risk Management Implementation Quality Rating | Peringkat Tingkat Risiko / Risk Level Rating | Peringkat Risiko Inheren / Inherent Risk Rating | Peringkat Kualitas Penerapan Manajemen Risiko / Risk Management Implementation Quality Rating | Peringkat Tingkat Risiko / Risk Level Rating | Peringkat Risiko Inheren / Inherent Risk Rating | Peringkat Kualitas Penerapan Manajemen Risiko / Risk Management Implementation Quality Rating | Peringkat Tingkat Risiko / Risk Level Rating |   |
|                                       | Risiko Strategis / Strategy Risk                | 2                                                                                             | 2                                            | 2                                               | 2                                                                                             | 2                                            | 2                                               | 2                                                                                             | 2                                            | 2 |
| Risiko Operasional / Operational Risk | 2                                               | 2                                                                                             | 2                                            | 2                                               | 2                                                                                             | 2                                            | 2                                               | 2                                                                                             | 2                                            |   |





| Profil Risiko /<br>Risk Profile          | 2024                                                           |                                                                                                                    |                                                          | 2023                                                           |                                                                                                                    |                                                          | Konsolidasi / Consolidated                                     |                                                                                                                    |                                                          |
|------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
|                                          | Individu / Individual                                          |                                                                                                                    |                                                          | Individu / Individual                                          |                                                                                                                    |                                                          | Konsolidasi / Consolidated                                     |                                                                                                                    |                                                          |
|                                          | Peringkat<br>Risiko<br>Inheren<br>/ Inherent<br>Risk<br>Rating | Peringkat<br>Kualitas<br>Penerapan<br>Manajemen<br>Risiko / Risk<br>Management<br>Implementation<br>Quality Rating | Peringkat<br>Tingkat<br>Risiko /<br>Risk Level<br>Rating | Peringkat<br>Risiko<br>Inheren<br>/ Inherent<br>Risk<br>Rating | Peringkat<br>Kualitas<br>Penerapan<br>Manajemen<br>Risiko / Risk<br>Management<br>Implementation<br>Quality Rating | Peringkat<br>Tingkat<br>Risiko /<br>Risk Level<br>Rating | Peringkat<br>Risiko<br>Inheren<br>/ Inherent<br>Risk<br>Rating | Peringkat<br>Kualitas<br>Penerapan<br>Manajemen<br>Risiko / Risk<br>Management<br>Implementation<br>Quality Rating | Peringkat<br>Tingkat<br>Risiko /<br>Risk Level<br>Rating |
| Risiko Asuransi /<br>Insurance Risk      | 2                                                              | 2                                                                                                                  | 2                                                        | 2                                                              | 2                                                                                                                  | 2                                                        | 2                                                              | 2                                                                                                                  | 2                                                        |
| Risiko Kredit /<br>Credit Risk           | 2                                                              | 2                                                                                                                  | 2                                                        | 2                                                              | 2                                                                                                                  | 2                                                        | 2                                                              | 2                                                                                                                  | 2                                                        |
| Risiko Pasar /<br>Market Risk            | 2                                                              | 2                                                                                                                  | 2                                                        | 2                                                              | 1                                                                                                                  | 1                                                        | 2                                                              | 1                                                                                                                  | 1                                                        |
| Risiko Likuiditas /<br>Liquidity Risk    | 1                                                              | 2                                                                                                                  | 1                                                        | 1                                                              | 1                                                                                                                  | 1                                                        | 1                                                              | 1                                                                                                                  | 1                                                        |
| Risiko Hukum /<br>Legal Risk             | 1                                                              | 2                                                                                                                  | 1                                                        | 1                                                              | 2                                                                                                                  | 1                                                        | 1                                                              | 2                                                                                                                  | 1                                                        |
| Risiko Kepatuhan<br>/ Compliance<br>Risk | 1                                                              | 1                                                                                                                  | 1                                                        | 1                                                              | 1                                                                                                                  | 1                                                        | 1                                                              | 1                                                                                                                  | 1                                                        |
| Risiko Reputasi /<br>Reputation Risk     | 1                                                              | 2                                                                                                                  | 1                                                        | 1                                                              | 1                                                                                                                  | 1                                                        | 1                                                              | 1                                                                                                                  | 1                                                        |

Hasil analisis mengenai kondisi Perusahaan secara keseluruhan berdasarkan faktor penilaian tingkat kesehatan Perseroan hingga 31 Desember 2024, sebagai berikut:

The results of the analysis of the Company's overall condition based on the Company's soundness level assessment factors as of December 31, 2024, are as follows:

Hasil Penilaian Tingkat Kesehatan PT Asuransi Jiwa Inhealth Indonesia (Perusahaan) baik secara individu maupun konsolidasi posisi 31 Desember 2024 menunjukkan Peringkat Komposit 2 (PK-2). Penilaian tersebut mencerminkan kondisi Perusahaan secara umum Sehat sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lain. Hal ini tercermin dari peringkat faktor penilaian yaitu Penerapan Tata Kelola Perusahaan Yang Baik bagi Perusahaan, Profil Risiko, Rentabilitas dan Permodalan yang secara umum baik. Dalam hal tersebut terdapat kelemahan maka secara umum kelemahan tersebut kurang signifikan.

The results of the Soundness Level Assessment of PT Asuransi Jiwa Inhealth Indonesia (the Company) both individually and consolidated as of December 31, 2024, show a Composite Rating of 2 (PK-2). This assessment reflects the Company's generally Sound condition so that it is considered capable of facing significant negative impacts from changes in business conditions and other external factors. This is reflected in the rating of the assessment factors, namely the Implementation of Good Corporate Governance for the Company, Risk Profile, Profitability and Capital which are generally good. Thus, the weaknesses found are also generally less significant.

Berdasarkan hasil penilaian tingkat risiko terhadap parameter dan indikator Peringkat Tingkat Risiko (Risiko Inheren & KPMR) dari 9 (sembilan) jenis risiko selama tahun 2023/24 adalah sebagai berikut:

Based on the results of the risk level assessment of the parameters and indicators of the Risk Level Rating (Inherent Risk & KPMR) of 9 (nine) types of risk during 2023/24 are as follows:

1. Penilaian Terhadap Tata Kelola Perusahaan stabil pada Peringkat "1" dimana hal ini mencerminkan adanya peningkatan tata kelola Perusahaan diantaranya Perusahaan berhasil menurunkan tingkat pelanggaran terhadap ketentuan dengan tidak ada keterlambatan pelaporan. Apabila terdapat kelemahan dalam penerapan prinsip tata kelola Perusahaan yang baik,

1. Corporate Governance Assessment is stable at Rank "1" which reflects an increase in Corporate Governance including the Company successfully reducing the level of violations of the provisions with no delays in reporting. Any weaknesses found in the implementation of GCG principles are generally not significant and can be immediately corrected by the Company's Management.

maka secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh Manajemen Perusahaan.

2. Profil Risiko Perusahaan secara individu dan konsolidasi posisi 31 Desember 2024 menunjukkan Peringkat Tingkat Risiko "2" yang memiliki karakteristik sebagai berikut:
  - a. Dengan mempertimbangkan aktivitas bisnis yang dilakukan Perusahaan, kemungkinan kerugian yang dihadapi dari risiko inheren komposit tergolong rendah selama periode waktu tertentu pada masa yang akan datang; dan
  - b. Kualitas Penerapan Manajemen Risiko secara komposit memadai, meskipun terdapat beberapa kelemahan minor, namun tetap perlu mendapatkan perhatian manajemen.
3. Rentabilitas posisi 31 Desember 2024 menunjukkan Peringkat "2". Hal ini menunjukkan bahwa Rentabilitas Perusahaan memadai, laba Perusahaan melebihi target, dan mendukung pertumbuhan permodalan.
4. Permodalan posisi 31 Desember 2024 menunjukkan Peringkat "1". Hal ini menunjukkan bahwa Perusahaan memiliki kualitas dan kecukupan permodalan yang sangat memadai terhadap profil risiko yang disertai dengan pengelolaan permodalan yang sangat kuat sesuai dengan karakteristik, skala usaha, dan kompleksitas usaha Perusahaan.

2. The Company's Risk Profile individual and consolidated position as of December 31, 2024 shows a Risk Level Rating of "2" which has the following characteristics:
  - a. Taking into account the business activities of the Company, the potential loss faced from the inherent composite risk is relatively low over a certain period of time in the future; and
  - b. The composite quality of Risk Management Implementation is adequate, despite some minor weaknesses which require management attention.
3. The profitability position as of December 31, 2024 shows a rating of "2". This indicates that the Company's profitability is adequate, the Company's profit exceeds the target, and supports capital growth.
4. Capitalization as of December 31, 2024 shows a Rating of "1". This shows that the Company has a very adequate quality and adequacy of capitalization against the risk profile accompanied by quite strong capitalization management in accordance with the characteristics, business scale, and complexity of the Company's business.

### Penerapan Manajemen Risiko Terintegrasi

Penerapan Tata Kelola Terintegrasi dilakukan untuk meningkatkan kualitas Tata Kelola yang Baik dalam Konglomerasi Keuangan, sehingga integrasi antara Bank Mandiri dan seluruh Perusahaan Anak dapat berjalan dengan baik dan memenuhi prinsip kehati-hatian, yang pada akhirnya dapat mewujudkan Konglomerasi Keuangan yang stabil, memiliki daya saing tinggi, dan berkelanjutan.

Perseroan diwajibkan untuk menjalankan Profil Risiko Terintegrasi sesuai dengan POJK No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan dengan melakukan penilaian profil risiko yang wajib dikelola dalam Manajemen Risiko Terintegrasi mencakup:

### Integrated Risk Management

The implementation of Integrated Governance aims to improve the quality of GCG in the Financial Conglomerate, so that the integration between Bank Mandiri and all Subsidiaries can be well-implemented and fulfill the principle of prudence, which can ultimately create a stable, highly competitive and sustainable Financial Conglomerate.

The Company is required to implement an Integrated Risk Profile in accordance with POJK No. 17/POJK.03/2014 on Implementation of Integrated Risk Management for Financial Conglomerates by assessing the risk profile that must be managed in Integrated Risk Management including:



| No | Jenis Risiko / Risk Type                                   | Upaya Mitigasi / Mitigation Efforts                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----|------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Risiko Kredit / Credit Risk                                | <ul style="list-style-type: none"> <li>Menjaga usaha Perusahaan tidak terekspos pada risiko kredit yang dapat menimbulkan kerugian pada Perusahaan. / Keep the Company's business from being exposed to credit risks that could cause losses to the Company.</li> <li>Menjaga persentase piutang premi &lt; 2.50% dari total piutang premi. / Maintain the percentage of premium receivables &lt; 2.50% of total premium receivables.</li> </ul>                                                                                                                                                                                                                        |
| 2  | Risiko Pasar / Market Risk                                 | <ul style="list-style-type: none"> <li>Menjaga paparan rendah terhadap risiko market yang timbul dari aset trading. / Maintain low exposure to market risks arising from trading assets.</li> <li>Meminimalisir dampak negatif perubahan kondisi pasar terhadap nilai aset dan modal dengan melakukan penempatan pada aset berisiko tinggi ke aset dengan risiko yang lebih rendah. / Minimize the negative impact of changes in market conditions on asset and capital values by placing high-risk assets in lower-risk assets.</li> </ul>                                                                                                                             |
| 3  | Risiko Likuiditas / Liquidity Risk                         | <ul style="list-style-type: none"> <li>Menjaga kekuatan likuiditas untuk bertahan dari kondisi stress. / Maintain liquidity strength to survive stressful conditions.</li> <li>Menjaga matching asset-liabilities duration. / Maintain matching asset-liabilities duration.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                  |
| 4  | Risiko Operasional / Operational Risk                      | <ul style="list-style-type: none"> <li>Proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian eksternal yang mempengaruhi operasional Perusahaan. / Minimize internal processes, human error, system failures, and/or external events that affect the Company's operations.</li> <li>Zero Tolerance terhadap fraud internal dan eksternal. / Zero Tolerance towards internal and external fraud.</li> <li>Meningkatkan strategi penguatan cyber attack dan memenuhi standarisasi IT Security minimum dari Entitas Utama / Enhance cyberattack strengthening strategies and meet minimum IT Security standards from the Parent Entity</li> </ul> |
| 5  | Risiko Hukum / Legal Risk                                  | <ul style="list-style-type: none"> <li>Meminimalisir kerugian finansial dari tuntutan hukum dan/atau kelemahan aspek hukum. / Minimize financial losses from lawsuits and/or weaknesses in legal aspects.</li> <li>Meningkatkan review standard klausul dalam perjanjian kerjasama. / Improve the review of standard clauses in cooperation agreements.</li> </ul>                                                                                                                                                                                                                                                                                                      |
| 6  | Risiko Reputasi / Reputation Risk                          | <ul style="list-style-type: none"> <li>Menjaga service level penanganan pengaduan yang berdampak negatif terhadap reputasi dan produk serta layanan Perusahaan. / Maintain service levels for handling complaints that have a negative impact on the Company's reputation and products and services.</li> </ul>                                                                                                                                                                                                                                                                                                                                                         |
| 7  | Risiko Strategik / Strategic Risk                          | <ul style="list-style-type: none"> <li>Menjaga pencapaian tujuan dan sustainable Perusahaan melalui pertumbuhan bisnis yang sehat dan berkelanjutan. / Maintain the achievement of Company goals and sustainability through healthy and sustainable business growth.</li> <li>Menjaga agar tercapainya pertumbuhan NPAT dan GWP Health &amp; Non-Health (Kumpulan dan Individu). / Maintain the achievement of growth in NPAT and GWP Health &amp; Non-Health (Group and Individual).</li> <li>Menjaga sumber pendanaan (ROE) agar stabil positif. / Maintain funding sources (ROE) to be stable and positive.</li> </ul>                                               |
| 8  | Risiko Kepatuhan / Compliance Risk                         | <ul style="list-style-type: none"> <li>Intoleransi terhadap pengenaan denda/sanksi dari Regulator akibat ketidakpatuhan dalam memenuhi regulasi terkait. / Intolerance towards the imposition of fines/sanctions from the Regulator due to non-compliance in fulfilling related regulations.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                 |
| 9  | Risiko Transaksi Intra-Grup / Intra-Group Transaction Risk | <ul style="list-style-type: none"> <li>Menjaga limit transaksi intra-group sesuai dengan kebijakan yang berlaku. / Maintain intra-group transaction limits in accordance with applicable policies.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 10 | Risiko Asuransi / Insurance Risk                           | <ul style="list-style-type: none"> <li>Menjaga Perusahaan tidak terekspos risiko asuransi yang berdampak kerugian signifikan dengan menjaga tingkat solvabilitas sehingga dapat menjaga kepercayaan Pemegang Polis. / Keep the Company from being exposed to insurance risks that result in significant losses by maintaining the level of solvency so as to maintain the trust of Policyholders.</li> <li>Menjaga tingkat kesehatan Perusahaan dan nilai cadangan teknis untuk meminimalisir risiko gagal bayar klaim. / Maintain the Company's soundness level and technical reserve value to minimize the risk of claim payment failure.</li> </ul>                  |

Di tahun 2024, Hasil *self assessment* Profil Risiko Terintegrasi memperoleh peringkat 1. Hasil *self assessment* Profil Risiko Terintegrasi tersebut telah memperhitungkan tingkat risiko secara konsolidasi dengan Anak Perusahaan (PT FDN), khususnya pada risiko operasional dan risiko reputasi, dengan hasil sebagai berikut:

In 2024, the results of the Integrated Risk Profile self-assessment received a rating of 1. The results of the Integrated Risk Profile self-assessment have taken into account the risk level on a consolidated basis with the Subsidiary (PT FDN), especially on operational risk and reputation risk, with the following results:

| Risiko                                         | 2024                                            |                                                                                               |                                              |                                                 | 2023                                                                                          |                                              |
|------------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------|
|                                                | Peringkat Risiko Inheren / Inherent Risk Rating | Peringkat Kualitas Penerapan Manajemen Risiko / Risk Management Implementation Quality Rating | Peringkat Tingkat Risiko / Risk Level Rating | Peringkat Risiko Inheren / Inherent Risk Rating | Peringkat Kualitas Penerapan Manajemen Risiko / Risk Management Implementation Quality Rating | Peringkat Tingkat Risiko / Risk Level Rating |
| Kredit / Credit                                | 1,68 (2)                                        | 1,83 (2)                                                                                      | 1,69 (2)                                     | 1,68 (2)                                        | 1,83 (2)                                                                                      | 1,67 (2)                                     |
| Pasar / Market                                 | 1,59 (2)                                        | 1,41 (1)                                                                                      | 1,25 (1)                                     | 1,75 (2)                                        | 1,41 (1)                                                                                      | 1,29 (1)                                     |
| Likuiditas / Liquidity                         | 1,25 (1)                                        | 1,43 (1)                                                                                      | 1,17 (1)                                     | 1,14 (1)                                        | 1,43 (1)                                                                                      | 1,14 (1)                                     |
| Operasional / Operational                      | 1,48 (1)                                        | 1,91 (2)                                                                                      | 1,35 (1)                                     | 1,53 (2)                                        | 1,91 (2)                                                                                      | 1,65 (2)                                     |
| Hukum / Legal                                  | 1,16 (1)                                        | 1,56 (2)                                                                                      | 1,18 (1)                                     | 1,27 (1)                                        | 1,56 (2)                                                                                      | 1,21 (1)                                     |
| Strategik / Strategic                          | 2,15 (2)                                        | 1,59 (2)                                                                                      | 1,74 (1)                                     | 2,16 (2)                                        | 1,59 (2)                                                                                      | 1,75 (2)                                     |
| Kepatuhan / Compliance                         | 1,08 (1)                                        | 1,29 (1)                                                                                      | 1,09 (1)                                     | 1,08 (1)                                        | 1,29 (1)                                                                                      | 1,09 (1)                                     |
| Reputasi / Reputation                          | 1,13 (1)                                        | 1,41 (1)                                                                                      | 1,13 (1)                                     | 1,20 (1)                                        | 1,41 (1)                                                                                      | 1,15 (1)                                     |
| Transaksi Intra-Grup / Intra-Group Transaction | 1,00 (1)                                        | 1,36 (1)                                                                                      | 1,09 (1)                                     | 1,31 (1)                                        | 1,36 (1)                                                                                      | 1,17 (1)                                     |
| Asuransi / Insurance                           | 1,86 (2)                                        | 1,47 (1)                                                                                      | 1,33 (1)                                     | 1,77 (2)                                        | 1,40 (1)                                                                                      | 1,29 (1)                                     |
| <b>Peringkat Komposit / Composite Rating</b>   | <b>1,49 (1)</b>                                 | <b>1,52 (2)</b>                                                                               | <b>1,25 (1)</b>                              | <b>1,51 (2)</b>                                 | <b>1,51 (2)</b>                                                                               | <b>1,51 (2)</b>                              |

Dalam rangka implementasi manajemen risiko terintegrasi, Mandiri Inhealth juga memenuhi kewajiban pelaporan penerapan manajemen risiko kepada entitas utama dan secara individu LJKNB kepada Regulator sebagai berikut:

Realizing integrated risk management, Mandiri Inhealth also complies with the obligation to report the implementation of risk management to the main entity and individually LJKNB to the Regulator as follows:

| No. | Nama Laporan / Report Title                                                                                                                                                                                                           | Periode Laporan / Report Period |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| 1   | Laporan <i>Market Risk</i> / Market Risk Report                                                                                                                                                                                       | Bulanan / Monthly               |
| 2   | Laporan <i>Operational Risk (Working Paper Subsidiaries Report)</i> / Operational Risk Report (Working Paper Subsidiaries Control Report)                                                                                             |                                 |
| 3   | Laporan <i>Repricing &amp; Liquidity Gap</i> / Repricing & Liquidity Gap Report                                                                                                                                                       |                                 |
| 4   | Laporan <i>Subsidiaries Risk Profile Highlight I</i> / Subsidiaries Risk Profile Highlight I Report                                                                                                                                   |                                 |
| 5   | Laporan Profil Risiko Terintegrasi / Integrated Risk Profile Report                                                                                                                                                                   | Triwulanan / Quarterly          |
| 6   | Laporan <i>Risk-Based Bank Rating</i> (Rentabilitas & Permodalan) / Risk-Based Bank Rating (Profit & Capital) Report                                                                                                                  | Semesteran / Biannually         |
| 7   | Laporan KPMM (Kewajiban Penyediaan Modal Minimum) / KPMM (Minimum Capital Adequacy Requirement) Report                                                                                                                                |                                 |
| 8   | Laporan Penilaian Tingkat Kesehatan ( <i>Risk-Based Non-Bank Rating</i> ) kepada Regulator sesuai POJK No.28/POJK.05/2020 / Health Level Assessment Report (Risk-Based Non-Bank Rating) to Regulators in accordance with POJK 28/2020 | Tahunan / Annually              |
| 9   | Laporan Penerapan Strategi Anti-Fraud sesuai SEOJK No. 46/SEOJK.05/2017 / Anti-Fraud Strategy Implementation Report according to SEOJK No. 46/SEOJK.05/2017                                                                           |                                 |
| 10  | <i>Stress Test</i> Reguler / Regular Stress Test                                                                                                                                                                                      | Insidentil / Incidental         |



### Risk Management Achievement

Di tahun 2024, pencapaian yang diraih Perseroan dalam implementasi sistem manajemen risiko di antaranya:

- Pada Tahun 2024 Mandiri Inhealth memenangkan kategori *People's Champion of Risk Professional of the Year* dan menjadi nominasi pada kategori *ASEAN Risk Champion 2024* pada event ASEAN Risk Award 2024.
- Pada Tahun 2024 Mandiri Inhealth telah melakukan Surveillance Sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP).

### Risk Management Achievement

In 2024, the Company's achievements in implementing the risk management system include:

- In 2024, Mandiri Inhealth won the People's Champion of Risk Professional of the Year category and was nominated in the ASEAN Risk Champion 2024 category at the ASEAN Risk Award 2024 event.
- In 2024, Mandiri Inhealth has conducted ISO 37001:2016 Anti-Bribery Management System (SMAP) Surveillance Certification.

## Sistem Pengendalian Internal Internal Control System

Sistem Pengendalian Internal (SPI) merupakan suatu proses yang dirancang untuk mengelola dan mengendalikan risiko dengan baik sehingga tercipta kegiatan operasi yang sehat dan aman. Komponen SPI meliputi kebijakan dan prosedur di seluruh fungsi operasional yang bertujuan untuk melindungi aset Perseroan. Penerapan pengendalian internal dirancang untuk mencapai informasi keuangan yang akurat dan dapat dipercaya, efektivitas dan efisiensi dalam operasi, kepatuhan pada hukum dan peraturan yang berlaku, serta meminimalkan risiko kerugian.

Implementasi SPI dilakukan secara efektif dan efisien untuk memberikan kepastian bahwa kegiatan usaha dijalankan sesuai dengan sasaran dan strategi bisnis, Anggaran Dasar Perusahaan, peraturan internal lain Perusahaan Perasuransian, serta ketentuan peraturan perundang-undangan melalui penetapan Kebijakan Sistem Pengendalian Internal yang menjadi pilar kebijakan serta pedoman bagi ketentuan lain yang ada di Perseroan, khususnya mengenai aspek pengendalian internal.

### Tujuan Sistem Pengendalian Internal

Sistem Pengendalian Internal merupakan suatu mekanisme pengendalian yang dijalankan secara berkesinambungan, dan memiliki tujuan sebagai berikut:

1. Meningkatkan efektivitas organisasi dan efisiensi operasi;
2. Menjaga dan mengamankan aset Perseroan;
3. Menjamin tersedianya laporan keuangan yang andal dan akurat;

Internal Control System (ICS) is a process designed to properly manage and control risks to create healthy and safe operations. The ICS component includes policies and procedures in all operational functions aimed at protecting the Company's assets. The implementation of internal control is designed to achieve accurate and reliable financial information, effectiveness, and efficiency in operations, compliance with applicable laws and regulations, and minimizing the risk of loss.

The implementation of ICS is carried out effectively and efficiently to ensure that business activities are carried out following business goals and strategies, the Company's Articles of Association, other internal regulations of Insurance Companies, as well as the laws and regulations through the establishment of an Internal Control System Policy which is a policy pillar as well as a reference for other provisions in the Company, particularly regarding internal control aspects.

### Internal Control System Objectives

The Internal Control System is a control mechanism that is carried out continuously with the following objectives:

1. Improving organizational effectiveness and operating efficiency;
2. Maintaining and securing the Company's assets;
3. Ensuring the availability of reliable and accurate financial reports;

4. Meningkatkan kepatuhan terhadap ketentuan perundang-undangan yang berlaku;
5. Mengurangi dampak keuangan/terjadinya kerugian, pelanggaran terhadap prinsip kehati-hatian, kecurangan/*fraud*, dan penyimpangan.

Sistem pengendalian internal disiapkan untuk mengidentifikasi kemungkinan adanya suatu kejadian yang dapat mempengaruhi pencapaian tujuan Perseroan. Selain itu bertujuan untuk mengelola risiko agar tetap berada dalam batas toleransi (*risk appetite*) dan untuk memberikan keyakinan yang memadai dalam rangka pencapaian tujuan dan sasaran Perseroan.

#### Dasar Hukum

Dasar hukum penerapan sistem pengendalian internal berdasarkan:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Undang-Undang No. 40 Tahun 2014 tentang Perasuransian;
3. Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 tanggal 23 Desember 2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian;
4. Pedoman Tata Kelola Terintegrasi;
5. Anggaran Dasar PT Asuransi Jiwa Inhealth Indonesia dan perubahannya.

#### Komponen Sistem Pengendalian Internal

Komponen sistem pengendalian internal meliputi:

- 1. Lingkungan Pengendalian (*Control Environment*)**  
Pengendalian lingkungan memastikan internal Perseroan berjalan dengan disiplin, terstruktur dan berkelanjutan, sebagai pendorong berjalannya 4 (empat) komponen Sistem Pengendalian Internal lainnya.
- 2. Penaksiran Risiko (*Risk Assessment*)**  
Pengkajian dan pengelolaan risiko usaha pada suatu proses untuk mengidentifikasi, menganalisis, menilai, dan mengelola risiko usaha serta menetapkan *action plan* mitigasinya.
- 3. Aktivitas Pengendalian (*Control Activities*)**  
Aktivitas pengendalian merupakan suatu tindakan yang dilakukan dalam suatu proses pengendalian terhadap Perseroan pada setiap tingkat dan Unit Kerja dalam struktur organisasi, antara lain mengenai kewenangan, otorisasi, verifikasi, rekonsiliasi, penilaian atas prestasi kerja, pembagian tugas dan keamanan terhadap aset.

4. Improving compliance with applicable laws and regulations;
5. Minimizing the financial impact/loss, violation of the precautionary principle, fraud, and irregularities.

The internal control system is prepared to identify the possibility of an event that may affect the achievement of the Company's goals with the aim of managing risk to remains within the tolerance limits (*risk appetite*) and providing adequate assurance for achieving the goals and objectives of the Company.

#### Legal Basis

The legal basis of the internal control system is based on:

1. Law No. 40 of 2007 on Limited Liability Companies;
2. Law No. 40 of 2014 on Insurance;
3. Financial Services Authority Regulation No. 73/POJK.05/2016 dated 23 December 2016 on Good Corporate Governance for Insurance Companies;
4. Integrated Governance Guidelines;
5. Articles of Association of PT Asuransi Jiwa Inhealth Indonesia and its amendments.

#### Internal Control System Components

The internal control system components include:

- 1. Control Environment**  
Environmental control ensures that the Company's internal processes run in a disciplined, structured, and sustainable manner, as a driving force for the other 4 (four) components of the Internal Control System.
- 2. Risk Assessment**  
Assessment and management of business risks in a process to identify, analyze, assess, and manage business risks and determine their mitigation action plans.
- 3. Control Activities**  
Control activity is an action carried out in a process of controlling the Company at every level and Work Unit in the organizational structure, including about authority, authorization, verification, reconciliation, assessment of work performance, division of tasks, and security of assets.





#### 4. Informasi dan Komunikasi (*Information and Communication*)

Sistem informasi dan komunikasi merupakan suatu proses penyajian laporan mengenai kegiatan operasional, finansial, dan ketaatan atas peraturan perundang-undangan di bidang perasuransian serta ketaatan terhadap ketentuan dan peraturan internal Perseroan.

#### 5. Pemantauan (*Monitoring*)

Tata cara pemantauan (*monitoring*) pada proses penilaian terhadap kualitas Sistem Pengendalian Internal termasuk fungsi audit internal pada setiap tingkatan dan Unit Kerja sesuai struktur organisasi Perseroan, sehingga pengendalian internal dapat dilaksanakan secara optimal.

#### Penerapan Sistem Pengendalian Internal Lingkungan Pengendalian

Implementasi sistem pengendalian internal meliputi:

1. Lingkungan Pengendalian menjadi dasar bagi Manajemen dalam menilai risiko dan kontrol, merespon, serta menjadi faktor pendorong berjalannya 4 (empat) komponen Sistem Pengendalian Internal lainnya.
2. Integritas selalu mendapat perhatian dari Jajaran Manajemen, yang ditandai dengan penandatanganan Pakta Integritas antara Direksi dan Komisaris, serta saat serah terima jabatan struktural baik di Kantor Pusat maupun di luar Kantor Pusat. Standar Nilai Etika sebagai landasan moral bagi seluruh pegawai dalam melaksanakan aktivitasnya telah disusun serta dituangkan dalam *Code of Conduct* dalam Pedoman GCG Perseroan;
3. Dalam menjalankan wewenang dan tanggung jawabnya, Manajemen selalu berpegang pada aturan yang berlaku, baik aturan dari internal Perseroan maupun aturan dari eksternal sebagaimana tertuang dalam Board Manual;
4. Perseroan mengelola Sumber Daya Manusia sesuai dengan kebutuhan Perseroan dan secara rutin melakukan pengembangan kemampuan pegawai melalui pendidikan, seminar, *workshop* dan menjalin kerja sama dengan beberapa lembaga pendidikan terpercaya;
5. Direksi selalu memberikan perhatian yang serius terhadap perkembangan dan informasi yang berhubungan dengan Perseroan serta memberikan arahan bagi Jajaran Manajemen dalam mengatasi

#### 4. Information and Communication

The information and communication system is a process of presenting reports regarding operational, financial activities, and compliance with laws and regulations in the field of insurance as well as compliance with the Company's internal rules and regulations.

#### 5. Monitoring

Monitoring procedures for the process of evaluating the quality of the Internal Control System including the internal audit function at each level and Work Units according to the Company's organizational structure, so that internal control can be implemented optimally.

#### Internal Control System Implementation Control Environment

Implementation of internal control systems includes:

1. The Control Environment is the basis for Management in assessing risks and controls, responding, as well as being a driving factor for the operation of the other 4 (four) components of the Internal Control System;
2. Integrity always receives attention from the Management, which is marked by the signing of the Integrity Pact between the Directors and Commissioners, as well as the handover of structural positions both at the Head Office and outside the Head Office. Standards of Ethical Values as a moral foundation for all employees in carrying out their activities have been prepared and outlined in the Code of Conduct in the Company's GCG Code;
3. In carrying out its authority and responsibility, Management always adheres to the applicable rules, both the internal rules of the Company and external rules as stated in the Board Manual;
4. The Company manages Human Capital according to the needs of the Company and regularly develops employee capabilities through education, seminars, workshops and establishes cooperation with several trusted educational institutions;
5. The Board of Directors always pays serious attention to developments and information related to the Company and provides direction for the Management in overcoming the obstacles encountered. Management

kendala yang dihadapi. Manajemen telah melakukan *revamp culture* pada bulan 15 Juli 2019 yang bertujuan melakukan reformasi budaya Perseroan agar menjadi panduan utama seluruh pegawai dalam berpikir, bertindak dan berperilaku dengan budaya baru Satu Mandiri Inhealth, Tumbuh Sehat, Laskar Tangguh, Mengutamakan Pelanggan, Menyehatkan Bangsa.

## Penilaian Risiko

Penilaian terhadap pengelolaan risiko usaha (*risk assessment*) merupakan suatu proses untuk mengidentifikasi, menganalisis, serta menilai pengelolaan risiko yang relevan dengan kegiatan usaha Perseroan. Hasil dari identifikasi dan analisis risiko tersebut digunakan sebagai dasar penanganan terhadap risiko-risiko. Risiko yang relevan dengan pelaporan keuangan mencakup peristiwa dan keadaan intern maupun ekstern yang dapat terjadi dan secara negatif mempengaruhi kemampuan Perseroan untuk mencatat, mengolah, meringkas dan melaporkan data keuangan konsisten dengan asersi manajemen dalam Laporan Keuangan.

Internalisasi Sistem Pengendalian Internal untuk komponen-komponen penilaian risiko adalah sebagai berikut:

1. Manajemen telah melakukan menetapkan Kebijakan serta Pedoman Manajemen Risiko dan melakukan pembaharuan atas Petunjuk Teknis Operasional yang telah mengacu pada SNI ISO 31000:2018 dan ketentuan regulasi terkait sebagai *guideline* seluruh unit kerja dalam melaksanakan pengelolaan risiko pada aktivitas bisnis dan operasional;
2. Manajemen melalui Divisi Manajemen Risiko secara berkala melakukan monitoring realisasi dari *Risk Appetite Statement* 2024, *Key Risk Indikator* dari *Risk Appetite Statement* 2024, serta pelaksanaan mitigasi atas parameter yang tidak mencapai *Risk Appetite Statement* 2024;
3. Perseroan telah melakukan penambahan dan updating risk register terhadap risiko baru yang mungkin muncul selama tahun 2024 dengan konteks serta ruang lingkup sebagai berikut:
  - a. Inisiatif dan Strategi Rencana Bisnis 2024.
  - b. *Risk Appetite Statement* 2024.
  - c. Penerapan Pelindungan Data Pribadi.
  - d. Isu yang terjadi berkaitan dengan proses bisnis.
  - e. Pelaksanaan *Control Testing*.
4. Manajemen melalui Divisi Manajemen Risiko secara

carried out a culture revamp on July 15, 2019, which aims to reform the Company's culture so that it becomes the main guide for all employees in thinking, acting, and behaving with a new culture of Satu Mandiri Inhealth, Growing Healthy, Resilient Warriors, Prioritizing Customers, Healthy Nation.

## Risk Assessment

Risk assessment is a process to identify, analyze, and assess risk management relevant to the Company's business activities. The results of the risk identification and analysis serve as a basis for handling risks. Risks relevant to financial reporting include internal and external events and conditions that may occur and negatively affect the Company's ability to record, process, summarize, and report financial data consistent with management's assertions in the Financial Statements.

Internalization of the Internal Control System for risk assessment components is as follows:

1. The Management has established Risk Management Policies and Guidelines and updated Operational Technical Instructions that refer to SNI ISO 31000:2018 and related regulatory provisions as guidelines for all work units in implementing risk management in business and operational activities;
2. The Management through the Risk Management Division periodically monitors the realization of the 2024 Risk Appetite Statement, Key Risk Indicators from the 2024 Risk Appetite Statement, as well as implementing mitigation for parameters that do not achieve the 2024 Risk Appetite Statement;
3. The Company has added and updated the risk register for new risks that may arise during 2024 with the following context and scope:
  - a. Business Plan 2024 Initiatives and Strategies.
  - b. Risk Appetite Statement 2024.
  - c. Implementation of Personal Data Protection.
  - d. Issues related to business processes.
  - e. Implementation of Control Testing.
4. The Management through the Risk Management



berkala mengadakan *Risk Awareness Program* untuk menumbuhkan budaya sadar risiko dan memberikan gambaran terkini terkait penilaian risiko Perseroan kepada seluruh pegawai;

5. Perseroan telah memiliki dan menerapkan suatu metodologi untuk mengidentifikasi dan mengukur risiko operasional, yaitu *Risk & Control Self Assessment (RCSA)* yang mulai diterapkan pada tahun 2019 dengan implementasi pada proses bisnis yang memiliki risiko tinggi (*core business*) secara bertahap. Pelaksanaan RCSA ini bermanfaat untuk mensosialisasikan *risk culture* (budaya mengelola risiko) dan meningkatkan *risk awareness* (kesadaran terhadap risiko) yang merupakan syarat utama dalam pengelolaan risiko. Dengan meningkatnya *risk culture* diharapkan dapat meningkatkan budaya kontrol risiko pada setiap pegawai dalam melaksanakan aktivitas usaha sehari-hari sehingga dapat meminimalisasi risiko secara keseluruhan.

### Aktivitas Pengendalian

Aktivitas pengendalian dilakukan dengan melibatkan seluruh jajaran Manajemen Perseroan. Mulai dari perencanaan, penetapan kebijakan dan prosedur, penerapan pengendalian pada proses kewenangan, otorisasi, verifikasi, rekonsiliasi, penilaian atas prestasi kerja, pembagian tugas dan keamanan terhadap aset termasuk aktivitas pemisahan fungsi untuk memastikan dan meyakini bahwa kebijakan dan prosedur telah dipatuhi secara konsisten, serta merupakan kegiatan yang tidak dapat terpisahkan dari setiap fungsi atau kegiatan Perseroan sehari-hari.

Aktivitas pengendalian dilakukan meliputi:

1. Kewenangan pengambilan keputusan bisnis, baik bagi pejabat struktural di Kantor Pusat maupun di luar Kantor Pusat telah diatur oleh Perseroan;
2. Otorisasi setiap unit di lingkungan Perseroan memiliki batasan (limit) yang berbeda untuk memberikan otorisasi;
3. Verifikasi dan rekonsiliasi untuk mendapatkan informasi dan sudut pandang yang baik di antara sesama unit dalam Perseroan maupun antara Perseroan dengan rekan bisnis. Oleh karena itu, Perusahaan secara rutin melakukan verifikasi dan rekonsiliasi;
4. Penilaian terhadap Prestasi Kerja Perseroan menerapkan penilaian Kinerja, baik Kinerja Unit maupun Kinerja

Division periodically holds a Risk Awareness Program to foster a culture of risk awareness and provide an up-to-date picture of the Company's risk assessment to all employees;

5. The Company has been implementing Risk & Control Self-Assessment (RCSA) to identify and measure operational risk since 2019 for the high-risk business processes (core business) in stages. The RCSA aims to disseminate risk culture and increasing risk awareness which is the main requirement in risk management. Enhancement of risk culture is expected to increase the risk control culture for each employee in carrying out daily business activities so as to minimize overall risk.

### Control Activities

Control activities are carried out by involving all levels of the Company Management. Control activities include planning, establishing policies and procedures, implementing controls on processes of authorization, authorization, verification, reconciliation, performance appraisal, division of duties, and security of assets including segregation of functions to ensure that policies and procedures are consistently complied with, and are activities that cannot be separated from every function or daily activity of the Company.

Control activities include:

1. The authority to make business decisions, both for structural officials at the Head Office and outside the Head Office has been regulated by the Company;
2. The authorization for each unit within the Company has different limits for granting authorization;
3. Verification and reconciliation to obtain good information and perspectives among units within the Company as well as between the Company and business partners. Therefore, the Company regularly performs verification and reconciliation;
4. Assessment of Work Performance of the Company applies Performance assessment, both Unit Performance

Individu sebagai dasar pemberian *Reward and Punishment*;

5. Pembagian tugas masing-masing Unit Kerja dilakukan sesuai dengan *job description* masing-masing unit dan dilakukan *review* secara berkala;
6. Keamanan Aset Perseroan, yang selalu dilakukan upaya-upaya untuk menjamin keamanan dan Aset Perusahaan.

### Informasi dan Komunikasi

Sistem informasi dan komunikasi menjadi bagian penting dalam proses penyajian laporan mengenai kegiatan operasional, finansial, penerapan manajemen risiko, ketaatan terhadap peraturan perundang-undangan dan ketentuan atau peraturan internal Perseroan, dan informasi pasar atau informasi eksternal yang diperlukan dalam rangka pengambilan keputusan.

#### 1. Informasi

Perseroan memiliki Sistem Informasi yang dapat menyediakan data/informasi yang cukup dan menyeluruh mengenai kegiatan usaha, kondisi keuangan, penerapan manajemen risiko, kepatuhan terhadap ketentuan dan peraturan yang berlaku, informasi pasar atau kondisi eksternal dan kondisi yang diperlukan dalam rangka pengambilan keputusan yang tepat.

#### 2. Komunikasi

Perseroan memiliki sistem komunikasi yang mampu memberikan informasi kepada seluruh pemangku kepentingan baik internal maupun eksternal, seperti Otoritas Pengawasan Perbankan, auditor eksternal, pemegang saham dan nasabah Perseroan. Sistem Pengendalian Internal (SPI) memastikan adanya saluran komunikasi yang efektif agar Manajemen dan Pegawai memahami serta mematuhi kebijakan dan prosedur yang berlaku dalam melaksanakan tugas dan tanggung jawabnya. Manajemen memiliki saluran komunikasi yang efektif agar informasi yang diperlukan dapat terjangkau oleh pihak yang berkepentingan. Persyaratan ini berlaku untuk setiap informasi, baik mengenai kebijakan dan prosedur yang telah ditetapkan, eksposur risiko dan transaksi aktual maupun mengenai kinerja operasional Mandiri Inhealth.

### Pemantauan

Aktivitas pemantauan terhadap proses penilaian kualitas SPI termasuk fungsi audit internal pada setiap tingkatan dan unit kerja struktur organisasi Perseroan, sehingga dapat

and Individual Performance as the basis for Rewards and Punishment;

5. The division of duties for each Work Unit is carried out in accordance with the job description of each unit and is periodically reviewed;
6. Security of the Company's Assets, which always makes efforts to ensure the security of the Company's Assets.

### Information And Communication

Information and communication systems are essential for presenting reports on operational and financial activities, implementation of risk management, compliance with laws and regulations and the Company's internal provisions or regulations, and market information or external information required for decision making.

#### 1. Information

The Company has an Information System that can provide adequate and comprehensive data/information regarding business activities, financial conditions, implementation of risk management, compliance with applicable rules and regulations, market information or external conditions and conditions needed to make the right decisions.

#### 2. Communication

The Company has a communication system capable of providing information to all internal and external stakeholders, such as the Banking Supervision Authority, external auditors, shareholders, and the Company's customers. The Internal Control System (ICS) ensures that there is an effective communication channel so that Management and Employees understand and comply with the policies and procedures that apply in carrying out their duties and responsibilities. Management has an effective communication channel so that the necessary information can be reached by interested parties. This requirement applies to any information, both regarding established policies and procedures, risk exposure and actual transactions as well as regarding Mandiri Inhealth's operational performance.

### Monitoring

Monitoring activities on the ICS quality assessment process include the internal audit function at every level and work unit of the Company's organizational structure, so that



dilaksanakan secara optimal. Pemantauan (*monitoring*) meliputi kegiatan perbaikan kelemahan dan tindakan koreksi penyimpangan terhadap penerapan sistem pengendalian internal di Perseroan.

### **Kesesuaian Pengendalian Internal Dengan Kerangka The Committee of Sponsoring Organizations of The Treadway Commission (COSO)**

Implementasi sistem pengendalian internal merujuk pada prinsip Internal Control Integrated Framework yang dikembangkan oleh The Committee of Sponsoring Organization of the Treadway Commission (COSO). Hal itu dilakukan sebagai bentuk kepatuhan dan penghormatan terhadap peraturan dan hukum yang berlaku sekaligus sebagai upaya pengamanan investasi dan aset Perseroan yang bertujuan agar operasional dapat berjalan secara efektif dan efisien. Mengacu pada COSO, SPI merupakan proses yang melibatkan Dewan Komisaris, Direksi, serta personil lainnya.

### **Evaluasi Pelaksanaan Sistem Pengendalian Internal**

Di tahun 2024, sistem pengendalian internal telah dijalankan dengan efektif dan efisien. Manajemen berkomitmen untuk meningkatkan etika kerja dan integritas pegawai serta menciptakan suatu budaya yang menekankan pada pentingnya penerapan SPI yang andal dan efektif. Kesadaran terhadap pentingnya SPI dan manajemen risiko merupakan komponen penting dalam GCG.

Lebih lanjut, Direksi melakukan pemantauan secara terus-menerus terhadap efektivitas keseluruhan pelaksanaan SPI, namun tidak terbatas pada efektivitas dan keamanan penggunaan TI. Selanjutnya, Dewan Komisaris memastikan bahwa Direksi telah melakukan pemantauan dengan baik. Pemantauan terhadap risiko utama merupakan bagian dari kegiatan sehari-hari termasuk evaluasi secara berkala, baik oleh Unit Kerja, Unit Kerja Kepatuhan, Unit Kerja Divisi Manajemen Risiko, dan Divisi Audit Internal. Unit Kerja terkait memantau kecukupan SPI secara terus-menerus berkaitan dengan adanya perubahan kondisi internal dan eksternal serta meningkatkan kapasitas SPI tersebut agar efektivitasnya dapat ditingkatkan.

it can be implemented optimally. Monitoring includes activities to correct weaknesses and correct deviations from the implementation of the internal control system in the Company.

### **Compliance of Internal Control with The Committee of Sponsoring Organizations of The Treadway Commission (COSO) Framework**

The implementation of the internal control system refers to the principles of the Internal Control Integrated Framework developed by The Committee of Sponsoring Organizations of the Treadway Commission (COSO). This was done as a form of compliance with applicable laws and regulations as well as an effort to safeguard the Company's investment and assets with the aim that operations can run effectively and efficiently. Referring to COSO, ICS is a process that involves the Board of Commissioners, Board of Directors, and other personnel.

### **Internal Control System Evaluation**

During 2024, the internal control system has been implemented effectively and efficiently. The Management is committed to improving employee work ethics and integrity and creating a culture that emphasizes the importance of implementing reliable and effective ICS. Awareness of the importance of ICS and risk management is an important component of GCG.

Furthermore, the Board of Directors continuously monitors the overall effectiveness of the implementation of ICS, but not limited to the effectiveness and security of IT use. The Board of Commissioners ensures that the Board of Directors has carried out monitoring properly. Monitoring of key risks is part of regular activities including periodic evaluations by the Work Unit, Compliance Work Unit, Risk Management Division Work Unit, and Internal Audit Division. The related Work Unit continuously monitors the adequacy of ICS in relation to changes in internal and external conditions and increases the capacity of the ICS so that its effectiveness can be improved.

## Funsi Kepatuhan Compliance Function

Berdasarkan pasal 8 POJK No. 43/POJK.05/2019 tahun 2019 tentang Perubahan atas POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, menjelaskan bahwa perusahaan wajib menunjuk 1 (satu) orang anggota Direksi yang membawahkan fungsi kepatuhan. Anggota Direksi yang membawahkan fungsi kepatuhan tidak dapat dirangkap oleh anggota Direksi yang membawahkan fungsi teknik asuransi, fungsi keuangan, atau fungsi pemasaran.

Article 8 of POJK No. 43/POJK.05/2019 of 2019 on Amendments to POJK No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies requires the appointment 1 (one) member of the Board of Directors to be in charge of the compliance function. In this regard, Board of Directors member who is in charge of the compliance function cannot be held concurrently by a member of the Board of Directors who is in charge of the insurance technical function, financial function, or marketing function.

Mandiri Inhealth memiliki fungsi kepatuhan yang merupakan serangkaian tindakan atau langkah-langkah yang bersifat *ex-ante* (preventif) untuk memastikan:

1. Kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan Perseroan telah sesuai dengan ketentuan regulator, peraturan perundang-undangan yang berlaku;
2. Pemenuhan/pelaksanaan komitmen yang dibuat oleh Perseroan kepada Regulator atau Otoritas pengawas lain yang berwenang.

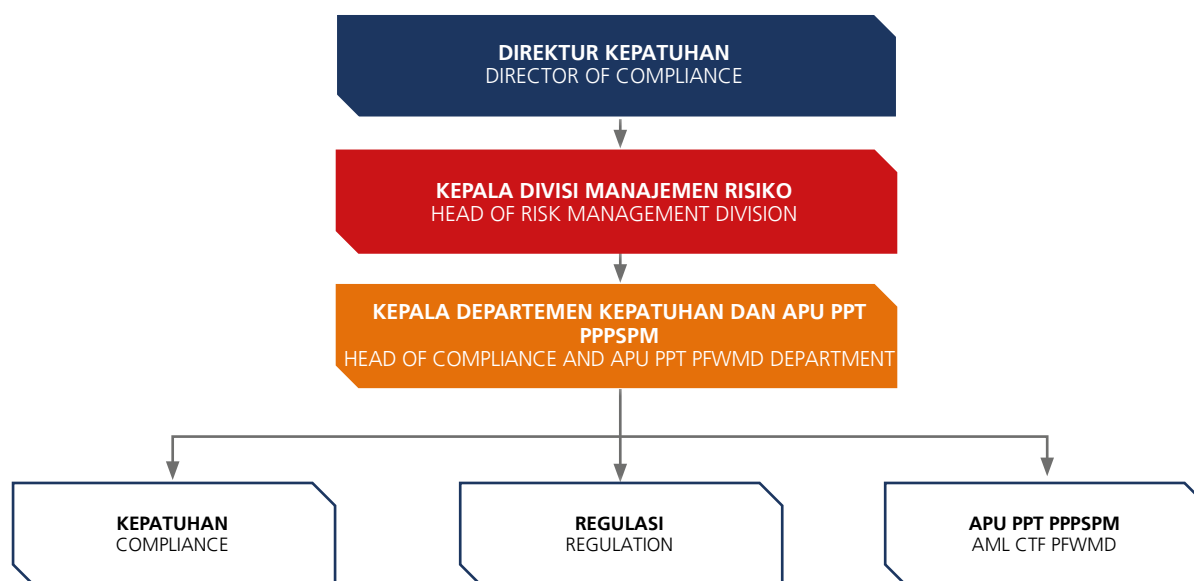
Mandiri Inhealth has a compliance function which is a series of *ex-ante* (preventive) actions or steps to ensure:

1. Policies, provisions, systems, and procedures, as well as business activities carried out by the Company are in accordance with regulatory provisions, applicable laws and regulations;
2. Fulfillment/implementation of commitments made by the Company to Regulators or other authorized supervisory authorities.

### Struktur Organisasi Fungsi Kepatuhan

### Compliance Function Organizational Structure

#### Struktur Organisasi Fungsi Kepatuhan / Compliance Function Organizational Structure







### Direktur Fungsi Kepatuhan

Di tahun 2024, Direktur yang membawahkan Fungsi Kepatuhan di Mandiri Inhealth adalah Marihot H. Tambunan selaku Direktur Kepatuhan, yang memiliki tanggung jawab sebagai berikut:

1. Memastikan tercapainya pelaksanaan kepatuhan di Mandiri Inhealth;
2. Memastikan tidak terdapat denda dari Regulator;
3. Memastikan persentase yang ditetapkan tentang penyelesaian perkara lebih baik dari tahun sebelumnya.

### Prinsip-Prinsip Kepatuhan

Fungsi Kepatuhan menjalankan prinsip-prinsip sebagai berikut:

1. Berkewajiban untuk patuh terhadap peraturan perundang-undangan yang berlaku serta menerapkan prinsip kehati-hatian dalam melaksanakan semua kegiatannya;
2. Kepatuhan tidak hanya terbatas pada apa yang tertulis secara harfiah, tetapi juga terhadap jiwa dan semangat yang mendasarinya. Hal ini penting untuk menjaga reputasi Mandiri Inhealth dan PT Asuransi Jiwa IFG Life selaku Entitas Utama;
3. Dewan Komisaris dan Direksi wajib menjadi contoh teladan (*role model*) yang berlandaskan pada kejujuran dan integritas sehingga pelaksanaan kepatuhan menjadi budaya Perseroan (*starts from the top*);
4. Seluruh pegawai bertanggung jawab penuh terhadap seluruh pelaksanaan kepatuhan dalam setiap kegiatannya.

### Ruang Lingkup Pelaksanaan Fungsi Kepatuhan

Ruang lingkup pengelolaan Fungsi Kepatuhan meliputi:

1. Pengelolaan risiko kepatuhan dilakukan dalam rangka mengurangi terjadinya risiko kepatuhan dan risiko lainnya terutama risiko hukum, reputasi dan operasional;
2. Proses pengelolaan risiko kepatuhan dilakukan melalui 4 (empat) tahap, yaitu: identifikasi, pengukuran, pengendalian dan pemantauan;
3. Proses penilaian (assessment) risiko kepatuhan dilakukan secara periodik;
4. Pengendalian Risiko Kepatuhan dilakukan dengan pendekatan preventif (*ex-ante*), yaitu melalui *Early Warning System* (EWS) dan *compliance test*, dan pendekatan kuratif (*expost*) melalui mekanisme WBS pada fungsi Audit Internal;
5. Mandiri Inhealth wajib memiliki visi yang sama terhadap

### Director of Compliance Function

In 2024, the Director in charge of the Compliance Function at Mandiri Inhealth was Marihot H. Tambunan as Director of Compliance, who has the following responsibilities:

1. Ensuring the achievement of compliance implementation at Mandiri Inhealth;
2. Ensuring zero fines from the Regulator;
3. Ensuring improvement in the percentage set for case settlement from the previous year.

### Compliance Principles

The Compliance Function operates on the following principles:

1. Obligation to comply with applicable laws and regulations and implement the prudence principle in carrying out all its activities;
2. Compliance is not only limited to what is literally written, but also to the soul and spirit that underlies it. This is important to maintain the reputation of Mandiri Inhealth and PT Asuransi Jiwa IFG Life as the Parent Entity;
3. The Board of Commissioners and the Board of Directors shall be the role models based on honesty and integrity so that the implementation of compliance becomes the corporate culture (*starts from the top*);
4. All employees are fully responsible for all compliance implementation in each of their activities

### Scope of Compliance Function

The scope of Compliance Function includes:

1. Compliance risk management is carried out to minimize the occurrence of compliance risk and other risks, especially legal, reputational, and operational risks;
2. The compliance risk management process is carried out through 4 (four) stages, namely: identification, measurement, control, and monitoring;
3. The compliance risk assessment process is carried out periodically;
4. Compliance Risk Control is carried out using a preventive approach (*ex-ante*), namely through the Early Warning System (EWS) and compliance tests, and the curative approach (*expost*) through the Whistleblowing System (WBS) mechanism;
5. Mandiri Inhealth shall have the same vision for managing

pengelolaan risiko kepatuhan Entitas Utama, karena risiko yang terjadi di Entitas Utama dapat mempengaruhi Mandiri Inhealth dan atau sebaliknya;

6. Pengelolaan risiko kepatuhan dilakukan secara terkonsolidasi yang pelaksanaannya dilakukan melalui *compliance test*, yang bertujuan untuk:
  - a. Mencegah (*prevent*) dan mendeteksi (*discover*) terjadinya risiko kepatuhan sedini mungkin dan hasilnya dilaporkan dalam laporan pelaksanaan fungsi kepatuhan;
  - b. Menemukan *non compliance events* sedini mungkin agar langkah-langkah yang diperlukan dapat dilakukan untuk mencegah berulangnya *events* tersebut (*preventing recurrence*).

#### Tindakan (Penerapan) Fungsi Kepatuhan

Penerapan yang dilakukan Fungsi Kepatuhan meliputi:

1. Menumbuhkan dan mewujudkan Budaya Kepatuhan pada setiap tingkatan organisasi dan kegiatan usaha, sehingga seluruh kegiatan usaha sejalan dengan peraturan perundang-undangan yang berlaku serta menerapkan prinsip kehati-hatian;
2. Mengelola risiko kepatuhan yang dihadapi oleh Mandiri Inhealth;
3. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Mandiri Inhealth telah sesuai dengan peraturan perundang-undangan yang berlaku;
4. Memastikan kepatuhan Mandiri Inhealth terhadap komitmen yang dibuat kepada regulator.

Main Entity compliance risk, for risks that occur in the Main Entity can affect Mandiri Inhealth and vice versa;

6. Compliance risk management is carried out in a consolidated manner, the implementation of which is carried out through a compliance test, which aims to:
  - a. Prevent and discover the occurrence of compliance risk as early as possible and the results are reported in a report on the implementation of the compliance function;
  - b. Find non-compliance events as early as possible so that the necessary steps can be taken to prevent recurrence of these events.

#### Action (Implementation) Of Compliance Function

The Compliance Function has carried out the following actions:

1. Fostering and realizing a Compliance Culture at every level of the organization and business activities, so that all business activities comply with the applicable laws and regulations and apply the prudence principle;
2. Managing compliance risks faced by Mandiri Inhealth;
3. Ensuring that the policies, provisions, systems, and procedures as well as business activities carried out by Mandiri Inhealth are in accordance with the applicable laws and regulations;
4. Ensuring Mandiri Inhealth's compliance with commitments made to regulators



## Satuan Kerja Fungsi Kepatuhan

### Profil Kepala Fungsi Kepatuhan

#### Rahma Yuni Asri

##### Kepala Fungsi Kepatuhan

Profil Kepala Fungsi Kepatuhan telah diuraikan pada Bab Tata Kelola Perusahaan yang Baik sub bab Manajemen Risiko di dalam Laporan Tahunan ini.

##### Tugas dan Tanggung Jawab Fungsi Kepatuhan

Fungsi Kepatuhan memiliki tugas dan tanggung jawab sebagai berikut:

1. Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada setiap jenjang Organisasi;
2. Melakukan identifikasi, pengukuran, *monitoring*, dan pengendalian risiko Kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan (OJK);
3. Menilai dan mengevaluasi efektivitas, kecukupan dan kesesuaian kebijakan, ketentuan, sistem dan prosedur dengan peraturan perundang-undangan yang berlaku;
4. Melakukan tugas-tugas lain terkait dengan pelaksanaan fungsi kepatuhan seperti memantau dan menjaga kepatuhan Perusahaan terhadap komitmen yang dibuat oleh Perseroan kepada Otoritas Jasa Keuangan (OJK) ataupun lembaga lain yang berwenang;
5. Melaporkan pelaksanaan tugas dan tanggung jawabnya baik secara berkala maupun khusus kepada Direktur yang membawahi Fungsi Kepatuhan;
6. Menyediakan *compliance advice* terhadap rancangan kebijakan dan keputusan Direksi;
7. Melakukan pembinaan dan evaluasi kompetensi serta evaluasi efektivitas personil *supporting* fungsi kepatuhan berdasarkan ukuran yang ditetapkan;
8. Menjadi anggota komite yang dibentuk oleh Direksi maupun Dewan Komisaris terkait kepatuhan, mengikuti rapat yang diadakan oleh komite tersebut serta melaporkannya kepada Direktur yang membawahi Fungsi Kepatuhan;
9. Menyediakan Kebijakan Kepatuhan, Pedoman Kepatuhan dan Petunjuk Teknis Kepatuhan terkait pelaksanaan fungsi Kepatuhan;
10. Sebagai Pembina Sistem Kepatuhan di Unit Kerja;
11. Meminimalisir risiko kepatuhan dengan melaksanakan *Compliance Assurance*;

## Compliance Function Work Unit

### Head of Compliance Function Profile

#### Rahma Yuni Asri

##### Head of Compliance Function

For the profile of the Head of Compliance Function, please refer to the Good Corporate Governance Chapter, Risk Management sub-chapter in this Annual Report.

##### Compliance Function Duties and Responsibilities

The Compliance Function has the following duties and responsibilities:

1. Take measures to support the creation of a Compliance Culture at every level of the Organization;
2. Identify, measure, monitor, and control compliance risk with reference to the provisions of the Financial Services Authority (OJK);
3. Assess and evaluate the effectiveness, adequacy, and suitability of policies, provisions, systems, and procedures with the applicable laws and regulations;
4. Carry out other tasks related to the implementation of the compliance function such as monitoring and maintaining the Company's compliance with the commitments made by the Company to the Financial Services Authority (OJK) or other authorized institutions;
5. Report the implementation of their duties and responsibilities both periodically and specifically to the Director in charge of the Compliance Function;
6. Provide compliance advice on draft policies and decisions of the Board of Directors;
7. Conduct competency development and evaluation as well as evaluate the effectiveness of personnel supporting the compliance function based on the stipulated size;
8. Act as a member of committee established by the Board of Directors and Board of Commissioners regarding compliance, attend meetings held by the committee, and report it to the Director in charge of the Compliance Function;
9. Provide Compliance Policy, Compliance Guidelines, and Compliance Technical Instructions regarding the implementation of the Compliance function;
10. Act as Compliance System Supervisor in Work Units;
11. Minimize compliance risk by implementing Compliance Assurance;

12. Mengembangkan dan mengelola Sistem Komunikasi Pelaporan Kepatuhan dan Laporan Pelaksanaan Kepatuhan.

12. Develop and manage a Compliance Reporting Communication System and Compliance Implementation Report.

### Pengembangan Kompetensi Fungsi Kepatuhan

Pengembangan kompetensi yang diikuti oleh Fungsi Kepatuhan di sepanjang tahun 2024 adalah sebagai berikut:

### Compliance Function Competency Development

The competency development attended by the Compliance Function throughout 2024 is as follows:

**Tabel Pengembangan Kompetensi Fungsi Kepatuhan tahun 2024 /  
Table of Compliance Function Competency Development in 2024**

| Nama / Name     | Jabatan / Position                                    | Pelatihan / Training                                                                                                                                                                         | Tempat / Place                             | Tanggal / Date | Penyelenggara / Organizer |
|-----------------|-------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------|---------------------------|
| Rahma Yuni Asri | Kepala Fungsi Kepatuhan / Head of Compliance Function | Risk Forum 2024                                                                                                                                                                              | 24 Januari 2024 / January 24, 2024         | Jakarta        | Mandiri Inhealth          |
|                 |                                                       | Webinar Healthy Minds "How to Build Motivation, Consistency & a Positive Mindset"                                                                                                            | 25 Januari 2024 / January 25, 2024         | Virtual        | Mandiri Inhealth          |
|                 |                                                       | Workshop Manajemen Risiko "Strategi & Kebijakan Risk Maturity Index" / Risk Management Workshop "Risk Maturity Index Strategy & Policy"                                                      | 26 Februari 2024 / February 26, 2024       | Virtual        | PT Saia Anugera Indonesia |
|                 |                                                       | Seminar Nasional "KENAIKAN INFLASI MEDIS - Apa kabar perusahaan, Rumah Sakit & Asuransi" / National Seminar "INCREASE IN MEDICAL INFLATION – Conditions in companies, hospitals & insurance" | 06 Maret 2024 / March 06, 2024             | Virtual        | Groopy                    |
|                 |                                                       | Business Continuity Management Awarnes Series 2                                                                                                                                              | 22 Maret 2024 / March 22, 2024             | Virtual        | Mandiri Inhealth          |
|                 |                                                       | AAJI DRiM 2024                                                                                                                                                                               | 15-17 Mei 2024 / May 15-17, 2024           | Bandung        | AAJI                      |
|                 |                                                       | Training & Certification of DPO                                                                                                                                                              | 20-22 Agustus 2024 / August 20-22, 2024    | Jakarta        | APPDI                     |
|                 |                                                       | Sharing Session Legal Talks 2024                                                                                                                                                             | 10-Sep-24 / September 10, 24               | Jakarta        | Mandiri Inhealth          |
|                 |                                                       | International Tax Conference 2024 IAI                                                                                                                                                        | 03 Oktober 2024 / October 03, 2024         | Yogyakarta     | IAI                       |
|                 |                                                       | Training dengan Tema "Kunci Menuju Tata Kelola Perusahaan Yang Baik" / Training with the theme "The Key to Good Corporate Governance"                                                        | 10-11 Oktober 2024 / October 10-11, 2024   | Makassar       | Mandiri Inhealth          |
|                 |                                                       | MI PACE for L2/L3+                                                                                                                                                                           | 20-22 November 2024 / November 20-22, 2024 | Tangerang      | Mandiri Inhealth          |

### Pelaksanaan Tugas Kerja Fungsi Kepatuhan 2024

Di tahun 2024, Fungsi Kepatuhan telah melaksanakan tugas dan tanggung jawab sebagai berikut:

### Compliance Function Duty Implementation In 2024

In 2024, the Compliance Function has carried out the following duties and responsibilities:

| No | Program Kerja / Work Program                                                                        | Realisasi / Realization                                                                           |
|----|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| 1  | Monitoring & Reporting Implementasi Kepatuhan / Monitoring & Reporting of Compliance Implementation | Penandatanganan Pakta Integritas / Signing of the Integrity Pact                                  |
| 2  | Pemenuhan Regulasi & Monitoring / Regulatory Compliance & Monitoring                                | Pelaporan berkala (Regulator dan Entitas Utama). / Periodic reporting (Regulator and Key Entity). |



| No | Program Kerja / Work Program                                                          | Realisasi / Realization                                                           |
|----|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| 3  | Review Kebijakan dan Pedoman Kepatuhan / Review of Compliance Policies and Guidelines | Self Assessment GCG OJK dan Terintegrasi / OJK GCG Integrated and Self-Assessment |
| 4  | Self Assessment GCG OJK dan Terintegrasi / OJK GCG Integrated and Self-Assessment     | Compliance Assurance                                                              |

## Kode Etik Code of Conduct

Implementasi kode etika mengacu pada visi, misi, dan budaya Perseroan. Kode Etik merupakan pedoman perilaku seluruh insan Perseroan dalam menjalankan tugas dan kegiatan sehari-hari serta dalam melakukan hubungan bisnis dengan para pelanggan, rekanan maupun rekan kerja. Pedoman perilaku tersebut dimuat dalam Kode Etik (*Code of Conduct*).

Perseroan memiliki kode etik yang di dalamnya tertulis nilai-nilai etika yang berlaku di lingkungan Perseroan. Kode Etik ini berlaku bagi seluruh level organisasi dan menjadi kebijakan dan standar perilaku yang wajib dijalankan oleh seluruh pegawai dan Manajemen Mandiri Inhealth. Penerapan Kode Etik diharapkan dapat mendorong terwujudnya perilaku yang profesional, bertanggung jawab, wajar, patut, dan dapat dipercaya dalam melakukan hubungan bisnis dengan sesama rekan kerja maupun kepada mitra kerja.

### Pokok-Pokok Kode Etik

Kode Etik Mandiri Inhealth mengatur tentang Etika Bisnis dan Pedoman Perilaku. Kode Etik Mandiri Inhealth diatur dalam Pedoman *Good Corporate Governance* (GCG) PT Asuransi Jiwa Inhealth Indonesia dan menjadi pedoman dalam tindakan manajemen dan pegawai sehari-hari.

### Etika Bisnis

Etika bisnis merupakan nilai luhur bagi Perseroan dalam melaksanakan kegiatan usaha termasuk dalam berinteraksi dengan para pemangku kepentingan. Penerapan etika bisnis secara berkesinambungan dapat mendukung terciptanya budaya Perseroan. Etika bisnis tersebut meliputi kepatuhan terhadap hukum dan kebijakan Perseroan, serta hubungan dengan para pemangku kepentingan sebagai berikut:

The implementation of the code of conduct refers to the Company's vision, mission, and culture. The Code of Conduct is a guideline for the behavior of all Company personnel in carrying out daily tasks and activities as well as in conducting business relations with customers, partners and colleagues. The behavioral guidelines are contained in the Code of Conduct.

The Company's Code of Conduct contains ethical values applicable at the Company, enforced to all levels of the organization. This Code is a policy and standard of behavior that must be implemented by all employees and Mandiri Inhealth Management. The Code of Conduct is expected to encourage the realization of professional, responsible, fair, appropriate, and trustworthy behavior in conducting business relationships with fellow co-workers and business partners.

### Code of Conduct Principles

Mandiri Inhealth Code of Conduct regulates Business Ethics and Behavioral Guidelines as regulated in the Good Corporate Governance (GCG) Code of PT Asuransi Jiwa Inhealth Indonesia and serves as a guideline for the daily actions of management and employees.

### Business Ethics

Business ethics is a reference for the Company in carrying out business activities, including interacting with stakeholders. Continuous implementation of business ethics can support the creation of a corporate culture. These business ethics include compliance with laws and Company policies, as well as relationships with stakeholders as follows:

## 1. Kepatuhan terhadap Hukum dan Kebijakan Perseroan

Kepatuhan terhadap hukum merupakan standar minimum perilaku yang baik. Kepatuhan terhadap peraturan perundang-undangan yang berlaku adalah penting dalam kegiatan usaha Perseroan. Untuk itu, Perseroan mengharapkan agar standar tertinggi dijalankan dalam semua kegiatan usahanya.

## 2. Hubungan dengan Pemangku Kepentingan

Keberhasilan perusahaan bergantung pada terbentuknya hubungan yang produktif dengan pelanggan, khususnya dengan pelanggan eksternal berdasarkan integritas, perilaku beretika dan hubungan saling percaya. Mandiri Inhealth mengoptimalkan Nilai Perusahaan bagi Pemangku Kepentingan, khususnya pemegang Polis, Tertanggung, dan/ atau pihak yang berhak memperoleh manfaat yang salah satunya dilanjutkan berdasarkan komitmen untuk secara terus-menerus mengembangkan budaya Pelayanan Prima (*Service Excellence*), yang selalu berusaha untuk memenuhi kepuasan pelanggan dan membangun hubungan jangka panjang serta membangun hubungan jangka panjang yang saling menguntungkan bagi kedua belah pihak. Pemangku Kepentingan yang dimaksud adalah pelanggan eksternal dan pelanggan internal, yang terdiri dari: pemegang saham, pemegang polis, pegawai, perusahaan asuransi dan reasuransi lain, perusahaan penunjang, mitra bisnis, serta masyarakat.

### Pedoman Perilaku

Pedoman perilaku adalah penjabaran Nilai Inti perusahaan dalam melaksanakan usaha sehingga menjadi acuan bagi Organ Perseroan termasuk semua pegawai Perseroan. Pedoman perilaku kode etik meliputi:

1. Hubungan dengan masyarakat sekitar;
2. Hubungan-hubungan dalam Perusahaan;
3. Kebijakan komunikasi Perusahaan;
4. Kerahasiaan informasi Perusahaan;
5. Ketepatan pembukuan Perusahaan;
6. Benturan kepentingan;
7. Kontribusi aktivitas politik;
8. Pengendalian Gratifikasi; dan
9. Pengamanan aset Perusahaan.

### Kepatuhan Terhadap Kode Etik

Seluruh insan Mandiri Inhealth diharapkan mampu mewujudkan perilaku patuh terhadap kode etik dalam

## 1. Compliance with Laws and Company Policies

Compliance with the law is the minimum standard of good behavior. Compliance with applicable laws and regulations is important in the Company's business activities. For this reason, the Company expects the highest standards to be implemented in all of its business activities.

## 2. Relations with Stakeholders

The success of a company depends on the establishment of productive relationships with customers, especially with external customers based on integrity, ethical behavior, and a relationship of mutual trust. Mandiri Inhealth optimizes Company Value for Stakeholders, especially Policyholders, Insureds, and/or parties entitled to benefits, one of which is continued based on a commitment to continuously develop a Prime Service culture (*Service Excellence*), which always strives to meet customer satisfaction and building long-term relationships and building long-term relationships that are mutually beneficial for both parties. The stakeholders in question are external customers and internal customers which consist of shareholders, policyholders, employees, insurance and other reinsurance companies, supporting companies, business partners, and the public.

### Behavioral Guidelines

The Behavioral Guidelines describe of the Company's Core Values in carrying out business so that it becomes a reference for the Company's Organs including all employees of the Company. The code of conduct code of conduct includes:

1. Relations with the surrounding community;
2. Relations within the Company;
3. Company communication policy;
4. Confidentiality of Company information;
5. Accuracy of the Company's bookkeeping;
6. Conflict of interest;
7. Contribution to political activity;
8. Gratuity Control; and
9. Securing Company assets.

### Code of Conduct Compliance

All Mandiri Inhealth personnel are expected to demonstrate behavior that complies with the code of conduct in carrying





menjalankan tugas dan tanggung jawabnya. Kepatuhan terhadap kode etik meliputi:

1. Mematuhi semua hukum dan peraturan yang berlaku di Perseroan;
2. Menghindari aktivitas yang dapat menyebabkan benturan kepentingan;
3. Menjaga kerahasiaan informasi milik Perseroan dan milik pihak yang memiliki hubungan bisnis dengan Perseroan;
4. Menyediakan pelayanan yang prima untuk memenuhi kepuasan pelanggan.

### Penyebarluasan Kode Etik

Perseroan melakukan penyebarluasan kode etik melalui sosialisasi dan internalisasi kepada seluruh insan Mandiri Inhealth. Aktivitas penyebarluasan kode etik dilakukan melalui:

1. Tatap muka (*online/offline*);
2. Website;
3. Buku saku;
4. Video Budaya Internal;
5. Poster;
6. *Banner*;
7. Iklan di koran.

Selain itu, Perseroan juga melakukan penandatanganan Pakta Integritas dan *Annual Disclosure*. Upaya ini dilakukan untuk menanamkan *awareness* kode etik, dan memastikan bahwa seluruh Laskar Tangguh Mandiri Inhealth telah membaca dan memahami Kode Etik yang berlaku.

### Upaya Penerapan dan Penegakan Kode Etik

Mandiri Inhealth melakukan upaya penerapan dan penegakan kode etik melalui:

#### 1. Penandatanganan Pakta Integritas dan *Annual Disclosure*

Pakta Integritas ditandatangani oleh seluruh Dewan Komisaris, Direksi serta seluruh pegawai Mandiri Inhealth. Penandatanganan Pakta Integritas dilakukan setiap awal tahun pada kegiatan Arahkan Tahunan Direksi;

#### 2. Program *Awareness*

Program *Awareness* dilakukan melalui sosialisasi tatap muka, poster, video, serta pada program induksi yang diberikan kepada pegawai baru.

out their duties and responsibilities. Compliance with the code of conduct includes:

1. Comply with all applicable laws and regulations in the Company;
2. Avoid activities that may cause a conflict of interest;
3. Maintain the confidentiality of information belonging to the Company and those belonging to parties who have a business relation with the Company;
4. Provide excellent service to meet customer satisfaction.

### Code of Conduct Dissemination

The Company disseminates the code of conduct through dissemination and internalization to all Mandiri Inhealth employees through:

1. Face to face (*online/offline*);
2. Website;
3. Pocket book;
4. Internal Culture Video;
5. Poster;
6. Banners;
7. Advertisement in the newspaper.

In addition, the Company also signed the Integrity Pact and Annual Disclosure to instill awareness of the code of conduct, and ensure that all Laskar Tangguh Mandiri Inhealth have read and understood the applicable Code of conduct.

### Code of Conduct Enforcement Efforts

Mandiri Inhealth makes efforts to implement and enforce the code of conduct through:

#### 1. Signing of the Integrity Pact and Annual Disclosure

The Integrity Pact was signed by all members of the Board of Commissioners, Board of Directors, and all employees of Mandiri Inhealth. The signing of the Integrity Pact is carried out at the beginning of each year during the Board of Directors' Annual Direction activity.

#### 2. Awareness Program

The Awareness program is carried out through face-to-face outreach, posters, videos, as well as in induction programs given to new employees.

### Jenis Sanksi Pelanggaran Kode Etik

Mandiri Inhealth memiliki sanksi terhadap pelanggar kode etik. Sanksi Pelanggaran Kode Etik dikategorikan dalam 3 (tiga) jenis yaitu:

1. Sanksi ringan;
2. Sanksi sedang; dan
3. Sanksi berat.

Setiap pelanggaran Kode Etik akan dikenakan sanksi sesuai Peraturan Perseroan, termasuk sanksi pidana yang telah ditetapkan dalam peraturan perundang-undangan.

### Jumlah Pelanggaran dan Sanksi yang Diberikan

Di tahun 2024, tidak terdapat pelanggaran terhadap kode etik. Informasi pelanggaran kode etik yang terjadi di lingkungan Perseroan adalah sebagai berikut:

### Types of Sanctions for Code of Conduct Violations

Mandiri Inhealth regulates sanctions against violators of Code of Conduct which are categorized into 3 (three) types, namely:

1. Light sanctions;
2. Moderate sanctions; and
3. Severe sanctions.

Any violation of the Code of Conduct are subject to sanctions in accordance with the Company Regulations, including criminal sanctions as stipulated in laws and regulations.

### Number of Violations and Sanctions Given

In 2024, there were no violations of the code of conduct. Information on violations of the code of conduct at the Company's environment is as follows:

**Tabel Sanksi Pelanggaran Kode Etik tahun 2024 / Table of Sanctions for Violations of the Code of Conduct in 2024**

| Jenis Sanksi / Type of Sanction   | 2024     |
|-----------------------------------|----------|
| Sanksi Ringan / Light Sanction    | 0        |
| Sanksi Sedang / Moderate Sanction | 0        |
| Sanksi Berat / Severe Sanction    | 0        |
| <b>Total</b>                      | <b>0</b> |

## Penerapan Program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT), dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM)

### Implementation of Anti-Money Laundering (AML), Counter Terrorism Funding (CTF), and Prevention of Funding For The Proliferation of Weapons of Mass Destruction (PFWMD)

Mandiri Inhealth berkomitmen mencegah Tindak Pidana Pencucian Uang (TPPU), Tindak Pidana Pendanaan Terorisme (TPPT), dan/atau Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) serta dalam rangka menyelaraskan rekomendasi *Financial Action Task Force* (FATF) dan peraturan perundang-undangan di Indonesia, termasuk mempertimbangkan perkembangan inovasi dan teknologi yang cepat dan dinamis di sektor jasa keuangan. Dalam implementasinya, Perseroan telah memiliki pedoman Program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT), dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM)

Mandiri Inhealth is committed to Anti Money Laundering (AML), Counter Terrorism Funding (CTF), and/or Funding for the Proliferation of Weapons of Mass Destruction (PFWMD) as well as in order to harmonize the recommendations of the Financial Action Task Force (FATF) and the laws and regulations in Indonesia, including considering the rapid and dynamic development of innovation and technology in the financial services sector, Mandiri Inhealth has made adjustments to the Implementation Guidelines for the Implementation of Anti Money Laundering (AML), Counter Terrorism Funding (CTF), and/or Funding for the Proliferation of Weapons of Mass Destruction (PFWMD) in line with



yang selaras dengan diberlakukannya POJK No. 8 Tahun 2023 Tentang Penerapan Program APU, PPT, dan PPPSPM di Sektor Jasa Keuangan pada tanggal 14 Juni 2023 menggantikan POJK sebelumnya yaitu POJK No. 12/POJK.01/2017 termasuk dengan perubahannya yaitu POJK Nomor 23/POJK.01/2019.

Pelaksanaan Penerapan Program APU, PPT, dan PPPSPM berlandaskan pada 5 (lima) pilar utama yaitu:

### 1. Pengawasan aktif Direksi dan Dewan Komisaris

#### a. Pengawasan Aktif Direksi

Pengawasan aktif Direksi terhadap penerapan program APU, PPT, dan PPPSPM paling sedikit mencakup:

1. Mengusulkan kebijakan dan prosedur tertulis mengenai penerapan program APU, PPT, dan PPPSPM kepada Dewan Komisaris;
2. Memastikan penerapan program APU, PPT, dan PPPSPM dilaksanakan sesuai kebijakan dan prosedur tertulis yang telah ditetapkan;
3. Membentuk unit kerja khusus dan/atau menunjuk pejabat yang bertanggung jawab terhadap penerapan program APU, PPT, dan PPPSPM;
4. Melakukan pengawasan atas kepatuhan unit kerja dalam menerapkan program APU, PPT, dan PPPSPM;
5. Memastikan bahwa kebijakan dan prosedur tertulis mengenai penerapan program APU, PPT, dan PPPSPM sejalan dengan perubahan dan pengembangan produk, jasa, dan teknologi di sektor jasa keuangan serta sesuai dengan perkembangan modus TPPU, TPPT, dan/atau PPSM;
6. Memastikan pejabat dan/atau pegawai, khususnya pegawai dari satuan kerja terkait dan pegawai baru, telah mengikuti pelatihan yang berkaitan dengan penerapan program APU, PPT, dan PPPSPM sebanyak 1 (satu) kali dalam 1 (satu) tahun atau dalam hal terdapat kebutuhan berdasarkan penilaian risiko TPPU, TPPT, dan/atau PPSM, kegiatan, skala usaha, kompleksitas usaha, karakteristik usaha, dan/atau peristiwa atau perkembangan besar dalam

enactment of POJK No. 8 of 2023 on the Implementation of AML and CTF and PFWMD Programs in the Financial Services Sector on June 14, 2023 replacing the previous POJK, namely POJK No. 12/POJK.01/2017 including its amendment, namely POJK No. 23/POJK.01/2019 .

The implementation of the AML, CTF, and PFWMD programs is based on 5 (five) main pillars, namely:

### 1. Active supervision of the Board of Directors and Board of Commissioners

#### a. Active Supervision of the Board of Directors:

The Board of Directors' active supervision of the implementation of the AML, CTF, and PFWMD programs includes at least:

1. Propose written policies and procedures regarding the implementation of the AML, CTF, and PFWMD programs to the Board of Commissioners;
2. Ensure that the implementation of the AML, CTF, and PFWMD programs is carried out in accordance with established written policies and procedures;
3. Form a special work unit and/or appoint officials responsible for implementing the AML, CTF, and PFWMD programs;
4. Supervise the compliance of work units in implementing the AML, CTF, and PFWMD programs;
5. Ensure that written policies and procedures regarding the implementation of AML, CTF, and PFWMD programs are in line with changes and developments in products, services and technology in the financial services sector and are in accordance with developments in AML, CTF, and PFWMD modes;
6. Ensure that officials and/or employees, especially employees from related work units and new employees, have attended training related to the implementation of the AML, CTF, and PFWMD programs once in a year or if there is a need based on the risk assessment of AML, CTF, and PFWMD, activities, business scale, business complexity, business characteristics, and/or major events or developments in management and operations, training related to

manajemen dan operasional, pelatihan yang berkaitan dengan penerapan program APU, PPT, dan PPPSPM dapat dilakukan lebih dari 1 (satu) kali; dan

7. Memastikan adanya pembahasan terkait penerapan program APU, PPT, dan PPPSPM dalam rapat Direksi.

#### **b. Pengawasan Aktif Dewan Komisaris**

Pengawasan aktif Dewan Komisaris terhadap penerapan program APU, PPT, dan PPPSPM paling sedikit mencakup:

1. Memastikan Mandiri Inhealth memiliki kebijakan dan prosedur penerapan program APU, PPT, dan PPPSPM;
2. Memberikan persetujuan atas kebijakan dan prosedur penerapan program APU, PPT, dan PPPSPM yang diusulkan oleh Direksi;
3. Melakukan evaluasi atas kebijakan dan prosedur penerapan program APU, PPT, dan PPPSPM;
4. Melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap penerapan program APU, PPT, dan PPPSPM; dan
5. Memastikan adanya pembahasan terkait penerapan program APU, PPT, dan PPPSPM dalam rapat Direksi dan Dewan Komisaris.

## **2. Kebijakan dan Prosedur**

- a. Memiliki kebijakan dan prosedur yang dapat mengidentifikasi, menilai, dan memahami risiko Tindak Pidana Pencucian Uang (TPPU), Tindak Pidana Pendanaan Terorisme (TPPT) dan/atau Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) serta menerapkan program APU, PPT, dan PPPSPM berdasarkan pendekatan berbasis risiko yang meliputi:

1. Identifikasi dan verifikasi terhadap nasabah;
2. Identifikasi dan verifikasi Pemilik Manfaat (*Beneficial Owner*);
3. Penolakan transaksi dan penutupan hubungan usaha;
4. Pengelolaan risiko TPPU, TPPT, dan/atau PPSPM yang berkelanjutan terhadap nasabah, negara, produk/jasa serta jaringan distribusi;
5. Pemeliharaan data yang akurat terkait dengan

the implementation of AML, CTF, and PFWMD programs can be carried out more from 1 (one) time; and

7. Ensure that there is discussion regarding the implementation of the AML, CTF, and PFWMD programs at Board of Directors meetings.

#### **b. Active Supervision of the Board of Commissioners:**

The Board of Commissioners' active supervision of the implementation of the AML, CTF, and PFWMD programs includes at least:

1. Ensure that Mandiri Inhealth has policies and procedures for implementing the AML, CTF, and PFWMD programs;
2. Give approval to the policies and procedures for implementing the AML, CTF, and PFWMD programs proposed by the Board of Directors;
3. Evaluate the policies and procedures for implementing the AML, CTF, and PFWMD programs;
4. Supervise the implementation of the Board of Directors' responsibilities regarding the implementation of the AML, CTF, and PFWMD programs; and
5. Ensure that there is discussion regarding the implementation of the AML, CTF, and PFWMD programs in meetings of the Board of Directors and Board of Commissioners.

## **2. Policies and Procedures**

- a. Have policies and procedures that can identify, assess and understand the risks of Money Laundering Crimes (AML), Terrorism Financing Crimes (CTF) and/or Funding for the Proliferation of Weapons of Mass Destruction (PFWMD) as well as implementing AML, CTF, and PFWMD programs based on the approach risk-based which includes:

1. Identification and verification of customers.
2. Identification and verification of Beneficial Owners
3. Rejection of transactions and closure of business relationships;
4. Sustainable AML, CTF, and PFWMD risk management for customers, country, products/ services and distribution networks;
5. Maintain accurate data related to transactions,



- transaksi, menatausahakan proses CDD, Serta penata usahakan kebijakan dan prosedur;
6. Pengkinian dan pemantauan;
  7. Pelaporan kepada pejabat senior, Direksi, dan Dewan Komisaris terhadap pelaksanaan kebijakan dan prosedur penerapan program APU, PPT, dan PPPSPM; dan
  8. Pelaporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan.
- b. Mengidentifikasi dan melakukan penilaian risiko, serta melakukan tindakan yang memadai untuk mengelola dan memitigasi risiko TPPU, TPPT, dan/ atau PPSPM.
  - c. Melakukan prosedur *Customer Due Diligence* (CDD) dalam melakukan hubungan usaha dengan Nasabah dan/atau *Beneficial Owner* dengan meminta data, informasi, dan dokumen pendukung Nasabah untuk mengetahui profil Nasabah dan/ atau *Beneficial Owner* serta melakukan verifikasi atas kebenaran serta kesesuaian data, informasi, dan dokumen pendukung serta kesesuaian profil pemberi data.
  - d. Mengelompokkan Nasabah, dan/atau *Beneficial Owner* berdasarkan tingkat risiko terjadinya TPPU, TPPT, dan/atau PPSPM.
  - e. Melakukan prosedur Enhanced Due Diligence (EDD) terhadap Nasabah dan/atau *Beneficial Owner* yang termasuk dalam kategori Berisiko Tinggi.
  - f. Melakukan Penundaan Transaksi dan/atau Penghentian Sementara Transaksi terhadap Nasabah yang diketahui dan/atau patut diduga menggunakan harta kekayaan yang berasal dari hasil tindak pidana.
  - g. Melakukan Penolakan Transaksi dan Penutupan Hubungan Usaha terhadap Nasabah yang tercantum dalam DTTOT dan/atau DPPSPM.
  - h. Melakukan pemantauan terhadap hubungan usaha dengan Nasabah dengan cara memantau transaksi Nasabah untuk memastikan bahwa transaksi yang dilakukan sejalan dengan pemahaman PJK atas Nasabah, kegiatan usaha dan profil risiko Nasabah, termasuk sumber dananya.
  - i. Melakukan upaya pengkinian data, informasi, dan/atau dokumen pendukung dan melakukan penyusunan rencana dan realisasi pengkinian data disampaikan kepada OJK setiap tahun.
- administering the CDD process, as well as administering policies and procedures;
6. Updating and monitoring;
  7. Report to senior officials, Board of Directors and Board of Commissioners regarding the implementation of policies and procedures for implementing the AML, CTF, and PFWMD programs; and
  8. Report to the Financial Transaction Reports and Analysis Center.
- b. Identify and carry out risk assessments, and take adequate actions to manage and mitigate AML, CTF, and PFWMD risks.
  - c. Carry out Customer Due Diligence (CDD) procedures in conducting business relations with Customers and/or Beneficial Owners by requesting Customer data, information and supporting documents to find out the profile of the Customer and/or Beneficial Owner and verifying the correctness and suitability of the data, information and supporting documents and suitability of the data provider's profile.
  - d. Group Customers and/or Beneficial Owners based on the risk level of AML, CTF, and PFWMD.
  - e. Carry out Enhanced Due Diligence (EDD) procedures for Customers and/or Beneficial Owners who are included in the High-Risk category.
  - f. Postpone transactions and/or temporarily suspending transactions for customers who are known and/or reasonably suspected of using assets derived from the proceeds of criminal acts.
  - g. Reject transactions and close business relationships with customers listed in the DTTOT and/or DPPSPM.
  - h. Monitor business relationships with customers by monitoring customer transactions to ensure that transactions carried out are in line with PJK's understanding of customers, business activities and customer risk profiles, including sources of funds.
  - i. Take measures to update data, information and/or supporting documents and prepare plans and the realization of data updates to be submitted to the OJK every year.

- j. Melaporkan Transaksi Keuangan Mencurigakan kepada PPATK terhadap transaksi yang menyimpang dari profil, karakteristik, atau kebiasaan pola Transaksi dari Nasabah yang bersangkutan; diduga dilakukan dengan tujuan untuk menghindari pelaporan; menggunakan Harta Kekayaan yang diduga berasal dari hasil tindak pidana; dan permintaan dari PPATK.
- k. Memelihara dan mengkinikan DTTOT dan/atau DPPSPM; mengidentifikasi dan memastikan kesesuaian identitas Nasabah dengan informasi yang tercantum dalam DTTOT dan/atau DPPSPM; serta melakukan Pemblokiran jika terdapat kesesuaian atau Pelaporan Nihil jika terdapat ketidaksesuaian.
- l. Menatausahakan dokumen yang terkait dengan data Nasabah dengan jangka waktu paling singkat 5 (lima) tahun sejak berakhirnya hubungan usaha atau transaksi dengan Nasabah.
- m. Menyimpan catatan dan dokumen mengenai seluruh proses identifikasi Transaksi Keuangan Mencurigakan.
- n. Memberikan data, informasi, dan/atau dokumen yang ditatausahakan, sesegera mungkin dan paling lama 3 (tiga) hari kerja sejak PJK menerima permintaan dari OJK dan/atau otoritas lain yang berwenang.

### 3. Pengendalian Intern

Memiliki sistem pengendalian intern yang efektif dan independen untuk memastikan bahwa seluruh fungsi penerapan program APU, PPT, dan PPPSPM berjalan sesuai dengan kebijakan dan prosedur yang telah ditetapkan serta ketentuan yang diatur dalam perundang-undangan, yang paling sedikit dibuktikan dengan:

- a. Dimilikinya kebijakan, prosedur, dan pemantauan internal yang memadai;
- b. Adanya batasan wewenang dan tanggung jawab satuan kerja terkait dengan penerapan program APU, PPT, dan PPPSPM; dan
- c. Dilakukan pemeriksaan secara independen untuk memastikan efektivitas penerapan program APU, PPT, dan PPPSPM.

### 4. Sistem Informasi Manajemen

- a. Memiliki sistem informasi manajemen yang dapat mengidentifikasi, menganalisa, memantau, dan menyediakan laporan secara efektif mengenai karakteristik atau kebiasaan pola transaksi yang

- j. Report suspicious financial transactions to PPATK regarding transactions that deviate from the profile, characteristics or transaction pattern habits of the customer concerned; allegedly carried out with the aim of avoiding reporting; using assets suspected to be derived from the proceeds of criminal acts; and requests from PPATK.
- k. Maintain and update DTTOT and/or DPPSPM; identify and ensure the conformity of the Customer's identity with the information contained in the DTTOT and/or DPPSPM; as well as blocking if there is a match or Nil Reporting if there is a discrepancy.
- l. Administer documents related to Customer data for a minimum period of 5 (five) years from the end of the business relationship or transaction with the Customer.
- m. Maintain records and documents regarding the entire process of identifying Suspicious Financial Transactions.
- n. Provide data, information and/or documents that are administered, as soon as possible and no later than 3 (three) working days after PJK receives a request from OJK and/or other competent authorities.

### 3. Internal Control

Have an effective and independent internal control system to ensure that all functions of implementing the AML, CTF, and PFWMD programs run in accordance with established policies and procedures as well as provisions regulated in laws, as evidenced by at least:

- a. Possession of adequate policies, procedures, and internal monitoring;
- b. Existence of limits on the authority and responsibility of work units related to the implementation of the AML, CTF, and PFWMD programs; and
- c. Independent audits to ensure the effectiveness of the implementation of the AML, CTF, and PFWMD programs.

### 4. Management Information System

- a. Have a management information system that can identify, analyze, monitor and provide reports effectively regarding the characteristics or habits of transaction patterns carried out by customers.





dilakukan oleh Nasabah.

- b. Memiliki dan memelihara profil Nasabah secara terpadu (*single customer identification file*).

#### 5. Sumber Daya Manusia

- a. Melakukan prosedur penyaringan untuk memastikan standar yang tinggi pada penerimaan pegawai baru (*pre-employee screening*) baik pegawai tetap maupun pegawai tidak tetap, termasuk pejabat senior, tenaga ahli, dari mulai tingkat paling rendah sampai dengan 1 (satu) tingkat di bawah Direksi dan Dewan Komisaris;
- b. Melakukan pengenalan dan pemantauan terhadap profil pegawai (*know your employee*) mencakup karakter, perilaku, dan gaya hidup pegawai, baik pegawai tetap maupun pegawai tidak tetap, termasuk tenaga ahli, dari mulai level paling rendah sampai dengan Direksi dan Dewan Komisaris; dan
- c. Memberikan pelatihan tentang APU, PPT, dan PPPSPM kepada pejabat dan/atau pegawai sesuai dengan kebutuhan, yang berkesinambungan dan berkala, paling sedikit sebanyak 1 (satu) kali dalam 1 (satu) tahun.

#### Tugas Penanggung Jawab Penerapan Program APU, PPT, dan PPPSPM

Penanggung jawab penerapan program APU, PPT, dan PPPSPM mempunyai tugas sebagai berikut:

1. Menganalisis secara berkala penilaian risiko TPPU, TPPT dan/atau PPSPM terkait dengan Nasabahnya; negara atau area geografis; produk atau jasa; transaksi dan jaringan distribusi (*delivery channels*); sebanyak 1 (satu) kali dalam 1 (satu) tahun atau dalam hal sesuai dengan kebutuhan berdasarkan penilaian risiko TPPU, TPPT, dan/atau PPSPM, kegiatan, skala usaha, kompleksitas usaha, karakteristik usaha, dan/atau peristiwa atau perkembangan besar dalam manajemen dan operasional, pelaksanaan analisis penilaian risiko TPPU, TPPT, dan/atau PPSPM dapat dilakukan lebih dari 1 (satu) kali.
2. Menyusun, melakukan pengkinian, serta mengusulkan kebijakan dan prosedur penerapan program APU, PPT, PPSPM yang telah disusun untuk mengelola dan memitigasi risiko berdasarkan penilaian risiko untuk dimintakan pertimbangan dan persetujuan Direksi;
3. Memastikan adanya sistem yang dapat mengidentifikasi, menganalisis, memantau dan menyediakan laporan

- b. Own and maintain an integrated customer profile (*single customer identification file*).

#### 5. Human Capital

- a. Carry out screening procedures to ensure high standards in the recruitment of new employees (*pre-employee screening*) for both permanent and non-permanent employees, including senior officials and experts, from the lowest level up to 1 (one) level below the Board of Directors and Board Commissioner;
- b. Carry out introduction and monitoring of employee profiles (*know your employee*) including the character, behavior and lifestyle of employees, both permanent employees and non-permanent employees, including experts, from the lowest level up to the Board of Directors and Board of Commissioners; and
- c. Provide training on AML, CTF, and PFWMD to officials and/or employees according to needs, continuously and periodically, at least once in a year.

#### Duties of The Party in Charge of AML, CTF, And PFWMD Programs

Duties of party in charge of AML, CTF, and PFWMD programs are as follows:

1. Periodically analyze the risk assessment of AML, CTF, and PFWMD related to its customers; country or geographic area; products or services; transactions and distribution networks (*delivery channels*); once in a year or in accordance with needs based on AML, CTF, and PFWMD risk assessments, activities, business scale, business complexity, business characteristics, and/or major events or developments in management and operational, the implementation of risk assessment analysis for AML, CTF, and PFWMD can be carried out more than once.
2. Develop, update, and propose policies and procedures for implementing AML, CTF, and PFWMD programs that have been prepared to manage and mitigate risks based on risk assessments for consideration and approval from the Board of Directors;
3. Ensure that there is a system that can identify, analyze, monitor, and provide reports effectively regarding

secara efektif mengenai profil, karakteristik, atau kebiasaan pola transaksi yang dilakukan oleh Nasabah;

4. Memastikan bahwa kebijakan dan prosedur yang disusun telah sesuai dengan perubahan dan perkembangan yang meliputi, antara lain produk, jasa, dan teknologi di sektor jasa keuangan, kegiatan, skala usaha, kompleksitas usaha, karakteristik usaha, volume transaksi Mandiri Inhealth, dan/atau modus TPPU, TPPT, dan/atau PPSPM;
5. Memastikan bahwa formulir yang berkaitan dengan Nasabah telah mengakomodasi data yang diperlukan dalam penerapan program APU, PPT, dan PPPSPM;
6. Memantau pelaksanaan transaksi Nasabah;
7. Melakukan evaluasi terhadap hasil pemantauan dan analisis transaksi Nasabah untuk memastikan ada atau tidak adanya Transaksi Keuangan Mencurigakan;
8. Menatausahakan hasil pemantauan dan evaluasi;
9. Memastikan pengkinian data dan profil Nasabah serta data dan profil transaksi Nasabah;
10. Memastikan bahwa kegiatan usaha berisiko tinggi terhadap TPPU, TPPT dan/atau PPSPM diidentifikasi secara efektif sesuai dengan kebijakan dan prosedur;
11. Memastikan adanya mekanisme komunikasi yang baik dari setiap satuan kerja terkait kepada unit kerja khusus atau pejabat yang bertanggung jawab terhadap penerapan program APU, PPT, dan PPPSPM dengan menjaga kerahasiaan informasi dan memperhatikan ketentuan anti *tipping-off*;
12. Melakukan pengawasan terkait penerapan program APU, PPT, dan PPPSPM terhadap satuan kerja terkait;
13. Memastikan adanya identifikasi area yang berisiko tinggi yang terkait dengan penerapan program APU, PPT, PPPSPM dengan mengacu pada ketentuan peraturan perundang-undangan dan sumber informasi yang memadai;
14. Menerima, melakukan analisis dan menyusun Laporan Transaksi Keuangan Mencurigakan yang disampaikan oleh unit kerja;
15. Memastikan seluruh kegiatan dalam rangka penerapan program APU, PPT, dan PPPSPM terlaksana dengan baik;
16. Memantau, menganalisis, dan merekomendasikan kebutuhan pelatihan tentang penerapan program APU dan PPT bagi pejabat dan/atau pegawai Mandiri Inhealth.
17. Memantau secara berkala dan memastikan tindak lanjut terhadap DTTOT dan DPPSPM telah sesuai dengan peraturan perundang-undangan mengenai pencegahan

the profile, characteristics or transaction patterns of customers;

4. Ensure that the policies and procedures prepared are in accordance with changes and developments which include, among others, products, services and technology in the financial services sector, activities, business scale, business complexity, business characteristics, Mandiri Inhealth transaction volume, and/or AML, CTF, and PFWMD mode;
5. Ensure that forms relating to Customers accommodate the data required to implement the AML, CTF, and PFWMD programs;
6. Monitor the implementation of Customer transactions;
7. Evaluate the results of monitoring and analysis of Customer transactions to ensure the presence or absence of Suspicious Financial Transactions;
8. Administer monitoring and evaluation results;
9. Ensure updating of Customer data and profiles as well as Customer transaction data and profiles;
10. Ensure that high risk business activities for AML, CTF, and PFWMD are identified effectively in accordance with policies and procedures;
11. Ensure that there is a good communication mechanism from each related work unit to the special work unit or official responsible for implementing the AML, CTF, and PFWMD programs by maintaining the confidentiality of information and paying attention to anti-tipping-off provisions;
12. Supervise the implementation of the AML, CTF, and PFWMD programs for related work units;
13. Ensure the identification of high-risk areas related to the implementation of the AML, CTF, and PFWMD programs by referring to the laws and regulations and adequate information sources;
14. Receive, analyze, and prepare Suspicious Financial Transaction Reports submitted by work units;
15. Ensure that all activities in the context of implementing the AML, CTF, and PFWMD programs are carried out well;
16. Monitor, analyze, and recommend training needs regarding the implementation of AML and CTF programs for Mandiri Inhealth officials and/or employees.
17. Regularly monitor and ensure that follow-up actions towards DTTOT and DPPSPM are in accordance with laws and regulations regarding the prevention and



dan pemberantasan TPPT dan peraturan mengenai pencegahan dan pemberantasan PPSPM; dan  
18. Melakukan tugas lain untuk penerapan program APU, PPT, dan PPPSPM.

#### **Kewenangan Penanggung Jawab Penerapan Program APU, PPT, dan PPPSPM**

Penanggung jawab penerapan program APU, PPT, dan PPPSPM mempunyai wewenang paling sedikit mencakup:

1. Memperoleh akses terhadap informasi yang dibutuhkan yang ada di seluruh unit kerja;
2. Melakukan koordinasi dan pemantauan terhadap penerapan program APU, PPT, dan PPPSPM dengan unit kerja terkait;
3. Mengusulkan pejabat dan/atau pegawai unit kerja terkait untuk membantu penerapan program APU, PPT, dan PPPSPM;
4. Melaporkan Transaksi Keuangan Mencurigakan yang dilakukan oleh Direksi, Dewan Komisaris, dan/atau pihak terafiliasi dengan Direksi atau Dewan Komisaris secara langsung kepada PPATK; dan
5. Melakukan kewenangan lain untuk penerapan program APU, PPT, dan PPPSPM.

#### **Sanksi**

Berdasarkan POJK Nomor 8 Tahun 2023, Mandiri Inhealth telah menyusun ketentuan-ketentuan sanksi terhadap pelanggar di antaranya:

1. Pengenaan sanksi administratif berupa: a) denda; b) pembatasan kegiatan usaha tertentu; c) penurunan penilaian faktor pembentuk nilai tingkat kesehatan; d) pembekuan kegiatan usaha tertentu; dan/atau e) larangan pihak utama.
2. Pengenaan sanksi administratif dalam bentuk denda, berupa kewajiban membayar sebesar Rp100.000,00 (seratus ribu rupiah) per hari kerja keterlambatan per laporan, paling banyak Rp3.000.000,00 (tiga juta rupiah) per laporan atau dapat dikenai paling banyak 0,5% (nol koma lima persen) dari total laba bersih tahun sebelumnya dengan batas paling banyak per tahun sebesar Rp25.000.000.000,00 (dua puluh lima miliar rupiah). Pengenaan sanksi tersebut apabila Mandiri Inhealth terlambat menyampaikan laporan sebagaimana berikut:
  - a. Dokumen penilaian risiko TPPU, TPPT, dan/atau PPSPM;
  - b. Pengkinian atas dokumen penilaian risiko TPPU,

eradication of CTF and regulations regarding the prevention and eradication of PFWMD; and  
18. Perform other tasks for the implementation of the AML, CTF, and PFWMD programs.

#### **Authorities of The Party In Charge of AML, CTF, and PFWMD PROGRAMS**

The party in charge of the AML, CTF, and PFWMD programs is authorized to, at least:

1. Gain access to the required information in all work units;
2. Coordinate and monitor the implementation of the AML, CTF, and PFWMD programs with related work units;
3. Propose officials and/or employees of related work units to assist in implementing the AML, CTF, and PFWMD programs;
4. Report suspicious financial transactions carried out by the Board of Directors, Board of Commissioners, and/or parties affiliated with the Board of Directors or Board of Commissioners directly to PPATK; And
5. Carry out other authorities for implementing the AML, CTF, and PFWMD programs.

#### **Sanctions**

Based on POJK No. 8 of 2023, Mandiri Inhealth imposes sanctions for violating AML, CTF, and PFWMD programs as follows:

1. Imposition of administrative sanctions in the form of:
  - a) fine; b) restrictions on certain business activities; c) a decrease in the assessment of factors that form the value of health level; d) freezing certain business activities; and/or e) prohibition of the main party.
2. Imposition of administrative sanctions in the form of fines, in the form of an obligation to pay Rp100,000 (one hundred thousand rupiah) per working day of delay per report, a maximum of Rp3,000,000.00 (three million rupiah) per report or can be subject to a maximum of 0.5% (zero point five percent) of the previous year's total net profit with a maximum limit per year of Rp25,000,000,000 (twenty five billion rupiah). The sanctions will be imposed if Mandiri Inhealth is late in submitting the following reports:
  - a. AML, CTF, and PFWMD risk assessment documents;
  - b. Update of AML, CTF, and PFWMD risk assessment

- TPPT, dan/atau PPSPM;
- c. Kebijakan dan prosedur penerapan program APU, PPT, dan PPPSPM;
  - d. Laporan realisasi pengkinian data;
  - e. Permintaan data, informasi, dan/atau dokumen pendukung oleh regulator untuk kebutuhan pengawasan;
  - f. Laporan Transaksi Keuangan Mencurigakan dan laporan lain kepada PPATK termasuk laporan koreksi atas semua laporan tersebut;
  - g. Laporan Pemblokiran secara serta merta dan berita acara Pemblokiran secara serta merta terkait dengan DTTOT;
  - h. Laporan Pemblokiran secara serta merta dan berita acara Pemblokiran secara serta merta terkait dengan DPPSPM;
  - i. Laporan Nihil terkait DTTOT; dan
  - j. Laporan Nihil terkait DPPSPM. Keterlambatan penyampaian pelaporan yang di maksud adalah apabila Mandiri Inhealth menyampaikan pelaporan sampai dengan paling lambat 30 (tiga puluh) hari kerja sejak batas waktu pelaporan.
3. Pengenaan sanksi administratif dalam bentuk denda, berupa kewajiban membayar sebesar Rp10.000.000,00 (sepuluh juta rupiah) per laporan atau dapat dikenai paling banyak paling banyak 1% (satu persen) dari total laba bersih tahun sebelumnya dengan batas paling banyak per tahun sebesar Rp50.000.000.000,00 (lima puluh miliar rupiah). Pengenaan sanksi tersebut apabila Mandiri Inhealth tidak menyampaikan laporan sebagai berikut:
- a. Dokumen penilaian risiko TPPU, TPPT, dan/atau PPSPM;
  - b. Pengkinian atas dokumen penilaian risiko TPPU, TPPT, dan/atau PPSPM;
  - c. Kebijakan dan prosedur penerapan program APU, PPT, dan PPPSPM;
  - d. Laporan realisasi pengkinian data;
  - e. Permintaan data, informasi, dan/atau dokumen pendukung oleh regulator untuk kebutuhan pengawasan;
  - f. Laporan Transaksi Keuangan Mencurigakan dan laporan lain kepada PPATK termasuk laporan koreksi atas semua laporan tersebut;
  - g. Laporan Pemblokiran secara serta merta dan berita acara Pemblokiran secara serta merta terkait dengan DTTOT;
- documents;
- c. Policies and procedures for implementing the AML, CTF, and PFWMD programs;
  - d. Data update realization report;
  - e. Request for data, information and/or supporting documents by the regulator for supervisory needs;
  - f. Suspicious Financial Transaction reports and other reports to PPATK including correction reports for all such reports;
  - g. Immediate Blocking report and immediate Blocking minutes related to DTTOT;
  - h. Immediate Blocking report and immediate Blocking minutes related to DPPSPM;
  - i. Nil report regarding DTTOT; and
  - j. Nil report related to DPPSPM.
- Late reporting is a condition when Mandiri Inhealth submits the report no later than 30 (thirty) working days after the reporting deadline.
11. Imposition of administrative sanctions in the form of fines, in the form of an obligation to pay Rp10,000,000 (ten million rupiah) per report or can be subject to a maximum of 1% (one percent) of the previous year's total net profit with a maximum limit per year amounting to Rp50,000,000,000 (fifty billion rupiah). The sanctions will be imposed if Mandiri Inhealth does not submit the following report:
- a. AML, CTF, and PFWMD risk assessment documents;
  - b. updating of AML, CTF, and PFWMD risk assessment documents;
  - c. policies and procedures for implementing the AML, CTF, and PFWMD programs;
  - d. data update realization report;
  - e. request for data, information and/or supporting documents by the regulator for supervisory needs;
  - f. Suspicious Financial Transaction reports and other reports to PPATK including correction reports for all such reports;
  - g. immediate Blocking report and immediate Blocking minutes related to DTTOT;

- h. Laporan Pemblokiran secara serta merta dan berita acara Pemblokiran secara serta merta terkait dengan DPPSPM;
  - i. Laporan Nihil terkait DTTOT; dan
  - j. Laporan Nihil terkait DPPSPM. Tidak menyampaikan laporan yang di maksud adalah apabila Mandiri Inhealth tidak menyampaikan laporan sama sekali atau menyampaikan laporan melebihi batas waktu pelaporan yang telah ditentukan.
  4. Pengenaan sanksi administratif tidak menghapus kewajiban pelaporan Mandiri Inhealth termasuk juga di luar kewajiban pelaporan mengenai penerapan Program APU, PPT, dan PPPSPM.
  5. Pengenaan sanksi administratif berupa pembatasan kegiatan usaha tertentu, penurunan dalam penilaian tingkat kesehatan, pembekuan kegiatan usaha tertentu, dan/atau larangan menjadi pihak utama dapat dikenai apabila Mandiri Inhealth tidak menyampaikan laporan dalam waktu paling lama 3 (tiga) hari kerja setelah pengenaan sanksi administratif berupa denda terhadap pelanggaran kewajiban pelaporan.
  6. Pengenaan sanksi administratif berupa denda terhadap pelanggaran di luar kewajiban pelaporan paling banyak per tahun Rp5.000.000.000,00 (lima miliar rupiah) bagi orang perseorangan, dan/atau paling banyak 1% (satu persen) dari total laba bersih tahun sebelumnya dengan batas paling banyak per tahun Rp100.000.000.000,00 (seratus miliar rupiah). Adapun yang di maksud dengan orang perseorangan dalam hal ini adalah Direksi, Dewan Komisaris, dan/atau pegawai, termasuk pejabat senior yang berada 1 (satu) tingkat di bawah Direksi dan Dewan Komisaris.
  7. Pengenaan sanksi administratif berupa denda terhadap pelanggaran di luar kewajiban pelaporan dapat ditangguhkan apabila Mandiri Inhealth mengalami kerugian pada tahun sebelumnya dan apabila Mandiri Inhealth telah memperoleh laba, maka pengenaan sanksi denda ditetapkan berdasarkan laba bersih yang diterima.
  8. Pengenaan sanksi administratif dapat diumumkan oleh OJK kepada masyarakat melalui laman/*website* OJK. Komisaris, dan/atau pegawai, termasuk pejabat senior yang berada 1 (satu) tingkat di bawah Direksi dan Dewan Komisaris.
  9. Pengenaan sanksi administratif dapat diumumkan oleh OJK kepada masyarakat melalui laman/*website* OJK.
  - h. Immediate Blocking Report and immediate Blocking Minutes related to DPPSPM;
  - i. Nil Report regarding DTTOT; and
  - j. Nil Report related to DPPSPM. Not submitting a report occurs when Mandiri Inhealth does not submit a report at all or submits a report beyond the specified reporting time limit.
  12. Imposition of administrative sanctions does not eliminate Mandiri Inhealth's reporting obligations, including reporting obligations regarding the implementation of the AML, CTF, and PFWMMD Programs.
  13. Imposition of administrative sanctions in the form of restrictions on certain business activities, reduction in health level assessment, freezing of certain business activities, and/or prohibition from being the main party can be imposed if Mandiri Inhealth does not submit a report within a maximum of 3 (three) working days after the imposition of sanctions administrative fines for violations of reporting obligations.
  14. Imposition of administrative sanctions in the form of fines for violations outside the reporting obligation of a maximum per year of Ep5,000,000,000 (five billion rupiah) for individuals, and/or a maximum of 1% (one percent) of the total net profit of the previous year with the maximum limit per year is Rp100,000,000,000 (one hundred billion rupiah). In this case, individual means the Board of Directors, Board of Commissioners, and/ or employees, including senior officials who are 1 (one) level below the Board of Directors and Board of Commissioners.
  15. Imposition of administrative sanctions in the form of fines for violations outside the reporting obligation can be suspended if Mandiri Inhealth experienced a loss in the previous year and if Mandiri Inhealth has made a profit, then the imposition of fines is determined based on the net profit received.
  16. Imposition of administrative sanctions can be announced by OJK to the public via the OJK page/ website. Commissioners, and/or employees, including senior officials who are 1 (one) level below the Board of Directors and Board of Commissioners.
  17. The imposition of administrative sanctions can be announced by the OJK to the public via the OJK page/ website.

### Implementasi APU, PPT, dan PPPSPM

Implementasi Mandiri Inhealth dalam mencegah dan memberantas TPPU dan TPPT, yaitu ikut serta dalam kegiatan pelatihan/*workshop* dan seminar tentang APU PPT dan PPPSPM, kewajiban dalam melaporkan permintaan data transaksi nasabah yang mencurigakan, melakukan pemantauan *database* pelaku terorisme, serta menyelenggarakan berbagai pelatihan terkait pentingnya penerapan program APU, PPT, dan PPPSPM, khususnya terkait prosedur dalam pengenalan nasabah dan pengkinian data nasabah di Mandiri Inhealth.

Di tahun 2024, Mandiri Inhealth telah melakukan serangkaian implementasi penerapan program APU, PPT dan PPPSPM, diantaranya yaitu:

1. Penyusunan dokumen Penilaian Risiko TPPU, TPPT, dan/ atau PPPSPM;
2. Pembahasan terkait penerapan program APU, PPT, dan PPPSPM dalam rapat Direksi dan Dewan Komisaris;
3. Penyampaian 144 laporan kepada regulator maupun otoritas yang berwenang;
4. Melakukan pengkinian dan pemeliharaan *database watchlist*;
5. Melakukan penyusunan dan pengembangan sistem informasi manajemen;
6. Melakukan pengawasan dan pemantauan terhadap profil Nasabah secara berkala;
7. Menyelenggarakan pelatihan Penerapan Program APU, PPT, dan PPPSPM kepada seluruh pegawai;
8. Mengikuti berbagai kegiatan pelatihan, seminar, sosialisasi, *workshop* terhadap Penerapan Program APU, PPT, dan PPPSPM.

### Implementation of AML, CTF, and PFWMD

Mandiri Inhealth took part in preventing and eradicating Money Laundering and Terrorism Funding by participating in training/*workshop* activities and seminars on AML, CTF, and PFWMD, the obligation to report suspicious customer transaction data requests, monitoring the database of terrorist perpetrators, and holding various training related to the importance of implementing AML, CTF, and PFWMD programs, especially related to procedures for customer identification and updating customer data at Mandiri Inhealth.

In 2024, Mandiri Inhealth has carried out a series of implementations of AML, CFT and PFWMD programs, such as:

1. Preparing Money Laundering, Terrorism Funding, and/ or PFWMD Risk Assessment documents;
2. Holding discussions on the implementation of AML, CTF, and PFWMD programs in the Board of Directors and Board of Commissioners meetings;
3. Submitting 144 reports to regulators and relevant authorities;
4. Updating and maintaining the watchlist database;
5. Preparing and developing the information systems management;
6. Regularly supervising and monitoring Customer profiles;
7. Holding training on the Implementation of AML, CTF, and PFWMD Programs for all employees;
8. Participating in various training activities, seminars, socialization, workshops on the Implementation of AML, CTF, and PFWMD Programs.

## Kebijakan Anti Korupsi Anti-Corruption Policy

Mandiri Inhealth telah memiliki beberapa kebijakan yang terkait dengan pencegahan korupsi, antara lain kebijakan internal kontrol, Peraturan Perseroan, Kode Etik, dan Nilai-nilai Budaya Perusahaan (*Corporate Culture*). Kebijakan anti korupsi mengatur hal-hal sebagai berikut:

1. Larangan kepada seluruh jajaran Perseroan untuk meminta atau menerima, menyetujui untuk menerima

Mandiri Inhealth has a number of policies related to corruption prevention, including internal control policies, Company Regulations, Code of Conduct, and Corporate Culture Values, which contains:

1. Prohibition to all levels of the Company from requesting or receiving, agreeing to receive a gift or reward from





suatu hadiah atau imbalan dari pihak ketiga yang mendapatkan atau berusaha mendapatkan keuntungan dari Perseroan.

2. Larangan kepada seluruh jajaran Mandiri Inhealth dalam menyalahgunakan wewenang dan mengambil keuntungan baik secara langsung maupun tidak langsung dari pengetahuan yang diperoleh dari kegiatan bisnis Perseroan untuk:
  - a. Keuntungan pribadi;
  - b. Keuntungan bagi anggota keluarganya;
  - c. Keuntungan bagi pihak-pihak lainnya.
3. Pemberian sanksi dari ringan sampai berat untuk pelanggaran larangan tersebut.
4. Mematuhi peraturan eksternal dan internal. Seluruh jajaran Mandiri Inhealth harus membuat pernyataan tahunan (*annual disclosure*) yang memuat semua keadaan atau situasi yang memungkinkan timbulnya pelanggaran/ ketidakpatuhan terhadap kode etik perusahaan.

Perusahaan juga memberikan ruang untuk seluruh jajaran Mandiri Inhealth agar dapat memberikan masukan untuk perbaikan kinerja, penguatan *Good Corporate Governance* serta pencegahan *fraud*.

a third party who obtains or seeks to benefit from the Company.

2. Prohibition to all Mandiri Inhealth staff in abusing authority and taking advantage either directly or indirectly of knowledge obtained from the Company's business activities to:
  - a. Personal gain;
  - b. Benefits for members of his/her family;
  - c. Benefits for other parties.
3. Imposing of light to heavy sanctions for violators of the prohibition.
4. Compliance with external and internal regulations. All levels of Mandiri Inhealth shall make an annual statement (*annual disclosure*) which contains all circumstances or situations that allow violations/non-compliance with the Company's code of conduct.

All levels of Mandiri Inhealth may provide input for improving performance, strengthening Good Corporate Governance, and preventing fraud

## Kebijakan Gratifikasi dan Anti Penyuapan Gratuity and Anti-Bribery Policy

Berdasarkan pada Pasal 12B UU No. 20 Tahun 2001 tentang Perubahan Atas UU No.31 Tahun 1999 tentang Pembatasan Tindak Pidana Korupsi, gratifikasi adalah pemberian/penerimaan uang, barang, rabat (*discount*), komisi, pinjaman tanpa bunga, tiket perjalanan, fasilitas penginapan, perjalanan wisata, pengobatan cuma-cuma, dan fasilitas lainnya baik yang diterima di dalam negeri maupun di luar negeri dan yang dilakukan dengan menggunakan sarana elektronik atau tanpa sarana elektronik.

Perusahaan berkomitmen atas pentingnya melakukan pengelolaan bisnis Perseroan secara transparan dan akuntabel. Perseroan juga telah mengatur terkait pemberian dan penerimaan gratifikasi kepada pihak lain - pelanggan dan pihak lain yang terkait - dengan memperhatikan etika bisnis yang berlaku di Indonesia dan

Referring to Article 12B of Law No. 20 of 2001 on Amendments to Law No. 31 of 1999 concerning Restrictions on Corruption, gratuity is the giving/receiving of money, goods, rebates (discounts), commissions, interest-free loans, travel tickets, lodging facilities, tours, free medical treatment, and other facilities. These gratuities include those received domestically and abroad and those carried out using electronic means or without electronic means.

The Company is committed to the importance of managing the Company's business in a transparent and accountable manner. The Company has regulated the giving and receiving of gratuities to other parties by taking into account the business ethics that apply in Indonesia and are only done for the benefit of the Company and can be

hanya dilakukan untuk kepentingan Perseroan serta dapat dipertanggungjawabkan.

Dimana Pemberian gratifikasi yang legal adalah yang dilakukan sesuai kebijakan Perseroan, mendapat otorisasi dari pejabat yang berwenang, dilakukan pengendalian yang baik, serta dicatat dan dibukukan sesuai kebijakan akuntansi. Apabila terjadi suatu kondisi yang tidak dapat dihindari yang mengharuskan Pegawai untuk memberikan hadiah di luar batas kewenangannya, maka yang bersangkutan harus mendapatkan izin tertulis dari atasannya.

Lebih lanjut, pengendalian gratifikasi bertujuan untuk membangun nilai-nilai Tata Kelola Perusahaan dan menanamkan nilai integritas kepada seluruh pegawai sehingga dalam menjalankan aktivitas bisnis sehari-hari dengan pemegang polis, vendor, rekanan, dan seluruh pemangku kepentingan yang selalu didasarkan pada kode etik, namun tidak bertentangan dengan ketentuan Pengendalian Gratifikasi.

Mandiri Inhealth senantiasa menghindari penerimaan gratifikasi yang dapat menimbulkan benturan kepentingan atau potensi mengganggu independensi/objektivitas. Jika seorang Pegawai dihadapkan pada keadaan yang tidak memungkinkan untuk menolak pemberian hadiah, maka hadiah tersebut dapat diterima tetapi harus segera mengungkapkannya kepada atasan langsung. Selanjutnya atasan segera melaporkan ke Departemen Kepatuhan. Dengan memperhatikan kondisi internal dan eksternal Perseroan saat ini, maka Perseroan menetapkan aturan khusus mengenai Penerimaan dan Pemberian Gratifikasi oleh Pegawai.

#### Pengendalian Gratifikasi dan Anti Penyuapan

Berdasarkan Pasal 12B UU No. 20 Tahun 2001 tentang Perubahan Atas Undang-Undang No. 31 Tahun 1999 tentang Pembatasan Tindak Pidana Korupsi, Mandiri Inhealth menerapkan pengendalian gratifikasi dan anti penyuapan di lingkungan Perseroan. Mandiri Inhealth berkomitmen menjalankan bisnis yang berkelanjutan dan menjunjung tinggi nilai etika bisnis.

Dalam implementasinya, Perseroan tidak menerima pemberian dalam bentuk apapun. Penerimaan gratifikasi yang dapat menimbulkan potensi suap dan berkurangnya

accounted for.

Giving of gratuities that can be accounted for that can be considered as legal are those which comply with the Company's policies, have obtained authorization from authorized officials, have exercised proper control, and are recorded in accordance with the Company's accounting policies. If an unavoidable condition occurs which requires the employee to give gifts beyond the limits of their authority, the employee shall obtain written permission from their superior.

Gratuity control aims to build Corporate Governance values and instill integrity values in all employees, enabling daily business activities with policyholders, vendors, partners, and all stakeholders to always be based on a code of conduct, but do not conflict with the provisions of Gratuity Control.

Mandiri Inhealth always avoids accepting gratuity that may cause a conflict of interest or potentially interfere with independence/objectivity. If an Employee is faced with a situation that makes it impossible to refuse a gift, then the gift may be accepted but must be immediately disclosed to the immediate superior. The superior must then immediately report to the Compliance Department. By considering the Company's current internal and external conditions, the Company has established special rules regarding the Acceptance and Provision of Gratuities by Employees.

#### Gratuity Control and Anti-Bribery

Referring to Article 12B of Law No. 20 of 2001 on Amendments to Law No. 31 of 1999 on the Limitation of Criminal Acts of Corruption, Mandiri Inhealth implements gratuity and anti-bribery control at the Company. Mandiri Inhealth is committed to running a sustainable business and upholding ethical business values.

In this regard, the Company does not accept gifts in any form. Acceptance of gratuity that can lead to potential bribery and reduced independence or objectivity is avoided



independensi atau objektivitas sedapat mungkin dihindari. Untuk mencegah tindakan korupsi dan memperkuat kebijakan anti korupsi dan gratifikasi, Mandiri Inhealth telah memiliki sertifikasi SNI ISO 37001:2016 tentang Sistem Manajemen Anti Penyuapan (SMAP).

Tujuan pengendalian gratifikasi dan anti penyuapan di lingkungan Mandiri Inhealth adalah sebagai berikut:

1. Mencegah, mendeteksi dan menangani risiko penyuapan;
2. Menciptakan mekanisme yang efektif dan efisien serta mencegah terjadinya suap yang secara umum dapat meningkatkan pengelolaan risiko;
3. Mendapatkan atau menambah citra baik Perseroan;
4. Meningkatkan kepercayaan mitra bisnis dan rasa percaya diri, hal ini dikarenakan mitra bisnis akan lebih memilih mitra yang "bersih" dan menjaga integritas.

#### Manajemen Anti Penyuapan

Mandiri Inhealth menerapkan manajemen anti penyuapan berdasarkan SNI ISO 37001:2016 tentang Sistem Manajemen Anti Penyuapan (SMAP). Implementasi kebijakan dilakukan dengan tujuan sebagai berikut:

1. Mencegah, mendeteksi dan menangani risiko penyuapan;
2. Menciptakan mekanisme yang efektif dan efisien serta mencegah terjadinya suap yang secara umum dapat meningkatkan pengelolaan risiko;
3. Mendapatkan atau menambah citra baik perusahaan;
4. Meningkatkan kepercayaan mitra bisnis dan rasa percaya diri, hal ini dikarenakan mitra bisnis akan lebih memilih mitra yang "bersih" dan menjaga integritas.

#### Pengelolaan Pengendalian Gratifikasi

Mandiri Inhealth menjalankan operasional sesuai dengan ketentuan dan kebijakan yang berlaku. Seluruh Jajaran Mandiri Inhealth dilarang menerima dan atau memberikan uang dan/atau barang Gratifikasi dan/atau Bingkisan yang berhubungan dengan jabatannya dan berlawanan dengan kewajiban atau tugasnya. Dalam hal Direksi/ Dewan Komisaris/Pegawai menerima Gratifikasi maka wajib melakukan penolakan terhadap pemberian tersebut pada kesempatan pertama secara sopan dan segera melaporkannya kepada Unit Kerja (Departemen) Kepatuhan.

as much as possible. To prevent corruption and strengthen anti-corruption and gratuity policies, Mandiri Inhealth has obtained SNI ISO 37001:2016 certification on the Anti-Bribery Management System (SMAP).

The objectives of gratuity control and anti-bribery at Mandiri Inhealth are as follows:

1. Prevent, detect and handle the risk of bribery;
2. Create effective and efficient mechanisms and prevent bribery which can generally improve risk management;
3. Obtain or increase the Company's good image;
4. Increase business partners' trust and self-confidence, this is because business partners will prefer partners with "clean" status and integrity.

#### Anti-Bribery Management

Mandiri Inhealth implements anti-bribery management based on SNI ISO 37001:2016 on Anti-Bribery Management System (SMAP). This policy is carried out with the following objectives:

1. Prevent, detect and handle the risk of bribery;
2. Create effective and efficient mechanisms and prevent bribery which can generally improve risk management;
3. Obtain or increase the Company's good image;
4. Increase business partners' trust and self-confidence, this is because business partners will prefer partners with "clean" status and integrity.

#### Gratuity Control Management

Mandiri Inhealth runs its operations in accordance with applicable provisions and policies. All Mandiri Inhealth personnel are prohibited from accepting and/or giving money and/or goods Gratuities and/or Gifts related to their positions and contrary to their obligations or duties. In the event that the Board of Directors/Board of Commissioners/ Employees receive Gratuities, they are required to politely reject the gift at the first opportunity and immediately report it to the Compliance Work Unit (Department).

Secara berkala, Perseroan melakukan laporan gratifikasi yang dilaporkan secara bulanan oleh Unit Pengendali Gratifikasi (UPG) Mandiri Inhealth kepada Koordinator UPG dan dilaporkan secara triwulanan kepada Direktur Bidang yang membawahi Kepatuhan.

### Pengelola Pelaporan Gratifikasi

Pengelolaan pelaporan gratifikasi dilakukan berdasarkan Keputusan Direksi No. 64.3/V/DIREKSI/KEP/1021 tanggal 20 Desember 2021 tentang Unit Pengendali Gratifikasi (UPG). Struktur organisasi Unit Pengendali Gratifikasi, terdiri dari:

The Company regulates monthly submission of gratuity reports through the Mandiri Inhealth Gratuity Control Unit (UPG) to the UPG Coordinator and quarterly reports to the Director of Compliance.

### Party In Charge Of Gratuity Reporting

Management of gratuity reporting is carried out based on the Board of Directors Decree No. 64.3/V/DIREKSI/KEP/1021 dated December 20, 2021 on Gratuity Control Unit (UPG). The organizational structure of the Gratuity Control Unit consists of:

|                                                                    |                                                                                                                            |
|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| <b>Pembina UPG / UPG Supervisor</b>                                | Direktur Bidang yang Membawahi Kepatuhan / Director in charge of Compliance                                                |
| <b>Koordinator UPG / UPG Coordinator</b>                           | Kepala Divisi yang Membawahi Unit Pengendali Gratifikasi (UPG) / Head of Division in charge of Gratuity Control Unit (UPG) |
| <b>Unit Pengendalian Gratifikasi (UPG) / Gratuity Control Unit</b> | Departemen Kepatuhan / Compliance Department                                                                               |

### Tugas dan Wewenang Unit Pengendali Gratifikasi (UPG)

Pembina UPG memiliki tugas dan wewenang sebagai berikut:

1. Memberikan pertimbangan/masukan (*management concern*) atas implementasi pengendalian gratifikasi di PT Asuransi Jiwa Inhealth Indonesia;
2. Melakukan pengawasan atas implementasi pengendalian gratifikasi di PT Asuransi Jiwa Inhealth Indonesia.

Koordinator UPG memiliki tugas dan wewenang sebagai berikut:

1. Mengkoordinasikan dan melaksanakan supervisi langsung kepada UPG terhadap pengendalian gratifikasi di lingkungan PT Asuransi Jiwa Inhealth Indonesia;
2. Berkoordinasi dengan KPK dan/atau Entitas Utama dan/atau Kepala Unit Kerja Terkait dengan pengendalian gratifikasi di lingkungan PT Asuransi Jiwa Inhealth Indonesia;
3. Menyampaikan laporan gratifikasi secara berkala kepada Pembina UPG;
4. Bertanggungjawab kepada Pembina UPG.

Unit UPG memiliki tugas dan wewenang sebagai berikut:

1. Mengelola dan menerapkan pengendalian gratifikasi di lingkungan PT Asuransi Jiwa Inhealth Indonesia;
2. Menyusun dan/atau mengevaluasi dari waktu ke

### Gratuity Control Unit (UPG) Duties and Authorities

The duties and responsibilities of the UPG supervisors are as follows:

1. Provide consideration/input (*management concern*) on the implementation of gratuity control at PT Asuransi Jiwa Inhealth Indonesia;
2. Supervise the implementation of gratuity control at PT Asuransi Jiwa Inhealth Indonesia.

The duties and authorities of the UPG Coordinator are as follows:

1. Coordinate and carry out direct supervision to UPG on gratuity control within PT Asuransi Jiwa Inhealth Indonesia;
2. Coordinate with the Corruption Eradication Committee and/or Main Entities and/or Heads of Work Units related to gratuity control within PT Asuransi Jiwa Inhealth Indonesia;
3. Submit regular gratuity reports to the UPG Supervisor;
4. Be responsible to the UPG supervisor.

The duties and authorities of the Gratuity Control Unit (UPG) are as follows:

1. Manage and implement gratuity control within PT Asuransi Jiwa Inhealth Indonesia;
2. Prepare and/or evaluate provisions related to gratuities



waktu ketentuan terkait gratifikasi dengan tetap memperhatikan ketentuan perundang-undangan yang berlaku;

3. Mengembangkan dan/atau menyempurnakan sistem dan mekanisme pelaporan gratifikasi;
4. Menerima, melakukan analisis atas Laporan Gratifikasi kepada penerima dan/atau pihak ketiga lainnya terkait laporan gratifikasi, jika diperlukan, dan mengadministrasikan Laporan Gratifikasi;
5. Bertanggung jawab atas Laporan Gratifikasi kepada Koordinator UPG;
6. Melakukan sosialisasi dan kegiatan *awareness* tentang Pengendalian Gratifikasi di lingkungan PT Asuransi Jiwa Inhealth Indonesia;
7. Memberikan rekomendasi kepada Direksi dalam pemanfaatan gratifikasi yang telah ditetapkan menjadi milik Perseroan;
8. Berkoordinasi dengan Audit Internal untuk melakukan investigasi atas gratifikasi jika diperlukan;
9. Melakukan penyimpanan atas penerimaan gratifikasi sampai pemanfaatan barang gratifikasi ditetapkan dalam Memo Direksi sebagaimana prosedur yang diatur di dalam Ketentuan Internal terkait Pengendalian Gratifikasi.

### Mekanisme Pelaporan Gratifikasi

Mekanisme pelaporan gratifikasi sebagai berikut:

1. Insan Mandiri Inhealth yang menerima/menolak gratifikasi wajib melaporkan penerimaan/penolakannya kepada UPG dengan mengisi Formulir Penerimaan Gratifikasi dan Berita Acara Pengembalian Gratifikasi paling lama 3 (tiga) hari kerja setelah penerimaan/penolakan gratifikasi dilakukan;
2. Setelah menerima pelaporan gratifikasi, UPG akan melakukan *review* dan analisa terhadap laporan gratifikasi paling lambat 3 (tiga) hari kerja sejak formulir diterima;
3. Dari hasil *review*, UPG melaporkan kepada Koordinator UPG dan kemudian koordinator UPG akan memberikan arahan dan rekomendasi serta melaporkan kepada Pembina UPG;
4. Pembina UPG selanjutnya melakukan penetapan atas kepemilikan gratifikasi dan UPG akan menindaklanjuti keputusan Pembina UPG.

from time to time while taking into account the applicable laws and regulations;

3. Develop and/or improve gratuity reporting systems and mechanisms;
4. Receive and analyze Gratuity Reports to recipients and/or other third parties related to gratuity reports, if necessary, and administer Gratuity Reports;
5. Take responsibility for the Gratuity Report to the UPG Coordinator;
6. Conduct dissemination and awareness activities regarding Gratuity Control within PT Asuransi Jiwa Inhealth Indonesia;
7. Provide recommendations to the Board of Directors regarding the use of gratuities that have been determined to belong to the Company;
8. Coordinate with Internal Audit to investigate gratuities if necessary;
9. Keep gratuity receipts until the utilization of gratuity goods is determined in the Directors' Memo as regulated in the Internal Provisions regarding Gratuity Control.

### Gratuity Reporting Mechanism

The gratuity reporting mechanism is as follows:

1. Mandiri Inhealth personnel who receive/reject gratuities shall report their acceptance/ rejection to UPG by filling out the Gratuity Acceptance Form and Minutes of Return of Gratuities no later than 3 (three) working days after acceptance/rejection of gratuities is made.
2. After receiving the gratuity report, UPG will review and analyze the gratuity report no later than 3 (three) working days after the form is received.
3. Based on the results of the review, the UPG reports to the UPG Coordinator and then the UPG coordinator will provide directions and recommendations and report to the UPG Supervisor.
4. The UPG Supervisor will then determine the ownership of the gratuity and UPG will follow up on the decision of the UPG Supervisor.

## Jenis Gratifikasi

Klasifikasi jenis gratifikasi terdiri dari:

### 1. Diperbolehkan

- Berlaku umum dan tidak terkait kedinasan;
- Tidak memiliki potensi benturan kepentingan;  
Contoh: Hadiah langsung/undian, *voucher* belanja, keuntungan penempatan dana/tabungan pribadi.

### 2. Wajib Laporkan (Kedinasan)

- Diperoleh secara sah dalam acara resmi kedinasan dan tidak memiliki potensi benturan kepentingan; b. Praktik yang wajar dan tidak bertentangan dengan peraturan perundang-undangan dan kode etik;  
Contoh: plakat, cinderamata, *goodybag/gimmick*, fasilitas pelatihan, dan honor pembicara.

### 3. Wajib Laporkan (Suap)

Diperoleh dari pihak-pihak yang diduga memiliki keterkaitan dengan jabatan penerima dan memiliki potensi benturan kepentingan. Contoh: uang, jamuan makan, hiburan, akomodasi, bingkisan/ hadiah pada hari raya keagamaan atau ulang tahun.

## Sosialisasi Kebijakan Gratifikasi

Sosialisasi kebijakan gratifikasi dilakukan dengan media sebagai berikut:

- Buku Saku GCG;
- Poster;
- Sosialisasi tatap muka (*online/offline*), dan
- Penyampaian himbauan kepada seluruh rekanan/mitra kerja Mandiri Inhealth melalui surat untuk tidak memberikan gratifikasi terkait perayaan keagamaan.

## Program Anti Korupsi

Di tahun 2024, Mandiri Inhealth telah menyelenggarakan program anti korupsi kepada insan Perseroan.

## Gratuity Types

Gratuities at the Company is classified into:

### 1. Allowed

- Generally applicable and not related to official affairs;
- Does not have a potential conflict of interest;  
Example: Direct prizes/draws, shopping vouchers, benefits of placement of funds/personal savings.

### 2. Mandatory Reporting (Service)

- Obtained legally in an official event and has no potential conflict of interest;
- Practices that are reasonable and do not conflict with laws and regulations and the code of conduct;  
Examples: plaques, souvenirs, goody bags/gimmicks, training facilities, and speaker fees.

### 3. Compulsory Reporting (Bribery)

Obtained from parties suspected of having a relation with the position of the recipient and having a potential conflict of interest. Examples: money, banquets, entertainment, accommodation, gifts on religious holidays or birthdays.

## Gratuity Policy Dissemination

Gratuity policy dissemination is carried out through the following media:

- GCG Pocket Book;
- Poster;
- Face-to-face dissemination (*online/offline*), and
- Notice to all Mandiri Inhealth partners/working partners via letter not to provide gratuities related to religious celebrations.

## Anti-Corruption Program

In 2024, Mandiri Inhealth has implemented an anti-corruption program for the Company's employees.

Tabel Program Anti Korupsi tahun 2024 / Table of Anti-Corruption Program in 2024

| Pelatihan / Training                                                                                                                                                                                                                                                                    | Tempat / Place              | Tanggal / Date               | Penyelenggara / Organizer |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------------------|---------------------------|
| Members' Gathering dengan tema "Melindungi Bisnis dari Suap dan Korupsi: Memahami dampak undang-undang antikorupsi terhadap bisnis" / Members' Gathering with the theme "Protecting Business from Bribery and Corruption: Understanding the impact of anti-corruption laws on business" | Gd. Permata Jakarta Selatan | 25 Juni 2024 / June 25, 2024 | Apindo                    |

## Laporan Gratifikasi 2024

Di tahun 2024, terdapat sebanyak 304 laporan mengenai gratifikasi yang diterima Perseroan.

## 2024 Gratuity Report

In 2024, yes/no there were 304 reports on gratuities received by the Company.





**Tabel Laporan Gratifikasi tahun 2024 / Table of 2024 Gratuity Report**

| Bulan / Month       | Jumlah Laporan / Total Reports |
|---------------------|--------------------------------|
| Januari / January   | 1                              |
| Februari / February | -                              |
| Maret / March       | -                              |
| April               | 3                              |
| Mei / May           | -                              |
| Juni / June         | -                              |
| Juli / July         | -                              |
| Agustus / August    | -                              |
| September           | -                              |
| Oktober / October   | 300                            |
| November            | -                              |
| Desember / December | -                              |

## Whistleblowing System

*Whistleblowing System (WBS)* atau Sistem Pelaporan Pelanggaran merupakan sistem yang mengelola pengaduan/penyimpangan mengenai perilaku pelanggaran melawan hukum, perbuatan tidak etis/tidak semestinya secara rahasia, anonim, dan mandiri yang digunakan untuk memaksimalkan kontribusi Perusahaan dan pihak lainnya dalam mengungkapkan yang terjadi di lingkungan Perseroan.

Perseroan berkomitmen secara tegas untuk menerapkan WBS yang maksimal. Oleh karena itu, Perseroan mendorong pegawai untuk melaporkan tindakan pelanggaran yang terjadi agar dapat dihentikan dan dikoreksi secepatnya. Perusahaan memahami, penerapan WBS memungkinkan penyalahgunaan wewenang atau pelanggaran dapat dengan cepat diidentifikasi dan dikoreksi sehingga bisa meningkatkan efisiensi dan moral pegawai, serta menghindari tuntutan hukum, dan menghindari citra negatif. WBS tidak dapat berjalan baik jika tidak dipraktikkan, sehingga untuk menjalankan sistem ini diperlukan peran aktif pegawai.

### Pengelolaan Whistleblowing System

WBS berfungsi untuk menampung, menganalisa, dan menindaklanjuti suatu laporan atas adanya dugaan

The Whistleblowing System (WBS) is a system that manages complaints/disclosures on unlawful violations, unethical/improper actions in a confidential, anonymous and independent manner. This aims to optimize the contribution of the Company and other parties in disclosing issues at the Company.

The Company is firmly committed to implementing the WBS to the fullest. Therefore, the Company encourages employees to report any violations to be handled and corrected as soon as possible. The Company regards that WBS allows abuse of authority or violations to be quickly identified and corrected in improving employee efficiency and morale while avoiding lawsuits and a negative image. WBS cannot be well-implemented if it is not practiced. This system also requires the active role of employees.

### Whistleblowing System Management

WBS functions to accommodate, analyze, and follow up on a report on the alleged or actual violation of policies within

atau terjadinya suatu pelanggaran terhadap kebijakan di lingkungan Mandiri Inhealth. Dalam hal pegawai mengetahui adanya pelanggaran di Mandiri Inhealth yang dapat mengakibatkan kerugian atau risiko kerugian yang bersifat finansial atau non finansial bagi Perseroan, maka pegawai tersebut diwajibkan untuk melaporkan pelanggaran melalui WBS. Direksi dan/atau Dewan Komisaris sebagai pihak yang berwenang sesuai dengan ruang lingkup dan tanggung jawabnya dapat memberikan sanksi, tindakan pembinaan, dan/atau hal lain yang relevan atas pelanggaran berdasarkan ketentuan Perseroan dan regulasi yang berlaku.

### Sosialisasi *Whistleblowing System*

Mandiri Inhealth secara konsisten melakukan sosialisasi di seluruh level organisasi. Hal ini dilakukan untuk meningkatkan pemahaman WBS kepada insan Perseroan. Sosialisasi dilakukan melalui:

1. Email;
2. Buku Saku GCG;
3. Poster;
4. Sosialisasi tatap muka (*online/offline*) di Kantor Pusat, Kantor Pemasaran, Kantor Operasional dan Kantor Layanan.

### Mekanisme Pelaporan

Mekanisme *Whistleblowing System* di Perseroan adalah sebagai berikut:

1. Pelapor membuat laporan pengaduan/penyingkapan pelanggaran dan mengirimkannya secara tertulis dengan mengisi formulir pelaporan dan disampaikan melalui Media Pelaporan yang disediakan (*email/dropbox*);
2. Pelaporan yang disampaikan tanpa identitas tetap diproses, namun demikian dipertimbangkan terlebih dahulu kesesuaian kriteria Pelaporan pelanggaran, Terlapor dan Jenis Pelanggaran, serta kesungguhan isi laporan, kredibilitas dan kecukupan bukti-buktinya;
3. Selanjutnya dilakukan komunikasi dengan Pelapor akan dilakukan melalui Unit Kerja (Divisi) Audit Internal yang menerima laporan pelanggaran melalui mekanisme WBS. Dalam komunikasi ini Pelapor juga akan memperoleh informasi mengenai penanganan kasus yang dilaporkannya apakah dapat ditindaklanjuti atau tidak;
4. Unit Kerja (Divisi) Audit Internal akan menerima dan menyaring laporan pengaduan pelanggaran yang

Mandiri Inhealth. In the event that an employee is aware of a violation at Mandiri Inhealth that could result in a loss or risk of financial or non-financial loss for the Company, the employee is required to report the violation through WBS. The Board of Directors and/or the Board of Commissioners as authorized parties in accordance with their scope and responsibilities can impose sanctions, coaching actions, and/or other relevant matters for violations based on the provisions of the Company and applicable regulations.

### Whistleblowing System Dissemination

Mandiri Inhealth consistently conducts dissemination at all levels of the organization. This is intended to improve the understanding of WBS to the Company personnel. Dissemination is carried out through:

1. E-mail;
2. GCG Pocket Book;
3. Poster;
4. Face-to-face dissemination (*online/offline*) at the Head Office, Marketing Office, Operational Office and Service Office.

### Whistleblowing System Mechanism

The Whistleblowing System mechanism in the Company is as follows:

1. The whistleblower prepares a complaint/disclosure report of violations and sends it in writing by filling out the reporting form and submits it via the reporting media provided (*email/dropbox*);
2. Reports submitted without identification will still be processed while taking into account criteria for reporting violations, the reported party and the type of violation, as well as the seriousness of the report's contents, credibility and sufficiency of the evidence;
3. Communication with the Whistleblower will be carried out through the Internal Audit Work Unit (Division) receiving the violation report through the WBS mechanism. In this communication, the Whistleblower will also receive information on the handling of the reported case, whether it can be followed up or not;
4. The Internal Audit Work Unit (Division) will receive and filter reports of violation complaints received through



diterima melalui mekanisme WBS, untuk memastikan kecukupan informasi indikasi awal dan telah memenuhi unsur pelanggaran yang dapat ditindaklanjuti. Bila "YA" laporan pengaduan disampaikan kepada Direktur Utama atau Komite Audit untuk diputuskan pada tahap investigasi. Bila "TIDAK" memenuhi unsur pelanggaran maka proses Pelaporan Pelanggaran dinyatakan "selesai" dan disampaikan kepada Direktur Utama dan Komite Audit;

5. Unit Kerja (Divisi) Audit Internal akan melakukan analisa awal atas indikasi informasi awal selama 14 (empat belas) hari kerja terhadap pengaduan tersebut sejak laporan diterima. Hasil analisa tersebut akan dituangkan dalam Berita Acara Laporan Hasil Analisa WBS dan disampaikan kepada Direktur Utama atau Komite Audit;
6. Berdasarkan Berita Acara Laporan Hasil Analisa WBS dari Unit Kerja (Divisi) Audit Internal, Direktur Utama atau Komite Audit memutuskan tindak lanjut sebagai berikut :
  - a. Dihentikan, jika tidak memenuhi persyaratan indikasi awal, atau;
  - b. Dilakukan investigasi atau pemeriksaan, sesuai surat penugasan dari Direktur Utama atau Komite Audit.
  - c. Dalam hal laporan tersebut terkait pelanggaran terhadap Kode Etik, Peraturan perundang-undangan dan Peraturan Perusahaan yang menimbulkan kerugian non finansial, maka proses pemeriksaan akan ditindaklanjuti oleh Tim Komite Kode Etik dengan tetap dilakukan *monitoring* oleh Divisi Audit Internal;.
  - d. Jika diperlukan, Investigasi dapat dilakukan melalui kerja sama dengan Unit Kerja Terkait ataupun Investigator eksternal.
7. Laporan hasil investigasi diselesaikan dalam waktu selambat-lambatnya 90 (sembilan puluh) hari kerja sejak surat tugas investigasi ditandatangani oleh Direktur Utama atau Komite Audit .
8. Laporan hasil pelaksanaan investigasi disampaikan kepada Direktur Utama atau Komite Audit.
9. Direktur Utama atau Komite Audit menindaklanjuti hasil laporan investigasi yang telah disampaikan Penanggung Jawab Investigasi.

### Penyampaian Laporan Pelanggaran

Pelapor membuat laporan pengaduan pelanggaran dan menyampaikan secara tertulis melalui media pelaporan

the WBS mechanism, to ensure the adequacy of initial indication information and that it has fulfilled the elements of violation that can be followed up. If "YES" the complaint report is submitted to the President Director or Audit Committee to be decided at the investigation stage. If "NO" elements of violation were found, the Violation Reporting process is declared "settled" and reported to the President Director and Audit Committee;

5. The Internal Audit Work Unit (Division) will conduct an initial analysis of the initial information indications for 14 (fourteen) working days on the complaint since the report was received. The results of the analysis will be stated in the WBS Analysis Report Minutes and submitted to the President Director or Audit Committee;
6. Based on the Minutes of the WBS Analysis Results Report from the Internal Audit Work Unit (Division), the President Director or Audit Committee decides on the following follow-up actions:
  - a. Discontinued, if it does not meet the initial indication requirements, or;
  - b. An investigation or inspection is carried out according to the assignment letter from the President Director or Audit Committee.
  - c. In the event that the report relates to violations of the Code of Conduct, Legislation, and Company Regulations which result in non-financial losses, the examination process will be followed up by the Code of Conduct Committee Team while still being monitored by the Internal Audit Division.
  - d. If necessary, investigations can be carried out in collaboration with related work units or external investigators.
7. The investigation results report must be completed within a maximum of 90 (ninety) working days from the time the investigation assignment letter is signed by the President Director or Audit Committee.
8. The report on the results of the investigation is submitted to the President Director or Audit Committee.
9. The President Director or Audit Committee follows up on the results of the investigation report that has been submitted by the Party in Charge of Investigation.

### Whistleblowing Report Submission

The whistleblower makes a complaint report of violations and submits it in writing through the reporting media

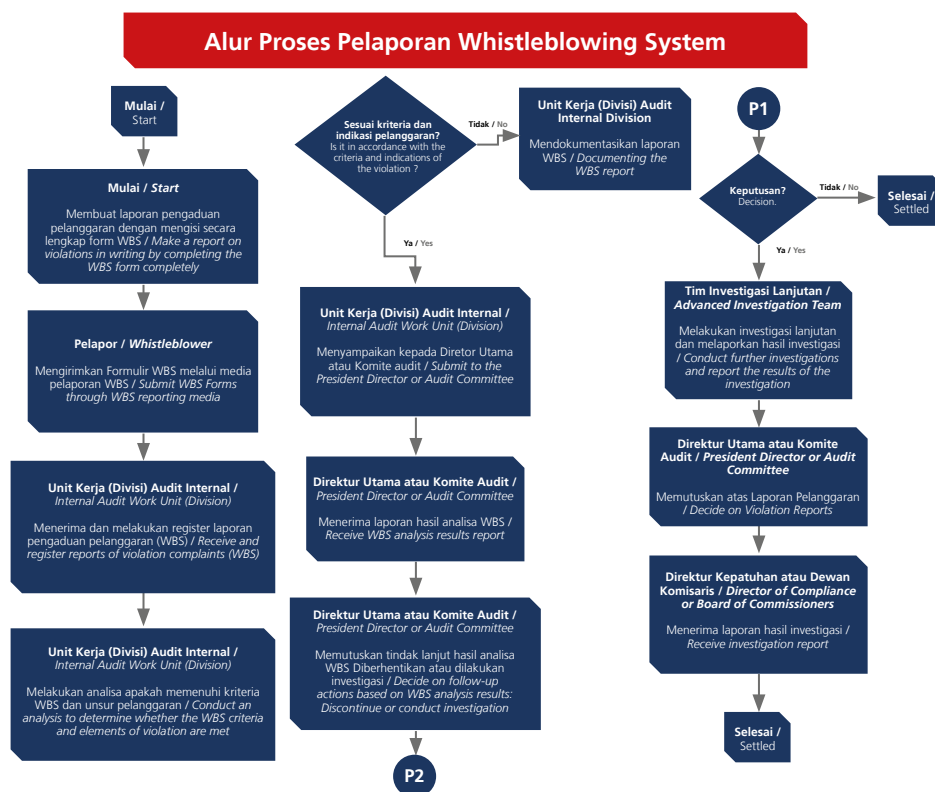
yang disediakan Perusahaan baik berupa website [www.mandiriinhealth.co.id](http://www.mandiriinhealth.co.id) maupun email [wbs@mandiriinhealth.co.id](mailto:wbs@mandiriinhealth.co.id).

Pelaporan yang disampaikan tanpa identitas tetap diproses, namun demikian dipertimbangkan terlebih dahulu kesesuaian terhadap kriteria pelaporan pelanggaran, terlapor dan jenis pelanggaran, serta kesungguhan isi laporan, kredibilitas dan kecukupan bukti-buktinya.

provided by the Company, either via the website [www.mandiriinhealth.co.id](http://www.mandiriinhealth.co.id) or email [wbs@mandiriinhealth.co.id](mailto:wbs@mandiriinhealth.co.id).

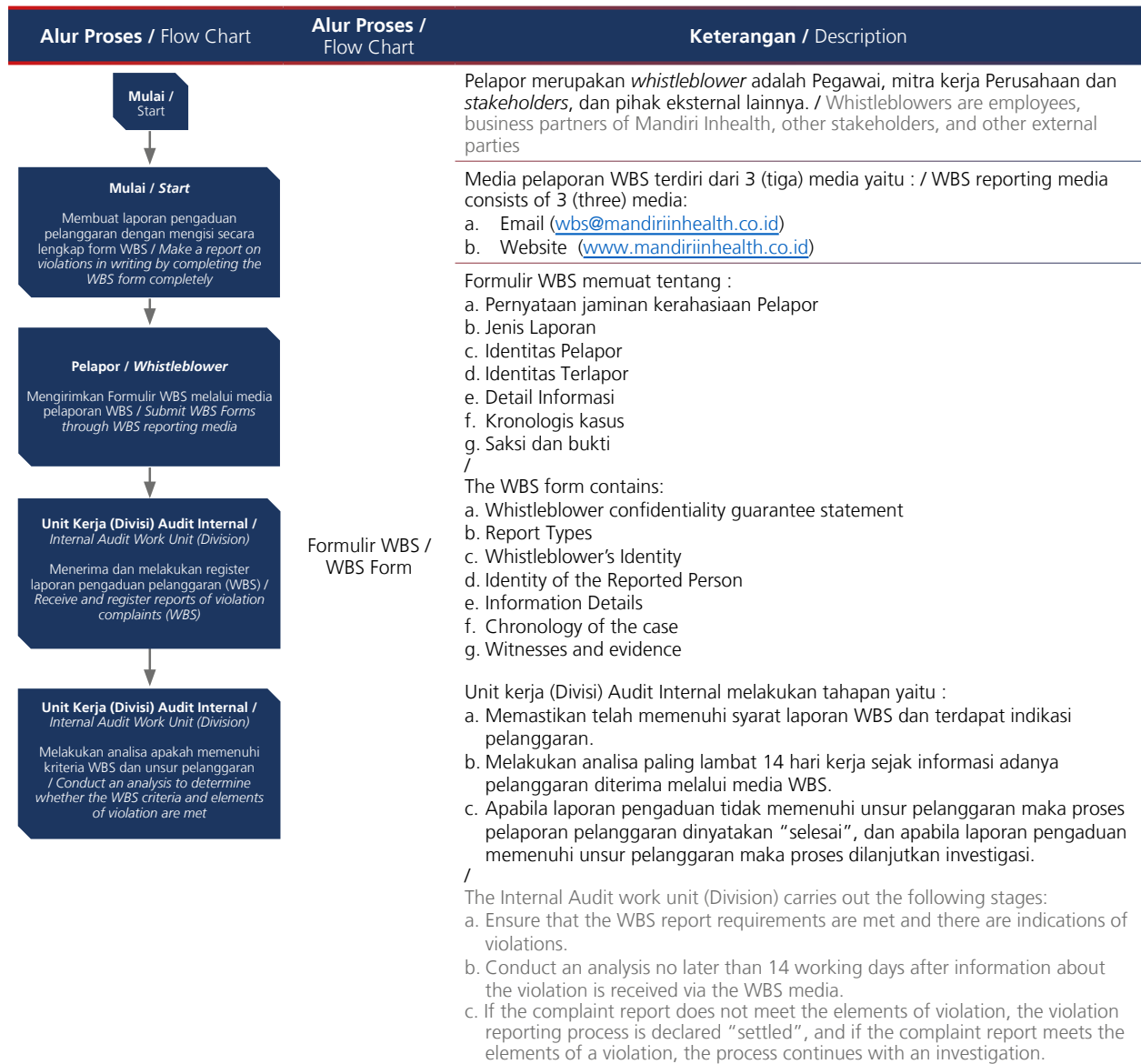
Reports submitted without identity will still be processed, however, the suitability of the violation reporting criteria, the reported party and violation type, as well as the seriousness of the report content, credibility, and evidence sufficiency will be considered first.

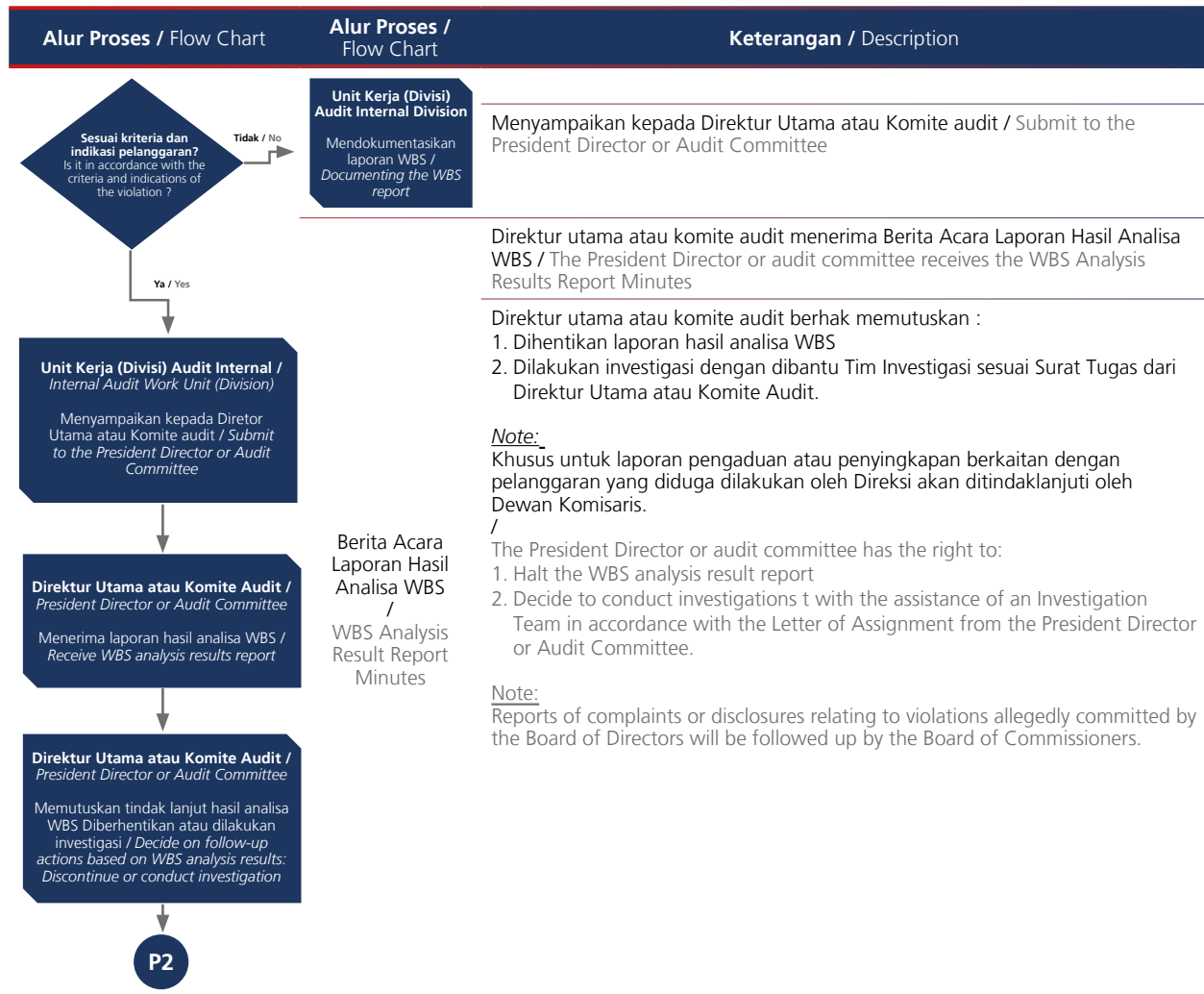
### Alur Bagan Pengelolaan / WBS Management Flow Chart



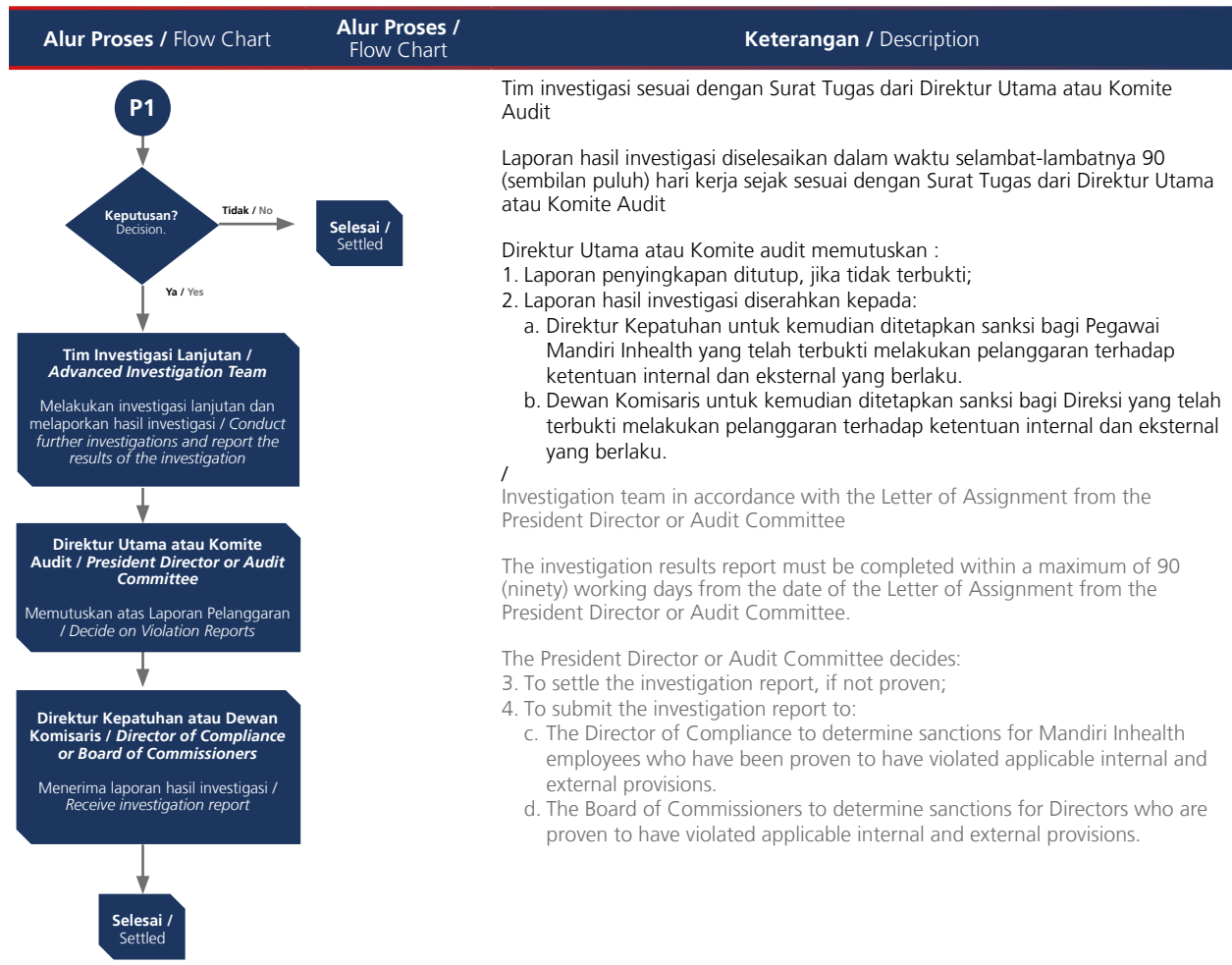


### Alur Bagan Pengelolaan / WBS Management Flow Chart









### Perlindungan bagi Whistleblower

Perseroan juga menjamin dan menjaga kerahasiaan *whistleblower* dan kasus yang dilaporkan. Bentuk perlindungan yang dilakukan Perseroan terhadap pelapor meliputi:

1. Perlindungan kepada Pelapor dapat diberikan sejak tahap laporan pengaduan melalui mekanisme WBS mulai ditindaklanjuti.
2. Jaminan keamanan dan kerahasiaan identitas pelapor dan kasus yang dilaporkan.
3. Dalam hal kasus pelanggaran tersebut termasuk dalam sengketa di pengadilan, Pelapor diberikan fasilitas apabila dimungkinkan sesuai hukum yang berlaku untuk memberikan keterangan tanpa harus bertatap muka dengan terlapor pada setiap tingkat pemeriksaan perkara.
4. Perlindungan dari tindakan balasan Terlapor, yang meliputi perlindungan dari tekanan, penundaan kenaikan pangkat, pemecatan, gugatan hukum,

### Whistleblower Protection

The Company also guarantees and maintains the confidentiality of whistleblowers and reported cases. The forms of protection provided by the Company to reporters include:

1. Protection for the Whistleblower can be provided after the decision to follow up on the report submitted via WBS.
2. Guarantee of security and confidentiality of the whistleblower's identity and the reported case.
3. In the event that a violation case is brought to the court, the Whistleblower will be given available facilities in accordance with applicable law to provide information without having to meet face-to-face with the reported party at each level of the case examination.
4. Protection from retaliatory actions by the Reported Party, which includes protection from pressure, delays in promotions, dismissal, lawsuits, threats to property

ancaman terhadap harta benda serta tindakan fisik dan catatan yang merugikan dalam file data pribadinya.

5. Perlindungan terhadap pelapor dapat ditolak atau dihentikan jika terdapat bukti bahwa pelapor mempublikasikan identitasnya sebagai pelapor dan juga laporan yang diadukan kepada pihak manapun.
6. Perlindungan tidak akan diberikan atau dihentikan pemberiannya jika dikemudian hari terbukti bahwa laporan pelanggaran yang disampaikan oleh pelapor ternyata palsu/fitnah atau mempunyai tujuan yang menyimpang dari tujuan ketentuan WBS.
7. Selain kepada pelapor, perlindungan dapat diberikan kepada sanksi, pihak lain yang memberikan keterangan sehubungan dengan pelanggaran yang sedang dilakukan investigasi, dan pegawai yang melakukan investigasi.
8. Perlindungan akan dihentikan pemberiannya jika terdapat permintaan penghentian perlindungan dari pelapor.

and physical actions and detrimental records in their personal data files.

5. Protection for the whistleblower may be refused or terminated if there is evidence that the whistleblower has published their identity as the whistleblower and also the report that was submitted to any party.
6. Protection will not be provided or will be terminated if it is later proven that the report of violations submitted by the whistleblower is false/slandorous or carries intentions that deviates from the objectives of the WBS provisions.
7. In addition to the whistleblower, protection can be given to witnesses, other parties who provide information in connection with violations being investigated, and employees who conduct investigations.
8. Protection will be discontinued if there is a request to terminate protection from the whistleblower.

### Pengelola Laporan Pelanggaran

Pengelola laporan pelanggaran di Mandiri Inhealth adalah Unit Kepatuhan. Struktur Unit Pengendali Gratifikasi adalah sebagai berikut:

### Party In Charge of WBS

The Whistleblowing System at Mandiri Inhealth is under the Compliance Unit. The structure of the Gratuity Control Unit is as follows:

#### Pihak Pengelola Laporan Pelanggaran

|                                                                    |                                                                                                                            |
|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| <b>Pembina UPG / UPG Supervisor</b>                                | Direktur Bidang yang Membawahi Kepatuhan / Director in charge of Compliance                                                |
| <b>Koordinator UPG / UPG Coordinator</b>                           | Kepala Divisi yang Membawahi Unit Pengendali Gratifikasi (UPG) / Head of Division in charge of Gratuity Control Unit (UPG) |
| <b>Unit Pengendalian Gratifikasi (UPG) / Gratuity Control Unit</b> | Departemen Kepatuhan / Compliance Department                                                                               |

#### Party in Charge of WBS

Adapun jenis pelanggaran yang dapat dilaporkan adalah sebagai berikut:

1. Pelanggaran terhadap peraturan perundang-undangan, misalnya pemalsuan tanda tangan, korupsi, penggelapan, manipulasi harga yang membuat pengelembungan anggaran, penggunaan narkoba, perusakan barang;
2. Pelanggaran terhadap pedoman etika (kode etik) perusahaan, misalnya benturan kepentingan, pelecehan, terlibat dalam kegiatan masyarakat yang dilarang;
3. Pelanggaran terhadap kebijakan dan prosedur operasional Perseroan, ataupun kebijakan, prosedur, peraturan lain yang dianggap perlu oleh Perseroan;
4. Tindakan kecurangan lainnya yang dapat menimbulkan kerugian finansial ataupun non-finansial;

The types of Violations that can be Reported are as follows:

1. Violation of laws and regulations, such as signature forgery, corruption, embezzlement, and price manipulation which causes budget inflation, drug use, and destruction of goods;
2. Violation of the Company's ethical guidelines (code of conduct), for example, conflicts of interest, harassment, involvement in prohibited community activities;
3. Violation of the Company's operational policies and procedures, or other policies, procedures, and regulations deemed necessary by the Company;
4. Other acts of fraud that may cause financial or non-financial losses;



5. Tindakan yang membahayakan keselamatan kerja.

5. Actions that endanger work safety.

#### Jumlah Pengaduan serta Sanksi/Tindak Lanjutnya

Di tahun 2024, terdapat 1 (satu) laporan yang diterima oleh Perseroan dan laporan tersebut telah selesai ditindaklanjuti.

#### Number of Complaints and Sanctions/Follow-Up

There was 1 (one) report received by the Company and it has been followed-up.

## Pemberian Dana Kegiatan Sosial dan/atau Kegiatan Politik Funding for Social and/or Political Activities

Hingga 31 Desember 2024, tidak terdapat pemberian dana untuk aktivitas politik. Sedangkan, realisasi dana untuk kegiatan sosial telah disajikan secara terpisah di dalam Laporan Keberlanjutan Perseroan tahun buku 2024.

Until December 31, 2024, there were no funds provided for political activities. Information on funds for social activities has been presented separately in the Company's Sustainability Report for the 2024 fiscal year.

## Perkara Penting Legal Cases

Hingga 31 Desember 2024, terdapat perkara penting yang terjadi dan diterima oleh perseroan.

There are legal cases that have occurred and been accepted by the Company as of December 31, 2024.

Tabel Perkara Penting tahun 2024 / Table of Legal Cases in 2024

| No | Nomor Perkara / Case Number | Produk / Product | Lokasi / Location                            | Perihal / Subject     | Pihak Lain / Other Parties | Penyebab Kasus / Cause of Case                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----|-----------------------------|------------------|----------------------------------------------|-----------------------|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 102/Pdt.G/2024/PN Pal       | AJK              | Pengadilan Negeri Palu / Palu District Court | Wanprestasi / Default | Mandiri Tunas Finance      | Penggugat beralasan Mandiri Inhealth tidak melakukan pembayaran klaim terhadap seluruh hutang kredit. Dalam hal ini perusahaan telah membayarkan sisa angsuran kepada Mandiri Tunas Finance sebagai penerima manfaat sebanyak 2 bulan. Namun demikian dalam perjalanan fasilitas kredit Tertanggung kepada Mandiri Tunas Finance, Tertanggung melakukan restrukturisasi atas restrukturisasi tersebut Tertanggung tidak melakukan penutupan asuransi sehingga Mandiri Inhealth hanya membayar sebagaimana Perjanjian Kredit awal. / The plaintiff argued that Mandiri Inhealth did not make claim payments for all loan debts. In this case, the Company has paid the remaining installments to Mandiri Tunas Finance as the beneficiary for 2 months. However, during the Insured's loan facility to Mandiri Tunas Finance, the Insured restructured the restructuring. The Insured did not close the insurance so that Mandiri Inhealth only paid as per the initial Loan Agreement. |

| No | Nomor Perkara / Case Number                                                                     | Produk / Product | Lokasi / Location                         | Perihal / Subject     | Pihak Lain / Other Parties | Penyebab Kasus / Cause of Case                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----|-------------------------------------------------------------------------------------------------|------------------|-------------------------------------------|-----------------------|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2  | No. 3774k/Pdt/2024<br>Jo. No. 557/PDT/2023/<br>PT.DKI Jo. No.1064/<br>Pdt.g/2021/<br>PN.JKT.SEL | AJK              | Mahkamah Agung / Supreme Court            | Wanprestasi / Default | Mandiri Tunas Finance      | Penolakan klaim yang dilakukan oleh Mandiri Inhealth dikarenakan klausul <i>incontestability period</i> dalam Polis yaitu klausul yang mensyaratkan Debitur tidak sedang menderita sakit atau rawat jalan atas yang diderita selama 2 tahun sebelum menjadi debitur berdasarkan Perjanjian Pembiayaan dari MTF. Berdasarkan hasil investigasi yang dilakukan oleh Mandiri Inhealth Alm seharusnya tidak memenuhi syarat untuk ditutup pertanggungan karena memiliki riwayat penyakit dalam kurun waktu 2 tahun pada periode <i>incontestability</i> . Kondisi ini menjadi tidak sesuai dengan pernyataan Alm yang menyatakan dirinya sehat pada saat mulai pertanggungan. / The claim rejection made by Mandiri Inhealth was due to the <i>incontestability period</i> clause in the Policy, namely a clause that requires the Debtor not to be suffering from an illness or outpatient treatment for 2 years before becoming a debtor based on the Financing Agreement from MTF. Based on the results of the investigation conducted by Mandiri Inhealth, the deceased should not have met the requirements for coverage because he had a history of illness within 2 years during the <i>incontestability period</i> . This condition is inconsistent with the deceased's statement that he was healthy when the coverage began. |
| 3  | No. 2/ Pdt.G/2018/<br>PN Ktp Jo. 79/<br>PDT/2018/<br>PT PTK Jo. 3079 K/<br>Pdt/2019             | AJK              | Mahkamah Agung / Supreme Court            | Wanprestasi / Default | Mandiri Tunas Finance      | Debitur meninggal dunia tidak melewati masa tunggu masa asuransi yang diatur dalam Sertifikat Polis dan Polis, sehingga MI tidak dapat membayarkan Uang Pertanggungan. / The debtor passed away without passing the insurance waiting period stipulated in the Policy Certificate and Policy, so that Mandiri Inhealth cannot pay the Insurance Money.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 4  | Perkara Nomor 72/<br>Pdt.G/2023/<br>PN.Kpg                                                      | AJK              | Pengadilan Negeri Kupang / District Court | Wanprestasi / Default | Mandiri Tunas Finance      | Penolakan klaim yang dilakukan oleh Mandiri Inhealth dikarenakan klausul <i>incontestability period</i> dalam Polis yaitu klausul yang mensyaratkan Debitur tidak sedang menderita sakit atau rawat jalan atas yang diderita selama 2 tahun sebelum menjadi debitur berdasarkan Perjanjian Pembiayaan dari MTF. Berdasarkan hasil investigasi yang dilakukan oleh Mandiri Inhealth Alm seharusnya tidak memenuhi syarat untuk ditutup pertanggungan karena memiliki riwayat penyakit dalam kurun waktu 2 tahun pada periode <i>incontestability</i> . Kondisi ini menjadi tidak sesuai dengan pernyataan Alm yang menyatakan dirinya sehat pada saat mulai pertanggungan. / The claim rejection made by Mandiri Inhealth was due to the <i>incontestability period</i> clause in the Policy, namely a clause that requires the Debtor not to be suffering from an illness or outpatient treatment for 2 years before becoming a debtor based on the Financing Agreement from MTF. Based on the results of the investigation conducted by Mandiri Inhealth, the deceased should not have met the requirements for coverage because he had a history of illness within 2 years during the <i>incontestability period</i> . This condition is inconsistent with the deceased's statement that he was healthy when the coverage began. |

### Perkara Penting yang sedang Dihadapi Dewan Komisaris dan Direksi yang sedang Menjabat

Hingga 31 Desember 2024, tidak terdapat perkara penting yang sedang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat.

### Ongoing Legal Cases Related to The Board of Commissioners and The Current Board of Directors

As of December 31, 2024, there were no ongoing legal cases faced by the incumbent Board of Commissioners and Board of Directors.



### Perkara Penting yang sedang Dihadapi Anak Perusahaan

Hingga 31 Desember 2024, tidak terdapat perkara penting yang sedang dihadapi oleh Anak Perusahaan.

### Ongoing Legal Cases on Subsidiaries

As of 31 December 2024, there were no ongoing legal cases faced by Subsidiaries.

## Sanksi Administratif Administrative Sanctions

### Sanksi Administratif Yang Dikenakan Kepada Perusahaan, Dewan Komisaris, Direksi oleh Otoritas Pasar Modal dan Otoritas Lainnya

Hingga 31 Desember 2024, tidak terdapat sanksi administratif yang dikenakan kepada Perseroan, Dewan Komisaris, Direksi oleh Otoritas Pasar Modal dan Otoritas Lainnya.

### Administrative Sanctions Imposed on The Company, Board of Commissioners, Board of Directors By The Capital Market Authority and Other Authorities

As of December 31, 2024, there were no administrative sanctions imposed on the Company, Board of Commissioners, Board of Directors by the Capital Market Authority and Other Authorities.

## Akses Informasi dan Data Perusahaan Access to Company Information and Data

Implementasi prinsip transparansi atau keterbukaan informasi diwujudkan dalam bentuk penyajian informasi yang akurat atas perkembangan aktivitas operasional dan proses usaha Perseroan yang kemudian dapat berimbas pada citra korporasi Perseroan di masyarakat luas.

The principle of transparency or openness of information is manifested in the form of accurate information on the development of the Company's operations and business processes which is expected to impact the Company's corporate image to the general public.

Perseroan telah memiliki kebijakan mengenai keterbukaan informasi yang disampaikan melalui Laporan Tahunan, Rencana Bisnis, Kebijakan dan Prosedur Perseroan, serta informasi terbaru lainnya tentang Perseroan. Keterbukaan informasi dapat diakses melalui:

The Company regulates information disclosure to be conveyed through the Annual Report, Business Plan, Company Policies and Procedures, and other latest channels about the Company. Information disclosure can be accessed via:

#### Kantor Pusat / Head Office: PT Asuransi Jiwa Inhealth Indonesia

##### Alamat / Address

Mandiri Inhealth Tower Lt. 9  
Jl. Prof. Dr. Satrio Kav. E-IV No. 6 Kel. Karet Kuningan, Kec. Setiabudi Jakarta 12940

##### Telepon / Phone

(021) 250 95000

##### Website

[www.mandiriinhealth.co.id](http://www.mandiriinhealth.co.id)

##### E-mail

[public.relations@mandiriinhealth.co.id](mailto:public.relations@mandiriinhealth.co.id)

## Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) State Administrator Assets Report (LHKPN)

Secara berkala, Perseroan telah memenuhi kepatuhan dalam melaporkan Laporan Harta Kekayaan Penyelenggara Negara (LHKPN). Hal ini dilakukan sebagai komitmen terhadap kepatuhan Perusahaan pada peraturan perundang-undangan yang berlaku. Pelaporan LHKPN menjadi bagian dalam rangka menegakkan upaya pemberantasan korupsi dan tindakan penyimpangan di internal Perseroan. Lingkup pelapor LHKPN di lingkup Perseroan adalah jajaran Direksi yang merupakan penugasan dari PT Bank Mandiri (Persero) dan dikelola langsung oleh Induk Usaha.

The Company regularly prepares the State Administrator Assets Report (LHKPN) as a commitment to compliance with applicable laws and regulations. LHKPN is part of enforcement efforts to eradicate corruption and irregularities at the Company. At the Company, LHKPN is mandatory for the Board of Directors who are assigned by PT Bank Mandiri (Persero) and are managed directly by the Parent Company.

## Penerapan Tata Kelola Terintegrasi Integrated Governance

Berdasarkan Peraturan Otoritas Jasa Keuangan menerbitkan POJK No. 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan dengan tujuan untuk meningkatkan kualitas tata kelola yang baik dalam suatu Konglomerasi Keuangan. Dalam rangka menerapkan ketentuan yang tersebut, Perseroan telah menerapkan Tata Kelola Terintegrasi dalam menjalankan operasionalnya.

The Financial Services Authority Regulation No. 18/POJK.03/2014 dated November 18, 2014 on Implementation of Integrated Governance for Financial Conglomerates was issued to improve the quality of good governance in a Financial Conglomerate. In realizing this objective, the Company has implemented Integrated Governance in running its operations.

Tujuan penerapan tata kelola terintegrasi adalah sebagai berikut:

1. Terdapat persamaan persepsi antara Bank Mandiri dan seluruh Perusahaan Anak terhadap peningkatan kualitas tata kelola yang baik dalam Konglomerasi Keuangan.
2. Membangun sinergi dan aliansi bisnis yang kuat antara Bank Mandiri dan seluruh Perusahaan Anak melalui Tata Kelola Terintegrasi guna menciptakan nilai tambah bagi Konglomerasi keuangan secara berkesinambungan, melalui:
  - a. Penerapan fungsi kepatuhan terintegrasi;
  - b. Penerapan fungsi audit internal terintegrasi; dan
  - c. Penerapan manajemen risiko terintegrasi.

The objectives of integrated governance are as follows:

1. Realizing a common perception between Bank Mandiri and all Subsidiaries regarding improving the quality of good governance in the Financial Conglomerate.
2. Establishing synergies and strong business alliances between Bank Mandiri and all Subsidiaries through Integrated Governance to create added value for the continuous financial conglomerate, through:
  - a. Implementation of integrated compliance function;
  - b. Implementation of integrated internal audit function;
  - c. Implementation of integrated risk management.

Lebih lanjut, Mandiri Inhealth melakukan kewajiban sebagai berikut:

Furthermore, Mandiri Inhealth's obligations in this matter include:





1. Laporan Pelaksanaan Kepatuhan Terintegrasi. Hal-hal yang disampaikan pada Laporan Pelaksanaan Kepatuhan Terintegrasi yang dilakukan setiap triwulanan, antara lain:
    - a. Rencana kerja kepatuhan dan realisasi;
    - b. Pengelolaan risiko kepatuhan;
    - c. Pelaksanaan prinsip kehati-hatian;
    - d. Daftar regulasi terbaru selama periode Laporan;
    - e. Daftar Produk dan Aktivitas Baru (PAB) Intra-Group;
    - f. Kewajiban pelaporan kepada regulator;
    - g. Jenis pengenaan sanksi (denda/teguran) dari regulator;
    - h. Pelaksanaan Kerangka Tata Kelola Perusahaan;
    - i. Penerapan Program Anti Pencucian Uang dan Pendanaan Terorisme (APU PPT);
    - j. Isu penting kepatuhan;
    - k. Informasi *Fraud*;
    - l. *Review* kepatuhan atas aktivitas yang berdampak signifikan.
  2. Laporan *Self Assessment* Tata Kelola Terintegrasi Mandiri Inhealth selaku Perusahaan Anak wajib melaksanakan *Self Assessment* Tata Kelola Terintegrasi yang mengacu pada POJK No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan dan POJK No. 18/ POJK.03/2014 mengenai Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan. Penilaian Tata Kelola Terintegrasi dilakukan terhadap 3 (tiga) aspek tata kelola, yaitu struktur, proses, dan hasil (*outcome*) pada 7 (tujuh) faktor penilaian pelaksanaan Tata Kelola Terintegrasi, yaitu:
    - a. Pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama;
    - b. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris Entitas Utama;
    - c. Tugas dan tanggung jawab Komite TKT;
    - d. Tugas dan tanggung jawab Satuan Kerja Kepatuhan Terintegrasi;
    - e. Tugas dan tanggung jawab Satuan Kerja Audit Internal Terintegrasi;
    - f. Penerapan Manajemen Risiko Terintegrasi;
    - g. Penyusunan dan pelaksanaan Pedoman TKT.
1. Integrated Compliance Implementation Report. Matters presented in the Integrated Compliance Implementation Report which is conducted every quarter, include:
    - a. Compliance work plan and realization;
    - b. Compliance risk management;
    - c. Implementation of the prudence principle;
    - d. List of the latest regulations during the Report period;
    - e. List of New Intra-Group Products and Activities (PAB);
    - f. Reporting obligations to regulators;
    - g. Type of imposition of sanctions (fine/reprimand) from the regulator;
    - h. Implementation of the Corporate Governance Framework;
    - i. Implementation of the Anti-Money Laundering and Financing of Terrorism Program (AML CTF);
    - j. Important compliance issues;
    - k. Fraud Information;
    - l. Compliance review of activities that have a significant impact.
  2. Integrated Governance Self-Assessment Report. Mandiri Inhealth as a Subsidiary is required to carry out an Integrated Governance Self-Assessment referring to POJK No. 17/POJK.03/2014 on Implementation of Integrated Risk Management for Financial Conglomerates and POJK No. 18/POJK.03/2014 on Implementation of Integrated Governance for Financial Conglomerates. Integrated Governance assessment is carried out on 3 (three) aspects of governance, namely structure, process, and outcome on 7 (seven) factors evaluating the implementation of Integrated Governance, namely:
    - a. Implementation of duties and responsibilities of the Board of Directors of the Parent Entity;
    - b. Implementation of duties and responsibilities of the Board of Commissioners of the Parent Entity;
    - c. Duties and responsibilities of the TKT Committee;
    - d. Duties and responsibilities of the Integrated Compliance Work Unit;
    - e. Duties and responsibilities of the Integrated Internal Audit Work Unit;
    - f. Implementation of Integrated Risk Management;
    - g. Preparation and implementation of TKT Guidelines.

### Penilaian Tata Kelola Terintegrasi

Mandiri Inhealth melakukan evaluasi dan penilaian atas penerapan Tata Kelola Terintegrasi setiap tahunnya. Hal ini dilakukan untuk mewujudkan praktik GCG yang optimal, dan sebagai langkah penyempurnaan praktik GCG yang berkelanjutan.

Informasi hasil penilaian Tata Kelola Terintegrasi selama 5 (lima) tahun terakhir adalah sebagai berikut:

### Integrated Governance Assessment

Mandiri Inhealth conducts evaluation and assessment of the implementation of Integrated Governance every year. This aims to realize optimal GCG practices while improving sustainable GCG practices.

Information on the results of the Integrated Governance assessment for the last 5 (five) years is as follows:

**Tabel Hasil penilaian Tata Kelola Terintegrasi tahun 2020 – 2024 /**  
**Table of Integrated Governance Assessment Results in 2020 – 2024**

| No | Tahun / Year | Nilai Semester I / Semester I Score | Nilai Semester II / Semester II Score |
|----|--------------|-------------------------------------|---------------------------------------|
| 1  | 2024*        | 1,16                                | -                                     |
| 2  | 2023         | 1,15                                | 1,07                                  |
| 3  | 2022         | 1,17                                | 1,17                                  |
| 4  | 2021         | 1,25                                | 1,15                                  |
| 5  | 2020         | 1,27                                | 1,33                                  |

\*) Tidak dilakukan penilaian sehubungan dengan perubahan pemegang saham pengendali. / There was no assessment on change in controlling shareholders.

## Transparansi Praktik *Bad Governance*

### Transparency of Bad Governance Practices

#### Laporan Atas Aktivitas Perseroan Yang Mencemari Lingkungan

Hingga 31 Desember 2024, Perseroan tidak menerima pelaporan atas aktivitas Perseroan yang mencemari lingkungan, baik di sekitar kantor pusat maupun di sekitar lingkungan Perseroan.

#### Report on Company Activities Polluting the Environment

As of December 31, 2024, the Company did not receive reports on the Company's activities that pollute the environment around the Company's head office and local environment.

#### Ketidakpatuhan Dalam Pemenuhan Kewajiban Perpajakan

Hingga 31 Desember 2024, Perseroan telah berkontribusi membayar pajak sejumlah Rp58,04 miliar, mengalami penurunan sebesar 6% jika dibandingkan jumlah tahun 2023 sebanyak Rp72,55 miliar.

#### Non-Compliance in Tax Obligations

As of December 31, 2024, the Company has contributed to the tax payment of Rp58.04 billion, a decrease of 6% compared to that of 2023 at Rp72.55 billion.

#### Ketidaksesuaian Penyajian Laporan Tahunan Dan Laporan Keuangan Dengan Peraturan Yang Berlaku Dan Standar Akuntansi Keuangan (SAK)

Seluruh penyajian informasi dalam Laporan Tahunan periode 31 Desember 2024 yang telah di audit oleh Kantor

#### Non-Conformity of Presentation of Annual Reports and Financial Statements with Applicable Regulations and Financial Accounting Standards (SAK)

All information in the Annual Report for the period of December 31, 2024, which has been audited by the



Akuntan Publik Purwanto Sungkoro & Surja, telah disajikan sesuai Standar Akuntansi Keuangan di Indonesia, yaitu Pernyataan Standar Akuntansi Keuangan (PSAK), yang diterbitkan oleh Ikatan Akuntan Indonesia (IAI).

Public Accounting Firm Purwanto Sungkoro & Surja, has been presented in accordance with Financial Accounting Standards in Indonesia, namely the Statement of Financial Accounting Standards (PSAK), issued by the Institute of Indonesia Chartered Accountants (IAI).

#### **Kasus Terkait Buruh dan Pegawai**

Hingga 31 Desember 2024, tidak terdapat kasus dengan buruh dan pegawai. Seluruh pengelolaan Sumber Daya Manusia dalam kegiatan operasional dan usaha dari Perseroan telah memenuhi peraturan dan perundang-undangan, termasuk juga memenuhi standar praktik Ketenagakerjaan, Kesehatan dan Keselamatan Kerja.

#### **Labor and Employee-Related Cases**

As of December 31, 2024, there were no cases related labors and employees. All management of Human Capital in the Company's operations and business has complied with the regulations and laws, including the standards of Employment, Health and Safety practices.

#### **Pengungkapan Segmen Operasi pada Laporan Keuangan**

Hingga 31 Desember 2024, Perseroan belum memiliki segmen usaha yang sesuai dengan kriteria dalam pernyataan standar Akuntansi Keuangan yang berlaku di Indonesia.

#### **Disclosure of Operating Segments in Financial Statements**

As of December 31, 2024, the Company had no business segment that meets the criteria in the Financial Accounting Standards applicable in Indonesia.

#### **Kesesuaian Buku Laporan Tahunan dan Laporan Tahunan di Website Perusahaan**

Terdapat kesesuaian mengenai Laporan Tahunan tahun buku 2024 yang disampaikan kepada pemegang saham dan pemangku kepentingan, dengan laporan yang di unggah pada website Perseroan.

#### **Conformity of the Annual Report Book and the Annual Report on the Company Website**

The Company's 2024 fiscal year Annual Report, whether submitted to shareholders, stakeholders, or uploaded to the official website, remains its conformity across all formats.







# 07

## TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN

Social and  
Environmental  
Responsibility



## Pemenuhan Terhadap Tanggung Jawab Sosial dan Lingkungan Fulfilment of Social and Environmental Responsibility

### Kinerja Ekonomi / Economic Performance



**Aset**  
Assets

**Rp3,60** triliun  
trillion

**Pendapatan Premi Bruto**  
Gross Premium Income

**Rp4,68** triliun  
trillion

**Hasil Investasi**  
Investment Income

**Rp190,74** miliar  
billion

### Kinerja Lingkungan / Environmental Performance



Penurunan Biaya Pembelian alat  
Tulis Kantor: **Rp317miliar**  
Decrease in Office Stationery  
Purchase Costs: **Rp317 billion**

**24%**

Penurunan Biaya Penggunaan  
BBM : **Rp 870,63**  
Reduction in Fuel Costs:  
**Rp870.63**

**3,8%**

### Kinerja Sosial / Social Performance



**Jumlah Pegawai**  
Total Employees

**705** orang  
people

**Perputaran Pegawai**  
Employee Turnover

**13,3%**

**Kecelakaan Kerja**  
Total Occupational Accidents

**Nihil**

**Penyaluran TJSL**  
Total CSR Disbursement

**Rp357,26** juta  
million



## Komitmen dan Kebijakan Penerapan Tanggung Jawab Sosial Perusahaan Commitment and Policy for Implementing Corporate Social Responsibility

Perseroan memandang tanggung jawab sosial sebagai bagian utama dari operasional bisnisnya, sehingga setiap aktivitas usaha selalu dikaitkan dengan upaya memberikan manfaat bagi masyarakat dan lingkungan. Melalui berbagai program keberlanjutan, Perseroan berupaya menciptakan dampak positif yang seimbang antara pertumbuhan ekonomi, kesejahteraan sosial, dan pelestarian lingkungan, guna mendukung pembangunan yang berkelanjutan.

Perseroan berkomitmen untuk berperilaku etis, transparan serta selalu memperhatikan harapan dari para pemangku kepentingan. Perseroan berorientasi pada pembangunan berkelanjutan dan kesejahteraan masyarakat dengan tetap memperhatikan peraturan perundang-undangan yang berlaku. TJSL yang dijalankan Perseroan berpedoman pada peraturan dan kebijakan-kebijakan yang berlaku di Indonesia, di antaranya sebagai berikut:

- Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
- Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan;
- Kode Etik Perusahaan.

Dalam menjalankan kegiatan operasionalnya, Perseroan menerapkan prinsip *triple bottom line* (*people, profit, planet*). Perseroan berupaya menciptakan nilai jangka panjang bagi pemangku kepentingan, memastikan kesejahteraan karyawan dan masyarakat (*people*), menjaga profitabilitas yang berkelanjutan (*profit*), serta mengurangi dampak lingkungan melalui praktik bisnis yang bertanggung jawab (*planet*).

Perseroan secara aktif berkontribusi dalam berbagai program sosial, ekonomi, dan lingkungan yang memberikan manfaat bagi masyarakat. Pelaksanaan TJSL Perseroan diwujudkan dalam bentuk aktivitas *Corporate Social Responsibility* (CSR) dengan menggunakan pendekatan terintegrasi pada ISO 26000:2013 *Guidance on Standard Social Responsibility* dan POJK No.51/POJK.03/2017 tahun 2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik dalam pelaksanaan kegiatan CSR Perusahaan.

The Company considers social responsibility as a major part of its business operations, so that every business activity is always linked to efforts to provide benefits to the community and the environment. Through various sustainability programs, the Company strives to create a positive impact that is balanced between economic growth, social welfare, and environmental preservation, in order to support sustainable development.

The Company is committed to behaving ethically and transparently as well as always paying attention to the expectations of stakeholders. The Company is oriented towards sustainable development and community welfare while paying attention to applicable laws and regulations. The CSR implemented by the Company refers to the following regulations and policies in force in Indonesia:

- Law No. 40 of 2007 concerning Limited Liability Companies;
- Financial Services Authority Regulation No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector;
- Company Code of Conduct.

In carrying out its operational activities, the Company applies the triple bottom line principle (*people, profit, planet*). The Company seeks to create long-term value for stakeholders, ensure the welfare of employees and the community (*people*), maintain sustainable profitability (*profit*), and minimize environmental impacts through responsible business practices (*planet*).

The Company actively engages in various social, economic, and environmental programs that benefit the community. Its Corporate Social Responsibility (CSR) initiatives are guided by an integrated approach aligned with ISO 26000:2013 Guidance on Standard Social Responsibility and POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. This framework informs the implementation of the Company's CSR activities.

Pelaksanaan CSR Perseroan dilakukan berdasarkan ISO 26000:2013 *Guidance on Standard Social Responsibility*. Peraturan tersebut mengatur perilaku bertanggung jawab sosial untuk organisasi demi kontribusinya pada pembangunan berkelanjutan. Terdapat 7 (tujuh) subjek inti dari tanggung jawab sosial yang dikeluarkan oleh *International Organization for Standardization* (ISO) pada 01 November 2010 pada 01 November 2010, di antaranya:

1. Tata kelola organisasi yang baik;
2. Penegakkan Hak Asasi Manusia;
3. Praktik ketenagakerjaan yang manusiawi dan berkeadilan;
4. Pengelolaan kegiatan perusahaan terhadap Lingkungan;
5. Prosedur operasi yang wajar;
6. Tanggung jawab terhadap konsumen;
7. Pelibatan dalam pengembangan masyarakat.

Poin tersebut digunakan oleh Perseroan sebagai pendekatan dalam pelaksanaan kegiatan CSR untuk memastikan keberlanjutan kegiatan CSR Perseroan.

The Company's CSR implementation is based on ISO 26000:2013 *Guidance on Standard Social Responsibility* that regulates socially responsible behavior for organizations in order to contribute to sustainable development. There are 7 (seven) core subjects of social responsibility issued by the *International Organization for Standardization* (ISO) on November 1, 2010, including:

1. Good organizational governance;
2. Enforcement of Human Rights;
3. Humane and fair employment practices;
4. Management of company activities towards the Environment;
5. Reasonable operating procedures;
6. Responsibility towards consumers;
7. Involvement in community development.

The Company utilizes these principles as a framework for the effective implementation of its Corporate Social Responsibility (CSR) activities, ensuring their sustainability and long-term impact.

## Struktur Organisasi CSR CSR Organizational Structure

Agar pelaksanaan CSR Perseroan lebih efektif dan optimal, Perseroan membentuk unit kerja yang bertanggung jawab dalam mengelola dan menangani program CSR. Pengelolaan CSR Perseroan dilakukan oleh Divisi Sekretaris Perusahaan yang strukturnya berada di bawah supervisi Direktur Kepatuhan. Divisi Sekretaris Perusahaan berkoordinasi dengan beberapa Divisi dengan fungsi masing-masing sesuai dengan kategori program untuk memastikan pelaksanaan program berjalan efektif dan sesuai dengan strategi Perseroan.

Dalam mengelola program CSR, unit kerja yang bertanggung jawab dalam menjalankan CSR Perseroan memiliki tugas dan tanggung jawab di antaranya:

1. Menyelaraskan tujuan Perseroan dengan tujuan CSR dan mendorong kemajuan sesuai komitmen yang ada melalui penerapan strategi dan rencana CSR aspirasional jangka panjang;
2. Mengelola kerja sama dengan lembaga non profit atau lembaga lainnya sebagai sarana CSR Perseroan;

To enhance the effectiveness and optimization of the Company's Corporate Social Responsibility (CSR) initiatives, a dedicated division has been established to manage and oversee the CSR program. This responsibility lies with the Corporate Secretary Division, which operates under the guidance of the Finance Director. The Corporate Secretary Division collaborates with various departments according to their specific functions and the relevant program categories, ensuring that the implementation of these programs is conducted efficiently and aligns with the Company's strategic objectives.

Duties and responsibilities of the Company's CSR Division in managing the CSR program are as follows:

1. Align the Company's objectives with CSR objectives and encourage progress in accordance with existing commitments through implementing long-term aspirational CSR strategies and plans;
2. Manage cooperation with non-profit organizations or other institutions as a means of Company CSR;

3. Membuat kajian channel/sarana/prasana/media CSR yang sesuai dan selaras dengan tujuan Perseroan.

Unit kerja telah merancang dan merealisasikan program CSR sepanjang tahun 2024. Unit kerja juga senantiasa mengevaluasi program CSR agar program yang dijalankan dapat memberikan dampak yang optimal bagi masyarakat dan lingkungan. Evaluasi dilakukan secara berkala untuk memastikan efektivitas, relevansi, dan keberlanjutan program.

3. Make a study of CSR channels/ facilities/ infrastructure/ media that are appropriate and in line with the Company's objectives.

Work unit has designed and implemented various CSR programs throughout 2024. It also continuously evaluates these programs to ensure they have a positive impact on society and the environment. Periodic evaluations are conducted to assess the effectiveness, relevance, and sustainability of each program.

## Strategi Pelaksanaan Program CSR Strategy of CSR Program Implementation

Bergerak di bidang asuransi kesehatan, Mandiri Inhealth berkomitmen mengutamakan keberlanjutan dalam operasional dan layanan yang diberikan. Mandiri Inhealth berupaya memberikan dampak positif dari kegiatan usahanya secara berkesinambungan untuk para Pemangku Kepentingan dalam jangka panjang. Komitmen ini diwujudkan melalui peningkatan layanan yang berkualitas, inovasi produk yang sesuai dengan kebutuhan pelanggan, serta kontribusi dalam memberikan manfaat tidak hanya bagi pelanggan saja melainkan juga masyarakat sekitar.

Dalam menjalankan kegiatan bisnis sepanjang tahun 2024, Perseroan tentunya dihadapkan dengan beberapa isu baik sosial, lingkungan dan juga ekonomi. Isu yang dihadapi Perseroan telah dikelola oleh Perseroan dengan baik. Perseroan berupaya untuk menghadapi isu tersebut dengan menyusun strategi maupun program kerja yang diharapkan bisa memberikan manfaat sosial, ekonomi, dan lingkungan. Perseroan mengelola isu tersebut dengan menyusun rencana kerja dan anggaran yang disesuaikan dengan kebutuhan Perseroan.

Perseroan mengembangkan berbagai inisiatif yang berfokus pada aspek sosial, ekonomi, dan lingkungan guna memberikan manfaat bagi pemangku kepentingan. Informasi strategi dan program kerja tanggung jawab sosial untuk tiap-tiap *core subject* tanggung jawab sosial Perseroan adalah sebagai berikut:

Mandiri Inhealth is actively engaged in the health insurance sector with a strong commitment to sustainability in its operations and services. The organization aims to generate a positive and enduring impact for its stakeholders through its business initiatives. This commitment is exemplified by the continuous enhancement of service quality, the introduction of innovative products designed to meet customer needs, and the contribution of benefits that extend beyond clients to enrich the surrounding community.

Throughout 2024, the Company encountered various challenges related to social, environmental, and economic factors. However, these issues were effectively managed. The Company is committed to addressing these challenges by developing strategies and work programs designed to deliver social, economic, and environmental benefits. To manage these issues effectively, the Company prepares work plans and budgets tailored to its specific needs.

The Company developed various initiatives that focus on social, economic and environmental aspects in order to provide benefits to stakeholders. Information on strategies and work programs for social responsibility for each core subject of the Company's social responsibility is as follows:

**Tabel Strategi dan Program Kerja / Strategy and Work Program**

| Kegiatan / Activities                                                 | Strategi / Strategies                                                                                                                                                                                                                                                                                                                       | Program Kerja / Work Programs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hak Asasi Manusia (HAM) / Human Rights (HAM)                          | Menekankan pemenuhan pada hak asasi manusia yang berkaitan dengan ketenagakerjaan, kesehatan, dan keselamatan kerja serta kepuasan nasabah. / Emphasize fulfillment of human rights related to employment, occupational health and safety, and customer satisfaction.                                                                       | <ol style="list-style-type: none"> <li>1. Penanganan keluhan pegawai / Employee complaint handling</li> <li>2. Pelatihan dan pengembangan kompetensi pegawai / Employee competency training and development</li> <li>3. Penanganan keluhan nasabah / Customer complaint handling</li> <li>4. Program-program lainnya yang relevan / Other relevant programs</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Operasi yang Adil / Fair Operations                                   | Menekankan angka konflik kepentingan dalam setiap keputusan bisnis, melakukan persaingan bisnis yang sehat dan penerapan WBS dan <i>Code of Conduct</i> secara efektif / Emphasize the number of conflicts of interest in every business decision, conduct healthy business competition, and implement WBS and Code of Conduct effectively. | <ol style="list-style-type: none"> <li>1. Penandatanganan pernyataan tahunan terkait kepatuhan kode etik pegawai oleh seluruh pegawai. / Signing of annual statement regarding employee code of conduct compliance by all employees.</li> <li>2. Sosialisasi berbagai pedoman GCG seperti Kebijakan Gratifikasi, WBS, dan <i>Code of Conduct</i>. / Dissemination of various GCG codes such as Gratuity Policy, WBS, and Code of Conduct.</li> <li>3. Pengelolaan Gratifikasi, WBS, dan <i>Code of Conduct</i>. / Gratuity Management, WBS, and Code of Conduct.</li> <li>4. Penyempurnaan Petunjuk Teknis Operasional Pengendalian Gratifikasi. / Improvement of Technical Operational Instructions for Gratuity Control.</li> <li>5. Penandatanganan Pakta Integritas oleh Dewan Komisaris, Direksi dan seluruh pegawai. / Signing of Integrity Pact by Board of Commissioners, Board of Directors, and all employees.</li> <li>6. Program-program lainnya yang relevan. / Other relevant programs.</li> </ol> |
| Lingkungan Hidup / Environment                                        | Menekankan penerapan keuangan yang berkelanjutan serta menghemat penggunaan energi dan air / Emphasizes the implementation of sustainable finance and saves energy and water use                                                                                                                                                            | <ol style="list-style-type: none"> <li>1. Program penghematan energi. / Energy saving program.</li> <li>2. Pelayanan nasabah menggunakan aplikasi yaitu pengelolaan <i>Customer Handling System</i> (CHS) maupun aplikasi pelayanan informasi kepada Tertanggung yang berbasis IOS dan Android / Customer service using applications, namely Customer Handling System (CHS) management and information service applications to the Insured based on IOS and Android</li> <li>3. Program-program lainnya yang relevan. / Other relevant programs.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Ketenagakerjaan / Manpower                                            | Menekankan strategi pemenuhan hak pegawai, seperti kesetaraan gender dan kesempatan kerja, serta menyediakan fasilitas kesehatan yang memadai. / Emphasize strategies for fulfilling employee rights, such as gender equality and employment opportunities, and provides adequate health facilities.                                        | <ol style="list-style-type: none"> <li>1. Program kesejahteraan yang bersifat material yang berkaitan langsung dengan prestasi pegawai. / Material welfare programs that are directly related to employee performance.</li> <li>2. Program kesejahteraan pegawai yang bersifat non material berupa pemberian fasilitas dan pelayanan kepada seluruh pegawai Mandiri Inhealth tanpa melakukan diskriminasi. / Non-material employee welfare programs in the form of facilities and services to all Mandiri Inhealth employees without discrimination.</li> <li>3. Program pelatihan dan pendidikan. / Training and education programs.</li> <li>4. Program pelatihan pensiun. / Retirement training programs.</li> <li>5. Survei <i>Engagement</i> Pegawai. / Employee Engagement Survey.</li> <li>6. Program-program lainnya yang relevan. / Other relevant programs.</li> </ol>                                                                                                                                 |
| Pengembangan Sosial dan Masyarakat / Social and Community Development | Menekankan strategi kepuasan nasabah dan melindungi data nasabah / Emphasize strategies for customer satisfaction and protecting customer data                                                                                                                                                                                              | <ol style="list-style-type: none"> <li>1. Kegiatan Promosi Kesehatan. / Health Promotion Activities.</li> <li>2. Hari Pelanggan Nasional. / National Customer Day.</li> <li>3. Program-program lainnya yang relevan. / Other relevant programs.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Perlindungan Nasabah / Customer Protection                            | Menekankan strategi tanggung jawab sosial dan bina lingkungan serta kegiatan edukasi dan kewirausahaan. / Emphasize strategies for social responsibility and environmental development, as well as educational and entrepreneurial activities.                                                                                              | <ol style="list-style-type: none"> <li>1. Program pemeriksaan kesehatan gratis / Free health check-up program</li> <li>2. Program literasi asuransi. / Insurance literacy program.</li> <li>3. Program-program lainnya yang relevan / Other relevant programs</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |



## Program yang Melebihi Tanggung Jawab Perusahaan Programs that Exceed Company Responsibilities

Dilandasi komitmen kuat Perseroan untuk memberikan kontribusi lebih dalam menciptakan dampak positif bagi masyarakat dan lingkungan, terdapat lebih dari satu program kerja yang melebihi tanggung jawab minimal Perseroan, program kerja tersebut di antaranya adalah:

1. Pelayanan nasabah memakai pelaksanaan yaitu pengelolaan *Customer Handling System* (CHS) maupun pelaksanaan pelayanan info kepada Tertanggung yang berbasis IOS dan Android.
2. Aktivitas promosi kebugaran.
3. Program inspeksi kebugaran prodeo.
4. Program literasi asuransi.
5. Program-Program lainnya.

Due to the Company's strong commitment to making a positive impact on society and the environment, several work programs have been developed that exceed the minimum responsibilities required of the Company. These programs include:

1. Customer service using application, namely the management of the Customer Handling System (CHS) and the implementation of information services to the insured using IOS and Android-based platforms.
2. Health promotion activity.
3. Free health checkup program.
4. Insurance literacy program.
5. Other programs.

## Metode dan Lingkup *Due Diligence* Terhadap Dampak Sosial, Ekonomi dan Lingkungan dari Aktivitas Perusahaan

### Methods and Scope of Due Diligence on the Social, Economic, and Environmental Impacts of the Company's Activities

Perseroan tidak hanya menyusun dan mengimplementasikan Program CSR saja, melainkan juga melakukan evaluasi untuk mengetahui dampak sosial, ekonomi dan lingkungan dari hasil kegiatan operasional yang dijalankan. Evaluasi ini dilakukan untuk mencegah dampak negatif sehingga dapat memberikan nilai tambah untuk para Pemangku Kepentingan. Untuk mendapatkan penilaian dari dampak positif dan negatif atas keputusan maupun aktivitas operasional yang berpotensi mempengaruhi aspek sosial, ekonomi, dan lingkungan, Perseroan melakukan peninjauan atau *due diligence* secara komprehensif.

The Company is committed to developing and implementing Corporate Social Responsibility (CSR) programs, while also evaluating their effectiveness in terms of social, economic, and environmental impacts. This evaluation process is essential for identifying and mitigating potential negative consequences, thereby enhancing the value generated for stakeholders. To ensure a comprehensive understanding of the implications—both positive and negative—associated with decisions or operational activities that may affect these dimensions, the Company conducts thorough reviews and due diligence assessments.

## Isu-Isu Penting Sosial, Ekonomi, dan Lingkungan yang Berkaitan Dengan Dampak Kegiatan Perusahaan

### Key Social, Economic, and Environmental Issues Related to the Impact of Company Activities

Perseroan terus berupaya memberikan manfaat kepada masyarakat di sekitar wilayah operasional, yang juga merupakan bagian dari para Pemangku Kepentingan Perusahaan. Perseroan menyelaraskan kinerja dengan prinsip keberlanjutan guna memastikan pertumbuhan yang seimbang antara aspek ekonomi, sosial, dan lingkungan. Melalui berbagai inisiatif strategis, Perseroan berupaya menciptakan nilai jangka panjang bagi pemangku kepentingan dan meningkatkan kesejahteraan masyarakat dalam setiap aktivitas operasionalnya.

Perseroan secara berkala melakukan pertemuan dengan *stakeholders* internal maupun eksternal dengan tujuan menghasilkan fokus kepentingan yang dapat menjadi acuan Perseroan untuk melakukan tanggung jawab sosial Perusahaan. Melalui isu-isu yang di dapat pada tahun 2024, Perseroan berharap mampu meningkatkan kualitas dalam pemberian manfaat kepada pemangku kepentingan. Isu-isu yang didapatkan Perseroan berkaitan dengan ekonomi, sosial dan lingkungan. Adapun rincian isu tersebut di antaranya:

1. Nilai ekonomi langsung yang dihasilkan dan diatribusikan Perseroan (pendapatan, biaya operasional, upah, tunjangan pegawai, dan sebagainya).
2. Kenyamanan bekerja dan pemenuhan hak-hak pegawai (rekrutmen, *turnover*, tunjangan, Kesehatan dan keselamatan kerja, pelatihan dan pendidikan, kesetaraan peluang, kesamaan remunerasi pria dan wanita, tidak ada diskriminasi, ada kebebasan berserikat dan Perjanjian Kerja Bersama).
3. Antikorupsi dan tindakan yang diambil jika ada korupsi.
4. Informasi produk, tanggung jawab kualitas produk, perlindungan konsumen, pengaduan konsumen, dan survei kepuasan konsumen.
5. Keterlibatan masyarakat dalam proses usaha, dampak usaha terhadap masyarakat, program pemberdayaan masyarakat.
6. Dampak ekonomi tidak langsung yang dirasakan oleh masyarakat (CSR, pembangunan infrastruktur, perbandingan pembelian dari pemasok lokal dibanding pemasok nasional/ internasional, dan sebagainya).
7. Kepatuhan terhadap regulasi terutama UU Lingkungan,

The Company continues to strive to provide benefits to the communities around its operational areas, which are also part of the Company's Stakeholders. The Company aligns its performance with the principles of sustainability to ensure balanced growth between economic, social and environmental aspects. Through various strategic initiatives, the Company seeks to create long-term value for stakeholders and improve community welfare in every operational activity.

The Company regularly holds meetings with internal and external stakeholders with the aim of producing a focus of interest that can be a reference for the Company to carry out its corporate social responsibility. Through the issues obtained in 2024, the Company hopes to be able to improve the quality of providing benefits to stakeholders. The issues obtained by the Company are related to the economy, social and environment. The details of these issues include:

1. Direct economic value generated and attributable to the Company (revenue, operating expenses, wages, employee benefits, and so on).
2. Work convenience and fulfillment of employee rights (recruitment, turnover, benefits, occupational health and safety, training and education, equal opportunity, equal remuneration for men and women, no discrimination, freedom of association and Collective Labor Agreements).
3. Anti-corruption and actions to be taken in the event of corruption.
4. Product information, product quality responsibility, consumer protection, consumer complaints, and consumer satisfaction surveys.
5. Community involvement in business processes, business impact on society, community empowerment programs.
6. Indirect economic impacts felt by the community (CSR, infrastructure development, comparison of purchases from local suppliers compared to national/ international suppliers, and so on).
7. Compliance with regulations, particularly environmental



serta pengaduan jika ada masalah lingkungan.

8. Limbah air dan pengelolaannya, termasuk limbah Bahan Berbahaya dan Beracun (B3).
9. Emisi gas rumah kaca, emisi udara, perusak ozon, dan upaya penanggulangannya.
10. Penilaian pemasok atas kerja paksa, melibatkan pekerja anak, dan ketidakpedulian lingkungan.

laws, as well as complaints if there are environmental issues.

8. Water waste and its management, including Hazardous and Toxic (B3) waste.
9. Greenhouse gas emissions, air emissions, ozone depleting substances, and efforts to overcome them.
10. Supplier assessment of forced labor, involvement of child labor, and environmental indifference.

## Lingkup Tanggung Jawab Sosial Perusahaan Baik yang Merupakan Kewajiban Maupun yang Melebihi Kewajiban

### Scope of Corporate Social Responsibility Both Obligations and Those Exceeding Obligations

Program-program CSR Perseroan dilakukan dengan mengacu pada standar ISO 26000:2013: Tanggung Jawab Sosial. Program-program CSR Perseroan telah mengikut standar ISO 26000:2013, serta dilaksanakan dengan memenuhi standar kepatuhan terhadap peraturan perundang-undangan yang berlaku.

The Company's CSR programs are carried out by referring to the ISO 26000:2013 standard: Social Responsibility. The Company's CSR programs have followed the ISO 26000:2013 standard, and are implemented by meeting the standards of compliance with applicable laws and regulations.

Perseroan memiliki perhatian khusus terhadap fungsi sosial dan lingkungan. Lingkup tanggung jawab sosial Perusahaan meliputi:

The Company has special attention to social and environmental functions. The scope of the Company's social responsibility includes:

1. Tata Kelola Tanggung Jawab Sosial;
2. Hak Asasi Manusia;
3. Operasi yang Adil;
4. Lingkungan Hidup;
5. Ketenagakerjaan;
6. Pemenuhan Kepentingan Pelanggan;
7. Kemasyarakatan.

1. Governance of Social Responsibility;
2. Human Rights;
3. Fair Operation;
4. Environment;
5. Manpower;
6. Fulfillment of Customer Interests;
7. Societal.

Mandiri Inhealth menjadi perusahaan asuransi kumpulan dengan *market share* tertinggi di Indonesia memiliki program CSR yaitu program literasi keuangan maupun literasi asuransi. Program ini menjadi upaya untuk meningkatkan pengetahuan konsumen dan/atau masyarakat dalam mengelola keuangan, khususnya berkaitan dengan jaminan kesehatan.

Mandiri Inhealth is a leading group insurance company in Indonesia, holding the highest market share in the industry. The company has established a Corporate Social Responsibility (CSR) program that focuses on financial and insurance literacy. This program aims to enhance the knowledge of consumers and communities in managing finances, with a particular emphasis on health insurance.

## Pembiayaan dan Anggaran Tanggung Jawab Sosial Perusahaan

### Financing and Budget of Corporate Social Responsibility

Sepanjang tahun 2024, Perseroan telah merealisasikan biaya sebesar Rp357,26 juta untuk kegiatan CSR pada aspek sosial kemasyarakatan, dan lingkungan. Biaya tersebut direalisasikan untuk program yang mendukung aktivitas operasional usaha di antaranya mengenai biaya ketenagakerjaan, kesehatan dan keselamatan kerja, biaya general, biaya pemasaran dan pelayanan konsumen atau nasabah, serta masyarakat dan lainnya.

Informasi selengkapnya mengenai Tanggung Jawab Sosial dan Lingkungan dapat dilihat pada Laporan Keberlanjutan Tahun 2024, yang diterbitkan pada bulan April tahun 2025 dengan Laporan Tahunan ini, sesuai dengan ketentuan Surat Edaran Otoritas Jasa Keuangan No.16/SEOJK No. 04/2021. Informasi yang disampaikan dalam Laporan Tahunan ini dan Laporan Keberlanjutan 2024 merupakan bagian yang tidak dapat dipisahkan dan saling melengkapi.

Throughout 2024, the Company realized Rp357.26 million for CSR activities in social, community and environmental aspects. These costs are realized for programs that support business operational activities including labor costs, occupational health and safety, general costs, marketing costs and consumer or customer services, as well as the community and others.

Complete information regarding Social and Environmental Responsibility can be seen in the 2024 Sustainability Report, which was published in April 2025 accordance with the provisions of Financial Services Authority Circular Letter No.16/SEOJK.04/2021. The information presented in this Annual Report and the 2024 Sustainability Report are integral and complement each other.

PT Asuransi Jiwa Inhealth Indonesia  
dan entitas anaknya/and its subsidiary

Laporan keuangan konsolidasian tanggal 31 Desember 2024  
dan untuk tahun yang berakhir pada tanggal tersebut  
beserta laporan auditor independen/  
Consolidated financial statements as of December 31, 2024  
and for the year then ended with independent auditor's report

**PT Asuransi Jiwa Inhealth Indonesia**  
Mandiri Inhealth Tower, Lt. 9  
Jl. Prof. Dr. Satrio Kav. E-IV No. 6  
Mega Kuningan  
Kel. Karet Kuningan, Kec. Setiabudi  
Jakarta Selatan 12940  
Telp. (021) 250 95000 (Hunting)  
www.mandiriinhealth.co.id

**SURAT PERNYATAAN DEWAN DIREKSI  
TENTANG TANGGUNG JAWAB ATAS  
LAPORAN KEUANGAN KONSOLIDASIAN  
TANGGAL 31 DESEMBER 2024 DAN UNTUK TAHUN YANG  
BERAKHIR PADA TANGGAL TERSEBUT  
PT ASURANSI JIWA INHEALTH INDONESIA  
DAN ENTITAS ANAK**

**BOARD OF DIRECTORS' STATEMENT  
REGARDING THE RESPONSIBILITY FOR  
THE CONSOLIDATED FINANCIAL STATEMENTS  
AS OF DECEMBER 31, 2024 AND  
FOR THE YEAR THEN ENDED  
PT ASURANSI JIWA INHEALTH INDONESIA  
AND SUBSIDIARY**

Kami, yang bertanda tangan di bawah ini:

- Nama** : Rahmat Syukri  
**Alamat Kantor** : Mandiri Inhealth Tower, Lantai 9,  
Jl. Prof. Dr. Satrio Kav. E-IV No. 6  
Jakarta Selatan, 12940  
**Alamat Domisili  
atau sesuai KTP** : Jalan Kelapa Hibrida V BD III/8 RT/RW  
007/013, Pondok Kelapa, Duren Sawit,  
Jakarta Timur  
**Nomor Telepon** : 081510600836  
**Jabatan** : Direktur Keuangan merangkap  
Plt Direktur Utama
- Nama** : Marihot H Tambunan  
**Alamat Kantor** : Mandiri Inhealth Tower, Lantai 9,  
Jl. Prof. Dr. Satrio Kav. E-IV No. 6  
Jakarta Selatan, 12940  
**Alamat Domisili  
sesuai KTP** : Jalan Gading IV No.759 RT/RW  
013/010, Pondok Bambu, Duren Sawit,  
Jakarta Timur  
**Nomor Telepon** : 0811968880  
**Jabatan** : Direktur Kepatuhan

We, the undersigned below:

- Name** : Rahmat Syukri  
**Office Address** : Mandiri Inhealth Tower, Lantai 9,  
Jl. Prof. Dr. Satrio Kav. E-IV No. 6  
Jakarta Selatan, 12940  
**Domicile Address or  
address according  
to ID** : Jalan Kelapa Hibrida V BD III/8 RT/RW  
007/013, Pondok Kelapa, Duren Sawit,  
Jakarta Timur  
**Telephone number** : 081510600836  
**Title** : Finance Director  
Acting as President Director
- Name** : Marihot H Tambunan  
**Office Address** : Mandiri Inhealth Tower, Lantai 9,  
Jl. Prof. Dr. Satrio Kav. E-IV No. 6  
Jakarta Selatan, 12940  
**Domicile Address or  
address according  
to ID** : Jalan Gading IV No.759 RT/RW  
013/010, Pondok Bambu, Duren Sawit,  
Jakarta Timur  
**Telephone number** : 0811968880  
**Title** : Compliance Director

Menyatakan bahwa:

- Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian PT Asuransi Jiwa Inhealth Indonesia dan Entitas Anak;
- Laporan keuangan konsolidasian PT Asuransi Jiwa Inhealth Indonesia dan Entitas Anak telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
- Semua informasi dalam laporan keuangan konsolidasian PT Asuransi Jiwa Inhealth Indonesia dan Entitas Anak telah dimuat secara lengkap dan benar;
  - Laporan keuangan konsolidasian PT Asuransi Jiwa Inhealth Indonesia dan Entitas Anak tidak mengandung informasi dan fakta **material** yang tidak benar dan tidak menghilangkan informasi atau fakta **material**;
- Kami bertanggung jawab atas sistem pengendalian internal PT Asuransi Jiwa Inhealth Indonesia dan Entitas Anak.

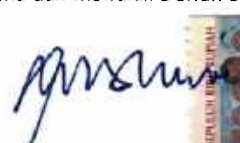
Demikian pernyataan ini dibuat dengan sebenarnya.

Declare that:

- We are responsible for preparation and presentation of the consolidated financial statements of PT Asuransi Jiwa Inhealth Indonesia and Subsidiary
- The consolidated financial statements of PT Asuransi Jiwa Inhealth Indonesia and Subsidiary have been prepared and presented in accordance with Indonesian Financial Accounting Standard;
- All information in the consolidated financial statements of PT Asuransi Jiwa Inhealth Indonesia and Subsidiary has been disclosed in a complete and truthful manner;
  - The consolidated financial statements of PT Asuransi Jiwa Inhealth Indonesia and Subsidiary do not contain any incorrect information or material fact, nor do they omit information or material facts;
- We are responsible for the internal control system of PT Asuransi Jiwa Inhealth Indonesia and Subsidiary.

This statement is made truthfully

Jakarta, 28 April 2025 / April 28, 2025  
Atas nama dan mewakili Dewan Direksi / For and on behalf of the Board of Directors

  
**RAHMAT SYUKRI**  
Direktur Keuangan merangkap  
Plt Direktur Utama/  
Finance Director  
Acting as President Director

  
**MARIHOT H TAMBUNAN**  
Direktur Kepatuhan/Compliance Director



The original consolidated financial statements included herein  
are in the Indonesian language.

**PT ASURANSI JIWA INHEALTH INDONESIA  
DAN ENTITAS ANAKNYA  
LAPORAN KEUANGAN KONSOLIDASIAN  
TANGGAL 31 DESEMBER 2024 DAN  
UNTUK TAHUN YANG BERAKHIR PADA  
TANGGAL TERSEBUT  
BESERTA LAPORAN AUDITOR INDEPENDEN**

**PT ASURANSI JIWA INHEALTH INDONESIA  
AND ITS SUBSIDIARY  
CONSOLIDATED FINANCIAL STATEMENTS  
AS OF DECEMBER 31, 2024  
AND FOR THE YEAR THEN ENDED  
WITH  
INDEPENDENT AUDITOR'S REPORT**

**Daftar Isi**

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The original report included herein is in  
the Indonesian language.

## Laporan Auditor Independen

Laporan No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025

Pemegang Saham, Dewan Komisaris,  
dan Direksi  
PT Asuransi Jiwa Inhealth Indonesia

## Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Asuransi Jiwa Inhealth Indonesia ("Perusahaan") dan entitas anaknya (secara kolektif disebut sebagai "Grup") terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2024, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian, dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2024, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

## Independent Auditor's Report

Report No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025

The Shareholders and the Boards of Commissioners  
and Directors  
PT Asuransi Jiwa Inhealth Indonesia

## Opinion

We have audited the accompanying consolidated financial statements of PT Asuransi Jiwa Inhealth Indonesia (the "Company") and its subsidiary (collectively referred to as the "Group"), which comprise the consolidated statement of financial position as of December 31, 2024, and the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity, and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of December 31, 2024, and its consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.



## Laporan Auditor Independen (lanjutan)

Laporan No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025 (lanjutan)

### Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami. Kami independen terhadap Grup berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan konsolidasian 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 kami.

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan konsolidasian

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Grup 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 Grup atau menghentikan operasi atau tidak memiliki alternatif yang realistis selain melaksanakannya.

## Independent Auditor's Report (continued)

Report No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025 (continued)

### Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report. We are independent of the Group in accordance with the ethical requirements relevant to our audit of the consolidated financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such 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 consolidated financial statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group'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 Group or to cease its operations or has no realistic alternative but to do so.

#### Laporan Auditor Independen (lanjutan)

Laporan No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025 (lanjutan)

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan konsolidasian (lanjutan)

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Grup.

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI 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 agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

#### Independent Auditor's Report (continued)

Report No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025 (continued)

Responsibilities of management and those charged with governance for the consolidated financial statements (continued)

Those charged with governance are responsible for overseeing the Group's financial reporting process.

Auditor's responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's 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 established by the IICPA 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 consolidated financial statements.

## Laporan Auditor Independen (lanjutan)

Laporan No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025 (lanjutan)

Tanggung jawab auditor terhadap audit atas  
laporan keuangan konsolidasian (lanjutan)

Sebagai bagian dari suatu audit berdasarkan  
Standar Audit yang ditetapkan oleh IAPI, kami  
menerapkan pertimbangan profesional dan  
mempertahankan skeptisisme profesional selama  
audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan  
penyajian material dalam laporan keuangan  
konsolidasian, baik yang disebabkan oleh  
kecurangan maupun kesalahan, mendesain  
dan melaksanakan prosedur audit yang  
responsif terhadap risiko tersebut, serta  
memeroleh bukti audit yang cukup dan tepat  
untuk menyediakan basis bagi opini kami.  
Risiko tidak terdeteksinya suatu 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 atas pengendalian internal.
- Memeroleh 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 Grup.
- Mengevaluasi ketepatan kebijakan akuntansi  
yang digunakan serta kewajaran estimasi  
akuntansi dan pengungkapan terkait yang  
dibuat oleh manajemen.

## Independent Auditor's Report (continued)

Report No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025 (continued)

Auditor's responsibilities for the audit of the  
consolidated financial statements (continued)

As part of an audit in accordance with Standards on  
Auditing established by the IICPA, we exercise  
professional judgment and maintain professional  
skepticism throughout the audit. We also:

- Identify and assess the risks of material  
misstatement of the consolidated financial  
statements, whether due to fraud or error,  
design and perform audit procedures  
responsive to such 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  
override of internal control.
- 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 Group's internal control.
- Evaluate the appropriateness of accounting  
policies used and the reasonableness of  
accounting estimates and related disclosures  
made by management.

## Laporan Auditor Independen (lanjutan)

Laporan No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025 (lanjutan)

Tanggung jawab auditor terhadap audit atas  
laporan keuangan konsolidasian (lanjutan)

Sebagai bagian dari suatu audit berdasarkan  
Standar Audit yang ditetapkan oleh IAPI, kami  
menerapkan pertimbangan profesional dan  
mempertahankan skeptisisme profesional selama  
audit. Kami juga: (lanjutan)

- 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 Grup untuk mempertahankan  
kelangsungan usahanya. Ketika kami  
menyimpulkan bahwa terdapat suatu  
ketidakpastian material, kami diharuskan  
untuk menarik perhatian dalam laporan  
auditor independen kami ke pengungkapan  
terkait dalam laporan keuangan konsolidasian  
atau, jika pengungkapan tersebut tidak  
memadai, memodifikasi opini kami.  
Kesimpulan kami didasarkan pada bukti audit  
yang diperoleh hingga tanggal laporan auditor  
independen kami. Namun, peristiwa atau  
kondisi masa depan dapat menyebabkan Grup  
tidak dapat mempertahankan kelangsungan  
usaha.
- Mengevaluasi penyajian, struktur, dan isi  
laporan keuangan konsolidasian secara  
keseluruhan, termasuk pengungkapannya,  
dan apakah laporan keuangan konsolidasian  
mencerminkan transaksi dan peristiwa yang  
mendasarinya dengan suatu cara yang  
mencapai penyajian wajar.

## Independent Auditor's Report (continued)

Report No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025 (continued)

Auditor's responsibilities for the audit of the  
consolidated financial statements (continued)

As part of an audit in accordance with Standards on  
Auditing established by the IICPA, we exercise  
professional judgment and maintain professional  
skepticism throughout the audit. We also:  
(continued)

- 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 Group's ability to  
continue as a going concern. If we conclude  
that a material uncertainty exists, we are  
required to draw attention in our independent  
auditor's report to the related disclosures in  
the consolidated financial statements or, if  
such disclosures are inadequate, to modify our  
opinion. Our conclusion is based on the audit  
evidence obtained up to the date of our  
independent auditor's report. However, future  
events or conditions may cause the Group to  
cease to continue as a going concern.
- Evaluate the overall presentation, structure,  
and content of the consolidated financial  
statements, including the disclosures, and  
whether the consolidated financial statements  
represent the underlying transactions and  
events in a manner that achieves fair  
presentation.

**Laporan Auditor Independen (lanjutan)**

Laporan No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025 (lanjutan)

**Tanggung jawab auditor terhadap audit atas  
laporan keuangan konsolidasian (lanjutan)**

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Memeroleh bukti audit yang cukup dan tepat terkait informasi keuangan entitas atau aktivitas bisnis dalam Grup untuk menyatakan opini atas laporan keuangan konsolidasian. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit grup. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.

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.

**Independent Auditor's Report (continued)**

Report No. 00980/2.1032/AU.1/08/1681-  
2/1/IV/2025 (continued)

**Auditor's responsibilities for the audit of the  
consolidated financial statements (continued)**

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit. We remain solely responsible for our audit opinion.

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.

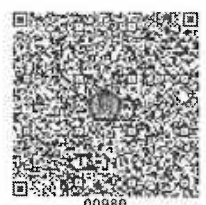
KAP Purwantono, Sungkoro & Surja



Christophorus Alvin Kossim

Registrasi Akuntan Publik No. AP.1681/Public Accountant Registration No. AP.1681

28 April 2025/April 28, 2025



00980

**PT ASURANSI JIWA INHEALTH INDONESIA  
DAN ENTITAS ANAKNYA  
LAPORAN POSISI KEUANGAN  
KONSOLIDASIAN  
Tanggal 31 Desember 2024  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

**PT ASURANSI JIWA INHEALTH INDONESIA  
AND ITS SUBSIDIARY  
CONSOLIDATED STATEMENT OF  
FINANCIAL POSITION  
As of December 31, 2024  
(Expressed in Rupiah, unless otherwise stated)**

|                                          | 31 Desember/<br>December 31, 2024 | Catatan/<br>Notes | 31 Desember/<br>December 31, 2023 |                                                 |
|------------------------------------------|-----------------------------------|-------------------|-----------------------------------|-------------------------------------------------|
| <b>ASET</b>                              |                                   |                   |                                   | <b>ASSETS</b>                                   |
| Kas dan setara kas                       | 1.316.364.597.807                 | 4                 | 928.778.792.431                   | Cash and cash equivalents                       |
| Deposito                                 | 171.400.000.000                   | 5                 | 127.801.000.000                   | Deposits                                        |
| Piutang premi, neto                      | 52.357.704.294                    | 6                 | 128.673.679.788                   | Premium receivables, net                        |
| Efek-efek                                | 1.514.162.248.855                 | 7                 | 1.338.419.008.736                 | Marketable securities                           |
| Piutang hasil investasi                  | 13.806.914.112                    | 8                 | 15.420.843.216                    | Investment income receivables                   |
| Piutang investasi                        | 1.800.000.000                     | 9                 | -                                 | Investment receivables                          |
| Aset dan piutang reasuransi              | 218.966.720.426                   | 10a               | 78.157.484.510                    | Reinsurance assets and receivables              |
| Piutang lain-lain, neto                  | 45.639.101.033                    | 11                | 29.842.057.285                    | Other receivables, net                          |
| Beban dibayar di muka<br>dan uang muka   | 35.127.085.127                    | 12                | 32.210.517.406                    | Prepaid expenses<br>and advances                |
| Pajak dibayar dimuka                     | 12.829.959.197                    | 20c               | 11.896.558.737                    | Prepaid tax                                     |
| Aset tetap, neto                         | 50.340.491.672                    | 13                | 41.410.344.622                    | Fixed assets, net                               |
| Aset hak guna, neto                      | 26.911.155.288                    | 14                | 26.920.997.255                    | Right of use assets, net                        |
| Estimasi pengembalian pajak              | 104.500.000                       | 20b               | 104.500.000                       | Estimated claim for tax refund                  |
| Aset pajak tangguhan                     | 125.552.351.005                   | 20f               | 43.098.740.659                    | Deferred tax assets                             |
| Aset lain-lain                           | 23.936.784.739                    | 15                | 20.407.116.816                    | Other assets                                    |
| <b>TOTAL ASET</b>                        | <b>3.609.299.613.555</b>          |                   | <b>2.823.141.641.461</b>          | <b>TOTAL ASSETS</b>                             |
| <b>LIABILITAS DAN EKUITAS</b>            |                                   |                   |                                   | <b>LIABILITIES AND EQUITY</b>                   |
| <b>LIABILITAS</b>                        |                                   |                   |                                   | <b>LIABILITIES</b>                              |
| Akrual dan utang lain-lain               | 111.865.485.139                   | 17                | 104.265.417.032                   | Accruals and other payables                     |
| Liabilitas sewa                          | 13.381.373.694                    | 18                | 16.661.984.844                    | Lease liabilities                               |
| Utang komisi dan biaya akuisisi          | 9.115.210.644                     | 19                | 15.467.844.634                    | Commission and acquisition<br>expenses payables |
| Utang reasuransi                         | 117.638.135.512                   | 10b               | 10.099.557.913                    | Reinsurance payables                            |
| Titipan premi                            | 21.936.724.637                    | 21                | 22.246.437.164                    | Premium deposits                                |
| Utang pajak                              | 35.794.109.349                    | 20a               | 6.688.987.671                     | Tax payables                                    |
| Liabilitas kepada pemegang polis:        |                                   |                   |                                   | Liabilities to policyholders:                   |
| Utang klaim                              | 5.188.596.628                     | 16                | 1.735.806.181                     | Claim payables                                  |
| Liabilitas manfaat polis<br>masa depan   | 341.073.600.518                   | 22                | 275.425.342.967                   | Liability for future<br>policy benefits         |
| Premi yang belum<br>merupakan pendapatan | 583.900.648.021                   | 23                | 480.686.737.095                   | Unearned premium income                         |
| Estimasi liabilitas klaim                | 749.284.701.760                   | 24                | 262.171.087.763                   | Estimated claim liabilities                     |
| Liabilitas imbalan kerja karyawan        | 44.100.817.716                    | 25                | 42.665.232.857                    | Employee benefits liabilities                   |
| <b>TOTAL LIABILITAS</b>                  | <b>2.033.279.403.618</b>          |                   | <b>1.238.114.436.121</b>          | <b>TOTAL LIABILITIES</b>                        |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.



The original consolidated financial statements included herein are in the Indonesian language.

**PT ASURANSI JIWA INHEALTH INDONESIA  
DAN ENTITAS ANAKNYA  
LAPORAN POSISI KEUANGAN (lanjutan)  
KONSOLIDASIAN  
Tanggal 31 Desember 2024  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

**PT ASURANSI JIWA INHEALTH INDONESIA  
AND ITS SUBSIDIARY  
CONSOLIDATED STATEMENT OF  
FINANCIAL POSITION (continued)  
As of December 31, 2024  
(Expressed in Rupiah, unless otherwise stated)**

|                                                                                                                                  | 31 Desember/<br>December 31, 2024 | Catatan/<br>Notes | 31 Desember/<br>December 31, 2023 |                                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-------------------|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| <b>EKUITAS</b>                                                                                                                   |                                   |                   |                                   | <b>EQUITY</b>                                                                                                           |
| <b>EKUITAS YANG DAPAT<br/>DIATRIBUSIKAN KEPADA<br/>PEMILIK ENTITAS INDUK</b>                                                     |                                   |                   |                                   | <b>EQUITY ATTRIBUTABLE<br/>TO THE EQUITY HOLDERS<br/>OF THE PARENT ENTITY</b>                                           |
| Modal saham - modal dasar<br>ditempatkan dan disetor penuh -<br>1.000.000 saham dengan nilai<br>nominal Rp1.000.000<br>per saham | 1.000.000.000.000                 | 26                | 1.000.000.000.000                 | Share capital - authorized<br>issued and fully paid -<br>1,000,000 shares with<br>par value of Rp1,000,000<br>per share |
| Saldo laba                                                                                                                       |                                   |                   |                                   | Retained earnings                                                                                                       |
| Telah ditentukan penggunaannya                                                                                                   | 200.000.000.000                   |                   | 200.000.000.000                   | Appropriated                                                                                                            |
| Belum ditentukan penggunaannya                                                                                                   | 334.815.703.057                   |                   | 340.349.174.590                   | Unappropriated                                                                                                          |
| <b>TOTAL EKUITAS YANG DAPAT<br/>DIATRIBUSIKAN KEPADA<br/>PEMILIK ENTITAS INDUK</b>                                               | <b>1.534.815.703.057</b>          |                   | <b>1.540.349.174.590</b>          | <b>TOTAL EQUITY ATTRIBUTABLE<br/>TO THE EQUITY HOLDERS<br/>OF THE PARENT ENTITY</b>                                     |
| Kepentingan non-pengendali                                                                                                       | 41.204.506.880                    | 27                | 44.678.030.750                    | Non-controlling interest                                                                                                |
| <b>TOTAL EKUITAS</b>                                                                                                             | <b>1.576.020.209.937</b>          |                   | <b>1.585.027.205.340</b>          | <b>TOTAL EQUITY</b>                                                                                                     |
| <b>TOTAL LIABILITAS DAN<br/>EKUITAS</b>                                                                                          | <b>3.609.299.613.555</b>          |                   | <b>2.823.141.641.461</b>          | <b>TOTAL LIABILITIES AND<br/>EQUITY</b>                                                                                 |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

The original consolidated financial statements included herein  
are in the Indonesian language.

**PT ASURANSI JIWA INHEALTH INDONESIA  
DAN ENTITAS ANAKNYA  
LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN KONSOLIDASIAN  
Untuk Tahun yang Berakhir pada  
Tanggal 31 Desember 2024  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

**PT ASURANSI JIWA INHEALTH INDONESIA  
AND ITS SUBSIDIARY  
CONSOLIDATED STATEMENT OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
For the Year Ended  
December 31, 2024  
(Expressed in Rupiah, unless otherwise stated)**

|                                                                                                                    | Tahun yang berakhir pada tanggal 31 Desember/<br>Year ended December 31 |                   |                          |                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|-------------------|--------------------------|----------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                    | 2024                                                                    | Catatan/<br>Notes | 2023                     |                                                                                                                            |
| <b>PENDAPATAN</b>                                                                                                  |                                                                         |                   |                          | <b>INCOME</b>                                                                                                              |
| Pendapatan premi                                                                                                   |                                                                         |                   |                          | Premium income                                                                                                             |
| Premi bruto                                                                                                        | 4.681.486.275.102                                                       | 29                | 3.435.552.081.061        | Gross premium                                                                                                              |
| Premi reasuransi                                                                                                   | (834.452.641.426)                                                       | 29                | (643.361.356.226)        | Reinsurance premium                                                                                                        |
| Premi koasuransi                                                                                                   | (212.422.384.417)                                                       | 29                | (29.010.790.367)         | Coinurance premium                                                                                                         |
| Perubahan neto atas<br>premi yang belum merupakan<br>pendapatan dan aset reasuransi<br>terkait                     | (81.233.637.926)                                                        | 29                | (54.326.464.797)         | Net changes in unearned premium<br>income and the related<br>reinsurance assets                                            |
| Total pendapatan premi, neto                                                                                       | 3.553.377.611.333                                                       |                   | 2.708.853.469.671        | Total premium income, net                                                                                                  |
| Hasil investasi, neto                                                                                              | 190.746.270.936                                                         | 30                | 153.473.756.048          | Investment income, net                                                                                                     |
| Pendapatan lain-lain                                                                                               | 33.613.385.479                                                          | 31                | 33.606.436.006           | Other income                                                                                                               |
| <b>TOTAL PENDAPATAN</b>                                                                                            | <b>3.777.737.267.748</b>                                                |                   | <b>2.895.933.661.725</b> | <b>TOTAL INCOME</b>                                                                                                        |
| <b>BEBAN</b>                                                                                                       |                                                                         |                   |                          | <b>EXPENSES</b>                                                                                                            |
| Beban asuransi                                                                                                     |                                                                         |                   |                          | Insurance expenses                                                                                                         |
| Klaim dan manfaat                                                                                                  | 3.611.349.723.244                                                       | 32                | 2.823.118.834.968        | Claim and benefit                                                                                                          |
| Klaim reasuransi<br>dan koasuransi                                                                                 | (777.018.178.211)                                                       |                   | (652.574.729.034)        | Reinsurance and<br>coinurance claims                                                                                       |
| Perubahan neto liabilitas<br>manfaat polis masa depan,<br>estimasi liabilitas klaim dan<br>aset reasuransi terkait | 433.032.010.850                                                         | 33                | (4.886.931.765)          | Net changes in liability for future<br>policy benefits, estimated<br>claim liability and the related<br>reinsurance assets |
| Beban akuisisi, neto                                                                                               | 193.626.810.693                                                         | 34                | 169.861.564.819          | Acquisition expenses, net                                                                                                  |
| Total beban asuransi                                                                                               | 3.460.990.366.576                                                       |                   | 2.335.518.738.988        | Total insurance expenses                                                                                                   |
| Beban pemasaran                                                                                                    | 11.486.092.606                                                          | 35                | 12.262.097.715           | Marketing expenses                                                                                                         |
| Beban umum dan administrasi                                                                                        | 327.250.115.375                                                         | 36                | 333.398.728.886          | General and administrative<br>expenses                                                                                     |
| <b>TOTAL BEBAN</b>                                                                                                 | <b>3.799.726.574.557</b>                                                |                   | <b>2.681.179.565.589</b> | <b>TOTAL EXPENSES</b>                                                                                                      |
| <b>(RUGI) LABA SEBELUM PAJAK<br/>FINAL DAN MANFAAT (BEBAN)<br/>PAJAK PENGHASILAN</b>                               | <b>(21.989.306.809)</b>                                                 |                   | <b>214.754.096.136</b>   | <b>(LOSS) INCOME BEFORE<br/>FINAL TAX AND INCOME TAX<br/>BENEFITS (EXPENSES)</b>                                           |
| Pajak final                                                                                                        | (26.931.952.837)                                                        | 20g               | (21.196.841.258)         | Final tax                                                                                                                  |
| <b>(RUGI) LABA SEBELUM<br/>BEBAN PAJAK PENGHASILAN</b>                                                             | <b>(48.921.259.646)</b>                                                 |                   | <b>193.557.254.878</b>   | <b>(LOSS) INCOME BEFORE<br/>INCOME TAX EXPENSES</b>                                                                        |
| Manfaat (beban) pajak<br>penghasilan, neto                                                                         | 39.110.586.674                                                          | 20d,20g           | (18.724.095.928)         | Income tax benefits<br>(expenses), net                                                                                     |
| <b>(RUGI) LABA TAHUN BERJALAN</b>                                                                                  | <b>(9.810.672.972)</b>                                                  |                   | <b>174.833.158.950</b>   | <b>(LOSS) INCOME FOR THE YEAR</b>                                                                                          |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT ASURANSI JIWA INHEALTH INDONESIA  
DAN ENTITAS ANAKNYA  
LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN KONSOLIDASIAN  
(lanjutan)  
Untuk Tahun yang Berakhir pada  
Tanggal 31 Desember 2024  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

**PT ASURANSI JIWA INHEALTH INDONESIA  
AND ITS SUBSIDIARY  
CONSOLIDATED STATEMENT OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
(continued)  
For the Year Ended  
December 31, 2024  
(Expressed in Rupiah, unless otherwise stated)**

| Tahun yang berakhir pada tanggal 31 Desember/<br>Year ended December 31         |                        |                   |                        |                                                                                |
|---------------------------------------------------------------------------------|------------------------|-------------------|------------------------|--------------------------------------------------------------------------------|
|                                                                                 | 2024                   | Catatan/<br>Notes | 2023                   |                                                                                |
| <b>(RUGI) LABA TAHUN BERJALAN</b>                                               | <b>(9.810.672.972)</b> |                   | <b>174.833.158.950</b> | <b>(LOSS) INCOME FOR THE YEAR</b>                                              |
| <b>PENGHASILAN KOMPREHENSIF LAIN</b>                                            |                        |                   |                        | <b>OTHER COMPREHENSIVE INCOME</b>                                              |
| Pos yang tidak akan direklasifikasi ke laba rugi:                               |                        |                   |                        | Item that will not be reclassified to profit or loss:                          |
| Pengukuran kembali atas liabilitas imbalan kerja karyawan                       | 1.040.236.757          | 25                | 1.514.220.603          | Remeasurement of employee benefits liability                                   |
| Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi      | (236.559.188)          | 20f               | (333.128.533)          | Income tax related to the item that will not be reclassified to profit or loss |
| <b>TOTAL PENGHASILAN KOMPREHENSIF LAIN, NETO</b>                                | <b>803.677.569</b>     |                   | <b>1.181.092.070</b>   | <b>TOTAL OTHER COMPREHENSIVE INCOME, NET</b>                                   |
| <b>TOTAL (RUGI) PENGHASILAN KOMPREHENSIF TAHUN BERJALAN</b>                     | <b>(9.006.995.403)</b> |                   | <b>176.014.251.020</b> | <b>TOTAL COMPREHENSIVE (LOSS) INCOME FOR THE YEAR</b>                          |
| <b>(RUGI) LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:</b>              |                        |                   |                        | <b>TOTAL (LOSS) INCOME FOR THE YEAR ATTRIBUTABLE TO:</b>                       |
| Pemilik entitas induk                                                           | (6.355.285.679)        |                   | 182.935.305.691        | Owners of the parent company                                                   |
| Kepentingan non-pengendali                                                      | (3.455.387.293)        |                   | (8.102.146.741)        | Non-controlling interest                                                       |
| <b>TOTAL</b>                                                                    | <b>(9.810.672.972)</b> |                   | <b>174.833.158.950</b> | <b>TOTAL</b>                                                                   |
| <b>(RUGI) LABA KOMPREHENSIF TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:</b> |                        |                   |                        | <b>TOTAL COMPREHENSIVE (LOSS) INCOME (LOSS) FOR THE YEAR ATTRIBUTABLE TO:</b>  |
| Pemilik entitas induk                                                           | (5.533.471.533)        |                   | 184.116.397.761        | Owners of the parent company                                                   |
| Kepentingan non-pengendali                                                      | (3.473.523.870)        |                   | (8.102.146.741)        | Non-controlling interest                                                       |
| <b>TOTAL</b>                                                                    | <b>(9.006.995.403)</b> |                   | <b>176.014.251.020</b> | <b>TOTAL</b>                                                                   |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

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**PT ASURANSI JIWA INHEALTH INDONESIA  
DAN ENTITAS ANAKNYA  
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN  
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2024  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

**PT ASURANSI JIWA INHEALTH INDONESIA  
AND ITS SUBSIDIARY  
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY  
For the Year Ended December 31, 2024  
(Expressed in of Rupiah, unless otherwise stated)**

| Ekuitas yang dapat diatribusikan kepada Pemilik entitas induk/<br>Equity attributable to the equity holder of the Parent entity |                   |                               |                                                                                               |                                                                                                |                   |                                                                        |                                      |                                                      |
|---------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------------------|-----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|-------------------|------------------------------------------------------------------------|--------------------------------------|------------------------------------------------------|
|                                                                                                                                 | Catatan/<br>Notes | Modal saham/<br>Share capital | Saldo laba<br>yang telah<br>ditentukan<br>penggunaannya/<br>Appropriated<br>retained earnings | Saldo laba yang<br>belum ditentukan<br>penggunaannya/<br>Unappropriated<br>retained earnings*) | Total             | Kepentingan<br>Non-pengendali/<br>Non-controlling<br>interest<br>(NCI) | Total<br>Ekuitas/<br>Total<br>Equity |                                                      |
| Saldo per 31 Desember 2022                                                                                                      |                   | 1.000.000.000.000             | 200.000.000.000                                                                               | 186.475.173.000                                                                                | 1.386.475.173.000 | 52.780.177.491                                                         | 1.439.255.350.491                    | Balance as of December 31, 2022                      |
| Dividen kas                                                                                                                     | 28                | -                             | -                                                                                             | (30.242.396.171)                                                                               | (30.242.396.171)  | -                                                                      | (30.242.396.171)                     | Cash dividend                                        |
| Pengukuran kembali atas liabilitas<br>imbalan kerja karyawan, neto                                                              |                   | -                             | -                                                                                             | 1.181.092.070                                                                                  | 1.181.092.070     | -                                                                      | 1.181.092.070                        | Remeasurement on employee<br>benefits liability, net |
| Laba tahun berjalan                                                                                                             |                   | -                             | -                                                                                             | 182.935.305.691                                                                                | 182.935.305.691   | (8.102.146.741)                                                        | 174.833.158.950                      | Income for the year                                  |
| Saldo per 31 Desember 2023                                                                                                      |                   | 1.000.000.000.000             | 200.000.000.000                                                                               | 340.349.174.590                                                                                | 1.540.349.174.590 | 44.678.030.750                                                         | 1.585.027.205.340                    | Balance as of December 31, 2023                      |
| Dividen kas                                                                                                                     | 28                |                               |                                                                                               |                                                                                                |                   |                                                                        |                                      | Cash dividend                                        |
| Pengukuran kembali atas liabilitas<br>imbalan kerja karyawan, neto                                                              |                   | -                             | -                                                                                             | 821.814.146                                                                                    | 821.814.146       | (18.136.577)                                                           | 803.677.569                          | Remeasurement on employee<br>benefits liability, net |
| Rugi tahun berjalan                                                                                                             |                   | -                             | -                                                                                             | (6.355.285.679)                                                                                | (6.355.285.679)   | (3.455.387.293)                                                        | (9.810.672.972)                      | Loss for the year                                    |
| Saldo per 31 Desember 2024                                                                                                      |                   | 1.000.000.000.000             | 200.000.000.000                                                                               | 334.815.703.057                                                                                | 1.534.815.703.057 | 41.204.506.880                                                         | 1.576.020.209.937                    | Balance as of December 31, 2024                      |

\*) Saldo laba yang belum ditentukan penggunaannya termasuk pengukuran kembali atas liabilitas imbalan kerja karyawan.

Unappropriated retained earnings includes remeasurement of employee benefits liability.<sup>\*)</sup>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

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**PT ASURANSI JIWA INHEALTH INDONESIA  
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CONSOLIDATED STATEMENT OF CASH FLOWS  
For the Year Ended  
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|                                                                      | 2024                     | Catatan/<br>Notes | 2023                    |                                                                       |
|----------------------------------------------------------------------|--------------------------|-------------------|-------------------------|-----------------------------------------------------------------------|
| <b>ARUS KAS DARI AKTIVITAS OPERASI</b>                               |                          |                   |                         | <b>CASH FLOW FROM OPERATING ACTIVITIES</b>                            |
| Penerimaan pendapatan Premi                                          | 4.758.375.761.248        |                   | 3.448.675.080.415       | Receipts of premium income                                            |
| Penerimaan klaim reasuransi dan koasuransi                           | 777.919.075.992          |                   | 680.897.435.511         | Receipts of reinsurance and coinsurance claims                        |
| Penerimaan pendapatan lain-lain                                      | 25.256.804.069           |                   | 19.101.969.128          | Receipts of other income                                              |
| Pembayaran premi reasuransi dan koasuransi                           | (939.336.448.244)        |                   | (672.080.068.245)       | Payment of reinsurance and coinsurance premium                        |
| Pembayaran beban akuisisi                                            | (202.698.860.435)        |                   | (181.198.794.663)       | Payment of acquisition expenses                                       |
| Pembayaran klaim dan manfaat, neto                                   | (3.577.723.764.202)      |                   | (2.803.736.978.355)     | Payment of claims and benefits, net                                   |
| Pembayaran beban pemasaran dan beban umum dan administrasi           | (362.835.831.260)        |                   | (341.663.957.538)       | Payment of marketing expenses and general and administration expenses |
| Pembayaran pajak                                                     | (10.641.406.472)         |                   | (17.454.186.214)        | Payment of tax                                                        |
| <b>Kas neto diperoleh dari aktivitas operasi</b>                     | <b>468.315.330.696</b>   |                   | <b>132.540.500.039</b>  | <b>Net cash provided by operating activities</b>                      |
| <b>ARUS KAS DARI AKTIVITAS INVESTASI</b>                             |                          |                   |                         | <b>CASH FLOW FROM INVESTING ACTIVITIES</b>                            |
| Penerimaan hasil investasi, neto                                     | 152.150.058.466          |                   | 148.433.869.865         | Receipts from investment income, net                                  |
| Pencairan deposito berjangka                                         | 3.372.951.000.000        |                   | 2.294.750.000.000       | Redemption of time deposits                                           |
| Penempatan deposito berjangka                                        | (3.418.348.967.337)      |                   | (2.216.730.000.000)     | Placement of time deposits                                            |
| Penerimaan obligasi jatuh tempo                                      | 457.000.000.000          |                   | 129.283.260.000         | Receipts from matured bonds                                           |
| Pembelian obligasi                                                   | (557.671.149.925)        |                   | (365.808.853.953)       | Purchase of bonds                                                     |
| Penjualan reksadana                                                  | 1.736.318.347.354        |                   | 1.841.663.057.944       | Sale of mutual fund                                                   |
| Pembelian reksadana                                                  | (1.795.900.000.000)      |                   | (1.881.600.000.000)     | Purchase of mutual fund                                               |
| Penjualan aset tetap                                                 | 14.977.055               |                   | -                       | Sale of fixed assets                                                  |
| Perolehan aset tetap                                                 | (18.563.112.608)         |                   | (15.438.701.764)        | Acquisitions of fixed assets                                          |
| <b>Kas neto (digunakan untuk) diperoleh dari aktivitas investasi</b> | <b>(72.048.846.995)</b>  |                   | <b>(65.447.367.908)</b> | <b>Net cash (used in) provided by investing activities</b>            |
| <b>ARUS KAS DARI AKTIVITAS PENDANAAN</b>                             |                          |                   |                         | <b>CASH FLOW FROM FINANCING ACTIVITY</b>                              |
| Pembayaran liabilitas sewa                                           | (8.680.678.325)          | 18,43             | (11.304.888.889)        | Payment of lease liabilities                                          |
| Pembayaran dividen kas                                               | -                        | 28                | (30.242.396.171)        | Cash dividend payment                                                 |
| <b>Kas neto digunakan untuk aktivitas pendanaan</b>                  | <b>(8.680.678.325)</b>   |                   | <b>(41.547.285.060)</b> | <b>Net cash used in financing activities</b>                          |
| <b>KENAIKAN NETO KAS DAN SETARA KAS</b>                              | <b>387.585.805.376</b>   |                   | <b>25.545.847.071</b>   | <b>NET INCREASE OF CASH AND CASH EQUIVALENTS</b>                      |
| <b>KAS DAN SETARA KAS AWAL TAHUN</b>                                 | <b>928.778.792.431</b>   |                   | <b>903.232.945.360</b>  | <b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>                 |
| <b>KAS DAN SETARA KAS AKHIR TAHUN</b>                                | <b>1.316.364.597.807</b> | 4                 | <b>928.778.792.431</b>  | <b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>                       |
| Kas dan setara kas terdiri dari:                                     |                          |                   |                         | Cash and cash equivalents comprise of:                                |
| Kas                                                                  | 187.102.500              |                   | 268.679.029             | Cash                                                                  |
| Kas di bank                                                          | 142.777.495.307          |                   | 83.410.113.402          | Cash in banks                                                         |
| Deposito berjangka kurang dari 3 bulan                               | 1.173.400.000.000        |                   | 845.100.000.000         | Time deposits less than 3 months                                      |
| <b>Jumlah kas dan setara kas</b>                                     | <b>1.316.364.597.807</b> |                   | <b>928.778.792.431</b>  | <b>Total cash and cash equivalents</b>                                |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

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**1. UMUM**

**a. Pendirian Perusahaan**

PT Asuransi Jiwa Inhealth Indonesia ("Perusahaan") didirikan di Republik Indonesia pada tanggal 6 Oktober 2008 berdasarkan Akta Notaris NM Dipo Nusantara Pua Upa, S.H., No. 2 dan telah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-90399.AH.01.01 tanggal 26 November 2008.

Anggaran Dasar Perusahaan telah mengalami beberapa kali perubahan, perubahan terakhir sehubungan dengan perubahan susunan Direksi dan Dewan Komisaris Perusahaan sebagaimana disebutkan dalam Akta Notaris Mala Mukti, S.H., LL.M. No. 150 tanggal 23 Oktober 2024. Perubahan tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia melalui Surat Keputusan No. AHU-AH.01.09-0269531 tanggal 30 Oktober 2024.

Kegiatan utama Perusahaan adalah bergerak dalam bidang asuransi jiwa, termasuk asuransi kesehatan dan asuransi kecelakaan diri.

Perusahaan mendapatkan izin usaha di bidang asuransi jiwa yang tertuang dalam Salinan Keputusan Menteri Keuangan No. KEP-38/KM.10/2009 tanggal 20 Maret 2009.

Kantor pusat Perusahaan beralamat di Mandiri Inhealth Tower, Jl. Prof. Dr. Satrio Kaveling E-IV No. 6 Kelurahan Karet Kuningan, Kecamatan Setiabudi, Jakarta Selatan 12940 dengan 15 (lima belas) kanal distribusi yang tersebar di berbagai lokasi di Indonesia.

Manajemen bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian ini, yang telah diselesaikan dan disetujui untuk diterbitkan oleh direksi Perusahaan pada tanggal 28 April 2025.

**b. Manajemen Kunci dan Informasi Lainnya**

Susunan dewan komisaris dan direksi serta komite audit Perusahaan adalah sebagai berikut:

|                        | 2024                             |
|------------------------|----------------------------------|
| <b>Dewan Komisaris</b> |                                  |
| Komisaris Utama        | -                                |
| Komisaris Independen   | Bambang Widianto <sup>7)</sup>   |
| Komisaris Independen   | M D Abrory Djabbar <sup>2)</sup> |
| Komisaris              | Hernando                         |

**1. GENERAL**

**a. Establishment of the Company**

PT Asuransi Jiwa Inhealth Indonesia (the "Company") was established in the Republic of Indonesia on October 6, 2008 based on Notarial Deed No. 2 of NM Dipo Nusantara Pua Upa, S.H., and has been approved by the Minister of Justice in Decision Letter No. AHU-90399.AH.01.01 dated November 26, 2008.

The Company's Articles of Association has been amended several times, the latest amendments of which were in connection with the changes Board of Director and Board of Commissioner as stated in Notarial Deed of Mala Mukti, S.H., LL.M. No. 150 dated October 23, 2024. The said amendments were approved by the Minister of Law and Human Rights in its Decision Letter No. AHU-AH.01.09-0269531 dated October 30, 2024.

The Company is primarily engaged in life insurance business, including health and personal accident insurance.

The Company obtained a license to operate in life insurance sector as stated in the decision letter of the Minister of Finance No. KEP-38/KM.10/2009 dated March 20, 2009.

The Company's registered office address is at Mandiri Inhealth Tower, Jl. Prof. Dr. Satrio Kaveling E-IV No. 6 Kelurahan Karet Kuningan, Kecamatan Setiabudi, Jakarta Selatan 12940 with 15 (fifteen) channel distributions that spread in various locations in Indonesia.

The management is responsible for the preparation and presentation of the consolidated financial statements, which were completed and authorized for issuance by the Company's directors on April 28, 2025.

**b. Key Management and Other Information**

The composition of the Company's boards of commissioners and directors and audit committee is as follows:

|                                  | 2023 | Board of Commissioners   |
|----------------------------------|------|--------------------------|
| Mochamad Rizaldi <sup>1)</sup>   |      | President Commissioner   |
| Prastoeti Soewondo <sup>6)</sup> |      | Independent Commissioner |
| Fathema Djan <sup>8)</sup>       |      | Independent Commissioner |
| Hernando                         |      | Commissioner             |



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**1. INFORMASI UMUM (lanjutan)**

**b. Manajemen Kunci dan Informasi Lainnya (lanjutan)**

Susunan dewan komisaris dan direksi serta komite audit Perusahaan adalah sebagai berikut: (lanjutan)

|                     | 2024                               |
|---------------------|------------------------------------|
| <b>Direksi</b>      |                                    |
| Direktur Utama      | Rahmat Syukri (Plt) <sup>5)</sup>  |
| Direktur            | Rahmat Syukri                      |
| Direktur            | Tisye Diah Retnojati <sup>3)</sup> |
| Direktur            | Jenni Wihartini                    |
| Direktur Kepatuhan  | Marihot H. Tambunan                |
| <b>Komite Audit</b> |                                    |
| Ketua               | Bambang Widianto <sup>7)</sup>     |
| Anggota             | Hernando                           |
| Anggota             | Faktasia Anita                     |
| Anggota             | Daniel Simanjuntak                 |

- 1) Efektif mengundurkan diri sejak tanggal 25 September 2024.  
2) Efektif berdasarkan Keputusan Pemegang Saham sejak tanggal 5 September 2024.  
3) Efektif berdasarkan Keputusan Pemegang Saham sejak tanggal 21 Agustus 2024.  
4) Efektif mengundurkan diri sejak tanggal 27 Juni 2024.  
5) Efektif berdasarkan Keputusan Pemegang Saham sejak tanggal 27 Juni 2024.  
6) Efektif mengundurkan diri sejak tanggal 24 Juni 2024.  
7) Efektif berdasarkan Keputusan Pemegang Saham sejak tanggal 24 Juni 2024.  
8) Efektif mengundurkan diri sejak tanggal 24 Juni 2024.  
9) Efektif mengundurkan diri sejak tanggal 30 Mei 2024.

Pada tanggal 31 Desember 2024, Perusahaan memiliki 438 orang (2023: 436) karyawan tetap dan 306 orang (2023: 315) karyawan tidak tetap (tidak diaudit).

Pada tanggal 31 Desember 2024 dan 2023, rincian entitas anak yang dimiliki secara langsung yang laporan keuangannya dikonsolidasikan ke dalam laporan keuangan Perusahaan adalah sebagai berikut:

| Entitas Anak                | Domisili/<br>Domicile | Bidang Usaha/<br>Type of<br>Business                    | Persentase Kepemilikan/<br>Percentage of Ownership                  |                                                                     | Total Aset Sebelum Eliminasi/<br>Total Assets Before Elimination |                | Subsidiary                  |
|-----------------------------|-----------------------|---------------------------------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------|----------------|-----------------------------|
|                             |                       |                                                         | 2024                                                                | 2023                                                                | 2024                                                             | 2023           |                             |
| PT FitAja Digital Nusantara | Jakarta               | Penyedia jasa Teknologi/<br>Technology service provider | 45,14% terdiri dari saham biasa/<br>consist of 45,14% common shares | 45,14% terdiri dari saham biasa/<br>consist of 45,14% common shares | 83.207.918.972                                                   | 97.382.455.508 | PT FitAja Digital Nusantara |

**1. GENERAL INFORMATION (continued)**

**b. Key Management and Other Information (continued)**

The composition of the Company's boards of commissioners and directors and audit committee is as follows: (continued)

|                                          | 2023 |                     |
|------------------------------------------|------|---------------------|
| <b>Board of Directors</b>                |      |                     |
| Budi Tua Arifin Tampubolon <sup>4)</sup> |      | President Director  |
| Rahmat Syukri                            |      | Director            |
| Bugi Riagandhy <sup>9)</sup>             |      | Director            |
| Jenni Wihartini                          |      | Director            |
| Marihot H. Tambunan                      |      | Compliance Director |
| <b>Audit Committee</b>                   |      |                     |
| Prastoeti Soewondo <sup>6)</sup>         |      | Chairman            |
| Hernando                                 |      | Member              |
| Faktasia Anita                           |      | Member              |
| Daniel Simanjuntak                       |      | Member              |

- 1) Effectively resigned as of September 25, 2024.  
2) Effective based on the Shareholders' Resolutions as of September 5, 2024.  
3) Effective based on the Shareholders' Resolutions as of August 21, 2024.  
4) Effectively resigned as of June 27, 2024.  
5) Effective based on the Shareholders' Resolutions as of June 27, 2024.  
6) Effectively resigned as of June 24, 2024.  
7) Effective based on the Shareholders' Resolutions as of June 24, 2024.  
8) Effectively resigned as of June 24, 2024.  
9) Effectively resigned as of May 30, 2024.

As of December 31, 2024, the Company has a total of 438 permanent employees (2023: 436) and 306 non-permanent employees (2023: 315) (unaudited).

As of December 31, 2024 and 2023, the details of directly owned subsidiary which their financial statements are consolidated into the Company's financial statements are as follows:

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**1. INFORMASI UMUM (lanjutan)**

**b. Manajemen Kunci dan Informasi Lainnya  
(lanjutan)**

Pada tanggal 31 Juli 2022, Perusahaan bersama dengan PT Mandiri Capital Indonesia dan PT Metra Digital Investama menyetujui Perjanjian Pendirian Perusahaan Patungan PT FitAja Digital Nusantara (FDN). Dalam perjanjian tersebut, para pemegang saham FDN menyetujui untuk mendirikan dan menempatkan modal dalam beberapa tahap. Berdasarkan Akta Notaris Yualita Widyadhari, S.H., M.Kn. No.49 tanggal 31 Juli 2022, Perusahaan menempatkan dan menyetorkan modal kepada FDN senilai Rp17.380.000.000. Kemudian berdasarkan Akta Notaris Yualita Widyadhari, S.H., M.Kn. No. 6 tanggal 7 November 2022, Perusahaan kembali menempatkan dan menyetorkan modal kepada FDN senilai Rp30.565.000.000 dalam bentuk inbreng aset tak berwujud (*software*).

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL**

**a. Dasar Penyajian Laporan Keuangan Konsolidasian**

Laporan keuangan konsolidasian telah disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia ("SAK"), yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK IAI) dan Peraturan-Peraturan serta Pedoman Penyajian dan Pengungkapan Laporan Keuangan yang diterbitkan oleh Otoritas Jasa Keuangan ("OJK").

Laporan keuangan konsolidasian disusun berdasarkan konsep akrual, kecuali laporan arus kas konsolidasian, dengan menggunakan konsep biaya historis, kecuali seperti yang disebutkan dalam Catatan atas laporan keuangan konsolidasian yang relevan.

Laporan arus kas konsolidasian yang disajikan dengan menggunakan metode langsung, menyajikan penerimaan dan pengeluaran kas dan setara kas yang diklasifikasikan ke dalam aktivitas operasi, investasi dan pendanaan.

**1. GENERAL INFORMATION (continued)**

**b. Key Management and Other Information  
(continued)**

On July 31, 2022, the Company with PT Mandiri Capital Indonesia and PT Metra Digital Investama agreed to enter into a joint venture agreement to establish PT FitAja Digital Nusantara (FDN). Under the agreement, FDN shareholders agreed to establish and place capital in several stages. Based on the Notarial Deed of Yualita Widyadhari, S.H., M.Kn. No.49 dated July 31, 2022, the Company issued and paid-up capital to FDN amounting Rp17,380,000,000. Then based on the Deed of Notary Yualita Widyadhari, S.H., M.Kn. No. 6 dated November 7, 2022, the Company again placed and deposited capital to FDN in the amount of Rp30,565,000,000 in the form of intangible assets (*software*).

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION**

**a. Basis of Presentation of Consolidated Financial Statements**

The consolidated financial statements have been prepared in accordance with Indonesian Financial Accounting Standards ("SAK"), which comprise the Statements and Interpretations issued by the Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia or DSAK IAI) and the Regulations and Guidelines on Financial Statement Presentation and Disclosures issued by Financial Services Authority (Otoritas Jasa Keuangan" or "OJK").

The consolidated financial statements have been prepared on the accrual basis, except for the consolidated statement of cash flows, using the historical cost concept of accounting, except as disclosed in the relevant Notes to the consolidated financial statements herein.

The consolidated statement of cash flows, which have been prepared using the direct method, present receipts and disbursements of cash and cash equivalents classified into operating, investing and financing activities.

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**a. Dasar Penyajian Laporan Keuangan Konsolidasian (lanjutan)**

Kebijakan akuntansi yang diterapkan oleh Grup adalah selaras bagi tahun yang dicakup oleh laporan keuangan konsolidasian, kecuali untuk standar akuntansi baru dan revisi seperti diungkapkan pada Catatan 2b dibawah ini.

Perusahaan telah menyusun laporan keuangan konsolidasian dengan dasar bahwa Perusahaan akan terus beroperasi secara berkesinambungan.

**b. Perubahan kebijakan akuntansi**

Standar Akuntansi Keuangan Internasional

Standar ini merupakan adopsi penuh dari International Financial Reporting Standards ("IFRS") yang diterjemahkan kata demi kata dan tidak ada modifikasi dari Standar IFRS, termasuk tanggal efektifnya. Entitas yang memenuhi persyaratan dapat menerapkan standar ini, sejak tanggal efektif.

Nomenklatur Standar Akuntansi Keuangan

Standar ini mengatur penomoran baru untuk standar akuntansi keuangan yang berlaku di Indonesia yang diterbitkan oleh DSAK IAI.

Amandemen PSAK No. 201: Liabilitas Jangka Panjang dengan Kovenan

Amandemen ini menentukan persyaratan untuk mengklasifikasikan suatu liabilitas sebagai jangka pendek atau jangka panjang dan menjelaskan:

- hal yang dimaksud sebagai hak untuk menangguhkan pelunasan,
- hak untuk menangguhkan pelunasan harus ada pada akhir periode pelaporan,
- klasifikasi tersebut tidak dipengaruhi oleh kemungkinan entitas akan menggunakan haknya untuk menangguhkan liabilitas, dan
- bahwa jika derivatif melekat dalam kewajiban yang dapat dikonversi dianggap sebagai instrumen ekuitas, ketentuan kewajiban ini tidak akan mempengaruhi klasifikasinya sebagai lancar atau tidak lancar

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**a. Basis of Presentation of Consolidated Financial Statements (continued)**

The accounting policies adopted by the Group are consistently applied for the years covered by the consolidated financial statements, except for new and revised accounting standards as disclosed in the following Note 2b.

The Company has prepared the consolidated financial statements on the basis that it will continue to operate as a going concern.

**b. Changes in accounting principles**

International Financial Accounting Standard

This standard is a full-adoption of International Financial Reporting Standards ("IFRS") which is translated in a word-for-word basis and there is no modifications from IFRS Standards, including the effective date. Entities that meet the requirements can apply this standard, from the effective date.

Financial Accounting Standards Nomenclature

This standard regulates the new numbering for financial accounting standards applicable in Indonesia issued by DSAK IAI.

Amendment of PSAK No. 201: Non-current Liabilities with Covenants

The amendments specify the requirements for classifying liabilities as current or non-current and clarify:

- what is meant by a right to defer settlement,
- the right to defer must exist at the end of the reporting period,
- classification is not affected by the likelihood that an entity will exercise its deferral right, and
- That if an embedded derivative in a convertible liability is considered as an equity instrument, the terms of the liability would not affect its classification as current or non-current

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI  
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**b. Perubahan kebijakan akuntansi (lanjutan)**

Amandemen PSAK No. 201: Liabilitas Jangka Panjang dengan Kovenan (lanjutan)

Selain itu, entitas diwajibkan untuk mengungkapkan ketika kewajiban, yang timbul dari perjanjian pinjaman, diklasifikasikan sebagai tidak lancar dan hak entitas untuk menunda penyelesaian bergantung pada kepatuhan terhadap kovenan di masa depan dalam jangka waktu dua belas bulan.

Amandemen PSAK No. 116: Liabilitas Sewa dalam Jual Beli dan Sewa-balik

Amandemen ini menetapkan persyaratan yang digunakan penjual-penyewa dalam mengukur kewajiban sewa yang timbul dalam transaksi jual beli dan sewa-balik, untuk memastikan penjual-penyewa tidak mengakui jumlah setiap keuntungan atau kerugian yang terkait dengan hak guna yang dipertahankan.

Amandemen PSAK 207 dan PSAK 107: Pengaturan Pembiayaan Pemasok

Amandemen PSAK 207 dan PSAK 107 mengklarifikasi karakteristik pengaturan pembiayaan pemasok dan mensyaratkan pengungkapan tambahan atas pengaturan pembiayaan pemasok tersebut. Persyaratan pengungkapan dalam amandemen ini dimaksudkan untuk membantu pengguna laporan keuangan dalam memahami dampak pengaturan pembiayaan pemasok terhadap liabilitas, arus kas, dan eksposur terhadap risiko likuiditas suatu entitas.

Penerapan dari amandemen dan penyesuaian-penyesuaian standar akuntansi keuangan diatas tidak memiliki dampak signifikan terhadap laporan keuangan konsolidasian.

**2. SUMMARY OF MATERIAL ACCOUNTING  
POLICIES INFORMATION (continued)**

**b. Changes in accounting principles  
(continued)**

Amendment of PSAK No. 201: Non-current Liabilities with Covenants (continued)

In addition, an entity is required to disclose when a liability, arising from a loan agreement, is classified as non-current and the entity's right to defer settlement is subject to compliance with future covenants within twelve months.

Amendment of PSAK No. 116: Lease liability in a Sale and Leaseback

The amendment specifies the requirements that a seller-lessee uses in measuring the lease liability arising in a sale and leaseback transaction, to ensure the seller-lessee does not recognise any amount of the gain or loss that relates to the right of use it retains.

Amendment of PSAK 207 and PSAK 107: Supplier Finance Arrangements

The amendments to PSAK 207 and PSAK 107 clarify the characteristics of supplier finance arrangements and require additional disclosure of such arrangements. The disclosure requirements in the amendments are intended to assist users of financial statements in understanding the effects of supplier finance arrangements on an entity's liabilities, cash flows and exposure to liquidity risk.

The adoption of the above amendments and annual improvements of financial accounting standards has no significant impact on the consolidated financial statements.

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**c. Prinsip-prinsip Konsolidasi**

Laporan keuangan konsolidasian meliputi laporan keuangan Perusahaan dan entitas-anak. Kendali diperoleh bila Grup terekspos atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan *investee* dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kekuasaannya atas *investee*. Dengan demikian, investor mengendalikan *investee* jika dan hanya jika investor memiliki seluruh hal berikut ini:

- i) Kekuasaan atas *investee*, yaitu hak yang ada saat ini yang memberi investor kemampuan kini untuk mengarahkan aktivitas relevan dari *investee*,
- ii) Eksposur atau hak atas imbal hasil variabel dari keterlibatannya dengan *investee*, dan
- iii) Kemampuan untuk menggunakan kekuasaannya atas *investee* untuk mempengaruhi jumlah imbal hasil.

Bila Grup tidak memiliki hak suara atau hak serupa secara mayoritas atas suatu *investee*, Grup mempertimbangkan semua fakta dan keadaan yang relevan dalam mengevaluasi apakah mereka memiliki kekuasaan atas *investee*, termasuk:

- i) Pengaturan kontraktual dengan pemilik hak suara lainnya dari *investee*,
- ii) Hak yang timbul atas pengaturan kontraktual lain, dan
- iii) Hak suara dan hak suara potensial yang dimiliki Grup.

Grup menilai kembali apakah mereka mengendalikan *investee* bila fakta dan keadaan mengindikasikan adanya perubahan terhadap satu atau lebih dari ketiga elemen dari pengendalian. Konsolidasi atas entitas-entitas anak dimulai sejak Grup memperoleh pengendalian atas entitas anak dan berakhir pada saat Grup kehilangan pengendalian atas entitas anak. Aset, liabilitas, penghasilan dan beban dari entitas anak yang diakuisisi pada tahun tertentu disertakan dalam laporan keuangan konsolidasian sejak tanggal Grup memperoleh kendali sampai tanggal Grup tidak lagi mengendalikan entitas anak tersebut.

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**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**c. Principles of Consolidation**

The consolidated financial statements comprise the financial statements of the Company and its subsidiaries. Control is achieved when the Group is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee. Thus, the Group controls an investee if and only if the Group has all of the following:

- i) Power over the investee, that is existing rights that give the Group current ability to direct the relevant activities of the investee,
- ii) Exposure, or rights, to variable returns from its involvement with the investee, and
- iii) The ability to use its power over the investee to affect its returns.

When the Group has less than a majority of the voting or similar rights of an investee, the Group considers all relevant facts and circumstances in assessing whether it has power over an investee, including:

- i) The contractual arrangement with the other vote holders of the investee,
- ii) Rights arising from other contractual arrangements, and
- iii) The Group's voting rights and potential voting rights.

The Group re-assesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the three elements of control. Consolidation of a subsidiary begins when the Group obtains control over the subsidiary and ceases when the Group loses control of the subsidiary. Assets, liabilities, income and expenses of a subsidiary acquired during the year are included in the consolidated financial statements from the date the Group gains control until the date the Group ceases to control the subsidiary.

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**c. Prinsip-prinsip Konsolidasi (lanjutan)**

Seluruh laba rugi dan setiap komponen penghasilan komprehensif lain ("PKL") diatribusikan pada pemilik entitas induk dan pada kepentingan nonpengendali ("KNP"), walaupun hal ini akan menyebabkan saldo KNP yang defisit. Bila dipandang perlu, penyesuaian dilakukan terhadap laporan keuangan entitas anak untuk diselaraskan dengan kebijakan akuntansi Grup.

Seluruh aset dan liabilitas, ekuitas, penghasilan dan beban dan arus kas atas transaksi antar anggota Grup dieliminasi sepenuhnya pada saat konsolidasi.

Perubahan dalam bagian kepemilikan entitas induk pada entitas anak yang tidak mengakibatkan hilangnya pengendalian, dicatat sebagai transaksi ekuitas. Bila kehilangan pengendalian atas suatu entitas anak, maka Grup menghentikan pengakuan atas aset (termasuk *goodwill*), liabilitas dan komponen lain dari ekuitas terkait, dan selisihnya diakui pada laba rugi. Bagian dari investasi yang tersisa diakui pada nilai wajar.

**d. Kas dan Setara Kas**

Kas dan setara kas dalam laporan posisi keuangan konsolidasian yang terdiri dari kas dan bank serta deposito jangka pendek yang jatuh tempo dalam waktu 3 bulan atau kurang, yang dapat segera dikonversikan menjadi kas dalam jumlah yang dapat ditentukan dan memiliki risiko perubahan nilai yang tidak signifikan.

**e. Instrumen Keuangan**

Instrumen keuangan adalah setiap kontrak yang menambah nilai aset keuangan bagi satu entitas dan liabilitas keuangan atau ekuitas bagi entitas lain.

**Aset Keuangan**

Aset keuangan Grup terdiri dari kas dan setara kas, deposito, piutang premi-neto, efek-efek, piutang hasil investasi, piutang lain-lain-neto, piutang reasuransi dan aset lain-lain-uang jaminan.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**c. Principles of Consolidation (continued)**

Profit or loss and each component of other comprehensive income ("OCI") are attributed to the equity holders of the parent of the Group and to the non-controlling interests ("NCI"), even if this results in the NCI having a deficit balance. When necessary, adjustments are made to the financial statements of subsidiaries to bring their accounting policies into line with the Group's accounting policies.

All intra-group assets and liabilities, equity, income, expenses and cash flows relation to transactions between members of the Group are eliminated in full on consolidation.

A change in the parent's ownership interest in a subsidiary, without a loss of control, is accounted for as an equity transaction. If the Group loses control over a subsidiary, it derecognizes the related assets (including goodwill), liabilities, NCI and other component of equity, while the difference is recognized in the profit or loss. Any investment retained is recognized at fair value.

**d. Cash and Cash Equivalents**

Cash and cash equivalents in the statements of consolidated financial position comprise cash on hand and in banks and short-term deposits with a maturity of three (3) months or less, that are readily convertible to a known amount of cash and subject to an insignificant risk of changes in value.

**e. Financial Instruments**

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

**Financial Assets**

The Group's financial assets consist of cash and cash equivalents, deposits, premium receivables-net, marketable securities, investment income receivables, other receivables-net, reinsurance receivables and other assets-deposit.



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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**e. Instrumen Keuangan (lanjutan)**

**Aset Keuangan (lanjutan)**

Grup mengklasifikasikan aset keuangan dalam kategori sebagai berikut (i) aset keuangan yang nilai wajarnya diakui melalui laba rugi, (ii) pinjaman yang diberikan dan piutang, (iii) aset keuangan yang dimiliki hingga jatuh tempo. Klasifikasi ini tergantung pada tujuan saat aset keuangan tersebut diperoleh. Manajemen menentukan klasifikasi aset keuangan tersebut pada saat pengakuan awal.

Grup tidak memiliki aset keuangan dalam kategori tersedia untuk dijual.

- (i) Aset keuangan yang nilai wajarnya diakui melalui laba rugi

Kategori ini terdiri dari dua sub-kategori: aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui laba rugi, dan aset keuangan yang pada saat pengakuan awal telah ditetapkan oleh Grup untuk diukur pada nilai wajar melalui laba rugi.

Aset keuangan diklasifikasikan dalam kelompok nilai wajar melalui laba rugi jika diperoleh atau dimiliki terutama untuk tujuan dijual atau dibeli kembali 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.

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 dan penghasilan komprehensif lain konsolidasian. Keuntungan atau kerugian yang timbul dari perubahan nilai wajar dan penjualan instrumen keuangan diakui di dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan dicatat masing-masing sebagai "hasil investasi, neto".

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**e. Financial Instruments (continued)**

**Financial Assets (continued)**

The Group classifies financial assets into the following categories (i) financial assets at fair value through profit or loss, (ii) provided loans and receivables, (iii) held-to-maturity financial assets. The classification depends on the purpose for which the financial assets were acquired. The management determines the classification of financial assets at initial recognition.

The Group has no financial assets classified as available-for-sale.

- (i) Financial assets at fair value through profit or loss

This category comprises two sub-categories: financial assets classified as fair value through profit or loss, and financial assets designated by the Group as at fair value through profit or loss upon initial recognition.

A financial asset is classified as fair value through profit or loss if it is acquired or incurred principally for the purpose of selling or repurchasing it in the short term, or if it is part of a portfolio of identified financial instruments which are managed together and for which there is evidence of a recent actual pattern of short-term profit taking.

Financial instruments included in this category is recognised initially at fair value; transaction costs (if any) are recognised directly to the consolidated statement of profit or loss and other comprehensive income. Gains or losses arising from changes in fair value and sales of these financial instruments are recognised directly in the consolidated statement of profit or loss and other comprehensive income and are reported respectively as "investment income, net".

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**e. Instrumen Keuangan (lanjutan)**

**Aset Keuangan (lanjutan)**

**(ii) 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 Grup untuk dijual dalam waktu dekat, yang diklasifikasikan dalam kelompok diperdagangkan, serta yang pada saat pengakuan awal ditetapkan sebagai diukur pada nilai wajar melalui laba rugi;
- yang pada saat pengakuan awal ditetapkan dalam kelompok tersedia untuk dijual oleh Grup; atau
- dalam hal Grup mungkin tidak akan memperoleh kembali investasi awal secara substansial kecuali yang disebabkan oleh penurunan kualitas pinjaman yang diberikan dan piutang.

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 suku bunga efektif. Pendapatan bunga dari aset keuangan yang diklasifikasi sebagai pinjaman yang diberikan dan piutang dicatat di 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 laba rugi dan penghasilan komprehensif lain konsolidasian sebagai "beban umum dan administrasi".

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**e. Financial Instruments (continued)**

**Financial Assets (continued)**

**(ii) 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 Group intends to sell immediately or in the short term, which are classified as held-for-trading, and those that upon initial recognition designates to be at fair value through profit or loss;
- those that the Group upon initial recognition designates as available for sale; or
- those for which the Group may not recover substantially all of its initial investment, other than because of loans and receivables deterioration.

Loans and receivables are initially recognised at fair value plus transaction costs (if any) and subsequently measured at amortised cost using the effective interest rate method. Interest income on financial assets classified as loans and receivables is included in the investment income. In case of impairment, the impairment loss is reported as a deduction from the carrying value of the financial assets classified as loans and receivables and recognised in the consolidated statement of profit or loss and other comprehensive income as "general and administrative expenses".

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**e. Instrumen Keuangan (lanjutan)**

**Aset Keuangan (lanjutan)**

**(iii) Aset keuangan yang dimiliki hingga jatuh tempo**

Aset keuangan yang dimiliki hingga jatuh tempo adalah aset keuangan non-derivatif dengan pembayaran dan jatuh tempo yang tetap serta telah ditentukan dimana manajemen Grup memiliki maksud positif dan kemampuan untuk memiliki aset keuangan hingga jatuh tempo, kecuali:

- a. aset keuangan yang pada saat pengakuan awal nilai wajarnya diakui melalui laba rugi;
- b. aset keuangan yang ditetapkan oleh Grup sebagai kelompok tersedia untuk dijual; dan
- c. aset keuangan yang memenuhi definisi sebagai 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).

Pendapatan bunga dari aset keuangan dimiliki hingga jatuh tempo dicatat dan dilaporkan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai "hasil investasi, neto".

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**e. Financial Instruments (continued)**

**Financial Assets (continued)**

**(iii) Held-to-maturity financial assets**

Held-to-maturity financial assets are non-derivative financial assets with fixed and determinable payments in which the Group's management has the positive intention and ability to hold to maturity, other than:

- a. those that the Group upon initial recognition designates as at fair value through profit or loss;
- b. those that the Group designates as available for sale; and
- c. those that meet the definition of loans and receivables.

These are initially recognised at fair value including transaction costs (if any) and subsequently measured at amortised cost using the effective interest method less allowance for impairment losses (if any).

Interest income on held-to-maturity financial assets are included in the consolidated statement of profit or loss and other comprehensive income and reported as "investment income, net".

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**e. Instrumen Keuangan (lanjutan)**

**Liabilitas keuangan**

Liabilitas keuangan Grup yaitu utang komisi dan biaya akuisisi, akrual dan utang lain-lain dan utang klaim.

Grup mengklasifikasikan liabilitas keuangannya pada biaya perolehan diamortisasi.

**Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi**

Liabilitas keuangan yang tidak diklasifikasikan sebagai liabilitas keuangan yang nilai wajarnya diakui melalui laba rugi diukur pada biaya perolehan diamortisasi.

Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi diukur pada nilai wajar ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

**Penentuan nilai wajar**

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 dengan kondisi pasar saat ini.

Grup menggunakan teknik penilaian yang sesuai dengan keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**e. Financial Instruments (continued)**

**Financial liabilities**

The Group's financial liabilities are commission and acquisition expenses payables, accruals and other payables and claim payables.

The Group classifies its financial liabilities into the category of financial liabilities measured at amortised cost.

**Financial liabilities measured at amortised cost**

Financial liabilities that are not classified as fair value through profit and loss fall into this category and are measured at amortised cost.

Financial liabilities at amortised cost are initially recognised at fair value including transaction costs and subsequently measured at amortised cost, using the effective interest method.

**Determination of fair value**

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 under current market conditions.

The Group uses valuation techniques appropriate in the circumstances and for which sufficient data are available to measure fair value, maximising the use of relevant observable inputs and minimising the use of unobservable inputs.

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**e. Instrumen Keuangan (lanjutan)**

**Liabilitas keuangan (lanjutan)**

**Penentuan nilai wajar (lanjutan)**

Seluruh instrumen keuangan yang diukur pada nilai wajar dikategorikan sesuai dengan hirarki berikut:

- Tingkat 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses entitas pada tanggal pengukuran.
- Tingkat 2: nilai wajar yang menggunakan input selain harga kuotasian yang termasuk dalam Tingkat 1 yang dapat diobservasi, baik secara langsung atau secara tidak langsung.
- Tingkat 3: nilai wajar yang menggunakan input yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

Investasi reksadana dinyatakan pada nilai pasar berdasarkan nilai aset neto pada tanggal laporan posisi keuangan konsolidasian.

**Pengakuan**

Grup menggunakan akuntansi tanggal perdagangan untuk kontrak regular ketika mencatat transaksi aset keuangan.

**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 Grup melakukan evaluasi untuk memastikan keterlibatan berkelanjutan atas kendali yang masih dimiliki tidak mencegah penghentian pengakuan).

Liabilitas keuangan dihentikan pengakuannya ketika liabilitas telah dilepaskan atau dibatalkan atau kadaluwarsa.

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**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**e. Financial Instruments (continued)**

**Financial liabilities (continued)**

**Determination of fair value (continued)**

All financial instruments measured at fair value are categorized according to the following hierarchy:

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date.
- Level 2: the fair value uses inputs other than quoted prices included within Level 1 that are observable, either directly or indirectly.
- Level 3: the fair value uses inputs that are not based on observable market data (unobservable inputs).

Investments in mutual fund are stated at market value in accordance with the net value of assets at the consolidated statement of financial position date.

**Recognition**

The Group uses trade date accounting for regular way contracts when recording financial assets transactions.

**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 (if all risks and rewards have not been substantially transferred, the Group performs an evaluation to ensure that continuing involvement on the basis of any retained powers of control does not prevent derecognition).

Financial liabilities are derecognised when they have been redeemed or otherwise extinguished.

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**e. Instrumen Keuangan (lanjutan)**

**Liabilitas keuangan (lanjutan)**

**Saling Hapus Instrumen Keuangan**

Aset keuangan dan liabilitas keuangan disaling hapuskan dan nilai netonya disajikan dalam laporan posisi keuangan konsolidasian jika, dan hanya jika, terdapat hak secara hukum untuk melakukan saling hapus atas jumlah tercatat dari aset keuangan dan liabilitas keuangan tersebut dan terdapat intensi untuk menyelesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan.

**f. Transaksi dengan Pihak Berelasi**

Perusahaan dan entitas anaknya melakukan transaksi dengan pihak berelasi sesuai dengan definisi yang diuraikan pada PSAK 224.

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

Kecuali diungkapkan khusus sebagai pihak berelasi, maka pihak-pihak lain yang disebutkan dalam Catatan atas laporan keuangan konsolidasian merupakan pihak tidak berelasi.

**g. Kontrak Asuransi**

Kontrak asuransi adalah kontrak dimana penanggung menerima risiko asuransi yang signifikan dari tertanggung. Risiko asuransi yang signifikan didefinisikan sebagai kemungkinan membayar manfaat yang signifikan kepada tertanggung apabila suatu kejadian yang diasuransikan terjadi dibandingkan dengan manfaat minimum yang akan dibayarkan apabila risiko yang diasuransikan tidak terjadi.

Perusahaan menerbitkan kontrak asuransi yang menerima risiko asuransi yang signifikan dari pemegang polis.

Ketika sebuah kontrak telah diklasifikasi sebagai kontrak asuransi, reklasifikasi terhadap kontrak tersebut tidak dapat dilakukan kecuali ketentuan perjanjian kemudian diamendemen.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**e. Financial Instruments (continued)**

**Financial liabilities (continued)**

**Offsetting of Financial Instruments**

Financial assets and financial liabilities are offset, and the net amount reported in the consolidated statement of financial position if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

**f. Transactions with Related Parties**

The company and subsidiaries have transactions with related parties as defined in PSAK 224.

The transactions are made based on terms agreed by the parties, which may not be the same as those made with unrelated parties.

Unless specifically identified as related parties, the parties disclosed in the Notes to the consolidated financial statements are unrelated parties.

**g. Insurance Contract**

Insurance contract is a contract under which the insurer accepts significant insurance risk from the policyholder. Significant insurance risk is defined as 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.

The Company issues insurance contracts that accepted significant insurance risk from the policyholders.

Once a contract has been classified as an insurance contract, no reclassification is subsequently performed unless the terms of the agreement are later amended.



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**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**g. Kontrak Asuransi (lanjutan)**

**g. Insurance Contract (continued)**

Produk-produk perusahaan dibagi berdasarkan kategori sebagai berikut:

The Company's products are divided into the following main categories:

| <b>Type polis/ Policy type</b>                                             | <b>Deskripsi manfaat/ Description of benefits</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Asuransi Jiwa Kumpulan (Non Par)/<br>Group Life Insurance (Non Par)        | Produk Asuransi Jiwa Kumpulan (Non Par) merupakan produk asuransi kumpulan yang menjamin risiko kematian, kecelakaan dan/atau memberikan manfaat berupa tabungan di akhir kontrak kepada pemegang polis atau peserta apabila risiko yang dipertanggungjawabkan terjadi./<br>Non par group life insurance represents group insurance product which provides protection to cover the risk of death, accident, and/or provide saving benefit at the end of contract to the policyholders or the member upon the occurrence of insured risks.         |
| Asuransi Kesehatan Kumpulan (Non Par)/<br>Group Health Insurance (Non Par) | Produk Asuransi Kesehatan Kumpulan (Non Par) merupakan produk asuransi kumpulan yang menjamin biaya kesehatan bagi peserta asuransi dari pelayanan kesehatan di rumah sakit atau fasilitas kesehatan lainnya atas pengobatan terhadap suatu penyakit sesuai kebutuhan dengan indikasi medis./<br>Non par group medical insurance represents group insurance product which covers medical expenses for the policyholders who received medical treatment at hospitals or other medical facilities for diseases in accordance to the medical needed. |

**Pengakuan pendapatan premi**

**Premium income recognition**

Premi diterima sesuai dengan termin pembayaran dan premi diakui sebagai pendapatan selama periode risiko sesuai dengan proporsi jumlah proteksi asuransi yang diberikan.

Premium is received based on the term of payment and recognised as premium income over the period of risk coverage insurance protection provided.

**Reasuransi**

**Reinsurance**

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.

The Company has reinsured a portion of the risk to the reinsurance company. The amount of premium paid or portion of premium from prospective reinsurance transactions is recognized over the reinsurance contract in proportion with the protection received.

Aset reasuransi termasuk saldo yang akan 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 dihitung dengan metode stop loss dan quota shares.

Reinsurance assets includes the balances to be paid by reinsurance company for ceded liabilities in future policy benefits, ceded estimated liability claims, and ceded unearned premiums. Total benefits which are covered by reinsurance company are calculated using stop loss and quota shares method.

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MATERIAL (lanjutan)**

**g. Kontrak Asuransi (lanjutan)**

**Reasuransi (lanjutan)**

PSAK No. 104 tidak memperkenankan saling hapus antara:

- a. aset reasuransi dengan liabilitas asuransi terkait; atau
- b. pendapatan atau beban dari kontrak reasuransi dan beban atau pendapatan dari kontrak asuransi terkait.

Jika aset reasuransi mengalami penurunan nilai, Perusahaan mengurangi nilai tercatat dan mengakui kerugian penurunan nilai tersebut dalam laba rugi. Aset reasuransi mengalami penurunan nilai jika ada bukti obyektif, sebagai akibat dari suatu peristiwa yang terjadi setelah pengakuan awal aset reasuransi, bahwa Perusahaan tidak dapat menerima seluruh jumlah sesuai syarat-syarat kontrak, dan dampak pada jumlah yang akan diterima dari reasuradur dapat diukur secara handal.

**Klaim dan manfaat**

1. Beban klaim adalah beban yang terdiri dari klaim asuransi yang pembayarannya didasarkan pada terjadinya peristiwa yang diasuransikan, yaitu klaim kematian, klaim cacat, dan klaim jaminan pemeliharaan kesehatan karena jatuh tempo dan karena pembatalan (*surrender*).
2. Beban manfaat asuransi adalah beban yang menunjang dan meningkatkan pelayanan atas manfaat asuransi, baik terhadap pembeli pelayanan maupun terhadap pembeli asuransi.
3. Pengakuan beban klaim dan manfaat asuransi adalah sebagai berikut:
  - a) Klaim meliputi klaim yang telah disetujui (*settled claims*), klaim dalam proses penyelesaian (*outstanding claims*), dan klaim yang terjadi namun belum dilaporkan (*IBNR*).
  - b) Akibat proses penelaahan lebih lanjut dan perbedaan antara jumlah estimasi klaim dengan klaim yang dibayarkan, diakui sebagai penambah atau pengurang beban klaim dan manfaat dalam laba rugi pada periode terjadinya perubahan.

**2. SUMMARY OF MATERIAL ACCOUNTING  
POLICIES INFORMATION (continued)**

**g. Insurance Contract (continued)**

**Reinsurance (continued)**

SFAS No. 104 does not allow offset between:

- a. reinsurance assets and the related insurance liabilities; or
- b. income or expense from reinsurance contract and expense or income from the related insurance contract.

*In case the reinsurance assets is impaired, the Company reduces the carrying amount and recognises the impairment loss in the profit or loss. Reinsurance assets is impaired if there is objective evidence, as a result of an event that occurred after the initial recognition of the reinsurance assets that the Company may not received all amounts due under the terms of the contract, and the impact on the amount to be received from the reinsurance can be measured reliably.*

**Claims and benefits**

1. Claim expenses include insurance claims which payments are based on the insured events, i.e. claims on death, disability, and health insurance which are due or surrendered.
2. The insurance benefit expense is an expense which helps improves services in relation to insurance benefits, rendered either to customers or to insurance participants.
3. The recognition of insurance claims and benefit is based on the following criteria:
  - a) Claims include settled claims, outstanding claims and claims incurred but not reported (*IBNR*).
  - b) Due to further analysis, and the difference between the estimated claims and claims paid, is recognized as addition or deduction to claim and benefits expenses in the profit or loss of the period when the changes occurred.

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**g. Kontrak Asuransi (lanjutan)**

**g. Insurance Contract (continued)**

**Liabilitas manfaat polis masa depan**

**Liabilities for future policy benefits**

Liabilitas ini merupakan jumlah dana yang harus disediakan oleh penanggung untuk membayar manfaat dan klaim di masa yang akan datang kepada pihak sebagaimana dinyatakan dalam polis.

*These liabilities represent the amount of funds which must be provided by insurer to pay the future benefits and claims to the parties as stated in the policies.*

Perusahaan menghitung liabilitas manfaat polis masa depan dengan menggunakan metode *Gross Premium Reserve* 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 liability for future policy benefits using Gross Premium Reserve method that reflects 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 liability for future policy benefits are recognised in the current year's profit or loss.*

**Estimasi liabilitas klaim**

**Estimated claims liabilities**

Estimasi liabilitas klaim adalah estimasi liabilitas Perusahaan atas klaim-klaim asuransi yang telah terjadi, yaitu klaim-klaim dari pemberi pelayanan kesehatan (*provider*) yang ditunjuk oleh Perusahaan namun klaim tersebut belum diajukan oleh *provider*, serta klaim-klaim yang sudah diterima Perusahaan namun belum ditentukan nilai gantinya.

*The estimated claims liability is the liability of the Company for insurance claims, which are claims from the appointed providers which have not been submitted to the Company, and those claims received by the Company but the claims amount has not been determined.*

Pengakuan dan pencatatan estimasi klaim adalah sebesar nilai aktual klaim dalam proses penyelesaian (OSC), yakni tagihan yang telah dilaporkan dan ditagihkan oleh *provider* namun masih dalam proses penyelesaian dan belum ditetapkan nilai gantinya.

*Recognition of estimated claims equals to actual amount of outstanding claim (OSC), i.e. claims submitted by providers under verification process and their replacement amount have not been determined.*

**Premi yang belum merupakan pendapatan**

**Unearned premium income**

Premi yang belum merupakan pendapatan atas kontrak asuransi dihitung secara individual dari tiap nilai pertanggungan dan besarnya premi yang belum merupakan pendapatan ditetapkan secara proporsional selama periode proteksi yang diberikan (*daily amortisation*).

*Unearned premium income is income from insurance contract, which is calculated individually for each insurance coverage and the amount of unearned premiums are calculated proportionally over the protection period (daily amortisation).*

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI  
MATERIAL (lanjutan)**

**g. Kontrak Asuransi (lanjutan)**

**Tes kecukupan liabilitas**

Pada setiap akhir tahun pelaporan, Grup menilai apakah premi yang belum merupakan pendapatan, liabilitas manfaat polis masa depan dan estimasi liabilitas klaim (liabilitas asuransi) yang diakui dalam laporan posisi keuangan konsolidasian telah mencukupi, dengan membandingkan jumlah tercatat tersebut dengan estimasi arus kas masa depan sesuai dengan kontrak asuransi dan diukur dengan menggunakan tingkat suku bunga masa kini.

Jika perbandingan tersebut menunjukkan bahwa nilai tercatat atas liabilitas asuransi (dikurangi dengan biaya akuisisi tangguhan dan aset takberwujud terkait, apabila ada) lebih rendah dibandingkan dengan estimasi nilai kini atas arus kas masa depan, maka kekurangan tersebut diakui dalam laba rugi.

**Beban akuisisi**

Merupakan beban asuransi yang dikeluarkan sehubungan:

1. Penutupan asuransi yang meliputi komisi tahun pertama, komisi penutupan lanjutan, tunjangan keagenan, komisi *overriding* bonus pemasaran, kutipan premi, pemeriksaan kesehatan calon tertanggung, beban karyawan *underwriting*, beban *underwriting* dan penerbitan kartu peserta sebagai tanda pemegang polis asuransi.
2. Penagihan premi seperti biaya administrasi tagihan premi, biaya bank, biaya rekonsiliasi data premi dan biaya umum lainnya yang berkenaan dengan penagihan piutang premi.

Beban akuisisi ditangguhkan dan diamortisasi sesuai dengan pengakuan pendapatan premi belum merupakan pendapatan selama periode pertanggungan.

**h. Beban dibayar di muka**

Beban dibayar di muka diamortisasi selama masa manfaatnya dengan menggunakan metode garis lurus.

**2. SUMMARY OF MATERIAL ACCOUNTING  
POLICIES INFORMATION (continued)**

**g. Insurance Contract (continued)**

**Liability adequacy test**

At each end of reporting year, the Group evaluates whether the unearned premium income, liability for future policy benefits and estimated claim liabilities (insurance liabilities) as recognized in the consolidated statement of financial position have been adequately recognized by comparing the carrying amount with the estimated future cash outflows in accordance with the insurance contracts and measured using current market discount rate.

If the valuation indicates that the carrying value of insurance liabilities (net deferred acquisition costs and relevant intangible assets, if any) is lower compared to the estimated present value of future cash outflows, then such deficiency is recognized in the profit or loss.

**Acquisition expenses**

These are expenses incurred in relation to:

1. Insurance coverage which include initial year commission, subsequent coverage commission, agency fee, overriding commission, marketing bonuses, premium collection, insurance applicants health check up, underwriting employee expenses, underwriting expenses and policyholders' identity cards.
2. Premium collection, such as general administration, banking expenses, reconciliation expenses, and other general and administrative expenses related to the premium collection.

The acquisition cost is deferred and amortised using the same method of recognition of unearned premium which is proportional over the protection period.

**h. Prepaid expenses**

Prepaid expenses are amortised over the periods of benefit using the straight-line method.

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**i. Aset tetap**

Aset tetap dinyatakan sebesar biaya perolehan (pengakuan awal) setelah dikurangi akumulasi penyusutan. Biaya perolehan mencakup semua pengeluaran yang terkait secara langsung dengan perolehan aset tetap. Setelah pengakuan awal, aset tetap diukur sebesar biaya perolehan dikurangi akumulasi penyusutan dan akumulasi kerugian penurunan nilai.

Penyusutan aset dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya oleh Grup dan dihitung dengan menggunakan metode garis lurus berdasarkan estimasi masa manfaat ekonomis sebagai berikut:

|                              | <b>Tahun/Years</b> |
|------------------------------|--------------------|
| Kendaraan                    | 5                  |
| Inventaris kantor            | 5                  |
| Peralatan kantor             | 5                  |
| Komputer dan perangkat lunak | 5                  |

Jumlah tercatat aset ini direviu atas penurunan nilai jika terdapat peristiwa atau perubahan keadaan yang mengindikasikan bahwa jumlah tercatat mungkin tidak dapat seluruhnya terealisasi.

Jumlah tercatat komponen dari suatu aset dihentikan pengakuannya pada saat dilepaskan atau saat sudah tidak ada lagi manfaat ekonomi masa depan yang diharapkan dari penggunaan maupun pelepasannya. Keuntungan atau kerugian yang timbul dari penghentian pengakuan tersebut (ditentukan sebesar selisih antara jumlah hasil pelepasan neto dan jumlah tercatatnya) dimasukkan ke dalam laba rugi pada tahun penghentian pengakuan tersebut dilakukan.

Nilai residu, umur manfaat dan metode penyusutan aset tetap dievaluasi setiap akhir tahun pelaporan dan disesuaikan secara prospektif jika dipandang perlu.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**i. Fixed Assets**

Fixed assets are stated at acquisition cost (initial recognition) less accumulated depreciation. Acquisition cost includes expenditures directly attributable to the acquisition of fixed assets. Subsequent to initial recognition, fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation of an asset is commenced when the asset is available for use in the manner intended by the Group and is computed using the straight-line method based on the estimated useful lives of the assets as follow:

|  |                              |
|--|------------------------------|
|  | <b>Vehicles</b>              |
|  | <b>Fixture and furniture</b> |
|  | <b>Office equipment</b>      |
|  | <b>Computer and software</b> |

The carrying amounts of these assets are reviewed for impairment when events or changes in circumstances indicate that their carrying values may not be fully recoverable.

The carrying amount of an item of these assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising from the derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is directly included in the profit or loss of year the item is derecognized.

The residual values, useful lives and depreciation method of fixed assets are reviewed at the end of each reporting year and adjusted prospectively, if necessary.

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**i. Aset tetap (lanjutan)**

Aset tetap dalam penyelesaian dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam penyelesaian tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun "Aset Tetap" yang bersangkutan pada saat aset tetap tersebut telah selesai dikerjakan dan siap untuk digunakan. Aset tetap dalam penyelesaian tidak disusutkan sampai memenuhi syarat pengakuan sebagai aset tetap seperti diungkapkan di atas.

Beban pemeliharaan dan perbaikan dibebankan pada laba rugi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset terkait bila besar kemungkinan bagi Grup manfaat ekonomi masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset terkait.

**j. Imbalan kerja karyawan**

Liabilitas imbalan kerja jangka pendek diakui pada saat terutang kepada karyawan.

Liabilitas imbalan kerja jangka panjang dan imbalan pasca kerja, seperti pensiun, uang pisah, uang penghargaan, dan imbalan lainnya dihitung berdasarkan Undang-Undang Ketenagakerjaan No. 13/2003 ("UU 13/2003"), Peraturan Perusahaan serta berdasarkan "UU 6/2023" tentang penetapan "UU 11/2020" yang telah digantikan dengan "Perppu 2/2022" dan Peraturan Pemerintah No. 35/2021 tentang Cipta Kerja.

Grup diwajibkan menyediakan jumlah minimum imbalan pensiun berdasarkan UU No.6/2023. Secara substansi, program pensiun dalam UU No.6/2023 merupakan program imbalan pasti karena Undang-Undang telah menetapkan formula dalam menentukan jumlah minimum imbalan. Jika porsi program imbalan pensiun yang didanai oleh Grup lebih rendah dari imbalan yang diwajibkan menurut Undang-Undang, Grup akan membentuk penyisihan untuk menutupi kekurangan tersebut. Grup juga mempunyai program pensiun iuran pasti.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**i. Fixed Assets (continued)**

Constructions in-progress are stated at cost, including capitalized borrowing costs and other charges incurred in connection with the financing of the said asset constructions. The accumulated costs will be reclassified to the appropriate "Fixed Assets" account when the construction is completed. Assets under construction are not depreciated until they fulfill criteria for recognition as fixed assets as disclosed above.

Repairs and maintenance expenses are taken to the profit or loss when they are incurred. The cost of major renovation and restoration is included in the carrying amount of the related asset when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset will flow to the Group and is depreciated over the remaining useful life of the related asset.

**j. Employee benefits**

Short term employee benefits are recognized when they accrue to the employees.

Long term and post employment benefits, such as pension, severance payments, service payments, and other benefits are calculated in accordance with Labor Law No. 13/2003 ("Law 13/2003"), the Company's Regulation based on ("Law 6/2023") enactment of ("Law 11/2020") as has been replaced by ("Perppu 2/2022") and Government Regulation No. 35/2021 concerning Job Creation.

The Group is required to provide a minimum amount of pension benefits in accordance with Law No. 6/2023. Since the Law sets the formula for determining the minimum amount of benefits, in substance pension plans under Law No. 6/2023 represents defined benefit plans. If the employer funded portion of the pension plan benefit is less than the benefit as required by the Labor Law, the Group will provide provision for such shortage. The Group also has defined contribution pension plan.



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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**j. Imbalan kerja karyawan (lanjutan)**

Program pensiun imbalan pasti adalah program pensiun yang menetapkan jumlah pensiun yang akan diterima oleh karyawan pada saat pensiun, yang biasanya tergantung pada satu faktor atau lebih, seperti umur, masa kerja, dan jumlah kompensasi.

Program pensiun iuran pasti adalah program pensiun dimana Grup akan membayar iuran tetap kepada sebuah entitas yang terpisah (dana pensiun) dan tidak memiliki liabilitas hukum atau konstruktif untuk membayar kontribusi lebih lanjut.

Liabilitas atas program pensiun imbalan pasti yang diakui di laporan posisi keuangan konsolidasian merupakan nilai kini dari liabilitas imbalan pasti pada tanggal laporan posisi keuangan konsolidasian 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 aktuari 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.

Aset program terdiri atas aset yang dimiliki untuk mendanai program pensiun imbalan pasti.

Keuntungan dan kerugian aktuarial atas imbalan pasca kerja yang belum terjadi diakui sebagai "Penghasilan Komprehensif Lain". Biaya jasa lalu dibebankan langsung pada laba rugi.

Biaya imbalan pasca-kerja yang diakui selama tahun berjalan terdiri dari biaya jasa dalam laba rugi, bunga neto atas liabilitas imbalan pasti neto dalam laba rugi dan pengukuran kembali liabilitas imbalan pasti neto dalam penghasilan komprehensif lain.

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**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**j. Employee benefits (continued)**

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.

A defined contribution plan is a pension plan under which the Group pays fixed contributions into a separate entity (pension fund) and has no legal or constructive obligation to pay further contributions.

The liability recognised in the consolidated statement of financial position in respect of defined benefit pension plans is the present value of the defined benefit obligation at the consolidated 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 an independent actuary 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.

Plan asset consists of assets use to fund defined benefit pension plans.

The unrecognized actuarial gains or losses from post-employment benefits incurred are recognized to "Other Comprehensive Income". Past service cost is recognized immediately to profit or loss.

The post-employment benefits expense recognized during the current year consists of service cost in profit and loss, net interest on the net defined benefit liability in profit and loss and remeasurement of the net defined benefit liabilities in other comprehensive income.

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**j. Imbalan kerja karyawan (lanjutan)**

Bunga neto atas liabilitas imbalan pasti neto merupakan komponen pendapatan bunga dari aset program, biaya bunga atas liabilitas imbalan pasti dan bunga atas dampak batas atas dari aset. Grup tidak memiliki dampak batas atas dari aset.

Pengukuran kembali liabilitas imbalan pasti neto terdiri atas:

- keuntungan dan kerugian aktuarial,
- imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto, dan
- setiap perubahan dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto.

**k. Investasi**

Deposito wajib dan deposito berjangka lebih dari 3 bulan dicatat sebesar nilai nominal. Efek-efek terdiri dari saham, obligasi, surat utang jangka menengah dan reksa dana. Efek-efek diklasifikasikan atas dasar tujuan investasi atau intensi dari manajemen Grup.

Efek-efek diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi dan dimiliki hingga jatuh tempo. Lihat Catatan 2g untuk kebijakan akuntansi.

**l. Perpajakan**

Pajak Kini

Aset dan liabilitas pajak kini untuk periode berjalan diukur sebesar jumlah yang diharapkan dapat direstitusi dari atau dibayarkan kepada otoritas perpajakan. Tarif pajak dan peraturan pajak yang digunakan untuk menghitung jumlah tersebut adalah yang telah berlaku atau secara substantif telah berlaku pada tanggal pelaporan di negara tempat Grup beroperasi dan menghasilkan pendapatan kena pajak.

Bunga dan denda disajikan sebagai bagian dari penghasilan atau beban operasi lain karena tidak dianggap sebagai bagian dari beban pajak penghasilan.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**j. Employee benefits (continued)**

Net interest on the net defined benefit liabilities is the interest income component of plan assets, interest expense of defined benefit obligation and interest on the effect of asset ceiling. The Group did not have effect of asset ceiling.

Remeasurements of the net defined benefit liability consists of:

- actuarial gains and losses,
- return on plan assets, excluding amount included in net interest on the net defined benefit liability, and
- any change in effect of the asset ceiling, excluding amount included in net interest on the net defined benefit liability.

**k. Investment**

Statutory deposits and time deposits more than 3 months are stated at nominal value. Marketable securities consist of shares, bonds, medium term note and mutual funds. Marketable securities are classified based on Group's management's purpose or intention of maintaining such investments.

All marketable securities are classified as financial assets at fair value through profit and loss and held-to-maturity. Refer to Note 2g for the accounting policies.

**l. Taxation**

Current Tax

Current income tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authority. The tax rates and tax laws used to compute the amount are those that have been enacted or substantively enacted as at the reporting date in the countries where the Group operates and generates taxable income.

Interests and penalties are presented as part of other operating income or expenses since they are not considered as part of the income tax expense.

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**I. Perpajakan (lanjutan)**

Pajak Kini (lanjutan)

Pajak penghasilan kini terkait dengan pos-pos yang diakui secara langsung di ekuitas diakui dalam ekuitas dan bukan dalam laporan laba rugi. Manajemen secara berkala mengevaluasi posisi yang diambil dalam Surat Pemberitahuan Tahunan (SPT) sehubungan dengan situasi di mana peraturan perpajakan yang berlaku tunduk pada interpretasi dan menetapkan ketentuan yang sesuai.

Pajak Tangguhan

Pajak tangguhan diakui dengan menggunakan metode liabilitas atas perbedaan temporer pada tanggal pelaporan antara dasar pengenaan pajak dari aset dan liabilitas dan jumlah tercatatnya untuk tujuan pelaporan keuangan pada tanggal pelaporan.

Liabilitas pajak tangguhan diakui untuk semua perbedaan temporer yang kena pajak, kecuali:

- i) liabilitas pajak tangguhan yang terjadi dari pengakuan awal *goodwill* atau dari aset atau liabilitas dari transaksi yang bukan transaksi kombinasi bisnis, dan pada waktu transaksi tidak mempengaruhi laba akuntansi dan laba kena pajak/rugi pajak;
- ii) dari perbedaan temporer kena pajak atas investasi pada entitas anak, yang saat pembalikannya dapat dikendalikan dan besar kemungkinannya bahwa beda temporer itu tidak akan dibalik dalam waktu dekat.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer yang dapat dikurangkan dan akumulasi rugi pajak belum dikompensasi, bila kemungkinan besar laba kena pajak akan tersedia sehingga perbedaan temporer dapat dikurangkan tersebut, dan rugi pajak belum dikompensasi, dapat dimanfaatkan, kecuali:

- i) jika aset pajak tangguhan timbul dari pengakuan awal aset atau liabilitas dalam transaksi yang bukan transaksi kombinasi bisnis dan tidak mempengaruhi laba akuntansi maupun laba kena pajak/rugi pajak; atau

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**I. Taxation (continued)**

Current Tax (continued)

Current income tax relating to items recognized directly in equity is recognized in equity and not in the statement of profit or loss. Management periodically evaluates positions taken in the tax returns with respect to situations in which applicable tax regulations are subject to interpretation and establishes provisions where appropriate.

Deferred Tax

Deferred tax is provided using the liability method on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the reporting date.

Deferred tax liabilities are recognized for all taxable temporary differences, except:

- i) where the deferred tax liability arises from the initial recognition of goodwill or of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss;
- ii) in respect of taxable temporary differences associated with investments in subsidiaries, when the timing of the reversal of the temporary differences can be controlled and it is probable that the temporary differences will not reverse in the foreseeable future.

Deferred tax assets are recognized for all deductible temporary differences and carry forward of unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, and the carry forward of unused tax losses can be utilized, except:

- i) where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss; or

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**I. Perpajakan (lanjutan)**

Pajak Tangguhan (lanjutan)

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer yang dapat dikurangkan dan akumulasi rugi pajak belum dikompensasi, bila kemungkinan besar laba kena pajak akan tersedia sehingga perbedaan temporer dapat dikurangkan tersebut, dan rugi pajak belum dikompensasi, dapat dimanfaatkan, kecuali: (lanjutan)

- ii) dari perbedaan temporer yang dapat dikurangkan atas investasi pada entitas anak, aset pajak tangguhan hanya diakui bila besar kemungkinannya bahwa beda temporer itu tidak akan dibalik dalam waktu dekat dan laba kena pajak dapat dikompensasi dengan beda temporer tersebut.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal pelaporan dan diturunkan apabila laba kena pajak mungkin tidak memadai untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan. Aset pajak tangguhan yang tidak diakui ditinjau ulang pada setiap tanggal pelaporan dan akan diakui apabila besar kemungkinan bahwa laba kena pajak pada masa yang akan datang akan tersedia untuk pemulihannya.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diperkirakan akan berlaku pada tahun saat aset dipulihkan atau liabilitas diselesaikan berdasarkan tarif pajak dan peraturan pajak yang telah berlaku atau yang secara substantif telah berlaku pada tanggal pelaporan.

Pajak tangguhan terkait dengan pos-pos yang diakui di luar laba rugi diakui di luar laba rugi. Item pajak tangguhan diakui sesuai dengan transaksi yang mendasarinya baik di PKL maupun secara langsung di ekuitas.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**I. Taxation (continued)**

Deferred Tax (continued)

Deferred tax assets are recognized for all deductible temporary differences and carry forward of unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, and the carry forward of unused tax losses can be utilized, except: (continued)

- ii) in respect of deductible temporary differences associated with investments in subsidiaries, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilized.

The carrying amount of a deferred tax asset is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the benefit of that deferred tax asset to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the asset is realized or the liability is settled, based on tax rates and tax laws that have been enacted or substantively enacted as at the reporting date.

Deferred tax relating to items recognized outside profit or loss is recognized outside profit or loss. Deferred tax items are recognized in correlation to the underlying transaction either in OCI or directly in equity.

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**l. Perpajakan (lanjutan)**

Pajak Tangguhan (lanjutan)

Grup melakukan saling hapus aset pajak tangguhan dan liabilitas pajak tangguhan jika dan hanya jika memiliki hak yang berkekuatan hukum untuk saling hapus aset pajak kini dan liabilitas pajak kini dan aset pajak tangguhan dan liabilitas pajak tangguhan terkait dengan pajak penghasilan yang dikenakan oleh otoritas perpajakan yang sama atas baik entitas kena pajak yang sama atau entitas kena pajak yang berbeda yang bermaksud untuk menyelesaikan liabilitas dan aset pajak kini secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan, pada setiap periode masa depan di mana jumlah liabilitas atau aset pajak tangguhan yang signifikan diharapkan untuk diselesaikan atau dipulihkan.

Pajak final

Sesuai peraturan perpajakan di Indonesia, pajak final dikenakan atas nilai bruto transaksi, dan tetap dikenakan walaupun atas transaksi tersebut pelaku transaksi mengalami kerugian.

Pajak final tidak termasuk dalam lingkup yang diatur oleh PSAK 212: Pajak Penghasilan.

**m. Provisi**

Provisi diakui jika Grup memiliki kewajiban kini (baik bersifat hukum maupun bersifat konstruktif) yang akibat peristiwa masa lalu, besar kemungkinannya penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**l. Taxation (continued)**

Deferred Tax (continued)

The Group offsets deferred tax assets and deferred tax liabilities if and only if it has a legally enforceable right to set off current tax assets and current tax liabilities and the deferred tax assets and deferred tax liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities which intend either to settle current tax liabilities and assets on a net basis, or to realise the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

Final tax

In accordance with the tax regulation in Indonesia, final tax is applied to the gross value of transactions, even when the parties carrying the transaction recognizing losses.

Final tax is scoped out from PSAK 212: Income Tax.

**m. Provision**

Provisions are recognized when the Group has a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**n. Sewa**

Grup menilai pada saat insepisi kontrak apabila kontrak tersebut adalah, atau mengandung, sewa. Yaitu, bila kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan.

Grup sebagai Penyewa

Grup menerapkan pendekatan pengakuan dan pengukuran tunggal untuk semua sewa, kecuali untuk sewa jangka-pendek dan sewa yang aset dasarnya bernilai-rendah. Grup mengakui liabilitas sewa untuk melakukan pembayaran sewa dan aset hak-guna yang mewakili hak untuk menggunakan aset pendasar.

Aset hak-guna

Grup mengakui aset hak-guna pada tanggal permulaan sewa (yaitu tanggal aset pendasar tersedia untuk digunakan). Aset hak-guna diukur pada harga perolehan, dikurangi akumulasi penyusutan dan penurunan nilai, serta disesuaikan dengan pengukuran kembali liabilitas sewa. Biaya perolehan aset hak-guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang terjadi, dan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan dikurangi setiap insentif sewa yang diterima. Aset hak-guna disusutkan dengan metode garis lurus selama masa sewa.

Jika kepemilikan aset pendasar sewa beralih ke Grup pada akhir masa sewa atau biaya perolehan aset hak-guna merefleksikan Grup akan mengeksekusi opsi beli, maka penyusutan aset hak-guna dihitung menggunakan estimasi masa manfaat aset. Aset hak-guna juga dievaluasi untuk penurunan nilai.

Liabilitas sewa

Pada tanggal permulaan sewa, Grup mengakui liabilitas sewa yang diukur pada nilai kini pembayaran sewa yang harus dilakukan selama masa sewa.

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**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**n. Leases**

The Group assesses at contract inception whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

The Group as Lessee

The Group applies a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets. The Group recognizes lease liabilities to make lease payments and right-of-use assets representing the right to use the underlying assets.

Right-of-use assets

The Group recognizes right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognized, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the lease term.

If ownership of the leased asset transfers to the Group at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset. The right-of-use assets are also assessed for impairment.

Lease liabilities

At the commencement date of the lease, the Group recognizes lease liabilities measured at the present value of lease payments to be made over the lease term.



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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**n. Sewa (lanjutan)**

Grup sebagai Penyewa (lanjutan)

Liabilitas sewa (lanjutan)

Pembayaran sewa juga mencakup harga pelaksanaan dari opsi beli yang secara wajar pasti dilaksanakan oleh Grup dan pembayaran penalti untuk mengakhiri sewa, jika masa sewa merefleksikan adanya opsi dapat mengakhiri sewa. Pembayaran sewa variabel yang tidak bergantung pada indeks atau tarif diakui sebagai beban pada periode terjadinya peristiwa atau kondisi yang memicu terjadinya pembayaran tersebut.

Dalam menghitung nilai kini pembayaran sewa, Grup menggunakan Suku Bunga Pinjaman Inkremental ("SBPI") pada tanggal permulaan sewa karena suku bunga implisit dalam sewa tidak dapat langsung ditentukan. Setelah tanggal permulaan, jumlah kewajiban sewa ditingkatkan untuk mencerminkan akresi bunga (atas efek diskonto) dan dikurangi untuk pembayaran sewa yang dilakukan. Selain itu, nilai tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan masa sewa, perubahan pembayaran sewa, atau perubahan penilaian atas opsi untuk membeli aset pendasar.

Sewa jangka pendek dan sewa dengan aset bernilai rendah

Grup menerapkan pengecualian pengakuan sewa jangka pendek untuk sewa yang jangka waktu sewanya pendek (yaitu, sewa yang memiliki jangka waktu sewa 12 bulan atau kurang dari tanggal permulaan dan tidak memiliki opsi beli). Grup juga menerapkan pengecualian pengakuan sewa dengan aset bernilai rendah untuk sewa yang aset pendasarnya dianggap bernilai rendah. Pembayaran sewa untuk sewa jangka pendek dan sewa dari aset bernilai rendah diakui sebagai beban dengan metode garis lurus selama masa sewa.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**n. Leases (continued)**

The Group as Lessee (continued)

Lease liabilities (continued)

The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Group and payments of penalties for terminating the lease, if the lease term reflects exercising the option to terminate. Variable lease payments that do not depend on an index or a rate are recognized as expenses in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Group uses its Incremental Borrowing Rate ("IBR") at the lease commencement date because the interest rate implicit in the lease is not readily determinable. After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the lease payments or a change in the assessment of an option to purchase the underlying asset.

Short-term leases and leases of low-value assets

The Group applies the short-term lease recognition exemption to its short-term leases (i.e., those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option). The Group also applies the lease of low-value assets recognition exemption to leases that are considered to be low value. Lease payments on short-term leases and leases of low-value underlying assets are recognized as expense on a straight-line basis over the lease term.

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**n. Sewa (lanjutan)**

Grup sebagai Pesewa

Sewa yang dalam pengaturannya Grup tidak mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan suatu aset diklasifikasikan sebagai sewa operasi. Pendapatan sewa yang timbul dicatat dengan metode garis lurus selama masa sewa dan diakui sebagai bagian dari pendapatan usaha pada laba rugi karena sifatnya. Biaya langsung awal yang terjadi dalam negosiasi dan pengaturan sewa operasi ditambahkan ke jumlah tercatat dari aset sewaan dan diakui selama masa sewa atas dasar yang sama dengan pendapatan sewa. Sewa kontijensi diakui sebagai pendapatan pada periode dimana sewa kontijensi tersebut diperoleh.

**o. Peristiwa Setelah Periode Pelaporan**

Peristiwa setelah akhir tahun yang memberikan tambahan informasi mengenai laporan posisi keuangan konsolidasian Grup pada tanggal pelaporan (peristiwa penyesuaian), jika ada, dicerminkan dalam laporan keuangan konsolidasian. Peristiwa setelah akhir tahun yang bukan peristiwa penyesuaian diungkapkan dalam catatan atas laporan keuangan konsolidasian jika material.

**3. PERTIMBANGAN, ESTIMASI DAN ASUMSI YANG SIGNIFIKAN**

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan konsolidasian dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset, liabilitas, pendapatan dan beban.

Manajemen membuat estimasi dan asumsi yang berdampak pada pelaporan nilai aset dan liabilitas atas tahun keuangan yang akan datang. 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.

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**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)**

**n. Leases (continued)**

The Group as Lessor

Leases in which the Group does not transfer substantially all the risks and rewards incidental to ownership of an asset are classified as operating leases. Lease income arising is accounted for on a straight-line basis over the lease terms and is included in other operating income in the profit or loss due to its operating nature. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognized over the lease term on the same basis as lease income. Contingent rent are recognized as revenue in the period in which they are earned.

**o. Events After the Reporting Period**

Post year-end events that provide additional information about the Group's consolidated statement of financial position at the reporting date (adjusting events), if any, are reflected in the consolidated financial statements. Post year-end events that are not adjusting events are disclosed in the notes to the consolidated financial statements when material.

**3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES AND ASSUMPTIONS**

Certain estimates and assumptions are made in the preparation of the consolidated financial statements. These often require management judgment in determining the appropriate methodology for valuation of assets, liabilities, revenues and expenses.

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 judgments are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events.

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**3. PERTIMBANGAN, ESTIMASI DAN ASUMSI YANG SIGNIFIKAN (lanjutan)**

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

- Konsolidasi entitas oleh Grup dengan kepemilikan kurang dari hak suara mayoritas

Grup mempertimbangkan bahwa Perusahaan mengendalikan PT FitAja Digital Nusantara ("FDN") walaupun Perusahaan memiliki kurang dari 50% hak suara. Hal ini dikarenakan Perusahaan merupakan pemegang saham tunggal terbesar atas FDN dengan kepemilikan modal sebesar 45,14%. FDN merupakan penyedia jasa teknologi yang menyediakan jasa kepada pengguna aplikasi seluler yang juga merupakan pemegang polis Perusahaan dan memperoleh komisi berdasarkan jumlah transaksi pengguna. Oleh karena itu, Perusahaan, melalui keterlibatannya di dalam FDN, memiliki kemampuan untuk mempengaruhi kinerja FDN dan memenuhi kriteria pengendalian sesuai dengan PSAK No. 110.

- Imbalan pasca kerja

Perubahan asumsi-asumsi ini akan mempengaruhi jumlah tercatat liabilitas imbalan pasca kerja.

Tingkat diskonto ditentukan pada akhir periode pelaporan, yakni tingkat suku bunga untuk menentukan nilai kini arus kas keluar masa depan estimasian yang diharapkan untuk menyelesaikan liabilitas imbalan pasca-kerja. Dalam menentukan tingkat suku bunga yang sesuai, Grup mempertimbangkan tingkat suku bunga Obligasi Pemerintah yang didenominasikan dalam mata uang Rupiah, mata uang yang mana imbalan akan dibayar, dan yang memiliki jangka waktu yang serupa dengan jangka waktu liabilitas imbalan pasca kerja yang terkait.

Asumsi utama yang digunakan untuk penentuan liabilitas imbalan pasca kerja diungkapkan pada Catatan 25.

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**3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES AND ASSUMPTIONS (continued)**

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

- Consolidation of entities in which the Group hold less than a majority voting right

The Group considers that it controls PT FitAja Digital Nusantara ("FDN") even though it owns less than 50% of the voting right. This is because the Company is the single largest shareholder of FDN with a 45.14% equity interest. FDN is a technology service provider which provide services to its mobile application users which are also the Company's insurance policy holders and earns fee based on the users' number of transactions. Hence, the Company, through its involvement with FDN, has the ability to direct FDN's performance and met the control criteria under SFAS No. 110.

- Post-employment benefits

Changes in these assumptions will affect the carrying amounts of post-employment liability.

The appropriate discount rate at the end of the reporting period is the interest rate used in determining the present value of estimated future cash outflows expected to settle other post-employment liabilities. In determining the appropriate level of interest rates, the Group considers the interest rates of Government Bonds denominated in Rupiah, the currency in which the benefits will be paid, and which has a similar time period with a period of related post-employment benefits liability.

The key assumptions used for determining post-employment benefits liabilities are disclosed in Note 25.

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**3. PERTIMBANGAN, ESTIMASI DAN ASUMSI  
YANG SIGNIFIKAN (lanjutan)**

- Estimasi liabilitas klaim

Estimasi liabilitas klaim terdiri dari saldo klaim dalam proses penyelesaian (*Outstanding Claim*) dan klaim yang terjadi namun belum dilaporkan (IBNR) yang dihitung berdasarkan perkiraan metode *triangle* untuk produk indemnity dan *loss ratio* untuk produk lainnya (lihat Catatan 24).

Grup wajib membentuk cadangan untuk pembayaran klaim yang timbul. Cadangan ini merupakan biaya yang diharapkan untuk menyelesaikan klaim yang telah terjadi, tetapi masih dalam proses atau klaim belum diterima pada tanggal laporan posisi keuangan konsolidasian. Grup menetapkan cadangan berdasarkan jenis produk, jenis dan periode penjaminan dan tahun kejadian. Ada dua kategori cadangan: cadangan untuk klaim yang sudah dilaporkan dan cadangan untuk klaim yang sudah terjadi tetapi belum dilaporkan ("IBNR").

Cadangan Grup untuk klaim yang sudah dilaporkan adalah berdasarkan pada estimasi pembayaran di masa mendatang untuk menyelesaikan klaim yang sudah dilaporkan dan klaim. Grup membuat estimasi tersebut berdasarkan pada fakta-fakta yang tersedia pada saat cadangan ditetapkan.

- Liabilitas manfaat polis masa depan

Grup mencatat liabilitas kontrak asuransi jangka panjang dengan metode nilai kini estimasi pembayaran seluruh manfaat yang diperjanjikan termasuk seluruh opsi yang disediakan ditambah dengan nilai kini estimasi seluruh biaya yang akan dikeluarkan dan juga mempertimbangkan penerimaan premi di masa depan. Asumsi utama yang mendasari metode tersebut adalah pengalaman klaim masa lalu dan tingkat diskonto (lihat Catatan 22).

- Tes kecukupan liabilitas

Sebagaimana diungkapkan dalam Catatan 2g, Grup melakukan tes kecukupan liabilitas asuransinya.

Beberapa asumsi harus digunakan dalam menentukan nilai kini tersebut. Asumsi-asumsi tersebut antara lain estimasi klaim yang akan terjadi dan estimasi terbaik. Pada tanggal 31 Desember 2024, hasil tes kecukupan liabilitas Grup menunjukkan liabilitas asuransi yang dicatat cukup.

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**3. SIGNIFICANT ACCOUNTING JUDGMENTS,  
ESTIMATES AND ASSUMPTIONS (continued)**

- Estimated claim liabilities

Estimated claim liabilities consist of claims in settlement process (*Outstanding Claim*) and claims incurred but not reported (IBNR) that are calculated based on the estimated triangle method for the indemnity product and loss ratio method for other products (refer to Note 24).

The Group is required to establish reserves for payment of claim that arise. These reserves represent the expected ultimate cost to settle claims occurring prior to, but still outstanding or not yet reported as of the consolidated statement of financial position date. The Group establishes its reserves by product line, type and extent of coverage and year of occurrence. There are two categories of reserve: reserves for reported losses and reserves for incurred but not reported ("IBNR") losses.

The Group's reserves for reported losses are based on estimates of future payments to settle reported claims. The Group bases such estimates on the facts available at the time the reserves are established.

- Liability for future policy benefits

The Group records long-term insurance contract liabilities using method of present value of estimated payment of all benefit promised including all options available plus present value of all expenses incurred and has considered the future receipt of premium. The main assumption underlying this method is the Company's past claim experience and discount rate (refer to Note 22).

- Liabilities adequacy test

As disclosed in Note 2g, the Group assesses the adequacy of its insurance liabilities.

Several assumptions must be used to determine the present value amounts. Those assumptions are estimated future claims and best estimates. As of December 31, 2024, the results of liabilities adequacy test of the Group showed the recorded insurance liabilities is sufficient.

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**3. PERTIMBANGAN, ESTIMASI DAN ASUMSI YANG SIGNIFIKAN (lanjutan)**

- Cadangan atas kerugian penurunan nilai piutang premi dan piutang lain-lain

Grup menilai penurunan nilai piutang pada setiap tanggal pelaporan. Dalam menentukan apakah rugi penurunan nilai harus dicatat dalam laba rugi, manajemen membuat penilaian, apakah terdapat bukti obyektif bahwa kerugian telah terjadi.

Manajemen juga membuat penilaian atas metodologi dan asumsi untuk memperkirakan jumlah dan waktu arus kas masa depan yang direview secara berkala untuk mengurangi perbedaan antara estimasi kerugian dan kerugian aktualnya. Nilai tercatat piutang telah diungkapkan dalam Catatan 6 dan 11.

- Penentuan nilai wajar atas instrumen keuangan

Jika nilai wajar atas aset dan liabilitas keuangan yang tercatat dalam neraca keuangan tidak dapat diperoleh dari pasar aktif, nilai wajar ditentukan dari beberapa teknik penilaian, termasuk model matematika, seperti teknik penilaian analisis arus kas masa datang yang didiskonto menggunakan suku bunga pasar yang berlaku.

Dalam menentukan nilai wajar aset dan liabilitas keuangan yang tidak mempunyai harga pasar, Grup menggunakan teknik penilaian seperti yang dijelaskan di Catatan 2e. Untuk instrumen keuangan yang jarang diperdagangkan dan memiliki informasi harga yang terbatas, nilai wajar menjadi kurang obyektif dan membutuhkan berbagai tingkat penilaian tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga dan risiko lainnya.

Masukan untuk model ini berasal dari data pasar yang bisa diamati. Bila data pasar yang bisa diamati tersebut tidak tersedia, manajemen mempertimbangkan masukan dan asumsi diperlukan untuk menentukan nilai wajar. Pertimbangan tersebut mencakup *feedback* model atas likuiditas volatilitas untuk transaksi derivatif dan tingkat diskonto yang berjangka waktu panjang, tingkat pelunasan dipercepat dan asumsi tingkat gagal bayar.

**3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES AND ASSUMPTIONS (continued)**

- Allowance for impairment losses of premium receivables and other receivables

The Group assesses impairment of receivables at each reporting date. In determining whether an impairment loss should be recorded in profit or loss, management makes judgement as to whether there is an objective evidence that loss event has occurred.

Management also makes judgement as to the methodology and assumptions used for estimating the amount and timing of future cash flows which are reviewed regularly to reduce any difference between loss estimate and actual loss. The carrying amounts of receivables are disclosed in Notes 6 and 11.

- Determining fair value of financial instruments

Where the fair value of financial assets and financial liabilities recorded on the balance sheet cannot be derived from active markets, they are determined using a variety of valuation techniques, including mathematical models, such as discounted future cash flows analysis by using prevailing market rate.

In determining the fair value for financial assets and financial liabilities for which there is no observable market price, the Group uses the valuation techniques as described in Note 2e. For financial instruments that are traded infrequently and a lack of price transparency, fair value is less objective and requires varying degrees of judgement depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks affecting the specific instruments.

The input for this model comes from observable market data. When observable market data are not available, management considers necessary inputs and assumptions to determine the fair value. The above considerations include liquidity and volatility feedback model for derivative transactions and long term discount rate, the level of early payment and the level of default assumption.

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**4. KAS DAN SETARA KAS**

**4. CASH AND CASH EQUIVALENTS**

|                                                                       | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-----------------------------------------------------------------------|-----------------------------------|-----------------------------------|
| <b>Kas</b>                                                            |                                   |                                   |
| Kas Kecil Operasional                                                 | 187.102.500                       | 268.679.029                       |
| <b>Kas di Bank</b>                                                    |                                   |                                   |
| <u>Pihak berelasi</u>                                                 |                                   |                                   |
| PT Bank Mandiri (Persero) Tbk                                         | 114.947.132.031                   | 72.327.230.390                    |
| PT Bank Syariah Indonesia Tbk                                         | 16.836.098.639                    | 5.124.006.987                     |
| PT Bank Negara Indonesia<br>(Persero) Tbk                             | 6.080.301.419                     | 2.743.443.142                     |
| PT Bank Mandiri Taspen                                                | 929.287.925                       | 911.317.560                       |
| PT Bank Rakyat Indonesia<br>(Persero) Tbk                             | 36.982.154                        | 394.651.174                       |
| Sub-total                                                             | 138.829.802.168                   | 81.500.649.253                    |
| <u>Pihak ketiga</u>                                                   |                                   |                                   |
| PT Bank Pembangunan Daerah<br>Banten                                  | 2.265.651.652                     | 132.558.050                       |
| PT Bank DKI                                                           | 1.105.103.250                     | 546.879.441                       |
| PT Bank Pembangunan Daerah<br>Jawa Barat dan Banten                   | 380.738.468                       | 588.799.469                       |
| PT Bank Pembangunan Daerah<br>Sulawesi Selatan dan<br>Sulawesi Barat  | 71.169.574                        | 509.266.315                       |
| PT Bank Central Asia Tbk                                              | 60.698.361                        | 61.108.361                        |
| PT Bank Pembangunan<br>Daerah Jawa Timur                              | 22.020.721                        | 10.647.994                        |
| PT Bank Pembangunan Daerah<br>Sumatera Utara                          | 14.755.289                        | 14.672.856                        |
| PT Bank KB Bukopin Tbk                                                | 13.765.068                        | 14.485.066                        |
| PT Bank Pembangunan Daerah<br>Sumatera Selatan<br>dan Bangka Belitung | 11.743.000                        | 11.988.000                        |
| PT Bank Pembangunan<br>Daerah Jawa Tengah                             | 2.047.756                         | 2.347.756                         |
| PT Bank ICBC Indonesia                                                | -                                 | 10.948.621                        |
| PT Bank Permata Tbk                                                   | -                                 | 5.762.220                         |
| Sub-total                                                             | 3.947.693.139                     | 1.909.464.149                     |
| <b>Total kas di bank</b>                                              | <b>142.777.495.307</b>            | <b>83.410.113.402</b>             |
| <b>Deposito</b>                                                       |                                   |                                   |
| Deposito berjangka                                                    | 1.073.400.000.000                 | 835.100.000.000                   |
| Deposito on call                                                      | 100.000.000.000                   | 10.000.000.000                    |
| <b>Total deposito</b>                                                 | <b>1.173.400.000.000</b>          | <b>845.100.000.000</b>            |
| <b>Total kas dan setara kas</b>                                       | <b>1.316.364.597.807</b>          | <b>928.778.792.431</b>            |

Deposito terdiri dari:

Deposits consists of:

|                                          | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|------------------------------------------|-----------------------------------|-----------------------------------|
| <b>Deposito berjangka</b>                |                                   |                                   |
| <u>Pihak berelasi</u>                    |                                   |                                   |
| PT Bank Syariah Indonesia Tbk            | 126.000.000.000                   | 44.000.000.000                    |
| PT Bank Tabungan Negara<br>Syariah Tbk   | 50.000.000.000                    | -                                 |
| PT Bank Mandiri Taspen                   | 1.000.000.000                     | 1.000.000.000                     |
| PT Bank Raya Indonesia Tbk               | -                                 | -                                 |
| PT Bank Tabungan Negara<br>(Persero) Tbk | -                                 | -                                 |
| PT Bank Mandiri (Persero) Tbk            | -                                 | -                                 |
| Sub-total                                | 177.000.000.000                   | 45.000.000.000                    |

|                                                                       |  |
|-----------------------------------------------------------------------|--|
| <b>Cash</b>                                                           |  |
| Petty Cash Operational                                                |  |
| <b>Cash in Banks</b>                                                  |  |
| <u>Related parties</u>                                                |  |
| PT Bank Mandiri (Persero) Tbk                                         |  |
| PT Bank Syariah Indonesia Tbk                                         |  |
| PT Bank Negara Indonesia<br>(Persero) Tbk                             |  |
| PT Bank Mandiri Taspen                                                |  |
| PT Bank Rakyat Indonesia<br>(Persero) Tbk                             |  |
| Sub-total                                                             |  |
| <u>Third parties</u>                                                  |  |
| PT Bank Pembangunan Daerah<br>Banten                                  |  |
| PT Bank DKI                                                           |  |
| PT Bank Pembangunan Daerah<br>Jawa Barat dan Banten                   |  |
| PT Bank Pembangunan Daerah<br>Sulawesi Selatan dan<br>Sulawesi Barat  |  |
| PT Bank Central Asia Tbk                                              |  |
| PT Bank Pembangunan<br>Daerah Jawa Timur                              |  |
| PT Bank Pembangunan Daerah<br>Sumatera Utara                          |  |
| PT Bank KB Bukopin Tbk                                                |  |
| PT Bank Pembangunan Daerah<br>Sumatera Selatan<br>dan Bangka Belitung |  |
| PT Bank Pembangunan<br>Daerah Jawa Tengah                             |  |
| PT Bank ICBC Indonesia                                                |  |
| PT Bank Permata Tbk                                                   |  |
| Sub-total                                                             |  |
| <b>Total cash in banks</b>                                            |  |
| <b>Deposits</b>                                                       |  |
| Time deposits                                                         |  |
| Deposit on call                                                       |  |
| <b>Total deposits</b>                                                 |  |
| <b>Total cash and cash equivalents</b>                                |  |



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**4. KAS DAN SETARA KAS (lanjutan)**

|                                                                      | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|----------------------------------------------------------------------|-----------------------------------|-----------------------------------|
| <b>Deposito berjangka (lanjutan)</b>                                 |                                   |                                   |
| <u>Pihak ketiga</u>                                                  |                                   |                                   |
| PT Bank Pembangunan Daerah<br>Jawa Timur                             | 229.600.000.000                   | 159.000.000.000                   |
| PT Bank Pembangunan Daerah<br>Sulawesi Selatan dan<br>Sulawesi Barat | 178.200.000.000                   | 86.700.000.000                    |
| PT Bank Pembangunan Daerah<br>Sumatera Utara                         | 170.100.000.000                   | 123.600.000.000                   |
| PT Bank DKI                                                          | 155.500.000.000                   | 130.900.000.000                   |
| PT Bank Pembangunan Daerah<br>Sumatera Barat (Bank Nagari)           | 152.000.000.000                   | 136.900.000.000                   |
| PT Bank Jabar Banten Syariah                                         | 11.000.000.000                    | 153.000.000.000                   |
| Sub-total                                                            | 896.400.000.000                   | 790.100.000.000                   |
| <b>Total deposito berjangka</b>                                      | <b>1.073.400.000.000</b>          | <b>835.100.000.000</b>            |
| <b>Deposito on call</b>                                              |                                   |                                   |
| <u>Pihak berelasi</u>                                                |                                   |                                   |
| PT Bank Mandiri (Persero) Tbk                                        | -                                 | 10.000.000.000                    |
| Sub-total                                                            | -                                 | 10.000.000.000                    |
| <u>Pihak ketiga</u>                                                  |                                   |                                   |
| PT Bank CIMB Niaga Tbk                                               | 100.000.000.000                   | -                                 |
| Sub-total                                                            | 100.000.000.000                   | -                                 |
| <b>Total deposito on call</b>                                        | <b>100.000.000.000</b>            | <b>10.000.000.000</b>             |

|                                                    | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|----------------------------------------------------|-----------------------------------|-----------------------------------|
| Tingkat suku bunga per tahun<br>deposito on call   | 2,30%-3,00%                       | 2,15%-4,00%                       |
| Tingkat suku bunga per tahun<br>deposito berjangka | 2,50%-7,50%                       | 2,50%-7,50%                       |

**5. DEPOSITO**

|                                                                      | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|----------------------------------------------------------------------|-----------------------------------|-----------------------------------|
| <b>Deposito berjangka</b>                                            |                                   |                                   |
| <u>Pihak berelasi</u>                                                |                                   |                                   |
| PT Bank Mandiri (Persero) Tbk                                        | 80.900.000.000                    | 60.900.000.000                    |
| PT Bank Rakyat Indonesia<br>(Persero) Tbk                            | 5.300.000.000                     | -                                 |
| PT Bank Mandiri Taspen                                               | -                                 | 10.001.000.000                    |
| Sub-total                                                            | 86.200.000.000                    | 70.901.000.000                    |
| <u>Pihak ketiga</u>                                                  |                                   |                                   |
| PT Bank Pembangunan Daerah<br>Sumatera Barat (Bank Nagari)           | 63.300.000.000                    | -                                 |
| PT Bank Pembangunan Daerah<br>Sulawesi Selatan dan<br>Sulawesi Barat | 16.900.000.000                    | 56.900.000.000                    |
| PT Bank Pembangunan Daerah<br>Kalimantan Selatan                     | 5.000.000.000                     | -                                 |
| Sub-total                                                            | 85.200.000.000                    | 56.900.000.000                    |
| <b>Total deposito berjangka</b>                                      | <b>171.400.000.000</b>            | <b>127.801.000.000</b>            |

**4. CASH AND CASH EQUIVALENTS (continued)**

|                                                                      |  |
|----------------------------------------------------------------------|--|
| <b>Time deposits (continued)</b>                                     |  |
| <u>Third parties</u>                                                 |  |
| PT Bank Pembangunan Daerah<br>Jawa Timur                             |  |
| PT Bank Pembangunan Daerah<br>Sulawesi Selatan dan<br>Sulawesi Barat |  |
| PT Bank Pembangunan Daerah<br>Sumatera Utara                         |  |
| PT Bank DKI                                                          |  |
| PT Bank Pembangunan Daerah<br>Sumatera Barat (Bank Nagari)           |  |
| PT Bank Jabar Banten Syariah                                         |  |
| Sub-total                                                            |  |
| <b>Total time deposits</b>                                           |  |
| <b>Deposit on call</b>                                               |  |
| <u>Related party</u>                                                 |  |
| PT Bank Mandiri (Persero) Tbk                                        |  |
| Sub-total                                                            |  |
| <u>Related party</u>                                                 |  |
| PT Bank CIMB Niaga Tbk                                               |  |
| Sub-total                                                            |  |
| <b>Total deposit on call</b>                                         |  |

**5. DEPOSITS**

|                                                                      |  |
|----------------------------------------------------------------------|--|
| <b>Time deposits</b>                                                 |  |
| <u>Related parties</u>                                               |  |
| PT Bank Mandiri (Persero) Tbk                                        |  |
| PT Bank Rakyat Indonesia<br>(Persero)Tbk                             |  |
| PT Bank Mandiri Taspen                                               |  |
| Sub-total                                                            |  |
| <u>Third parties</u>                                                 |  |
| PT Bank Pembangunan Daerah<br>Sumatera Barat (Bank Nagari)           |  |
| PT Bank Pembangunan Daerah<br>Sulawesi Selatan dan<br>Sulawesi Barat |  |
| PT Bank Pembangunan Daerah<br>Kalimantan Selatan                     |  |
| Sub-total                                                            |  |
| <b>Total time deposits</b>                                           |  |

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**6. PIUTANG PREMI, NETO**

|                                           | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-------------------------------------------|-----------------------------------|-----------------------------------|
| <b>Berdasarkan Badan Usaha</b>            |                                   |                                   |
| <u>Pihak berelasi</u>                     |                                   |                                   |
| PT Bank Pembangunan Daerah Sumatera Utara | 7.633.802.721                     | -                                 |
| PT KA Properti Manajemen                  | 3.219.589.200                     | -                                 |
| Perumda Pasar Jaya                        | 2.774.602.200                     | -                                 |
| PT Pupuk Indonesia (Persero)              | 2.333.100.200                     | 714.000.000                       |
| Consumer Loans (KTA) Bank Mandiri         | 1.360.841.520                     | -                                 |
| PT Pertamina Maintenance                  | 905.603.189                       | -                                 |
| PT Semen Gresik (Persero) Tbk             | 761.284.198                       | -                                 |
| PT Indonesia Comnets Plus                 | 650.249.985                       | -                                 |
| PT Aerotrans Services Indonesia           | 606.811.100                       | 706.811.100                       |
| PT Kereta Cepat Indonesia                 | 605.284.700                       | -                                 |
| PT PP Infrastruktur                       | 563.685.202                       | 812.619.318                       |
| PT Bank Mandiri (Persero) Tbk             | 392.583.817                       | -                                 |
| PT Sucofindo (Persero)                    | 386.095.500                       | -                                 |
| PT Bank Pembangunan Daerah Papua          | 377.689.575                       | -                                 |
| PT Indofarma Tbk                          | 337.613.136                       | -                                 |
| PT Asuransi Jasa Indonesia                | 328.476.584                       | 291.901.034                       |
| PT Amarta Karya (Persero)                 | 292.729.500                       | 292.729.500                       |
| PT Pertamina Training & Consulting        | 279.762.500                       | -                                 |
| PT Indofarma Global Medika                | 279.692.400                       | -                                 |
| PT Kimia Farma Diagnostika                | 242.425.606                       | -                                 |
| PT Bank Syariah Indonesia Tbk             | -                                 | 46.579.284.079                    |
| PT Solusi Bangun Indonesia Tbk            | -                                 | 11.551.523.725                    |
| PT Semen Padang                           | -                                 | 9.371.739.034                     |
| PT Semen Indonesia (Persero) Tbk          | -                                 | 8.438.086.185                     |
| PT Semen Tonasa                           | -                                 | 7.624.938.228                     |
| PT Fintek Karya Nusantara                 | -                                 | 3.156.929.400                     |
| PT Bank Mandiri (Persero) Tbk             | -                                 | 2.432.591.048                     |
| PT Sarinah (Persero)                      | -                                 | 802.696.600                       |
| PT Semen Gresik                           | -                                 | 750.703.856                       |
| PT Utama Karya (Persero)                  | -                                 | 517.511.725                       |
| PT Bhanda Gara Reksa (Persero)            | -                                 | 436.588.136                       |
| PT Indofarma (Persero) Tbk                | -                                 | 344.248.040                       |
| Perum Bulog                               | -                                 | 317.132.321                       |
| PT Wijaya Karya Tbk                       | -                                 | 34.882.135                        |
| PT Angkasa Pura II (Persero)              | -                                 | 30.333.800                        |
| PT Jasa Raharja (Persero)                 | -                                 | 14.692.700                        |
| PT ASDP Indonesia Ferry (Persero)         | -                                 | 11.029.400                        |
| PT Wijaya Karya Industri & Konstruksi     | -                                 | 1.677.000                         |
| Lain-lain (di bawah Rp200 Juta)           | 2.014.147.131                     | 1.402.184.862                     |
| Sub-total                                 | 26.346.069.964                    | 96.636.833.226                    |

**6. PREMIUM RECEIVABLES, NET**

|                                           |  |
|-------------------------------------------|--|
| <b>Based on Company</b>                   |  |
| <u>Related parties</u>                    |  |
| PT Bank Pembangunan Daerah Sumatera Utara |  |
| PT KA Properti Manajemen                  |  |
| Perumda Pasar Jaya                        |  |
| PT Pupuk Indonesia (Persero)              |  |
| Consumer Loans (KTA) Bank Mandiri         |  |
| PT Pertamina Maintenance                  |  |
| PT Semen Gresik (Persero) Tbk             |  |
| PT Indonesia Comnets Plus                 |  |
| PT Aerotrans Services Indonesia           |  |
| PT Kereta Cepat Indonesia                 |  |
| PT PP Infrastruktur                       |  |
| PT Bank Mandiri (Persero) Tbk             |  |
| PT Sucofindo (Persero)                    |  |
| PT Bank Pembangunan Daerah Papua          |  |
| PT Indofarma Tbk                          |  |
| PT Asuransi Jasa Indonesia                |  |
| PT Amarta Karya (Persero)                 |  |
| PT Pertamina Training & Consulting        |  |
| PT Indofarma Global Medika                |  |
| PT Kimia Farma Diagnostika                |  |
| PT Bank Syariah Indonesia Tbk             |  |
| PT Solusi Bangun Indonesia Tbk            |  |
| PT Semen Padang                           |  |
| PT Semen Indonesia (Persero) Tbk          |  |
| PT Semen Tonasa                           |  |
| PT Fintek Karya Nusantara                 |  |
| PT Bank Mandiri (Persero) Tbk             |  |
| PT Sarinah (Persero)                      |  |
| PT Semen Gresik                           |  |
| PT Utama Karya (Persero)                  |  |
| PT Bhanda Gara Reksa (Persero)            |  |
| PT Indofarma (Persero) Tbk                |  |
| Perum Bulog                               |  |
| PT Wijaya Karya Tbk                       |  |
| PT Angkasa Pura II (Persero)              |  |
| PT Jasa Raharja (Persero)                 |  |
| PT ASDP Indonesia Ferry (Persero)         |  |
| PT Wijaya Karya Industri & Konstruksi     |  |
| Others (below Rp200 Million)              |  |
| Sub-total                                 |  |

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**6. PIUTANG PREMI, NETO (lanjutan)**

|                                           | 31 Desember/<br>December 31, 2024 |
|-------------------------------------------|-----------------------------------|
| <b>Berdasarkan Badan Usaha (lanjutan)</b> |                                   |
| <u>Pihak ketiga</u>                       |                                   |
| PT Bank ICBC Indonesia                    | 8.667.855.100                     |
| PT Indosat Tbk                            | 3.050.613.002                     |
| PT Mitra Energi Pelayaran                 | 2.017.576.800                     |
| PT Indoperkasa Suksesjaya Reasuransi      | 1.496.393.000                     |
| PT Sriwijaya Air Group                    | 1.482.742.085                     |
| PT Elnusa Trans Samudera                  | 1.179.752.400                     |
| PT Raya Megah Hartama                     | 1.039.924.652                     |
| PT Infineon Technologies Batam            | 998.348.600                       |
| PT Central Proteina Prima Tbk             | 882.976.170                       |
| PT Inconis Nusa Jaya                      | 768.809.171                       |
| PT Poeser Indonesia                       | 561.582.000                       |
| PT Denso Manufacturing Indonesia          | 528.386.209                       |
| Kawasan Industri Makassar                 | 444.235.941                       |
| PT Ancora Indonesia Resources Tbk         | 425.034.350                       |
| PT Jenedi Technology Indonesia            | 414.868.515                       |
| PT Bank Seabank Indonesia                 | 384.911.883                       |
| PT Servier Indonesia                      | 377.593.065                       |
| PT Sertco Quality                         | 369.274.299                       |
| PT Enerflex                               | 363.555.350                       |
| PT Karyasa Inter Teknik Abadi             | 357.681.596                       |
| PT PZ Cussons Indonesia                   | 342.416.279                       |
| PT TSI Project QA/QC                      |                                   |
| Phe Onwj Pertamc                          | 326.582.900                       |
| PT Ansaf Inti Resources                   | 326.104.812                       |
| PT Techpack Asia                          | 316.003.300                       |
| PT Samator Tbk                            | 307.877.075                       |
| PT Teknologi Pengangkutan Indonesia       | 303.805.900                       |
| PT Sayap Mas Utama                        | 286.375.000                       |
| PT Poso Energy                            | 285.419.100                       |
| PT BP Third Party Contractors             | 264.695.312                       |
| PT Sisir Emas Nusacipta                   | 261.308.400                       |
| PT Pandu Nusantara Sakti                  | 252.089.625                       |
| PT Nawakara Perkasa Nusantara             | 247.810.926                       |
| Sinode Gereja Kristus Yesus (GKY)         | 247.624.116                       |
| PT Exterrre Indonesia                     | 244.850.200                       |
| PT Sunstar Engineering Indonesia          | 240.470.549                       |
| PT Meratus Line                           | 229.206.995                       |
| PT Cyndi Eratama Sejati                   | 212.079.900                       |
| PT Sumberdaya Dian Mandiri                | 209.288.135                       |
| PT TML Energy                             | 203.297.700                       |
| PT Jaga Nusantara                         | 202.356.080                       |
| PT Anugrah Karya Abadi                    | 95.425.000                        |
| PT Metropolitan Land Group Tbk            | 57.927.916                        |
| PT Garda Utama Nasional                   | 55.730.411                        |
| PT Darma Henwa Tbk                        | 47.883.100                        |
| PT Etana Biotechnologies Indonesia        | 27.684.100                        |
| PT Astra Graphia Information Technology   | 12.600.000                        |
| PT Prismas Jamintara                      | 5.332.000                         |
| PT Sanatel                                | 749.204                           |
| PT Bussan Auto Finance                    | -                                 |
| PT Bumitama Gunajaya Abadi                | -                                 |
| Korpri BPK RI                             | -                                 |
| Perumda Pasar Jaya                        | -                                 |
| PT Inti Karya Persada Tehnik              | -                                 |
| Instansi UCLG ASPAC                       | -                                 |
| PT Tata Bara Utama                        | -                                 |
| PT Samba Arnavat Indonesia                | -                                 |
| PT Bank Pembangunan Daerah Papua          | -                                 |
| PT Personel Alih Daya                     | -                                 |
| PT Airfast Indonesia                      | -                                 |
| PT Amman Mineral Nusa Tenggara            | -                                 |
| PT J Resources Nusantara                  | -                                 |
| Perbarindo DKI Jakarta                    | -                                 |
| PT Goodyear Indonesia Tbk                 | -                                 |

**6. PREMIUM RECEIVABLES, NET (continued)**

|                                         | 31 Desember/<br>December 31, 2023 |
|-----------------------------------------|-----------------------------------|
| <b>Based on Company (continued)</b>     |                                   |
| <u>Third parties</u>                    |                                   |
| PT Bank ICBC Indonesia                  | -                                 |
| PT Indosat Tbk                          | 5.925.600.492                     |
| PT Mitra Energi Pelayaran               | -                                 |
| PT Indoperkasa Suksesjaya Reasuransi    | 1.546.575.000                     |
| PT Sriwijaya Air Group                  | 1.482.742.085                     |
| PT Elnusa Trans Samudera                | -                                 |
| PT Raya Megah Hartama                   | -                                 |
| PT Infineon Technologies Batam          | 890.288.700                       |
| PT Central Proteina Prima Tbk           | -                                 |
| PT Inconis Nusa Jaya                    | 2.901.654.499                     |
| PT Poeser Indonesia                     | 359.412.750                       |
| PT Denso Manufacturing Indonesia        | 463.945.046                       |
| Kawasan Industri Makassar               | -                                 |
| PT Ancora Indonesia Resources Tbk       | -                                 |
| PT Jenedi Technology Indonesia          | 414.868.515                       |
| PT Bank Seabank Indonesia               | -                                 |
| PT Servier Indonesia                    | -                                 |
| PT Sertco Quality                       | 301.202.300                       |
| PT Enerflex                             | 612.836.400                       |
| PT Karyasa Inter Teknik Abadi           | -                                 |
| PT PZ Cussons Indonesia                 | 342.416.279                       |
| PT TSI Project QA/QC                    |                                   |
| Phe Onwj Pertamc                        | -                                 |
| PT Ansaf Inti Resources                 | 760.761.591                       |
| PT Techpack Asia                        | -                                 |
| PT Samator Tbk                          | -                                 |
| PT Teknologi Pengangkutan Indonesia     | -                                 |
| PT Sayap Mas Utama                      | -                                 |
| PT Poso Energy                          | -                                 |
| PT BP Third Party Contractors           | 264.695.312                       |
| PT Sisir Emas Nusacipta                 | -                                 |
| PT Pandu Nusantara Sakti                | 252.089.625                       |
| PT Nawakara Perkasa Nusantara           | 1.228.167.895                     |
| Sinode Gereja Kristus Yesus (GKY)       | -                                 |
| PT Exterrre Indonesia                   | -                                 |
| PT Sunstar Engineering Indonesia        | 240.470.549                       |
| PT Meratus Line                         | -                                 |
| PT Cyndi Eratama Sejati                 | 212.079.900                       |
| PT Sumberdaya Dian Mandiri              | 287.865.675                       |
| PT TML Energy                           | -                                 |
| PT Jaga Nusantara                       | 202.356.080                       |
| PT Anugrah Karya Abadi                  | 95.425.000                        |
| PT Metropolitan Land Group Tbk          | 320.753.964                       |
| PT Garda Utama Nasional                 | 55.730.411                        |
| PT Darma Henwa Tbk                      | -                                 |
| PT Etana Biotechnologies Indonesia      | 715.527.400                       |
| PT Astra Graphia Information Technology | 761.040.000                       |
| PT Prismas Jamintara                    | 5.332.000                         |
| PT Sanatel                              | 1.051.607.504                     |
| PT Bussan Auto Finance                  | 4.822.372.173                     |
| PT Bumitama Gunajaya Abadi              | 3.711.704.644                     |
| Korpri BPK RI                           | 2.555.494.277                     |
| Perumda Pasar Jaya                      | 2.291.139.400                     |
| PT Inti Karya Persada Tehnik            | 819.187.332                       |
| Instansi UCLG ASPAC                     | 504.716.323                       |
| PT Tata Bara Utama                      | 502.507.610                       |
| PT Samba Arnavat Indonesia              | 409.349.606                       |
| PT Bank Pembangunan Daerah Papua        | 377.689.575                       |
| PT Personel Alih Daya                   | 244.393.010                       |
| PT Airfast Indonesia                    | 244.231.109                       |
| PT Amman Mineral Nusa Tenggara          | 193.729.511                       |
| PT J Resources Nusantara                | 98.542.986                        |
| Perbarindo DKI Jakarta                  | 67.572.800                        |
| PT Goodyear Indonesia Tbk               | 10.311.500                        |

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**6. PIUTANG PREMI, NETO (lanjutan)**

|                                           | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-------------------------------------------|-----------------------------------|-----------------------------------|
| <b>Berdasarkan Badan Usaha (lanjutan)</b> |                                   |                                   |
| Pihak ketiga (lanjutan)                   |                                   |                                   |
| PT Charoen Pokphand Indonesia Tbk         | -                                 | 2.258.600                         |
| PT Witami Tunai Mandiri                   | -                                 | 373.333                           |
| Lain-lain (di bawah Rp200 juta)           | 6.819.772.011                     | 6.602.296.890                     |
| Sub-total                                 | 38.244.880.234                    | 45.153.315.651                    |
| Total                                     | 64.590.950.198                    | 141.790.148.877                   |
| Cadangan kerugian penurunan nilai         | (12.233.245.904)                  | (13.116.469.089)                  |
| <b>Total piutang premi, neto</b>          | <b>52.357.704.294</b>             | <b>128.673.679.788</b>            |

|                                   | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-----------------------------------|-----------------------------------|-----------------------------------|
| <b>Berdasarkan Umur Piutang</b>   |                                   |                                   |
| Di bawah dari 30 hari             | 36.766.675.177                    | 66.676.044.029                    |
| 31 - 60 hari                      | 6.185.279.157                     | 2.763.374.064                     |
| 61 - 90 hari                      | 3.584.563.243                     | 39.558.509.355                    |
| 91 - 180 hari                     | 3.551.442.467                     | 14.527.238.158                    |
| 181 - 360 hari                    | 2.269.744.250                     | 5.148.514.182                     |
| Lebih dari 360 hari               | 12.233.245.904                    | 13.116.469.089                    |
| Total                             | 64.590.950.198                    | 141.790.148.877                   |
| Cadangan kerugian penurunan nilai | (12.233.245.904)                  | (13.116.469.089)                  |
| <b>Total piutang premi, neto</b>  | <b>52.357.704.294</b>             | <b>128.673.679.788</b>            |

|                                           |                       |                        |
|-------------------------------------------|-----------------------|------------------------|
| <b>Berdasarkan Kantor Pemasaran (KPM)</b> |                       |                        |
| KPM Jakarta I                             | 18.042.075.720        | 15.331.428.127         |
| Sinergi                                   | 11.323.286.704        | 62.682.594.216         |
| Bisnis Kelembagaan I                      | 8.349.396.196         | 3.008.081.507          |
| KPM Medan                                 | 7.647.936.121         | 4.904.198              |
| KPM Jakarta II                            | 5.395.645.280         | 11.321.866.235         |
| Bisnis Kelembagaan II                     | 3.954.016.143         | 43.198.442.334         |
| KPM Jakarta III                           | 3.267.366.498         | 3.841.540.111          |
| KPM Bandung                               | 2.038.838.703         | 199.190.396            |
| KPM Pekanbaru                             | 1.787.979.725         | 1.002.736.404          |
| KPM Makassar                              | 1.134.023.624         | 550.319.723            |
| KPM Semarang                              | 876.684.981           | 9.466.044              |
| KPM Surabaya                              | 469.248.582           | 2.927.700              |
| KPM Palembang                             | 261.280.490           | 450.849.337            |
| KPM Balikpapan                            | 43.171.431            | 176.123.345            |
| KPM Denpasar                              | -                     | 9.679.200              |
| Total                                     | 64.590.950.198        | 141.790.148.877        |
| Cadangan kerugian penurunan nilai         | (12.233.245.904)      | (13.116.469.089)       |
| <b>Total piutang premi, neto</b>          | <b>52.357.704.294</b> | <b>128.673.679.788</b> |

**6. PREMIUM RECEIVABLES, NET (continued)**

|                                       |  |
|---------------------------------------|--|
| <b>Based on Company (continued)</b>   |  |
| Third parties (continued)             |  |
| PT Charoen Pokphand Indonesia Tbk     |  |
| PT Witami Tunai Mandiri               |  |
| Others (below Rp200 million)          |  |
| Sub-total                             |  |
| Total                                 |  |
| Allowance for impairment losses       |  |
| <b>Total premium receivables, net</b> |  |

|                                       |  |
|---------------------------------------|--|
| <b>By Aging Receivables</b>           |  |
| Less than 30 days                     |  |
| 31 - 60 days                          |  |
| 61 - 90 days                          |  |
| 91 - 180 days                         |  |
| 181 - 360 days                        |  |
| More than 360 days                    |  |
| Total                                 |  |
| Allowance for impairment losses       |  |
| <b>Total premium receivables, net</b> |  |

|                                  |  |
|----------------------------------|--|
| <b>By Marketing Office (KPM)</b> |  |
| KPM Jakarta I                    |  |
| Sinergi                          |  |
| Bisnis Kelembagaan I             |  |
| KPM Medan                        |  |
| KPM Jakarta II                   |  |
| Bisnis Kelembagaan II            |  |
| KPM Jakarta III                  |  |
| KPM Bandung                      |  |
| KPM Pekanbaru                    |  |
| KPM Makassar                     |  |
| KPM Semarang                     |  |
| KPM Surabaya                     |  |
| KPM Palembang                    |  |
| KPM Balikpapan                   |  |
| KPM Denpasar                     |  |
| Total                            |  |

|                                       |  |
|---------------------------------------|--|
| Allowance for impairment losses       |  |
| <b>Total premium receivables, net</b> |  |

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**6. PIUTANG PREMI, NETO (lanjutan)**

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut:

|                                                    | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|----------------------------------------------------|-----------------------------------|-----------------------------------|
| Saldo awal                                         | 13.116.469.089                    | 15.707.979.779                    |
| Beban (pemulihan) tahun berjalan                   | (883.223.185)                     | (2.591.510.690)                   |
| <b>Total cadangan kerugian<br/>penurunan nilai</b> | <b>12.233.245.904</b>             | <b>13.116.469.089</b>             |

Berdasarkan analisa manajemen pada tanggal 31 Desember 2024 dan 2023, manajemen berpendapat bahwa cadangan kerugian penurunan nilai piutang premi cukup untuk menutupi kerugian tidak tertagih.

**6. PREMIUM RECEIVABLES, NET (continued)**

The movement of allowance for impairment losses of premium receivables are as follows:

|                                                    | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                                                  |
|----------------------------------------------------|-----------------------------------|-----------------------------------|--------------------------------------------------|
| Saldo awal                                         | 13.116.469.089                    | 15.707.979.779                    | Beginning balance                                |
| Beban (pemulihan) tahun berjalan                   | (883.223.185)                     | (2.591.510.690)                   | Allowance (reversal) for the year                |
| <b>Total cadangan kerugian<br/>penurunan nilai</b> | <b>12.233.245.904</b>             | <b>13.116.469.089</b>             | <b>Total allowance for<br/>impairment losses</b> |

Based on management's assessment as December 31, 2024 and 2023, management is of the view that the allowance for impairment losses of premium receivables is adequate to cover uncollectible losses.

**7. EFEK-EFEK**

|                                    | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|------------------------------------|-----------------------------------|-----------------------------------|
| <b>Diperdagangkan</b>              |                                   |                                   |
| a. Reksadana                       | 168.637.722.551                   | 102.583.121.418                   |
|                                    | 168.637.722.551                   | 102.583.121.418                   |
| <b>Dimiliki hingga jatuh tempo</b> |                                   |                                   |
| b. Obligasi                        | 1.345.524.526.304                 | 1.230.835.887.318                 |
| c. Reksadana                       | -                                 | 5.000.000.000                     |
|                                    | 1.345.524.526.304                 | 1.235.835.887.318                 |
| <b>Total efek-efek</b>             | <b>1.514.162.248.855</b>          | <b>1.338.419.008.736</b>          |

**Diperdagangkan**

**a. Reksadana**

|                                 | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|---------------------------------|-----------------------------------|-----------------------------------|
| <u>Pihak ketiga</u>             |                                   |                                   |
| Reksa Dana HPAM Ultima          |                                   |                                   |
| Money Market                    | 43.330.845.645                    | -                                 |
| Reksa Dana Trimegah Kas Syariah | 42.615.785.265                    | -                                 |
| Reksadana Trim Kas 2 Kelas A    | 42.612.688.372                    | 35.036.180.795                    |
| Reksadana Bahana Likuid Plus    | 30.963.915.657                    | 27.007.159.640                    |
| Reksadana Syailendra Dana Kas   | 9.114.487.612                     | 40.539.780.983                    |
| <b>Total</b>                    | <b>168.637.722.551</b>            | <b>102.583.121.418</b>            |

**7. MARKETABLE SECURITIES**

**Held-for-trading**  
**a. Mutual funds**

**Held-to-maturity**  
**b. Bonds**  
**c. Mutual funds**

**Total marketable securities**

**Held-for-trading**

**a. Mutual Funds**

Third parties  
Reksa Dana HPAM Ultima  
    Money Market  
Reksa Dana Trimegah Kas Syariah  
Reksadana Trim Kas 2 Kelas A  
Reksadana Bahana Likuid Plus  
Reksadana Syailendra Dana Kas

**Total**

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**7. EFEK-EFEK (Lanjutan)**

**Dimiliki hingga jatuh tempo**

**b. Obligasi**

Obligasi dimiliki hingga jatuh tempo terdiri dari Obligasi Pemerintah dan obligasi korporasi yang disimpan pada kustodian PT Bank Negara Indonesia (Persero) Tbk. Rincian obligasi, suku bunga, tanggal jatuh tempo, dan peringkat obligasi masing-masing adalah sebagai berikut:

**7. MARKETABLE SECURITIES (Continued)**

**Held-to-maturity**

**b. Bonds**

Held-to-maturity bonds consist of Government Bonds and corporate bonds which are in custody of PT Bank Negara Indonesia (Persero) Tbk. The details of bonds, interest rate, maturity date, and rating of bonds are presented as follows:

31 Desember/December 31, 2024

| No. Keterangan/Description                                                             | Suku bunga tahunan/<br>Interest rate<br>per annum | Peringkat/<br>Rating | Jatuh tempo/<br>Maturity date | Nilai nominal/<br>Nominal value | Nilai tercatat/<br>Carrying value |
|----------------------------------------------------------------------------------------|---------------------------------------------------|----------------------|-------------------------------|---------------------------------|-----------------------------------|
| <u>Obligasi wajib/Statutory bonds</u>                                                  |                                                   |                      |                               |                                 |                                   |
| 1. Obligasi Negara RI Seri FR0071*                                                     | 9,00%                                             | -                    | 15-Mar-29                     | 30.000.000.000                  | 29.880.009.408                    |
| 2. Obligasi Negara RI Seri FR0068*                                                     | 8,38%                                             | -                    | 15-Mar-34                     | 10.000.000.000                  | 9.599.740.566                     |
| Sub-total                                                                              |                                                   |                      |                               | 40.000.000.000                  | 39.479.749.974                    |
| <u>Pihak berelasi/Related parties</u>                                                  |                                                   |                      |                               |                                 |                                   |
| 1. Surat Berharga Syariah Negara RI Seri PBS032*                                       | 4,88%                                             | -                    | 15-Jul-26                     | 110.238.000.000                 | 107.929.008.090                   |
| 2. Obligasi Berkelanjutan VII Sarana Multigriya Finansial Tahap V Tahun 2024 Seri A    | 6,70%                                             | idAAA                | 6-Jul-25                      | 100.000.000.000                 | 100.000.000.000                   |
| 3. Obligasi Negara RI Seri FR0091*                                                     | 6,38%                                             | -                    | 15-Apr-32                     | 87.492.000.000                  | 85.787.311.800                    |
| 4. Obligasi Negara RI Seri FR0064*                                                     | 6,13%                                             | -                    | 15-Mei-28                     | 90.000.000.000                  | 84.929.457.476                    |
| 5. Obligasi Negara RI Seri FR0059*                                                     | 7,00%                                             | -                    | 15-Mei-27                     | 85.000.000.000                  | 84.273.203.166                    |
| 6. Obligasi Negara RI Seri FR0098*                                                     | 7,13%                                             | -                    | 15-Jun-38                     | 61.445.000.000                  | 61.893.789.439                    |
| 7. Obligasi Negara RI Seri FR0086*                                                     | 5,50%                                             | -                    | 15-Apr-26                     | 60.000.000.000                  | 60.259.646.024                    |
| 8. Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap III Tahun 2024 Seri B | 6,25%                                             | idAAA                | 20-Mar-26                     | 50.000.000.000                  | 50.000.000.000                    |
| 9. Surat Perbendaharaan Negara SPNS02022025*                                           | 0,00%                                             | -                    | 2-Feb-25                      | 43.826.000.000                  | 43.416.026.902                    |
| 10. Surat Perbendaharaan Negara SPNS01042025*                                          | 0,00%                                             | -                    | 1-Apr-25                      | 41.022.000.000                  | 40.233.263.914                    |
| 11. Obligasi II Perusahaan Pengelolaan Asset Tahun 2022 Seri A                         | 7,00%                                             | idAA                 | 08-Jul-25                     | 40.000.000.000                  | 40.000.000.000                    |
| 12. Obligasi II Perusahaan Pengelolaan Asset Tahun 2022 Seri B                         | 7,80%                                             | idAA                 | 08-Jul-27                     | 40.000.000.000                  | 40.000.000.000                    |
| 13. Obligasi Negara RI Seri FR0068*                                                    | 8,38%                                             | -                    | 15-Mar-34                     | 40.000.000.000                  | 38.603.775.282                    |
| 14. Surat Perbendaharaan Negara SPNS29052025*                                          | 0,00%                                             | -                    | 29-May-25                     | 33.582.000.000                  | 32.702.840.031                    |
| 15. Obligasi Berkelanjutan III PTPP Tahap 2 Tahun 2022 Seri A                          | 6,50%                                             | idA                  | 22-Apr-25                     | 30.000.000.000                  | 30.000.000.000                    |
| 16. Surat Berharga Syariah Negara RI Seri PBS037*                                      | 6,88%                                             | -                    | 15-Mar-36                     | 30.000.000.000                  | 29.490.093.603                    |
| 17. Surat Berharga Syariah Negara RI Seri PBS036*                                      | 5,38%                                             | -                    | 15-Aug-25                     | 29.401.000.000                  | 29.229.753.404                    |
| 18. Surat Perbendaharaan Negara SPNS03032025*                                          | 0,00%                                             | -                    | 3-Mar-25                      | 28.799.000.000                  | 28.386.048.259                    |
| 19. Surat Berharga Syariah Negara RI Seri PBS029*                                      | 6,38%                                             | -                    | 15-Mar-34                     | 22.922.000.000                  | 21.467.640.390                    |
| 20. Surat Perbendaharaan Negara SPN12250710*                                           | 0,00%                                             | -                    | 10-Jul-25                     | 22.088.000.000                  | 21.362.708.795                    |
| 21. Obligasi Berkelanjutan VI Sarana Multigriya Finansial Tahap III Tahun 2022         | 6,95%                                             | idAAA                | 21-Sep-27                     | 20.000.000.000                  | 20.000.000.000                    |
| 22. Obligasi Negara RI Seri FR0058*                                                    | 8,25%                                             | -                    | 15-Jun-32                     | 20.000.000.000                  | 18.945.445.795                    |
| 23. Surat Perbendaharaan Negara SPN12250502*                                           | 0,00%                                             | -                    | 2-May-25                      | 16.599.000.000                  | 16.203.564.987                    |
| 24. Surat Perbendaharaan Negara SPN12250213*                                           | 0,00%                                             | -                    | 13-Feb-25                     | 15.886.000.000                  | 15.741.011.580                    |
| 25. Surat Perbendaharaan Negara SPNS20012025*                                          | 0,00%                                             | -                    | 20-Jan-25                     | 15.628.000.000                  | 15.554.623.414                    |
| 26. Surat Perbendaharaan Negara SPN12250807*                                           | 0,00%                                             | -                    | 7-Aug-25                      | 14.872.000.000                  | 14.310.973.248                    |



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**7. EFEK-EFEK (lanjutan)**

**Dimiliki hingga jatuh tempo (lanjutan)**

**b. Obligasi (lanjutan)**

Obligasi dimiliki hingga jatuh tempo terdiri dari Obligasi Pemerintah dan obligasi korporasi yang disimpan pada kustodian PT Bank Negara Indonesia (Persero) Tbk. Rincian obligasi, suku bunga, tanggal jatuh tempo, dan peringkat obligasi masing-masing adalah sebagai berikut: (lanjutan)

**7. MARKETABLE SECURITIES (continued)**

**Held-to-maturity (continued)**

**b. Bonds (continued)**

Held-to-maturity bonds consist of Government Bonds and corporate bonds which are in custody of PT Bank Negara Indonesia (Persero) Tbk. The details of bonds, interest rate, maturity date, and rating of bonds are presented as follows: (continued)

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| No. Keterangan/Description                                                                                      | Suku bunga tahunan/<br>Interest rate<br>per annum | Peringkat/<br>Rating | Jatuh tempo/<br>Maturity date | Nilai nominal/<br>Nominal value | Nilai tercatat/<br>Carrying value |
|-----------------------------------------------------------------------------------------------------------------|---------------------------------------------------|----------------------|-------------------------------|---------------------------------|-----------------------------------|
| <u>Pihak berelasi/Related parties</u>                                                                           |                                                   |                      |                               |                                 |                                   |
| 27. Obligasi Berwawasan Lingkungan (Green Bond) I BNI Tahun 2022 Seri A                                         | 6,35%                                             | idAAA                | 21-Jun-25                     | 13.000.000.000                  | 13.000.000.000                    |
| 28. Sukuk Mudharabah Berlandasan Keberlanjutan Berkelanjutan I Bank Syariah Indonesia Tapap I Tahun 2024 Seri A | 6,65%                                             | idAAA                | 24-Jun-25                     | 10.000.000.000                  | 10.000.000.000                    |
| 29. Obligasi Negara RI Seri FR0071*                                                                             | 9,00%                                             | -                    | 15-Mar-29                     | 10.000.000.000                  | 9.908.992.471                     |
| 30. Obligasi Negara RI Seri FR0074*                                                                             | 7,50%                                             | -                    | 15-Agu-32                     | 10.000.000.000                  | 9.483.708.775                     |
| 31. Obligasi Negara RI Seri FR0065*                                                                             | 6,63%                                             | -                    | 15-Mei-33                     | 10.000.000.000                  | 9.208.753.545                     |
| 32. Obligasi Negara RI Seri FR0096*                                                                             | 7,00%                                             | -                    | 15-Feb-33                     | 8.536.000.000                   | 8.504.668.286                     |
| 33. Surat Perbendaharaan Negara SPN12250612*                                                                    | 0,00%                                             | -                    | 12-Jun-25                     | 7.143.000.000                   | 6.933.081.516                     |
| 34. Surat Perbendaharaan Negara SPN12250116*                                                                    | 0,00%                                             | -                    | 16-Jan-25                     | 5.208.000.000                   | 5.182.659.832                     |
| 35. Surat Perbendaharaan Negara SPN12250529*                                                                    | 0,00%                                             | -                    | 29-May-25                     | 1.770.000.000                   | 1.726.796.342                     |
| 36. Obligasi Negara RI Seri FR0093*                                                                             | 6,38%                                             | -                    | 15-Jul-37                     | 1.500.000.000                   | 1.375.929.964                     |
| Sub-total                                                                                                       |                                                   |                      |                               | 1.225.957.000.000               | 1.206.044.776.330                 |
| <u>Pihak ketiga/Third parties</u>                                                                               |                                                   |                      |                               |                                 |                                   |
| 1. Obligasi Berkelanjutan IV Protelindo Tahap I Tahun 2024 Seri A                                               | 6,50%                                             | idAAA                | 19-Jul-25                     | 50.000.000.000                  | 50.000.000.000                    |
| 2. Obligasi Berkelanjutan II Indah Kiat Pulp & Paper Tahap III TH 2022 Seri B                                   | 8,75%                                             | idA+                 | 24-Feb-25                     | 30.000.000.000                  | 30.000.000.000                    |
| 3. Obligasi Berkelanjutan VI Federal International Finance Tahap IV Tahun 2024 Seri A                           | 6,55%                                             | idAAA                | 16-Sep-25                     | 20.000.000.000                  | 20.000.000.000                    |
| Sub-Total                                                                                                       |                                                   |                      |                               | 100.000.000.000                 | 100.000.000.000                   |
| <b>Total</b>                                                                                                    |                                                   |                      |                               | <b>1.365.957.000.000</b>        | <b>1.345.524.526.304</b>          |

\*) Obligasi pemerintah tidak diperingkat

\*) Unrated government bonds

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**7. EFEK-EFEK (lanjutan)**

**Dimiliki hingga jatuh tempo (lanjutan)**

**b. Obligasi (lanjutan)**

Obligasi dimiliki hingga jatuh tempo terdiri dari Obligasi Pemerintah dan obligasi korporasi yang disimpan pada kustodian PT Bank Negara Indonesia (Persero) Tbk. Rincian obligasi, suku bunga, tanggal jatuh tempo, dan peringkat obligasi masing-masing adalah sebagai berikut: (lanjutan)

**7. MARKETABLE SECURITIES (continued)**

**Held-to-maturity (continued)**

**b. Bonds (continued)**

Held-to-maturity bonds consist of Government Bonds and corporate bonds which are in custody of PT Bank Negara Indonesia (Persero) Tbk. The details of bonds, interest rate, maturity date, and rating of bonds are presented as follows: (continued)

31 Desember/December 31, 2023

| No. Keterangan/Description                                                            | Suku bunga tahunan/<br>Interest rate<br>per annum | Peringkat/<br>Rating | Jatuh tempo/<br>Maturity date | Nilai nominal/<br>Nominal value | Nilai tercatat/<br>Carrying value |
|---------------------------------------------------------------------------------------|---------------------------------------------------|----------------------|-------------------------------|---------------------------------|-----------------------------------|
| <u>Obligasi wajib/Statutory bonds</u>                                                 |                                                   |                      |                               |                                 |                                   |
| 1. Obligasi Negara RI Seri FR0071*                                                    | 9,00%                                             | -                    | 15-Mar-29                     | 30.000.000.000                  | 29.857.779.608                    |
| 2. Obligasi Negara RI Seri FR0068*                                                    | 8,38%                                             | -                    | 15-Mar-34                     | 10.000.000.000                  | 9.572.941.484                     |
| Sub-total                                                                             |                                                   |                      |                               | 40.000.000.000                  | 39.430.721.092                    |
| <u>Pihak berelasi/Related parties</u>                                                 |                                                   |                      |                               |                                 |                                   |
| 1. Obligasi Berkelanjutan V Pegadaian Tahap III Tahun 2023 Seri A                     | 5,80%                                             | idAAA                | 26-Jun-24                     | 150.000.000.000                 | 150.000.000.000                   |
| 2. Obligasi Negara RI Seri FR0091*                                                    | 6,38%                                             | -                    | 15-Apr-32                     | 87.492.000.000                  | 85.616.469.791                    |
| 3. Obligasi Negara RI Seri FR0059*                                                    | 7,00%                                             | -                    | 15-Mei-27                     | 85.000.000.000                  | 84.010.055.655                    |
| 4. Obligasi Negara RI Seri FR0064*                                                    | 6,13%                                             | -                    | 15-Mei-28                     | 90.000.000.000                  | 83.687.551.389                    |
| 5. Obligasi Berkelanjutan I Semen Indonesia Tahap II Tahun 2019 Seri A                | 9,00%                                             | idAA+                | 28-May-24                     | 75.000.000.000                  | 75.000.000.000                    |
| 6. Obligasi Negara RI Seri FR0098*                                                    | 7,13%                                             | -                    | 15-Jun-38                     | 61.445.000.000                  | 61.913.265.994                    |
| 7. Obligasi Negara RI Seri FR0086*                                                    | 5,50%                                             | -                    | 15-Apr-26                     | 60.000.000.000                  | 60.443.331.160                    |
| 8. Obligasi Berkelanjutan II PLN Tahap I Tahun 2017 Seri B                            | 8,10%                                             | idAAA                | 11-Jul-24                     | 60.000.000.000                  | 60.000.000.000                    |
| 9. Obligasi II Perusahaan Pengelolaan Asset Tahun 2022 Seri A                         | 7,00%                                             | idAA                 | 08-Jul-25                     | 40.000.000.000                  | 40.000.000.000                    |
| 10. Obligasi II Perusahaan Pengelolaan Asset Tahun 2022 Seri B                        | 7,80%                                             | idAA                 | 08-Jul-27                     | 40.000.000.000                  | 40.000.000.000                    |
| 11. Obligasi Negara RI Seri FR0068*                                                   | 8,38%                                             | -                    | 15-Mar-34                     | 40.000.000.000                  | 38.510.743.626                    |
| 12. Obligasi Berkelanjutan III PTPP Tahap 1 Tahun 2021 Seri A                         | 8,50%                                             | idA                  | 02-Jul-24                     | 33.000.000.000                  | 33.000.000.000                    |
| 13. Obligasi Berkelanjutan III PTPP Tahap 2 Tahun 2022 Seri A                         | 6,50%                                             | idA                  | 22-Apr-25                     | 30.000.000.000                  | 30.000.000.000                    |
| 14. Obligasi Berkelanjutan III Sarana Multi Infrastruktur Tahap III Tahun 2023 Seri A | 5,90%                                             | idAAA                | 27-May-24                     | 30.000.000.000                  | 30.000.000.000                    |
| 15. Surat Berharga Syariah Negara RI Seri PBS037*                                     | 6,88%                                             | -                    | 15-Mar-36                     | 30.000.000.000                  | 29.461.256.184                    |
| 16. Surat Berharga Syariah Negara RI Seri PBS036*                                     | 5,38%                                             | -                    | 15-Aug-25                     | 29.401.000.000                  | 28.985.127.383                    |
| 17. Surat Berharga Syariah Negara RI Seri PBS029*                                     | 6,38%                                             | -                    | 15-Mar-34                     | 22.922.000.000                  | 21.360.866.008                    |
| 18. Obligasi Berkelanjutan VI Sarana Multigriya Finansial Tahap III Tahun 2022        | 6,95%                                             | idAAA                | 21-Sep-27                     | 20.000.000.000                  | 20.000.000.000                    |
| 19. Obligasi Negara RI Seri FR0058*                                                   | 8,25%                                             | -                    | 15-Jun-32                     | 20.000.000.000                  | 18.851.439.823                    |
| 20. Obligasi Berwawasan Lingkungan (Green Bond) I BNI Tahun 2022 Seri A               | 6,35%                                             | idAAA                | 21-Jun-25                     | 13.000.000.000                  | 13.000.000.000                    |
| 21. Surat Berharga Syariah Negara RI Seri PBS032*                                     | 4,88%                                             | -                    | 15-Jul-26                     | 10.238.000.000                  | 10.239.169.297                    |
| 22. Obligasi Negara RI Seri FR0070*                                                   | 8,38%                                             | -                    | 15-Mar-24                     | 10.000.000.000                  | 9.979.615.854                     |
| 23. Obligasi Negara RI Seri FR0071*                                                   | 9,00%                                             | -                    | 15-Mar-29                     | 10.000.000.000                  | 9.892.194.041                     |
| 24. Obligasi Negara RI Seri FR0074*                                                   | 7,50%                                             | -                    | 15-Agu-32                     | 10.000.000.000                  | 9.437.364.000                     |
| 25. Obligasi Negara RI Seri FR0065*                                                   | 6,63%                                             | -                    | 15-Mei-33                     | 10.000.000.000                  | 9.144.692.000                     |
| 26. Obligasi Negara RI Seri FR0096*                                                   | 7,00%                                             | -                    | 15-Feb-33                     | 8.536.000.000                   | 8.501.912.404                     |
| 27. Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 Seri A           | 6,50%                                             | idAA                 | 28-Apr-24                     | 3.000.000.000                   | 3.000.000.000                     |
| 28. Obligasi Negara RI Seri FR0093*                                                   | 6,38%                                             | -                    | 15-Jul-37                     | 1.500.000.000                   | 1.370.111.617                     |
| Sub-total                                                                             |                                                   |                      |                               | 1.080.534.000.000               | 1.065.405.166.226                 |

\*) Obligasi pemerintah tidak diperingkat

\*) Unrated government bonds

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**7. EFEK-EFEK (lanjutan)**

**Dimiliki hingga jatuh tempo (lanjutan)**

**b. Obligasi (lanjutan)**

Obligasi dimiliki hingga jatuh tempo terdiri dari Obligasi Pemerintah dan obligasi korporasi yang disimpan pada kustodian PT Bank Negara Indonesia (Persero) Tbk. Rincian obligasi, suku bunga, tanggal jatuh tempo, dan peringkat obligasi masing-masing adalah sebagai berikut: (lanjutan)

**7. MARKETABLE SECURITIES (continued)**

**Held-to-maturity (continued)**

**b. Bonds (continued)**

Held-to-maturity bonds consist of Government Bonds and corporate bonds which are in custody of PT Bank Negara Indonesia (Persero) Tbk. The details of bonds, interest rate, maturity date, and rating of bonds are presented as follows: (continued)

31 Desember/December 31, 2023

| No. Keterangan/Description                                                         | Suku bunga tahunan/<br>Interest rate<br>per annum | Peringkat/<br>Rating | Jatuh tempo/<br>Maturity date | Nilai nominal/<br>Nominal value | Nilai tercatat/<br>Carrying value |
|------------------------------------------------------------------------------------|---------------------------------------------------|----------------------|-------------------------------|---------------------------------|-----------------------------------|
| <u>Pihak ketiga/Third parties</u>                                                  |                                                   |                      |                               |                                 |                                   |
| 1. Obligasi Berkelanjutan II Indah Kiat Pulp & Paper Tahap III TH 2022 Seri B      | 8,75%                                             | idA+                 | 24-Feb-25                     | 30.000.000.000                  | 30.000.000.000                    |
| 2. Obligasi Berkelanjutan V BFI Finance Indonesia Tahap IV Tahun 2023 Seri A       | 6,10%                                             | idAA-                | 24-Apr-24                     | 30.000.000.000                  | 30.000.000.000                    |
| 3. Obligasi Berkelanjutan V Federal International Finance Thp V Tahun 2023 Seri A  | 6,00%                                             | idAAA                | 05-Mar -24                    | 28.000.000.000                  | 28.000.000.000                    |
| 4. Obligasi Berkelanjutan V Astra Sedaya Finance Thp III Tahun 2021 Seri B         | 5,30%                                             | idAAA                | 22-Oct-24                     | 25.000.000.000                  | 25.000.000.000                    |
| 5. Sukuk Wakalah BI Al-Istitsmar I CIMB Niaga Auto Finance Tahun 2023 Seri A       | 6,25%                                             | idAA                 | 18-Feb-24                     | 8.000.000.000                   | 8.000.000.000                     |
| 6. Obligasi Berkelanjutan V Federal International Finance Thp II Tahun 2021 Seri B | 5,30%                                             | idAAA                | 27-Oct-24                     | 5.000.000.000                   | 5.000.000.000                     |
| Sub-Total                                                                          |                                                   |                      |                               | 126.000.000.000                 | 126.000.000.000                   |
| <b>Total</b>                                                                       |                                                   |                      |                               | <b>1.246.534.000.000</b>        | <b>1.230.835.887.318</b>          |

\*) Obligasi pemerintah tidak diperingkat

\*) Unrated government bonds

**c. Reksadana**

Reksadana dimiliki hingga jatuh tempo merupakan reksadana Avrist Dana Terproteksi Spirit 1 yang jatuh tempo pada tanggal 20 Februari 2024.

**c. Mutual funds**

Held-to-maturity mutual fund represents mutual fund Avrist Dana Terproteksi Spirit 1 which will mature on February 20, 2024.

|                                            | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|--------------------------------------------|-----------------------------------|-----------------------------------|
| <u>Pihak ketiga</u>                        |                                   |                                   |
| Reksadana Avrist Dana Terproteksi Spirit 1 | -                                 | 5.000.000.000                     |
| <b>Total</b>                               | <b>-</b>                          | <b>5.000.000.000</b>              |

Third party  
Reksadana Avrist Dana Terproteksi Spirit 1  
**Total**

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**8. PIUTANG HASIL INVESTASI**

|                                   | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |
|-----------------------------------|-------------------------------------------|-------------------------------------------|
| Piutang kupon bunga obligasi      | 12.161.601.813                            | 12.590.558.317                            |
| Piutang bunga deposito berjangka  | 1.638.894.198                             | 2.748.874.867                             |
| Piutang hasil investasi lain-lain | 6.418.101                                 | 81.410.032                                |
| <b>Total</b>                      | <b>13.806.914.112</b>                     | <b>15.420.843.216</b>                     |

*Bonds interest coupon receivables  
Time deposit interest receivables  
Other investment income receivables*

**Total**

**a. Piutang kupon bunga obligasi**

|                                                                                                     | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |
|-----------------------------------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------|
| <u>Pihak berelasi</u>                                                                               |                                           |                                           |
| Surat Berharga Syariah Negara RI<br>Seri PBS032                                                     | 2.198.100.905                             | 205.933.487                               |
| Obligasi Negara RI Seri FR0068                                                                      | 1.099.218.700                             | 1.105.597.575                             |
| Obligasi Negara RI Seri FR0091                                                                      | 1.045.802.800                             | 1.042.893.424                             |
| Obligasi Negara RI Seri FR0071                                                                      | 945.000.000                               | 945.875.000                               |
| Obligasi Negara RI Seri FR0059                                                                      | 669.374.950                               | 505.215.250                               |
| Obligasi II Perusahaan Pengelolaan<br>Aset Tahun 2022 Seri B                                        | 639.600.000                               | 639.600.000                               |
| Obligasi Negara RI Seri FR0064                                                                      | 620.156.250                               | 384.598.978                               |
| Obligasi Negara RI Seri FR0086                                                                      | 618.750.000                               | 670.926.001                               |
| Obligasi II Perusahaan Pengelolaan<br>Aset Tahun 2022 Seri A                                        | 574.000.000                               | 574.000.000                               |
| Surat Berharga Syariah Negara RI<br>Seri PBS036                                                     | 568.280.900                               | 498.254.055                               |
| Surat Berharga Syariah Negara RI<br>Seri PBS037                                                     | 541.406.250                               | 552.692.797                               |
| Surat Berharga Syariah Negara RI<br>Seri PBS029                                                     | 383.585.350                               | 380.905.530                               |
| Obligasi Berkelanjutan III PTPP<br>Tahap 2 Tahun 2022 Seri A                                        | 331.500.000                               | 331.500.000                               |
| Obligasi Negara RI Seri FR0074                                                                      | 253.125.000                               | 251.770.833                               |
| Obligasi Negara RI Seri FR0096                                                                      | 201.663.000                               | 201.534.218                               |
| Obligasi Negara RI Seri FR0098                                                                      | 164.173.360                               | 170.882.363                               |
| Obligasi Berwawasan Lingkungan<br>Berkelanjutan I Bank BRI<br>Tahap III Tahun 2024                  | 78.125.000                                | -                                         |
| Obligasi Negara RI Seri FR0065                                                                      | 74.531.250                                | 70.177.146                                |
| Obligasi Berkelanjutan V Sarana<br>Multigriya Finansial Tahap V<br>Tahun 2024 Seri A                | 67.000.000                                | -                                         |
| Obligasi Negara RI Seri FR0058                                                                      | 61.875.000                                | 63.717.500                                |
| Obligasi Negara RI Seri FR0093                                                                      | 35.859.348                                | 39.413.528                                |
| Obligasi Berkelanjutan VI Sarana<br>Multigriya Finansial Tahap III<br>Tahun 2022                    | 31.275.000                                | 31.275.000                                |
| Sukuk Mudharabah Berlandasan<br>Keberlanjutan I Bank Syariah Indonesia<br>Tahap I Tahun 2024 Seri A | 26.600.000                                | -                                         |
| Obligasi Berwawasan Lingkungan<br>(Green Bond) I BNI Tahun 2022<br>Seri A                           | 18.573.750                                | 18.573.750                                |
| Obligasi Berkelanjutan II PLN<br>Tahap I Tahun 2017 Seri B                                          | -                                         | 959.850.000                               |
| Obligasi Berkelanjutan III PTPP<br>Tahap 1 Tahun 2021 Seri A                                        | -                                         | 617.100.000                               |
| Obligasi Berkelanjutan I Semen<br>Indonesia Tahap II Tahun 2019<br>Seri A                           | -                                         | 540.000.000                               |
| Obligasi Berkelanjutan V<br>Pegadaian Tahap III Tahun 2023<br>Seri A                                | -                                         | 304.500.000                               |
| Obligasi Negara RI Seri FR0070                                                                      | -                                         | 209.026.049                               |

**a. Bonds interest coupon receivables**

|                                                                                                     |  |
|-----------------------------------------------------------------------------------------------------|--|
| <u>Related parties</u>                                                                              |  |
| Surat Berharga Syariah Negara RI<br>Seri PBS032                                                     |  |
| Obligasi Negara RI Seri FR0068                                                                      |  |
| Obligasi Negara RI Seri FR0091                                                                      |  |
| Obligasi Negara RI Seri FR0071                                                                      |  |
| Obligasi Negara RI Seri FR0059                                                                      |  |
| Obligasi II Perusahaan Pengelolaan<br>Aset Tahun 2022 Seri B                                        |  |
| Obligasi Negara RI Seri FR0064                                                                      |  |
| Obligasi Negara RI Seri FR0086                                                                      |  |
| Obligasi II Perusahaan Pengelolaan<br>Aset Tahun 2022 Seri A                                        |  |
| Surat Berharga Syariah Negara RI<br>Seri PBS036                                                     |  |
| Surat Berharga Syariah Negara RI<br>Seri PBS037                                                     |  |
| Surat Berharga Syariah Negara RI<br>Seri PBS029                                                     |  |
| Obligasi Berkelanjutan III PTPP<br>Tahap 2 Tahun 2022 Seri A                                        |  |
| Obligasi Negara RI Seri FR0074                                                                      |  |
| Obligasi Negara RI Seri FR0096                                                                      |  |
| Obligasi Negara RI Seri FR0098                                                                      |  |
| Obligasi Berwawasan Lingkungan<br>Berkelanjutan I Bank BRI<br>Tahap III Tahun 2024                  |  |
| Obligasi Negara RI Seri FR0065                                                                      |  |
| Obligasi Berkelanjutan V Sarana<br>Multigriya Finansial Tahap V<br>Tahun 2024 Seri A                |  |
| Obligasi Negara RI Seri FR0058                                                                      |  |
| Obligasi Negara RI Seri FR0093                                                                      |  |
| Obligasi Berkelanjutan VI Sarana<br>Multigriya Finansial Tahap III<br>Tahun 2022                    |  |
| Sukuk Mudharabah Berlandasan<br>Keberlanjutan I Bank Syariah Indonesia<br>Tahap I Tahun 2024 Seri A |  |
| Obligasi Berwawasan Lingkungan<br>(Green Bond) I BNI Tahun 2022<br>Seri A                           |  |
| Obligasi Berkelanjutan II PLN Tahap I<br>Tahun 2017 Seri B                                          |  |
| Obligasi Berkelanjutan III PTPP<br>Tahap 1 Tahun 2021 Seri A                                        |  |
| Obligasi Berkelanjutan I Semen<br>Indonesia Tahap II Tahun 2019<br>Seri A                           |  |
| Obligasi Berkelanjutan V<br>Pegadaian Tahap III Tahun 2023<br>Seri A                                |  |
| Obligasi Negara RI Seri FR0070                                                                      |  |

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**8. PIUTANG HASIL INVESTASI (lanjutan)**

**8. INVESTMENT INCOME RECEIVABLES  
(continued)**

**a. Piutang kupon bunga obligasi (lanjutan)**

**a. Bonds interest coupon receivables  
(continued)**

|                                                                                         | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-----------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------|
| <u>Pihak berelasi (lanjutan)</u>                                                        |                                   |                                   |
| Obligasi Berkelanjutan III Sarana<br>Multi Infrastruktur Tahap III<br>Tahun 2023 Seri A | -                                 | 190.275.000                       |
| Obligasi Berkelanjutan I Bank<br>Mandiri Taspen Tahap II<br>Tahun 2021 Seri A           | -                                 | 17.333.333                        |
| Sub-total                                                                               | 11.247.576.813                    | 11.523.420.817                    |
| <u>Pihak ketiga</u>                                                                     |                                   |                                   |
| Obligasi Berkelanjutan IV Protelindo<br>Tahap I Tahun 2024 Seri A                       | 658.125.000                       | -                                 |
| Obligasi Berkelanjutan II<br>Indah Kiat Pulp & Paper<br>Tahap III Tahun 2022 Seri B     | 236.250.000                       | 236.250.000                       |
| Obligasi Berkelanjutan VI Federal<br>International Finance Tahap V<br>Tahun 2024 Seri A | 19.650.000                        | -                                 |
| Obligasi Berkelanjutan V BFI Finance<br>Tahap IV Tahun 2023 Seri A                      | -                                 | 347.700.000                       |
| Obligasi Berkelanjutan V Astra Sedaya<br>Finance Tahap III Tahun 2021 Seri B            | -                                 | 225.250.000                       |
| Obligasi Berkelanjutan V Federal<br>International Finance Tahap V<br>Tahun 2023 Seri A  | -                                 | 151.200.000                       |
| Sukuk Wakalah BI Al-Istitsmar I<br>CIMB Niaga Auto Finance<br>Tahun 2023 Seri A         | -                                 | 65.000.000                        |
| Obligasi Berkelanjutan V Federal<br>International Finance Tahap II<br>Tahun 2021 Seri B | -                                 | 41.737.500                        |
| Sub-total                                                                               | 914.025.000                       | 1.067.137.500                     |
| <b>Total</b>                                                                            | <b>12.161.601.813</b>             | <b>12.590.558.317</b>             |

Related parties (continued)  
Obligasi Berkelanjutan III Sarana  
Multi Infrastruktur Tahap III  
Tahun 2023 Seri A  
Obligasi Berkelanjutan I Bank  
Mandiri Taspen Tahap II  
Tahun 2021 Seri A

Third parties  
Obligasi Berkelanjutan IV Protelindo  
Tahap I Tahun 2024 Seri A  
Obligasi Berkelanjutan II  
Indah Kiat Pulp & Paper  
Tahap III Tahun 2022 Seri B  
Obligasi Berkelanjutan VI Federal  
International Finance Tahap V  
Tahun 2024 Seri A  
Obligasi Berkelanjutan V BFI Finance  
Tahap IV Tahun 2023 Seri A  
Obligasi Berkelanjutan V Astra Sedaya  
Finance Tahap III Tahun 2021 Seri B  
Obligasi Berkelanjutan V Federal  
International Finance Tahap V  
Tahun 2023 Seri A  
Sukuk Wakalah BI Al-Istitsmar I  
CIMB Niaga Auto Finance  
Tahun 2023 Seri A  
Obligasi Berkelanjutan V Federal  
International Finance Tahap II  
Tahun 2021 Seri B

**b. Piutang bunga deposito berjangka**

**b. Time deposit interest receivables**

|                                           | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-------------------------------------------|-----------------------------------|-----------------------------------|
| <u>Pihak berelasi</u>                     |                                   |                                   |
| PT Bank Mandiri (Persero) Tbk             | 53.285.942                        | 35.198.256                        |
| PT Bank Tabungan Negara<br>Syariah        | 44.383.559                        | -                                 |
| PT Bank Negara Indonesia<br>(Persero) Tbk | 8.276.716                         | -                                 |
| PT Bank Mandiri Taspen                    | 1.873.973                         | 1.769.863                         |
| Sub-total                                 | 107.820.190                       | 36.968.119                        |

Related parties  
PT Bank Mandiri (Persero) Tbk  
PT Bank Tabungan Negara  
Syariah  
PT Bank Negara Indonesia  
(Persero) Tbk  
PT Bank Mandiri Taspen

Sub-total

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**8. PIUTANG HASIL INVESTASI (lanjutan)**

**b. Piutang bunga deposito berjangka (lanjutan)**

|                                                                |                      |
|----------------------------------------------------------------|----------------------|
| <u>Pihak ketiga</u>                                            |                      |
| PT Bank Pembangunan Daerah Sumatera Barat (Bank Nagari)        | 798.537.859          |
| PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat | 271.485.087          |
| PT Bank Pembangunan Daerah Sumatera Utara                      | 198.784.197          |
| PT Bank DKI                                                    | 141.259.798          |
| PT Bank Pembangunan Daerah Jawa Timur                          | 83.768.717           |
| PT Bank Jabar Banten Syariah                                   | 18.082.189           |
| PT Bank CIMB Niaga Tbk                                         | 10.958.904           |
| PT Bank Pembangunan Daerah Kalimantan Selatan                  | 8.197.257            |
| Sub-total                                                      | 1.531.074.008        |
| <b>Total</b>                                                   | <b>1.638.894.198</b> |

**8. INVESTMENT INCOME RECEIVABLES (continued)**

**b. Time deposit interest receivables (continued)**

|                                                                |                      |
|----------------------------------------------------------------|----------------------|
| <u>Third Parties</u>                                           |                      |
| PT Bank Pembangunan Daerah Sumatera Barat (Bank Nagari)        | 605.544.082          |
| PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat | 452.387.381          |
| PT Bank Pembangunan Daerah Sumatera Utara                      | 468.175.106          |
| PT Bank DKI                                                    | 417.096.410          |
| PT Bank Pembangunan Daerah Jawa Timur                          | 504.394.506          |
| PT Bank Jabar Banten Syariah                                   | 264.309.263          |
| PT Bank CIMB Niaga Tbk                                         | -                    |
| PT Bank Pembangunan Daerah Kalimantan Selatan                  | -                    |
| Sub-total                                                      | 2.711.906.748        |
| <b>Total</b>                                                   | <b>2.748.874.867</b> |

**9. PIUTANG INVESTASI**

Piutang investasi adalah piutang yang timbul dari pelepasan investasi yang belum diterima pada tanggal laporan posisi keuangan konsolidasian.

**9. INVESTMENT RECEIVABLES**

Investment receivables represent receivables from sale of investments which have not been collected as of the consolidated statement of financial position's date.

|                                             |                                           |
|---------------------------------------------|-------------------------------------------|
|                                             | <b>31 Desember/<br/>December 31, 2024</b> |
| Piutang pencairan deposito berjangka        | 1.800.000.000                             |
| <b>Total</b>                                | <b>1.800.000.000</b>                      |
| <b>Piutang pencairan deposito berjangka</b> |                                           |
| PT Bank Mandiri (Persero) Tbk               | 1.800.000.000                             |
| <b>Total</b>                                | <b>1.800.000.000</b>                      |

|              |                                           |                                                |
|--------------|-------------------------------------------|------------------------------------------------|
|              | <b>31 Desember/<br/>December 31, 2023</b> |                                                |
| -            | -                                         | Receivable from time deposit withdrawal        |
| <b>Total</b> | <b>-</b>                                  | <b>Total</b>                                   |
|              |                                           | <b>Receivable from time deposit withdrawal</b> |
| -            | -                                         | PT Bank Mandiri (Persero) Tbk                  |
| <b>Total</b> | <b>-</b>                                  | <b>Total</b>                                   |

**10. REASURANSI DAN KOASURANSI**

**a. Aset dan piutang reasuransi dan koasuransi**

Akun aset dan piutang reasuransi, terdiri dari:

|                                       |                                           |
|---------------------------------------|-------------------------------------------|
|                                       | <b>31 Desember/<br/>December 31, 2024</b> |
| Piutang reasuransi                    | 204.861.070                               |
| Piutang koasuransi                    | 87.256.759                                |
| <b>Aset reasuransi:</b>               |                                           |
| Estimasi liabilitas klaim             | 184.800.261.937                           |
| Liabilitas manfaat polis masa depan   | 1.911.174.234                             |
| Premi yang belum merupakan pendapatan | 31.963.166.426                            |
| <b>Total</b>                          | <b>218.966.720.426</b>                    |

**10. REINSURANCE AND COINSURANCE**

**a. Reinsurance assets and receivables dan koasuransi**

Account of reinsurance assets and receivables, consists of:

|                |                                           |                                        |
|----------------|-------------------------------------------|----------------------------------------|
|                | <b>31 Desember/<br/>December 31, 2023</b> |                                        |
| 350.690.148    | 350.690.148                               | Reinsurance receivables                |
| 842.325.459    | 842.325.459                               | Coinurance receivables                 |
|                |                                           | <b>Reinsurance assets:</b>             |
| 64.408.624.854 | 64.408.624.854                            | Estimated claim liabilities            |
| 2.572.950.620  | 2.572.950.620                             | Liabilities for future policy benefits |
| 9.982.893.429  | 9.982.893.429                             | Unearned premium reserve               |
| <b>Total</b>   | <b>78.157.484.510</b>                     | <b>Total</b>                           |



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**10. REASURANSI DAN KOASURANSI (lanjutan)**

**a. Aset dan piutang reasuransi dan koasuransi (lanjutan)**

Akun piutang reasuransi dan koasuransi terdiri dari:

|                                | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |
|--------------------------------|-------------------------------------------|-------------------------------------------|
| <b>Piutang reasuransi</b>      |                                           |                                           |
| <u>Pihak berelasi:</u>         |                                           |                                           |
| PT Tugu Reasuransi Indonesia   | 204.861.070                               | 350.690.148                               |
| Sub-total                      | 204.861.070                               | 350.690.148                               |
| <b>Piutang koasuransi</b>      |                                           |                                           |
| <u>Pihak berelasi:</u>         |                                           |                                           |
| PT Asuransi Jasaraharja Putera | 21.267.985                                | 21.267.985                                |
| PT BNI Life Insurance          | 14.388.958                                | -                                         |
| PT Asuransi Jiwa IFG           | -                                         | 821.057.474                               |
| <u>Pihak ketiga:</u>           |                                           |                                           |
| PT Asuransi Ciputra Indonesia  | 51.599.816                                | -                                         |
| Sub-total                      | 87.256.759                                | 842.325.459                               |
| <b>Total</b>                   | <b>292.117.829</b>                        | <b>1.193.015.607</b>                      |

Seluruh piutang reasuransi berumur kurang dari 360 hari. Berdasarkan evaluasi manajemen pada tanggal 31 Desember 2024 dan 2023, manajemen berkeyakinan bahwa seluruh piutang reasuransi dapat tertagih, sehingga tidak ada cadangan kerugian penurunan nilai piutang reasuransi yang perlu dibentuk.

Akun aset reasuransi, terdiri dari:

|                                                      | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |
|------------------------------------------------------|-------------------------------------------|-------------------------------------------|
| <b>Estimasi liabilitas klaim:</b>                    |                                           |                                           |
| a. Klaim yang terjadi namun belum dilaporkan (IBNR): |                                           |                                           |
| Indemnity dan lain-lain                              | 133.578.434.870                           | 24.476.429.060                            |
| Managed Care                                         | 27.264.921.132                            | 3.979.937.690                             |
| b. Klaim dalam proses penyelesaian (OSC):            |                                           |                                           |
| Indemnity dan lain-lain                              | 18.752.691.973                            | 32.013.386.666                            |
| Managed Care                                         | 5.204.213.962                             | 3.938.871.438                             |
| Sub-total                                            | 184.800.261.937                           | 64.408.624.854                            |

**10. REINSURANCE AND COINSURANCE (continued)**

**a. Reinsurance assets and receivables dan koasuransi (continued)**

Account of reinsurance and coinsurance receivables, consists of:

|                                |  |
|--------------------------------|--|
| <b>Reinsurance receivables</b> |  |
| <u>Related parties:</u>        |  |
| PT Tugu Reasuransi Indonesia   |  |
| Sub-total                      |  |
| <b>Coinsurance receivables</b> |  |
| <u>Related parties:</u>        |  |
| PT Asuransi Jasaraharja Putera |  |
| PT BNI Life Insurance          |  |
| PT Asuransi Jiwa IFG           |  |
| <u>Third parties:</u>          |  |
| PT Asuransi Ciputra Indonesia  |  |
| Sub-total                      |  |
| <b>Total</b>                   |  |

All reinsurance receivables are less than 360 days. Based on management's evaluation as of December 31, 2024 and 2023, management believes that all reinsurance receivables are fully collectible, therefore no allowance for impairment losses on reinsurance receivables is required.

Account of reinsurance assets, consists of:

|                                             |  |
|---------------------------------------------|--|
| <b>Estimated claim liabilities:</b>         |  |
| a. Claims incurred but not reported (IBNR): |  |
| Indemnity and others                        |  |
| Managed Care                                |  |
| b. Outstanding claim (OSC):                 |  |
| Indemnity and others                        |  |
| Managed Care                                |  |
| Sub-total                                   |  |

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**10. REASURANSI DAN KOASURANSI (lanjutan)**

**10. REINSURANCE AND COINSURANCE (continued)**

**a. Aset dan piutang reasuransi dan koasuransi (lanjutan)**

**a. Reinsurance assets and receivables dan koasuransi (continued)**

|                                                     | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                                                |
|-----------------------------------------------------|-----------------------------------|-----------------------------------|------------------------------------------------|
| <b>Liabilitas manfaat polis masa depan:</b>         |                                   |                                   | <b>Liabilities for future policy benefits:</b> |
| Credit Life                                         | 1.838.088.242                     | 2.011.462.665                     | Credit Life                                    |
| Endowment                                           | 73.085.992                        | 561.353.425                       | Endowment                                      |
| Life Protection                                     | -                                 | 5.005                             | Life Protection                                |
| Accident Protection                                 | -                                 | 129.525                           | Accident Protection                            |
| Sub-total                                           | 1.911.174.234                     | 2.572.950.620                     | Sub-total                                      |
| <b>Premi yang belum merupakan pendapatan (UPR):</b> |                                   |                                   | <b>Unearned premium reserves (UPR):</b>        |
| Managed Care                                        | 28.568.925.634                    | 2.817.446.687                     | Managed Care                                   |
| Indemnity                                           | 2.770.400.895                     | 6.374.608.663                     | Indemnity                                      |
| Group Term Life                                     | 483.437.713                       | 683.442.827                       | Group Term Life                                |
| Personal Accident                                   | 140.402.184                       | 107.395.252                       | Personal Accident                              |
| Sub-total                                           | 31.963.166.426                    | 9.982.893.429                     | Sub-total                                      |
| <b>Total</b>                                        | <b>218.674.602.597</b>            | <b>76.964.468.903</b>             | <b>Total</b>                                   |

**b. Utang reasuransi dan koasuransi**

**b. Reinsurance and coinsurance payables**

|                  | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                      |
|------------------|-----------------------------------|-----------------------------------|----------------------|
| Utang reasuransi | 74.728.184.654                    | 8.915.831.976                     | Reinsurance payables |
| Utang koasuransi | 42.909.950.858                    | 1.183.725.937                     | Coinsurance payables |
| <b>Total</b>     | <b>117.638.135.512</b>            | <b>10.099.557.913</b>             | <b>Total</b>         |

Akun utang reasuransi dan koasuransi terdiri dari:

Account of reinsurance and coinsurance payables, consists of:

|                                      | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                                      |
|--------------------------------------|-----------------------------------|-----------------------------------|--------------------------------------|
| <b>Utang reasuransi</b>              |                                   |                                   | <b>Reinsurance payables</b>          |
| <u>Pihak berelasi:</u>               |                                   |                                   | <u>Related parties:</u>              |
| PT Reasuransi Nasional Indonesia     | 42.672.347.182                    | -                                 | PT Reasuransi Nasional Indonesia     |
| PT Reasuransi Indonesia Utama        | 18.247.032                        | 9.792.009                         | PT Reasuransi Indonesia Utama        |
| <u>Pihak ketiga:</u>                 |                                   |                                   | <u>Third parties:</u>                |
| PT Maskapai Reasuransi Indonesia     | 31.648.063.177                    | 7.505.300.641                     | PT Maskapai Reasuransi Indonesia     |
| PT Indoperkasa Suksesjaya Reasuransi | 389.527.263                       | 1.399.892.933                     | PT Indoperkasa Suksesjaya Reasuransi |
| PT Reasuransi Nusantara Makmur       | -                                 | 846.393                           | PT Reasuransi Nusantara Makmur       |
| Sub-total                            | 74.728.184.654                    | 8.915.831.976                     | Sub-total                            |
| <b>Utang koasuransi</b>              |                                   |                                   | <b>Coinsurance payables</b>          |
| <u>Pihak berelasi:</u>               |                                   |                                   | <u>Related parties:</u>              |
| PT Asuransi Jiwa IFG                 | 42.822.171.832                    | -                                 | PT Asuransi Jiwa IFG                 |
| PT BNI Life Insurance                | -                                 | 1.094.887.147                     | PT BNI Life Insurance                |

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**10. REASURANSI DAN KOASURANSI (lanjutan)**

**b. Utang reasuransi dan koasuransi (lanjutan)**

Akun utang reasuransi dan koasuransi terdiri dari: (lanjutan)

|                                    | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|------------------------------------|-----------------------------------|-----------------------------------|
| <b>Utang koasuransi (lanjutan)</b> |                                   |                                   |
| <u>Pihak ketiga:</u>               |                                   |                                   |
| PT Central Asia Financial          | 54.539.186                        | 54.075.540                        |
| PT Asuransi Jiwa Sequis Life       | 30.325.492                        | 29.861.846                        |
| PT AJ Central Asia Raya            | 2.914.348                         | 2.450.702                         |
| PT Asuransi Ciputra Indonesia      | -                                 | 2.450.702                         |
| Sub-total                          | 42.909.950.858                    | 1.183.725.937                     |
| <b>Total</b>                       | <b>117.638.135.512</b>            | <b>10.099.557.913</b>             |

**10. REINSURANCE AND COINSURANCE (continued)**

**b. Reinsurance and coinsurance payables (continued)**

Account of reinsurance and coinsurance payables, consists of: (continued)

**Coinsurance payables (continued)**

Third parties:  
PT Central Asia Financial  
PT Asuransi Jiwa Sequis Life  
PT AJ Central Asia Raya  
PT Asuransi Ciputra Indonesia

Sub-total

**Total**

**11. PIUTANG LAIN-LAIN, NETO**

Berdasarkan jenisnya, piutang lain-lain adalah porsi piutang atas:

|                                                                                                       | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------|
| Piutang ekses klaim - Indemnity                                                                       | 12.284.011.708                    | 12.666.801.277                    |
| Piutang ekses klaim - Managed Care                                                                    | 20.281.968.124                    | 12.058.885.340                    |
| Piutang lain-lain                                                                                     | 18.709.177.485                    | 3.379.791.327                     |
| Piutang Administration Service Only                                                                   | 3.301.515.115                     | 2.130.598.088                     |
| Piutang atas fee Administration Service Only                                                          | 965.096.813                       | 919.695.135                       |
| Piutang Pinjaman Pegawai                                                                              | 677.987.917                       | 650.792.664                       |
| Piutang terkait setoran modal<br>PT FitAja Digital Nusantara<br>oleh pemegang saham<br>non-pengendali | -                                 | 7.000.000.000                     |
| Sub-total                                                                                             | 56.219.757.162                    | 38.806.563.831                    |
| Cadangan kerugian penurunan nilai                                                                     | (10.580.656.129)                  | (8.964.506.546)                   |
| <b>Total</b>                                                                                          | <b>45.639.101.033</b>             | <b>29.842.057.285</b>             |

**11. OTHER RECEIVABLES, NET**

Based on its type, the other receivables are portion of receivables on:

Excess claim receivables - Indemnity  
Excess claim receivables - Managed Care  
Other receivables  
Administration Service Only receivables  
Fee Administration Service Only receivables  
Employee Loan Receivables  
Receivable related to  
paid up capital of PT FitAja Digital  
Nusantara from non-controlling  
shareholder

Sub-total

Allowance for impairment losses

**Total**

Berdasarkan analisa manajemen pada tanggal 31 Desember 2024 dan 2023, manajemen berpendapat bahwa cadangan kerugian penurunan nilai piutang lain-lain cukup untuk menutupi kerugian tidak tertagih.

Based on management's assessment as of December 31, 2024 and 2023, management is of the view that the allowance for impairment losses of other receivables is adequate to cover uncollectible losses.

**12. BEBAN DIBAYAR DI MUKA DAN UANG MUKA**

|                                   | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-----------------------------------|-----------------------------------|-----------------------------------|
| Pemeliharaan dan perawatan gedung | 19.229.238.379                    | 17.133.835.504                    |
| Perlengkapan jaringan komunikasi  | 10.840.908.263                    | 9.790.563.185                     |
| Asuransi                          | 1.727.982.302                     | 1.506.660.695                     |
| Tunjangan tempat tinggal karyawan | 876.707.696                       | 914.908.337                       |
| Uang muka operasional kerja       | 475.354.714                       | 902.571.440                       |
| Program kepemilikan kendaraan     | 346.381.652                       | 626.800.395                       |
| Lain-lain                         | 1.630.512.121                     | 1.335.177.850                     |
| <b>Total</b>                      | <b>35.127.085.127</b>             | <b>32.210.517.406</b>             |

**12. PREPAID EXPENSES AND ADVANCES**

Building service and maintenance  
Communications network equipment  
Insurance  
Allowance for employee house rent  
Cash advance for operational  
Car ownership program  
Others

**Total**

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**13. ASET TETAP, NETO**

**13. FIXED ASSETS, NET**

31 Desember/December 31, 2024

|                             | Saldo awal/<br>Beginning<br>balance | Penambahan/<br>Additions | Pengurangan/<br>Deductions | Reklasifikasi/<br>Reclassification | Saldo akhir/<br>Ending<br>balance |                                 |
|-----------------------------|-------------------------------------|--------------------------|----------------------------|------------------------------------|-----------------------------------|---------------------------------|
| <b>Biaya perolehan</b>      |                                     |                          |                            |                                    |                                   | <b>Acquisition cost</b>         |
| Komputer                    | 75.128.446.887                      | 4.018.545.582            | (9.349.786.649)            | -                                  | 69.797.205.820                    | Computer                        |
| Inventaris kantor           | 23.359.577.415                      | 1.629.814.381            | (2.813.080.612)            | 381.174.000                        | 22.557.485.184                    | Furniture and fixture           |
| Perangkat lunak             | 54.101.199.652                      | 8.993.796.554            | (20.150.090.434)           | -                                  | 42.944.905.772                    | Software                        |
| Peralatan kantor            | 4.709.177.282                       | 79.523.000               | (882.056.322)              | -                                  | 3.906.643.960                     | Office equipment                |
| Kendaraan                   | 1.539.395.998                       | 15.250.000               | (736.792.998)              | -                                  | 817.853.000                       | Vehicles                        |
| Aset dalam penyelesaian     | 6.363.743.768                       | 3.826.183.092            | -                          | (381.174.000)                      | 9.808.752.860                     | Construction in Progress        |
| <b>Total</b>                | <b>165.201.541.002</b>              | <b>18.563.112.609</b>    | <b>(33.931.807.015)</b>    | <b>-</b>                           | <b>149.832.846.596</b>            | <b>Total</b>                    |
| <b>Akumulasi penyusutan</b> |                                     |                          |                            |                                    |                                   | <b>Accumulated depreciation</b> |
| Komputer                    | 61.646.467.598                      | 4.236.439.837            | (9.344.654.827)            | -                                  | 56.538.252.608                    | Computer                        |
| Inventaris kantor           | 18.198.597.097                      | 2.004.051.122            | (2.804.647.046)            | -                                  | 17.398.001.173                    | Furniture and fixture           |
| Perangkat lunak             | 38.139.226.784                      | 3.223.493.633            | (20.150.090.434)           | -                                  | 21.212.629.983                    | Software                        |
| Peralatan kantor            | 4.267.508.903                       | 152.987.245              | (880.644.655)              | -                                  | 3.539.851.493                     | Office equipment                |
| Kendaraan                   | 1.539.395.998                       | 1.016.667                | (736.792.998)              | -                                  | 803.619.667                       | Vehicles                        |
| <b>Total</b>                | <b>123.791.196.380</b>              | <b>9.617.988.504</b>     | <b>(33.916.829.960)</b>    | <b>-</b>                           | <b>99.492.354.924</b>             | <b>Total</b>                    |
| <b>Nilai tercatat</b>       | <b>41.410.344.622</b>               |                          |                            |                                    | <b>50.340.491.672</b>             | <b>Carrying value</b>           |

31 Desember/December 31, 2023

|                             | Saldo awal/<br>Beginning<br>balance | Penambahan/<br>Additions | Pengurangan/<br>Deductions | Reklasifikasi/<br>Reclassification | Saldo akhir/<br>Ending<br>balance |                                 |
|-----------------------------|-------------------------------------|--------------------------|----------------------------|------------------------------------|-----------------------------------|---------------------------------|
| <b>Biaya perolehan</b>      |                                     |                          |                            |                                    |                                   | <b>Acquisition cost</b>         |
| Komputer                    | 68.965.047.165                      | 4.233.898.972            | -                          | 1.929.500.750                      | 75.128.446.887                    | Computer                        |
| Inventaris kantor           | 20.580.747.460                      | 979.979.063              | -                          | 1.798.850.892                      | 23.359.577.415                    | Furniture and fixture           |
| Perangkat lunak             | 38.600.463.932                      | 12.229.725.500           | -                          | 3.271.010.220                      | 54.101.199.652                    | Software                        |
| Peralatan kantor            | 4.401.420.282                       | 36.106.000               | -                          | 271.651.000                        | 4.709.177.282                     | Office equipment                |
| Kendaraan                   | 1.539.395.998                       | -                        | -                          | -                                  | 1.539.395.998                     | Vehicles                        |
| Aset dalam penyelesaian     | 4.630.764.400                       | 9.003.992.230            | -                          | (7.271.012.862)                    | 6.363.743.768                     | Construction in Progress        |
| <b>Total</b>                | <b>138.717.839.237</b>              | <b>26.483.701.765</b>    | <b>-</b>                   | <b>-</b>                           | <b>165.201.541.002</b>            | <b>Total</b>                    |
| <b>Akumulasi penyusutan</b> |                                     |                          |                            |                                    |                                   | <b>Accumulated depreciation</b> |
| Komputer                    | 52.399.526.047                      | 9.246.941.551            | -                          | -                                  | 61.646.467.598                    | Computer                        |
| Inventaris kantor           | 16.221.187.400                      | 1.977.409.697            | -                          | -                                  | 18.198.597.097                    | Furniture and fixture           |
| Perangkat lunak             | 33.054.942.685                      | 5.084.284.099            | -                          | -                                  | 38.139.226.784                    | Software                        |
| Peralatan kantor            | 4.113.713.252                       | 153.795.651              | -                          | -                                  | 4.267.508.903                     | Office equipment                |
| Kendaraan                   | 1.539.395.998                       | -                        | -                          | -                                  | 1.539.395.998                     | Vehicles                        |
| <b>Total</b>                | <b>107.328.765.382</b>              | <b>16.462.430.998</b>    | <b>-</b>                   | <b>-</b>                           | <b>123.791.196.380</b>            | <b>Total</b>                    |
| <b>Nilai tercatat</b>       | <b>31.389.073.855</b>               |                          |                            |                                    | <b>41.410.344.622</b>             | <b>Carrying value</b>           |

Penyusutan aset tetap dibebankan ke beban umum dan administrasi. Aset tetap telah diasuransikan oleh Perusahaan kepada PT Asuransi Jasindo Syariah dengan nilai pertanggungan masing-masing sebesar Rp55.337.702.562 dan Rp46.409.173.716 untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2024 dan 2023.

Depreciation of fixed assets are charged to general and administrative expense. Fixed assets are insured by Company with PT Asuransi Jasindo Syariah with sum insured amounting to Rp55,337,702,562 and Rp46,409,173,716 for the years ended December 31, 2024 and 2023, respectively.

Manajemen berkeyakinan bahwa nilai tersebut cukup untuk menutup kemungkinan timbulnya kerugian atas aset tetap. Manajemen berpendapat bahwa tidak terdapat penurunan nilai tercatat aset tetap tersebut.

Management believes that the insurance is adequate to cover possible losses on fixed assets. Management believes that there is no impairment on the fixed assets.

Pada tanggal 31 Desember 2024 dan 2023, total biaya perolehan aset tetap yang telah disusutkan penuh namun masih digunakan masing-masing sebesar Rp61.879.354.803 dan Rp95.811.167.778

As of December 31, 2024 and 2023, the cost of fixed asset which have been fully depreciated but still being used amounted to Rp61,879,354,803 and Rp95,811,167,778 respectively.

The original consolidated financial statements included herein are in the Indonesian language.

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**14. ASET HAK GUNA, NETO**

Rincian aset hak guna terdiri dari:

|                               | 1 Januari/<br>January 1, 2024 | Penambahan/<br>Additions | Pengurangan/<br>Deductions | 31 Desember/<br>December 31, 2024 |                                      |
|-------------------------------|-------------------------------|--------------------------|----------------------------|-----------------------------------|--------------------------------------|
| Biaya perolehan Bangunan      | 57.019.616.205                | 11.098.317.437           | (7.939.317.099)            | 60.178.616.543                    | At cost<br>Building                  |
| <b>Total</b>                  | <b>57.019.616.205</b>         | <b>11.098.317.437</b>    | <b>(7.939.317.099)</b>     | <b>60.178.616.543</b>             | <b>Total</b>                         |
| Akumulasi amortisasi Bangunan | 30.098.618.950                | 11.108.159.404           | (7.939.317.099)            | 33.267.461.255                    | Accumulated amortization<br>Building |
| <b>Total</b>                  | <b>30.098.618.950</b>         | <b>11.108.159.404</b>    | <b>(7.939.317.099)</b>     | <b>33.267.461.255</b>             | <b>Total</b>                         |
| Nilai Tercatat                | 26.920.997.255                |                          |                            | 26.911.155.288                    | Carrying Value                       |
|                               | 1 Januari/<br>January 1, 2023 | Penambahan/<br>Additions | Pengurangan/<br>Deductions | 31 Desember/<br>December 31, 2023 |                                      |
| Biaya perolehan Bangunan      | 62.109.201.212                | 19.688.498.703           | (24.778.083.710)           | 57.019.616.205                    | At cost<br>Building                  |
| <b>Total</b>                  | <b>62.109.201.212</b>         | <b>19.688.498.703</b>    | <b>(24.778.083.710)</b>    | <b>57.019.616.205</b>             | <b>Total</b>                         |
| Akumulasi amortisasi Bangunan | 41.679.577.593                | 13.197.125.067           | (24.778.083.710)           | 30.098.618.950                    | Accumulated amortization<br>Building |
| <b>Total</b>                  | <b>41.679.577.593</b>         | <b>13.197.125.067</b>    | <b>(24.778.083.710)</b>    | <b>30.098.618.950</b>             | <b>Total</b>                         |
| Nilai Tercatat                | 20.429.623.619                |                          |                            | 26.920.997.255                    | Carrying Value                       |

Tabel berikut menyajikan jumlah aset hak guna yang dilaporkan dalam laporan laba rugi konsolidasian:

The following table consolidated are shows the right of use assets which presented in statement of profit and loss:

**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2024/  
For the Year Period Ended December 31, 2024**

|              | Beban penyusutan/<br>Depreciation<br>expenses | Beban bunga/<br>Interest<br>expenses | Beban terkait sewa<br>atas aset bernilai<br>rendah/ Expenses<br>relating to leases<br>of low value assets |              |
|--------------|-----------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------------|--------------|
| Bangunan     | 11.108.159.404                                | 995.213.623                          | 224.731.762                                                                                               | Building     |
| <b>Total</b> | <b>11.108.159.404</b>                         | <b>995.213.623</b>                   | <b>224.731.762</b>                                                                                        | <b>Total</b> |

**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023/  
For the Year Period Ended December 31, 2023**

|              | Beban penyusutan/<br>Depreciation<br>expenses | Beban bunga/<br>Interest<br>expenses | Beban terkait sewa<br>atas aset bernilai<br>rendah/ Expenses<br>relating to leases<br>of low value assets |              |
|--------------|-----------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------------|--------------|
| Bangunan     | 13.197.125.067                                | 1.219.814.550                        | 2.387.997.164                                                                                             | Building     |
| <b>Total</b> | <b>13.197.125.067</b>                         | <b>1.219.814.550</b>                 | <b>2.387.997.164</b>                                                                                      | <b>Total</b> |

Rata-rata masa sewa adalah 3 (tiga) sampai 5 (lima) tahun.

The average lease term is 3 (three) to 5 (five) years.

Grup juga memiliki sewa tertentu dengan masa sewa 12 bulan atau kurang dan sewa aset bernilai rendah. Grup menerapkan pengecualian pengakuan pada sewa jangka pendek dan sewa bernilai rendah untuk sewa tersebut.

The Group also has certain leases with leases of 12 months or less and leases of low value assets. The Group applies recognition exemptions to short-term and low-value leases for these leases.

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**15. ASET LAIN-LAIN**

Aset lain-lain pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp23.936.784.739 dan Rp20.407.116.816 terutama terdiri atas biaya komisi agen ditangguhkan.

**15. OTHER ASSETS**

Other assets as of December 31, 2024 and 2023 amounted to Rp23,936,784,739 and Rp20,407,116,816 respectively mainly consist of deferred agent commission.

**16. UTANG KLAIM**

Akun ini sebagian besar merupakan beban terutang kepada *provider*, untuk pelayanan kesehatan yang telah diberikan kepada peserta asuransi kesehatan, dengan rincian sebagai berikut:

**16. CLAIM PAYABLES**

This account mainly represents payables to providers, for their health care services that have been provided to the health insurance participants, with the following details:

|                             | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                             |
|-----------------------------|-----------------------------------|-----------------------------------|-----------------------------|
| <u>Pihak berelasi</u>       |                                   |                                   | <u>Related parties</u>      |
| Klaim InHealth managed care | 1.347.963.969                     | 1.200.000                         | InHealth managed care claim |
| Klaim InHealth indemnity    | 885.029.696                       | 42.145.158                        | InHealth indemnity claim    |
| <u>Pihak ketiga</u>         |                                   |                                   | <u>Third parties</u>        |
| Klaim InHealth managed care | 2.376.774.806                     | 1.692.461.023                     | InHealth managed care claim |
| Klaim InHealth indemnity    | 578.828.157                       | -                                 | InHealth indemnity claim    |
| <b>Total</b>                | <b>5.188.596.628</b>              | <b>1.735.806.181</b>              | <b>Total</b>                |

**17. AKRUAL DAN UTANG LAIN-LAIN**

**17. ACCRUALS AND OTHER PAYABLES**

|                                     | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                                        |
|-------------------------------------|-----------------------------------|-----------------------------------|----------------------------------------|
| Deposit Administration Service Only | 64.071.043.312                    | 37.758.627.749                    | Deposit of Administration Service Only |
| Deposit eksekusi klaim              | 20.578.585.808                    | 9.463.027.091                     | Excess claim deposit                   |
| Kegiatan operasional                | 15.504.368.010                    | 21.996.634.303                    | Operational activities                 |
| Premi dalam proses identifikasi     | 6.771.291.954                     | 2.953.473.649                     | Premium in identification process      |
| Pengadaan tenaga kerja lepasan      | 2.290.804.296                     | 1.583.439.763                     | Outsourcing service procurement        |
| Bonus dan tantiem                   | -                                 | 30.074.104.186                    | Bonus and tantiem                      |
| Lain-lain                           | 2.649.391.759                     | 436.110.291                       | Others                                 |
| <b>Total</b>                        | <b>111.865.485.139</b>            | <b>104.265.417.032</b>            | <b>Total</b>                           |

**18. LIABILITAS SEWA**

**18. LEASE LIABILITIES**

Rincian liabilitas sewa terdiri dari:

The details of lease liabilities are as follows:

|                     | 1 Januari/<br>January 1,<br>2024 | Penambahan/<br>Additions | Beban bunga/<br>Interest expenses | Pembayaran/<br>Payments | 31 Desember/<br>December 31,<br>2024 |                  |
|---------------------|----------------------------------|--------------------------|-----------------------------------|-------------------------|--------------------------------------|------------------|
| Kelas aset pendasar |                                  |                          |                                   |                         |                                      | Underlying asset |
| Bangunan            | 16.661.984.844                   | 4.404.853.552            | 995.213.623                       | (8.680.678.325)         | 13.381.373.694                       | Property         |
| <b>Total</b>        | <b>16.661.984.844</b>            | <b>4.404.853.552</b>     | <b>995.213.623</b>                | <b>(8.680.678.325)</b>  | <b>13.381.373.694</b>                | <b>Total</b>     |

|                     | 1 Januari/<br>January 1,<br>2023 | Penambahan/<br>Additions | Beban bunga/<br>Interest expenses | Pembayaran/<br>Payments | 31 Desember/<br>December 31,<br>2023 |                  |
|---------------------|----------------------------------|--------------------------|-----------------------------------|-------------------------|--------------------------------------|------------------|
| Kelas aset pendasar |                                  |                          |                                   |                         |                                      | Underlying asset |
| Bangunan            | 10.698.004.420                   | 16.049.054.763           | 1.219.814.550                     | (11.304.888.889)        | 16.661.984.844                       | Property         |
| <b>Total</b>        | <b>10.698.004.420</b>            | <b>16.049.054.763</b>    | <b>1.219.814.550</b>              | <b>(11.304.888.889)</b> | <b>16.661.984.844</b>                | <b>Total</b>     |



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**18. LIABILITAS SEWA (lanjutan)**

Analisis jatuh tempo liabilitas sewa sebagai berikut:

|                          | <b>31 Desember/<br/>December 31, 2024</b> |
|--------------------------|-------------------------------------------|
| Dalam 12 bulan mendatang | 4.299.713.259                             |
| 2 tahun                  | 3.903.163.559                             |
| 3 tahun                  | 4.210.639.085                             |
| 4 tahun                  | 967.857.791                               |
| <b>Pembayaran sewa</b>   | <b>13.381.373.694</b>                     |

**18. LEASE LIABILITIES (continued)**

The analysis of the maturities related to leases is as follows:

|                       | <b>31 Desember/<br/>December 31, 2023</b> |                           |
|-----------------------|-------------------------------------------|---------------------------|
| 6.685.453.058         |                                           | Within the next 12 months |
| 3.594.391.255         |                                           | 2 years                   |
| 3.069.668.728         |                                           | 3 years                   |
| 3.312.471.803         |                                           | 4 years                   |
| <b>16.661.984.844</b> |                                           | <b>Lease payments</b>     |

**19. UTANG KOMISI DAN BIAYA AKUISISI**

Akun ini merupakan utang komisi kepada agen Grup yang terdiri dari agen individu dan broker atas produk-produk Mandiri Inhealth. Saldo pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp9.115.210.644 dan Rp15.467.844.634.

**19. COMMISSION AND ACQUISITION EXPENSES PAYABLES**

This account represents the commission payable to the Group's agent consisting of individual agents and brokers of Mandiri Inhealth products. Balance as of December 31, 2024 and 2023 amounted to Rp9,115,210,644 and Rp15,467,844,634

**20. PERPAJAKAN**

**a. Utang pajak**

|                    | <b>31 Desember/<br/>December 31, 2024</b> |
|--------------------|-------------------------------------------|
| Pajak penghasilan: |                                           |
| Pasal 4 ayat 2     | 238.838.129                               |
| Pasal 21           | 395.000                                   |
| Pasal 23           | 546.390.163                               |
| Pasal 25           | 326.688.230                               |
| Pasal 26           | -                                         |
| Pasal 29           | 33.814.933.047                            |
| PPN                | 785.072.774                               |
| PP 55              | 81.792.006                                |
| <b>Total</b>       | <b>35.794.109.349</b>                     |

**20. TAXATION**

**a. Tax payables**

|                      | <b>31 Desember/<br/>December 31, 2023</b> |               |
|----------------------|-------------------------------------------|---------------|
| 142.599.102          |                                           | Income tax:   |
| 5.196.532.597        |                                           | Article 4 (2) |
| 139.468.500          |                                           | Article 21    |
| 1.056.678.281        |                                           | Article 23    |
| 10.765.398           |                                           | Article 25    |
| -                    |                                           | Article 26    |
| -                    |                                           | Article 29    |
| 142.943.793          |                                           | PPN           |
| -                    |                                           | PP 55         |
| <b>6.688.987.671</b> |                                           | <b>Total</b>  |

**b. Estimasi pengembalian pajak**

|                                                | <b>31 Desember/<br/>December 31, 2024</b> |
|------------------------------------------------|-------------------------------------------|
| Estimasi pengembalian pajak penghasilan badan: |                                           |
| 2019 (Catatan 20h)                             | 104.500.000                               |
| <b>Total</b>                                   | <b>104.500.000</b>                        |

**b. Estimated claim for tax refund**

|                    | <b>31 Desember/<br/>December 31, 2023</b> |                                            |
|--------------------|-------------------------------------------|--------------------------------------------|
| 104.500.000        |                                           | Estimated refundable corporate income tax: |
| 104.500.000        |                                           | 2019 (Note 20h)                            |
| <b>104.500.000</b> |                                           | <b>Total</b>                               |

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**20. PERPAJAKAN (lanjutan)**

**20. TAXATION (continued)**

**c. Pajak dibayar di muka**

**c. Prepaid tax**

|                                | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                                    |
|--------------------------------|-----------------------------------|-----------------------------------|------------------------------------|
| Lebih bayar pajak penghasilan: |                                   |                                   | Corporate income tax over payment: |
| Perusahaan                     | 11.826.966.421                    | 11.826.966.421                    | The Company                        |
| Entitas Anak                   | 216.358.924                       | 69.592.316                        | Subsidiary                         |
| Pajak Penghasilan Pasal 21     | 786.633.852                       | -                                 | Income Tax Art. 21                 |
| <b>Total</b>                   | <b>12.829.959.197</b>             | <b>11.896.558.737</b>             | <b>Total</b>                       |

**d. Beban pajak penghasilan, neto**

**d. Income tax expense, net**

|                         | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                      |
|-------------------------|-----------------------------------|-----------------------------------|----------------------|
| Entitas induk:          |                                   |                                   | Parent entity:       |
| Pajak penghasilan badan | 43.579.582.860                    | 2.736.925.400                     | Corporate income tax |
| Pajak tangguhan         | (86.182.106.376)                  | 15.987.170.528                    | Deferred tax         |
| Entitas anak:           |                                   |                                   | Subsidiary:          |
| Pajak tangguhan         | 3.491.936.842                     | -                                 | Deferred tax         |
| <b>Total</b>            | <b>(39.110.586.674)</b>           | <b>18.724.095.928</b>             | <b>Total</b>         |

**e. Rekonsiliasi pajak**

**e. Tax reconciliation**

Rekonsiliasi antara laba sebelum beban pajak penghasilan dan estimasi laba kena pajak adalah sebagai berikut:

A reconciliation between income before income tax expenses and estimated taxable income is as follows:

|                                                                                                                 | Tahun yang berakhir pada tanggal<br>31 Desember/Year ended December 31 |                        |                                                                                                             |
|-----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------|-------------------------------------------------------------------------------------------------------------|
|                                                                                                                 | 2024                                                                   | 2023                   |                                                                                                             |
| (Rugi) laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain konsolidasian | (48.921.259.646)                                                       | 193.557.254.878        | (Loss) income before income tax per consolidated statement of profit or loss and other comprehensive income |
| Rugi entitas anak sebelum pajak penghasilan                                                                     | 9.808.315.117                                                          | 15.759.052.533         | Loss of subsidiary before income tax                                                                        |
| Eliminasi                                                                                                       | (2.892.217.789)                                                        | (3.049.965.306)        | Elimination                                                                                                 |
| <b>(Rugi) laba sebelum pajak penghasilan Perusahaan:</b>                                                        | <b>(42.005.162.318)</b>                                                | <b>206.266.342.105</b> | <b>(Loss) income before income tax of the Company:</b>                                                      |

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**20. PERPAJAKAN (lanjutan)**

**20. TAXATION (continued)**

**e. Rekonsiliasi pajak (lanjutan)**

**e. Tax reconciliation (continued)**

Rekonsiliasi antara laba sebelum beban pajak penghasilan dan estimasi laba kena pajak adalah sebagai berikut: (lanjutan)

A reconciliation between income before income tax expenses and estimated taxable income is as follows: (continued)

|                                                                              | Tahun yang berakhir pada tanggal<br>31 Desember/Year ended December 31 |                         |                                                                     |
|------------------------------------------------------------------------------|------------------------------------------------------------------------|-------------------------|---------------------------------------------------------------------|
|                                                                              | 2024                                                                   | 2023                    |                                                                     |
| <b>Perbedaan temporer</b>                                                    |                                                                        |                         | <b>Temporary difference</b>                                         |
| Cadangan kerugian penurunan nilai                                            | 732.926.398                                                            | (3.524.864.562)         | Allowance for impairment losses                                     |
| Penyisihan imbalan kerja karyawan                                            | 2.403.684.291                                                          | 5.405.850.686           | Provision for employee benefits                                     |
| Penyusutan aset tetap                                                        | (5.615.680.402)                                                        | (1.488.298.862)         | Fixed assets depreciation                                           |
| Perubahan estimasi klaim yang terjadi namun belum dilaporkan ("IBNR") - neto | 399.260.251.275                                                        | (64.128.365.841)        | Changes in estimated claim incurred but not reported ("IBNR") - net |
| Beban akrual                                                                 | (2.935.176.084)                                                        | (13.182.948.186)        | Accrued expenses                                                    |
| Beban penyusutan dan beban bunga atas aset guna usaha                        | (2.109.158.320)                                                        | (251.618.406)           | Depreciation and interest expenses of right of use assets           |
|                                                                              | 391.736.847.158                                                        | (77.170.245.171)        |                                                                     |
| <b>Perbedaan tetap</b>                                                       |                                                                        |                         | <b>Permanent difference</b>                                         |
| Beban yang tidak dapat dikurangkan                                           | 11.956.158.642                                                         | 15.329.679.896          | Non-deductible expenses                                             |
| Pendapatan yang dikenakan pajak final                                        | (190.145.527.115)                                                      | (152.873.554.647)       | Income subject to final tax                                         |
| Beban pajak final                                                            | 26.546.696.633                                                         | 20.888.347.817          | Final tax expenses                                                  |
|                                                                              | (151.642.671.840)                                                      | (116.655.526.934)       |                                                                     |
| <b>Laba kena pajak</b>                                                       | <b>198.089.013.000</b>                                                 | <b>12.440.570.000</b>   | <b>Taxable income</b>                                               |
| <b>Beban pajak penghasilan badan</b>                                         | <b>43.579.582.860</b>                                                  | <b>2.736.925.400</b>    | <b>Corporate income tax expense</b>                                 |
| Dikurangi: Kredit pajak                                                      |                                                                        |                         | Less: Tax credit                                                    |
| Pajak penghasilan pasal 25                                                   | (8.440.981.013)                                                        | (14.497.013.601)        | Income tax article 25                                               |
| Pajak penghasilan pasal 23                                                   | (1.323.668.800)                                                        | (66.878.220)            | Income tax article 23                                               |
|                                                                              |                                                                        |                         |                                                                     |
| <b>(Lebih) kurang bayar pajak penghasilan badan</b>                          | <b>33.814.933.047</b>                                                  | <b>(11.826.966.421)</b> | <b>Corporate income tax (over) under payment</b>                    |

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**20. PERPAJAKAN (lanjutan)**

**f. Aset pajak tangguhan**

Rincian aset pajak tangguhan sebagai berikut:

**20. TAXATION (continued)**

**f. Deferred tax assets**

Deferred tax assets details consist of:

| 31 Desember/December 31, 2024                              |                                     |                                                                                               |                                                                                                         |                                      |                                                                 |
|------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------|
| Aset pajak tangguhan                                       | Saldo awal/<br>Beginning<br>balance | Dibebankan<br>(Dikreditkan) ke<br>laba rugi/<br>Charged<br>(Credited) to<br>profit<br>or loss | Dibebankan ke<br>penghasilan<br>komprehensif<br>lain/<br>Charged<br>to other<br>comprehensive<br>income | Saldo<br>akhir/<br>Ending<br>balance | Deferred tax assets                                             |
| Cadangan kerugian<br>penurunan nilai                       | 4.857.814.639                       | 161.243.808                                                                                   | -                                                                                                       | 5.019.058.447                        | Allowance for impairment losses                                 |
| Liabilitas imbalan kerja<br>karyawan                       | 9.386.351.228                       | 528.810.546                                                                                   | (236.559.188)                                                                                           | 9.678.602.586                        | Employee benefits liabilities                                   |
| Perbedaan penyusutan antara<br>komersil dan fiskal         | 1.172.281.619                       | (1.235.449.689)                                                                               | -                                                                                                       | (63.168.070)                         | Differences in<br>depreciation between<br>commercial and fiscal |
| Klaim yang terjadi namun<br>Belum dilaporkan (IBNR) – neto | 22.608.509.916                      | 87.837.255.280                                                                                | -                                                                                                       | 110.445.765.196                      | Claim incurred but not<br>reported (IBNR) - net                 |
| Akrual                                                     | 2.373.261.283                       | (645.738.738)                                                                                 | -                                                                                                       | 1.727.522.545                        | Accruals                                                        |
| Aset hak guna                                              | (791.414.868)                       | (464.014.831)                                                                                 | -                                                                                                       | (1.255.429.699)                      | Right of use assets                                             |
| <b>Aset pajak<br/>tangguhan entitas induk</b>              | <b>39.606.803.817</b>               | <b>86.182.106.376</b>                                                                         | <b>(236.559.188)</b>                                                                                    | <b>125.552.351.005</b>               | <b>Deferred tax asset<br/>parent entity</b>                     |
| Aset pajak tangguhan<br>entitas anak - neto                | 3.491.936.842                       | (3.491.936.842)                                                                               | -                                                                                                       | -                                    | Deferred tax asset<br>parent entity                             |
| <b>Total</b>                                               | <b>43.098.740.659</b>               | <b>82.690.169.534</b>                                                                         | <b>(236.559.188)</b>                                                                                    | <b>125.552.351.005</b>               | <b>Total</b>                                                    |

| 31 Desember/December 31, 2023                              |                                     |                                                                                               |                                                                                                         |                                      |                                                                 |
|------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------|
| Aset pajak tangguhan                                       | Saldo awal/<br>Beginning<br>balance | Dibebankan<br>(Dikreditkan) ke<br>laba rugi/<br>Charged<br>(Credited) to<br>profit<br>or loss | Dibebankan ke<br>penghasilan<br>komprehensif<br>lain/<br>Charged<br>to other<br>comprehensive<br>income | Saldo<br>akhir/<br>Ending<br>balance | Deferred tax assets                                             |
| Cadangan kerugian<br>penurunan nilai                       | 5.633.284.843                       | (775.470.204)                                                                                 | -                                                                                                       | 4.857.814.639                        | Allowance for impairment losses                                 |
| Liabilitas imbalan kerja<br>karyawan                       | 8.530.192.610                       | 1.189.287.151                                                                                 | (333.128.533)                                                                                           | 9.386.351.228                        | Employee benefits liabilities                                   |
| Perbedaan penyusutan antara<br>komersil dan fiskal         | 1.499.707.369                       | (327.425.750)                                                                                 | -                                                                                                       | 1.172.281.619                        | Differences in<br>depreciation between<br>commercial and fiscal |
| Klaim yang terjadi namun<br>Belum dilaporkan (IBNR) – neto | 36.716.750.401                      | (14.108.240.485)                                                                              | -                                                                                                       | 22.608.509.916                       | Claim incurred but not<br>reported (IBNR) - net                 |
| Akrual                                                     | 5.273.509.884                       | (2.900.248.601)                                                                               | -                                                                                                       | 2.373.261.283                        | Accruals                                                        |
| Aset hak guna                                              | (736.058.819)                       | (55.356.049)                                                                                  | -                                                                                                       | (791.414.868)                        | Right of use assets                                             |
| <b>Aset pajak<br/>tangguhan entitas induk</b>              | <b>56.917.386.288</b>               | <b>(16.977.453.938)</b>                                                                       | <b>(333.128.533)</b>                                                                                    | <b>39.606.803.817</b>                | <b>Deferred tax asset<br/>parent entity</b>                     |
| Aset pajak tangguhan<br>entitas anak - neto                | 2.501.653.432                       | 990.283.410                                                                                   | -                                                                                                       | 3.491.936.842                        | Deferred tax asset<br>parent entity                             |
| <b>Total</b>                                               | <b>59.419.039.720</b>               | <b>(15.987.170.528)</b>                                                                       | <b>(333.128.533)</b>                                                                                    | <b>43.098.740.659</b>                | <b>Total</b>                                                    |

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**20. PERPAJAKAN (lanjutan)**

- g. Rekonsiliasi antara beban pajak penghasilan, neto dan hasil perkalian laba akuntansi sebelum pajak penghasilan dengan tarif pajak yang berlaku

|                                                                                                  | Tahun yang berakhir pada tanggal<br>31 Desember/ Year ended December 31 |                        |
|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|------------------------|
|                                                                                                  | 2024                                                                    | 2023                   |
| Laba sebelum pajak penghasilan menurut laba rugi dan penghasilan komprehensif lain konsolidasian | (48.921.259.646)                                                        | 193.557.254.878        |
| Rugi entitas anak sebelum pajak penghasilan                                                      | 9.808.315.117                                                           | 15.759.052.533         |
| Eliminasi                                                                                        | (2.892.217.790)                                                         | (3.049.965.306)        |
| <b>Laba sebelum beban pajak penghasilan:</b>                                                     | <b>(42.005.162.319)</b>                                                 | <b>206.266.342.105</b> |
| Ditambah:                                                                                        |                                                                         |                        |
| Penghasilan yang dikenakan pajak final                                                           | (190.145.527.115)                                                       | (152.873.554.647)      |
| Beban pajak final                                                                                | 26.546.696.633                                                          | 20.888.347.817         |
| Laba yang dikenakan pajak penghasilan badan                                                      | (205.603.992.801)                                                       | 74.281.135.275         |
| Tarif pajak yang berlaku                                                                         | 22%                                                                     | 22%                    |
| Pajak penghasilan dengan tarif yang berlaku                                                      | (45.232.878.416)                                                        | 16.341.849.761         |
| Pengaruh pajak atas beda tetap                                                                   | 2.630.354.900                                                           | 3.372.529.577          |
| Beban pajak penghasilan - Perusahaan                                                             | (42.602.523.516)                                                        | 19.714.379.338         |
| Beban pajak penghasilan - Entitas anak                                                           | 3.491.936.842                                                           | (990.283.410)          |
| <b>Beban pajak penghasilan, neto</b>                                                             | <b>(39.110.586.674)</b>                                                 | <b>18.724.095.928</b>  |

Profit before income tax per consolidated statement of profit or loss and other comprehensive income  
Loss of subsidiary before income tax  
Elimination

**Income before income tax expense:**

Add  
Income subject to final tax  
Final tax expense

Taxable income for corporate income tax

Effective tax rate

Income tax at effective tax rate  
Tax effect of permanent differences

Income tax expense - the Company

Income tax expense - the Subsidiary

**Income tax expense, net**

**h. Pemeriksaan pajak**

**Tahun pajak 2019**

Pada tanggal 16 April 2021, Perusahaan menerima Surat Ketetapan Pajak Lebih Bayar ("SKPLB") No. 00017/406/19/093/21 dari DJP yang menyatakan kelebihan pembayaran Pajak Penghasilan Badan untuk tahun fiskal 2019 yang dapat dikembalikan adalah sebesar Rp805.772.221 atau Rp257.249.750 lebih rendah dari taksiran pengembalian pajak yang dicatat dalam laporan keuangan Perusahaan 2019.

Perusahaan telah menerima pengembalian pajak sebesar Rp742.443.667 pada tanggal 10 Mei 2021.

**h. Tax assessment**

**Fiscal year 2019**

On April 16, 2021, the Company has received Notice of Overpayment Assessment ("SKPLB") No. 00017/406/19/093/21 from DGT which stated the tax overpayment for fiscal year 2019 Corporate Income Taxes that can be refunded amounting to Rp805,772,221 or Rp257,249,750 lower than the reported estimated claim for tax refund recorded on the Company's 2019 financial statements.

The Company received tax refund amounting to Rp742,443,667 on May 10, 2021.

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**20. PERPAJAKAN (lanjutan)**

**h. Pemeriksaan pajak (lanjutan)**

**Tahun pajak 2019 (lanjutan)**

Perusahaan telah menyetujui sebagian dari hasil pemeriksaan sebesar Rp152.749.750 dan telah membebankan pada laporan laba rugi tahun 2021.

Perusahaan juga telah mengajukan keberatan kepada DJP melalui Surat Keberatan Pajak Penghasilan Badan No. 2913/AJII/V/DIREKSI/0721 pada tanggal 12 Juli 2021 untuk sebagian hasil pemeriksaan pajak sebesar Rp910.272.221, sehingga pada tanggal 31 Desember 2021, Perusahaan mengakui estimasi pengembalian pajak penghasilan badan untuk tahun pajak 2019 sebesar Rp104.500.000 yang merupakan selisih kurang atas jumlah lebih bayar pajak yang diajukan dalam Surat Keberatan dengan jumlah pengembalian pajak yang telah diterima Perusahaan.

Pada tanggal 4 Juli 2022, DJP menerbitkan Surat Keputusan Keberatan atas Pajak Penghasilan Badan dan menolak seluruh keberatan melalui Surat Keputusan No. KEP-00703/KEB/PJ/WPJ.19/2022.

Pada 21 September 2022, Perusahaan telah mengajukan permohonan banding kepada Pengadilan Pajak atas hasil Surat Keputusan Keberatan di atas melalui Surat No. 4172/AJII/I/DIREKSI/0922. Atas permohonan banding tersebut, sampai dengan tanggal penyelesaian laporan keuangan ini, Perusahaan belum menerima Surat Keputusan Banding dari Pengadilan Pajak.

Pada tanggal 16 April 2021, Perusahaan juga telah menerima Surat Ketetapan Pajak Kurang Bayar ("SKPKB") No. 00016/240/19/093/21, No. 00014/201/19/093/21, No. 00031/203/19/093/21 dan No. 00001/267/19/093/21 dari DJP yang menyatakan kekurangan pembayaran Pajak Penghasilan Pasal 4 (2), Pasal 21, Pasal 23, dan Pajak Pertambahan Nilai Jasa Luar Negeri untuk tahun fiskal 2019 masing-masing sebesar Rp1.756.008.645, Rp66.666.264, Rp757.241.999 dan Rp137.906.773.

**20. TAXATION (continued)**

**h. Tax assessment (continued)**

**Fiscal year 2019 (continued)**

The Company has agreed to a portion of tax audit result amounting to Rp152,749,750 and these were charged to statement of profit or loss in 2021.

The Company has also submitted their objection letter to DGT through their Objection Letter of Corporate Income Tax No. 2913/AJII/V/DIREKSI/0721 dated July 12, 2021, for a portion of tax audit result totaling to Rp910,272,221, accordingly as of December 31, 2021 the Company recognize estimated refundable corporate income tax for fiscal year 2019 amounting to Rp104,500,000 which represents the difference between tax overpayment amount based on Objection Letter and tax refund amount which has been received by the Company.

On July 4, 2022, the DGT issued Objection Decision Letter of Corporate Income Tax and declined to all objection through Decree No. KEP-00703/KEB/PJ/WPJ.19/2022.

On September 21, 2022, the Company submitted appeal requests to the Tax Court regarding the Objection Decrees result above, through Letter No. 4172/AJII/I/DIREKSI/0922. In response to the appeals, as of the completion date of these financial statements, the Company has not received the Decision on Appeal from the Tax Court.

On April 16, 2021, the Company has also received Notice of Tax Underpayment Assessment ("SKPKB") No. 00016/240/19/093/21, No. 00014/201/19/093/21, No. 00031/203/19/093/21 and No. 00001/267/19/093/21 from DGT which stated the tax underpayment for Income Taxes 4 article (2), Article 21, Article 23, and Value Added Tax for Offshore Service for fiscal year 2019 amounting to Rp1,756,008,645, Rp66,666,264, Rp757,241,999 dan Rp137,906,773, respectively.



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**20. PERPAJAKAN (lanjutan)**

**h. Pemeriksaan pajak (lanjutan)**

**Tahun pajak 2019 (lanjutan)**

Perusahaan telah membayar atas pajak kurang bayar sebesar Rp143.646.488 pada tanggal 11 Mei 2021 dan Rp2.510.848.639 pada tanggal 12 Juli 2021 setelah dikompensasi dengan lebih bayar pajak penghasilan badan tahun 2019 dan dicatat sebagai beban umum lainnya pada laba rugi perusahaan tahun 2021.

Perusahaan telah mengajukan keberatan kepada DJP melalui Surat Keberatan Pajak Penghasilan Pasal 4 (2) No. 2912/AJII/V/DIREKSI/0721 dan Pajak Penghasilan Pasal 23 No. 2914/AJII/V/DIREKSI/0721 masing-masing sebesar Rp1.756.008.645 dan Rp151.794.495.

Pada tanggal 27 Juni 2022, DJP menerbitkan Surat Keputusan Keberatan atas Pajak Penghasilan 4 ayat 2 dan 23, dan mengabulkan sebagian keberatan masing-masing sebesar Rp1.026.232.298 dan Rp96.888.656 melalui Surat Keputusan No. KEP-00649/KEB/PJ.WPJ.19/2022 dan No. KEP-00650/KEB/PJ.WPJ.19/2022.

Perusahaan telah menyetujui sebagian dari keputusan keberatan tersebut dan telah menerima pengembalian pajak sebesar Rp1.026.232.298 atas Pajak Penghasilan 4 ayat (2) pada tanggal 14 Juli 2022 dan Rp96.888.656 atas Pajak Penghasilan 23 pada tanggal 15 Juli 2022 dan dikreditkan ke beban umum lainnya pada laba rugi Perusahaan tahun 2022.

Pada 21 September 2022, Perusahaan telah mengajukan permohonan banding kepada Pengadilan Pajak atas hasil Surat Keputusan Keberatan di atas, masing-masing melalui Surat No. 4170/AJII//DIREKSI/0922 dan No. 4171/AJII//DIREKSI/0922. Atas permohonan banding tersebut, sampai dengan tanggal penyelesaian laporan keuangan ini, Perusahaan belum menerima Surat Keputusan Banding dari Pengadilan Pajak.

**Tahun pajak 2023**

Pada tanggal 10 Juli 2024, DJP menerbitkan SP2 (Surat Pemberitahuan Pemeriksaan Lapangan) No. S-234/RIKSIS/KPP.1904/2024 atas Lebih Bayar SPT PPh Badan 2023 sebesar Rp 11.826.966.421. Sampai dengan tanggal penerbitan laporan keuangan, Perusahaan masih dalam proses Pemeriksaan Pajak.

**20. TAXATION (continued)**

**h. Tax assessment (continued)**

**Fiscal year 2019 (continued)**

The Company has paid the underpayment tax amounting to Rp143,646,488 on May 11, 2021 and Rp2,510,848,639 on July 12, 2021 after compensated by 2019 corporate income tax overpayment and recorded as general expenses others of the company's 2021 profit or loss.

The Company has submitted objection letter to DGT through objection letter for income Tax 4 article (2) No. 2912/AJII/V/DIREKSI/0721 and Income Tax art. 23 No. 2914/AJII/V/DIREKSI/0721 amounting Rp1,756,008,645 and Rp151,794,495, respectively.

On June 27, 2022, the DGT issued Objection Decision Letters of Income Taxes 4 article (2) and 23, and partially agreed to the objections amounting Rp1,026,232,298 and Rp96,888,656 through Decrees KEP-00649/KEB/PJ.WPJ.19/2022 and No. KEP-00650/KEB/PJ.WPJ.19/2022, respectively.

The Company has agreed to a portion of tax objection result and received tax refund amounting to Rp1,026,232,298 of Income Taxes 4 article (2) on July 14, 2022 and Rp96,888,656 of Income Taxes 23 on July 15, 2022 and credited to general expenses-others of the Company's 2022 profit or loss.

On September 21, 2022, the Company submitted appeal requests to the Tax Court regarding the Objection Decrees result above, through Letter No. 4170/AJII//DIREKSI/0922 and No. 4171/AJII//DIREKSI/0922, respectively. In response to the appeals, as of the completion date of these financial statements, the Company has not received the Decision on Appeal from the Tax Court.

**Fiscal year 2023**

On July 10, 2024, the DJP issued SP2 (Field Examination Notification) No. S-234/RIKSIS/KPP.1904/2024 regarding the Overpayment of Corporate Income Tax Return (SPT PPh Badan) for 2023 amounting to Rp11,826,966,421. Up to the date of financial statements issuance, the Company is currently under tax examination.

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**20. PERPAJAKAN (lanjutan)**

**i. Administrasi**

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Perusahaan menghitung, menetapkan dan membayar sendiri besarnya jumlah pajak yang terutang. DJP dapat menetapkan atau mengubah liabilitas pajak tersebut dalam batas waktu lima tahun sejak saat terhutangnya pajak.

**20. TAXATION (continued)**

**i. Administrative**

Under the Taxation Laws of Indonesia, the Company submits tax returns on the basis of self-assessment. The DGT may assess or amend taxes within five years of the time the tax becomes due.

**21. TITIPAN PREMI**

Akun ini merupakan penerimaan uang atas pembayaran di muka premi peserta.

**21. PREMIUM DEPOSITS**

This account represents advance cash received for premium payment.

|                                              | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|----------------------------------------------|-----------------------------------|-----------------------------------|
| <u>Pihak berelasi</u>                        |                                   |                                   |
| PT Jasa Raharja (Persero)                    | 10.312.647.000                    | 11.365.293.916                    |
| PT Permodalan Nasional Madani (Persero)      | 808.737.128                       | 130.484.505                       |
| PT Bank Mandiri (Persero) Tbk                | 676.085.838                       | 1.033.524.469                     |
| PT Jamkrida Sumsel (Perseroda)               | 254.795.700                       | -                                 |
| PT Garuda Sepakbola Indonesia                | 184.425.898                       | -                                 |
| PT PP Property                               | 117.887.233                       | -                                 |
| PT Asuransi Kredit Indonesia                 | 105.518.400                       | -                                 |
| PT PP Urban                                  | 85.028.851                        | 140.631.128                       |
| PT Nindya Karya (Persero)                    | 59.865.094                        | 105.269.135                       |
| PT Perkebunan Nusantara IV (Persero)         | 52.035.600                        | 1.499.393.000                     |
| PT Pelindo IV                                | 34.164.200                        | -                                 |
| PT Pegadaian (Persero)                       | 13.989.300                        | 2.672.000                         |
| PT Mandiri Utama Finance                     | 7.951.113                         | 21.285.264                        |
| PT Brantas Abipraya (Persero)                | 230.927                           | 89.776.842                        |
| Pensiunan LPND Bulog                         | -                                 | 311.612.807                       |
| PT Asuransi Jasa Indonesia                   | -                                 | 271.095.381                       |
| PT Kereta Api Properti Manajemen             | -                                 | 196.202.400                       |
| PT PJB Services                              | -                                 | 273.900                           |
| PT Kereta Api Indonesia                      | -                                 | 117.200                           |
| Lain-lain (di bawah Rp100 juta)              | 393.112.902                       | 487.602.100                       |
| <b>Sub-total</b>                             | <b>13.106.475.184</b>             | <b>15.655.234.047</b>             |
| <u>Pihak ketiga</u>                          |                                   |                                   |
| PT Shopee International Indonesia            | 1.691.202.863                     | -                                 |
| PT Commeasure Solutions Indonesia            | 801.259.768                       | 827.205.900                       |
| Arnotts Indonesia                            | 659.845.838                       | -                                 |
| Yayasan Rumah Sakit LNG Badak – Bontang      | 583.299.662                       | -                                 |
| PT Aerofood Indonesia                        | 580.901.000                       | -                                 |
| PT Human Capital Global                      | 472.399.200                       | -                                 |
| PT Fajar Baizuri & Brothers                  | 431.003.700                       | -                                 |
| PT RPX Group                                 | 396.978.177                       | 325.111.257                       |
| Kedutaan Besar Ukraina di Republik Indonesia | 271.666.782                       | 421.011.700                       |
| PT XL Axiata Tbk                             | 211.624.089                       | -                                 |
| PT Pura Barutama                             | 168.434.043                       | 250.299.368                       |
| PT API Banyuwangi                            | 95.212.184                        | 549.276.584                       |
| PT Indosat Tbk                               | 1.428.070                         | 267.482.300                       |
| Medisafe Technologies                        | -                                 | 453.163.044                       |
| PT Polyrific, LLC                            | -                                 | 283.231.616                       |
| PT Tempo Scan Pacific Tbk                    | -                                 | 225.158.220                       |
| PT NSK Indonesia                             | -                                 | 52.389.752                        |

|                                         |
|-----------------------------------------|
| <u>Related parties</u>                  |
| PT Jasa Raharja (Persero)               |
| PT Permodalan Nasional Madani (Persero) |
| PT Bank Mandiri (Persero) Tbk           |
| PT Jamkrida Sumsel (Perseroda)          |
| PT Garuda Sepakbola Indonesia           |
| PT PP Property                          |
| PT Asuransi Kredit Indonesia            |
| PT PP Urban                             |
| PT Nindya Karya (Persero)               |
| PT Perkebunan Nusantara IV (Persero)    |
| PT Pelindo IV                           |
| PT Pegadaian (Persero)                  |
| PT Mandiri Utama Finance                |
| PT Brantas Abipraya (Persero)           |
| Pensiunan LPND Bulog                    |
| PT Asuransi Jasa Indonesia              |
| PT Kereta Api Properti Manajemen        |
| PT PJB Services                         |
| PT Kereta Api Indonesia                 |
| Others (below Rp100 million)            |
| <b>Sub-total</b>                        |

|                                                     |
|-----------------------------------------------------|
| <u>Third parties</u>                                |
| PT Shopee International Indonesia                   |
| PT Commeasure Solutions Indonesia                   |
| Arnotts Indonesia                                   |
| Yayasan Rumah Sakit LNG Badak - Bontang             |
| PT Aerofood Indonesia                               |
| PT Human Capital Global                             |
| PT Fajar Baizuri & Brothers                         |
| PT RPX Group                                        |
| The Embassy of Ukraine in The Republic of Indonesia |
| PT XL Axiata Tbk                                    |
| PT Pura Barutama                                    |
| PT API Banyuwangi                                   |
| PT Indosat Tbk                                      |
| Medisafe Technologies                               |
| PT Polyrific, LLC                                   |
| PT Tempo Scan Pacific Tbk                           |
| PT NSK Indonesia                                    |

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**21. TITIPAN PREMI (lanjutan)**

Akun ini merupakan penerimaan uang atas pembayaran di muka premi peserta. (lanjutan)

|                                 | 31 Desember/<br>December 31, 2024 |
|---------------------------------|-----------------------------------|
| Pihak ketiga (lanjutan)         |                                   |
| Lain-lain (di bawah Rp200 juta) | 2.464.994.077                     |
| Sub-total                       | 8.830.249.453                     |
| <b>Total</b>                    | <b>21.936.724.637</b>             |

**21. PREMIUM DEPOSITS (continued)**

This account represents advance cash received for premium payment. (continued)

|                              | 31 Desember/<br>December 31, 2023 |              |
|------------------------------|-----------------------------------|--------------|
| Third parties (continued)    |                                   |              |
| Others (below Rp200 million) | 2.936.873.376                     |              |
| Sub-total                    | 6.591.203.117                     |              |
| <b>Total</b>                 | <b>22.246.437.164</b>             | <b>Total</b> |

**22. LIABILITAS MANFAAT POLIS MASA DEPAN**

Liabilitas manfaat polis masa depan merupakan jumlah yang tersedia untuk menutup semua liabilitas yang dijamin berdasarkan kondisi pada polis asuransi yang masih berlaku pada tanggal laporan posisi keuangan.

Liabilitas manfaat polis masa depan untuk tahun 2024 dan 2023 telah dihitung menggunakan metode dan asumsi utama sebagai berikut:

|                       | 31 Desember/<br>December 31, 2024                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a. Metode             | Gross Premium Reserve                                                                                                                                                                                                                                                                                                                                                                                      |
| b. Tingkat mortalitas | Tabel Mortalita CSO 80 dan TMI IV untuk produk InHealth Endowment, Tabel Mortalita Reasuransi untuk produk InHealth Life Protection dan InHealth Credit Life serta TMI III untuk produk InHealth Credit Life./ Mortality Table CSO 80 and TMI IV for InHealth Endowment, Reinsurance Mortality Table for InHealth Life Protection and InHealth Credit Life, also TMI III for InHealth Credit Life products |
| c. Tingkat bunga      | Tingkat diskonto yang digunakan Indonesian Government Bonds Yield Curve untuk produk InHealth Endowment, InHealth Credit Life dan InHealth Life Protection./ The interest rates used Indonesian Government Bonds Yield Curve for InHealth Endowment, InHealth Credit Life and InHealth Life Protection.                                                                                                    |

Saldo liabilitas manfaat polis masa depan pada tanggal 31 Desember 2024 adalah Rp341.073.600.518 (2023: Rp275.425.342.967). Saldo tersebut telah disertifikasi oleh aktuaris Perusahaan yang terdaftar.

**23. PREMI YANG BELUM MERUPAKAN PENDAPATAN**

Akun ini merupakan bagian dari premi yang belum diakui sebagai pendapatan karena masa pertanggungannya masih berjalan pada akhir tahun.

**22. LIABILITY FOR FUTURE POLICY BENEFITS**

Liability for future policy benefits represents the amounts provided for all obligations guaranteed under the terms of the policies in force at statement of financial position date.

The liability for future policy benefits for years 2024 and 2023 have been computed using the following key assumptions and methods:

|                   | 31 Desember/<br>December 31, 2023                                                                                                                                                                                                                                                                                                                                                                           |  |
|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| a. Methodology    | Gross Premium Reserve                                                                                                                                                                                                                                                                                                                                                                                       |  |
| b. Mortality rate | Tabel Mortalita CSO 80 dan TMI IV untuk produk InHealth Endowment, Tabel Mortalita Reasuransi untuk produk InHealth Life Protection dan InHealth Credit Life serta TMI III untuk produk InHealth Credit Life./ Mortality Table CSO 80 and TMI IV for InHealth Endowment, Reinsurance Mortality Table for InHealth Life Protection and InHealth Credit Life, also TMI III for InHealth Credit Life products. |  |
| c. Interest rate  | Tingkat diskonto yang digunakan Indonesian Government Bonds Yield Curve untuk produk InHealth Endowment, InHealth Credit Life dan InHealth Life Protection./ The interest rates used Indonesian Government Bonds Yield Curve for InHealth Endowment, InHealth Credit Life and InHealth Life Protection.                                                                                                     |  |

The balance of liability for future policy benefits as of December 31, 2024 is amounting to Rp341,073,600,518 (2023: Rp275,425,342,967). The balance has been certified by the Company's registered actuary.

**23. UNEARNED PREMIUM INCOME**

This account represents premiums that have not been recognized as income because the protection coverage is still in force at the end of the year.

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**23. PREMI YANG BELUM MERUPAKAN PENDAPATAN (lanjutan)**

Cadangan atas premi yang belum merupakan pendapatan dihitung dengan menggunakan metode amortisasi harian dengan mempertimbangkan masa pertanggungan polis yang dihitung oleh aktuaris dengan rincian sebagai berikut:

|                                     | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-------------------------------------|-----------------------------------|-----------------------------------|
| InHealth Managed Care               | 300.661.913.444                   | 230.065.436.500                   |
| InHealth Indemnity                  | 272.442.701.993                   | 241.966.204.771                   |
| InHealth Group Term Life            | 8.975.025.526                     | 7.615.505.450                     |
| InHealth Group Personal Accident    | 1.422.087.731                     | 994.084.627                       |
| InHealth MIFG                       | 340.377.843                       | -                                 |
| InHealth My Care Ultimate Individu  | 53.529.820                        | 43.740.223                        |
| InHealth Hospital Cash Plan         | 3.670.231                         | -                                 |
| InHealth Total Permanent Disability | 1.341.433                         | 1.765.524                         |
| <b>Total</b>                        | <b>583.900.648.021</b>            | <b>480.686.737.095</b>            |

Saldo premi yang belum merupakan pendapatan di atas telah disertifikasi oleh aktuaris Perusahaan yang terdaftar.

**24. ESTIMASI LIABILITAS KLAIM**

Estimasi liabilitas klaim terdiri dari saldo klaim dalam proses penyelesaian (OSC) dan klaim yang terjadi namun belum dilaporkan (IBNR) yang dihitung pada tanggal 31 Desember 2024 dan 2023 masing-masing berdasarkan metode perkiraan *triangle and bornhuetter ferguson methods*.

Rincian per 31 Desember 2024 dan 2023 adalah sebagai berikut:

|                                                         | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|---------------------------------------------------------|-----------------------------------|-----------------------------------|
| <b>Klaim dalam proses penyelesaian (OSC)</b>            |                                   |                                   |
| InHealth Managed Care                                   | 55.989.131.883                    | 78.777.428.765                    |
| InHealth Indemnity                                      | 28.647.721.272                    | 48.213.789.112                    |
| InHealth Group Term Life                                | 864.539.667                       | 160.747.368                       |
| InHealth Credit Life                                    | 658.956.083                       | 3.431.708.445                     |
| InHealth Group Personal Accident                        | 115.000.000                       | 36.000.000                        |
| InHealth Endowment                                      | 112.236.300                       | 329.093.158                       |
| InHealth My Care Ultimate                               | 24.577.091                        | -                                 |
| InHealth MIFG                                           | 2.978.022                         | -                                 |
| <b>Sub-total</b>                                        | <b>86.415.140.318</b>             | <b>130.948.766.848</b>            |
| <b>Klaim yang Terjadi Namun Belum Dilaporkan (IBNR)</b> | <b>662.869.561.442</b>            | <b>131.222.320.915</b>            |
| <b>Total</b>                                            | <b>749.284.701.760</b>            | <b>262.171.087.763</b>            |

Saldo estimasi liabilitas klaim di atas telah disertifikasi oleh aktuaris Perusahaan yang terdaftar.

**23. UNEARNED PREMIUM INCOME (continued)**

Unearned premium reserve is calculated using the daily amortisation method taking into account the protection coverage policy which is calculated by the actuary with the following details:

|                                     |                 |
|-------------------------------------|-----------------|
| InHealth Managed Care               | 230.065.436.500 |
| InHealth Indemnity                  | 241.966.204.771 |
| InHealth Group Term Life            | 7.615.505.450   |
| InHealth Group Personal Accident    | 994.084.627     |
| InHealth MIFG                       | -               |
| InHealth My Care Ultimate Individu  | 43.740.223      |
| InHealth Hospital Cash Plan         | -               |
| InHealth Total Permanent Disability | 1.765.524       |

**Total**

The above balance of unearned premium income has been certified by the Company's registered actuary.

**24. ESTIMATED CLAIM LIABILITIES**

Estimated claim liabilities consist of claims in settlement process (OSC) and claims incurred but not reported (IBNR) which is calculated as of December 31, 2024 dan 2023 based on the estimated triangle and bornhuetter ferguson methods.

Details as of December 31, 2024 and 2023 are as follows:

|                                  |                |
|----------------------------------|----------------|
| <b>Outstanding Claim (OSC)</b>   |                |
| InHealth Managed Care            | 78.777.428.765 |
| InHealth Indemnity               | 48.213.789.112 |
| InHealth Group Term Life         | 160.747.368    |
| InHealth Credit Life             | 3.431.708.445  |
| InHealth Group Personal Accident | 36.000.000     |
| InHealth Endowment               | 329.093.158    |
| InHealth My Care Ultimate        | -              |
| InHealth MIFG                    | -              |

**Sub-total**

**Claims Incurred but Not Reported (IBNR)**

**Total**

The above balance of estimated claim liabilities has been certified by the Company's registered actuary.

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**25. LIABILITAS IMBALAN KERJA KARYAWAN**

Liabilitas imbalan kerja jangka panjang dan imbalan pasca kerja, seperti pensiun, uang pisah, uang penghargaan, dan imbalan lainnya dihitung berdasarkan Undang-Undang Ketenagakerjaan No. 13/2003 ("UU 13/2003"), Peraturan Perusahaan No. 35/2021 tentang Cipta Kerja. Liabilitas ini didanai oleh Program Pensiun Untuk Kompensasi Pesangon ("PPUKP") yang dikelola oleh DPLK PT AXA Mandiri Financial Services. Tidak ada kontribusi tambahan yang dibayarkan untuk PPUKP di tahun 2024.

Perusahaan juga menyelenggarakan Program Pensiun Iuran Pasti (PPIP) yang juga dikelola oleh DPLK PT AXA Mandiri Financial Services dan merupakan tambahan manfaat untuk pegawai. Selama tahun 2024 dan 2023, kontribusi yang dibayarkan oleh Perusahaan sehubungan dengan PPIP masing-masing sebesar Rp3.944.541.695 dan Rp3.997.500.000.

Metode yang digunakan dalam perhitungan liabilitas imbalan kerja karyawan adalah metode Projected Unit Credit. Perhitungan kewajiban imbalan kerja karyawan per 31 Desember 2024 dan 2023 dilakukan oleh aktuaris independen, Kantor Konsultan Aktuaria Nurichwan, melalui laporannya No. 764/KKA-N/R-I/XII/2024 tertanggal 31 Desember 2024 dan No. 001/KKA-N/R-I/I/2024 tertanggal 31 Desember 2023 masing-masing untuk posisi tanggal 31 Desember 2024 dan 2023.

Adapun asumsi yang digunakan adalah:

|                                  | 31 Desember/<br>December 31, 2024                                                                                                                                                     | 31 Desember/<br>December 31, 2023 |                              |
|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------------------|
| Tingkat diskonto per tahun       | 7,06%                                                                                                                                                                                 | 6,81%                             | Discount rate per annum      |
| Tingkat imbal hasil aset program | 7,06%                                                                                                                                                                                 | 6,81%                             | Rate of return on plan asset |
| Tingkat kenaikan gaji per tahun  | 5,00%                                                                                                                                                                                 | 5,00%                             | Salary increment per annum   |
| Tingkat mortalitas               | TMI-IV tahun 2019                                                                                                                                                                     | TMI-IV tahun 2019                 | Mortality rate               |
| Tingkat cacat                    | 5% dari tingkat mortalitas                                                                                                                                                            |                                   | Disability rate              |
| Tingkat pengunduran diri peserta | 5% sampai usia 39 tahun dan menurun sampai 0% pada usia lebih dari 55 dan setelahnya/<br>5% up to age 39 years old and decreasing to 0% at age more than 55 years old and there after |                                   | Turnover rate                |
| Usia pensiun normal              | 56 tahun/years                                                                                                                                                                        |                                   | Normal retirement age        |

**25. EMPLOYEE BENEFITS LIABILITIES**

Long term and post employment benefits, such as pension, severance payments, service payments, and other benefits are calculated in accordance with Labor Law No. 13/2003 ("Law 13/2003"), the Company's Regulation based on ("Law 6/2023") enactment of ("Law 11/2020") as has been replaced by ("Perppu 2/2022") and Government Regulation No. 35/2021 concerning Job Creation. These liabilities are funded with Severance Compensation Pension Plan ("PPUKP") which is managed by DPLK PT AXA Mandiri Financial Services. There were no additional contributions paid for PPUKP in 2024.

The Company also has a Defined Contribution Plan (PPIP) which is also managed by DPLK PT AXA Mandiri Financial Services and represents additional benefit to the employee. During 2024 and 2023, the contribution paid by the Company in relation to PPIP amounted to Rp3,944,541,695 and Rp3,997,500,000 respectively.

The method used in the calculation of employee benefits liabilities is the Projected Unit Credit. Calculation of employee benefits liabilities as of December 31, 2024 and 2023 is performed by an independent actuary, Kantor Konsultan Aktuaria Nurichwan, through its report No. 764/KKA-N/R-I/XII/2024 dated December 31, 2024 and No. 001/KKA-N/R-I/I/2024 dated December 31, 2023 for the balance as of December 31, 2024 and 2023, respectively.

The assumptions used are as follows:

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**25. LIABILITAS IMBALAN KERJA KARYAWAN  
(lanjutan)**

**25. EMPLOYEE BENEFITS LIABILITIES (continued)**

|                                                                  | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|------------------------------------------------------------------|-----------------------------------|-----------------------------------|
| <b>Liabilitas yang diakui<br/>dalam laporan posisi keuangan:</b> |                                   |                                   |
| Nilai kini liabilitas                                            | 45.857.176.476                    | 44.332.275.820                    |
| Nilai wajar aset program                                         | (1.756.358.760)                   | (1.667.042.963)                   |
| <b>Liabilitas imbalan kerja karyawan</b>                         | <b>44.100.817.716</b>             | <b>42.665.232.857</b>             |

*Liabilities recognized  
in the statement of  
financial position:  
Present value of obligations  
Fair value of plan asset  
  
Employee benefit liabilities*

|                                                                           | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|---------------------------------------------------------------------------|-----------------------------------|-----------------------------------|
| <b>Rekonsiliasi jumlah yang diakui<br/>dalam laporan posisi keuangan:</b> |                                   |                                   |
| Liabilitas pada awal tahun                                                | 42.665.232.857                    | 38.773.602.774                    |
| Beban                                                                     | 7.932.685.840                     | 7.830.895.323                     |
| Realisasi pembayaran manfaat                                              | (5.456.864.224)                   | (2.425.044.637)                   |
| Pengukuran kembali atas<br>liabilitas imbalan kerja karyawan              | (1.040.236.757)                   | (1.514.220.603)                   |
| <b>Liabilitas pada akhir tahun</b>                                        | <b>44.100.817.716</b>             | <b>42.665.232.857</b>             |

*Reconciliation of the movement of  
the net liabilities recognized  
in the statement financial position:  
Liability at the beginning of the year  
Expenses  
Benefit payment realization  
Remeasurement of  
employee benefits liability  
  
Liabilities at the end of the year*

|                                                                       |                      |                      |
|-----------------------------------------------------------------------|----------------------|----------------------|
| <b>Beban imbalan<br/>kerja karyawan yang diakui di<br/>laba rugi:</b> |                      |                      |
| Komponen beban:                                                       |                      |                      |
| Biaya jasa kini                                                       | 5.031.351.090        | 4.988.551.803        |
| Biaya bunga, neto:                                                    |                      |                      |
| Biaya bunga atas kewajiban<br>imbalan pasti                           | 3.019.027.983        | 2.951.210.329        |
| Imbal Hasil atas Aset Program                                         | (117.693.233)        | (108.866.809)        |
| <b>Beban yang diakui<br/>dalam laba rugi</b>                          | <b>7.932.685.840</b> | <b>7.830.895.323</b> |

*Employees  
benefits expenses recognized  
in the profit or loss:  
Expenses:  
Current service costs  
Net Interest cost:  
Interest cost on defined  
benefit liabilities  
Return on Plan Assets  
  
Expenses recognized in the  
profit or loss*

Jatuh tempo kewajiban program manfaat pasti pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

The maturity of defined benefit plan obligation as of December 31, 2024 and 2023, is as follows:

|                                                                         | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-------------------------------------------------------------------------|-----------------------------------|-----------------------------------|
| Dalam waktu 12 bulan berikutnya<br>(periode pelaporan tahun berikutnya) | 3.075.838.579                     | 4.574.072.037                     |
| Antara 1 dan 2 tahun                                                    | 3.684.994.055                     | 3.051.046.192                     |
| Antara 2 dan 5 tahun                                                    | 14.190.263.867                    | 14.450.969.964                    |
| Antara 5 dan 10 tahun                                                   | 39.371.651.558                    | 33.381.856.207                    |
| Lebih dari 10 tahun                                                     | 294.332.306.335                   | 313.183.750.497                   |
| <b>Total</b>                                                            | <b>354.655.054.394</b>            | <b>368.641.694.897</b>            |

*Within the next 12 months  
(the next annual reporting period)  
Between 1 and 2 years  
Between 2 and 5 years  
Between 5 and 10 years  
More than 10 years*

**Total**



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**25. LIABILITAS IMBALAN KERJA KARYAWAN  
(lanjutan)**

Durasi rata-rata tertimbang dari rata-rata sisa masa kerja untuk liabilitas imbalan kerja karyawan adalah 15,98 tahun pada tanggal 31 Desember 2024 (2023: 16,72 tahun).

Komposisi dari aset program adalah 100% deposito berjangka.

**Analisa sensitivitas**

Tabel berikut menunjukkan sensitivitas atas kemungkinan perubahan tingkat suku bunga pasar dan tingkat kenaikan gaji, dengan variabel lain dianggap tetap, terhadap nilai kini kewajiban imbalan pasti pada tanggal 31 Desember 2024 dan 2023:

|                                     | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                                           |
|-------------------------------------|-----------------------------------|-----------------------------------|-------------------------------------------|
| <b>Suku bunga</b>                   |                                   |                                   | <b>Interest rate</b>                      |
| Kenaikan suku bunga 100 basis poin  | (3.824.813.529)                   | (3.765.434.802)                   | Increase in interest rate 100 basis point |
| Penurunan suku bunga 100 basis poin | 4.358.750.232                     | 4.319.244.967                     | Decrease in interest rate 100 basis point |
| <b>Kenaikan gaji</b>                |                                   |                                   | <b>Salary increase</b>                    |
| Kenaikan gaji 100 basis poin        | 4.009.055.328                     | 3.992.978.862                     | Increase in salary 100 basis point        |
| Penurunan gaji 100 basis poin       | (3.575.073.216)                   | (3.538.475.550)                   | Decrease in salary 100 basis point        |

**25. EMPLOYEE BENEFITS LIABILITIES (continued)**

The weighted average duration of the maturity obligation for employee benefits is 15.98 years as of December 31, 2024 (2023: 16.72 years).

The composition of plan assets is 100% in time deposits.

**Sensitivity analysis**

The following table demonstrates the sensitivity to a reasonably possible change in market interest rates and salary increment rates, with all other variables held constant, to the present value of defined benefit obligation as of December 31, 2024 and 2023:

**26. MODAL SAHAM**

Modal ditempatkan dan disetor penuh tanggal 31 Desember 2024 dan 2023 adalah sebesar Rp1.000.000.000.000 (satu triliun Rupiah) dengan komposisi pemegang saham sebagai berikut:

**26. SHARE CAPITAL**

Share capital issued and fully paid up as at December 31, 2024 and 2023 is Rp1,000,000,000,000 (one trillion Rupiah) with the composition of shareholders as follows:

| 31 Desember 2024/ December 31, 2024 |                                   |                                                    |                          |
|-------------------------------------|-----------------------------------|----------------------------------------------------|--------------------------|
|                                     | Jumlah saham/<br>Number of shares | Persentase kepemilikan/<br>Percentage of ownership | Total                    |
| PT Asuransi Jiwa IFG                | 800.000                           | 80,0%                                              | 800.000.000.000          |
| PT Bank Mandiri (Persero) Tbk       | 200.000                           | 20,0%                                              | 200.000.000.000          |
| <b>Total</b>                        | <b>1.000.000</b>                  | <b>100,0%</b>                                      | <b>1.000.000.000.000</b> |
| 31 Desember 2023/ December 31, 2023 |                                   |                                                    |                          |
|                                     | Jumlah saham/<br>Number of shares | Persentase kepemilikan/<br>Percentage of ownership | Total                    |
| PT Bank Mandiri (Persero) Tbk       | 800.000                           | 80,0%                                              | 800.000.000.000          |
| PT Kimia Farma Tbk                  | 100.000                           | 10,0%                                              | 100.000.000.000          |
| PT Bahana Pembinaan Usaha Indonesia | 100.000                           | 10,0%                                              | 100.000.000.000          |
| <b>Total</b>                        | <b>1.000.000</b>                  | <b>100,0%</b>                                      | <b>1.000.000.000.000</b> |

PT Asuransi Jiwa IFG  
PT Bank Mandiri (Persero) Tbk

PT Bank Mandiri (Persero) Tbk  
PT Kimia Farma Tbk  
PT Bahana Pembinaan  
Usaha Indonesia

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**26. MODAL SAHAM (lanjutan)**

Sesuai dengan Akta Notaris Ashoya Ratam, S.H., M.Kn No. 29 tanggal 11 Juni 2024 yang telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia melalui Surat Keputusan No. AHU-AH.01.09-0213596 tanggal 13 Juni 2024 disebutkan bahwa telah disetujui pengalihan saham milik PT Bahana Pembinaan Usaha Indonesia sebanyak 100.000 (seratus ribu) saham yang merupakan 10% (sepuluh persen) atau sebesar Rp100.000.000.000 (seratus miliar Rupiah) dari modal ditempatkan dan disetor penuh dalam Perseroan kepada PT Asuransi Jiwa IFG.

Sesuai dengan Akta Notaris Mala Mukti, S.H., LL.M. No. 90 tanggal 26 Juni 2024 yang telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia melalui Surat Keputusan No. AHU-AH.01.09-0219371 tanggal 27 Juni 2024 disebutkan bahwa telah disetujui pengalihan saham milik PT Bank Mandiri (Persero) Tbk dan PT Kimia Farma Tbk masing-masing sebanyak 600.000 (enam ratus ribu) saham yang merupakan 60% (enam puluh persen) atau sebesar Rp600.000.000.000 (enam ratus miliar Rupiah) dan 100.000 (seratus ribu) saham yang merupakan 10% (sepuluh persen) atau sebesar Rp100.000.000.000 (seratus miliar Rupiah) dari modal ditempatkan dan disetor penuh dalam Perseroan kepada PT Asuransi Jiwa IFG.

Sesuai dengan Akta Notaris Mala Mukti, S.H., LL.M. No. 90 tanggal 26 Juni 2024 yang telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia melalui Surat Keputusan No. AHU-AH.01.09-0219371 tanggal 27 Juni 2024 dinyatakan bahwa sejak ditandatanganinya Akta Pengambilalihan Saham dan Akta Jual Beli Saham, maka susunan pemegang saham Perseroan menjadi sebagai berikut: (1) PT Asuransi Jiwa IFG, sebanyak 800.000 (delapan ratus ribu) saham, dengan nilai nominal seluruhnya sebesar Rp800.000.000.000 (delapan ratus miliar Rupiah) atau setara dengan 80% (delapan puluh persen) dari jumlah seluruh saham yang telah ditempatkan dan disetor dalam Perseroan; dan (2) PT Bank Mandiri (Persero) Tbk, sebanyak 200.000 (dua ratus ribu) saham, dengan nilai nominal seluruhnya sebesar Rp200.000.000.000 (dua ratus miliar Rupiah) atau setara dengan 20% (dua puluh persen) dari jumlah seluruh saham yang telah ditempatkan dan disetor dalam Perseroan.

**26. SHARE CAPITAL (continued)**

*In accordance with the Notarial Deed of Ashoya Ratam, S.H., M.Kn No. 29 dated June 11, 2024, which has been approved by the Minister of Law and Human Rights through Decree No. AHU-AH.01.09-0213596 dated June 13, 2024, it is stated that the transfer of shares owned by PT Bahana Pembinaan Usaha Indonesia amounting to 100,000 (one hundred thousand) shares, representing 10% (ten percent) or IDR 100,000,000,000 (one hundred billion Rupiah) of the fully paid-up capital of the Company to PT Asuransi Jiwa IFG has been approved.*

*In accordance with the Notarial Deed of Mala Mukti, S.H., LL.M. No. 90 dated June 26, 2024, which has been approved by the Minister of Law and Human Rights through Decree No. AHU-AH.01.09-0219371 dated June 27, 2024, it is stated that the transfer of shares owned by PT Bank Mandiri (Persero) Tbk and PT Kimia Farma Tbk has been approved. Specifically, PT Bank Mandiri (Persero) Tbk will transfer 600,000 (six hundred thousand) shares, representing 60% (sixty percent) or IDR 600,000,000,000 (six hundred billion Rupiah), and PT Kimia Farma Tbk will transfer 100,000 (one hundred thousand) shares, representing 10% (ten percent) or IDR 100,000,000,000 (one hundred billion Rupiah) of the fully paid-up capital of the Company to PT Asuransi Jiwa IFG.*

*In accordance with the Notarial Deed of Mala Mukti, S.H., LL.M. No. 90 dated June 26, 2024, which has been approved by the Minister of Law and Human Rights through Decree No. AHU-AH.01.09-0219371 dated June 27, 2024, it is stated that upon the signing of the Share Acquisition Deed and the Share Sale and Purchase Deed, the composition of the shareholders of the Company is as follows: (1) PT Asuransi Jiwa IFG, holding 800,000 (eight hundred thousand) shares, with a total nominal value of IDR 800,000,000,000 (eight hundred billion Rupiah), equivalent to 80% (eighty percent) of the total shares that have been issued and fully paid in the Company; and (2) PT Bank Mandiri (Persero) Tbk, holding 200,000 (two hundred thousand) shares, with a total nominal value of IDR 200,000,000,000 (two hundred billion Rupiah), equivalent to 20% (twenty percent) of the total shares that have been issued and fully paid in the Company.*

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**27. KEPENTINGAN NON PENGENDALI**

Kepentingan dari Pemegang Saham Non-Pengendali pada Entitas Anak

**27. NON-CONTROLLING INTEREST**

*Equity Interests Held by Non-Controlling Interests in Subsidiary*

| <b>Entitas Anak /<br/>Subsidiary</b>                                                                                                                 | <b>Lokasi Pendirian/<br/>Country of<br/>Incorporation</b> | <b>31 Desember 2024/<br/>December 31, 2024</b> | <b>31 Desember 2023/<br/>December 31, 2023</b> |
|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------|------------------------------------------------|
| PT FitAja Digital Nusantara                                                                                                                          | Indonesia                                                 | 54,86%                                         | 54,86%                                         |
| <b>Jumlah / Amount</b>                                                                                                                               |                                                           |                                                |                                                |
|                                                                                                                                                      |                                                           | <b>31 Desember 2024/<br/>December 31, 2024</b> | <b>31 Desember 2023/<br/>December 31, 2023</b> |
| Saldo akumulasi kepentingan nonpengendali/<br><i>Accumulated balance of non-controlling interests</i>                                                |                                                           | 41.204.506.880                                 | 44.678.030.750                                 |
| Rugi komprehensif yang dapat distribusikan kepada kepentingan non<br>pengendali/ <i>Comprehensive loss attributable to non-controlling interests</i> |                                                           | (3.473.523.870)                                | (8.102.146.741)                                |

**28. PENGGUNAAN SALDO LABA DAN DIVIDEN**

Pada tahun 2024 tidak terdapat penggunaan saldo laba sebagai dividen kas.

Pada tanggal 24 Juli 2023, pemegang saham di Rapat Umum Pemegang Saham Tahunan menyetujui penggunaan laba tahun 2022 sebesar Rp30.242.396.171 sebagai dividen kas. Pada tanggal 21 Desember 2023, dividen kas tersebut sudah dibayarkan kepada para pemegang saham.

**28. APPROPRIATION OF RETAINED EARNINGS AND DIVIDEND**

*In 2024 there is no allocation of income for the year 2023 as cash dividends.*

*On July 24, 2023, the shareholders in Annual General Meeting of Shareholders have approved the allocation of income for the year 2022 amounting to Rp30,242,396,171 as cash dividends. On December 21, 2023, the cash dividend has been paid to the shareholders.*

**29. PENDAPATAN PREMI, NETO**

**29. PREMIUM INCOME, NET**

|                                                                                             | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |                                                                                 |
|---------------------------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------|---------------------------------------------------------------------------------|
| Premi bruto                                                                                 | 4.681.486.275.102                         | 3.435.552.081.061                         | Gross premium                                                                   |
| Premi reasuransi                                                                            | (834.452.641.426)                         | (643.361.356.226)                         | Reinsurance premium                                                             |
| Premi koasuransi                                                                            | (212.422.384.417)                         | (29.010.790.367)                          | Coinsurance premium                                                             |
| Perubahan neto atas premi yang<br>belum merupakan pendapatan<br>dan aset reasuransi terkait | (81.233.637.926)                          | (54.326.464.797)                          | Net changes in<br>unearned premium income<br>and the related reinsurance assets |
| <b>Total</b>                                                                                | <b>3.553.377.611.333</b>                  | <b>2.708.853.469.671</b>                  | <b>Total</b>                                                                    |

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**29. PENDAPATAN PREMI, NETO (lanjutan)**

**Premi Bruto**

**Berdasarkan Produk**

|                                     | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |
|-------------------------------------|-------------------------------------------|-------------------------------------------|
| InHealth Managed Care               | 2.856.793.669.496                         | 1.978.767.292.119                         |
| InHealth Indemnity                  | 1.541.645.648.546                         | 1.289.369.467.438                         |
| InHealth Endowment                  | 182.187.069.405                           | 92.253.781.474                            |
| InHealth Group Term Life            | 54.078.110.986                            | 29.827.580.448                            |
| InHealth Group Credit life          | 36.180.275.713                            | 40.128.455.440                            |
| InHealth Group Personal Accident    | 9.397.040.832                             | 4.973.629.641                             |
| InHealth MIFG                       | 976.533.150                               | -                                         |
| InHealth My Care Ultimate           | 128.858.000                               | 62.716.000                                |
| InHealth Critical Illness           | 48.014.891                                | 46.408.501                                |
| InHealth Total Permanent Disability | 35.930.459                                | 6.746.000                                 |
| InHealth Accident Protection        | 6.672.000                                 | 6.672.000                                 |
| InHealth Hospital Cash Plan         | 5.258.624                                 | 105.902.000                               |
| InHealth Life Protection            | 3.193.000                                 | 3.430.000                                 |
| <b>Total pendapatan premi bruto</b> | <b>4.681.486.275.102</b>                  | <b>3.435.552.081.061</b>                  |

**29. PREMIUM INCOME, NET (continued)**

**Gross Premium**

**Based on Product**

|                                     |  |
|-------------------------------------|--|
| InHealth Managed Care               |  |
| InHealth Indemnity                  |  |
| InHealth Endowment                  |  |
| InHealth Group Term Life            |  |
| InHealth Group Credit life          |  |
| InHealth Group Personal Accident    |  |
| InHealth MIFG                       |  |
| InHealth My Care Ultimate           |  |
| InHealth Critical Illness           |  |
| InHealth Total Permanent Disability |  |
| InHealth Accident Protection        |  |
| InHealth Hospital Cash Plan         |  |
| InHealth Life Protection            |  |
| <b>Total gross premium income</b>   |  |

**Berdasarkan Kantor Pemasaran (KPM)**

**Based on Marketing Office**

|                                     | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |
|-------------------------------------|-------------------------------------------|-------------------------------------------|
| KPM Jakarta II                      | 936.869.185.061                           | 816.323.916.921                           |
| Sinergi                             | 841.625.451.753                           | 613.343.055.219                           |
| Bisnis kelembagaan II               | 750.064.450.158                           | 452.423.697.333                           |
| Bisnis kelembagaan I                | 663.100.213.991                           | 384.530.292.748                           |
| KPM Bandung                         | 276.303.396.469                           | 205.745.008.941                           |
| KPM Jakarta III                     | 257.835.975.276                           | 216.613.383.811                           |
| KPM Surabaya                        | 240.306.401.805                           | 125.596.149.557                           |
| KPM Jakarta I                       | 208.169.250.377                           | 184.669.345.790                           |
| KPM Balikpapan                      | 153.220.497.618                           | 110.798.497.171                           |
| KPM Pekanbaru                       | 105.262.361.885                           | 90.264.875.620                            |
| KPM Makassar                        | 65.345.481.617                            | 67.512.052.341                            |
| KPM Medan                           | 52.354.876.806                            | 45.963.776.494                            |
| KPM Denpasar                        | 50.138.144.113                            | 44.603.032.672                            |
| KPM Semarang                        | 40.728.391.128                            | 30.666.945.360                            |
| KPM Palembang                       | 40.162.197.045                            | 46.498.051.083                            |
| <b>Total pendapatan premi bruto</b> | <b>4.681.486.275.102</b>                  | <b>3.435.552.081.061</b>                  |

|                                   |  |
|-----------------------------------|--|
| KPM Jakarta II                    |  |
| Sinergi                           |  |
| Bisnis kelembagaan II             |  |
| Bisnis kelembagaan I              |  |
| KPM Bandung                       |  |
| KPM Jakarta III                   |  |
| KPM Surabaya                      |  |
| KPM Jakarta I                     |  |
| KPM Balikpapan                    |  |
| KPM Pekanbaru                     |  |
| KPM Makassar                      |  |
| KPM Medan                         |  |
| KPM Denpasar                      |  |
| KPM Semarang                      |  |
| KPM Palembang                     |  |
| <b>Total gross premium income</b> |  |

Lihat Catatan 37 untuk pendapatan premi dari pihak berelasi.

Refer to Note 37 for premium income from related parties.

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**29. PENDAPATAN PREMI, NETO (lanjutan)**

Perubahan neto atas premi yang belum merupakan pendapatan dan aset reasuransi terkait adalah bagian dari pendapatan premi dan beban premi reasuransi yang belum diakui sebagai pendapatan karena masa pertanggungannya masih berjalan pada akhir tahun dengan rincian sebagai berikut:

|                                                                                              | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|----------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------|
| InHealth Managed Care                                                                        | (45.121.549.428)                  | (54.572.723.505)                  |
| InHealth Indemnity                                                                           | (34.080.704.991)                  | 3.715.193.982                     |
| InHealth Group Term Life                                                                     | (1.559.525.189)                   | (3.279.046.247)                   |
| InHealth Group Personal Accident                                                             | (394.996.173)                     | (144.383.280)                     |
| InHealth MIFG                                                                                | (340.377.843)                     | -                                 |
| InHealth Hospital Cash Plan                                                                  | (3.670.231)                       | -                                 |
| InHealth Total Permanent Disability                                                          | 424.091                           | (1.765.524)                       |
| InHealth My Care Ultimate Individu                                                           | 266.761.838                       | (43.740.223)                      |
| <b>Perubahan neto atas premi yang belum merupakan pendapatan dan aset reasuransi terkait</b> | <b>(81.233.637.926)</b>           | <b>(54.326.464.797)</b>           |

**29. PREMIUM INCOME, NET (continued)**

Net changes in unearned premium income and the related reinsurance assets are part of the premium income and reinsurance premium expenses that have not been recognised as revenue because the coverage is still inforce at the end of the period, the details are as follows:

|                                                                                  |  |
|----------------------------------------------------------------------------------|--|
| InHealth Managed Care                                                            |  |
| InHealth Indemnity                                                               |  |
| InHealth Group Term Life                                                         |  |
| InHealth Group Personal Accident                                                 |  |
| InHealth MIFG                                                                    |  |
| InHealth Hospital Cash Plan                                                      |  |
| InHealth Total Permanent Disability                                              |  |
| InHealth My Care Ultimate Individu                                               |  |
| <b>Net changes in unearned premium income and the related reinsurance assets</b> |  |

**30. HASIL INVESTASI, NETO**

|                              | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|------------------------------|-----------------------------------|-----------------------------------|
| Pendapatan bunga:            |                                   |                                   |
| Deposito                     | 80.299.316.188                    | 60.941.540.423                    |
| Obligasi pemerintah          | 59.754.507.698                    | 44.544.476.974                    |
| Obligasi korporasi dan MTN   | 34.884.726.671                    | 41.563.611.039                    |
| Deposito on call             | 651.387.445                       | 398.143.873                       |
| Reksadana                    | 16.072.910.132                    | 6.967.442.740                     |
| <b>Total hasil investasi</b> | <b>191.662.848.134</b>            | <b>154.415.215.049</b>            |
| Beban investasi              | (916.577.198)                     | (941.459.001)                     |
| <b>Neto</b>                  | <b>190.746.270.936</b>            | <b>153.473.756.048</b>            |

**30. INVESTMENT INCOME, NET**

|                                |  |
|--------------------------------|--|
| Interest income:               |  |
| Time deposits                  |  |
| Government bonds               |  |
| Corporate bonds and MTN        |  |
| Deposit on call                |  |
| Mutual funds                   |  |
| <b>Total investment income</b> |  |
| <b>Cost of investment</b>      |  |
| <b>Net</b>                     |  |

**31. PENDAPATAN LAIN-LAIN**

|                                         | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-----------------------------------------|-----------------------------------|-----------------------------------|
| Fee Administration Service Only         | 7.356.518.639                     | 8.806.989.633                     |
| Pendapatan jasa giro dan bunga tabungan | 763.274.225                       | 781.565.314                       |
| Pendapatan lainnya                      | 25.493.592.615                    | 24.017.881.059                    |
| <b>Total</b>                            | <b>33.613.385.479</b>             | <b>33.606.436.006</b>             |

**31. OTHER INCOME**

|                                       |  |
|---------------------------------------|--|
| Fee Administration Service Only       |  |
| Current account and deposits interest |  |
| Miscellaneous income                  |  |
| <b>Total</b>                          |  |

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**31. PENDAPATAN LAIN-LAIN (lanjutan)**

Berdasarkan waktu pengakuan pendapatan, pendapatan *fee administration service only* merupakan layanan yang ditransfer dari waktu ke waktu.

**31. OTHER INCOME (continued)**

Based on the timing of revenue recognition, *fee administration services only* is a service transferred overtime.

**32. KLAIM DAN MANFAAT**

**32. CLAIM AND BENEFIT**

|                                                    | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                                                      |
|----------------------------------------------------|-----------------------------------|-----------------------------------|------------------------------------------------------|
| <b>Klaim dan manfaat terdiri dari:</b>             |                                   |                                   | <b>Claim and benefit consists of:</b>                |
| <b>Beban klaim</b>                                 |                                   |                                   | <b>Claim expenses</b>                                |
| InHealth Managed Care                              |                                   |                                   | InHealth Managed Care                                |
| Rawat inap tingkat lanjutan                        | 1.125.997.530.205                 | 687.738.545.925                   | Advanced level hospitalization                       |
| Rawat jalan tingkat lanjutan                       | 1.018.246.255.085                 | 713.993.835.645                   | Advanced level outpatient                            |
| Rawat jalan tingkat pertama                        | 264.320.177.249                   | 186.500.323.818                   | First level outpatient                               |
| Rawat inap tingkat pertama                         | 3.819.958.169                     | 2.611.583.665                     | First level hospitalization                          |
| InHealth Indemnity                                 | 1.113.284.563.497                 | 1.147.935.574.873                 | InHealth Indemnity                                   |
| InHealth Endowment                                 | 60.382.141.238                    | 41.476.272.913                    | InHealth Endowment                                   |
| InHealth Group Term Life                           | 22.328.496.815                    | 13.409.054.686                    | InHealth Group Term Life                             |
| InHealth Credit Life                               | 17.857.234.687                    | 18.193.862.005                    | InHealth Credit Life                                 |
| InHealth Group Personal Accident                   | 480.933.459                       | 495.252.546                       | InHealth Group Personal Accident                     |
| InHealth My Care Ultimate                          | 21.088.549                        | -                                 | InHealth My Care Ultimate                            |
| InHealth Hospital Cash Plan                        | 600.000                           | 3.697.905.000                     | InHealth Hospital Cash Plan                          |
| <b>Beban manfaat</b>                               |                                   |                                   | <b>Benefit expenses</b>                              |
| Beban program kerja manfaat                        | 82.334.223.981                    | 75.391.006.263                    | Benefit work program expenses                        |
| Profit <i>sharing Indemnity</i>                    | 5.534.185.216                     | 4.195.141.838                     | Profit sharing Indemnity                             |
| Beban <i>refund</i> premi                          | 5.517.759.640                     | 5.559.805.954                     | Refund premium expenses                              |
| Beban penyisihan piutang COB, ekses klaim, dan ASO | 1.616.149.583                     | (878.493.252)                     | Allowance for COB, excess claim, and ASO receivables |
| Beban <i>poolfund Indemnity</i>                    | 530.434.675                       | 1.680.377.553                     | Poolfund Indemnity expenses                          |
| <i>Refund</i> koasuransi                           | (97.936.663.144)                  | (74.215.145.430)                  | Coinsurance refund                                   |
| Diskon <i>provider</i>                             | (6.246.926.194)                   | (4.400.145.136)                   | Provider discount                                    |
| <i>Loss sharing Managed Care</i>                   | (6.738.419.466)                   | (265.923.898)                     | Loss sharing Managed Care                            |
| <b>Total</b>                                       | <b>3.611.349.723.244</b>          | <b>2.823.118.834.968</b>          | <b>Total</b>                                         |

Lihat Catatan 37 untuk klaim dan manfaat dari pihak berelasi.

Refer to Note 37 for claim and benefit to related parties.

Klaim dan manfaat asuransi adalah beban yang terdiri dari klaim dan manfaat asuransi yang pembayarannya didasarkan pada terjadinya peristiwa yang diasuransikan.

Claims and insurance benefits represent claims and insurance benefits payment due to occurrence of the insured event.



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**33. PERUBAHAN NETO LIABILITAS MANFAAT  
POLIS MASA DEPAN, ESTIMASI LIABILITAS  
KLAIM DAN ASET REASURANSI TERKAIT**

Perubahan neto liabilitas manfaat polis masa depan, estimasi liabilitas klaim dan aset reasuransi terkait dengan rincian sebagai berikut:

|                                                                     | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |
|---------------------------------------------------------------------|-------------------------------------------|-------------------------------------------|
| InHealth Endowment                                                  | 71.401.437.062                            | 43.757.645.566                            |
| InHealth Life Protection                                            | 797.349                                   | (23.407.302)                              |
| InHealth Accident Protection                                        | 238.645                                   | 361.473                                   |
| InHealth Credit Life                                                | (5.092.439.121)                           | 11.691.852.694                            |
| Sub-total perubahan liabilitas manfaat polis masa depan             | 66.310.033.935                            | 55.426.452.431                            |
| Perubahan estimasi liabilitas klaim dengan rincian sebagai berikut: |                                           |                                           |
| Klaim dalam proses penyelesaian (OSC)                               |                                           |                                           |
| InHealth Credit Life                                                | 1.108.893.610                             | 2.387.303.527                             |
| InHealth Group Term Life                                            | 317.807.103                               | (817.757.353)                             |
| InHealth Group Personal Accident                                    | 61.000.000                                | 23.400.000                                |
| InHealth My Care Ultimate                                           | 24.577.091                                | -                                         |
| InHealth MIFG                                                       | 2.978.022                                 | -                                         |
| InHealth Hospital Cash Plan                                         | -                                         | (8.400.000)                               |
| InHealth Group Endowment                                            | (216.856.858)                             | 329.093.158                               |
| InHealth Indemnity                                                  | (9.783.033.919)                           | (10.119.299.369)                          |
| InHealth Managed Care                                               | (24.053.639.409)                          | 12.020.641.680                            |
| Sub-total perubahan OSC                                             | (32.538.274.360)                          | 3.814.981.643                             |
| Perubahan klaim yang terjadi namun belum dilaporkan (IBNR):         | 399.260.251.275                           | (64.128.365.839)                          |
| Sub-total perubahan estimasi liabilitas claim                       | 366.721.976.915                           | (60.313.384.196)                          |
| <b>Total</b>                                                        | <b>433.032.010.850</b>                    | <b>(4.886.931.765)</b>                    |

**33. NET CHANGES IN LIABILITY FOR FUTURE  
POLICY BENEFITS, ESTIMATED CLAIM  
LIABILITIES AND THE RELATED REINSURANCE  
ASSETS**

Net changes in liability for future policy benefit, estimated claim liabilities and the related reinsurance assets are as follows:

|                                                          |
|----------------------------------------------------------|
| InHealth Endowment                                       |
| InHealth Life Protection                                 |
| InHealth Accident Protection                             |
| InHealth Credit Life                                     |
| Sub-total changes in liability for future policy benefit |
| Changes in estimated claim liability are as follows:     |
| Claim in the settlement process (OSC)                    |
| InHealth Credit Life                                     |
| InHealth Group Term Life                                 |
| InHealth Group Personal Accident                         |
| InHealth My Care Ultimate                                |
| InHealth MIFG                                            |
| InHealth Hospital Cash Plan                              |
| InHealth Group Endowment                                 |
| InHealth Indemnity                                       |
| InHealth Managed Care                                    |
| Sub-total changes in OSC                                 |
| Changes in claims incurred but not reported (IBNR):      |
| Sub-total changes in estimated claim liabilities         |
| <b>Total</b>                                             |

**34. BEBAN AKUISISI, NETO**

|                              | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |
|------------------------------|-------------------------------------------|-------------------------------------------|
| Beban komisi                 |                                           |                                           |
| Account Executive (AE), neto | 141.003.029.673                           | 122.115.294.762                           |
| Beban program kerja akuisisi | 43.161.096.092                            | 37.887.089.509                            |
| Beban honor                  | 7.327.891.101                             | 7.525.159.614                             |
| Beban kartu peserta          | 1.664.710.304                             | 2.058.157.571                             |
| Beban cetak polis            | 470.083.523                               | 275.863.363                               |
| <b>Total</b>                 | <b>193.626.810.693</b>                    | <b>169.861.564.819</b>                    |

**34. ACQUISITION EXPENSES, NET**

|                                   |
|-----------------------------------|
| Commission expenses               |
| Account Executive (AE), net       |
| Acquisition work program expenses |
| Remuneration expenses             |
| Member card expenses              |
| Policy printing expenses          |
| <b>Total</b>                      |

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**35. BEBAN PEMASARAN**

|                                          | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |
|------------------------------------------|-------------------------------------------|-------------------------------------------|
| Beban program kerja pemasaran            | 7.927.287.732                             | 10.109.676.698                            |
| Beban promosi sponsor                    | 3.188.029.293                             | 2.140.834.479                             |
| Beban promosi media cetak dan elektronik | 370.775.581                               | 11.586.538                                |
| <b>Total</b>                             | <b>11.486.092.606</b>                     | <b>12.262.097.715</b>                     |

Marketing work program expenses  
Sponsorship expenses  
Printing and electronic promotion expenses

**Total**

**36. BEBAN UMUM DAN ADMINISTRASI**

|                                      | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |
|--------------------------------------|-------------------------------------------|-------------------------------------------|
| Beban gaji manajemen dan karyawan    | 179.873.311.741                           | 192.600.125.305                           |
| Beban umum                           | 90.503.986.838                            | 86.235.523.788                            |
| Beban penyusutan (Catatan 13 dan 14) | 20.726.147.908                            | 29.659.556.065                            |
| Beban administrasi kantor            | 15.240.083.440                            | 15.605.369.402                            |
| Beban pendidikan dan pelatihan       | 5.164.320.523                             | 3.255.421.389                             |
| Beban lain-lain                      | 15.742.264.925                            | 6.042.732.937                             |
| <b>Total</b>                         | <b>327.250.115.375</b>                    | <b>333.398.728.886</b>                    |

Management and employee salaries expenses  
General expenses  
Depreciation expenses (Notes 13 and 14)  
Office administration expenses  
Education and training expenses  
Other expenses

**Total**

**37. TRANSAKSI DAN SALDO YANG SIGNIFIKAN DENGAN PIHAK BERELASI**

Hubungan dan sifat saldo akun/transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut:

**37. SIGNIFICANT TRANSACTIONS AND BALANCES WITH RELATED PARTIES**

The relationship and nature of significant account balances/transactions with related parties are as follows:

| <b>No.</b> | <b>Pihak-Pihak berelasi/<br/>Related parties</b>                          | <b>Hubungan/<br/>Relationship</b>                                                                                                                                                                                                                                              | <b>Sifat akun saldo/Transaksi/<br/>Nature of balances/Transactions</b>                                                                                                                                                                                                 |
|------------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1          | Pemerintah Republik Indonesia/<br>Government of the Republic of Indonesia | Pemegang saham akhir/<br>Ultimate Shareholders                                                                                                                                                                                                                                 | Obligasi, hasil investasi/<br>Bonds, investment income                                                                                                                                                                                                                 |
| 2          | PT Asuransi Jiwa IFG                                                      | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Entitas induk/<br>Parent Entity<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, titipan premi, pendapatan premi, beban klaim/<br>Premium receivable, premium deposits, Premium income, claim expenses                                                                                                                                   |
| 3          | PT Bank Mandiri (Persero) Tbk                                             | Entitas Induk/<br>Parent Entity<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Pemegang saham/<br>Shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024)                                                   | Kas dan setara kas, deposito, piutang premi, piutang dan hasil investasi pendapatan premi, beban klaim, beban komisi/<br>Cash and cash equivalent, deposits, premium receivable, investment receivable and income, premium income, claim expenses, commission expense, |

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**37. TRANSAKSI DAN SALDO YANG SIGNIFIKAN  
DENGAN PIHAK BERELASI (lanjutan)**

Hubungan dan sifat saldo akun/transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut (lanjutan):

**37. SIGNIFICANT TRANSACTIONS AND BALANCES  
WITH RELATED PARTIES (continued)**

The relationship and nature of significant account balances/transactions with related parties are as follows (continued):

| No. | Pihak-Pihak berelasi/<br>Related parties                                                                           | Hubungan/<br>Relationship                                                                                                                                                                                                                                                                                                           | Sifat akun saldo/Transaksi/<br>Nature of balances/Transactions                                                                                                                                                                    |
|-----|--------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4   | PT Bahana Pembinaan Usaha Indonesia                                                                                | Pemegang saham/<br>Shareholder<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Pemegang saham pengendali entitas induk/<br>Controlling shareholder of parent entity<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024)                                                    | Piutang premi, titipan premi,<br>pendapatan premi, beban klaim/<br>Premium receivable, premium deposits,<br>premium income, claim expenses                                                                                        |
| 5   | PT Kimia Farma Tbk                                                                                                 | Pemegang saham/<br>Shareholders<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Badan usaha milik Negara/<br>State-owned company<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024)                                                                                       | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                                                                                                                  |
| 6   | Dewan Komisaris, Direksi, dan Kepala Divisi/<br>Board of Commissioner, Board of Directors,<br>And Head of Division | Karyawan kunci/<br>Key Management                                                                                                                                                                                                                                                                                                   | Kewajiban imbalan kerja/<br>Employee benefit liability                                                                                                                                                                            |
| 7   | Badan Penyelenggara Jaminan Sosial<br>Kesehatan (BPJS)                                                             | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                                    | Piutang premi, piutang lain-lain<br>- piutang Coordination of Benefits,<br>pendapatan premi, beban klaim/<br>premium receivables, other receivables<br>- Coordination of Benefits receivables,<br>premium income, claim expenses, |
| 8   | PT Kereta Api Properti Manajemen                                                                                   | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                                                                                                                                                                                                   | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                                                                                                                  |
| 9   | PT Kereta Api Indonesia (Persero)                                                                                  | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                                    | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                                                                                                                  |
| 10  | PT Jasa Raharja (Persero)                                                                                          | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Pendapatan premi, titipan premi,<br>beban klaim/<br>Premium income, premium deposits,<br>claim expenses                                                                                                                           |
| 11  | PT Asuransi Jasa Indonesia                                                                                         | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, titipan premi,<br>pendapatan premi, beban klaim/<br>Premium receivable, premium deposits,<br>premium income, claim expenses                                                                                        |

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**37. TRANSAKSI DAN SALDO YANG SIGNIFIKAN  
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Hubungan dan sifat saldo akun/transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut: (lanjutan)

**37. SIGNIFICANT TRANSACTIONS AND BALANCES  
WITH RELATED PARTIES (continued)**

The relationship and nature of significant account balances/transactions with related parties are as follows: (continued)

| No. | Pihak-Pihak berelasi/<br>Related parties | Hubungan/<br>Relationship                                                                                                                                                                                                                                                                                                           | Sifat akun saldo/Transaksi/<br>Nature of balances/Transactions                                                                              |
|-----|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| 12  | PT Asuransi Kredit Indonesia (Persero)   | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Pendapatan premi, beban klaim/<br>Premium income, claim expenses<br>premium income, claim expenses                                          |
| 13  | PT Bahana TCW Investment Management      | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, titipan premi,<br>pendapatan premi, beban klaim/<br>Premium receivables, premium deposits,<br>premium income, claim expenses |
| 14  | PT Bahana Sekuritas                      | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income<br>claim expenses,                                  |
| 15  | PT Grahaniaga Tata Utama                 | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, titipan premi,<br>Pendapatan premi, beban klaim/<br>Premium receivables, premium deposits,<br>premium income, claim expenses |
| 16  | PT Bahana Kapital Investa                | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, titipan premi,<br>Pendapatan premi, beban klaim/<br>Premium receivables, premium deposits,<br>premium income, claim expense  |

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Hubungan dan sifat saldo akun/transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut: (lanjutan)

**37. SIGNIFICANT TRANSACTIONS AND BALANCES  
WITH RELATED PARTIES (continued)**

The relationship and nature of significant account balances/transactions with related parties are as follows: (continued)

| No.                                 | Pihak-Pihak berelasi/<br>Related parties | Hubungan/<br>Relationship                                                                                                                                                                                                                                                                                                           | Sifat akun saldo/Transaksi/<br>Nature of balances/Transactions                                                                              |
|-------------------------------------|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| 17 PT Asuransi Jasindo Syariah      |                                          | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expense                                   |
| 18 PT Mitra Cipta Polasarana        |                                          | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expense                                   |
| 19 PT Jaminan Kredit Indonesia      |                                          | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expense                                   |
| 20 PT Penjaminan Jamkrindo Syariah  |                                          | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>Yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, pendapatan premi,<br>Beban klaim/<br>Premium receivables, premium income<br>claim expense                                    |
| 21 PT Reasuransi Nasional Indonesia |                                          | Entitas anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, titipan premi,<br>Pendapatan premi, beban klaim/<br>Premium receivables, premium deposits,<br>Premium income, claim expenses |

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**37. TRANSAKSI DAN SALDO YANG SIGNIFIKAN  
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Hubungan dan sifat saldo akun/transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut: (lanjutan)

**37. SIGNIFICANT TRANSACTIONS AND BALANCES  
WITH RELATED PARTIES (continued)**

The relationship and nature of significant account balances/transactions with related parties are as follows: (continued)

| No. | Pihak-Pihak berelasi/<br>Related parties | Hubungan/<br>Relationship                                                                                                                                                                                                                                                                                                          | Sifat akun saldo/Transaksi/<br>Nature of balances/Transactions                                                                        |
|-----|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| 22  | PT Jaminan Pembiayaan Askrindo Syariah   | Entitas anak<br>Badan usaha milik Negara<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>Claim expenses,                           |
| 23  | PT Askrindo Mitra Utama                  | Entitas anak<br>Badan usaha milik Negara<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>Claim expenses,                           |
| 24  | PT Jasarahaja Putera                     | Entitas anak<br>Badan usaha milik Negara<br>Subsidiary of<br>State-owned company<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Memiliki pemegang saham akhir<br>yang sama/<br>Having the same ultimate shareholders<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>Claim expenses,                           |
| 25  | Perum BULOG                              | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                                   | Titipan premi, pendapatan premi,<br>beban klaim/<br>Premium deposits, premium income,<br>claim expenses,                              |
| 26  | PT Pegadaian (Persero)                   | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                                                                                                                                                                                                  | Titipan premi, pendapatan premi,<br>beban klaim/<br>Premium deposits, premium income,<br>claim expenses,                              |
| 27  | PT Jasa Marga (Persero) Tbk              | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                                   | Efek-efek, piutang premi,<br>piutang hasil investasi/<br>Marketable securities, premium<br>receivables, investment income receivable, |
| 28  | PT Garuda Indonesia (Persero) Tbk        | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                                   | Efek-efek, pendapatan premi,<br>beban klaim/<br>Marketable securities, premium income,<br>claim expenses,                             |
| 29  | PT GMF AeroAsia                          | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                                                                                                                                                                                                  | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expenses,                           |



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**37. TRANSAKSI DAN SALDO YANG SIGNIFIKAN  
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Hubungan dan sifat saldo akun/transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut: (lanjutan)

**37. SIGNIFICANT TRANSACTIONS AND BALANCES  
WITH RELATED PARTIES (continued)**

The relationship and nature of significant account balances/transactions with related parties are as follows: (continued)

| No. | Pihak-Pihak berelasi/<br>Related parties  | Hubungan/<br>Relationship                                                                                                                                                                                                                                                                                          | Sifat akun saldo/Transaksi/<br>Nature of balances/Transactions                                                                                                                                        |
|-----|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 30  | PT Pelabuhan Indonesia III (Persero)      | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                                                                                                                                                                                  | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expenses,                                                                                           |
| 31  | PT Adhi Karya (Persero) Tbk               | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                   | Efek-efek, piutang premi,<br>Pendapatan premi, beban klaim/<br>Marketable securities, premium receivables<br>claim expense, premium income                                                            |
| 32  | PT Wijaya Karya (Persero) Tbk             | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                   | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expenses,                                                                                           |
| 33  | PT Wijaya Karya Industri Energi           | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                                                                                                                                                                                  | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expenses,                                                                                           |
| 34  | Perum LPPNPI (Airnav Indonesia)           | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                   | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                                                                                      |
| 35  | PT Pertamina Trans Kontinental            | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                                                                                                                                                                                  | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expenses,                                                                                           |
| 36  | PT Telekomunikasi Indonesia (Persero) Tbk | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                   | Efek-efek, piutang hasil investasi/<br>marketable securities, investment<br>income receivable                                                                                                         |
| 37  | PT Perusahaan Gas Negara (Persero) Tbk    | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                                                                                                                                                                                  | Efek-efek, ASO, beban klaim/<br>Marketable securities, Administrative<br>Service Only (ASO), claim expenses                                                                                           |
| 38  | PT Bank Negara Indonesia (Persero) Tbk    | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                   | Kas dan setara kas, deposito,<br>efek-efek, piutang hasil investasi/<br>Cash and cash equivalent, deposits,<br>marketable securities, investment<br>income receivables                                |
| 39  | PT Bank Mandiri Taspen                    | Mempunyai entitas induk yang sama/<br>Having the same parent entity<br>(1 Januari 2024 – 12 Juni 2024)<br>(January 1, 2024 – June 12, 2024)<br><br>Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024)  | Kas dan setara kas, deposito,<br>piutang hasil investasi,<br>pendapatan premi, beban klaim/<br>Cash and cash equivalent, deposits,<br>investment income receivable,<br>premium income, claim expenses |
| 40  | PT Mandiri Manajemen Investasi            | Mempunyai entitas induk yang sama/<br>Having the same parent entity<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Efek-efek, pendapatan premi, beban klaim/<br>Marketable securities, premium income,<br>claim expenses                                                                                                 |

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**37. TRANSAKSI DAN SALDO YANG SIGNIFIKAN  
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Hubungan dan sifat saldo akun/transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut: (lanjutan)

**37. SIGNIFICANT TRANSACTIONS AND BALANCES  
WITH RELATED PARTIES (continued)**

The relationship and nature of significant account balances/transactions with related parties are as follows: (continued)

| No. | Pihak-Pihak berelasi/<br>Related parties | Hubungan/<br>Relationship                                                                                                                                                                                                                                                                                          | Sifat akun saldo/Transaksi/<br>Nature of balances/Transactions                                                                                                                                |
|-----|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 41  | PT Bank Syariah Indonesia                | Mempunyai entitas induk yang sama/<br>Having the same parent entity<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Kas dan setara kas, piutang premi,<br>titipan premi, pendapatan premi,<br>beban klaim/<br>Cash and cash equivalent,<br>premium receivable, premium deposit,<br>premium income, claim expenses |
| 42  | PT Bank Raya Indonesia                   | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                   | Kas dan setara kas, deposito,<br>piutang hasil investasi/<br>Cash and cash equivalent, deposits,<br>Investment income receivables                                                             |
| 43  | PT Bank Tabungan Negara                  | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                   | Kas dan setara kas, deposito,<br>piutang hasil investasi/<br>Cash and cash equivalent, deposits,<br>Investment income receivables                                                             |
| 44  | PT PNM Investment Management             | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                   | Efek-efek, piutang hasil investasi/<br>Marketable securities, investment<br>income receivable                                                                                                 |
| 45  | PT BNI Asset Management                  | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                                                                                                                                                                                  | Efek-efek, piutang hasil investasi/<br>Marketable securities, investment<br>income receivable                                                                                                 |
| 46  | PT Mandiri Tunas Finance                 | Mempunyai entitas induk yang sama/<br>Having the same parent entity<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                                                                              |
| 47  | PT Mandiri Sekuritas                     | Mempunyai entitas induk yang sama/<br>Having the same parent entity<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)<br><br>Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                                                                              |
| 48  | PT Semen Baturaja (Persero) Tbk          | Badan usaha milik Negara/<br>State-owned company                                                                                                                                                                                                                                                                   | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                                                                              |

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**37. TRANSAKSI DAN SALDO YANG SIGNIFIKAN  
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Hubungan dan sifat saldo akun/transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut: (lanjutan)

**37. SIGNIFICANT TRANSACTIONS AND BALANCES  
WITH RELATED PARTIES (continued)**

The relationship and nature of significant account balances/transactions with related parties are as follows: (continued)

| No. | Pihak-Pihak berelasi/<br>Related parties | Hubungan/<br>Relationship                                                                                                                                      | Sifat akun saldo/Transaksi/<br>Nature of balances/Transactions                                |
|-----|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| 49  | PT Mandiri Utama Finance                 | Mempunyai entitas induk yang sama/<br>Having the same parent entity<br>(1 Januari 2024 – 12 Juni 2024)/<br>(January 1, 2024 – June 12, 2024)                   | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
|     |                                          | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company<br>(13 Juni 2024 – 31 Desember 2024)/<br>(June 13, 2024 – December 31, 2024) |                                                                                               |
| 50  | PT Reasuransi Indonesia Utama (Persero)  | Badan usaha milik Negara/<br>State-owned company                                                                                                               | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
| 51  | PT Kimia Farma Diagnostika               | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                              | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
| 52  | PT Angkasa Pura Logistik                 | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                              | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
| 53  | PT Angkasa Pura 1                        | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                              | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
| 54  | PT Pertamina Retail                      | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                              | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
| 55  | PT Pengembang Pelabuhan Indonesia        | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                              | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
| 56  | PT Pelindo IV (Persero)                  | Badan usaha milik Negara/<br>State-owned company                                                                                                               | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
| 57  | PT Aero Systems Indonesia                | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                              | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
| 58  | PT Bank Rakyat Indonesia (Persero) Tbk   | Badan usaha milik Negara/<br>State-owned company                                                                                                               | Efek-efek, piutang hasil investasi/<br>Marketable securities, investment<br>income receivable |
| 59  | PT Jasamarga Bali Tol                    | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company                                                                              | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
| 60  | PT Nindya Karya (Persero)                | Badan usaha milik Negara/<br>State-owned company                                                                                                               | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
| 61  | PT Pupuk Sriwidjaja Palembang (Persero)  | Badan usaha milik Negara/<br>State-owned company                                                                                                               | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |
| 62  | PT Indofarma (Persero) Tbk               | Badan usaha milik Negara/<br>State-owned company                                                                                                               | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                              |

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**37. TRANSAKSI DAN SALDO YANG SIGNIFIKAN  
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Hubungan dan sifat saldo akun/transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut: (lanjutan)

**37. SIGNIFICANT TRANSACTIONS AND BALANCES  
WITH RELATED PARTIES (continued)**

The relationship and nature of significant account balances/transactions with related parties are as follows: (continued)

| No. | Pihak-Pihak berelasi/<br>Related parties   | Hubungan/<br>Relationship                                                         | Sifat akun saldo/Transaksi/<br>Nature of balances/Transactions                                                                             |
|-----|--------------------------------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| 63  | PT Adikarya Sriwijaya Perdana              | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                           |
| 64  | PT Utama Karya (Persero)                   | Badan usaha milik Negara/<br>State-owned company                                  | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                           |
| 65  | PT Jasa Prima Logistik Bulog               | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                           |
| 66  | PT Sarana Multigriya Financial (Persero)   | Badan usaha milik Negara/<br>State-owned company                                  | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                           |
| 67  | PT Semen Indonesia (Persero) Tbk           | Badan usaha milik Negara/<br>State-owned company                                  | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                           |
| 69  | PT Perkebunan Nusantara III (Persero)      | Badan usaha milik Negara/<br>State-owned company                                  | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                           |
| 70  | PT Sarana Bandar Nasional                  | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expenses                                 |
| 71  | Perum Percetakan Negara Republik Indonesia | Badan usaha milik Negara/<br>State-owned company                                  | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                           |
| 72  | PT Kereta Commuter Indonesia               | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expenses                                 |
| 73  | PT Gapura Angkasa                          | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                           |
| 74  | PT Brantas Abipraya                        | Badan usaha milik Negara/<br>State-owned company                                  | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                           |
| 75  | PT ASPD Indonesia Ferry                    | Badan usaha milik Negara/<br>State-owned company                                  | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                           |
| 76  | PT Sucofindo                               | Badan usaha milik Negara/<br>State-owned company                                  | Pendapatan premi, beban klaim/<br>Premium income, claim expenses                                                                           |
| 77  | PT Bhanda Ghara Reksa                      | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expenses                                 |
| 78  | PT Permodalan Nasional Madani              | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company | Piutang premi, pendapatan premi,<br>beban klaim/<br>Premium receivables, premium income,<br>claim expenses                                 |
| 79  | PT Metra Digital Investama                 | Entitas Anak<br>Badan usaha milik Negara/<br>Subsidiary of<br>State-owned company | Piutang setoran modal entitas anak/<br>Subsidiary paid-up capital receivable                                                               |
| 80  | PT PP Urban                                | Badan usaha milik Negara/<br>State-owned company                                  | Piutang premi, titipan premi,<br>pendapatan premi, beban klaim/<br>Premium receivable, premium deposits,<br>premium income, claim expenses |

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**37. TRANSAKSI DAN SALDO YANG SIGNIFIKAN  
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Rincian akun dan transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut:

**37. SIGNIFICANT TRANSACTIONS AND BALANCES  
WITH RELATED PARTIES (continued)**

The details of the accounts and the significant transactions entered into with related parties are as follows:

|                                               | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                                                 |
|-----------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------------------------|
| Kas dan setara kas (Catatan 4)                |                                   |                                   | Cash and cash equivalents (Notes 4)             |
| Entitas anak Badan Usaha Milik Negara         | 194.765.386.563                   | -                                 | Subsidiary of State-owned company               |
| Pemegang Saham                                | 114.947.132.030                   | -                                 | Shareholder                                     |
| Badan usaha milik negara                      | 6.117.283.572                     | 3.138.094.314                     | State-owned companies                           |
| Memiliki entitas induk yang sama              | -                                 | 7.035.324.547                     | Having the same parent entity                   |
| Entitas Induk                                 | -                                 | 82.327.230.390                    | Parent entity                                   |
| Persentase terhadap total aset (%)            | 8,75%                             | 3,28%                             | Percentage to total assets (%)                  |
| Deposito (Catatan 5)                          |                                   |                                   | Deposits (Notes 5)                              |
| Pemegang saham                                | 80.900.000.000                    | -                                 | Shareholder                                     |
| Badan usaha milik negara                      | 5.300.000.000                     | 10.001.000.000                    | State-owned companies                           |
| Entitas Induk                                 | -                                 | 60.900.000.000                    | Parent entity                                   |
| Persentase terhadap total aset (%)            | 2,39%                             | 2,51%                             | Percentage to total assets (%)                  |
| Piutang premi (Catatan 6)                     |                                   |                                   | Premium receivables (Notes 6)                   |
| Badan usaha milik negara                      | 18.667.476.575                    | 47.605.266.699                    | State-owned companies                           |
| Entitas anak badan usaha milik negara         | 7.326.165.685                     | -                                 | Subsidiary of State-owned company               |
| Memiliki pemegang saham akhir yang sama       | 348.062.703                       | -                                 | Having the same ultimate Shareholder            |
| Pemegang saham                                | 4.365.000                         | -                                 | Shareholder                                     |
| Entitas Induk                                 | -                                 | 380.375.473                       | Parent entity                                   |
| Memiliki entitas induk yang sama              | -                                 | 48.651.191.054                    | Having the same parent entity                   |
| Persentase terhadap total aset (%)            | 0,73%                             | 3,32%                             | Percentage to total assets (%)                  |
| Obligasi (Catatan 7b)                         |                                   |                                   | Bonds (Notes 7b)                                |
| Pemerintah Republik Indonesia                 | 700.770.927.488                   | 610.835.000.000                   | Government of the Republic of Indonesia         |
| Badan usaha milik negara                      | 293.000.000.000                   | 469.698.112.681                   | State-owned companies                           |
| Entitas anak badan usaha milik negara         | 10.000.000.000                    | -                                 | Subsidiary of stated-owned company              |
| Memiliki entitas induk yang sama              | -                                 | 3.000.000.000                     | Having the same parent entity                   |
| Persentase terhadap total aset (%)            | 27,82%                            | 38,38%                            | Percentage to total assets (%)                  |
| Piutang hasil investasi (Catatan 8)           |                                   |                                   | Investment income receivables (Notes 8)         |
| Pemerintah Republik Indonesia                 | 9.480.903.063                     | 7.299.413.904                     | Government of the Republic of Indonesia         |
| Badan usaha milik negara                      | 1.748.350.466                     | 4.206.673.750                     | State owned companies                           |
| Entitas anak Badan Usaha Milik Negara         | 72.857.532                        | -                                 | Subsidiary of State-owned company               |
| Pemegang saham                                | 53.285.942                        | -                                 | Shareholder                                     |
| Entitas Induk                                 | -                                 | 35.198.248                        | Parent entity                                   |
| Memiliki entitas induk yang sama              | -                                 | 19.103.196                        | Having the same parent entity                   |
| Persentase terhadap total aset (%)            | 0,31%                             | 0,41%                             | Percentage to total assets (%)                  |
| Piutang lain-lain, neto                       |                                   |                                   | Other receivables, net                          |
| Piutang Coordination of Benefits (Catatan 11) |                                   |                                   | Coordination of Benefits receivables (Notes 11) |
| Pemegang saham pengendali entitas induk       | 6.889.868.530                     | -                                 | Controlling shareholder of parent entity        |
| Entitas Induk                                 | 6.829.176.241                     | -                                 | Parent Entity                                   |
| Entitas anak Badan Usaha Milik Negara         | 3.969.559.891                     | -                                 | Subsidiary of State-owned company               |
| Badan usaha milik negara                      | 11.619.890                        | -                                 | Other State-owned companies                     |
| Persentase terhadap total aset (%)            | 0,49%                             | 0,00%                             | Percentage to total assets (%)                  |
| Utang klaim (Catatan 16)                      |                                   |                                   | Claim payables (Notes 16)                       |
| Lembaga pemerintahan                          | -                                 | 49.427.159                        | Government institution                          |
| Entitas anak badan usaha milik negara         | 720.433.328                       | -                                 | Subsidiary of stated-owned company              |
| Badan usaha milik negara                      | 571.576.401                       | 536.972.473                       | State-owned companies                           |
| Pemegang saham                                | 213.977.586                       | -                                 | Shareholder                                     |
| Pemegang saham pengendali entitas induk       | 51.801.456                        | -                                 | Controlling shareholder of parent entity        |
| Entitas induk                                 | 2.570.000                         | -                                 | Parent entity                                   |
| Persentase terhadap total liabilitas (%)      | 0,08%                             | 0,05%                             | Percentage to total liabilities (%)             |

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**37. TRANSAKSI DAN SALDO YANG SIGNIFIKAN  
DENGAN PIHAK BERELASI (lanjutan)**

Rincian akun dan transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut: (lanjutan)

**37. SIGNIFICANT TRANSACTIONS AND BALANCES  
WITH RELATED PARTIES (continued)**

The details of the accounts and the significant transactions entered into with related parties are as follows: (continued)

|                                                            | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |                                                            |
|------------------------------------------------------------|-----------------------------------|-----------------------------------|------------------------------------------------------------|
| Akrua dan utang lain-lain (Catatan 17)                     |                                   |                                   | Accruals and other payables (Notes 17)                     |
| Entitas Induk                                              | 290.550.257                       | 155.584.848                       | Parent Entity                                              |
| Badan usaha milik negara                                   | 30.640.903.460                    | 26.422.126.743                    | State-owned companies                                      |
| Memiliki entitas induk yang sama                           | -                                 | 651.588.768                       | Having the same parent entity                              |
| Mempunyai pemegang saham akhir yang sama                   | 2.201.758.176                     | -                                 | Having the same ultimate shareholders                      |
| Pemegang saham                                             | 117.628.631                       | 1.878.976.464                     | Shareholder                                                |
| Pemegang saham pengendali entitas induk                    | 676.947.612                       | -                                 | Controlling shareholder of parent entity                   |
| Entitas anak Badan Usaha Milik Negara                      | 2.634.651.610                     | -                                 | Subsidiary of State-owned company                          |
| Pemerintah Republik Indonesia                              | 8.661.794.123                     | 342.597.568                       | Government of the Republic of Indonesia                    |
| Persentase terhadap total liabilitas (%)                   | 2,24%                             | 2,38%                             | Percentage to total liabilities (%)                        |
| Titipan premi (Catatan 21)                                 |                                   |                                   | Premium income (Notes 21)                                  |
| Memiliki pemegang saham pengendali entitas induk yang sama | 10.622.573.420                    | -                                 | Having the Controlling entity shareholder of parent entity |
| Badan usaha milik negara                                   | 1.663.179.354                     | 14.486.684.134                    | State-owned companies                                      |
| Entitas anak Badan Usaha Milik Negara                      | 683.192.182                       | -                                 | Subsidiary of State-owned company                          |
| Memiliki entitas induk yang sama                           | -                                 | 844.200.516                       | Having the same parent entity                              |
| Pemerintah Republik Indonesia                              | 271.666.782                       | 34.476.311                        | Government of the Republic of Indonesia                    |
| Pemegang saham                                             | 142.388.955                       | -                                 | Shareholder                                                |
| Entitas Induk                                              | -                                 | 289.873.086                       | Parent Entity                                              |
| Persentase terhadap total liabilitas (%)                   | 0,80%                             | 1,26%                             | Percentage to total liabilities (%)                        |
| Pendapatan premi (Catatan 29)                              |                                   |                                   | Premium income (Notes 29)                                  |
| Badan usaha milik negara                                   | 1.088.004.943.228                 | 1.502.084.824.752                 | State-owned companies                                      |
| Entitas induk                                              | 602.055.437.513                   | -                                 | Parent entity                                              |
| Entitas anak badan usaha milik negara                      | 511.410.741.434                   | -                                 | Subsidiary of state-owned company                          |
| Mempunyai entitas induk yang sama                          | 244.661.182.197                   | -                                 | Having the same parent entity                              |
| Pemerintah Republik Indonesia                              | 242.420.836.048                   | -                                 | Government of the Republic of Indonesia                    |
| Memiliki pemegang saham pengendali entitas induk yang sama | 55.938.212.806                    | -                                 | Having the Controlling entity shareholder of parent entity |
| Pemegang saham                                             | 18.178.759.117                    | -                                 | Shareholder                                                |
| Pemegang saham pengendali entitas induk                    | 207.592.000                       | -                                 | Controlling shareholder of parent entity                   |
| Persentase terhadap total pendapatan premi (%)             | 59,02%                            | 43,72%                            | Percentage to total premium income (%)                     |
| Hasil investasi, neto (Catatan 30)                         |                                   |                                   | Investment income, net (Notes 30)                          |
| Pemerintah Republik Indonesia                              | 46.797.368.549                    | 41.866.614.826                    | Government of the Republic of Indonesia                    |
| Badan usaha milik negara                                   | 30.350.413.586                    | 35.513.478.717                    | State-owned companies                                      |
| Entitas anak Badan Usaha Milik Negara                      | 8.441.204.785                     | -                                 | Subsidiary of State-owned company                          |
| Memiliki pemegang saham pengendali entitas induk yang sama | 1.970.794.173                     | -                                 | Having the Controlling entity shareholder of parent entity |
| Memiliki entitas induk yang sama                           | 1.646.249.480                     | 9.237.657.692                     | Having the same parent entity                              |
| Entitas Induk                                              | 1.312.189.439                     | -                                 | Parent Entity                                              |
| Pemegang saham                                             | 1.251.845.621                     | -                                 | Shareholder                                                |
| Persentase terhadap total hasil investasi, neto (%)        | 48,11%                            | 56,44%                            | Percentage to total investment income, net (%)             |
| Beban klaim (Catatan 32)                                   |                                   |                                   | Claim expenses (Notes 32)                                  |
| Entitas anak Badan Usaha Milik Negara                      | 798.503.562.987                   | -                                 | Subsidiary of State-owned company                          |
| Badan usaha milik negara                                   | 528.841.398.532                   | 1.161.752.335.638                 | State-owned companies                                      |
| Entitas Induk                                              | 247.143.653.393                   | -                                 | Parent Entity                                              |
| Pemegang saham                                             | 234.238.852.046                   | -                                 | Shareholder                                                |
| Pemerintah Republik Indonesia                              | 186.094.334.523                   | -                                 | Government of the Republic of Indonesia                    |
| Memiliki entitas induk yang sama                           | 107.262.021.897                   | -                                 | Having the same parent entity                              |
| Memiliki pemegang saham pengendali entitas induk yang sama | 39.229.553.010                    | -                                 | Having the Controlling entity shareholder of parent entity |
| Pemegang saham akhir                                       | 2.055.724.138                     | -                                 | Ultimate shareholder                                       |
| Persentase terhadap total beban klaim dan manfaat (%)      | 59,35%                            | 42,04%                            | Percentage to total claim and benefit expenses (%)         |



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**37. TRANSAKSI DAN SALDO YANG SIGNIFIKAN DENGAN PIHAK BERELASI (lanjutan)**

Rincian akun dan transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut: (lanjutan)

|                                                            | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|------------------------------------------------------------|-----------------------------------|-----------------------------------|
| Beban akuisisi (Catatan 34)                                |                                   |                                   |
| Entitas anak Badan Usaha Milik Negara                      | 5.419.376.799                     | -                                 |
| Memiliki entitas induk yang sama                           | 3.743.094.617                     | -                                 |
| Memiliki pemegang saham pengendali entitas induk yang sama | 1.470.524.386                     | -                                 |
| Badan usaha milik negara                                   | 1.209.219.435                     | 16.661.782.773                    |
| Pemerintah Republik Indonesia                              | 132.449.266                       | -                                 |
| Entitas Induk                                              | 16.169.478                        | -                                 |
| Pemegang saham pengendali entitas induk                    | 1.202.505                         | -                                 |
| Persentase terhadap total beban akuisisi, neto (%)         | 5,73%                             | 9,47%                             |
| Personil manajemen kunci                                   |                                   |                                   |
| Imbalan jangka pendek                                      | 33.067.263.300                    | 32.596.716.637                    |
| Imbalan pasca kerja                                        | 2.477.793.124                     | 5.405.850.686                     |
| Persentase terhadap total beban umum dan administrasi (%)  | 11,41%                            | 11,61%                            |

**38. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN**

Aktivitas Grup mengandung berbagai macam risiko keuangan: risiko kredit, risiko pasar dan risiko likuiditas. Fungsi utama dari manajemen risiko Grup adalah untuk mengidentifikasi seluruh risiko kunci, mengukur risiko tersebut, mengelola posisi risiko dan menentukan alokasi modal. Grup secara rutin menelaah kebijakan dan sistem manajemen risiko untuk menyesuaikan dengan perubahan di pasar, produk dan praktek pasar terbaik.

Tujuan Grup adalah untuk mencapai keseimbangan yang sesuai antara risiko dan tingkat pengembalian dan meminimalisasi potensi efek memburuknya kinerja keuangan Grup. Grup 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 Direksi. Direksi menyusun kebijakan tertulis atas manajemen risiko secara keseluruhan, termasuk kebijakan tertulis yang mencakup area khusus, seperti risiko suku bunga, risiko kredit, dan pemanfaatan instrumen keuangan. Risiko yang berasal dari instrumen keuangan yang dihadapi oleh Grup mengandung risiko keuangan, termasuk juga risiko pasar, risiko kredit, dan risiko likuiditas.

**37. SIGNIFICANT TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)**

The details of the accounts and the significant transactions entered into with related parties are as follows: (continued)

|                                                             | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-------------------------------------------------------------|-----------------------------------|-----------------------------------|
| Acquisition expenses (Notes 34)                             |                                   |                                   |
| Subsidiary of State-owned company                           | -                                 | -                                 |
| Having the same parent entity                               | -                                 | -                                 |
| Having the Controlling entity shareholder of parent entity  | -                                 | -                                 |
| State owned companies                                       | 16.661.782.773                    | -                                 |
| Government of the Republic of Indonesia                     | -                                 | -                                 |
| Parent Entity                                               | -                                 | -                                 |
| Controlling shareholder of parent entity                    | -                                 | -                                 |
| Percentage to total acquisition expenses, net (%)           | 5,73%                             | 9,47%                             |
| Key management personnel                                    |                                   |                                   |
| Short term benefit                                          | 33.067.263.300                    | 32.596.716.637                    |
| Post employee benefits                                      | 2.477.793.124                     | 5.405.850.686                     |
| Percentage to total general and administrative expenses (%) | 11,41%                            | 11,61%                            |

**38. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES**

The Group's activities expose itself to a variety of financial risks: credit risk, market risk and liquidity risk. The core functions of the Group's risk management are to identify all key risks for the Group, measure these risks, manage the risk positions and determine capital allocations. The Group regularly reviews its risk management policies and systems to reflect changes in market, products and best market practices.

The Group's aim is to achieve an appropriate balance between risk and return and minimize potential adverse effects on the Group's financial performance. The Group defines risk as the possibility of losses 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 Directors provide written principles for overall risk management, as well as written policies covering specific areas, such as interest rate risk, credit risk, and use of financial instrument. The risks arising from financial instruments to which the Group is exposed are financial risks, which includes market risk, credit risk and liquidity risk.

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**38. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO  
KEUANGAN (lanjutan)**

**a. Risiko pasar**

Grup menghadapi eksposur terhadap risiko pasar, yaitu risiko dimana 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 dan ekuitas, yang seluruhnya dipengaruhi oleh pergerakan pasar baik secara spesifik maupun umum, dan perubahan volatilitas tingkat suku bunga pasar atau harga.

**i) Risiko suku bunga**

Risiko suku bunga adalah risiko dimana arus kas masa depan dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Risiko nilai suku bunga wajar adalah risiko dimana nilai dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar.

Risiko suku bunga adalah risiko dimana arus kas masa depan dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Risiko nilai suku bunga wajar adalah risiko dimana nilai dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar.

Grup 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. Direksi memonitor pergerakan suku bunga yang dilakukan oleh Divisi Keuangan dan Investasi.

Pada tanggal 31 Desember 2024 dan 2023, Grup tidak memiliki risiko perubahan arus kas yang signifikan akibat perubahan tingkat suku bunga. Sebagian besar aset keuangan dan liabilitas keuangan Grup adalah tidak dikenakan bunga atau berbunga tetap, sehingga tidak memiliki eksposur signifikan terhadap fluktuasi tingkat suku bunga pasar yang berlaku atas risiko arus kas.

**38. FINANCIAL RISK MANAGEMENT OBJECTIVES  
AND POLICIES (continued)**

**a. Market risk**

*The Group is exposed to market risk which is the risk that the fair value on future cash flows of financial instruments will fluctuate because of changes in market prices. Market risk arises from open positions in interest rate and equity products, all of which are exposed to the general and specific market movements and changes in the level of volatility or market rates or prices.*

**i) Interest rate risk**

*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 fair value of a financial instrument will fluctuate because of changes in market interest rates.*

*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 fair value of a financial instrument will fluctuate because of changes in market interest rates.*

*The Group takes on exposure to the effects of fluctuations in the prevailing levels of market interest rates on both its fair value and cash flow risks. Interest margins may increase as a result of such changes but may reduce losses in the event that unexpected movements arise. The Directors monitor the movement of the interest rate which is done by Finance and Investment Division.*

*As of December 31, 2024 and 2023, the Group has no significant risk of future cash flow movement due to changes of interest rate. Most of the Group's financial assets and financial liabilities are non interest bearing or fixed interest rate, thus no significant exposure to the effects of fluctuations of market interest rates on its cash flow risks.*

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**38. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO  
KEUANGAN (lanjutan)**

**b. Risiko kredit**

Risiko kredit adalah risiko kerugian keuangan yang timbul jika pihak lawan Grup gagal memenuhi liabilitas kontraktualnya kepada Grup. Grup juga menghadapi risiko kredit lainnya yang berasal dari investasi pada efek utang.

Risiko kredit merupakan salah satu risiko terbesar bagi Grup sehingga manajemen melakukan pengelolaan eksposur risiko kredit dengan hati-hati. Pengendalian atas risiko kredit dipusatkan pada unit manajemen risiko yang bertanggung jawab kepada Direksi. Penilaian risiko kredit atas suatu portofolio aset memerlukan estimasi, seperti kemungkinan terjadinya wanprestasi dan kerugian yang akan dialami.

Cadangan kerugian penurunan nilai yang diakui pada pelaporan keuangan (jika ada) hanyalah kerugian yang telah terjadi pada tanggal laporan keuangan atas posisi keuangan berdasarkan bukti obyektif atas penurunan nilai.

Konsentrasi risiko instrumen keuangan dengan eksposur risiko kredit

**i) Sektor geografis**

Eksposur risiko kredit berdasarkan wilayah geografis tempat Grup beroperasi adalah sebagai berikut:

31 Desember/December 31, 2024

|                                   | Jawa & Bali              | Sumatera             | Kalimantan           | Sulawesi           | Total                    |
|-----------------------------------|--------------------------|----------------------|----------------------|--------------------|--------------------------|
| <b>ASET</b>                       |                          |                      |                      |                    |                          |
| Kas dan setara kas                | 1.316.364.597.807        | -                    | -                    | -                  | 1.316.364.597.807        |
| Deposito                          | 171.400.000.000          | -                    | -                    | -                  | 171.400.000.000          |
| Piutang premi, neto               | 40.748.243.459           | 9.627.655.522        | 1.241.383.558        | 740.421.755        | 52.357.704.294           |
| Efek-efek                         | 1.514.162.248.855        | -                    | -                    | -                  | 1.514.162.248.855        |
| Piutang hasil investasi           | 13.806.914.112           | -                    | -                    | -                  | 13.806.914.112           |
| Piutang investasi                 | 1.800.000.000            | -                    | -                    | -                  | 1.800.000.000            |
| Piutang lain-lain, neto           | 45.639.101.033           | -                    | -                    | -                  | 45.639.101.033           |
| Piutang reasuransi dan koasuransi | 292.117.829              | -                    | -                    | -                  | 292.117.829              |
| Aset lain-lain - uang Jaminan     | 3.371.899.738            | -                    | -                    | -                  | 3.371.899.738            |
| <b>Total</b>                      | <b>3.107.585.122.833</b> | <b>9.627.655.522</b> | <b>1.241.383.558</b> | <b>740.421.755</b> | <b>3.119.194.583.668</b> |

**ASSETS**  
Cash and cash equivalent  
Deposits  
Premium receivables, net  
Marketable securities  
Investment income receivables  
Investment receivables  
Other receivables, net  
Reinsurance and coinsurance receivables  
Other assets - deposit

**Total**

31 Desember/December 31, 2023

|                                   | Jawa & Bali              | Sumatera              | Kalimantan         | Sulawesi             | Total                    |
|-----------------------------------|--------------------------|-----------------------|--------------------|----------------------|--------------------------|
| <b>ASET</b>                       |                          |                       |                    |                      |                          |
| Kas dan setara kas                | 928.778.792.431          | -                     | -                  | -                    | 928.778.792.431          |
| Deposito                          | 127.801.000.000          | -                     | -                  | -                    | 127.801.000.000          |
| Piutang premi, neto               | 108.993.949.139          | 11.756.613.984        | 200.832.236        | 7.722.284.429        | 128.673.679.788          |
| Efek-efek                         | 1.338.419.008.736        | -                     | -                  | -                    | 1.338.419.008.736        |
| Piutang hasil investasi           | 15.420.843.216           | -                     | -                  | -                    | 15.420.843.216           |
| Piutang investasi                 | -                        | -                     | -                  | -                    | -                        |
| Piutang lain-lain, neto           | 29.842.057.285           | -                     | -                  | -                    | 29.842.057.285           |
| Piutang reasuransi dan koasuransi | 1.193.015.607            | -                     | -                  | -                    | 1.193.015.607            |
| Aset lain-lain - uang Jaminan     | 2.795.847.569            | -                     | -                  | -                    | 2.795.847.569            |
| <b>Total</b>                      | <b>2.553.244.513.983</b> | <b>11.756.613.984</b> | <b>200.832.236</b> | <b>7.722.284.429</b> | <b>2.572.924.244.632</b> |

**ASSETS**  
Cash and cash equivalent  
Deposits  
Premium receivables, net  
Marketable securities  
Investment income receivables  
Investment receivables  
Other receivables, net  
Reinsurance and coinsurance receivables  
Other assets - deposit

**Total**

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**38. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO  
KEUANGAN (lanjutan)**

- b. Risiko kredit (lanjutan)  
ii) Sektor industri

Tabel berikut menyajikan eksposur maksimum Grup setelah cadangan kerugian terhadap risiko kredit untuk instrumen keuangan berdasarkan sektor industri:

| 31 Desember/December 31, 2024     |                           |                                                   |                        |                          |
|-----------------------------------|---------------------------|---------------------------------------------------|------------------------|--------------------------|
|                                   | Pemerintah/<br>Government | Lembaga<br>Keuangan/<br>Financial<br>Institutions | Lain-lain/<br>Others   | Total                    |
| <b>ASET</b>                       |                           |                                                   |                        |                          |
| Kas dan setara kas                | -                         | 1.316.364.597.807                                 | -                      | 1.316.364.597.807        |
| Deposito                          | -                         | 171.400.000.000                                   | -                      | 171.400.000.000          |
| Piutang premi, neto               | 2.806.143.460             | 18.742.266.723                                    | 30.809.294.111         | 52.357.704.294           |
| Efek-efek                         | 942.524.526.306           | 461.637.722.549                                   | 110.000.000.000        | 1.514.162.248.855        |
| Piutang hasil investasi           | 9.480.903.063             | 3.100.136.049                                     | 1.225.875.000          | 13.806.914.112           |
| Piutang investasi                 | -                         | 1.800.000.000                                     | -                      | 1.800.000.000            |
| Piutang lain-lain, neto           | -                         | -                                                 | 45.639.101.033         | 45.639.101.033           |
| Piutang reasuransi dan koasuransi | -                         | -                                                 | 292.117.829            | 292.117.829              |
| Aset lain-lain - uang jaminan     | -                         | -                                                 | 3.371.899.738          | 3.371.899.738            |
| <b>Total</b>                      | <b>954.811.572.829</b>    | <b>1.973.044.723.128</b>                          | <b>191.338.287.711</b> | <b>3.119.194.583.668</b> |

**ASSETS**  
Cash and cash equivalents  
Deposits  
Premium receivables, net  
Marketable securities  
Investment income receivables  
Investment receivables  
Other receivables, net  
Reinsurance and coinsurance receivables  
Other assets - deposit  
**Total**

| 31 Desember/December 31, 2023     |                           |                                                   |                        |                          |
|-----------------------------------|---------------------------|---------------------------------------------------|------------------------|--------------------------|
|                                   | Pemerintah/<br>Government | Lembaga<br>Keuangan/<br>Financial<br>Institutions | Lain-lain/<br>Others   | Total                    |
| <b>ASET</b>                       |                           |                                                   |                        |                          |
| Kas dan setara kas                | -                         | 928.778.792.431                                   | -                      | 928.778.792.431          |
| Deposito                          | -                         | 127.801.000.000                                   | -                      | 127.801.000.000          |
| Piutang premi, neto               | 5.017.829.746             | 54.831.839.943                                    | 68.824.010.099         | 128.673.679.788          |
| Efek-efek                         | 610.835.887.318           | 469.583.121.418                                   | 258.000.000.000        | 1.338.419.008.736        |
| Piutang hasil investasi           | 7.334.342.292             | 5.211.526.094                                     | 2.874.974.830          | 15.420.843.216           |
| Piutang investasi                 | -                         | -                                                 | -                      | -                        |
| Piutang lain-lain, neto           | -                         | -                                                 | 29.842.057.285         | 29.842.057.285           |
| Piutang reasuransi dan koasuransi | -                         | -                                                 | 1.193.015.607          | 1.193.015.607            |
| Aset lain-lain - uang jaminan     | -                         | -                                                 | 2.795.847.569          | 2.795.847.569            |
| <b>Total</b>                      | <b>623.188.059.356</b>    | <b>1.586.206.279.886</b>                          | <b>363.529.905.390</b> | <b>2.572.924.244.632</b> |

**ASSETS**  
Cash and cash equivalents  
Deposits  
Premium receivables, net  
Marketable securities  
Investment income receivables  
Investment receivables  
Other receivables, net  
Reinsurance and coinsurance receivables  
Other assets - deposit  
**Total**

Tabel di atas menggambarkan eksposur maksimum setelah cadangan kerugian risiko kredit bagi Grup pada tanggal 31 Desember 2024 dan 2023. Direksi yakin akan kemampuan untuk mengendalikan dan memelihara eksposur risiko kredit pada tingkat yang minimum.

The above table represents a maximum exposure after allowance for doubtful account to the Group as of December 31, 2024 and 2023. The Board of Directors is confident in its ability to continue to control and sustain minimal exposure of credit risk.

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**38. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO  
KEUANGAN (lanjutan)**

b. Risiko kredit (lanjutan)

iii) Kualitas kredit dari aset keuangan

Pada tanggal 31 Desember 2024 dan 2023, eksposur risiko kredit atas aset keuangan sebelum cadangan kerugian berdasarkan kualitas aset keuangan terbagi atas:

**38. FINANCIAL RISK MANAGEMENT OBJECTIVES  
AND POLICIES (continued)**

b. Credit risk (continued)

iii) Credit quality of financial assets

As at December 31, 2024 and 2023, credit risk exposure relating to financial assets before allowance for doubtful accounts based on quality of financial assets are divided as follows:

| 31 Desember/December 31, 2024                                                            |                                                                                        |                         |                                         |                                        |                                   |  |                                         |
|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-------------------------|-----------------------------------------|----------------------------------------|-----------------------------------|--|-----------------------------------------|
| Belum jatuh tempo atau tidak mengalami penurunan nilai/<br>Neither past due nor impaired | Telah jatuh tempo tetapi tidak mengalami penurunan nilai/<br>Past due but not impaired |                         |                                         | Mengalami penurunan nilai/<br>Impaired | Nilai tercatat/<br>Carrying value |  |                                         |
|                                                                                          | 1 - 6 bulan/<br>months                                                                 | 6 - 12 bulan/<br>months | Lebih dari 1 tahun/<br>Over than 1 year |                                        |                                   |  |                                         |
| <b>ASET</b>                                                                              |                                                                                        |                         |                                         |                                        |                                   |  | <b>ASSETS</b>                           |
| Kas dan setara kas                                                                       | 1.316.364.597.807                                                                      | -                       | -                                       | -                                      | 1.316.364.597.807                 |  | Cash and cash equivalents               |
| Deposito                                                                                 | 171.400.000.000                                                                        | -                       | -                                       | -                                      | 171.400.000.000                   |  | Deposits                                |
| Piutang premi                                                                            | 36.766.675.176                                                                         | 13.321.284.868          | 2.269.744.250                           | -                                      | 64.590.950.198                    |  | Premium receivables                     |
| Efek-efek                                                                                | 1.514.162.248.855                                                                      | -                       | -                                       | -                                      | 1.514.162.248.855                 |  | Marketable securities                   |
| Piutang hasil investasi                                                                  | 13.806.914.112                                                                         | -                       | -                                       | -                                      | 13.806.914.112                    |  | Investment income receivables           |
| Piutang investasi                                                                        | 1.800.000.000                                                                          | -                       | -                                       | -                                      | 1.800.000.000                     |  | Investment receivables                  |
| Piutang lain-lain                                                                        | 45.639.101.033                                                                         | -                       | -                                       | -                                      | 56.219.757.162                    |  | Other receivables                       |
| Piutang reasuransi dan koasuransi                                                        | 292.117.829                                                                            | -                       | -                                       | -                                      | 292.117.829                       |  | Reinsurance and coinsurance receivables |
| Aset lain-lain - uang jaminan                                                            | 3.371.899.738                                                                          | -                       | -                                       | -                                      | 3.371.899.738                     |  | Other assets - deposit                  |
| <b>Total aset</b>                                                                        | <b>3.103.603.554.550</b>                                                               | <b>13.321.284.868</b>   | <b>2.269.744.250</b>                    | <b>-</b>                               | <b>3.142.008.495.701</b>          |  | <b>Total assets</b>                     |
| Cadangan Kerugian Penurunan Nilai                                                        |                                                                                        |                         |                                         |                                        | (22.813.902.033)                  |  | Allowance for Impairment Losses         |
| <b>Total aset - neto</b>                                                                 |                                                                                        |                         |                                         |                                        | <b>3.119.194.583.668</b>          |  | <b>Total assets - net</b>               |

| 31 Desember/December 31, 2023                                                            |                                                                                        |                         |                                         |                                        |                                   |  |                                         |
|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-------------------------|-----------------------------------------|----------------------------------------|-----------------------------------|--|-----------------------------------------|
| Belum jatuh tempo atau tidak mengalami penurunan nilai/<br>Neither past due nor impaired | Telah jatuh tempo tetapi tidak mengalami penurunan nilai/<br>Past due but not impaired |                         |                                         | Mengalami penurunan nilai/<br>Impaired | Nilai tercatat/<br>Carrying value |  |                                         |
|                                                                                          | 1 - 6 bulan/<br>months                                                                 | 6 - 12 bulan/<br>months | Lebih dari 1 tahun/<br>Over than 1 year |                                        |                                   |  |                                         |
| <b>ASET</b>                                                                              |                                                                                        |                         |                                         |                                        |                                   |  | <b>ASSETS</b>                           |
| Kas dan setara kas                                                                       | 928.778.792.431                                                                        | -                       | -                                       | -                                      | 928.778.792.431                   |  | Cash and cash equivalents               |
| Deposito                                                                                 | 127.801.000.000                                                                        | -                       | -                                       | -                                      | 127.801.000.000                   |  | Deposits                                |
| Piutang premi                                                                            | 66.676.044.029                                                                         | 56.849.121.577          | 5.148.514.182                           | -                                      | 141.790.148.877                   |  | Premium receivables                     |
| Efek-efek                                                                                | 1.338.419.008.736                                                                      | -                       | -                                       | -                                      | 1.338.419.008.736                 |  | Marketable securities                   |
| Piutang hasil investasi                                                                  | 15.420.843.216                                                                         | -                       | -                                       | -                                      | 15.420.843.216                    |  | Investment income receivables           |
| Piutang investasi                                                                        | -                                                                                      | -                       | -                                       | -                                      | -                                 |  | Investment receivables                  |
| Piutang lain-lain                                                                        | 29.842.057.285                                                                         | -                       | -                                       | -                                      | 38.806.563.831                    |  | Other receivables                       |
| Piutang reasuransi dan koasuransi                                                        | 1.193.015.607                                                                          | -                       | -                                       | -                                      | 1.193.015.607                     |  | Reinsurance and coinsurance receivables |
| Aset lain-lain - uang jaminan                                                            | 2.795.847.569                                                                          | -                       | -                                       | -                                      | 2.795.847.569                     |  | Other assets - deposit                  |
| <b>Total aset</b>                                                                        | <b>2.510.926.608.873</b>                                                               | <b>56.849.121.577</b>   | <b>5.148.514.182</b>                    | <b>-</b>                               | <b>2.595.005.220.267</b>          |  | <b>Total assets</b>                     |
| Cadangan Kerugian Penurunan Nilai                                                        |                                                                                        |                         |                                         |                                        | (22.080.975.635)                  |  | Allowance for Impairment Losses         |
| <b>Total aset - neto</b>                                                                 |                                                                                        |                         |                                         |                                        | <b>2.572.924.244.632</b>          |  | <b>Total assets - net</b>               |

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**38. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO  
KEUANGAN (lanjutan)**

**c. Risiko likuiditas**

Risiko likuiditas adalah risiko di mana Grup tidak dapat memenuhi kewajibannya kepada pihak lain pada saat jatuh tempo. Hal ini dapat timbul ketika dana internal tidak cukup untuk memenuhi liabilitas arus kas keluar dan Grup tidak dapat memperoleh pendanaan pada tingkat suku bunga pasar atau melikuidasi aset sebesar nilai wajar yang mengakibatkan likuidasi paksa atas aset pada harga yang lebih rendah.

Risiko likuiditas adalah risiko di mana Grup tidak dapat memenuhi kewajibannya kepada pihak lain pada saat jatuh tempo. Hal ini dapat timbul ketika dana internal tidak cukup untuk memenuhi liabilitas arus kas keluar dan Grup tidak dapat memperoleh pendanaan pada tingkat suku bunga pasar atau melikuidasi aset sebesar nilai wajar yang mengakibatkan likuidasi paksa atas aset pada harga yang lebih rendah.

Posisi likuiditas Grup dimonitor untuk mematuhi peraturan dan persyaratan internal yang dikombinasikan dengan analisa perbedaan jatuh tempo. Grup juga berusaha untuk menyesuaikan, sedapat mungkin, jangka waktu investasi aset keuangan dengan jangka waktu polis asuransi yang diterbitkan atau klaim yang akan dibayarkan.

Pelaporan jatuh tempo didasarkan pada jangka waktu yang tersisa sampai tanggal kontraktual. Jika terdapat keperluan likuiditas, portofolio diperdagangkan dan aset likuid lainnya dapat dicairkan.

Manajemen memonitor secara berkala perbedaan jatuh tempo atas aset dan liabilitas yang dimiliki Grup.

**38. FINANCIAL RISK MANAGEMENT OBJECTIVES  
AND POLICIES (continued)**

**c. Liquidity risk**

*Liquidity risk is the risk that the Group is unable to meet its obligations to counterparties when falling due. This can arise when internal funds are insufficient to meet cash outflow obligations and where the Group is unable to obtain funding at market rates or liquidate assets at fair value resulting in the forced liquidation of assets at depressed prices.*

*Liquidity risk is the risk that the Group is unable to meet its obligations to counterparties when falling due. This can arise when internal funds are insufficient to meet cash outflow obligations and where the Group is unable to obtain funding at market rates or liquidate assets at fair value resulting in the forced liquidation of assets at depressed prices.*

*The Group's liquidity position is monitored in compliance with regulatory and internal requirements in combination with maturity gap analysis. The Group also seeks to match, to the extent possible and appropriate, the duration of its investment assets with the duration of insurance policies issued or claims to be paid.*

*This maturity profile is based on the remaining period to the contractual maturity date. If the Company encounters liquidity needs, trading portfolio of marketable securities and other liquid assets could be liquidated.*

*Management monitors maturity gap between assets and liabilities owned by the Group on a regular basis.*



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**38. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO  
KEUANGAN (lanjutan)**

c. Risiko likuiditas (lanjutan)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan sisa jatuh tempo dari aset dan liabilitas keuangan dengan metode diskonto sesuai kontrak menjadi arus kas masuk atau keluar:

**38. FINANCIAL RISK MANAGEMENT OBJECTIVES  
AND POLICIES (continued)**

c. Liquidity risk (continued)

The maturity tables below provide information about the remaining maturities on a contractual basis within which, financial assets and liabilities with discounted method, are converted into cash in or out flows:

| 31 Desember/December 31, 2024          |                                                      |                        |                         |                                               |                                                                            |                                      |                                                 |
|----------------------------------------|------------------------------------------------------|------------------------|-------------------------|-----------------------------------------------|----------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------|
|                                        | Kurang dari<br>satu bulan/<br>Less than<br>one month | 1 - 6 bulan/<br>months | 6 - 12 bulan/<br>months | Lebih dari 1<br>tahun/<br>Over than 1<br>year | Tidak<br>Mempunyai<br>kontrak jatuh<br>tempo/No<br>contractual<br>maturity | Nilai tercatat/<br>Carrying<br>value |                                                 |
| <b>ASET</b>                            |                                                      |                        |                         |                                               |                                                                            |                                      | <b>ASSETS</b>                                   |
| Kas dan setara kas                     | 709.000.000.000                                      | 464.400.000.000        | -                       | -                                             | 142.964.597.807                                                            | 1.316.364.597.807                    | Cash and cash equivalents                       |
| Deposito                               | 10.300.000.000                                       | 132.000.000.000        | 29.100.000.000          | -                                             | -                                                                          | 171.400.000.000                      | Deposits                                        |
| Piutang premi, neto                    | 36.766.675.176                                       | 13.321.284.868         | 2.269.744.250           | -                                             | -                                                                          | 52.357.704.294                       | Premium receivables, net                        |
| Efek-efek                              | 20.737.283.247                                       | 268.342.633.533        | 274.903.435.448         | 781.541.174.076                               | 168.637.722.551                                                            | 1.514.162.248.855                    | Marketable securities                           |
| Piutang hasil investasi                | 13.806.914.112                                       | -                      | -                       | -                                             | -                                                                          | 13.806.914.112                       | Investment income receivables                   |
| Piutang investasi                      | 1.800.000.000                                        | -                      | -                       | -                                             | -                                                                          | 1.800.000.000                        | Investment receivables                          |
| Piutang lain-lain, neto                | 45.639.101.033                                       | -                      | -                       | -                                             | -                                                                          | 45.639.101.033                       | Other receivables, net                          |
| Piutang reasuransi<br>dan koasuransi   | 292.117.829                                          | -                      | -                       | -                                             | -                                                                          | 292.117.829                          | Reinsurance and<br>coinsurance receivables      |
| Aset lain-lain - uang<br>jaminan       | 5.000.000                                            | 950.162.488            | -                       | 2.416.737.250                                 | -                                                                          | 3.371.899.738                        | Other assets - deposit                          |
| <b>Total aset</b>                      | <b>838.347.091.397</b>                               | <b>879.014.080.889</b> | <b>306.273.179.698</b>  | <b>783.957.911.326</b>                        | <b>311.602.320.358</b>                                                     | <b>3.119.194.583.668</b>             | <b>Total assets</b>                             |
| <b>LIABILITAS</b>                      |                                                      |                        |                         |                                               |                                                                            |                                      | <b>LIABILITIES</b>                              |
| Akrual dan utang lain-lain             | 111.865.485.139                                      | -                      | -                       | -                                             | -                                                                          | 111.865.485.139                      | Accrual and other payables                      |
| Liabilitas sewa                        | -                                                    | 3.632.368.097          | 667.345.161             | 9.081.660.436                                 | -                                                                          | 13.381.373.694                       | Lease liabilities                               |
| Utang komisi dan<br>biaya akuisisi     | 9.115.210.644                                        | -                      | -                       | -                                             | -                                                                          | 9.115.210.644                        | Commissions and acquisition<br>expenses payable |
| Utang klaim                            | 5.188.596.628                                        | -                      | -                       | -                                             | -                                                                          | 5.188.596.628                        | Claim payables                                  |
| Utang reasuransi                       | 117.638.135.512                                      | -                      | -                       | -                                             | -                                                                          | 117.638.135.512                      | Reinsurance payables                            |
| <b>Total liabilitas</b>                | <b>243.807.427.923</b>                               | <b>3.632.368.097</b>   | <b>667.345.161</b>      | <b>9.081.660.436</b>                          | <b>-</b>                                                                   | <b>257.188.801.617</b>               | <b>Total liabilities</b>                        |
| <b>Total perbedaan<br/>jatuh tempo</b> | <b>594.539.663.474</b>                               | <b>875.381.712.792</b> | <b>305.605.834.537</b>  | <b>774.876.250.890</b>                        | <b>311.602.320.358</b>                                                     | <b>2.862.005.782.051</b>             | <b>Total maturity gap</b>                       |
| 31 Desember/December 31, 2023          |                                                      |                        |                         |                                               |                                                                            |                                      |                                                 |
|                                        | Kurang dari<br>satu bulan/<br>Less than<br>one month | 1 - 6 bulan/<br>months | 6 - 12 bulan/<br>months | Lebih dari 1<br>tahun/<br>Over than 1<br>year | Tidak<br>Mempunyai<br>kontrak jatuh<br>tempo/No<br>contractual<br>maturity | Nilai tercatat/<br>Carrying<br>value |                                                 |
| <b>ASET</b>                            |                                                      |                        |                         |                                               |                                                                            |                                      | <b>ASSETS</b>                                   |
| Kas dan setara kas                     | 676.100.000.000                                      | 169.000.000.000        | -                       | -                                             | 83.678.792.431                                                             | 928.778.792.431                      | Cash and cash equivalents                       |
| Deposito                               | -                                                    | 98.701.000.000         | 29.100.000.000          | -                                             | -                                                                          | 127.801.000.000                      | Deposits                                        |
| Piutang premi, neto                    | 66.676.044.029                                       | 56.849.121.577         | 5.148.514.182           | -                                             | -                                                                          | 128.673.679.788                      | Premium receivables, net                        |
| Efek-efek                              | -                                                    | 333.979.615.854        | 123.000.000.000         | 773.856.271.465                               | 107.583.121.417                                                            | 1.338.419.008.736                    | Marketable securities                           |
| Piutang hasil investasi                | 15.420.843.216                                       | -                      | -                       | -                                             | -                                                                          | 15.420.843.216                       | Investment income receivables                   |
| Piutang investasi                      | -                                                    | -                      | -                       | -                                             | -                                                                          | -                                    | Investment receivables                          |
| Piutang lain-lain, neto                | 29.842.057.285                                       | -                      | -                       | -                                             | -                                                                          | 29.842.057.285                       | Other receivables, net                          |
| Piutang reasuransi<br>dan koasuransi   | 1.193.015.607                                        | -                      | -                       | -                                             | -                                                                          | 1.193.015.607                        | Reinsurance and<br>coinsurance receivables      |
| Aset lain-lain - uang<br>jaminan       | -                                                    | 397.444.119            | 33.418.537              | 2.364.984.913                                 | -                                                                          | 2.795.847.569                        | Other assets - deposit                          |
| <b>Total aset</b>                      | <b>789.231.960.137</b>                               | <b>658.927.181.550</b> | <b>157.281.932.719</b>  | <b>776.221.256.378</b>                        | <b>191.261.913.848</b>                                                     | <b>2.572.924.244.632</b>             | <b>Total assets</b>                             |
| <b>LIABILITAS</b>                      |                                                      |                        |                         |                                               |                                                                            |                                      | <b>LIABILITIES</b>                              |
| Akrual dan utang lain-lain             | 104.265.417.032                                      | -                      | -                       | -                                             | -                                                                          | 104.265.417.032                      | Accrual and other payables                      |
| Liabilitas sewa                        | -                                                    | 5.577.681.802          | 1.107.771.256           | 9.976.531.786                                 | -                                                                          | 16.661.984.844                       | Lease liabilities                               |
| Utang komisi dan<br>biaya akuisisi     | 15.467.844.634                                       | -                      | -                       | -                                             | -                                                                          | 15.467.844.634                       | Commissions and acquisition<br>expenses payable |
| Utang klaim                            | 1.735.806.181                                        | -                      | -                       | -                                             | -                                                                          | 1.735.806.181                        | Claim payables                                  |
| Utang reasuransi                       | 10.099.557.913                                       | -                      | -                       | -                                             | -                                                                          | 10.099.557.913                       | Reinsurance payables                            |
| <b>Total liabilitas</b>                | <b>131.568.625.760</b>                               | <b>5.577.681.802</b>   | <b>1.107.771.256</b>    | <b>9.976.531.786</b>                          | <b>-</b>                                                                   | <b>148.230.610.604</b>               | <b>Total liabilities</b>                        |
| <b>Total perbedaan<br/>jatuh tempo</b> | <b>657.663.334.377</b>                               | <b>653.349.499.748</b> | <b>156.174.161.463</b>  | <b>766.244.724.592</b>                        | <b>191.261.913.848</b>                                                     | <b>2.424.693.634.028</b>             | <b>Total maturity gap</b>                       |

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**38. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)**

c. Risiko likuiditas (lanjutan)

Pada tanggal 31 Desember 2024 dan 2023, semua liabilitas keuangan Perusahaan, kecuali liabilitas sewa, merupakan liabilitas jangka pendek yang tidak memiliki tingkat suku bunga.

Perkiraan sisa jatuh tempo liabilitas sewa yang tidak didiskontokan pada tanggal 31 Desember 2024 untuk periode jatuh tempo kurang dari 1 tahun dan lebih dari 1 tahun masing-masing sebesar Rp780.129.742 dan Rp722.462.564 (31 Desember 2023: masing-masing sebesar Rp926.458.941 dan Rp906.889.215).

d. Nilai wajar instrumen keuangan

Pada tanggal 31 Desember 2024 dan 2023 nilai tercatat dan nilai wajar untuk aset dan liabilitas keuangan adalah sebagai berikut:

**38. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)**

c. Liquidity risk (continued)

As of December 31, 2024 and 2023, all the Company's financial liabilities, excluding lease liabilities, were short-term liabilities that are non-interest bearing.

Remaining maturities of undiscounted leased liabilities as of December 31, 2024 for maturity period less than 1 year and more than 1 year are Rp780,129,742 and Rp722,462,564, respectively (December 31, 2023: Rp926,458,941 and Rp906,889,215, respectively)

d. Fair value of financial instruments

As of December 31, 2024 and 2023, the carrying value and fair value of the financial assets and liabilities are as follows:

31 Desember/December 31, 2024

|                                      | Dimiliki hingga<br>Jatuh tempo/<br>Held-to-maturity | Pinjaman yang<br>diberikan dan<br>piutang/<br>Loans and<br>receivables | Diperdagangkan/<br>Held-for-trading | Biaya<br>perolehan<br>diamortisasi<br>lainnya/<br>Other<br>amortised<br>cost | Total nilai<br>tercatat/<br>Total<br>carrying<br>amount | Nilai wajar/<br>Fair value |                                                 |
|--------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------|-------------------------------------|------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------|-------------------------------------------------|
| <b>ASET</b>                          |                                                     |                                                                        |                                     |                                                                              |                                                         |                            | <b>ASSETS</b>                                   |
| Kas dan setara kas                   | -                                                   | 1.316.364.597.807                                                      | -                                   | -                                                                            | 1.316.364.597.807                                       | 1.316.364.597.807          | Cash and cash equivalents                       |
| Deposito                             | -                                                   | 171.400.000.000                                                        | -                                   | -                                                                            | 171.400.000.000                                         | 171.400.000.000            | Deposits                                        |
| Piutang premi, neto                  | -                                                   | 52.357.704.294                                                         | -                                   | -                                                                            | 52.357.704.294                                          | 52.357.704.294             | Premium receivables, net                        |
| Efek-efek                            | 1.345.524.526.304                                   | -                                                                      | 168.637.722.551                     | -                                                                            | 1.514.162.248.855                                       | 1.527.328.078.516          | Marketable securities                           |
| Piutang hasil investasi              | -                                                   | 13.806.914.112                                                         | -                                   | -                                                                            | 13.806.914.112                                          | 13.806.914.112             | Investment income receivables                   |
| Piutang investasi                    | -                                                   | 1.800.000.000                                                          | -                                   | -                                                                            | 1.800.000.000                                           | 1.800.000.000              | Investment receivables                          |
| Piutang lain-lain, neto              | -                                                   | 45.639.101.033                                                         | -                                   | -                                                                            | 45.639.101.033                                          | 45.639.101.033             | Other receivables, net                          |
| Piutang reasuransi<br>dan koasuransi | -                                                   | 292.117.829                                                            | -                                   | -                                                                            | 292.117.829                                             | 292.117.829                | Reinsurance and<br>coinsurance receivables      |
| Aset lain-lain - uang<br>jaminan     | -                                                   | 3.371.899.738                                                          | -                                   | -                                                                            | 3.371.899.738                                           | 3.371.899.738              | Other assets - deposit                          |
| <b>Total aset</b>                    | <b>1.345.524.526.304</b>                            | <b>1.605.032.334.813</b>                                               | <b>168.637.722.551</b>              | <b>-</b>                                                                     | <b>3.119.194.583.668</b>                                | <b>3.132.360.413.329</b>   | <b>Total assets</b>                             |
| <b>LIABILITAS</b>                    |                                                     |                                                                        |                                     |                                                                              |                                                         |                            | <b>LIABILITIES</b>                              |
| Akrua dan utang lain-lain            | -                                                   | -                                                                      | -                                   | 111.865.485.139                                                              | 111.865.485.139                                         | 111.865.485.139            | Accrual and other payables                      |
| Liabilitas sewa                      | -                                                   | -                                                                      | -                                   | 13.381.373.694                                                               | 13.381.373.694                                          | 13.381.373.694             | Lease liabilities                               |
| Utang komisi dan<br>biaya akuisisi   | -                                                   | -                                                                      | -                                   | 9.115.210.644                                                                | 9.115.210.644                                           | 9.115.210.644              | Commissions and acquisition<br>expenses payable |
| Utang klaim                          | -                                                   | -                                                                      | -                                   | 5.188.596.628                                                                | 5.188.596.628                                           | 5.188.596.628              | Claim payables                                  |
| Utang reasuransi                     | -                                                   | -                                                                      | -                                   | 117.638.135.512                                                              | 117.638.135.512                                         | 117.638.135.512            | Reinsurance payables                            |
| <b>Total liabilitas</b>              | <b>-</b>                                            | <b>-</b>                                                               | <b>-</b>                            | <b>257.188.801.617</b>                                                       | <b>257.188.801.617</b>                                  | <b>257.188.801.617</b>     | <b>Total liabilities</b>                        |

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**38. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO  
KEUANGAN (lanjutan)**

**38. FINANCIAL RISK MANAGEMENT OBJECTIVES  
AND POLICIES (continued)**

d. Nilai wajar instrumen keuangan (lanjutan)

d. Fair value of financial instruments (continued)

Pada tanggal 31 Desember 2024 dan 2023, nilai tercatat dan nilai wajar untuk aset dan liabilitas keuangan adalah sebagai berikut: (lanjutan)

As of December 31, 2024 and 2023, the carrying value and fair value of the financial assets and liabilities are as follows: (continued)

| 31 Desember/December 31, 2023        |                                                     |                                                                        |                                     |                                                                              |                                                         |                            |                                                 |
|--------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------|-------------------------------------|------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------|-------------------------------------------------|
|                                      | Dimiliki hingga<br>Jatuh tempo/<br>Held-to-maturity | Pinjaman yang<br>diberikan dan<br>piutang/<br>Loans and<br>receivables | Diperdagangkan/<br>Held-for-trading | Biaya<br>perolehan<br>diamortisasi<br>lainnya/<br>Other<br>amortised<br>cost | Total nilai<br>tercatat/<br>Total<br>carrying<br>amount | Nilai wajar/<br>Fair value |                                                 |
| <b>ASET</b>                          |                                                     |                                                                        |                                     |                                                                              |                                                         |                            | <b>ASSETS</b>                                   |
| Kas dan setara kas                   | -                                                   | 928.778.792.431                                                        | -                                   | -                                                                            | 928.778.792.431                                         | 928.778.792.431            | Cash and cash equivalents                       |
| Deposito                             | -                                                   | 127.801.000.000                                                        | -                                   | -                                                                            | 127.801.000.000                                         | 127.801.000.000            | Deposits                                        |
| Piutang premi, neto                  | -                                                   | 128.673.679.788                                                        | -                                   | -                                                                            | 128.673.679.788                                         | 128.673.679.788            | Premium receivables, net                        |
| Efek-efek                            | 1.235.835.887.318                                   | -                                                                      | 102.583.121.418                     | -                                                                            | 1.338.419.008.736                                       | 1.368.063.961.633          | Marketable securities                           |
| Piutang hasil investasi              | -                                                   | 15.420.843.216                                                         | -                                   | -                                                                            | 15.420.843.216                                          | 15.420.843.216             | Investment income receivables                   |
| Piutang investasi                    | -                                                   | -                                                                      | -                                   | -                                                                            | -                                                       | -                          | Investment receivables                          |
| Piutang lain-lain, neto              | -                                                   | 29.842.057.285                                                         | -                                   | -                                                                            | 29.842.057.285                                          | 29.842.057.285             | Other receivables, net                          |
| Piutang reasuransi<br>dan koasuransi | -                                                   | 1.193.015.607                                                          | -                                   | -                                                                            | 1.193.015.607                                           | 1.193.015.607              | Reinsurance and<br>coinsurance receivables      |
| Aset lain-lain - uang<br>jaminan     | -                                                   | 2.795.847.569                                                          | -                                   | -                                                                            | 2.795.847.569                                           | 2.795.847.569              | Other assets - deposit                          |
| <b>Total aset</b>                    | <b>1.235.835.887.318</b>                            | <b>1.234.505.235.896</b>                                               | <b>102.583.121.418</b>              | <b>-</b>                                                                     | <b>2.572.924.244.632</b>                                | <b>2.602.569.197.529</b>   | <b>Total assets</b>                             |
| <b>LIABILITAS</b>                    |                                                     |                                                                        |                                     |                                                                              |                                                         |                            | <b>LIABILITIES</b>                              |
| Akrua dan utang lain-lain            | -                                                   | -                                                                      | -                                   | 104.265.417.032                                                              | 104.265.417.032                                         | 104.265.417.032            | Accrual and other payables                      |
| Liabilitas sewa                      | -                                                   | -                                                                      | -                                   | 16.661.984.844                                                               | 16.661.984.844                                          | 16.661.984.844             | Lease liabilities                               |
| Utang komisi dan<br>biaya akuisisi   | -                                                   | -                                                                      | -                                   | 15.467.844.634                                                               | 15.467.844.634                                          | 15.467.844.634             | Commissions and acquisition<br>expenses payable |
| Utang klaim                          | -                                                   | -                                                                      | -                                   | 1.735.806.181                                                                | 1.735.806.181                                           | 1.735.806.181              | Claim payables                                  |
| Utang reasuransi                     | -                                                   | -                                                                      | -                                   | 10.099.557.913                                                               | 10.099.557.913                                          | 10.099.557.913             | Reinsurance payables                            |
| <b>Total liabilitas</b>              | <b>-</b>                                            | <b>-</b>                                                               | <b>-</b>                            | <b>148.230.610.604</b>                                                       | <b>148.230.610.604</b>                                  | <b>148.230.610.604</b>     | <b>Total liabilities</b>                        |

Tabel berikut ini menunjukkan instrumen keuangan yang diukur pada nilai wajar yang dikelompokkan berdasarkan hirarki nilai wajar:

The following table show the financial instruments measured at fair value grouped according to the fair value hierarchy:

| 31 Desember/December 31, 2024             |                                      |                       |                          |                       |                            |                                   |
|-------------------------------------------|--------------------------------------|-----------------------|--------------------------|-----------------------|----------------------------|-----------------------------------|
|                                           | Nilai tercatat/<br>Carrying<br>value | Tingkat 1/<br>Level 1 | Tingkat 2/<br>Level 2    | Tingkat 3/<br>Level 3 | Nilai wajar/<br>Fair value |                                   |
| <b>Aset</b>                               |                                      |                       |                          |                       |                            | <b>Assets</b>                     |
| Reksadana yang<br>diperdagangkan          | 168.637.722.551                      | -                     | 168.637.722.551          | -                     | 168.637.722.551            | Mutual funds held-<br>for-trading |
| Obligasi dimiliki hingga -<br>jatuh tempo | 1.345.524.526.304                    | -                     | 1.358.690.355.965        | -                     | 1.358.690.355.965          | Held-to-maturity bonds            |
| Reksa dana dimiliki<br>hingga jatuh tempo | -                                    | -                     | -                        | -                     | -                          | Held-to-maturity mutual funds     |
|                                           | <b>1.514.162.248.855</b>             | <b>-</b>              | <b>1.527.328.078.516</b> | <b>-</b>              | <b>1.527.328.078.516</b>   |                                   |
| 31 Desember/December 31, 2023             |                                      |                       |                          |                       |                            |                                   |
|                                           | Nilai tercatat/<br>Carrying<br>value | Tingkat 1/<br>Level 1 | Tingkat 2/<br>Level 2    | Tingkat 3/<br>Level 3 | Nilai wajar/<br>Fair value |                                   |
| <b>Aset</b>                               |                                      |                       |                          |                       |                            | <b>Assets</b>                     |
| Reksadana yang<br>diperdagangkan          | 102.583.121.418                      | -                     | 102.583.121.418          | -                     | 102.583.121.418            | Mutual funds held-<br>for-trading |
| Obligasi dimiliki hingga -<br>jatuh tempo | 1.230.835.887.318                    | -                     | 1.260.393.140.715        | -                     | 1.260.393.140.715          | Held-to-maturity bonds            |
| Reksa dana dimiliki<br>hingga jatuh tempo | 5.000.000.000                        | -                     | 5.087.699.500            | -                     | 5.087.699.500              | Held-to-maturity mutual funds     |
|                                           | <b>1.338.419.008.736</b>             | <b>-</b>              | <b>1.368.063.961.633</b> | <b>-</b>              | <b>1.368.063.961.633</b>   |                                   |

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**38. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)**

d. Nilai wajar instrumen keuangan (lanjutan)

Tabel di bawah ini mengikhtisarkan sensitivitas keuntungan (kerugian) yang belum direalisasi atas efek-efek dalam kelompok nilai wajar melalui laba rugi pada tanggal 31 Desember 2024 dan 2023 atas perubahan harga pasar:

|                  | <b>Pengaruh harga pasar terhadap<br/>keuntungan (kerugian) yang<br/>belum direalisasi atas efek-efek<br/>dalam kelompok nilai wajar<br/>melalui laba rugi/<br/>Market value impact to<br/>unrealized gains (loss) on fair<br/>value through profit and loss</b> |                                          |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
|                  | <b>Peningkatan/<br/>Increase by<br/>1%</b>                                                                                                                                                                                                                      | <b>Penurunan/<br/>Decrease by<br/>1%</b> |
| 31 Desember 2024 | 1.686.377.225                                                                                                                                                                                                                                                   | (1.686.377.225)                          |
| 31 Desember 2023 | 1.025.831.214                                                                                                                                                                                                                                                   | (1.025.831.214)                          |

Proyeksi di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan dan berdasarkan tanggal pelaporan serta seluruh posisi yang konstan hingga jatuh tempo.

**38. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)**

d. Fair value of financial instruments (continued)

The table below shows the sensitivity of company's unrealized gains (loss) on fair value through profit or loss marketable securities to movement of market value on December 31, 2024 and 2023:

The projection assumes that all other variables are held constant, it also assumes a constant reporting date and all positions until the maturity date.

**39. MANAJEMEN RISIKO ASURANSI**

Risiko utama dalam kontrak asuransi adalah kemungkinan atas terjadinya kondisi yang diasuransikan dan ketidakpastian jumlah atas klaim. Secara sifat kontrak asuransi, risiko tersebut adalah acak, sehingga tidak dapat diperkirakan.

Risiko utama lainnya yang dihadapi Perusahaan atas kontrak asuransi adalah pembayaran aktual klaim dan manfaat yang melebihi jumlah tercatat dari liabilitas asuransi. Risiko tersebut dikelola dengan pembentukan kebijakan *pricing underwriting*, termasuk memperoleh reasuransi yang memadai, serta pembentukan cadangan liabilitas asuransi yang memadai.

Strategi *underwriting* adalah untuk memastikan risiko *underwriting* yang diterima telah terdiversifikasi dalam hal jenis risiko dan level manfaat yang diasuransikan.

Perusahaan juga secara reguler melakukan *review* terhadap kecukupan liabilitas asuransi.

**39. INSURANCE RISK MANAGEMENT**

Key risks of insurance contract are the possibility that the insured event occurs and the uncertainty of the claim amount. By the nature of an insurance contract, the risk is random and therefore unpredictable.

The other key risks that the Company faces from its insurance contracts are that the actual claims and benefit payments exceed the carrying amount of the insurance liabilities. Such risks are managed by adherence to established underwriting guidelines on pricing and including seeking the appropriate reinsurance covers, as well as providing a sufficient insurance liabilities reserves.

The underwriting strategy is intended to ensure that underwriting risks are well diversified in terms of the type of risk and the level of insured benefits.

The Company also regularly reviews the adequacy of insurance liability.

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**39. MANAJEMEN RISIKO ASURANSI (lanjutan)**

Konsentrasi risiko dapat timbul dimana kondisi atau serangkaian kondisi dapat mempengaruhi secara signifikan liabilitas asuransi Perusahaan. Konsentrasi tersebut dapat timbul dari satu kontrak asuransi atau melalui sejumlah kecil dari kontrak yang terkait, dan berhubungan dengan kondisi dimana liabilitas yang signifikan dapat timbul.

Hanya reasuradur yang memenuhi risiko kredit minimal yang dipertimbangkan ketika memutuskan reasuradur yang akan mereasuransikan risiko Perusahaan.

Tabel di bawah menunjukkan konsentrasi liabilitas kontrak asuransi berdasarkan tipe produk:

**39. INSURANCE RISK MANAGEMENT (continued)**

Concentration of risk may arise where a particular event or series of events could significantly impact the Company's insurance liabilities. Such concentrations may arise from a single insurance contract or through small number of related contracts, and related to the circumstances where significant liabilities could arise.

Only reinsurer who meets a minimum credit risk is considered to reinsure the Company's risk.

The table below sets out the concentration of insurance contract liabilities by type of product:

| 31 Desember/December 31, 2024       |                                        |                                        |                                     |
|-------------------------------------|----------------------------------------|----------------------------------------|-------------------------------------|
|                                     | Liabilitas bruto/<br>Gross liabilities | Aset reasuransi/<br>Reinsurance assets | Liabilitas neto/<br>Net liabilities |
| <b>Asuransi Kesehatan</b>           |                                        |                                        | <b>Health Insurance</b>             |
| InHealth Managed Care               | 681.051.719.250                        | 60.761.509.289                         | 620.290.209.961                     |
| InHealth Medical Care               | 65.098.199.389                         |                                        | 65.098.199.389                      |
| InHealth Indemnity                  | 566.693.838.411                        | 149.895.969.102                        | 416.797.869.309                     |
| InHealth MyCare Ultimate            | 78.106.911                             | 109.137                                | 77.997.774                          |
| InHealth MIFG                       | 343.355.865                            | 276.442.298                            | 66.913.567                          |
| <b>Asuransi Jiwa</b>                |                                        |                                        | <b>Life Insurance</b>               |
| InHealth Credit Life                | 115.601.322.307                        | 5.360.772.090                          | 110.240.550.217                     |
| InHealth Endowment                  | 229.485.487.168                        | 73.085.992                             | 229.412.401.176                     |
| InHealth Group Term Life            | 13.591.805.790                         | 2.059.151.690                          | 11.532.654.100                      |
| InHealth Group Personal Accident    | 2.308.695.882                          | 247.562.999                            | 2.061.132.883                       |
| InHealth Hospital Cash Plan         | 3.670.231                              | -                                      | 3.670.231                           |
| InHealth Life Protection            | 248.841                                | -                                      | 248.841                             |
| InHealth Accident Protection        | 1.158.821                              | -                                      | 1.158.821                           |
| InHealth Total Permanent Disability | 1.341.433                              | -                                      | 1.341.433                           |
| <b>Total</b>                        | <b>1.674.258.950.299</b>               | <b>218.674.602.597</b>                 | <b>1.455.584.347.702</b>            |
| 31 Desember/December 31, 2023       |                                        |                                        |                                     |
|                                     | Liabilitas bruto/<br>Gross liabilities | Aset reasuransi/<br>Reinsurance assets | Liabilitas neto/<br>Net liabilities |
| <b>Asuransi Kesehatan</b>           |                                        |                                        | <b>Health Insurance</b>             |
| InHealth Managed Care               | 388.441.619.057                        | 10.736.255.814                         | 377.705.363.243                     |
| InHealth Indemnity                  | 338.465.174.753                        | 54.624.093.653                         | 283.841.081.100                     |
| InHealth MyCare Ultimate            | 43.740.223                             | -                                      | 43.740.223                          |
| <b>Asuransi Jiwa</b>                |                                        |                                        | <b>Life Insurance</b>               |
| InHealth Credit Life                | 122.164.218.254                        | 9.268.225.487                          | 112.895.992.767                     |
| InHealth Endowment                  | 158.789.174.397                        | 561.353.424                            | 158.227.820.973                     |
| InHealth Group Term Life            | 8.976.752.081                          | 1.617.997.472                          | 7.358.754.609                       |
| InHealth Group Personal Accident    | 1.400.217.339                          | 156.408.524                            | 1.243.808.815                       |
| InHealth Hospital Cash Plan         |                                        |                                        |                                     |
| InHealth Life Protection            | 15.201                                 | 5.005                                  | 10.196                              |
| InHealth Accident Protection        | 490.996                                | 129.524                                | 361.472                             |
| InHealth Total Permanent Disability | 1.765.524                              | -                                      | 1.765.524                           |
| <b>Total</b>                        | <b>1.018.283.167.825</b>               | <b>76.964.468.903</b>                  | <b>941.318.698.922</b>              |

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**39. MANAJEMEN RISIKO ASURANSI (lanjutan)**

**Analisa sensitivitas**

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.

|                            | Perubahan<br>asumsi/<br>Change in<br>assumptions | Dampak terhadap laba<br>sebelum pajak/<br>Impact on profit before tax |                            |
|----------------------------|--------------------------------------------------|-----------------------------------------------------------------------|----------------------------|
|                            |                                                  | 2024                                                                  | 2023                       |
| Kenaikan tingkat diskonto  | + 0,50%                                          | 2.393.699.912                                                         | 11.010.974.473             |
| Penurunan tingkat diskonto | - 0,50%                                          | (2.301.905.771)                                                       | (14.308.293.727)           |
|                            |                                                  |                                                                       | Increment of discount rate |
|                            |                                                  |                                                                       | Decrement of discount rate |

**40. PERJANJIAN SIGNIFIKAN**

Dalam menjalankan usahanya Perusahaan telah menandatangani perjanjian-perjanjian penting sebagai berikut:

- Pada tanggal 23 Juli 2021, Perusahaan, PT Asuransi BRI Life, PT Bio Farma (Persero), PT Pertamina Bina Medika IHC, PT Mandiri Capital Indonesia, PT Telkom Indonesia (Persero) Tbk, PT BNI Life Insurance dan PT AXA Mandiri Financial Services telah menandatangani Nota Kesepahaman (MOU) tentang Percepatan Integrasi Pengelolaan Ekosistem Digital Healthcare Badan Usaha Milik Negara yang mengatur langkah-langkah pendirian Badan Usaha FitAja.
- Perusahaan mempunyai perjanjian reasuransi dengan perusahaan reasuransi di dalam negeri. Berdasarkan perjanjian tersebut, Perusahaan membayar porsi tertentu dari premi kepada reasuradur sehubungan dengan semua risiko yang diserahkan.
- Perusahaan mempunyai perjanjian pertanggungan asuransi dengan beberapa badan usaha besar diantaranya PT Bank Mandiri (Persero) Tbk dan PT Perum Bulog untuk menanggung asuransi direksi dan/atau komisaris dan/atau dan/atau karyawan/ti beserta keluarga.

**39. INSURANCE RISK MANAGEMENT (continued)**

**Sensitivity analysis**

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. The assumptions had to be changed on an individual basis.

**40. SIGNIFICANT AGREEMENTS**

The Company has entered into the following significant agreements:

- On July 23, 2021, the Company, PT Asuransi BRI Life, PT Bio Farma (Persero), PT Pertamina Bina Medika IHC, PT Mandiri Capital Indonesia, PT Telkom Indonesia (Persero) Tbk, PT BNI Life Insurance and PT AXA Mandiri Financial Services have signed a Memorandum of Understanding (MOU) on the Acceleration of Integration of the Digital Healthcare Ecosystem Management of State-Owned Enterprises which regulates the steps for establishing the FitAja Business Entity.
- The Company has reinsurance agreements with local reinsurance company. Based on the agreement, the Company pays a certain portion of premiums to reinsurers in respect of all risks submitted.
- The Company has insurance coverage agreements with several large business entities including PT Bank Mandiri (Persero) Tbk and PT Perum Bulog to cover insurance for directors and/or commissioners and/or employees and their families.



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**40. PERJANJIAN SIGNIFIKAN (lanjutan)**

Dalam menjalankan usahanya Perusahaan telah menandatangani perjanjian-perjanjian penting sebagai berikut: (lanjutan)

- d. Pada tahun 2024, Perusahaan mempunyai perjanjian dengan provider-provider seperti PT Medikaloka Hermina Tbk dan PT Siloam International Hospitals Tbk untuk menyediakan pelayanan kesehatan kepada Pemegang Polis dan Tertanggung.
- e. Pada tahun 2024, Perusahaan mempunyai perjanjian dengan beberapa perusahaan farmasi dan distributor obat dan/atau alat kesehatan untuk menyediakan pelayanan kesehatan dan penyediaan obat Formularium Obat Inhealth (FOI) kepada pemegang polis dan Tertanggung.
- f. Pada tanggal 5 Maret 2025 telah ditandatangani Adendum Ketiga Pernyataan Kembali Perjanjian Induk Antara PT Asuransi Jiwa Inhealth Indonesia Dengan PT Asuransi Jiwa IFG Tentang Ko-Asuransi Produk Asuransi Kesehatan Kumpulan dengan No.45/PERJ./AJIFG/U/III/2025 dan No.29/AJII/III/PSR/ADD/0325. Perjanjian ini ditandatangani untuk menambahkan ketentuan pada Perjanjian Pernyataan Kembali tanggal 12 April 2022.
- g. Pada tanggal 15 Agustus 2023 telah ditandatangani Perjanjian Kerja Sama antara PT Fit Aja Digital Nusantara dengan PT Asuransi Jiwa Inhealth Indonesia No.57/AJII/I/SESPER-HK/PKS/0823 tentang Pemasaran Produk Asuransi Jiwa dan Kesehatan Dengan Model Referensi. Perjanjian Kerja Sama ini ini dibuat dalam rangka penyebaran risiko untuk satu objek pertanggungan yang dilakukan kasus per kasus untuk produk asuransi kesehatan kumpulan.
- h. Pada tanggal 8 September 2023 telah ditandatangani Perjanjian Kerja Sama antara PT AXA Mandiri Financial Services dengan PT Asuransi Jiwa Inhealth Indonesia No.60.3/AJII/I/SESPER-HK/PKS/0923 tentang Penutupan Asuransi Secara bersama-sama (Ko-Asuransi) Produk Asuransi Group Term Life. Perjanjian Kerja Sama ini ini dibuat dalam rangka penyebaran risiko untuk satu objek pertanggungan yang dilakukan kasus per kasus untuk produk asuransi kesehatan kumpulan.

**40. SIGNIFICANT AGREEMENTS (continued)**

The Company has entered into the following significant agreements: (continued)

- d. In 2024, The Company has signed agreements with providers such as PT Medikaloka Hermina Tbk and PT Siloam International Hospitals Tbk to provide health services to Policyholders and Insured.
- e. In 2024, The Company has signed agreements with several pharmaceutical companies and drugs and medical devices Distributors to provide health services and provide Formularium Obat Inhealth (FOI) drugs to policyholders and insured person.
- f. On March 5, 2025, the Third Addendum to the Restatement of the Master Agreement between PT Asuransi Jiwa Inhealth Indonesia and PT Asuransi Jiwa IFG regarding the Co-Insurance of Group Health Insurance Products was signed, with reference numbers No. 45/PERJ./AJIFG/U/III/2025 and No. 29/AJII/III/PSR/ADD/0325. This agreement was executed to add provisions to the Restatement Agreement dated April 12, 2022.
- g. On August 15, 2023 Mutual Agreement was signed between PT Fit Aja Digital Nusantara and PT Asuransi Jiwa Inhealth Indonesia No.57/AJII/I/SESPER-HK/PKS/0823 regarding Promote Life and Health Insurance Product Effectively with Reference Model. This Agreement was signed in the context of risk distribution for one insured object with the method of case by case for group health insurance products.
- h. On September 8, 2023 Mutual Agreement was signed between PT AXA Mandiri Financial Services and PT Asuransi Jiwa Inhealth Indonesia No.60.3/AJII/I/SESPER-HK/PKS/0923 Regarding Co-Insurance Cooperation For Group Health Insurance Products. This Agreement was signed in the context of risk distribution for one insured object with the method of case by case for group health insurance products.

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**40. PERJANJIAN SIGNIFIKAN (lanjutan)**

Dalam menjalankan usahanya Grup telah menandatangani perjanjian-perjanjian penting sebagai berikut: (lanjutan)

- i. Pada tanggal 30 Oktober 2023 telah ditandatangani Perjanjian Kerja Sama antara PT AXA Mandiri Financial Services dengan PT Asuransi Jiwa Inhealth Indonesia No. 140/AJII//SESPER-HK/PKS/1023 tentang Penutupan Asuransi Secara bersama-sama (Ko-Asuransi) Produk Asuransi Kesehatan Kumpulan. Perjanjian Kerja Sama ini dibuat dalam rangka penyebaran risiko untuk satu objek pertanggungan yang dilakukan kasus per kasus untuk produk asuransi kesehatan kumpulan.
- j. Pada tanggal 23 November 2023 telah ditandatangani Nota Kesepahaman antara PT Asuransi Jiwa IFG, PT Asuransi Jiwa Inhealth Indonesia, dan PT Bank Tabungan Negara (Persero) Tbk. No.3.2/AJII//SESPER-HK/MOU/1123 tentang Pemasaran PAB MIFG My Managed Care dengan Bisnis Referensi Tidak Dalam Produk Bank, Nota Kesepahaman ini dibuat dalam rangka pemasaran produk asuransi.
- k. Pada tanggal 9 September 2024 telah ditandatangani Perjanjian Kerja Sama Antara PT BNI Life Insurance dengan PT Asuransi Jiwa Inhealth Indonesia No.84.2/AJII//JARDIS/PKS/0924 tentang Penutupan Asuransi Kesehatan BLIFE Health Plan Syariah (Managed Care Syariah) bagi Karyawan PT Bank Syariah Indonesia,Tbk beserta keluarga. Perjanjian Kerja Sama ini dibuat dalam rangka penyebaran risiko untuk satu objek pertanggungan yang dilakukan kasus per kasus untuk produk asuransi kesehatan kumpulan.
- l. Pada tanggal 9 September 2024 telah ditandatangani Perjanjian Kerja Sama antara PT Asuransi Jiwa IFG dengan PT Asuransi Jiwa Inhealth Indonesia No.55/AJII//SESPER-HK/ADD/0924 tentang Penutupan Asuransi Secara bersama-sama (Ko-Asuransi) Produk Asuransi Kesehatan Kumpulan. Perjanjian Kerja Sama ini dibuat dalam rangka penyebaran risiko untuk satu objek pertanggungan yang dilakukan kasus per kasus untuk produk asuransi kesehatan kumpulan.

**40. SIGNIFICANT AGREEMENTS (continued)**

The Group has entered into the following significant agreements: (continued)

- i. On October 30, 2023 Mutual Agreement was signed between PT AXA Mandiri Financial Services and PT Asuransi Jiwa Inhealth Indonesia No. 140/AJII//SESPER-HK/PKS/1023 Regarding Co-Insurance Cooperation For Group Health Insurance Products. This Agreement was signed in the context of risk distribution for one insured object with the method of case by case for group health insurance products.
- j. On November 23, 2023 Memorandum of Understanding (MoU) was signed between PT Asuransi Jiwa IFG, PT Asuransi Jiwa Inhealth Indonesia, dan PT Bank Tabungan Negara (Persero) Tbk. No.3.2/AJII//SESPER-HK/MOU/1123 regarding Promote New Activity Health Insurance Product MIFG Managed Care Effectively with Reference Model. This Agreement was signed in the context of promote Insurance product.
- k. On September 9, 2024 Mutual Agreement was signed between PT BNI Life Insurance and PT Asuransi Jiwa Inhealth Indonesia No.84.2/AJII//JARDIS/PKS/0924 regarding Cooperation Agreement on Health Insurance Product BLIFE Health Plan Syariah (Managed Care Syariah) for PT Bank Syariah Indonesia Tbk. for employee and their family. This Agreement was signed in the context of risk distribution for one insured object with the method of case by case for group health insurance products
- l. On September 9, 2024 Mutual Agreement was signed between PT Asuransi Jiwa IFG and PT Asuransi Jiwa Inhealth Indonesia No. 55/AJII//SESPER-HK/ADD/0924 regarding Co-Insurance Cooperation For Group Health Insurance Products. This Agreement was signed in the context of risk distribution for one insured object with the method of case by case for group health insurance products.

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**40. PERJANJIAN SIGNIFIKAN (lanjutan)**

Dalam menjalankan usahanya Grup telah menandatangani perjanjian-perjanjian penting sebagai berikut: (lanjutan)

- m. Pada tanggal 1 Oktober 2024 telah ditandatangani Perjanjian Kerja Sama antara PT Asuransi Jiwa IFG dengan PT Asuransi Jiwa Inhealth Indonesia No. 90/AJII/III/PSR/PKS/1024 tentang Penutupan Asuransi Secara bersama-sama (Ko-Asuransi) Produk Mandiri Inhealth Group Term Life dan Mandiri Inhealth Group Personal Accident. Perjanjian Kerja Sama ini dibuat dalam rangka penyebaran risiko untuk satu objek pertanggungan yang dilakukan kasus per kasus.
- n. Pada tanggal 1 Oktober 2024 telah ditandatangani Perjanjian Kerja Sama antara PT Asuransi Jiwa IFG dengan PT Asuransi Jiwa Inhealth Indonesia No. 91/AJII/III/PSR/PKS/1024 tentang Penutupan Asuransi Secara bersama-sama (Ko-Asuransi) Produk IFG Group Life Protection. Perjanjian Kerja Sama ini dibuat dalam rangka penyebaran risiko untuk satu objek pertanggungan yang dilakukan kasus per kasus.
- o. Pada tanggal 26 November 2024 telah ditandatangani Perjanjian Kerja Sama antara PT Asuransi Jiwa IFG dengan PT Asuransi Jiwa Inhealth Indonesia No. 145/AJII/III/PSR/PKS/1124 tentang Penutupan Asuransi Secara bersama-sama (Ko-Asuransi) Produk Endowment. Perjanjian Kerja Sama ini dibuat dalam rangka penyebaran risiko untuk satu objek pertanggungan yang dilakukan kasus per kasus.
- p. Pada tanggal 9 Desember 2024 telah ditandatangani Perjanjian Kerja Sama antara PT AXA Mandiri Financial Services dengan PT Asuransi Jiwa Inhealth Indonesia No.54.2/AJII/I/SESPER-HK/ADD/0924 tentang Penutupan Asuransi Secara bersama-sama (Ko-Asuransi) Produk Asuransi Kumpulan Asuransi Mandiri Perlindungan Kecelakaan. Perjanjian Kerja Sama ini dibuat dalam rangka penyebaran risiko untuk satu objek pertanggungan yang dilakukan kasus per kasus.

**40. SIGNIFICANT AGREEMENTS (continued)**

The Group has entered into the following significant agreements: (continued)

- m. On October 1, 2024 Mutual Agreement was signed between PT Asuransi Jiwa IFG and PT Asuransi Jiwa Inhealth Indonesia No. 90/AJII/III/PSR/PKS/1024 Regarding Co-Insurance Cooperation For Mandiri Inhealth Group Term Life dan Mandiri Inhealth Group Personal Accident Products. This Agreement was signed in the context of risk distribution for one insured object with the method of case by case.
- n. On October 1, 2024 Mutual Agreement was signed between PT Asuransi Jiwa IFG and PT Asuransi Jiwa Inhealth Indonesia No. 91/AJII/III/PSR/PKS/1024 Regarding Co-Insurance Cooperation For IFG Group Life Protection Products. This Agreement was signed in the context of risk distribution for one insured object with the method of case by case.
- o. On November 26, 2024 Mutual Agreement was signed between PT Asuransi Jiwa IFG and PT Asuransi Jiwa Inhealth Indonesia No. 145/AJII/III/PSR/PKS/1124 Regarding Co-Insurance Cooperation For Endowment Products. This Agreement was signed in the context of risk distribution for one insured object with the method of case by case.
- p. On October 9, 2024 Mutual Agreement was signed between PT AXA Mandiri Financial Services and PT Asuransi Jiwa Inhealth Indonesia No.54.2/AJII/I/SESPER-HK/ADD/0924 Regarding Co-Insurance Cooperation For Group Insurance Mandiri Protection Products. This Agreement was signed in the context of risk distribution for one insured object with the method of case by case.

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**40. PERJANJIAN SIGNIFIKAN (lanjutan)**

Dalam menjalankan usahanya Grup telah menandatangani perjanjian-perjanjian penting sebagai berikut: (lanjutan)

- q. Pada tanggal 11 Desember 2024 telah ditandatangani Perjanjian Kerja Sama antara PT Asuransi Jiwa IFG dengan PT Asuransi Jiwa Inhealth Indonesia No. 153/AJII/VI/AK-UM/PKS/1224 tentang Pemanfaatan Bersama Aset Tanah dan Bangunan Dalam Rangka Penggunaan Jaringan Kantor.

**41. STANDAR AKUNTANSI YANG TELAH DITERBITKAN NAMUN BELUM BERLAKU EFEKTIF**

Standar akuntansi yang telah diterbitkan sampai tanggal penerbitan laporan keuangan namun belum berlaku efektif diungkapkan berikut ini. Manajemen bermaksud untuk menerapkan standar-standar tersebut yang dipertimbangkan relevan terhadap Perusahaan pada saat efektif, dan dampaknya terhadap posisi dan kinerja keuangan masih diestimasi pada tanggal 1 Januari 2025:

**Mulai efektif pada atau setelah tanggal 1 Januari 2025**

Amandemen PSAK No. 221: Kekurangan Ketertukaran

Amandemen tersebut mengharuskan pengungkapan informasi yang memungkinkan pengguna laporan keuangan memahami dampak mata uang yang tidak dapat dipertukarkan dengan mata uang lain yang memengaruhi, atau diperkirakan akan memengaruhi, kinerja keuangan, posisi keuangan, dan arus kas entitas. Amandemen berlaku untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2025. Penerapan dini diperkenankan dimana entitas diharuskan mengungkapkan fakta tersebut.

Grup saat ini sedang menilai dampak dari amandemen tersebut untuk menentukan dampaknya terhadap pelaporan keuangan Grup.

PSAK No. 117: Kontrak Asuransi

PSAK No. 117: Kontrak Asuransi, yang diadopsi dari IFRS 17, berlaku efektif 1 Januari 2025, dengan penerapan dini diperkenankan untuk entitas yang juga telah menerapkan PSAK No. 109 dan PSAK No. 111.

**40. SIGNIFICANT AGREEMENTS (continued)**

The Group has entered into the following significant agreements: (continued)

- q. On December 11, 2024 Mutual Agreement was signed between PT Asuransi Jiwa IFG and PT Asuransi Jiwa Inhealth Indonesia No. 153/AJII/VI/AK-UM/PKS/1224 Regarding Joint Utilization of Land and Building Assets for Office Network Usage.

**41. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE**

The accounting standards that have been issued up to the date of issuance of the Group's consolidated financial statements, but not yet effective are disclosed below. The management intends to adopt these standards that are considered relevant to the Company when they become effective, and the impact to the financial position and performance of the Company is still being estimated as of January 1, 2025:

**Effective beginning on or after January 1, 2025:**

Amendment of PSAK No. 221: Lack of Exchangeability

The amendments require disclosure of information that enables users of financial statements to understand the impact of a currency not being exchangeable into the other currency affects, or is expected to affect, the entity's financial performance, financial position and cash flows. The amendments apply for annual reporting periods beginning on or after January 1, 2025. Earlier application is permitted which an entity is required to disclose that fact.

The Group is currently assessing the impact of the amendment to determine the impact they will have on the Group's financial reporting.

PSAK No. 117: Insurance Contracts

PSAK No. 117: Insurance Contracts, adopted from IFRS 17, effective January 1, 2025, and earlier application is permitted, but not before the entity applies PSAK No. 109 and PSAK No. 111.

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**41. STANDAR AKUNTANSI YANG TELAH  
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Standar akuntansi yang telah diterbitkan sampai tanggal penerbitan laporan keuangan namun belum berlaku efektif diungkapkan berikut ini. Manajemen bermaksud untuk menerapkan standar-standar tersebut yang dipertimbangkan relevan terhadap Perusahaan pada saat efektif, dan dampaknya terhadap posisi dan kinerja keuangan masih diestimasi pada tanggal 1 Januari 2025: (lanjutan)

**Mulai efektif pada atau setelah tanggal 1 Januari 2025 (lanjutan)**

PSAK No. 117: Kontrak Asuransi (lanjutan)

Tanggal efektif penerapan PSAK No. 117 telah memperhitungkan usulan yang diterima DSAK IAI dari asosiasi perusahaan asuransi untuk memberikan jangka waktu persiapan yang cukup bagi industri asuransi untuk menerapkan PSAK No. 117.

Penerapan PSAK No. 117 akan membuat laporan keuangan perusahaan asuransi menjadi "berdaya banding" (sebanding) dengan industri lain seperti perbankan dan jasa keuangan lainnya karena PSAK No. 104 masih memungkinkan pelaporan yang berbeda menurut yurisdiksi/ negara. Selain itu, PSAK No. 117 juga mensyaratkan pemisahan yang jelas antara pendapatan yang dihasilkan dari bisnis asuransi dan pendapatan dari aktivitas investasi sehingga semua pemangku kepentingan dari laporan keuangan, termasuk pemegang polis dan investor, mendapatkan informasi yang transparan atas laporan keuangan perusahaan yang memiliki kontrak asuransi untuk produk perlindungan asuransi dengan fitur investasi.

Setelah efektif, PSAK No. 117 akan menggantikan PSAK No. 104 Kontrak Asuransi, PSAK No. 117 berlaku untuk semua jenis kontrak asuransi (yaitu, jiwa, non-jiwa, asuransi langsung, dan reasuransi), terlepas dari jenis entitas yang menerbitkannya, juga mengenai jaminan dan instrumen keuangan tertentu dengan fitur partisipasi tidak mengikat.

Beberapa pengecualian ruang lingkup akan berlaku. Tujuan keseluruhan PSAK No. 117 adalah untuk menyediakan model akuntansi untuk kontrak asuransi yang lebih bermanfaat dan konsisten untuk perusahaan asuransi. Berbeda dengan persyaratan dalam PSAK No. 104, yang sebagian besar didasarkan pada kebijakan akuntansi lokal sebelumnya, IFRS 17 menyediakan model komprehensif untuk kontrak akuntansi, yang mencakup semua aspek akuntansi yang relevan.

**41. ACCOUNTING STANDARDS ISSUED BUT NOT  
YET EFFECTIVE (continued)**

*The accounting standards that have been issued up to the date of issuance of the Group's consolidated financial statements, but not yet effective are disclosed below. The management intends to adopt these standards that are considered relevant to the Company when they become effective, and the impact to the financial position and performance of the Company is still being estimated as of January 1, 2025: (continued)*

**Effective beginning on or after January 1, 2025:  
(continued)**

PSAK No. 117: Insurance Contracts (continued)

*The effective date of the application of PSAK 117 has taken into account the proposal received by Indonesian Financial Standard Accounting Board from the insurance companies association to provide a sufficient preparation period for the insurance industry to implement PSAK No. 117.*

*The application of PSAK 117 will make the financial statements of insurance companies to be comparable with other industries such as banking and other financial services since PSAK No. 104 still allows reporting which varies by jurisdiction/ country. In addition, PSAK No.117 also requires a clear separation between income generated from the insurance business and income from investment activities so that all stakeholders from the financial statements, including policyholders and investors, get transparent information on the financial statements of companies that have insurance contracts for insurance protection products with investment features.*

*Once effective, PSAK No. 117 will replace PSAK No. 104 Insurance Contracts. PSAK No. 117 applies to all types of insurance contracts (i.e. life, non-life, direct insurance and re-insurances), regardless of the type of entities that issue them, as well as to certain guarantees and financial instruments with discretionary participation features.*

*A few scope exceptions will apply. The overall objective of PSAK No. 117 is to provide an accounting model for insurance contracts that is more useful and consistent for insurers. In contrast to the requirements in PSAK No. 104, which are largely based on previous local accounting policies, IFRS 17 provides a comprehensive model for insurance contracts, covering all relevant accounting aspects.*

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**41. STANDAR AKUNTANSI YANG TELAH  
DITERBITKAN NAMUN BELUM BERLAKU  
EFEKTIF (lanjutan)**

Standar akuntansi yang telah diterbitkan sampai tanggal penerbitan laporan keuangan namun belum berlaku efektif diungkapkan berikut ini. Manajemen bermaksud untuk menerapkan standar-standar tersebut yang dipertimbangkan relevan terhadap Perusahaan pada saat efektif, dan dampaknya terhadap posisi dan kinerja keuangan masih diestimasi pada tanggal 1 Januari 2025: (lanjutan)

**Mulai efektif pada atau setelah tanggal 1 Januari 2025 (lanjutan)**

PSAK No. 117: Kontrak Asuransi (lanjutan)

Inti dari IFRS 17 adalah model umum, dilengkapi dengan:

- Adaptasi spesifik untuk kontrak dengan fitur partisipasi langsung (pendekatan biaya variabel);
- Pendekatan yang disederhanakan (pendekatan alokasi premium) terutama untuk kontrak jangka pendek.

Perusahaan sedang mengevaluasi dampak dari implementasi PSAK No. 117 termasuk meninjau kembali model, pencatatan akuntansi/pelaporan dan menyiapkan dampak komparatif untuk tahun 2024.

**42. PENGUNGKAPAN INFORMASI TAMBAHAN  
DALAM CATATAN ATAS LAPORAN KEUANGAN  
KONSOLIDASIAN**

Informasi tambahan berikut merupakan pengungkapan informasi tambahan dalam catatan atas laporan keuangan konsolidasian yang tidak dipersyaratkan oleh Standar Akuntansi Keuangan di Indonesia. Pengungkapan informasi tambahan ini untuk memenuhi regulasi dari Otoritas Jasa Keuangan.

Obligasi wajib merupakan dana jaminan dalam bentuk obligasi dalam rangka memenuhi ketentuan POJK No. 71/POJK.05/2016 Pasal 36 yang telah mengalami perubahan melalui POJK No. 27/POJK.05/2018 dan POJK No. 5 Tahun 2023 (lihat Catatan 7).

Pada tanggal 31 Desember 2024 dan 2023, penempatan investasi surat berharga negara oleh Perusahaan telah melebihi 30% dari yang dipersyaratkan dalam Peraturan OJK, POJK No. 1/POJK.05/2016 yang telah mengalami perubahan melalui POJK No. 36/POJK.05/2016 dan POJK No. 56/POJK.05/2017.

**41. ACCOUNTING STANDARDS ISSUED BUT NOT  
YET EFFECTIVE (continued)**

The accounting standards that have been issued up to the date of issuance of the Group's consolidated financial statements, but not yet effective are disclosed below. The management intends to adopt these standards that are considered relevant to the Company when they become effective, and the impact to the financial position and performance of the Company is still being estimated as of January 1, 2025: (continued)

**Effective beginning on or after January 1, 2025:  
(continued)**

PSAK No. 117: Insurance Contracts (continued)

The core of IFRS 17 is the general model, supplemented by:

- A specific adaptation for contracts with direct participation features (the variable fee approach);
- A simplified approach (the premium allocation approach) mainly for short-duration contracts.

The Company is currently evaluating the impact of the implementation of PSAK No. 117 including reshaping the modelling, accounting/reporting and preparation of comparative 2024 financial impact.

**42. ADDITIONAL DISCLOSURE ON NOTES TO THE  
CONSOLIDATED FINANCIAL STATEMENTS**

The following additional information is an additional disclosure on notes to the consolidated financial statement that are not required by Financial Accounting Standards in Indonesia. The disclosure of this additional information is to comply with Financial Services Authority regulation.

Statutory bonds represent statutory fund in the form of bonds in order to comply with the POJK No. 71/POJK.05/2016 Article 36, amended through POJK No. 27/POJK.05/2018 and POJK No. 5 of 2023 Article 36 (refer to Note 7).

As of December 31, 2024 and 2023, the placement of investment in state securities by the Company has exceeded 30% compare to that outlined in the OJK Regulation, POJK No. 1/POJK.05/2016, as amended through POJK No. 36/POJK.05/2016 and POJK No. 56/POJK.05/2017.

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**42. PENGUNGKAPAN INFORMASI TAMBAHAN  
DALAM CATATAN ATAS LAPORAN KEUANGAN  
KONSOLIDASIAN (lanjutan)**

Perhitungan cadangan premi pada tanggal 31 Desember 2023 telah disetujui oleh Otoritas Jasa Keuangan ("OJK") dalam suratnya No. S-320/NB.111/2024 tanggal 18 September 2024. Sampai dengan tanggal penyelesaian laporan keuangan konsolidasian ini, perhitungan liabilitas manfaat polis masa depan pada tanggal 31 Desember 2024 masih dalam proses persetujuan oleh OJK (lihat Catatan 22 dan Catatan 23).

Berdasarkan Peraturan OJK No. 71/POJK.05/2016, Perusahaan diwajibkan untuk memenuhi rasio solvabilitas paling sedikit 120% dari risiko kerugian yang mungkin timbul sebagai akibat dari deviasi dalam pengelolaan kekayaan dan kewajiban. Tingkat solvabilitas dihitung dengan mengurangi total liabilitas dari jumlah aset yang diperkenankan.

Pada tanggal 31 Desember 2024 dan 2023, Perusahaan telah memenuhi rasio solvabilitas minimum.

**43. TAMBAHAN INFORMASI ARUS KAS**

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas adalah sebagai berikut:

|                 | 1 Januari/<br>January 1,<br>2024 | Arus Kas/Cash Flow      |                        | Perubahan Non-Kas/<br>Non-Cash Changes | 31 Desember/<br>December 31,<br>2024 |                   |
|-----------------|----------------------------------|-------------------------|------------------------|----------------------------------------|--------------------------------------|-------------------|
|                 |                                  | Penerimaan/<br>Receipts | Pembayaran/<br>Payment |                                        |                                      |                   |
| Liabilitas Sewa | 16.661.984.844                   | -                       | (8.680.678.325)        | 5.400.067.175                          | 13.381.373.694                       | Lease Liabilities |
| <b>Jumlah</b>   | <b>16.661.984.844</b>            | <b>-</b>                | <b>(8.680.678.325)</b> | <b>5.400.067.175</b>                   | <b>13.381.373.694</b>                | <b>Total</b>      |

|                 | 1 Januari/<br>January 1,<br>2023 | Arus Kas/Cash Flow      |                         | Perubahan Non-Kas/<br>Non-Cash Changes | 31 Desember/<br>December 31,<br>2023 |                   |
|-----------------|----------------------------------|-------------------------|-------------------------|----------------------------------------|--------------------------------------|-------------------|
|                 |                                  | Penerimaan/<br>Receipts | Pembayaran/<br>Payment  |                                        |                                      |                   |
| Liabilitas Sewa | 10.698.004.420                   | -                       | (11.304.888.889)        | 17.268.869.313                         | 16.661.984.844                       | Lease Liabilities |
| <b>Jumlah</b>   | <b>10.698.004.420</b>            | <b>-</b>                | <b>(11.304.888.889)</b> | <b>17.268.869.313</b>                  | <b>16.661.984.844</b>                | <b>Total</b>      |

**42. ADDITIONAL DISCLOSURE ON NOTES TO THE  
CONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

The computation of premium reserve as of December 31, 2023 has been approved by Otoritas Jasa Keuangan ("OJK") through its letter No. S-320/NB.111/2024 dated 18 September 2024. As of the completion date of this consolidated financial statements, the computation of liability for future policy benefits as of December 31, 2024, is still in process of OJK approval (refer to Note 22 and Note 23).

Based on OJK's Regulation No. 71/POJK.05/2016, the Company is required to have minimum solvency ratio of 120% of the risk of losses which may arise from deviation in management of assets and liabilities. Total solvency as defined in the decree is computed by subtracting total liabilities from admitted assets.

As of December 31, 2024 and 2023, Company has met the minimum solvabilities ratio.

**43. SUPPLEMENTARY CASH FLOW INFORMATION**

Changes in liabilities arising from financing activities in the cash flow statement are as follows:



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**44. INFORMASI TAMBAHAN**

Informasi berikut adalah laporan keuangan tersendiri PT Asuransi Jiwa Inhealth Indonesia (entitas induk), yang merupakan informasi tambahan dalam laporan keuangan konsolidasian PT Asuransi Jiwa Inhealth Indonesia dan entitas anaknya pada tanggal 31 Desember 2024 dan untuk tahun yang berakhir pada tanggal tersebut.

a. Laporan Posisi Keuangan

|                                     | 31 Desember/<br>December 31, 2024 | 31 Desember/<br>December 31, 2023 |
|-------------------------------------|-----------------------------------|-----------------------------------|
| <b>ASET</b>                         |                                   |                                   |
| Kas dan setara kas                  | 1.283.804.161.423                 | 903.664.253.704                   |
| Deposito                            | 171.400.000.000                   | 117.800.000.000                   |
| Piutang premi, neto                 | 52.357.704.294                    | 128.673.679.788                   |
| Efek-efek                           | 1.514.162.248.855                 | 1.338.419.008.736                 |
| Penyertaan saham                    | 47.945.000.000                    | 47.945.000.000                    |
| Piutang hasil investasi             | 13.718.040.347                    | 15.404.307.631                    |
| Piutang investasi                   | 1.800.000.000                     | -                                 |
| Aset dan piutang reasuransi         | 218.966.720.426                   | 78.157.484.510                    |
| Piutang lain-lain, neto             | 45.105.389.211                    | 22.842.057.285                    |
| Beban dibayar di muka dan uang muka | 35.087.085.127                    | 32.210.517.406                    |
| Pajak dibayar dimuka                | 12.613.600.273                    | 11.826.966.421                    |
| Aset tetap, neto                    | 37.689.642.647                    | 31.071.898.045                    |
| Aset hak guna                       | 26.911.155.288                    | 26.920.997.255                    |
| Estimasi pengembalian pajak         | 104.500.000                       | 104.500.000                       |
| Aset pajak tangguhan                | 125.552.351.005                   | 39.606.803.817                    |
| Aset lain-lain                      | 23.936.784.739                    | 20.407.116.816                    |
| <b>TOTAL ASET</b>                   | <b>3.611.154.383.635</b>          | <b>2.815.054.591.414</b>          |

**44. SUPPLEMENTARY INFORMATION**

The following information are the separate financial statements of PT Asuransi Jiwa Inhealth Indonesia (the parent entity), which are presented as supplementary information to the consolidated financial statements of PT Asuransi Jiwa Inhealth Indonesia and its subsidiary as of December 31, 2024 and for the year then ended.

a. Statement of Financial Position

|                                    |
|------------------------------------|
| <b>ASSETS</b>                      |
| Cash and cash equivalents          |
| Deposits                           |
| Premium receivables, net           |
| Marketable securities              |
| Investment in shares               |
| Investment income receivables      |
| Investment receivables             |
| Reinsurance assets and receivables |
| Other receivables, net             |
| Prepaid expenses and advances      |
| Prepaid tax                        |
| Fixed assets, net                  |
| Right of use assets                |
| Estimated claim for tax refund     |
| Deferred tax assets                |
| Other assets                       |
| <b>TOTAL ASSETS</b>                |

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**44. INFORMASI TAMBAHAN (lanjutan)**

Informasi berikut adalah laporan keuangan tersendiri PT Asuransi Jiwa Inhealth Indonesia (entitas induk), yang merupakan informasi tambahan dalam laporan keuangan konsolidasian PT Asuransi Jiwa Inhealth Indonesia dan entitas anaknya pada tanggal 31 Desember 2024 dan untuk tahun yang berakhir pada tanggal tersebut. (lanjutan)

**44. SUPPLEMENTARY INFORMATION (continued)**

The following information are the separate financial statements of PT Asuransi Jiwa Inhealth Indonesia (the parent entity), which are presented as supplementary information to the consolidated financial statements of PT Asuransi Jiwa Inhealth Indonesia and its subsidiary as of December 31, 2024 and for the year then ended. (continued)

**a. Laporan Posisi Keuangan (lanjutan)**

**a. Statement of Financial Position (continued)**

|                                                                                                                      | <b>31 Desember/<br/>December 31, 2024</b> | <b>31 Desember/<br/>December 31, 2023</b> |
|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------|
| <b>LIABILITAS DAN EKUITAS</b>                                                                                        |                                           |                                           |
| <b>LIABILITAS</b>                                                                                                    |                                           |                                           |
| Akrual dan utang lain-lain                                                                                           | 110.436.229.906                           | 102.982.026.290                           |
| Liabilitas sewa                                                                                                      | 13.381.373.694                            | 16.661.984.844                            |
| Utang komisi dan biaya akuisisi                                                                                      | 9.115.210.644                             | 15.467.844.634                            |
| Utang reasuransi                                                                                                     | 117.638.135.512                           | 10.099.557.913                            |
| Titipan premi                                                                                                        | 21.936.724.637                            | 22.246.437.164                            |
| Utang pajak                                                                                                          | 35.389.847.530                            | 6.530.966.572                             |
| Liabilitas kepada pemegang polis:                                                                                    |                                           |                                           |
| Utang klaim                                                                                                          | 5.188.596.628                             | 1.735.806.181                             |
| Liabilitas manfaat polis masa depan                                                                                  | 341.073.600.518                           | 275.425.342.967                           |
| Premi yang belum merupakan pendapatan                                                                                | 583.900.648.021                           | 480.686.737.095                           |
| Estimasi liabilitas klaim                                                                                            | 749.284.701.760                           | 262.171.087.763                           |
| Liabilitas imbalan kerja karyawan                                                                                    | 43.993.648.113                            | 42.665.232.857                            |
| <b>TOTAL LIABILITAS</b>                                                                                              | <b>2.031.338.716.963</b>                  | <b>1.236.673.024.280</b>                  |
| <b>EKUITAS</b>                                                                                                       |                                           |                                           |
| Modal saham - modal dasar ditempatkan dan disetor penuh - 1.000.000 saham dengan nilai nominal Rp1.000.000 per saham | 1.000.000.000.000                         | 1.000.000.000.000                         |
| Saldo laba                                                                                                           |                                           |                                           |
| Telah ditentukan penggunaannya                                                                                       | 200.000.000.000                           | 200.000.000.000                           |
| Belum ditentukan penggunaannya                                                                                       | 379.815.666.672                           | 378.381.567.134                           |
| <b>TOTAL EKUITAS</b>                                                                                                 | <b>1.579.815.666.672</b>                  | <b>1.578.381.567.134</b>                  |
| <b>TOTAL LIABILITAS DAN EKUITAS</b>                                                                                  | <b>3.611.154.383.635</b>                  | <b>2.815.054.591.414</b>                  |

**LIABILITIES AND EQUITY**

|                                              |  |
|----------------------------------------------|--|
| <b>LIABILITIES</b>                           |  |
| Accruals and other payables                  |  |
| Lease liabilities                            |  |
| Commission and acquisition expenses payables |  |
| Reinsurance payables                         |  |
| Premium deposits                             |  |
| Tax payables                                 |  |
| Liabilities to policyholders:                |  |
| Claim payables                               |  |
| Liability for future policy benefits         |  |
| Unearned premium income                      |  |
| Estimated claim liabilities                  |  |
| Employee benefits liabilities                |  |

**TOTAL LIABILITIES**

**EQUITY**

|                                                                                                             |  |
|-------------------------------------------------------------------------------------------------------------|--|
| Share capital - authorized issued and fully paid - 1,000,000 shares with par value of Rp1,000,000 per share |  |
| Retained earnings                                                                                           |  |
| Appropriated                                                                                                |  |
| Unappropriated                                                                                              |  |

**TOTAL EQUITY**

**TOTAL LIABILITIES AND EQUITY**

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**44. INFORMASI TAMBAHAN (lanjutan)**

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**44. SUPPLEMENTARY INFORMATION (continued)**

The following information are the separate financial statements of PT Asuransi Jiwa Inhealth Indonesia (the parent entity), which are presented as supplementary information to the consolidated financial statements of PT Asuransi Jiwa Inhealth Indonesia and its subsidiary as of December 31, 2024 and for the year then ended. (continued)

b. Laporan Laba Rugi dan Penghasilan Komprehensif lain

b. Statement of Profit or Loss and Other Comprehensive Income

|                                                                                                                    | Tahun yang berakhir pada tanggal<br>31 Desember/Year ended December 31 |                          |                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------|----------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                    | 2024                                                                   | 2023                     |                                                                                                                            |
| <b>PENDAPATAN</b>                                                                                                  |                                                                        |                          | <b>INCOME</b>                                                                                                              |
| Pendapatan premi                                                                                                   |                                                                        |                          | Premium income                                                                                                             |
| Premi bruto                                                                                                        | 4.681.486.275.102                                                      | 3.435.552.081.061        | Gross written premium                                                                                                      |
| Premi reasuransi                                                                                                   | (834.452.641.426)                                                      | (643.361.356.226)        | Reinsurance premium                                                                                                        |
| Premi koasuransi                                                                                                   | (212.422.384.417)                                                      | (29.010.790.367)         | Coinsurance premium                                                                                                        |
| Perubahan neto atas<br>premi yang belum merupakan<br>pendapatan dan aset reasuransi<br>terkait                     | (81.233.637.926)                                                       | (54.326.464.798)         | Net changes in unearned<br>premium income and the related<br>reinsurance assets                                            |
| Total pendapatan premi, neto                                                                                       | 3.553.377.611.333                                                      | 2.708.853.469.670        | Total premium income, net                                                                                                  |
| Hasil investasi, neto                                                                                              | 189.228.949.917                                                        | 151.932.095.646          | Investment income, net                                                                                                     |
| Pendapatan lain-lain                                                                                               | 24.303.053.777                                                         | 31.558.708.045           | Other income                                                                                                               |
| <b>TOTAL PENDAPATAN</b>                                                                                            | <b>3.766.909.615.027</b>                                               | <b>2.892.344.273.361</b> | <b>TOTAL INCOME</b>                                                                                                        |
| <b>BEBAN</b>                                                                                                       |                                                                        |                          | <b>EXPENSES</b>                                                                                                            |
| Beban asuransi                                                                                                     |                                                                        |                          | Insurance expenses                                                                                                         |
| Klaim dan manfaat                                                                                                  | 3.614.068.577.297                                                      | 2.823.515.603.517        | Claim and benefit                                                                                                          |
| Klaim reasuransi<br>dan koasuransi                                                                                 | (777.018.178.211)                                                      | (652.574.729.034)        | Reinsurance and<br>coinsurance claims                                                                                      |
| Perubahan neto liabilitas<br>manfaat polis masa depan,<br>estimasi liabilitas klaim dan<br>aset reasuransi terkait | 433.032.010.850                                                        | (4.886.931.765)          | Net changes in liability for future<br>policy benefits, estimated<br>claim liability and the related<br>reinsurance assets |
| Beban akuisisi, neto                                                                                               | 196.537.437.554                                                        | 170.266.163.104          | Acquisition expenses, net                                                                                                  |
| Total beban asuransi                                                                                               | 3.466.619.847.490                                                      | 2.336.320.105.822        | Total insurance expenses                                                                                                   |
| Beban pemasaran                                                                                                    | 11.270.902.669                                                         | 11.276.776.610           | Marketing expenses                                                                                                         |
| Beban umum dan administrasi                                                                                        | 304.477.330.553                                                        | 317.592.701.007          | General and administrative<br>expenses                                                                                     |
| <b>TOTAL BEBAN</b>                                                                                                 | <b>3.782.368.080.712</b>                                               | <b>2.665.189.583.439</b> | <b>TOTAL EXPENSES</b>                                                                                                      |
| <b>(RUGI) LABA SEBELUM PAJAK<br/>FINAL DAN MANFAAT (BEBAN)<br/>PAJAK PENGHASILAN</b>                               | <b>(15.458.465.685)</b>                                                | <b>227.154.689.922</b>   | <b>(LOSS) INCOME BEFORE<br/>FINAL TAX AND INCOME TAX<br/>BENEFITS (EXPENSES)</b>                                           |
| Pajak final                                                                                                        | (26.546.696.633)                                                       | (20.888.347.817)         | Final tax                                                                                                                  |
| <b>(RUGI) LABA SEBELUM MANFAAT<br/>(BEBAN) PAJAK PENGHASILAN</b>                                                   | <b>(42.005.162.318)</b>                                                | <b>206.266.342.105</b>   | <b>(LOSS) INCOME BEFORE INCOME<br/>TAX BENEFITS (EXPENSES)</b>                                                             |
| Manfaat (beban) pajak<br>penghasilan, neto                                                                         | 42.602.523.516                                                         | (19.714.379.338)         | Income tax<br>benefits (expenses), net                                                                                     |
| <b>LABA TAHUN BERJALAN</b>                                                                                         | <b>597.361.198</b>                                                     | <b>186.551.962.767</b>   | <b>INCOME FOR THE YEAR</b>                                                                                                 |

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**44. INFORMASI TAMBAHAN (lanjutan)**

Informasi berikut adalah laporan keuangan tersendiri PT Asuransi Jiwa Inhealth Indonesia (entitas induk), yang merupakan informasi tambahan dalam laporan keuangan konsolidasian PT Asuransi Jiwa Inhealth Indonesia dan entitas anaknya pada tanggal 31 Desember 2024 dan untuk tahun yang berakhir pada tanggal tersebut. (lanjutan)

**44. SUPPLEMENTARY INFORMATION (continued)**

The following information are the separate financial statements of PT Asuransi Jiwa Inhealth Indonesia (the parent entity), which are presented as supplementary information to the consolidated financial statements of PT Asuransi Jiwa Inhealth Indonesia and its subsidiary as of December 31, 2024 and for the year then ended. (continued)

b. Laporan Laba Rugi dan Penghasilan Komprehensif lain (lanjutan)

b. Statement of Profit or Loss and Other Comprehensive Income (continued)

|                                                                            | Tahun yang berakhir pada tanggal<br>31 Desember/Year ended December 31 |                        |
|----------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------|
|                                                                            | 2024                                                                   | 2023                   |
| <b>LABA TAHUN BERJALAN</b>                                                 | <b>597.361.198</b>                                                     | <b>186.551.962.767</b> |
| <b>PENGHASILAN KOMPREHENSIF LAIN</b>                                       |                                                                        |                        |
| Pos yang tidak akan direklasifikasi ke laba (rugi)                         |                                                                        |                        |
| Pengukuran kembali atas liabilitas imbalan kerja karyawan                  | 1.073.297.528                                                          | 1.514.220.603          |
| Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi | (236.559.188)                                                          | (333.128.533)          |
| <b>TOTAL PENGHASILAN KOMPREHENSIF LAIN, NETO</b>                           | <b>836.738.340</b>                                                     | <b>1.181.092.070</b>   |
| <b>TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN</b>                       | <b>1.434.099.538</b>                                                   | <b>187.733.054.837</b> |

|                                                                                |
|--------------------------------------------------------------------------------|
| <b>INCOME FOR THE YEAR</b>                                                     |
| <b>OTHER COMPREHENSIVE INCOME</b>                                              |
| Item that will not be reclassified to profit or loss:                          |
| Remeasurement of employee benefits liability                                   |
| Income tax related to the item that will not be reclassified to profit or loss |
| <b>TOTAL OTHER COMPREHENSIVE INCOME, NET</b>                                   |
| <b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>                                 |

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**44. INFORMASI TAMBAHAN (lanjutan)**

Informasi berikut adalah laporan keuangan tersendiri PT Asuransi Jiwa Inhealth Indonesia (entitas induk), yang merupakan informasi tambahan dalam laporan keuangan konsolidasian PT Asuransi Jiwa Inhealth Indonesia dan entitas anaknya pada tanggal 31 Desember 2024 dan untuk tahun yang berakhir pada tanggal tersebut. (lanjutan)

**44. SUPPLEMENTARY INFORMATION (continued)**

The following information are the separate financial statements of PT Asuransi Jiwa Inhealth Indonesia (the parent entity), which are presented as supplementary information to the consolidated financial statements of PT Asuransi Jiwa Inhealth Indonesia and its subsidiary as of December 31, 2024 and for the year then ended. (continued)

c. Laporan Perubahan Ekuitas

c. Statement of Changes in Equity

|                                                                       | Modal saham/<br>Share capital | Saldo laba/<br>Retained earnings                      |                                                           | Total                    |                                                         |
|-----------------------------------------------------------------------|-------------------------------|-------------------------------------------------------|-----------------------------------------------------------|--------------------------|---------------------------------------------------------|
|                                                                       |                               | Telah<br>ditentukan<br>penggunaannya/<br>Appropriated | Belum<br>ditentukan<br>penggunaannya/<br>Unappropriated*) |                          |                                                         |
| <b>Saldo tanggal<br/>31 Desember 2022</b>                             | <b>1.000.000.000.000</b>      | <b>200.000.000.000</b>                                | <b>220.890.908.468</b>                                    | <b>1.420.890.908.468</b> | <b>Balance as of<br/>December 31, 2022</b>              |
| Dividen kas                                                           | -                             | -                                                     | (30.242.396.171)                                          | (30.242.396.171)         | Cash dividend                                           |
| Pengukuran kembali atas liabilitas<br>imbalan kerja<br>karyawan, neto | -                             | -                                                     | 1.181.092.070                                             | 1.181.092.070            | Remeasurement on<br>employee benefits<br>liability, net |
| Laba tahun berjalan                                                   | -                             | -                                                     | 186.551.962.767                                           | 186.551.962.767          | Income for the year                                     |
| <b>Saldo tanggal<br/>31 Desember 2023</b>                             | <b>1.000.000.000.000</b>      | <b>200.000.000.000</b>                                | <b>378.381.567.134</b>                                    | <b>1.578.381.567.134</b> | <b>Balance as of<br/>December 31, 2023</b>              |
| Dividen kas                                                           | -                             | -                                                     | -                                                         | -                        | Cash dividend                                           |
| Pengukuran kembali atas liabilitas<br>imbalan kerja<br>karyawan, neto | -                             | -                                                     | 836.738.340                                               | 836.738.340              | Remeasurement on<br>employee benefits<br>liability, net |
| Laba tahun berjalan                                                   | -                             | -                                                     | 597.361.198                                               | 597.361.198              | Income for the year                                     |
| <b>Saldo tanggal<br/>31 Desember 2024</b>                             | <b>1.000.000.000.000</b>      | <b>200.000.000.000</b>                                | <b>379.815.666.672</b>                                    | <b>1.579.815.666.672</b> | <b>Balance as of<br/>December 31, 2024</b>              |

\*) Saldo laba yang belum ditentukan penggunaannya termasuk pengukuran kembali atas liabilitas imbalan kerja karyawan/  
Unappropriated retained earnings includes remeasurement of employee benefits liability

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**44. SUPPLEMENTARY INFORMATION (continued)**

The following information are the separate financial statements of PT Asuransi Jiwa Inhealth Indonesia (the parent entity), which are presented as supplementary information to the consolidated financial statements of PT Asuransi Jiwa Inhealth Indonesia and its subsidiary as of December 31, 2024 and for the year then ended. (continued)

d. Laporan Arus Kas

d. Statement of Cash Flows

|                                                                       | Tahun yang berakhir pada tanggal 31 Desember/<br>Year ended December 31 |                         |                                                                       |
|-----------------------------------------------------------------------|-------------------------------------------------------------------------|-------------------------|-----------------------------------------------------------------------|
|                                                                       | 2024                                                                    | 2023                    |                                                                       |
| <b>ARUS KAS DARI AKTIVITAS OPERASI</b>                                |                                                                         |                         | <b>CASH FLOW FROM OPERATING ACTIVITIES</b>                            |
| Penerimaan pendapatan Premi                                           | 4.758.375.761.248                                                       | 3.448.675.080.415       | Receipts of premium income                                            |
| Pendapatan klaim reasuransi dan koasuransi                            | 777.919.075.992                                                         | 680.897.435.511         | Receipts of reinsurance and coinsurance claims                        |
| Penerimaan pendapatan lain-lain                                       | 9.480.184.188                                                           | 17.054.241.166          | Receipts of other income                                              |
| Pembayaran premi reasuransi dan koasuransi                            | (939.336.448.244)                                                       | (672.080.068.245)       | Payment of reinsurance and coinsurance premium                        |
| Pembayaran beban akuisisi                                             | (205.609.487.296)                                                       | (181.603.392.949)       | Payment of acquisition expenses                                       |
| Pembayaran klaim dan manfaat, neto                                    | (3.580.442.618.255)                                                     | (2.804.133.746.904)     | Payment of claims and benefits, net                                   |
| Pembayaran beban pemasaran dan beban umum dan administrasi            | (341.782.204.887)                                                       | (328.057.634.464)       | Payment of marketing expenses and general and administration expenses |
| Pembayaran pajak                                                      | (10.494.639.864)                                                        | (17.384.593.898)        | Payment of tax                                                        |
| <b>Kas netto diperoleh dari aktivitas operasi</b>                     | <b>468.109.622.882</b>                                                  | <b>143.367.320.632</b>  | <b>Net cash provided by operating activities</b>                      |
| <b>ARUS KAS DARI AKTIVITAS INVESTASI</b>                              |                                                                         |                         | <b>CASH FLOW FROM INVESTING ACTIVITIES</b>                            |
| Setoran modal entitas anak                                            | -                                                                       | -                       | Paid-up capital to subsidiary                                         |
| Penerimaan hasil investasi, neto                                      | 151.090.331.834                                                         | 147.202.257.484         | Receipts from investment income, net                                  |
| Pencairan deposito berjangka                                          | 3.362.950.000.000                                                       | 2.284.750.000.000       | Redemption of time deposits                                           |
| Penempatan deposito berjangka                                         | (3.418.348.967.337)                                                     | (2.216.730.000.000)     | Placement of time deposits                                            |
| Penerimaan obligasi jatuh tempo                                       | 457.000.000.000                                                         | 129.283.260.000         | Receipts from matured bonds                                           |
| Pembelian obligasi                                                    | (557.671.149.925)                                                       | (365.808.853.953)       | Purchase of bonds                                                     |
| Penjualan reksadana                                                   | 1.736.318.347.354                                                       | 1.841.663.057.944       | Sale of mutual fund                                                   |
| Pembelian reksadana                                                   | (1.795.900.000.000)                                                     | (1.881.600.000.000)     | Purchase of mutual fund                                               |
| Penjualan aset tetap                                                  | 14.977.055                                                              | -                       | Sale of fixed assets                                                  |
| Perolehan aset tetap                                                  | (14.742.575.819)                                                        | (15.092.609.515)        | Acquisitions of fixed assets                                          |
| <b>Kas netto (digunakan untuk) diperoleh dari aktivitas investasi</b> | <b>(79.289.036.838)</b>                                                 | <b>(76.332.888.040)</b> | <b>Net cash (used in) provided by investing activities</b>            |
| <b>ARUS KAS DARI AKTIVITAS PENDANAAN</b>                              |                                                                         |                         | <b>CASH FLOW FROM FINANCING ACTIVITY</b>                              |
| Pembayaran liabilitas sewa                                            | (8.680.678.325)                                                         | (11.304.888.889)        | Payment of lease liabilities                                          |
| Pembayaran dividen kas                                                | -                                                                       | (30.242.396.171)        | Cash dividend payment                                                 |
| <b>Kas netto digunakan untuk aktivitas pendanaan</b>                  | <b>(8.680.678.325)</b>                                                  | <b>(41.547.285.060)</b> | <b>Net cash used in financing activities</b>                          |
| <b>KENAIKAN NETO KAS DAN SETARA KAS</b>                               | <b>380.139.907.719</b>                                                  | <b>25.487.147.532</b>   | <b>NET INCREASE OF CASH AND CASH EQUIVALENTS</b>                      |

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d. Laporan Arus Kas (lanjutan)

d. Statement of Cash Flows (continued)

| Tahun yang berakhir pada tanggal 31 Desember/<br>Year ended December 31 |                          |                        |                                                       |
|-------------------------------------------------------------------------|--------------------------|------------------------|-------------------------------------------------------|
|                                                                         | 2024                     | 2023                   |                                                       |
| <b>KENAIKAN NETO KAS DAN SETARA KAS</b>                                 | <b>380.139.907.719</b>   | <b>25.487.147.532</b>  | <b>NET INCREASE OF CASH AND CASH EQUIVALENTS</b>      |
| <b>KAS DAN SETARA KAS AWAL TAHUN</b>                                    | <b>903.664.253.704</b>   | <b>878.177.106.172</b> | <b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b> |
| <b>KAS DAN SETARA KAS AKHIR TAHUN</b>                                   | <b>1.283.804.161.423</b> | <b>903.664.253.704</b> | <b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>       |
| Cash and cash equivalents comprise of:                                  |                          |                        |                                                       |
| Kas                                                                     | 187.102.501              | 268.679.029            | Cash                                                  |
| Kas di bank                                                             | 132.217.058.922          | 75.295.574.675         | Cash in banks                                         |
| Deposito berjangka kurang dari 3 bulan                                  | 1.151.400.000.000        | 828.100.000.000        | Time deposits less than 3 months                      |
| <b>Jumlah kas dan setara kas</b>                                        | <b>1.283.804.161.423</b> | <b>903.664.253.704</b> | <b>Total cash and cash equivalents</b>                |



# 2024

Laporan Tahunan  
Annual Report



## PT Asuransi Jiwa Inhealth Indonesia

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