



Build on Trust, Rising Together

Laporan Tahunan **2025**
Annual Report



Sanggahan dan Pernyataan Kehati-hatian

Disclaimer and Cautionary Statements

Laporan Tahunan 2025 menggunakan kata “Tugu Insurance”, “Perseroan”, “Perusahaan”, dan “Kami” untuk menyebut PT Asuransi Tugu Pratama Indonesia Tbk dan anak perusahaan.

Laporan Tahunan 2025 PT Asuransi Tugu Pratama Indonesia Tbk dapat memuat informasi atau pernyataan yang berwawasan ke depan termasuk tetapi tidak terbatas pada strategi, rencana ke depan dan kinerja operasional maupun keuangan indikatif masa mendatang yang secara bersama-sama disebut “informasi yang berorientasi masa depan atau *forward looking information*” kecuali hal-hal yang bersifat historis.

Forward-looking information didasarkan pada sejumlah ekspektasi internal, estimasi, proyeksi, dan asumsi saat ini, serta keyakinan bahwa, sesuai pandangan wajar manajemen, secara inheren bergantung pada ketidakpastian dan kontinjensi bisnis, ekonomi, kompetitif, atau lainnya. *Forward-looking information* bukan merupakan jaminan kinerja di masa yang akan datang dan melibatkan risiko yang sudah dan belum diketahui, ketidakpastian, serta faktor-faktor lain (termasuk risiko dan ketidakpastian yang terdapat dalam laporan keuangan konsolidasian Perseroan dan Pembahasan dan Analisis Manajemen yang tersedia melalui situs web Perseroan dan/atau terdapat pada bagian lain dalam Laporan Tahunan ini), yang mungkin mengakibatkan hasil, kinerja, atau pencapaian aktual menjadi berbeda secara material dari hasil, kinerja, atau pencapaian masa depan yang dipaparkan atau tersirat oleh *forward-looking information* tersebut.

Segala estimasi, strategi investasi, atau pandangan yang dicantumkan di dalam Laporan Tahunan ini berdasarkan kondisi pasar saat ini, dan/atau informasi yang disediakan oleh pihak ketiga yang tidak terafiliasi, dan dapat berubah sewaktu-waktu tanpa pemberitahuan terlebih dahulu. Sepanjang informasi dalam Laporan Tahunan ini diperoleh dari sumber pihak ketiga, Perseroan belum melakukan verifikasi informasi tersebut secara independen, dan terdapat risiko bahwa asumsi yang dibuat dan simpulan yang diambil berdasarkan informasi tersebut tidak akurat. Kecuali diwajibkan oleh peraturan perundang-undangan, Perseroan menyangkal adanya tanggung jawab apa pun untuk memperbarui informasi atau merevisi *forward-looking information* apa pun, baik sebagai akibat dari adanya informasi atau kejadian baru, atau lainnya.

Dalam kondisi tertentu, *forward-looking information* dapat dikenali dengan penggunaan istilah berwawasan ke depan seperti “diharapkan”, “mungkin”, “dapat”, “akan”, “harus”, “bertekad”, “mengantisipasi”, “berpotensi”, “mengajukan”, “memperkirakan”, dan kata-kata lain seperti “dapat” atau “akan terjadi”, atau pada saat membahas strategi.

Sehubungan dengan penyajian kinerja keuangan, Laporan Tahunan 2025 menyajikan laporan keuangan berdasarkan penerapan standar akuntansi terbaru yaitu PSAK 117 (Kontrak Asuransi), sehingga angka kinerja keuangan tahun 2024 disajikan kembali (*restated*) untuk tujuan perbandingan, sementara kinerja historis tahun 2021–2023 masih disusun berdasarkan standar akuntansi sebelumnya yakni PSAK 104.

Pembaca diminta untuk berhati-hati dan tidak bergantung semata-mata pada *forward-looking information* tersebut dan tidak diperuntukkan sebagai dasar untuk membuat keputusan investasi apa pun dengan sendirinya.

The 2025 Annual Report uses the words “Tugu Insurance”, “Company”, and “We” to refer to PT Asuransi Tugu Pratama Indonesia Tbk and its subsidiaries.

The 2025 Annual Report of PT Asuransi Tugu Pratama Indonesia Tbk may contain forward-looking information or statements including but not limited to strategies, future plans, and indicative future operational and financial performance (collectively referred to as “forward-looking information”) except for historical matters.

Forward-looking information is based upon several current internal expectations, estimates, projections assumptions, and beliefs that, in management’s reasonable opinion, are inherently subject to business, economic, competitive, or other uncertainties and contingencies. Forward-looking information is not a guarantee of future performance and involves known and unknown risks, uncertainties, and other factors (including the risks and uncertainties contained in the Company’s consolidated financial statements and Management’s Discussion and Analysis available through the Company’s website and/or elsewhere in this Annual Report) that may cause actual results, performance or achievements to differ materially from any future results, performance or achievements expressed or implied by such forward-looking information.

Any estimates, investment strategies, or views expressed in this Annual Report are based on current market conditions and/or information provided by unaffiliated third parties and are subject to change without notice. To the extent that certain information in this Annual Report is obtained from third-party sources, the Company has not independently verified such information, and there is a risk that assumptions made, and conclusions drawn by the Company based on such information may be inaccurate. Except as required by law, the Company disclaims any obligation to update or revise any forward-looking information, whether as a result of new information or events or otherwise.

In certain circumstances, forward-looking information can be identified by the use of forward-looking terms such as “expect,” “likely,” “may,” “will,” “should,” “intend,” “anticipate,” “potential,” “proposed,” “estimate,” and other similar words such as “may” or “will occur”, or when discussing strategy.

In relation to the presentation of financial performance, the 2025 Annual Report presents the Company’s financial statements based on the adoption of the latest accounting standard, PSAK 117 (Insurance Contracts). Accordingly, the 2024 financial figures have been restated for comparative purposes, while the historical financial performance for 2021–2023 continues to be prepared in accordance with the previously applicable accounting standards, which is PSAK 104.

Readers are cautioned not to put undue reliance on this forward-looking information, which should not be viewed, in and of itself, as any basis for making any investment decision.

Penjelasan Tema Laporan Tahunan 2025

Theme Explanation for the 2025 Annual Report

Dibangun di atas Kepercayaan, Tumbuh Bersama Build on Trust, Rising Together

Tema Laporan Tahunan 2025, Dibangun di atas Kepercayaan, Tumbuh Bersama, mencerminkan perjalanan Tugu Insurance sepanjang tahun 2025 dalam mencatatkan kinerja yang solid dan tetap bertumbuh di tengah berbagai dinamika dan tantangan industri. Pencapaian tersebut tidak terlepas dari kepercayaan yang diberikan oleh seluruh pemangku kepentingan, yang menjadi landasan utama bagi Perseroan dalam melangkah maju secara terukur dan berkesinambungan.

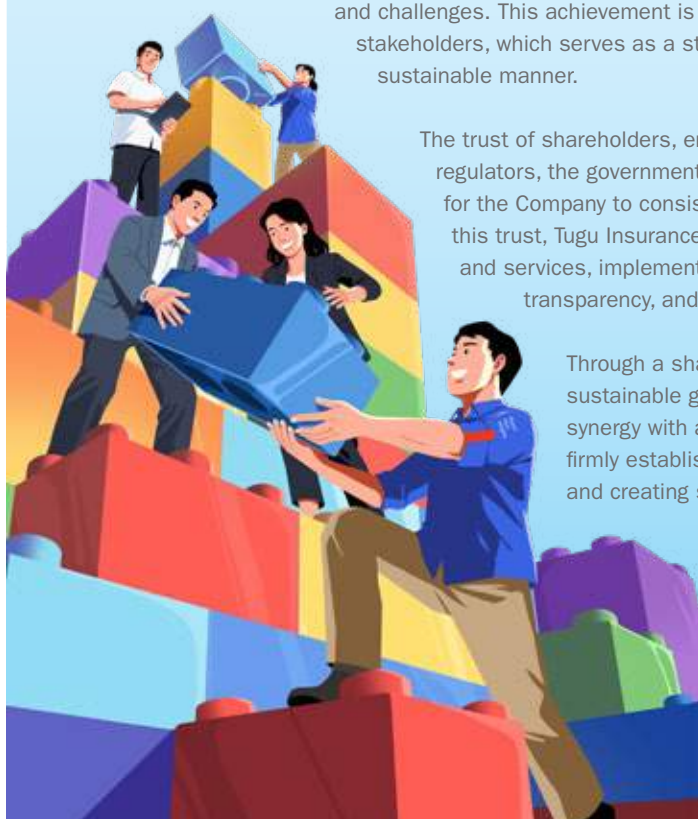
Kepercayaan dari pemegang saham, karyawan, nasabah, investor, mitra kerja, regulator, pemerintah, media, serta masyarakat luas menjadi pelecute semangat bagi Perseroan untuk terus memperkuat fundamental bisnis. Berlandaskan kepercayaan tersebut, Perseroan menghadirkan produk dan layanan yang relevan dan bernilai tambah, menjalankan transformasi bisnis yang berfokus pada efisiensi dan transparansi, serta senantiasa menjunjung tinggi penerapan tata kelola perusahaan yang baik.

Melalui semangat kebersamaan dan kolaborasi, Perseroan meyakini bahwa pertumbuhan yang dicapai merupakan hasil dari sinergi yang kuat dengan seluruh pemangku kepentingan. Dengan membangun di atas kepercayaan yang telah terjaga, Tugu Insurance berkomitmen untuk tumbuh bersama secara berkelanjutan sekaligus menciptakan nilai tambah jangka panjang yang berkesinambungan bagi seluruh pemangku kepentingan.

The 2025 Annual Report theme, Build on Trust, Rising Together, reflects Tugu Insurance's journey throughout 2025 in delivering solid performance while continuing to grow amid various industry dynamics and challenges. This achievement is inseparable from the trust placed in the Company by all stakeholders, which serves as a strong foundation for moving forward in a measured and sustainable manner.

The trust of shareholders, employees, customers, investor, business partners, regulators, the government, media, and the wider community has become a key driver for the Company to consistently strengthen its business fundamentals. Building on this trust, Tugu Insurance continues to deliver relevant and value-added products and services, implement business transformation focused on efficiency and transparency, and uphold the principles of good corporate governance.

Through a shared spirit of collaboration, the Company believes that sustainable growth cannot be achieved independently, but through strong synergy with all stakeholders. By building on the trust that has been firmly established, Tugu Insurance remains committed to growing together and creating sustainable long-term value for all stakeholders.



2025

Kesinambungan Tema

Theme Continuity



2021

Keselarasan untuk Gapai Pencapaian Tertinggi Baru Perpetual Harmony to Reach New Heights

Tahun 2021 bertepatan dengan momentum 41 tahun perjalanan Tugu Insurance di industri asuransi umum Indonesia. Perseroan menyadari bahwa keberhasilan yang diraih selama lebih dari empat dekade tidak terlepas dari sinergi dan keselarasan dengan seluruh pemangku kepentingan. Keselarasan inilah yang menjadi fondasi utama untuk melangkah menuju pencapaian tertinggi yang baru.

The year 2021 marked a significant milestone as Tugu Insurance celebrated 41 years of excellence in Indonesia's general insurance industry. The Company recognized that its four decades of success were built upon strong synergy and alignment with stakeholders, forming the foundation for reaching unprecedented new heights.



2022

Melangkah Menuju Keunggulan melalui Inovasi Digital Rise Towards Excellence through Digital Innovation

Memasuki era Revolusi Industri 4.0, Tugu Insurance memfokuskan langkahnya pada transformasi digital. Berbagai inovasi dan inisiatif digital terus dikembangkan untuk mendorong efisiensi, meningkatkan kualitas layanan, serta menciptakan keunggulan kompetitif yang berkelanjutan demi mencapai pertumbuhan yang berkualitas.

In the era of Industry 4.0, Tugu Insurance focused on accelerating digital transformation. The Company's digital innovations and initiatives were designed to drive efficiency, enhance service quality, and achieve sustainable excellence, enabling high-quality growth and competitiveness in Indonesia's general insurance industry.



2023

Mengoptimalkan Inovasi, Mencapai Keunggulan yang Lebih Tinggi Optimizing Innovation, Achieving Higher Excellence

Sepanjang tahun 2023, Tugu Insurance terus melakukan rasionalisasi dan optimalisasi inovasi sebagai respons atas dinamika dan tantangan yang berkembang. Melalui kemampuan adaptasi yang kuat, Perseroan berhasil mencapai target pertumbuhan kinerja yang positif. Seiring dengan itu, Tugu Insurance semakin memperkuat fondasi bisnis dengan mengembangkan operasional ke tingkat yang lebih tinggi.

Throughout 2023, Tugu Insurance continuously implemented the rationalization and optimization of innovations to respond to evolving challenges. Through strong adaptability, the Company successfully achieved positive performance growth targets while further strengthening its business foundation and advancing operations to a higher level.

2024

Semangat untuk Melangkah Maju Courage to Keep Moving Forward

Tahun 2024 menggambarkan semangat Tugu Insurance untuk berani melangkah maju dengan mempercepat perubahan guna memperkuat kepercayaan (*Trusted*), menghadirkan kemudahan (*Easiness*), serta mengedepankan pendekatan yang lebih ramah (*Friendly*) kepada pelanggan. Melalui fondasi bisnis yang kuat dan transformasi berkelanjutan, Perseroan terus menciptakan nilai jangka panjang di tengah dinamika industri.

The year 2024 reflects Tugu Insurance's courage to keep moving forward by accelerating transformation to strengthen trust (*Trusted*), deliver convenience (*Easiness*), and foster a more friendly (*Friendly*) customer approach. Supported by a strong business foundation and continuous transformation, the Company remains committed to creating long-term value amid industry dynamics.



2025

Dibangun di atas Kepercayaan,
Tumbuh Bersama

Build on Trust, Rising Together

Tahun 2025 menegaskan komitmen Tugu Insurance untuk tumbuh dengan bertumpu pada kepercayaan melalui kolaborasi yang semakin erat. Dengan semangat *Simply Trusting*, setiap tantangan dihadapi bersama, mendorong Perseroan untuk terus berkembang, melampaui batas, dan mencapai ketinggian baru secara berkelanjutan.

The year 2025 reaffirms Tugu Insurance's commitment to grow on a foundation of trust through stronger collaboration. With the spirit of *Simply Trusting*, every challenge is faced together, enabling the Company to grow, push beyond boundaries, and reach new heights sustainably.





Daftar Isi

Table of Contents

- 2 Sanggahan dan Pernyataan Kehati-hatian
Disclaimer and Cautionary Statements
- 3 Penjelasan Tema Laporan Tahunan 2025
Theme Explanation for the 2025 Annual Report
- 4 Kesenambungan Tema
Theme Continuity
- 6 Daftar Isi
Table of Contents
- 8 Pencapaian 2025
2025 Achievement
- 9 Penghargaan dan Sertifikasi
Awards and Certifications
- 19 Peristiwa Penting 2025
Event Highlights 2025

25 Kilas Kinerja Performance Review

- 26 Ikhtisar Keuangan
Financial Highlights
- 29 Ikhtisar Saham
Share Highlights
- 31 Ikhtisar Obligasi, Sukuk atau Obligasi Konversi
Bond, Sukuk or Convertible Bonds Highlights
- 31 Laporan dan Rating Analis
Analysts Ratings and Reports

33 Laporan Manajemen Management Reports

- 35 Laporan Dewan Komisaris
Report of the Board of Commissioners
- 47 Laporan Direksi
Report of the Board of Directors
- 62 Surat Pernyataan Dewan Komisaris
Statement Letter of Board of Commissioners
- 63 Surat Pernyataan Direksi
Statement Letter of Board of Directors

65 Profil Perusahaan Company Profile

- 66 Identitas Perusahaan
Company Identity
- 67 Riwayat Singkat Tugu Insurance
Brief History of Tugu Insurance
- 69 Informasi Tentang Perubahan Nama Perusahaan
Information About Change of the Company's Name
- 70 Jejak Langkah
Milestone
- 74 Visi, Misi, dan Tata Nilai Budaya Perusahaan
Vision, Mission, and Corporate Culture Value
- 77 Filosofi Logo
Logo Philosophy

- 78 Bidang Usaha
Business Line
- 80 Produk dan Jasa
Products and Services
- 87 Peta Wilayah Operasional
Operational Areas
- 89 Keanggotaan dalam Asosiasi
Membership in Associations
- 90 Struktur Organisasi Tugu Insurance
Tugu Insurance Organizational Structure
- 92 Profil Dewan Komisaris
Board of Commissioners' Profile
- 102 Informasi Mengenai Rangkap Jabatan Anggota Dewan Komisaris
Information Regarding Concurrent Positions of Members of the Board of Commissioners
- 103 Informasi Mengenai Hubungan Afiliasi Anggota Dewan Komisaris
Information Regarding Affiliation Relationships of Members of the Board of Commissioners
- 104 Profil Direksi
Board of Directors' Profile
- 116 Informasi Mengenai Rangkap Jabatan Anggota Direksi
Information Regarding Concurrent Positions of Members of the Board of Directors
- 117 Informasi Mengenai Hubungan Afiliasi Anggota Direksi
Information Regarding Affiliation Relationships between Board of Directors Members
- 118 Sumber Daya Manusia
Human Resource
- 127 Informasi Mengenai Kepemilikan Saham
Shareholding Information
- 130 Informasi Mengenai Pemegang Saham Utama/Pengendali
Information on Primary/Controlling Shareholders
- 132 Struktur Grup Perusahaan
Company Group Structure
- 133 Entitas Anak dan Entitas Asosiasi
Subsidiaries and Associates
- 135 Kronologi Penerbitan dan/atau Pencatatan Saham
Share Issuance and/or Share Listing Chronology
- 135 Kronologi Penerbitan dan/atau Pencatatan Efek Lainnya
Chronology of The Issuance and/or The Listing of Other Securities
- 136 Informasi Mengenai Kantor Akuntan Publik dan Akuntan Publik
Information Regarding Public Accountant Firm and Public Accountant
- 137 Lembaga dan/atau Profesi Penunjang Pasar Modal Lainnya
Other Capital Market Supporting Institutions and/or Professions

139 Analisa & Pembahasan Manajemen Management Discussion and Analysis

- 140 Tinjauan Makroekonomi
Macroeconomic Review
- 143 Tinjauan Industri
Industry Review
- 151 Tinjauan Operasional
Operational Review
- 154 Tinjauan Keuangan
Financial Review
- 163 Kemampuan Membayar Kewajiban
Ability to Pay Liabilities
- 165 Kolektabilitas
Collectability
- 166 Struktur dan Pengelolaan Modal
Capital Structure and Management
- 168 Ikatan Material untuk Investasi Barang Modal
Material Commitment for Capital Expenditure
- 168 Realisasi Investasi Barang Modal
Realization of Capital Expenditure
- 170 Investasi, Ekspansi, Divestasi, Akuisisi, dan Restrukturisasi Utang/Modal
Investment, Expansion, Divestment, Acquisition, and Debt/Capital Restructuring
- 170 Penjualan dan Pemasaran
Sales and Marketing
- 172 Dampak Perubahan Harga terhadap Penjualan/Pendapatan Perusahaan
The Impact of Price Changes on the Company's Sales/Revenue
- 173 Strategi, Target, dan Realisasi 2025
Strategy, Target, and Realization 2025
- 176 Prospek Usaha dan Pedoman 2026
Business Outlook and Guidance for 2026
- 177 Dividen
Dividend
- 178 Penggunaan Dana Hasil Penawaran Umum
The Use of Proceeds from Public Offerings
- 180 Informasi dan Fakta Material setelah Tanggal Laporan Keuangan
Material Information Subsequent to Financial Report Date
- 180 Informasi Keuangan yang Telah Dilaporkan yang Mengandung Kejadian Luar Biasa dan Jarang Terjadi
Reported Financial Information Containing Extraordinary and Rare Events
- 181 Informasi Material Benturan Kepentingan
Material Information Containing Conflict of Interest

- 181 Informasi Material Terkait Transaksi Afiliasi**
Material Information on Affiliates Transactions
- 185 Perubahan Peraturan yang Berdampak terhadap Perusahaan**
Regulatory Changes Affecting the Company
- 187 Perubahan Kebijakan Akuntansi**
Changes in Accounting Policy

189 Tata Kelola Perusahaan **Good Corporate Governance**

- 190 Komitmen dan Prinsip Tata Kelola Perusahaan**
Commitment and Principles of Corporate Governance
- 192 Implementasi, Pengawasan, dan Penilaian Tata Kelola Perusahaan**
Implementation, Supervision, and Evaluation of Corporate Governance
- 196 Struktur dan Fungsi Organ Tata Kelola Perusahaan**
Organ Structure and Function of Corporate Governance
- 262 Komite dan Fungsi di Bawah Dewan Komisaris**
Committees Under The Board of Commissioners
- 305 Komite dan Fungsi di Bawah Direksi**
Committees and Functions Under the Board of Directors
- 368 Sistem Pengendalian Internal**
Internal Control System
- 372 Kebijakan Manajemen Risiko**
Risk Management Policies
- 389 Tata Kelola Teknologi Informasi**
Information Technology Governance
- 396 Perkara Hukum yang Dihadapi Perseroan, Entitas Anak, Anggota Dewan Komisaris, dan Anggota Direksi yang Menjabat**
Legal Cases Faced by The Company, Subsidiaries, Members of The Board of Commissioners, and The Board of Directors
- 397 Sanksi Administratif terhadap Perseroan, Anggota Dewan Komisaris, dan Anggota Direksi yang Menjabat**
Administrative Sanctions Imposed on the Company, Members of the Board of Commissioners, and Members of the Board of Directors
- 398 Kode Etik**
Code of Conduct
- 401 Pemberian Kompensasi Jangka Panjang Berbasis Kinerja kepada Direksi dan Karyawan dalam Bentuk Management Stock Option Plan (MESOP)**
Provision of Performance-Based Long-Term Compensation to the Board of Directors and Employees in the form of Management Stock Option Plan (MESOP)

- 402 Kebijakan Pengungkapan Informasi mengenai Kepemilikan Saham Anggota Direksi dan Dewan Komisaris**
Information Disclosure Policy on Share Ownership of the Board of Directors and the Board of Commissioners
- 404 Sistem Pelaporan Dugaan Pelanggaran**
Whistleblowing System
- 407 Kebijakan Antikorupsi**
Anticorruption Policy
- 421 Strategi Anti-Fraud**
Anti-Fraud Strategy
- 423 Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT)**
Anti-Money Laundering (AML) Counter-Terrorism Financing (CTF) Program
- 426 Penanganan Keluhan dan Pengaduan Pelanggan**
Customer Complaints Handling and Resolution
- 429 Kesesuaian Penerapan Tata Kelola Tugu Insurance terhadap Pedoman Tata Kelola Perusahaan Terbuka**
Conformity of Tugu Insurance GCG Implementation with the Governance Guidelines for Public Companies

437 Tanggung Jawab Sosial Perusahaan **Corporate Social Responsibility**

- 438 Tata Kelola Tanggung Jawab Sosial Perusahaan**
Corporate Social Responsibility Governance
- 442 Struktur Organisasi TJSL**
CSR Organization Structure
- 442 Implementasi Program TJSL**
CSR Program Implementation

- 446 Dampak Program TJSL**
The CSR Program Impacts
- 449 Upaya Penanganan Dampak Negatif**
Measures to Mitigate Negative Impacts
- 450 Pemenuhan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021**
Compliance with Financial Services Authority Circular Letter No. 16/SEOJK.04/2021

453 Laporan Keuangan **Audited Report**

- 455 Checklist AR 2025 dengan Surat Edaran Otoritas Jasa Keuangan Nomor 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik**
Checklist of AR 2025 with OJK Circular Letter Number 16/SEOJK.04/2021 on the Form and Content of Annual Report of Issuers and Public Companies
- 473 Laporan Keuangan**
Audited Report





Pencapaian 2025

Achievement 2025

Hasil Jasa Asuransi
Insurance Service Result

Rp1,0 triliun
trillion

Pendapatan Usaha Bersih
Net Operating Revenues

Rp2,3 triliun
trillion

Laba Tahun Berjalan yang
dapat Diatribusikan kepada
Pemilik Entitas Induk
Income for the Year Attributable
to Equity Owners of the Parent
Entity

Rp711,1 miliar
billion

Jumlah Aset
Total Assets

Rp27,7 triliun
trillion

Jumlah Liabilitas
Total Liabilities

Rp17,5 triliun
trillion

Total Ekuitas
Total Equity

Rp10,2 triliun
trillion



Penghargaan dan Sertifikasi

Awards and Certifications

CALL TIA as Call Center Car insurance for achieving Exceptional Service Excellent

Tanggal Date	Januari 2025 January 2025
Nama Acara Name of Event	CCSEA 2025
Diberikan oleh Awarded By	Majalah Marketing
Penerima Penghargaan Award Recipient	Tugu Insurance



Ery Widiatmoko as Indonesia's Top 20 Chief Marketing Officer Awards 2025

Tanggal Date	31 Januari 2025 31 January 2025
Nama Acara Name of Event	Indonesia's Top 20 CMO Awards 2025
Diberikan oleh Awarded By	The Economics
Penerima Penghargaan Award Recipient	Ery Widiatmoko



The Best General Insurance (Gross Premium > IDR3 Trillion) in Customer Resilience Level Index

Tanggal Date	4 Februari 2025 4 February 2025
Nama Acara Name of Event	The 8 th Infobank Satisfaction, Loyalty, and Engagement 2025
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Tugu Insurance



The Best General Insurance (Gross Premium > IDR3 Trillion) in Customer Experience Index

Tanggal Date	4 Februari 2025 4 February 2025
Nama Acara Name of Event	The 8 th Infobank Satisfaction, Loyalty, and Engagement 2025
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Tugu Insurance



***The 2nd Best General Insurance (Gross Premium > IDR3 Trillion)
in Marketing Engagement Index***

Tanggal Date	4 Februari 2025 4 February 2025
Nama Acara Name of Event	The 8 th Infobank Satisfaction, Loyalty, and Engagement 2025
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Tugu Insurance

***The 3rd Best General Insurance (Gross Premium > IDR3 Trillion)
in Customer Centricity Index***

Tanggal Date	4 Februari 2025 4 February 2025
Nama Acara Name of Event	The 8 th Infobank Satisfaction, Loyalty, and Engagement 2025
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Tugu Insurance

***The 3rd Best General Insurance (Gross Premium > IDR3 Trillion)
in Engagement Index***

Tanggal Date	4 Februari 2025 4 February 2025
Nama Acara Name of Event	The 8 th Infobank Satisfaction, Loyalty, and Engagement 2025
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Tugu Insurance

***The 3rd Best General Insurance (Gross Premium > IDR3 Trillion)
in Satisfaction, Loyalty, & Engagement 2025***

Tanggal Date	4 Februari 2025 4 February 2025
Nama Acara Name of Event	The 8 th Infobank Satisfaction, Loyalty, and Engagement 2025
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Tugu Insurance



**Tatang Nurhidayat as Best CEO Category;
Turnover >IDR1 Trillion-IDR10 Trillion**

Tanggal Date	14 Februari 2025 14 February 2025
Nama Acara Name of Event	Leadership Awards - the Best CEO 2024
Diberikan oleh Awarded By	SWA
Penerima Penghargaan Award Recipient	Tatang Nurhidayat



**Emil Hakim as Best Chief Financial Officer 2025 for
Optimizing Portfolio Management to Strengthen Business Performance**

Tanggal Date	25 Februari 2025 25 February 2025
Nama Acara Name of Event	Indonesia CFO Awards 2025
Diberikan oleh Awarded By	Warta Ekonomi
Penerima Penghargaan Award Recipient	Emil Hakim



**Best Stock Awards Category BUMN & Anak Usaha BUMN
Sektor Keuangan Middle Cap
Best Stock Awards – SOEs and SOE Subsidiaries,
Financial Sector (Middle Cap)**

Tanggal Date	25 Februari 2025 25 February 2025
Nama Acara Name of Event	Best Stock Awards 2025
Diberikan oleh Awarded By	InvestorTrust
Penerima Penghargaan Award Recipient	Tugu Insurance



**Financial Strength Rating A- (Excellent) dan the Long-Term Issuer Credit
Rating of "a-" (Excellent) & Indonesia National Scale Rating (NSR) of aaa.ID
(Exceptional)**

Tanggal Date	5 Maret 2025 5 March 2025
Nama Acara Name of Event	AM BEST
Diberikan oleh Awarded By	AM BEST
Penerima Penghargaan Award Recipient	Tugu Insurance



**Tatang Nurhidayat as Indonesia Best 50 CEO Awards 2025
Employees Choice in General Insurance Category**

Tanggal Date	18 Maret 2025 18 March 2025
Nama Acara Name of Event	Indonesia Best CEO Awards 2025
Diberikan oleh Awarded By	The Economics
Penerima Penghargaan Award Recipient	Tatang Nurhidayat

**2nd Best General Insurance Gross Premium Above 2.5 T**

Tanggal Date	20 Maret 2025 20 March 2025
Nama Acara Name of Event	Digital Brand Awards 2025
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Tugu Insurance

**2nd Highest Digital Index in General Insurance**

Tanggal Date	20 Maret 2025 20 March 2025
Nama Acara Name of Event	Digital Brand Awards 2025
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Tugu Insurance

**Tatang Nurhidayat as Most Reputable Social Assurance CEO
in Digital Brand**

Tanggal Date	20 Maret 2025 20 March 2025
Nama Acara Name of Event	Digital Brand Awards 2025
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Tatang Nurhidayat



Most Trusted Financial Brands Award 2025 kategori Produk Asuransi Umum Most Trusted Financial Brands Award 2025 General Insurance Product Category

Tanggal Date	20 Maret 2025 20 March 2025
Nama Acara Name of Event	Most Trusted Financial Brands Award 2025
Diberikan oleh Awarded By	InvestorTrust
Penerima Penghargaan Award Recipient	Tugu Insurance



7th CSR Brand Equity Awards 2025 in General Insurance Category

Tanggal Date	29 April 2025 29 April 2025
Nama Acara Name of Event	7 th CSR Brand Equity Awards 2025
Diberikan oleh Awarded By	The Iconomics
Penerima Penghargaan Award Recipient	Tugu Insurance



Public Company with Diamond Achievement in Mission Transparency

Tanggal Date	29 April 2025 29 April 2025
Nama Acara Name of Event	The Best Corporate Emission Reduction Transparency Awards 2025
Diberikan oleh Awarded By	InvestorTrust
Penerima Penghargaan Award Recipient	Tugu Insurance



General Insurance-Asset 10-25 Triliun Category General Insurance-Asset 10-25 Trillion Category

Tanggal Date	27 Mei 2025 27 May 2025
Nama Acara Name of Event	6 th Indonesia Top insurance Awards 2025
Diberikan oleh Awarded By	The Iconomics
Penerima Penghargaan Award Recipient	Tugu Insurance



The Best Sectors Investortrust Companies 2025 – Financial Sector

Tanggal Date	27 Mei 2025 27 May 2025
Nama Acara Name of Event	The Best Investortrust Companies 2025
Diberikan oleh Awarded By	InvestorTrust
Penerima Penghargaan Award Recipient	Tugu Insurance

***Service Quality Awards 2025 category Car Insurance (Offline Service Experience) in Performing "the Diamond" Total Service Quality Satisfaction Based on the Customer Perception Survey of the SQ Index 2025***

Tanggal Date	Juni 2025 June 2025
Nama Acara Name of Event	Contact Center Awards 2025
Diberikan oleh Awarded By	Majalah Marketing
Penerima Penghargaan Award Recipient	Tugu Insurance

***Appreciation in Security & Compliance***

Tanggal Date	3 Juni 2025 3 June 2025
Nama Acara Name of Event	CXTraordinary Tech Executive Awards 2025
Diberikan oleh Awarded By	Majalah Marketing
Penerima Penghargaan Award Recipient	Tugu Insurance

***Indonesia Excellence Good Corporate Governance Ethics in Strengthening Compliance and Risk Management Frameworks Category General Insurance***

Tanggal Date	25 Juni 2025 25 June 2025
Nama Acara Name of Event	GCG Awards 2025
Diberikan oleh Awarded By	Warta Ekonomi
Penerima Penghargaan Award Recipient	Tugu Insurance



Penghargaan Khusus (Excellence in Earning Performance General Insurance) Special Award for Excellence in Earning Performance – General Insurance

Tanggal Date	25 Juni 2025 25 June 2025
Nama Acara Name of Event	Investor Trust Best Insurance Awards 2025
Diberikan oleh Awarded By	InvestorTrust
Penerima Penghargaan Award Recipient	Tugu Insurance



Insurance Rating 2025 Top 10 Insurance Companies

Tanggal Date	14 Juli 2025 14 July 2025
Nama Acara Name of Event	Insurance Ratings 2025
Diberikan oleh Awarded By	CNBC
Penerima Penghargaan Award Recipient	Tugu Insurance



Market Leaders Awards 2025

Tanggal Date	16 Juli 2025 16 July 2025
Nama Acara Name of Event	Market Leader Awards
Diberikan oleh Awarded By	Media Asuransi
Penerima Penghargaan Award Recipient	Tugu Insurance



Comprehensive Strategy to Maintain Performance Stability Category General Insurance Total Assets Above 25 T

Tanggal Date	27 Agustus 2025 27 August 2025
Nama Acara Name of Event	Indonesia Best General Insurance 2025
Diberikan oleh Awarded By	Warta Ekonomi
Penerima Penghargaan Award Recipient	Tugu Insurance



**Edi Yoga Prasetyo as Direktur Kepatuhan & Manajemen Risiko –
“The Most Committed GRC Leader 2025”**
Edi Yoga Prasetyo as Director of Compliance & Risk Management –
The Most Committed GRC Leader

Tanggal Date	8 September 2025 8 September 2025
Nama Acara Name of Event	TOP GRC Awards
Diberikan oleh Awarded By	Top Business
Penerima Penghargaan Award Recipient	Edi Yoga Prasetyo



Top GRC Awards 2025 # Star4

Tanggal Date	8 September 2025 8 September 2025
Nama Acara Name of Event	TOP GRC Awards
Diberikan oleh Awarded By	Top Business
Penerima Penghargaan Award Recipient	Tugu Insurance



General Insurance Predicate Very Good

Tanggal Date	23 September 2025 23 September 2025
Nama Acara Name of Event	Indonesia Most Reputable Companies Awards 2025
Diberikan oleh Awarded By	SWA
Penerima Penghargaan Award Recipient	Tugu Insurance



**14th Sharia Award - The Most Efficient Sharia Business Unit
General Insurance 2025**

Tanggal Date	2 Oktober 2025 2 October 2025
Nama Acara Name of Event	Sharia Awards
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Tugu Insurance



The Excellent Performance Sharia General Insurance Business Unit 2025

Tanggal Date	2 Oktober 2025 2 October 2025
Nama Acara Name of Event	Sharia Awards
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Tugu Insurance



TOP 20 Financial Institution for 5 Years (General Insurance Category with Equity Above IDR2,5 Trillion)

Tanggal Date	28 Oktober 2025 28 October 2025
Nama Acara Name of Event	Golden Star Awards 2025
Diberikan oleh Awarded By	The Finance
Penerima Penghargaan Award Recipient	Tugu Insurance



Best Performing General Insurance 2025 Based on Financial Performance 2022-2024 (General Insurance Category with Equity Above IDR2,5 Trillion)

Tanggal Date	28 Oktober 2025 28 October 2025
Nama Acara Name of Event	TOP Financial Institutions 2025
Diberikan oleh Awarded By	The Finance
Penerima Penghargaan Award Recipient	Tugu Insurance



Ery Widiatmoko as CMO in Strengthening Customer Trust Through Service Excellence and Innovation

Tanggal Date	31 Oktober 2025 31 October 2025
Nama Acara Name of Event	Indonesia Best CMO Awards 2025
Diberikan oleh Awarded By	Warta Ekonomi
Penerima Penghargaan Award Recipient	Ery Widiatmoko



**The Best Public Company 2025 in Insurance for
Reliable Market Share Performance**

Tanggal Date	31 Oktober 2025 31 October 2025
Nama Acara Name of Event	Indonesia Best Public Company Awards 2025
Diberikan oleh Awarded By	Warta Ekonomi
Penerima Penghargaan Award Recipient	Tugu Insurance

**Best General Insurance Sharia Unit Kategori Ekuitas Rp100 Miliar Ke Atas
Best General Insurance Sharia Unit (Equity Above IDR100 Billion)**

Tanggal Date	12 November 2025 12 November 2025
Nama Acara Name of Event	Insurance Awards 2025
Diberikan oleh Awarded By	Media Asuransi
Penerima Penghargaan Award Recipient	Tugu Insurance

**Agile Leader in Resilience, Security, and Inclusion in General Insurance**

Tanggal Date	27 November 2025 27 November 2025
Nama Acara Name of Event	CSA AWARDS 2025
Diberikan oleh Awarded By	CSA
Penerima Penghargaan Award Recipient	Tugu Insurance

**TOP Young CEO 2025 – Adi Pramana**

Tanggal Date	8 Desember 2025 8 December 2025
Nama Acara Name of Event	Top 100 CEO and Leaders Forum 2025
Diberikan oleh Awarded By	Infobank
Penerima Penghargaan Award Recipient	Adi Pramana

**Adi Pramana as for Empowering Innovation in Insurance Services
through Digitalization and Agility**

Tanggal Date	18 Desember 2025 18 December 2025
Nama Acara Name of Event	Indonesia CEO Excellence 2025
Diberikan oleh Awarded By	Warta Ekonomi
Penerima Penghargaan Award Recipient	Adi Pramana



Peristiwa Penting 2025

Event Highlights 2025



Kolaborasi UUS Tugu Insurance dan Kitabisa Dorong Pemberdayaan untuk Teman Disabilitas Collaboration Between SBU Tugu Insurance and Kitabisa Promotes Empowerment for People with Disabilities

Tugu Insurance melalui Unit Usaha Syariah (UUS) menjalin kerja sama dengan organisasi sosial Kitabisa.org dalam menyelenggarakan program #BisaBerkarya sebagai wujud eksistensi dan sinergi tanggung jawab sosial perusahaan di bidang kemanusiaan dan pemberdayaan. Program ini diinisiasi sebagai bentuk dukungan kepada teman-teman disabilitas yang sudah memiliki usaha namun memerlukan bantuan lebih lanjut untuk mengembangkan bisnis mereka agar lebih maju.

Tugu Insurance, through its Sharia Business Unit (SBU), has partnered with the social organization Kitabisa.org to launch the #BisaBerkarya program, demonstrating the company's commitment to social responsibility in the humanitarian and empowerment sectors. This program was initiated to support individuals with disabilities who already own businesses but require further assistance to develop and grow their enterprises.



Disabilitas #BisaBerkarya bersama Tugu Insurance Disabilities #BisaBerkarya with Tugu Insurance

Tugu Insurance mengajak seluruh masyarakat untuk berdonasi melalui program *double donation*, di mana setiap donasi yang diberikan oleh masyarakat akan dilipatgandakan oleh Tugu Insurance. Seluruh dana yang terkumpul akan digunakan untuk pemberdayaan

teman-teman disabilitas. Pencapaian hasil donasi ini akan diwujudkan melalui beberapa program, di antaranya renovasi sarana dan prasarana serta penyediaan peralatan pendukung, dengan tujuan agar teman-teman difabel dapat beraktivitas dengan aman tanpa kekhawatiran. Selain itu, program ini juga mencakup bantuan keagamaan, seperti penyediaan fasilitas akses untuk beribadah umroh dan fasilitas lain yang dapat menunjang keamanan serta kenyamanan dalam beribadah.

Tugu Insurance invites the public to contribute through the double donation program, where every donation made by the community will be doubled by Tugu Insurance. All collected donations will be used for empowering individuals with disabilities. The donation results will be allocated to various programs, including the renovation of facilities and infrastructure, as well as the provision of supporting equipment, with the aim of enabling individuals with disabilities to engage in activities safely and without concerns. Additionally, the program will provide religious support, including facilities for accessing Umrah and other amenities that ensure security and comfort during worship.



Berikan Asuransi Kecelakaan Diri untuk 5.000 Pemudik di Mudik Bareng Pertamina Provide Personal Accident Insurance for 5,000 Travelers in Mudik Bareng Pertamina

Tugu Insurance berkomitmen untuk memberikan perlindungan asuransi kecelakaan diri bagi 5.000 pemudik yang ikut dalam program Mudik Bareng Pertamina. Program ini bertujuan untuk membantu teman-teman difabel/disabilitas agar lebih sejahtera dan setara dalam lingkungan masyarakat, memberikan mereka rasa aman dan perlindungan selama perjalanan mudik.

Tugu Insurance is committed to providing personal accident insurance for 5,000 travelers participating in the Mudik Bareng Pertamina program. This initiative aims to support individuals with disabilities by improving their well-being and ensuring equality within their communities, offering them safety and protection during their homecoming journey.



22 April | April

Waste Management Program: Donasi Daur Ulang Seragam dan Pakaian Bekas

Waste Management Program: Donation and Recycling of Uniforms and Used Clothing

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance) melalui #BaktiTugu berkolaborasi dengan Ecotouch untuk menginisiasi program daur ulang pakaian yang dapat memberikan nilai ekonomi. Tugu Insurance berperan aktif dalam mengurangi sampah tekstil dengan mendaur ulang seragam dan pakaian bekas, sehingga memberikan dampak positif terhadap lingkungan dan masyarakat.

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance), through #BaktiTugu, collaborates with Ecotouch to launch a clothing recycling program that generates economic value. Tugu Insurance actively contributes to reducing textile waste by recycling uniforms and used clothing, thus making a positive impact on both the environment and the community.



29 April | April

Rapat Umum Pemegang Saham Tahunan (RUPST) Annual General Meeting of Shareholders (AGMS)

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance) menyelenggarakan Rapat Umum Pemegang Saham Tahunan (RUPST) pada 29 April 2025, bertempat di Wisma Tugu I Jakarta. Rapat tersebut dihadiri oleh Dewan Komisaris, Direksi, Pemegang Saham/Kuasa Pemegang Saham, serta perwakilan dari lembaga/profesi penunjang pasar modal.

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance) held its Annual General Meeting of Shareholders (AGMS) on 29 April 2025, at Wisma Tugu I Jakarta. The meeting was attended by the Board of Commissioners, the Board of Directors, Shareholders/Shareholder Representatives, as well as representatives from market supporting institutions and professions.



25 Mei | May

Wujud Peduli Bakti Tugu, Hadirkan Fasilitas Sekolah yang Layak (Bantuan Sarana Pendidikan Pascabanjir SDN Jatirasa 5)

Bakti Tugu's Commitment to Education: Providing Adequate School Facilities (Educational Aid for SDN Jatirasa 5 Post-Flood)

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance) melalui program #BaktiTugu memberikan bantuan pendidikan berupa meja belajar, papan tulis, dan kursi kepada SDN Jatirasa V, Bekasi, pada 25 Mei 2025. Bantuan ini merupakan bagian dari upaya pemulihan pascabencana banjir dan disalurkan melalui kerja sama dengan Rumah Zakat. Melalui program ini, Tugu Insurance berharap dapat mendukung kelancaran proses belajar mengajar serta membantu pemulihan fasilitas sekolah yang terdampak banjir.

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance), through the #BaktiTugu program, provided educational assistance in the form of study desks, whiteboards, and chairs to SDN Jatirasa V, Bekasi, on 25 May 2025. This aid is part of the post-flood recovery efforts and was distributed in collaboration with Rumah Zakat. Through this program, Tugu Insurance aims to support the smooth continuation of the teaching and learning process, as well as assist in the restoration of school facilities affected by the flood.



16-18 Juli | July

Pertamina Investor Day 2025 Pertamina Investor Day 2025

Tugu Insurance berpartisipasi dalam Pertamina Investor Day 2025, yang dihadiri oleh berbagai pihak, termasuk investor ritel, institusi, analis pasar modal, hingga awak media.

Tugu Insurance participated in the Pertamina Investor Day 2025, which was attended by various parties, including retail and institutional investors, capital market analysts, and the media.



30 Juli | July

Tugu Insurance Jalin Kerja Sama dengan Bank Shinhan Tugu Insurance Forms Partnership with Bank Shinhan

Dalam upaya memperluas bisnis dan saluran distribusi, Tugu Insurance menjalin kerja sama dengan Bank Shinhan Indonesia. Kerja sama ini dimulai dengan pemasaran produk asuransi kendaraan bermotor roda empat t drive melalui jalur distribusi bancassurance yang dimiliki oleh Bank Shinhan Indonesia. Melalui kerja sama ini, diharapkan dapat memperluas akses dan meningkatkan layanan kepada nasabah dengan menyediakan produk perlindungan kendaraan yang komprehensif, mudah diakses, dan sesuai dengan kebutuhan masyarakat Indonesia.

As part of its efforts to expand its business and distribution channels, Tugu Insurance has partnered with Bank Shinhan Indonesia. The collaboration begins with the marketing of the t drive car insurance product through the bancassurance distribution channel owned by Bank Shinhan Indonesia. Through this partnership, it is expected to broaden access and enhance services to customers by providing comprehensive, easily accessible vehicle protection products that meet the needs of the Indonesian public.



13 September | September

Kolaborasi Tugu Insurance & UGM: Literasi Keuangan Bermanfaat untuk Masyarakat Tugu Insurance & UGM Collaboration: Financial Literacy for the Benefit of the Community

Tugu Insurance bekerja sama dengan Universitas Gadjah Mada (UGM) melaksanakan kegiatan Literasi Keuangan bagi masyarakat pesisir produktif di wilayah Bantul, Daerah Istimewa Yogyakarta, pada 13 September 2025. Kegiatan ini juga menggandeng Prestasi Junior Indonesia untuk

menyajikan materi literasi keuangan dengan pendekatan yang lebih interaktif dan menarik, dengan harapan dapat meningkatkan pemahaman masyarakat dalam mengelola keuangan secara produktif dan berkelanjutan.

Tugu Insurance, in collaboration with Universitas Gadjah Mada (UGM), conducted a Financial Literacy program for the productive coastal community in Bantul, Special Region of Yogyakarta, on 13 September 2025. This initiative also partnered with Prestasi Junior Indonesia to deliver financial literacy materials in a more interactive and engaging manner, aiming to enhance the community's understanding of managing finances productively and sustainably.



17 September | September

Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) Extraordinary General Meeting of Shareholders (EGM)

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance) menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) pada Rabu, 17 September 2025, di Kantor Pusat Tugu Insurance Jakarta. Agenda tunggal dalam rapat ini adalah mengenai Persetujuan Perubahan Susunan Pengurus Perseroan.

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance) held an Extraordinary General Meeting of Shareholders (EGM) on Wednesday, 17 September 2025, at the Tugu Insurance Head Office in Jakarta. The sole agenda of the meeting was to approve the changes in the Company's management structure.



6 Oktober | October

Kolaborasi Bakti Tugu dan UNJ: Edukasi Finansial serta Penanaman 10.000 Pohon Mangrove Bakti Tugu and UNJ Collaboration: Financial Literacy and Planting 10,000 Mangrove Trees

Program kolaborasi dengan Universitas Negeri Jakarta (UNJ) ini melaksanakan dua kegiatan utama, yaitu literasi keuangan untuk siswa-siswi SDN 01 dan 03, serta penanaman 10.000 pohon *mangrove* di Pulau Panggang, Kepulauan Seribu.

This program, in collaboration with Universitas Negeri Jakarta (UNJ), conducted two main activities: financial literacy for students of SDN 01 and 03, and the planting of 10,000 mangrove trees on Panggang Island, Thousand Islands.



6-7 Oktober | October

Media Gathering

Tugu Insurance mengadakan *Media Gathering* bersama jurnalis cetak dan fotografer dari berbagai instansi media di Kepulauan Seribu. Acara ini bertujuan sebagai ajang silaturahmi dan apresiasi kepada para awak media atas kerja sama yang telah terjalin selama setahun penuh.

Tugu Insurance hosted a Media Gathering with print journalists and photographers from various media organizations in the Thousand Islands. The event served as a networking opportunity and a gesture of appreciation to the media representatives for their collaboration throughout the year.



17 Oktober | October

Tugu Insurance Raih Juara Kedua dalam Inclusive Insurance Challenge Fund 2025 Tugu Insurance Wins Second Place in the Inclusive Insurance Challenge Fund 2025

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance) berhasil meraih juara kedua dalam ajang Call for Proposal – Inclusive Insurance Challenge Fund (IICF) 2025, sebuah kompetisi yang diselenggarakan oleh Asosiasi Asuransi Umum Indonesia (AAUI) bekerja sama dengan United Nations Development Programme (UNDP). Kompetisi ini bertujuan untuk mendukung pengembangan inovasi produk, model distribusi, serta infrastruktur pendukung yang mampu meningkatkan akses dan perlindungan bagi petani di Indonesia.

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance) achieved second place in the Call for Proposal – Inclusive Insurance Challenge Fund (IICF) 2025, a competition organized by the Indonesian General Insurance Association (AAUI) in collaboration with the United Nations Development Programme (UNDP). This competition aims to support the development of product innovations, distribution models, and supporting infrastructure that can improve access and protection for farmers in Indonesia.



20 November | November

Public Expose 2025

PT Asuransi Tugu Pratama Indonesia Tbk (TUGU)/ ('Perseroan' atau 'Tugu Insurance') menyelenggarakan *Public Expose* (Pubex) pada Kamis, 20 November 2025, sebagai bagian dari komitmen Perseroan untuk memberikan keterbukaan dan transparansi terkait strategi serta kinerja kepada publik dan pemegang saham. Dalam acara ini, Perseroan melaporkan strategi bisnis berkelanjutan, kinerja yang solid, dan penguatan penerapan aspek *Environmental, Social, & Governance* (ESG).

PT Asuransi Tugu Pratama Indonesia Tbk (TUGU)/('the Company' or 'Tugu Insurance') held a Public Expose (Pubex) on Thursday, 20 November 2025, as part of the Company's commitment to provide transparency regarding its strategies and performance to the public and shareholders. During this event, the Company reported its sustainable business strategies, solid performance, and the strengthening of its Environmental, Social, & Governance (ESG) practices.



21 November | November

Tugu Land 2025

Dalam rangka menyambut HUT Tugu Insurance ke-44, Perseroan menyelenggarakan acara "Tugu Land" dengan tema "Energizing the Future" di Jakarta. Acara ini diperuntukkan bagi seluruh karyawan Tugu Insurance. Dalam kesempatan ini, Perseroan menyediakan berbagai hiburan, *doorprize*, serta *grand prize* menarik yang diharapkan dapat meningkatkan motivasi karyawan. Selain itu, manajemen juga memberikan penghargaan kepada karyawan dengan masa kerja 10 hingga 35 tahun, serta memberikan hadiah berupa paket umroh kepada karyawan yang beruntung.

To celebrate Tugu Insurance's 44th Anniversary, the Company hosted the "Tugu Land" event with the theme "Energizing the Future" at Jakarta. This event was exclusively for Tugu Insurance employees. The event featured various entertainment, door prizes, and exciting grand prizes, aimed at boosting employee motivation. Additionally, the management honored employees with 10 to 35 years of service and awarded an Umrah package to lucky employees.



23 November | November

Lindungi Pelari di Pertamina Ecorunfest Protecting Runners at Pertamina Ecorunfest

Pertamina menyelenggarakan Ecorun Fest 2025 pada 24 November dengan target 12.000 peserta, yang mencakup berbagai kegiatan seperti lari, bazar, dan festival musik. Sebagai bentuk sinergi grup, Tugu Insurance memberikan perlindungan kepada 8.500 pelari dengan menyediakan polis asuransi, serta membuka *booth* sebagai media promosi dan untuk meningkatkan *exposure* perusahaan.

Pertamina hosted the Ecorun Fest 2025 on 24 November, targeting 12,000 participants, with activities including running, a bazaar, and a music festival. As part of the group synergy, Tugu Insurance provided coverage for 8,500 runners with insurance policies, and also set up a booth to serve as a promotional tool and enhance the company's exposure.



1 & 30 Oktober | October 4 Desember | December

Kerjasama dengan Infobank, Literasi Keuangan di 3 Universitas (UI, Unibraw, Unpad)

Collaboration with Infobank, Financial Literacy at 3 Universities (UI, Unibraw, Unpad)

Tugu Insurance bekerja sama dengan Infobank melaksanakan *roadshow* Literasi Keuangan di tiga kampus, yaitu Universitas Indonesia, Universitas Brawijaya, dan Universitas Padjadjaran. Kegiatan ini bertujuan untuk meningkatkan pemahaman mahasiswa mengenai pengelolaan keuangan, peran asuransi, serta pentingnya perencanaan finansial sejak dini, melalui sesi edukatif yang disajikan dengan cara menarik dan interaktif.

Tugu Insurance, in collaboration with Infobank, conducted a financial literacy roadshow at three universities: Universitas Indonesia, Universitas Brawijaya, and Universitas Padjadjaran. The aim of this initiative is to enhance students' understanding of financial management, the role of insurance, and the importance of early financial planning, through engaging and interactive educational sessions.



Asuransi Energi Energy Insurance

Aktivitas operasional di bidang energi memiliki tingkat risiko yang sangat besar, di mana setiap kerugian yang ditimbulkan juga berdampak pada kerugian finansial dalam jumlah besar. Oleh karena itu, kami hadir menawarkan produk asuransi energi yang memberikan jaminan perlindungan atas risiko yang mungkin terjadi di masa mendatang secara maksimal dan komprehensif.

Operational activities in the energy sector have a high level of risk. It is because any losses give a big impact on financial losses. Therefore, we are here to offer you something that will provide maximum and comprehensive protection that may occur in the future.



Kilas Kinerja Performance Review



.01

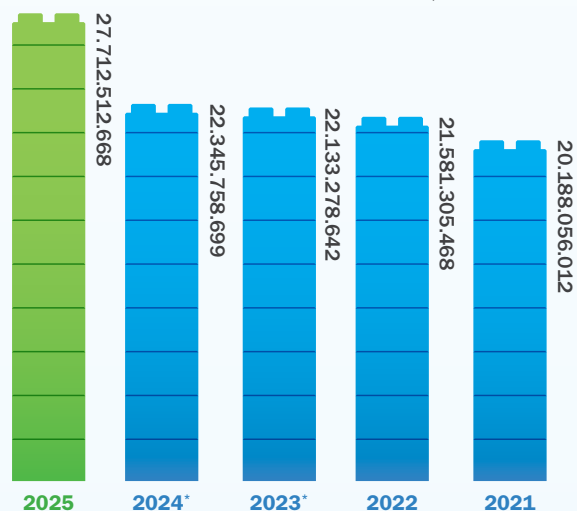


Ikhtisar Keuangan

Financial Highlights

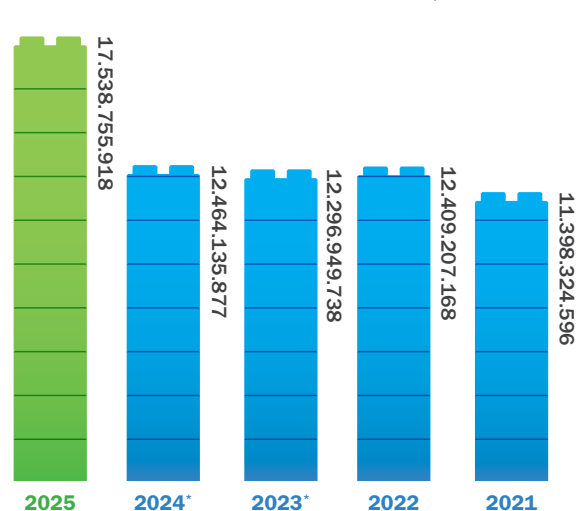
Jumlah Aset Total Assets

(Rp Ribu) | (IDR Thousands)



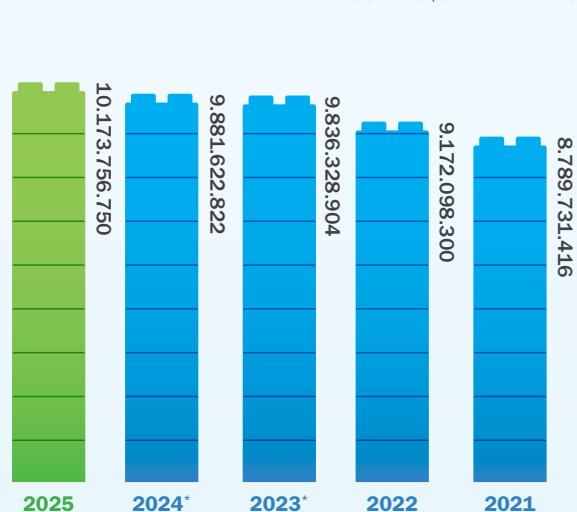
Jumlah Liabilitas Total Liabilities

(Rp Ribu) | (IDR Thousands)



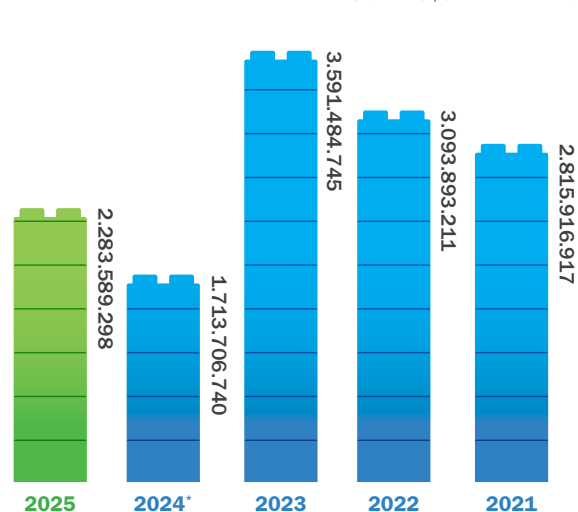
Total Ekuitas Total Equity

(Rp Ribu) | (IDR Thousands)



Pendapatan Usaha Bersih Net Operating Revenues

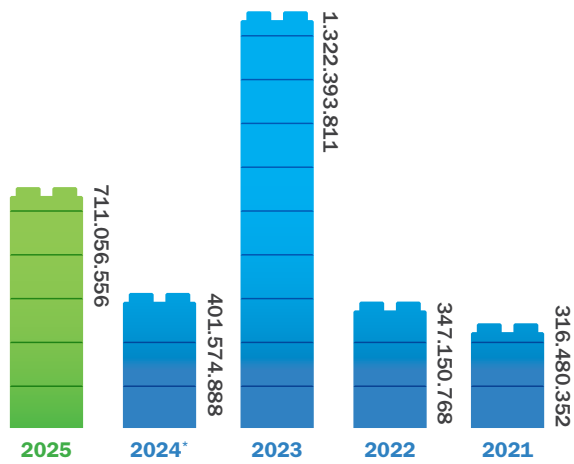
(Rp Ribu) | (IDR Thousands)



* Tahun 2024 merupakan laporan keuangan yang disajikan kembali sehubungan dengan penerapan PSAK 117 yang mulai diimplementasikan pada tahun 2025. Namun untuk laporan posisi keuangan seperti jumlah aset, jumlah liabilitas dan total ekuitas penyajian kembali dimulai dari tahun 2023 dan 2024. The 2024 financial statements have been restated in connection with the adoption of PSAK 117, which was implemented starting in 2025. However, for the statement of financial position—specifically total assets, total liabilities, and total equity—the restatement has been applied starting from 2023 and 2024.

**Laba Tahun Berjalan yang dapat Diatribusikan
kepada Pemilik Entitas Induk**
**Income for the Year Attributable to Equity Owners of
the Parent Entity**

(Rp Ribu) | (IDR Thousands)



Tabel Ikhtisar Keuangan
Financial Highlights Table

Ringkasan Laporan Posisi Keuangan Konsolidasian
Summary of Consolidated Statements of Financial Positions

Rp Ribu | IDR Thousands

Keterangan Description	2025	2024*	2023*	2022	2021
Kas dan Bank Cash and Bank	734.656.595	357.871.939	537.451.620	608.986.099	545.991.675
Investasi Investment	11.721.364.340	11.215.467.839	11.655.704.710	9.323.421.470	8.675.350.031
Jumlah Aset Total Assets	27.712.512.668	22.345.758.699	22.133.278.642	21.581.305.468	20.188.056.012
Jumlah Liabilitas Total Liabilities	17.538.755.918	12.464.135.877	12.296.949.738	12.409.207.168	11.398.324.596
Total Ekuitas Total Equity	10.173.756.750	9.881.622.822	9.836.328.904	9.172.098.300	8.789.731.416

Ringkasan Laporan Laba Rugi Konsolidasian
Summary of Consolidated Statements of Profit and Loss

Rp Ribu | IDR Thousands

Keterangan Description	2025	2024*	2023	2022	2021
Pendapatan Usaha Bersih Net Operating Revenues	2.283.589.298	1.713.706.740	3.591.484.745	3.093.893.211	2.815.916.917
Laba Bersih yang dapat Distribusikan kepada Pemilik Entitas Induk Income for the Year Attributable to Equity Owners of the Parent Entity	711.056.556	401.574.888	1.322.393.811	347.150.768	316.480.352

Ringkasan Rasio Profitabilitas
Summary of Profitability Ratio

Keterangan Description	2025	2024*	2023	2022	2021
Margin Laba Bersih Net Profit Margin	31,1%	23,4%	36,8%	11,2%	11,2%
Laba terhadap Aset Return on Assets	2,6%	1,8%	6,0%	1,6%	1,6%
Laba terhadap Ekuitas Return on Equity	7,0%	4,1%	13,4%	3,8%	3,6%
Liabilitas terhadap Aset Liabilities to Assets	63,3%	55,8%	55,6%	57,5%	56,5%
Liabilitas terhadap Ekuitas Liabilities to Equity	172,4%	126,1%	125,0%	135,3%	129,7%

* Tahun 2024 merupakan laporan keuangan yang disajikan kembali sehubungan dengan penerapan PSAK 117 yang mulai diimplementasikan pada tahun 2025. Namun untuk laporan posisi keuangan seperti jumlah aset, jumlah liabilitas, dan total ekuitas penyajian kembali dimulai dari tahun 2023 dan 2024.
The 2024 financial statements have been restated in connection with the adoption of PSAK 117, which was implemented starting in 2025. However, for the statement of financial position—specifically total assets, total liabilities, and total equity—the restatement has been applied starting from 2023 and 2024.



Ikhtisar Saham

Share Highlights

Informasi Pemegang Saham Shareholders Information

Per 31 Desember 2025, komposisi pemegang saham Tugu Insurance terdiri dari PT Pertamina (Persero) sebesar 58,50%, UOB Kay Hian Pte. Ltd. sebesar 15,89%, dan Samsung Fire and Marine Insurance Co. Ltd. sebesar 5,29%, serta pemegang saham lainnya (di bawah 5%) sebesar 20,32%.

As of 31 December 2025, the shareholding composition of Tugu Insurance consists of PT Pertamina (Persero) holding 58.50%, UOB Kay Hian Pte. Ltd. holding 15.89%, and Samsung Fire and Marine Insurance Co. Ltd. holding 5.29%, and other shareholders (under 5%) holding 20.32%.

Kinerja Saham Stock Performance

Per 31 Desember 2024 dan 31 Desember 2025, nilai kapitalisasi pasar Tugu Insurance masing-masing sebesar Rp3.662.242.868.000 dan Rp4.142.245.574.000. Pergerakan saham Tugu Insurance di sepanjang tahun 2024 dan 2025 sebagai berikut:

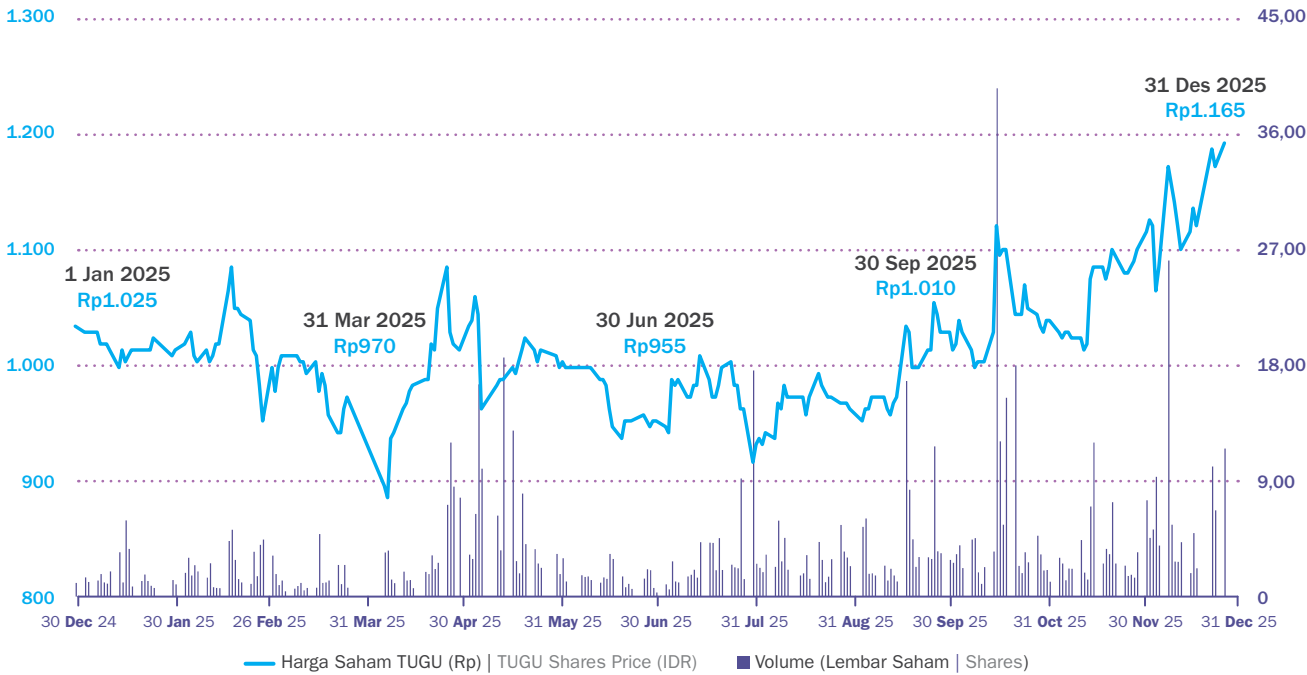
As of 31 December 2024 and 31 December 2025, the market capitalization of Tugu Insurance amounted to IDR3,662,242,868,000 and IDR4,142,245,574,000, respectively. The share price movement of Tugu Insurance throughout 2024 and 2025 is as follows:

Keterangan (2025)* Description (2025)*	Q1	Q2	Q3	Q4
Jumlah Saham Beredar Total Outstanding Shares	3.555.575.600	3.555.575.600	3.555.575.600	3.555.575.600
Kapitalisasi Pasar (Rp) Market Capitalization (IDR)	3.448.908.332.000	3.395.574.698.000	3.591.131.356.000	4.142.245.574.000
Harga Tertinggi (Rp) Highest Price (IDR)	1.085	1.100	1.060	1.195
Harga Terendah (Rp) Lowest Price (IDR)	920	860	910	985
Harga Penutupan (Rp) Closing Price (IDR)	970	955	1.010	1.165
Volume Perdagangan (Saham) Trading Volume (Shares)	103.364.800	194.814.700	206.640.700	300.842.000

Keterangan (2024)* Description (2024)*	Q1	Q2	Q3	Q4
Jumlah Saham Beredar Total Outstanding Shares	3.555.575.600	3.555.575.600	3.555.575.600	3.555.575.600
Kapitalisasi Pasar (Rp) Market Capitalization (IDR)	4.213.357.086.000	3.751.132.258.000	4.248.912.842.000	3.662.242.868.000
Harga Tertinggi (Rp) Highest Price (IDR)	1.250	1.285	1.305	1.205
Harga Terendah (Rp) Lowest Price (IDR)	1.020	995	1.030	1.005
Harga Penutupan (Rp) Closing Price (IDR)	1.185	1.055	1.195	1.030
Volume Perdagangan (Saham) Trading Volume (Shares)	157.697.900	207.702.000	414.349.500	268.315.100

* Jumlah saham beredar dalam satuan penuh, kapitalisasi pasar, harga tertinggi, harga terendah dan harga penutupan dalam satuan rupiah sedangkan volume perdagangan dalam satuan unit saham.
The number of shares outstanding is presented in full units, while market capitalization, highest price, lowest price, and closing price are presented in rupiah, and trading volume is presented in units of shares.

Grafik Perdagangan Saham Tahun 2025
Graph of Share Performance in 2025



Aksi Korporasi
Corporate Action

Pada tahun 2025, Tugu Insurance tidak melakukan aksi korporasi yang mempengaruhi jumlah saham beredar, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock split*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal.

In 2025, Tugu Insurance did not undertake any corporate actions that would affect the number of outstanding shares, such as stock splits, reverse stock splits, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, or additions to and reductions of capital.

Sanksi Perdagangan Saham
Stock Trading Sanctions

Sampai dengan 31 Desember 2025, Perseroan tidak pernah dikenakan sanksi berupa penghentian sementara perdagangan saham (*suspension*) dan/atau penghapusan pencatatan saham (*delisting*) yang berdampak pada aktivitas perdagangan saham di Bursa Efek tempat Perseroan mencatatkan dan memperdagangkan saham. Oleh karena itu, Perseroan tidak memiliki informasi terkait dampak dari penghentian sementara perdagangan saham (*suspension*) dan/atau penghapusan pencatatan saham (*delisting*) yang dapat disajikan dalam Laporan Tahunan ini.

As of 31 December 2025, the Company has never been subject to temporary trading suspension and/or delisting that would have an impact on the trading activities of its shares on the Stock Exchange where the Company's shares are listed and traded. Therefore, the Company has no information regarding the impact of temporary trading suspension and/or delisting that can be presented in this Annual Report.



Ikhtisar Obligasi, Sukuk, atau Obligasi Konversi

Bonds, Sukuk, or Convertible Bonds Highlights

Perseroan tidak melakukan pencatatan obligasi, sukuk, obligasi konversi, maupun pencatatan efek lainnya sampai dengan diterbitkannya Laporan Tahunan 2025 ini. Dengan demikian, tidak terdapat informasi mengenai jumlah obligasi/sukuk/obligasi konversi yang beredar (*outstanding*), tingkat bunga/imbal hasil, tanggal jatuh tempo, serta peringkat obligasi/sukuk.

As of the publication of this 2025 Annual Report, the Company had not issued any bonds, sukuk, convertible bonds, or other securities. Consequently, no information is available regarding the outstanding amounts of bonds/sukuk/convertible bonds, interest rates or yields, maturity dates, or the ratings of such securities.



Laporan dan Rating Analis

Analysts Ratings and Reports

No.	Sekuritas Securities Firm	Kode Broker Broker Code	Nama Analis Analyst Name	Rekomendasi Recommendation	Target Harga Target Price
1	Trimegah Sekuritas	LG	Kharel Devin	Buy	Rp2.435
2	Kiwoom Sekuritas	AG	Team Coverage	Buy	Rp2.100
3	Shinhan Sekuritas	AH	Team Coverage	Buy	Rp2.050
4	BCA Sekuritas	SQ	Ryan Santoso	Buy	Rp1.410
5	NH Korindo Sekuritas	XA	Leonardo Lijuwardi	Buy	Rp1.990
6	Philip Sekuritas	KK	Edo Ardiansyah	Buy	Rp1.950
7	Ajaib Sekuritas	XC	Rizal Rafly	Buy	Rp1.800
8	Phintraco Sekuritas	AT	Nurwachidah	Buy	Rp1.960



Aviation Hull & Liability Insurance

Aviation Hull and Liability Insurance dari Tugu Insurance memberikan perlindungan terhadap kehilangan dan/atau kerusakan pada badan pesawat serta tanggung jawab yang timbul akibat kecelakaan.

Aviation Hull and Liability Insurance from Tugu Insurance provides protection against loss and/or damage to the airplane frame as well as liabilities arising from an accident.



Laporan Manajemen

Management Reports



.02



Abdul Ghofar

Presiden Komisaris & Komisaris Independen
President Commissioner & Independent Commissioner



Laporan Dewan Komisaris

Report of the Board of Commissioners

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dear Distinguished Shareholders and Stakeholders,

Sebagai pembuka Laporan Tahunan Tugu Insurance 2025, Dewan Komisaris mengawali dengan mengucapkan syukur kepada Tuhan Yang Maha Esa. Laporan ini menyajikan pelaksanaan fungsi pengawasan Dewan Komisaris atas aktivitas usaha Perseroan sepanjang tahun buku 2025. Dalam menjalankan mandat pengawasan tersebut, Dewan Komisaris memastikan bahwa seluruh aktivitas usaha Perseroan telah dilaksanakan secara selaras dengan rencana bisnis yang ditetapkan, dengan menjunjung tinggi prinsip akuntabilitas, profesionalisme, serta kepatuhan terhadap ketentuan peraturan perundang-undangan yang berlaku. Penerapan prinsip-prinsip tersebut menjadi fondasi utama dalam membangun dan memperkuat kepercayaan dari seluruh pemangku kepentingan, sekaligus mendukung penguatan dan keberlanjutan industri asuransi umum nasional.

Di tengah dinamika global yang penuh tantangan, perekonomian Indonesia tetap menunjukkan ketahanan yang solid. Pertumbuhan Produk Domestik Bruto (PDB) Indonesia tetap stabil di kisaran 5%, relatif lebih tinggi dibandingkan pertumbuhan ekonomi global yang terus melambat dan diperkirakan berada pada level 3,2%, akibat pergeseran kebijakan perdagangan global yang kurang menguntungkan, meningkatnya ketegangan geopolitik, serta tekanan inflasi global yang masih berlangsung.

At the outset of Tugu Insurance's 2025 Annual Report, the Board of Commissioners would like to express its gratitude to Almighty God. This Report outlines the Board of Commissioners' oversight of the Company's business activities throughout the 2025 financial year. In fulfilling this oversight mandate, the Board of Commissioners ensures that the Company's business activities are carried out in accordance with the established business plan, while consistently upholding the principles of accountability, professionalism, and compliance with applicable laws and regulations. The application of these principles forms a strong foundation for building and strengthening trust among all stakeholders, while supporting the resilience and long-term sustainability of Indonesia's general insurance industry.

Against this backdrop, Indonesia's economy remained resilient amid various global challenges. Indonesia's Gross Domestic Product (GDP) growth stayed stable at around 5%, relatively outperformed the global economic growth, which continued to decelerate and was estimated at 3.2%, driven by adverse shifts in global trade policies, heightened geopolitical tensions, and persistent global inflationary pressures.

“ PT Asuransi Tugu Pratama Indonesia Tbk berhasil menavigasi tahun 2025 dengan baik yang dibuktikan dengan kinerja solid dan penguatan tata kelola perusahaan. Dewan Komisaris mengapresiasi kinerja Direksi maupun karyawan yang mampu membangun dan menumbuhkan kepercayaan dari setiap pemangku kepentingan sehingga memperkuat pondasi Perseroan untuk terus maju dan tumbuh bersama.

PT Asuransi Tugu Pratama Indonesia Tbk successfully navigated 2025, as reflected in its solid performance and the continued strengthening of corporate governance. The Board of Commissioners extends its appreciation to the Board of Directors and all employees for their ability to build and foster trust among all stakeholders, thereby reinforcing the Company's foundation to move forward and grow together.

Dari sisi stabilitas harga, inflasi domestik tetap terjaga dalam kisaran target Bank Indonesia sebesar 2,5%–3,5%, sebagaimana tercermin dari tingkat inflasi pada Desember 2025 yang tercatat sebesar 2,92%. Dengan inflasi yang terkendali serta di tengah berbagai tantangan eksternal, kebijakan moneter tetap bersifat akomodatif untuk mendukung ekspansi ekonomi. Sepanjang tahun 2025, Bank Indonesia telah memangkas suku bunga acuan secara kumulatif sebesar 125 basis poin, sehingga BI Rate berada pada level 4,75% pada akhir tahun.

Namun demikian, tantangan masih muncul dari pergerakan arus modal asing dan tekanan terhadap nilai tukar rupiah. Sepanjang tahun 2025, nilai tukar rupiah mengalami pelemahan sebesar 3,4% terhadap dolar Amerika Serikat dan ditutup pada level Rp16.680 per USD. Tren depresiasi nilai tukar ini menjadi tantangan bagi pelaku usaha, khususnya di sektor keuangan termasuk industri asuransi umum, yang menuntut perhatian lebih terhadap pengelolaan aset dan liabilitas, terutama terkait eksposur terhadap mata uang asing.

Di tengah kondisi tersebut, industri asuransi umum dan reasuransi nasional tetap mencatatkan pertumbuhan yang positif, meskipun dengan laju pertumbuhan premi yang moderat di bawah 10% sepanjang tahun 2025. Dari sisi solvabilitas, tingkat *Risk-Based Capital* (RBC) industri asuransi umum dan reasuransi tetap berada pada level yang tinggi yaitu 387%, yang mencerminkan kesiapan permodalan industri dalam menyerap risiko secara solid dan berkelanjutan.

Di sisi lain, kebijakan yang berfokus pada penguatan struktur permodalan industri asuransi juga menjadi perhatian berbagai pihak. Meskipun kebijakan tersebut berpotensi menimbulkan penyesuaian dalam jangka pendek, langkah ini diyakini akan memberikan dampak positif dalam jangka menengah hingga panjang, serta memperkuat ketahanan industri asuransi dan reasuransi nasional dalam mendukung pertumbuhan ekonomi Indonesia secara berkelanjutan.

Penilaian atas Kinerja Direksi Assessment of Board of Directors' Performance

Dewan Komisaris menilai bahwa kinerja Direksi sepanjang tahun buku 2025 berada pada tingkat yang baik. Hal ini tercermin dari pencapaian kinerja keuangan dan non-keuangan yang melampaui target yang telah ditetapkan dalam Rencana Kerja dan Anggaran Perusahaan (RKAP).

Secara keseluruhan, tingkat ketercapaian Indikator Kinerja Utama (IKU) Presiden Direktur dan Kolegial telah melampaui target.

Domestic inflation remained well contained within Bank Indonesia's target range of 2.5%–3.5%, as reflected in the December 2025 inflation rate of 2.92%. Supported by a stable inflation environment and amid external uncertainties, monetary policy remained accommodative to sustain economic expansion. Throughout 2025, Bank Indonesia reduced its policy rate by a cumulative 125 basis points, bringing the BI Rate to 4.75% by year-end.

Nevertheless, challenges persisted, particularly related to foreign capital flows and pressure on the rupiah exchange rate. During the year, the rupiah depreciated by 3.4% against the US dollar, closing at IDR16,680 per USD. This depreciation trend posed challenges for business players, especially in the financial sector, including general insurance companies, where prudent asset and liability management particularly with respect to foreign currency exposure remains critical.

Despite these challenges, the general insurance and reinsurance industry continued to record positive growth in premium below 10% in 2025. From a solvency perspective, the industry remained robust, as reflected in the Risk-Based Capital (RBC) ratio of the general insurance and reinsurance industry, which stood at 387%, this condition underscores the strong capital readiness of Indonesia's insurance industry to absorb risks in a solid and sustainable manner.

At the same time, policies aimed at strengthening the capital structure of the insurance industry have drawn close attention from various stakeholders. While such policies may present short-term adjustments, they are expected to deliver positive medium to long-term impacts, reinforcing the resilience of the national insurance and reinsurance industry in supporting Indonesia's long-term economic growth.

The Board of Commissioners assesses that the performance of the Board of Directors throughout the 2025 financial year was good, as reflected in the achievement of both financial and non-financial performance that exceeded the targets set out in the Company's Work Plan and Budget (RKAP).

Overall, the achievement level of the President Director's and Collegial Key Performance Indicators (KPI) has exceeded the target.

Tingginya tingkat ketercapaian IKU Direksi dari sisi keuangan tercermin dari beberapa aspek utama seperti:

- Tercapainya target kinerja *Underwriting* dan laba bersih untuk tahun buku 2025;
- Tercapainya target indikator pengelolaan risiko, permodalan dan solvabilitas dalam bentuk RBC yang solid serta jauh di atas ketentuan minimum regulator; dan
- Tercapainya target *rating* global tercermin dari kembali diperolehnya *rating* internasional A- dari AM Best dan disertai dengan perbaikan *outlook* dari *negative* menjadi stabil.

Dari sisi non-keuangan, Dewan Komisaris menilai Direksi berhasil menegakkan praktik tata kelola perusahaan yang baik dengan sejumlah indikator utama sebagai berikut:

- Keberhasilan mengimplementasikan PSAK 117 di 2025 yang mencerminkan pemenuhan terhadap kepatuhan serta komitmen terhadap transparansi dan praktik terbaik di industri;
- Tercapainya aspek tata kelola perusahaan yang baik sesuai target serta kepatuhan dalam hal tenggat waktu penyampaian laporan keuangan kepada Regulator maupun Pertamina; dan
- Jumlah pengaduan nasabah yang terselesaikan di tahun 2025 mencapai 94 aduan dan Perseroan mendapat skor Indeks Kepuasan Pelanggan 4,41 dari skala 5.

Pandangan atas Prospek Usaha yang Disusun Direksi **Review of the Business Outlook Prepared by the Board of Directors**

Dewan Komisaris memandang bahwa Direksi telah menyusun prospek dan pandangan usaha secara holistik dengan memperhatikan kondisi makro dan mikro. Asesmen yang dilakukan secara komprehensif memuat indikator-indikator yang relevan untuk penetapan strategi usaha maupun target kinerja serta mempertimbangkan daya saing Perseroan di industri.

Melalui penelaahan serta *review* mendalam multisektoral yang dilakukan secara berkala oleh Direksi, Tugu Insurance mampu membukukan pertumbuhan premi dan profitabilitas *underwriting*. Sementara pemantauan terhadap perkembangan dan tren suku bunga acuan, kondisi pasar obligasi dan pergerakan valas berhasil mengoptimalkan portofolio investasi yang dimiliki.

Di sisi lain, pendalaman kondisi pasar properti serta *automotive* nasional juga membantu anak usaha untuk menjalankan strategi yang tepat di tengah berbagai

The strong level of achievement of the Board of Directors' financial KPIs was reflected in several key aspects, including:

- The achievement of underwriting performance and net profit targets for the 2025 financial year;
- The achievement of targets related to risk management, capital adequacy, and solvency, as reflected in a solid RBC position that remained well above the minimum regulatory requirements; and
- The achievement of global rating targets, as evidenced by the reaffirmation of the international A- rating from AM Best, accompanied by an improvement in the outlook from negative to stable.

From a non-financial perspective, the Board of Commissioners assesses that the Board of Directors successfully upheld sound corporate governance practices, as reflected in the following key indicators:

- The successful implementation of PSAK 117 in 2025, demonstrating compliance as well as a strong commitment to transparency and industry best practices;
- The achievement of good corporate governance targets, including timely compliance with regulatory requirements for the submission of financial reports to the Regulator and Pertamina; and
- The number of customer complaints resolved in 2025 reached 94 cases, and the Company achieved a Customer Satisfaction Index score of 4.41 out of 5.

The Board of Commissioners is of the view that the Board of Directors has formulated the Company's business outlook and strategic perspective in a holistic manner, taking into account both macroeconomic and microeconomic conditions. The comprehensive assessment incorporates relevant indicators for the formulation of business strategies and performance targets, while also considering the Company's competitive positioning within the industry.

Through periodic and in-depth multisectoral reviews conducted by the Board of Directors, Tugu Insurance has been able to record premium growth and improve underwriting profitability. In parallel, close monitoring of benchmark interest rate trends, bond market conditions, and foreign exchange movements has enabled the optimization of the Company's investment portfolio.

In addition, a thorough assessment of developments in the national property and automotive markets has supported the Company's subsidiaries in implementing appropriate

tantangan yang dihadapi. Hal ini mencerminkan bahwa prospek usaha dan analisa yang dilakukan telah disusun dengan penuh pertimbangan dan sangat relevan dengan dinamika ekonomi serta industri saat ini. Hal ini menjadikan Tugu Insurance mampu memposisikan diri dan merespons tantangan yang ada dengan sangat baik.

Pengawasan dalam Perumusan dan Implementasi Strategi oleh Direksi **Oversight of Strategy Formulation and Implementation by the Board of Directors**

Dewan Komisaris melaksanakan fungsi pengawasan secara aktif dan berkesinambungan terhadap Direksi dalam proses perumusan hingga implementasi strategi Perseroan. Pengawasan dilakukan melalui pemberian nasihat strategis kepada Direksi serta pemantauan lanjutan untuk memastikan bahwa seluruh kebijakan dan aktivitas operasional Perseroan telah dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, Anggaran Dasar Perseroan, serta rencana kerja dan anggaran yang telah ditetapkan.

Dalam menjalankan fungsi tersebut, Dewan Komisaris memfokuskan pengawasannya pada keselarasan arah strategis Perseroan dengan tujuan jangka panjang, penerapan prinsip tata kelola perusahaan yang baik (*Good Corporate Governance/GCG*), efektivitas manajemen risiko, serta pencapaian target kinerja usaha yang berorientasi pada peningkatan nilai perusahaan dan nilai pemegang saham. Di saat yang sama, Dewan Komisaris juga memastikan bahwa strategi yang dijalankan Direksi tetap memperhatikan keberlanjutan usaha serta perlindungan terhadap kepentingan seluruh pemangku kepentingan, termasuk pemegang polis.

Sepanjang tahun 2025, Dewan Komisaris terlibat secara aktif dalam perumusan dan implementasi strategi melalui rapat agenda strategis dengan Direksi. Adapun rapat tersebut mencakup berbagai pembahasan sebagai berikut:

- Pemberian pandangan atas strategi Perseroan dan aspirasi manajemen;
- Evaluasi berkala atas kinerja keuangan induk, anak usaha dan konsolidasi serta pencapaian IKU secara kuartalan;
- Penilaian atas realisasi RKAP;
- Kajian penyelarasan bisnis;
- Penerapan Tata Kelola Perusahaan yang Baik;
- Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPPT, dan PPPSPM); dan
- Penyelarasan kebijakan akuntansi PSAK 109 Instrumen Keuangan dan PSAK 117 Kontrak Asuransi Tahun 2026.

strategies amid prevailing challenges. This reflects that the business outlook and analyses have been formulated with due consideration and remain highly relevant to current economic and industry dynamics, thereby enabling Tugu Insurance to position itself effectively and respond well to the challenges at hand.

The Board of Commissioners carried out its oversight function in an active and continuous manner over the Board of Directors in the process of strategy formulation and implementation. Such oversight was conducted through the provision of strategic advice to the Board of Directors, as well as through subsequent monitoring to ensure that all policies and operational activities of the Company were implemented in compliance with applicable laws and regulations, the Company's Articles of Association, and the approved work plan and budget.

In performing this function, the Board of Commissioners focused its oversight on the alignment of the Company's strategic direction with its long-term objectives, the implementation of sound corporate governance principles (*Good Corporate Governance/GCG*), the effectiveness of risk management, and the achievement of business performance targets oriented toward enhancing company value and shareholder value. At the same time, the Board of Commissioners ensured that the strategies implemented by the Board of Directors continued to take into account business sustainability and the protection of the interests of all stakeholders, including policyholders.

Throughout 2025, the Board of Commissioners was actively involved in the formulation and implementation of strategy through strategic agenda meetings with the Board of Directors. These meetings covered, among others, the following matters:

- The provision of views on the Company's strategy and management's aspirations;
- Periodic evaluation of the parent company's, subsidiaries', and consolidated financial performance, as well as the quarterly achievement of KPIs;
- Assessment of the realization of the Company's Work Plan and Budget (RKAP);
- Business alignment review;
- Good Corporate Governance Implementation;
- The implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction programs (AML, CTF, and CPF); and
- Alignment of accounting policies in relation to PSAK 109 Financial Instruments and PSAK 117 Insurance Contracts for the 2026 financial year.

Melalui pendekatan tersebut, Dewan Komisaris memastikan bahwa strategi yang dirumuskan Direksi tidak hanya berorientasi pada pencapaian kinerja jangka pendek, tetapi juga memperkuat fondasi bisnis, ketahanan keuangan, dan keberlanjutan Perseroan dalam jangka panjang.

Pengawasan Tata Kelola Perusahaan yang Baik **Oversight of Good Corporate Governance**

Dalam rangka memperkuat penerapan tata kelola perusahaan yang baik, Dewan Komisaris menjalankan pengawasan dengan dukungan Komite-komite di bawah Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, serta Komite Tata Kelola Terintegrasi. Masing-masing Komite menjalankan tugas dan fungsinya sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, serta memberikan rekomendasi kepada Dewan Komisaris sebagai dasar pengambilan keputusan pengawasan.

Peningkatan pengawasan penerapan GCG dilakukan melalui evaluasi secara berkala atas pelaksanaan tata kelola perusahaan, baik melalui mekanisme *self-assessment* maupun penilaian yang dilakukan oleh pihak independen. Selain itu, Dewan Komisaris dan Komisaris Independen juga menjalankan pengawasan yang aktif dan strategis untuk menjaga keseimbangan kepentingan antara pemegang saham mayoritas dan minoritas, serta memastikan perlindungan yang optimal terhadap kepentingan pemegang polis. Pendekatan ini bertujuan untuk memastikan bahwa praktik GCG tidak hanya dipenuhi secara kepatuhan, tetapi juga diinternalisasikan dalam setiap pengambilan keputusan strategis dan operasional Perseroan.

Dalam menjalankan fungsi pengawasan, Dewan Komisaris juga telah melaksanakan 15 kali rapat internal yang dihadiri 100% oleh seluruh anggota Dewan Komisaris. Adapun rincian rapat internal tersebut yang menunjang pengawasan praktik Tata Kelola Perusahaan yang Baik dengan fokus pembahasan sebagai berikut:

- Aspek manajemen risiko, kepatuhan, dan proses audit;
- Kinerja dan strategi bisnis Perseroan; dan
- Kebijakan tata kelola dan struktur organisasi, serta remunerasi pengurus Perseroan;

Dewan Komisaris senantiasa memastikan bahwa hasil rapat ditindaklanjuti dengan penuh komitmen guna memperkuat tata kelola perusahaan yang baik untuk meningkatkan kepercayaan dari setiap pemangku kepentingan serta mendukung keberlanjutan Perseroan dalam jangka panjang.

Through this approach, the Board of Commissioners ensured that the strategies formulated by the Board of Directors were not solely oriented toward short-term performance achievement, but also served to strengthen the Company's business foundation, financial resilience, and long-term sustainability.

In order to strengthen the implementation of Good Corporate Governance, the Board of Commissioners carries out its oversight function with the support of the Committees under the Board of Commissioners, namely the Audit Committee, the Risk Monitoring Committee, the Nomination and Remuneration Committee, and the Integrated Governance Committee. Each Committee performs its duties and responsibilities in accordance with prevailing laws and regulations and provides recommendations to the Board of Commissioners as a basis for supervisory decision-making.

Enhancement of GCG oversight is conducted through periodic evaluations of the implementation of corporate governance, both through self-assessment mechanisms and assessments performed by independent parties. In addition, the Board of Commissioners and Independent Commissioners exercise active and strategic oversight to maintain a balance of interests between majority and minority shareholders, while also ensuring optimal protection of policyholders' interests. This approach is intended to ensure that GCG practices are not merely fulfilled from a compliance perspective, but are also internalized in every strategic and operational decision of the Company.

In carrying out its oversight function, the Board of Commissioners held 15 internal meetings, all of which were attended by 100% of the members of the Board of Commissioners. The details of these internal meetings, supporting the oversight of Good Corporate Governance practices, included the following discussion is as follows:

- Risk management, compliance, and audit process aspects;
- Company's performance and business strategy; and
- Governance policy and organization structure, as well as remuneration of Company's management.

The Board of Commissioners consistently ensures that the outcomes of these meetings are followed up with strong commitment, in order to further strengthen Good Corporate Governance, enhance the trust of all stakeholders, and support the Company's long-term sustainability.

Mekanisme Pemberian Nasihat kepada Direksi Mechanism for Providing Advice to the Board of Directors

Sepanjang tahun 2025, Dewan Komisaris melaksanakan fungsi pemberian nasihat dan pengawasan kepada Direksi secara berkelanjutan melalui mekanisme yang terstruktur dan terdokumentasi. Pemberian nasihat dilakukan melalui rapat Dewan Komisaris yang mengundang Direksi serta melalui penyampaian surat kepada Direksi untuk senantiasa memperhatikan prinsip kehati-hatian dan penuh tanggung jawab, mematuhi seluruh peraturan yang berlaku serta prinsip tata kelola perusahaan yang baik, mengantisipasi potensi risiko beserta mitigasinya dan memperhatikan praktik-praktik bisnis beretika yang menguntungkan perusahaan. Selama periode pelaporan, rapat bersama antara Dewan Komisaris dan Direksi telah dilaksanakan sebanyak 13 kali rapat, sebagai forum utama untuk membahas kinerja, strategi, manajemen risiko, serta isu-isu strategis Perseroan.

Dalam pelaksanaan mekanisme tersebut, Dewan Komisaris memberikan nasihat dan arahan kepada Direksi antara lain agar:

- Senantiasa menerapkan prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance/GCG*) secara konsisten serta memastikan kepatuhan terhadap seluruh ketentuan peraturan perundang-undangan yang berlaku;
- Mendorong peningkatan pencapaian Indikator Kinerja Utama (IKU)/*Key Performance Indicator* (KPI), baik pada tingkat Perseroan induk maupun secara konsolidasian, termasuk optimalisasi kontribusi dari Anak Perusahaan;
- Pelaksanaan aksi korporasi dan rencana pemisahan unit usaha syariah agar dilaksanakan secara *prudent* dengan tetap menekankan optimasi *Company Value* dan *Shareholder Value*;
- Penguatan dan penyempurnaan sistem teknologi informasi untuk mendukung penerapan PSAK 117 secara efektif dan berkelanjutan;
- Perumusan strategi, penguatan manajemen risiko, serta penyusunan rencana mitigasi yang memadai, termasuk dalam konteks transisi dan penerapan basis PSAK 117;

Throughout 2025, the Board of Commissioners carried out its advisory and oversight functions to the Board of Directors on an ongoing basis through structured and well-documented mechanisms. Advice was delivered through meetings of the Board of Commissioners attended by the Board of Directors, as well as through the submission of a letter to the Board of Directors to consistently observe prudence and full responsibility, comply with all applicable regulations as well as good corporate governance principles, anticipate potential risks along with their mitigation measures, and adhere to ethical business practices that benefit the Company. During the reporting period, joint meetings between the Board of Commissioners and the Board of Directors were convened 13 times and served as the primary forum for discussing performance, strategy, risk management, and other strategic matters of the Company.

In the implementation of this mechanism, the Board of Commissioners provided advice and guidance to the Board of Directors, among others, to:

- Consistently uphold the principles of Good Corporate Governance (GCG) and ensure full compliance with all applicable laws and regulations;
- Encourage the achievement and continuous improvement of Key Performance Indicators (KPIs), both at the parent company and consolidated levels, including the optimization of contributions from Subsidiaries;
- Ensure that the execution of corporate actions and the planned spin-off of the Sharia business unit are carried out in a prudent manner, with a strong emphasis on optimizing Company Value and Shareholder Value;
- Strengthen and enhance information technology systems to effectively and sustainably support the implementation of PSAK 117;
- Formulate strategies, reinforce risk management, and develop adequate mitigation plans to support the achievement of long-term targets and annual work plans, including in the context of the transition to and application of PSAK 117;

- Meningkatkan dan mengembangkan talenta Perseroan guna memastikan keberlanjutan bisnis dan kesiapan organisasi di masa depan; dan
- Memberikan arahan terkait peningkatan aktivitas yang mendukung penerapan program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT), dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM).

- Enhance and develop the Company's talent to ensure business sustainability and organizational readiness for the future; and
- Provide direction on strengthening activities that support the implementation of Anti-Money Laundering (AML), Counter-Terrorism Financing (CTF), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF-WMD) programs.

Penilaian Dewan Komisaris atas Kinerja Komite di bawah Dewan Komisaris

Board of Commissioners' Assessment of the Performance of Committees under the Board of Commissioners

Dewan Komisaris menilai bahwa Komite Audit, Komite Nominasi dan Remunerasi, Komite Pemantau Risiko, serta Komite Tata Kelola Terintegrasi telah menjalankan tugas dan tanggung jawabnya secara efektif, independen, dan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Seluruh Komite secara konsisten memberikan dukungan yang memadai bagi Dewan Komisaris melalui kajian, rekomendasi, serta pemantauan atas aspek tata kelola, manajemen risiko, pengendalian internal, dan pengelolaan sumber daya manusia, sehingga memperkuat kualitas pengawasan terhadap Direksi dan penerapan *Good Corporate Governance* (GCG) secara menyeluruh.

The Board of Commissioners considers that the Audit Committee, the Nomination and Remuneration Committee, the Risk Monitoring Committee, and the Integrated Governance Committee have carried out their duties and responsibilities effectively, independently, and in compliance with applicable laws and regulations. All Committees have consistently provided adequate support to the Board of Commissioners through reviews, recommendations, and oversight of governance, risk management, internal control, and human capital management, thereby strengthening the quality of supervision over the Board of Directors and the overall implementation of Good Corporate Governance (GCG).

Komite Audit

Dewan Komisaris menilai Komite Audit telah berperan secara optimal dalam mendukung penerapan GCG, khususnya dalam memastikan keandalan pelaporan keuangan, efektivitas sistem pengendalian internal, serta kepatuhan terhadap peraturan yang berlaku. Aspek yang menjadi perhatian utama Komite Audit dalam menjalankan fungsinya tercermin dari agenda rapat yang dijalankan beserta tindak lanjutnya. Adapun di sepanjang tahun 2025, Komite Audit telah melakukan 43 kali rapat baik internal maupun dengan fungsi Komite di Bawah Dewan Komisaris, Direksi dan Komisaris dengan empat agenda utama yaitu:

1. Penguatan kualitas pelaporan keuangan dan kinerja terutama untuk laporan keuangan konsolidasian yang diaudit tahun 2024 dan 2025 serta penelaahan realisasi RKAP;
2. Penguatan tata kelola, pengendalian internal dan kepatuhan yang mencakup tindak lanjut temuan audit, implementasi ERP dan *Internal Control over Financial Reporting* (ICoFR);

Audit Committee

The Board of Commissioners assesses that the Audit Committee has played an optimal role in supporting the implementation of GCG, particularly in ensuring the reliability of financial reporting, the effectiveness of internal control systems, and compliance with applicable regulations. The Committee's key areas of focus are reflected in its meeting agendas and follow-up actions. Throughout 2025, the Audit Committee held 43 meetings, both internally and jointly with other Committees under the Board of Commissioners, the Board of Directors, and Commissioners, with four primary focus areas as follows:

1. Strengthening the quality of financial reporting and performance, particularly in relation to the audited consolidated financial statements for 2024 and 2025, as well as the review of the realization of the Corporate Work Plan and Budget (RKAP);
2. Enhancing governance, internal control, and compliance, including the follow-up of audit findings, ERP implementation, and Internal Control over Financial Reporting (ICoFR);

3. Kesiapan regulasi dan standar akuntansi baru melalui pembahasan penerapan PSAK 117, PSAK 62, dan PSAK 109 termasuk implikasinya terhadap format laporan keuangan dan rencana bisnis ke depan; dan
4. Evaluasi kinerja keuangan Unit Usaha Syariah dan anak perusahaan serta pemantauan tindak lanjut WBS (*Whistleblowing System*) dan perkembangan perkara hukum.

Komite Nominasi dan Remunerasi

Dewan Komisaris menilai Komite Nominasi dan Remunerasi telah menjalankan perannya secara objektif dan profesional dalam mendukung praktik GCG, khususnya terkait penetapan kebijakan nominasi, remunerasi, dan pengembangan sumber daya manusia. Fokus perhatian Dewan Komisaris mencakup keselarasan kebijakan remunerasi dengan kinerja, keberlanjutan bisnis, serta penerapan prinsip kewajaran (*fairness*) dan akuntabilitas dalam proses penilaian kinerja Direksi dan Dewan Komisaris. Di sepanjang periode pelaporan, Komite Nominasi dan Remunerasi telah melaksanakan 15 kali rapat baik internal maupun dengan fungsi Komite di Bawah Dewan Komisaris, Direksi dan Komisaris dengan 4 (empat) agenda utama yaitu:

1. Penguatan kebijakan nominasi dan remunerasi pengurus melalui pembahasan program kerja, usulan remunerasi dan tantiem, *salary survey* serta justifikasi remunerasi bagi pengurus yang masih dalam proses *fit & proper test* OJK;
2. Pengelolaan dan keberlanjutan kepemimpinan yang mencakup nominasi kandidat Group Head dan Komite Audit hingga proyeksi suksesi Direksi dan Group Head;
3. Penguatan manajemen Sumber Daya Manusia (SDM), melalui pengembangan *talent pool*, *alignment* kebijakan SDM di lingkungan Pertamina Group, evaluasi hasil internal dan *external assessment*, serta monitoring kinerja Human Capital Management; dan
4. Penyelarasan kinerja dan keberlanjutan, yang meliputi evaluasi pencapaian KPI Direksi 2024, penyusunan KPI Dewan Komisaris, Komite, dan Perusahaan Tahun 2026, serta pemantauan realisasi Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2025.

3. Readiness for new regulatory and accounting standards through discussions on the implementation of PSAK 117, PSAK 62, and PSAK 109, including their implications for financial reporting formats and future business plans; and
4. Evaluation of the financial performance of the Sharia Business Unit and subsidiaries, as well as monitoring the follow-up of the Whistleblowing System (WBS) and the progress of legal cases.

Nomination and Remuneration Committee

The Board of Commissioners assesses that the Nomination and Remuneration Committee has performed its role objectively and professionally in supporting GCG practices, particularly in relation to nomination, remuneration policies, and human capital development. The Board of Commissioners' main focus includes the alignment of remuneration policies with performance and business sustainability, as well as the application of fairness and accountability principles in evaluating the performance of the Board of Directors and the Board of Commissioners. During the reporting period, the Nomination and Remuneration Committee conducted 15 meetings, both internally and jointly with other Committees under the Board of Commissioners, the Board of Directors, and Commissioners, with four primary agendas as follows:

1. Strengthening nomination and remuneration policies for management through discussions on work programs, remuneration and tantiem proposals, salary surveys, and remuneration justification for management members undergoing the OJK fit and proper test process;
2. Leadership management and sustainability, including nomination of Group Head and Audit Committee candidates, as well as succession projections for the Board of Directors and Group Heads;
3. Strengthening Human Capital management through talent pool development, alignment of HR policies within the Pertamina Group environment, evaluation of internal and external assessment results, and monitoring Human Capital Management performance; and
4. Performance alignment and sustainability, including evaluation of the Board of Directors' 2024 KPI achievement, formulation of KPIs for the Board of Commissioners, Committees, and the Company for 2026, as well as monitoring the realization of the 2025 Sustainable Finance Action Plan (SFAP).

Komite Pemantau Risiko

Dewan Komisaris menilai Komite Pemantau Risiko telah berkontribusi secara signifikan dalam memperkuat kerangka manajemen risiko Perseroan. Peran Komite dinilai efektif dalam memantau profil risiko, kecukupan kebijakan dan *limit* risiko, serta kesiapan Perseroan dalam menghadapi risiko strategis, operasional, keuangan, dan kepatuhan. Aspek utama yang menjadi perhatian adalah konsistensi penerapan manajemen risiko yang terintegrasi dan keselarasan antara strategi bisnis dengan tingkat risiko yang dapat diterima (*risk appetite*). Di sepanjang tahun 2025, Komite Pemantau Risiko telah melaksanakan 21 kali rapat dengan agenda strategis sebagai berikut:

1. Evaluasi realisasi RKAP Tahun 2024 hingga kuartal ketiga tahun 2025, evaluasi realisasi Rencana Bisnis Semester II Tahun 2024 dan Semester I Tahun 2025, serta monitoring implementasi manajemen risiko tahun 2025;
2. Pemantauan isu strategis seperti pemisahan Unit Usaha Syariah, penguatan manajemen risiko dan penetapan *Top Risk* 2026; dan
3. Penyusunan dan penyempurnaan RJPP Tahun 2025-2034, Rencana Bisnis Berkelanjutan Tahun 2026, dan RKAP tahun 2026 termasuk koordinasi dengan Pemegang Saham Pengendali, penyesuaian standar pelaporan, serta rencana integrasi Perseroan guna memastikan kepatuhan terhadap regulasi.

Komite Tata Kelola Terintegrasi

Dewan Komisaris menilai Komite Tata Kelola Terintegrasi telah menjalankan fungsinya dengan baik dalam memastikan penerapan tata kelola perusahaan yang terintegrasi, termasuk pada entitas anak dan hubungan afiliasi. Perhatian utama Dewan Komisaris mencakup efektivitas koordinasi tata kelola lintas entitas, konsistensi penerapan prinsip GCG, serta penguatan budaya kepatuhan dan etika bisnis secara berkelanjutan di seluruh lingkungan Perseroan. Sepanjang tahun 2025, Komite Tata Kelola Terintegrasi telah melaksanakan sebanyak 4 kali rapat dengan fokus agenda sebagai berikut:

1. Pengkinian pedoman manajemen risiko, pemantauan implementasi manajemen risiko, serta pembahasan *Top Risk* 2026; dan
2. Rencana pembentukan Komite Tata Kelola Terintegrasi Grup Tugu dan penyelarasan program kerja dengan Komite Tata Kelola Terintegrasi Grup Pertamina.

Risk Monitoring Committee

The Board of Commissioners assesses that the Risk Monitoring Committee has contributed significantly to strengthening the Company's risk management framework. The Committee has effectively monitored the Company's risk profile, adequacy of risk policies and limits, and the Company's preparedness in addressing strategic, operational, financial, and compliance risks. The primary area of focus remains the consistency in implementing integrated risk management and the alignment between business strategy and the Company's risk appetite. Throughout 2025, the Risk Monitoring Committee conducted 21 meetings with the following strategic agendas:

1. Evaluation of RKAP realization for 2024 through the third quarter of 2025, evaluation of the realization of the Business Plan for Semester II of 2024 and Semester I of 2025, and monitoring risk management implementation in 2025.
2. Monitoring strategic issues, including the spin-off of the Sharia Business Unit, strengthening risk management, and determination of *Top Risks* for 2026; and
3. Preparation and optimization of the 2025-2034 Long-Term Corporate Plan (RJPP), the 2026 Sustainable Business Plan, and the 2026 Annual Work Plan and Budget (RKAP), including coordination with the Controlling Shareholder, alignment with reporting standards, and the Company's integration plan to ensure regulatory compliance.

Integrated Governance Committee

The Board of Commissioners assesses that the Integrated Governance Committee has performed its function effectively in ensuring the implementation of integrated corporate governance, including across subsidiaries and affiliated entities. The Board of Commissioners' primary focus includes the effectiveness of cross-entity governance coordination, consistency in the implementation of GCG principles, and the strengthening of compliance culture and business ethics across the Company's environment. Throughout 2025, the Integrated Governance Committee conducted four meetings with the following key agendas:

1. Updating risk management guidelines, monitoring the implementation of risk management, and discussing *Top Risks* for 2026; and
2. Planning the establishment of the Tugu Group's Integrated Governance Committee and aligning its work programs with the Pertamina Group Integrated Governance Committee.

Perubahan Komposisi Dewan Komisaris
Changes in the Board of Commissioners

Berikut adalah susunan anggota Dewan Komisaris per 31 Desember 2025:

The following is the composition of the Board of Commissioners as of 31 December 2025:

Nama Name	Sebelum RUPST 29 April 2025 Prior to AGMS 29 April 2025	Sejak RUPST 29 April 2025 s.d. RUPSLB 17 September 2025 Since AGMS 29 April 2025 until EGMS 17 September 2025	Sejak RUPSLB 17 September 2025 s.d. 31 Desember 2025 Since EGMS 17 September 2025 until 31 December 2025	Keterangan Remarks
Abdul Gofar	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	
Bagus Agung Rahadiansyah	Komisaris Commissioner	Komisaris Commissioner	Komisaris Commissioner	
Samuel Ramna	Komisaris Commissioner	Komisaris Commissioner		Pemegang saham menyetujui pengunduran diri melalui Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) 17 September 2025. The resignation was approved by the shareholders through the Extraordinary General Meeting of Shareholders (EGMS) held on 17 September 2025.
Poerwo Tjahjono	Komisaris Independen Independent Commissioner	Komisaris Independen Independent Commissioner	Komisaris Independen Independent Commissioner	
Tajudin Noor	Komisaris Independen Independent Commissioner	Komisaris Independen Independent Commissioner	Komisaris Independen Independent Commissioner	

Apresiasi Appreciation

Pada kesempatan yang istimewa ini, Dewan Komisaris menyampaikan terimakasih kepada para pemegang saham dan pemangku kepentingan yang telah memberikan kepercayaan dan dukungan terhadap Perseroan. Dewan Komisaris juga menyampaikan apresiasi dan penghargaan kepada Direksi atas kepemimpinan, dedikasi, serta komitmen dalam mengelola Perseroan secara *prudent* dan berlandaskan prinsip tata kelola perusahaan yang baik, sehingga kinerja Perseroan dapat terus dibangun dalam kepercayaan di tengah dinamika industri sepanjang tahun buku. Apresiasi juga kami sampaikan kepada seluruh Komite di bawah Dewan Komisaris atas peran aktifnya dalam memperkuat fungsi pengawasan dan kualitas pengambilan keputusan. Kepada seluruh karyawan, Dewan Komisaris mengucapkan terima kasih atas integritas, profesionalisme, dan kolaborasi yang solid, yang menjadi fondasi bagi Perseroan untuk tumbuh bersama secara berkelanjutan. Ke depan, Dewan Komisaris berharap sinergi yang kuat antara Dewan Komisaris, Direksi, Komite, dan seluruh insan Perseroan dapat terus terjaga guna menciptakan nilai tambah jangka panjang bagi seluruh pemangku kepentingan.

On this special occasion, the Board of Commissioners would like to express its sincere appreciation to the shareholders and stakeholders for their trust and continued support for the Company. The Board of Commissioners also extends its gratitude to the Board of Directors for their leadership, dedication, and commitment in managing the Company prudently and in accordance with the principles of Good Corporate Governance, enabling the Company's performance to be continuously built on trust amid the dynamic industry landscape throughout the financial year. The Board of Commissioners also conveys its appreciation to all Committees under the Board of Commissioners for their active role in strengthening the supervisory function and enhancing the quality of decision-making. To all employees, the Board of Commissioners expresses its sincere gratitude for their integrity, professionalism, and strong collaboration, which serve as the foundation for the Company to grow sustainably together. Looking ahead, the Board of Commissioners expects that strong synergy among the Board of Commissioners, the Board of Directors, the Committees, and all Company personnel will continue to be maintained to create long-term value for all stakeholders.

Jakarta, 2 April 2026

Atas nama Dewan Komisaris,

On behalf of the Board of Commissioners,

Abdul Ghofar

Presiden Komisaris & Komisaris Independen
President Commissioner & Independent Commissioner

**Adi Pramana****Presiden Direktur**
President Director

Laporan Direksi

Report of the Board of Directors

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dear Valuable Shareholders and Stakeholders,

Di tengah dinamika ekonomi global, perekonomian Indonesia tetap menunjukkan ketahanan sepanjang tahun 2025. Produk Domestik Bruto nasional tumbuh sekitar 5,11%, meningkat dibandingkan pertumbuhan sebesar 5,03% pada tahun sebelumnya. Stabilitas inflasi yang terjaga serta resiliensi sistem keuangan nasional turut menopang keberlanjutan aktivitas ekonomi domestik.

Kinerja sektor jasa keuangan nasional juga mencatat pertumbuhan yang kuat sebesar 7,92% secara tahunan pada kuartal IV-2025. Pencapaian ini menjadi laju pertumbuhan tertinggi sejak kuartal II-2021, didorong oleh ekspansi yang kembali solid pada sektor perbankan, asuransi, dan dana pensiun.

Industri asuransi umum dan reasuransi nasional tetap menunjukkan kinerja yang resilien sepanjang 2025. Total aset industri tercatat tumbuh sekitar 7,3% secara tahunan menjadi Rp314 triliun. Pertumbuhan ini didukung oleh stabilitas kinerja investasi serta meningkatnya kebutuhan perlindungan terhadap berbagai aktivitas ekonomi.

Di sisi lain, ekspansi kredit perbankan yang tetap solid dengan rasio kredit bermasalah (*Non-Performing Loan/NPL*) yang terjaga di kisaran 2,2% turut mendukung pertumbuhan portofolio asuransi terkait pembiayaan. Aktivitas investasi pada sektor energi, khususnya minyak dan gas, juga menunjukkan tren yang stabil dengan aliran investasi yang

Amid global economic dynamics, Indonesia's economy continued to demonstrate resilience throughout 2025. National Gross Domestic Product grew by approximately 5.11%, improving from 5.03% in the previous year. Stable inflation and the resilience of the national financial system remained key pillars supporting the sustainability of domestic economic activities.

The national financial services sector also recorded strong growth of 7.92% year-on-year in the fourth quarter of 2025. This marked the highest growth rate since the second quarter of 2021, driven by renewed expansion across the banking, insurance, and pension fund sectors.

The general insurance and reinsurance industry in Indonesia remained resilient throughout 2025. Total industry assets grew by approximately 7.3% year-on-year to reach IDR314 trillion. This growth was supported by stable investment performance and increasing demand for risk protection across various economic activities.

On the other hand, continued solid banking credit expansion, with non-performing loan (NPL) ratios maintained at around 2.2%, supported the growth of insurance portfolios related to financing activities. Investment activity in the energy sector, particularly oil and gas, also remained stable with sustained capital inflows. These conditions created

“ Kami berhasil mencatatkan kinerja yang solid dan mencapai target yang telah ditetapkan, didukung oleh penerapan tata kelola perusahaan yang baik secara konsisten. Dengan fondasi yang kuat serta kepercayaan pemangku kepentingan, Perseroan berada pada posisi yang tepat untuk melanjutkan pertumbuhan yang berkelanjutan ke depan. ”

We delivered solid performance and achieved our targets, supported by the consistent implementation of good corporate governance. With a strong foundation and the trust of our stakeholders, the Company is well-positioned to sustain its growth going forward.

tetap kuat. Kondisi ini membuka peluang bagi industri asuransi untuk memperkuat kapasitas *underwriting* pada risiko korporasi dan proyek strategis nasional.

Manajemen Tugu Insurance memahami bahwa dinamika ekonomi global, volatilitas pasar keuangan, serta perubahan profil risiko di berbagai sektor industri menghadirkan tantangan yang beragam. Namun demikian, pertumbuhan premi industri yang tetap positif menunjukkan bahwa asuransi masih memegang peran strategis dalam mendukung pengelolaan risiko serta menjaga keberlanjutan aktivitas ekonomi nasional.

Di tengah kondisi tersebut, Tugu Insurance mampu menjalankan strategi operasional secara disiplin melalui penguatan kualitas portofolio *underwriting*, optimalisasi struktur reasuransi, serta pengelolaan investasi yang adaptif terhadap perubahan kondisi pasar. Pendekatan ini memberikan kontribusi positif terhadap kinerja keuangan Perseroan.

Dari sisi profitabilitas, laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk Perseroan mencapai Rp711 miliar di tahun 2025. Kinerja ini mencerminkan konsistensi Perseroan dalam menjaga keseimbangan antara pertumbuhan bisnis dan kualitas risiko, sekaligus menunjukkan efektivitas penerapan tata kelola perusahaan yang baik serta manajemen risiko yang *prudent*.

Penerapan PSAK 117 yang mulai berlaku efektif menjadi momentum transformasi bagi Perseroan dalam meningkatkan transparansi dan kualitas pelaporan kinerja. Standar ini memberikan perspektif yang lebih komprehensif dalam menilai profitabilitas *underwriting* serta mendorong penguatan disiplin pengelolaan portofolio. Perseroan telah mempersiapkan infrastruktur, proses bisnis, serta kapabilitas sumber daya manusia secara berkelanjutan guna memastikan implementasi berjalan optimal.

Perseroan juga terus memperkuat integrasi prinsip keberlanjutan dalam strategi bisnis. Pengembangan portofolio produk yang mendukung transisi menuju ekonomi hijau, penguatan tata kelola dan manajemen risiko, serta pelaksanaan program Tanggung Jawab Sosial dan Lingkungan melalui inisiatif Bakti Tugu menjadi bagian dari upaya menciptakan nilai jangka panjang bagi pemangku kepentingan.

Memasuki tahun 2026, Direksi memandang bahwa peluang pertumbuhan tetap terbuka seiring prospek ekonomi domestik yang positif dan meningkatnya kebutuhan perlindungan risiko. Namun demikian, volatilitas pasar keuangan global, dinamika harga energi, serta tekanan kompetisi industri tetap memerlukan strategi bisnis yang adaptif, selektif, dan berorientasi pada keberlanjutan.

opportunities for the insurance industry to strengthen underwriting capacity in corporate risks and national strategic projects.

Management of Tugu Insurance recognizes that global economic dynamics, financial market volatility, and shifting risk profiles across various industries present diverse challenges for business players. Nevertheless, the continued positive growth in industry premiums reflects the strategic role of insurance in supporting risk management and sustaining national economic activities.

Amid these conditions, Tugu Insurance was able to execute its operational strategy with discipline through strengthening underwriting portfolio quality, optimizing reinsurance structures, and implementing adaptive investment management in response to changing market conditions. This approach contributed positively to the Company's financial performance.

From a profitability perspective, the Company recorded income for the year attributable to equity owners of the parent entity of IDR711 billion in 2025. This performance reflects the Company's consistency in maintaining a balance between business growth and risk quality, as well as the effectiveness of implementing good corporate governance and prudent risk management.

The implementation of PSAK 117, which became effective during the year, marked a transformational milestone for the Company in enhancing transparency and the quality of performance reporting. The standard provides a more comprehensive perspective in assessing underwriting profitability while reinforcing portfolio management discipline. The Company has continuously prepared its infrastructure, business processes, and human capital capabilities to ensure optimal implementation.

The Company also continues to strengthen the integration of sustainability principles into its business strategy. The development of product portfolios supporting the transition towards a green economy, the strengthening of governance and risk management, and the implementation of Social and Environmental Responsibility programs through the Bakti Tugu initiative form part of the Company's efforts to create long-term value for stakeholders.

Entering 2026, the Board of Directors views growth opportunities as remaining open, supported by positive domestic economic prospects and increasing demand for risk protection. Nevertheless, global financial market volatility, energy price dynamics, and intensifying industry competition will continue to require adaptive, selective, and sustainability-oriented business strategies.

Perumusan Strategi dan Implementasi Strategy Formulation and Implementation

Strategi Perseroan difokuskan pada lima pilar utama yaitu akselerasi pertumbuhan bisnis, penguatan inisiatif anorganik melalui aksi korporasi, transformasi pengelolaan aset, penguatan kapabilitas sumber daya manusia, serta transformasi proses dan manajemen risiko berbasis digital. Strategi ini dirumuskan dengan mempertimbangkan dinamika industri, arah jangka panjang Perseroan, aspirasi pemegang saham, serta kebutuhan untuk menjaga keseimbangan antara pertumbuhan dan kualitas kinerja.

Proses perumusan strategi Tugu Insurance dilakukan melalui pendekatan berbasis data yang komprehensif dengan mempertimbangkan dinamika industri, tren kebutuhan nasabah, serta perkembangan kondisi makroekonomi global dan domestik. Manajemen senantiasa memastikan strategi yang dirancang selaras dengan arah pertumbuhan jangka panjang Perseroan, penguatan prinsip keberlanjutan. Selain itu, proses perumusan strategi juga dilakukan melalui forum *Board of Directors Retreat* yang melibatkan seluruh anggota Direksi, dengan dukungan fungsi Strategic Planning sebagai fasilitator. Proses ini didasarkan pada evaluasi kinerja historis, Rencana Jangka Panjang Perusahaan, posisi Perseroan di industri, serta analisis kondisi pasar dan isu strategis baik internal maupun eksternal.

Pada tahun 2025, fokus kebijakan strategis diarahkan pada penguatan disiplin *underwriting*, optimalisasi struktur reasuransi, percepatan transformasi digital, serta pengembangan penetrasi pasar *non-captive* pada segmen retail dan Usaha Kecil dan Menengah (UMKM).

Untuk mendorong pertumbuhan *underwriting* yang berkualitas, Perseroan memperkuat inovasi produk yang relevan dengan kebutuhan sektor energi, infrastruktur, retail, dan usaha kecil menengah. Dalam kerangka sinergi BUMN, kolaborasi dengan perusahaan BUMN lainnya terus diperluas guna menghadirkan solusi perlindungan yang terintegrasi, termasuk melalui *bundling* produk asuransi dengan layanan pendukung lainnya. Pendekatan *customer-centric* dikembangkan secara berkelanjutan untuk meningkatkan penetrasi pasar sekaligus menjaga kualitas portofolio risiko.

Kolaborasi strategis dengan mitra korporasi maupun ekosistem distribusi digital turut diperkuat guna memperluas akses layanan dan meningkatkan *engagement* nasabah. Penguatan kanal distribusi berbasis teknologi serta kemitraan dengan *aggregator* menjadi faktor penting dalam mendukung efisiensi proses distribusi dan peningkatan pengalaman pelanggan.

The Company's strategy is anchored on five key pillars, namely business growth acceleration, strengthening inorganic initiatives through corporate actions, asset management transformation, human capital enhancement, and process as well as risk management transformation through digitalization. These strategies were formulated by considering industry dynamics, the Company's long-term direction, shareholder aspirations, and the need to balance growth with performance quality.

The formulation of Tugu Insurance's strategy is conducted through a comprehensive data-driven approach that considers industry dynamics, evolving customer needs, as well as developments in global and domestic macroeconomic conditions. Management consistently ensures that the strategies developed are aligned with the Company's long-term growth direction, the strengthening of sustainability principles. Furthermore, the strategy formulation process is conducted through a Board of Directors Retreat involving all members of the Board, supported by the Strategic Planning function as facilitator. The process is based on comprehensive review of historical performance, the Company's Long-term Corporate Plan, market positioning and analysis of internal and external strategic issues.

In 2025, key strategic priorities were focused on strengthening underwriting discipline, optimizing the reinsurance structure, accelerating digital transformation, and expanding non-captive market penetration in the retail and SME segments.

To support quality underwriting growth, the Company continues to strengthen product innovation that is relevant to the needs of the energy, infrastructure, retail, and SME sectors. Within the framework of State-Owned Enterprise (SOE) synergy, collaboration strategies with other SOEs are further enhanced to create integrated protection solutions, including bundling insurance products with complementary services. The Company also continues to strengthen its customer-centric approach to improve market penetration while maintaining portfolio risk quality.

Strategic partnerships with corporate clients and digital distribution ecosystems are expanded to improve service accessibility and enhance customer engagement. Technology-based distribution channels and collaboration with aggregator partners play an important role in supporting distribution efficiency and product accessibility.

Aspek kepatuhan tetap menjadi prioritas utama dalam formulasi strategi Perseroan. Implementasi PSAK 117 mendorong penguatan kapabilitas internal, termasuk kesiapan infrastruktur sistem, penyempurnaan proses bisnis, serta peningkatan kompetensi sumber daya manusia.

Selanjutnya, persiapan dan usaha *spin-off* Unit Usaha Syariah dilakukan melalui penguatan fundamental infrastruktur teknologi dan sumber daya yang mendukung pengelolaan independen pasca pemisahan. Perseroan juga memastikan keselarasan terhadap regulasi OJK, maupun komunikasi intens kepada pemangku kepentingan lainnya. Strategi utama diarahkan pada menjaga kontinuitas layanan melalui pemisahan sistem operasional secara bertahap, memastikan dukungan permodalan yang memadai bagi Unit Usaha Syariah, serta mempertahankan kepercayaan pelanggan selama proses *spin-off* berlangsung.

Dalam pelaksanaannya, Direksi juga terus memantau perkembangan usaha secara berkala untuk menentukan respons yang tepat terhadap dinamika yang terjadi. Sepanjang tahun 2025, Direksi menyelenggarakan 45 rapat Direksi dengan tingkat kehadiran rata-rata sebesar 99%. Rapat tersebut membahas berbagai agenda strategis, termasuk Rencana Jangka Panjang Perusahaan, RKAP, aksi korporasi, penguatan tata kelola, implementasi PSAK 117, serta pengelolaan sumber daya manusia dan kepatuhan terhadap regulasi.

Manajemen terus berfokus pada penciptaan nilai melalui transformasi pengelolaan aset yang lebih adaptif terhadap volatilitas pasar keuangan. Strategi pengelolaan portofolio investasi diarahkan pada diversifikasi penempatan secara *prudent*, peningkatan alokasi pada instrumen berisiko rendah hingga menengah, serta penguatan *buffer* likuiditas guna menjaga fleksibilitas pengambilan keputusan investasi. Pada saat yang sama, Perseroan memperkuat pengelolaan kolektabilitas piutang melalui sistem monitoring berbasis teknologi untuk mendukung kualitas arus kas dan stabilitas likuiditas.

Transformasi juga dilakukan pada proses bisnis dan manajemen risiko secara menyeluruh. Digitalisasi *end-to-end* diterapkan melalui otomatisasi proses *underwriting* dan klaim guna meningkatkan efisiensi operasional serta akurasi pengambilan keputusan. Pemanfaatan *data analytics* membantu Perseroan mengidentifikasi potensi risiko lebih dini serta memperkuat strategi mitigasi yang lebih selektif. Integrasi sistem dengan mitra distribusi dan penguatan layanan digital turut meningkatkan pengalaman nasabah serta mempercepat proses bisnis.

Compliance remains a key focus in the Company's strategic formulation. The implementation of PSAK 117 drives the strengthening of internal capabilities, including system infrastructure readiness, business process refinement, and human capital competency development.

In parallel, preparation for the spin-off of the Sharia Business Unit is carried out through the reinforcement of fundamental technological infrastructure and resources that will support independent operations post-separation. The Company ensures alignment with OJK regulations, as well as intensive communication with other stakeholders. The core strategy includes maintaining service continuity through the gradual separation of operational systems, ensuring adequate financial support for the Sharia Business Unit, and preserving customer confidence throughout the spin-off process.

In its implementation, the Board of Directors continuously monitors business developments on a regular basis to determine appropriate responses to evolving dynamics. Throughout 2025, the Board of Directors held 45 Board meetings with an average attendance rate of 99%. These meetings covered various strategic agendas including long-term corporate plan, RKAP, corporate actions, governance strengthening, PSAK 117 implementation, as well as human capital management and regulatory compliance.

Management remains committed to creating value through the transformation of asset management practices that are more adaptive to financial market volatility. Strategies to enhance investment portfolio performance include prudent diversification of placements, increased allocation to low-to-medium risk instruments, and the strengthening of liquidity buffers to maintain investment flexibility while ensuring the Company's ability to meet its obligations remains well managed. At the same time, receivables collectability is strengthened through the implementation of technology-based monitoring systems that enable early identification of potential issues and support cash flow stability.

Transformation is also implemented across business processes and risk management practices. End-to-end digitalization is applied through the automation of underwriting and claims processes to improve operational efficiency and decision-making accuracy. The utilization of data analytics enables the Company to identify potential risks earlier and strengthen selective mitigation strategies. System integration with distribution partners and the enhancement of digital service capabilities also contribute to improving customer experience and accelerating business processes.

Dalam mencapai target strategis Perseroan, Manajemen menempatkan penguatan sumber daya manusia sebagai faktor kunci keberhasilan implementasi strategi. Pendekatan berbasis kompetensi diterapkan melalui program pembelajaran berkelanjutan, penguatan kepemimpinan, serta internalisasi budaya kerja yang adaptif dan kolaboratif. Pemanfaatan platform pembelajaran digital juga mendukung kesiapan talenta dalam menghadapi perubahan industri yang semakin kompleks dan kompetitif.

Sejalan dengan komitmen Perseroan dalam menjaga pertumbuhan yang berkelanjutan, Direksi terus memperkuat kerangka manajemen risiko yang terintegrasi dengan strategi bisnis. Perseroan menetapkan parameter *Risk Appetite* dan *Risk Capacity* secara terukur dengan mempertimbangkan kecukupan permodalan, volatilitas portofolio, serta dinamika risiko industri. Dalam implementasinya, Perseroan menjaga tingkat solvabilitas pada kisaran yang memadai di atas ketentuan regulator, menetapkan batas konsentrasi eksposur pada sektor dan risiko tertentu, serta memastikan ketersediaan *buffer* likuiditas dan modal yang memadai untuk mendukung ekspansi bisnis secara *prudent*.

Perseroan juga secara berkala melakukan identifikasi dan pemantauan terhadap risiko-risiko strategis utama untuk memastikan kesiapan dalam menghadapi kondisi yang tidak terduga, Perseroan menerapkan mekanisme *stress testing* dan *early warning system* yang memantau indikator risiko utama secara berkelanjutan. Apabila indikator tersebut mendekati atau melampaui ambang batas yang telah ditetapkan, Manajemen akan segera melakukan langkah mitigasi yang terukur guna menjaga stabilitas kinerja dan kesinambungan usaha.

Strategi yang telah dirumuskan kemudian diturunkan secara berjenjang ke dalam *Key Performance Indicators* (KPI) perusahaan, direktorat, hingga individu. Implementasi dilakukan melalui *planning cycle* yang melibatkan Direksi, Dewan Komisaris, serta seluruh fungsi terkait. Monitoring kinerja dilakukan secara berkala melalui *review* bulanan, pertengahan tahun dan evaluasi akhir tahun untuk memastikan keselarasan antara strategi dan implementasi.

Untuk memastikan efektivitas implementasi strategi, Direksi memanfaatkan sistem monitoring berbasis teknologi melalui *management dashboard* yang terintegrasi, disertai pelatihan pada fungsi kunci. Evaluasi kinerja dilakukan secara berkala dengan mengacu pada indikator kinerja utama di setiap lini bisnis. Pemanfaatan *data analytics* membantu Manajemen memahami tren kinerja, mengidentifikasi potensi risiko, serta mengambil langkah korektif secara tepat waktu.

To support the achievement of strategic targets, Management places strong emphasis on strengthening human capital as a key success factor in strategy execution. A competency-based approach is applied through continuous learning programs, leadership development initiatives, and the internalization of adaptive and collaborative work culture. The utilization of digital learning platforms further supports talent readiness in responding to increasingly complex and competitive industry dynamics.

In line with the Company's commitment to maintaining sustainable growth, the Board of Directors continues to strengthen a risk management framework that is fully integrated with the business strategy. The Company establishes clearly defined Risk Appetite and Risk Capacity parameters, taking into account capital adequacy, portfolio volatility, and evolving industry risk dynamics. In its implementation, the Company maintains solvency levels at a prudent range above regulatory requirements, sets exposure concentration limits across sectors and specific risk categories, and ensures the availability of adequate liquidity and capital buffers to support business expansion in a prudent manner.

The Company also conducts periodic identification and monitoring of key strategic risks to ensure preparedness in facing unforeseen conditions. To this end, the Company implements stress testing mechanisms and an early warning system that continuously monitors key risk indicators. Should these indicators approach or exceed the established thresholds, Management promptly undertakes measured mitigation actions to safeguard performance stability and business continuity.

The formulated strategies are cascaded into Key Performance Indicators (KPI) at the corporate, directorate, and individual levels. Strategy execution is carried out through a structured planning cycle involving the Board of Directors, the Board of Commissioners, and relevant functions. Performance monitoring is conducted periodically through monthly review, mid-year review, and year-end evaluation to ensure alignment between strategy and execution.

To ensure effective strategy implementation, the Board of Directors utilizes technology-based monitoring systems through integrated management dashboards, accompanied by training across key functions. Periodic evaluations are conducted to assess performance achievements across business lines. The use of data analytics also supports Management in identifying performance trends, anticipating risks, and taking timely corrective actions.



Target dan Realisasi 2025 Target and Realization for 2025

Kinerja keuangan Tugu Insurance pada tahun 2025 tetap menunjukkan pertumbuhan yang solid di tengah dinamika industri dan ketidakpastian ekonomi global. Pencapaian ini mencerminkan efektivitas strategi Perseroan dalam menjaga keseimbangan antara ekspansi bisnis, kualitas portofolio risiko, serta efisiensi operasional. Pertumbuhan kinerja yang berada di atas laju industri menunjukkan bahwa target yang telah ditetapkan Perseroan pada umumnya dapat direalisasikan dengan baik.

Secara keseluruhan, pencapaian KPI Perseroan telah mencapai target yang ditetapkan baik dari sisi laba bersih maupun dengan target yang telah ditetapkan dalam RKAP 2025. Pencapaian ini mencerminkan efektivitas strategi Perseroan dalam mendorong pertumbuhan yang berkualitas sekaligus menjaga stabilitas kinerja.

Salah satu pencapaian penting di tahun 2025 adalah keberhasilan Perseroan dalam mengimplementasikan PSAK 117 secara tepat waktu, baik dalam laporan keuangan konsolidasian kuartalan maupun laporan keuangan tahunan yang telah diaudit. Implementasi standar akuntansi ini mencerminkan komitmen Perseroan dalam meningkatkan transparansi, kualitas pelaporan, serta keselarasan dengan praktik terbaik di industri asuransi. Proses transisi yang dilakukan secara terstruktur dan *prudent* juga memastikan bahwa dampak implementasi dapat dikelola dengan baik tanpa mengganggu stabilitas kinerja keuangan.

Dari sisi reputasi dan kepercayaan pasar global, Perseroan juga berhasil mempertahankan kinerja yang positif melalui pencapaian target peringkat dari AM Best, disertai dengan peningkatan *outlook* menjadi stabil. Capaian ini mencerminkan pengakuan atas kekuatan permodalan, profil risiko yang terkelola dengan baik, serta konsistensi Perseroan dalam menjaga kinerja operasional dan keuangan yang sehat. Hal ini sekaligus memperkuat posisi Perseroan di mata investor, mitra bisnis, serta pemangku kepentingan lainnya.

Kinerja operasional Perseroan pada tahun 2025 juga menunjukkan hasil yang sangat menggembirakan. Perseroan berhasil mencatatkan EBITDA melampaui target. Selain itu, tingkat solvabilitas yang tercermin dalam *Risk-Based Capital* (RBC) mencapai 411%, yang menunjukkan ketahanan permodalan yang kuat dalam menghadapi berbagai potensi risiko. Dari sisi pengelolaan investasi, Perseroan juga mencatatkan pendapatan investasi melampaui target serta mencerminkan strategi investasi yang optimal dan disiplin dalam pengelolaan portofolio.

Tugu Insurance's financial performance in 2025 continued to demonstrate solid growth amid industry dynamics and global economic uncertainty. This achievement reflects the effectiveness of the Company's strategy in maintaining a balance between business expansion, risk portfolio quality, and operational efficiency. Performance growth that outpaced industry trends indicates that the targets set by the Company were generally achieved as planned.

Overall, the Company's KPI achievement has reached the set targets both in terms of net profit and the targets set in the 2025 RKAP. This achievement reflects the effectiveness of the Company's strategy in driving quality growth while maintaining performance stability.

One of the Company's notable achievements in 2025 was the successful and timely implementation of PSAK 117 in both its quarterly consolidated financial statements and audited annual financial statements. This milestone reflects the Company's strong commitment to enhancing transparency, improving financial reporting quality, and aligning with best practices in the insurance industry. The structured and prudent transition process ensured that the impact of this implementation was effectively managed without compromising financial stability.

From a global market confidence perspective, the Company also maintained strong performance by achieving its target rating from AM Best, accompanied by an improved outlook to stable. This achievement reflects external recognition of the Company's strong capital position, well-managed risk profile, and consistent financial and operational performance. It further reinforces the Company's credibility among investors, business partners, and other stakeholders.

Operationally, the Company delivered outstanding results in 2025. The Company has exceeded its EBITDA target. The Company's solvency level, as reflected in the Risk-Based Capital (RBC), stood at 411% indicating strong capital resilience against potential risks. Meanwhile, investment income outperforming the target and reflecting disciplined portfolio management and effective investment strategies.

Capaian-capaian tersebut tidak terlepas dari komitmen Perseroan dalam menerapkan prinsip kehati-hatian, penguatan manajemen risiko, serta peningkatan efisiensi operasional. Perseroan terus mendorong sinergi antar lini bisnis, memperkuat kapabilitas teknologi, serta meningkatkan kualitas layanan kepada pelanggan untuk memastikan pertumbuhan yang berkelanjutan.

Dengan fondasi yang semakin kokoh, Perseroan optimis untuk melanjutkan momentum pertumbuhan di masa mendatang. Direksi berkomitmen untuk terus menciptakan nilai jangka panjang melalui strategi yang adaptif, tata kelola yang baik, serta pengelolaan risiko yang terukur, guna memberikan kontribusi yang optimal bagi seluruh pemangku kepentingan.

Kendala dan Penyelesaian Challenges and Resolutions

Industri perasuransian pada tahun 2025 menghadapi sejumlah tantangan utama. Pertama, ketidakpastian geopolitik global dan perlambatan ekonomi global, kondisi ini memengaruhi profil risiko industri, khususnya pada portofolio energi, properti, dan proyek infrastruktur, serta mempengaruhi daya beli terhadap harga properti dan profil risiko *retail*.

Kedua, dinamika suku bunga dan fluktuasi nilai tukar turut memengaruhi hasil investasi dan eksposur risiko perusahaan asuransi. Di sisi lain, intensitas persaingan di pasar *retail* dan korporasi tetap tinggi sehingga menekan ruang pertumbuhan margin *underwriting*. Ketiga, implementasi PSAK 117 serta peningkatan ekspektasi pemangku kepentingan terhadap transparansi kinerja menjadi faktor yang menuntut penguatan kapabilitas internal.

Selain itu, meningkatnya perhatian terhadap risiko keberlanjutan dan dampak perubahan iklim terhadap profil risiko portofolio asuransi turut menjadi tantangan yang memerlukan penyesuaian strategi *underwriting* dan pengelolaan eksposur secara lebih selektif.

Tugu Insurance menghadapi sejumlah kendala strategis sepanjang tahun 2025, termasuk dinamika implementasi PSAK 117, serta kebutuhan memperluas penetrasi pasar *non-captive*. Untuk merespons kondisi tersebut, Perseroan menjalankan beberapa langkah strategis sebagai berikut:

- **Implementasi PSAK 117:** Perseroan memperkuat kesiapan infrastruktur sistem, proses bisnis, serta kapabilitas sumber daya manusia guna memastikan implementasi standar pelaporan yang lebih komprehensif dan transparan. Penyesuaian kebijakan

These achievements were driven by the Company's strong commitment to prudence, robust risk management, and continuous operational efficiency improvements. The Company also continued to enhance business synergy, strengthen technological capabilities, and improve service quality to support sustainable growth.

With a stronger foundation in place, the Company remains optimistic about sustaining its growth momentum in the years ahead. The Board of Directors is committed to creating long-term value through adaptive strategies, sound governance, and prudent risk management, ensuring optimal contributions to all stakeholders.

The insurance industry in 2025 faced several key challenges. First, global geopolitical uncertainty and the slowdown in global economic growth. This condition affects industry's risk profile, particularly in energy, property, and infrastructure project portfolios and also affecting purchasing power in relation to property prices and the risk profile of retail customers.

Second, interest rate dynamics and exchange rate fluctuations influenced investment returns and the risk exposure of insurance companies. At the same time, intense competition in both retail and corporate markets continued to put pressure on underwriting margin growth. Third, the implementation of PSAK 117, along with increasing stakeholder expectations for greater performance transparency, required further strengthening of internal capabilities.

In addition, heightened attention to sustainability risks and the impact of climate change on insurance portfolio risk profiles presented new challenges that required adjustments in underwriting strategies and more selective exposure management.

Throughout 2025, Tugu Insurance encountered several strategic challenges, including the ongoing dynamics of PSAK 117 implementation, and the need to expand non-captive market penetration. In response, the Company implemented several strategic initiatives as follows:

- **PSAK 117 Implementation:** The Company strengthened the readiness of system infrastructure, business processes, and human capital capabilities to ensure the effective adoption of more comprehensive and transparent reporting standards. Adjustments to

underwriting dan pengelolaan portofolio juga dilakukan agar selaras dengan pendekatan pengukuran kinerja berbasis PSAK 117.

- **Perluasan Pasar *Non-Captive*:** Perseroan memperkuat inovasi produk dan pengembangan kanal distribusi digital untuk meningkatkan penetrasi pada segmen retail dan SME. Kolaborasi dengan mitra strategis serta penguatan kapabilitas layanan menjadi fokus untuk memperluas basis pelanggan dan menjaga pertumbuhan premi yang berkelanjutan.

Dalam proses perencanaan, Perseroan juga menghadapi dinamika perubahan kondisi internal dan eksternal yang berkembang setelah penetapan RKAP. Untuk itu, Perseroan melakukan penyesuaian strategi secara berkala melalui forum *planning cycle* dan rapat Direksi guna memastikan relevansi strategi terhadap kondisi terkini.

Hasil dari berbagai inisiatif tersebut menunjukkan perkembangan yang positif. Perseroan mampu menjaga stabilitas kinerja operasional sekaligus memperkuat fondasi bisnis dalam menghadapi dinamika industri yang semakin kompleks. Upaya ini diharapkan dapat mendukung pertumbuhan yang sehat dan berkelanjutan ke depan.

underwriting policies and portfolio management were also undertaken to align with performance measurement approaches under PSAK 117.

- **Expansion of Non-Captive Market:** The Company enhanced product innovation and developed digital distribution channels to increase penetration in the retail and SME segments. Collaboration with strategic partners and the strengthening of service capabilities were prioritized to expand the customer base and sustain premium growth.

During the planning process, the Company also encountered evolving internal and external conditions following the RKAP establishment. Accordingly, periodic strategic adjustments are made through planning cycle forums and Board of Directors meetings to ensure continued relevance of the strategy.

These initiatives delivered positive progress. The Company was able to maintain operational performance stability while strengthening its business foundation in navigating increasingly complex industry dynamics. These efforts are expected to support healthy and sustainable growth going forward.



Analisa Tentang Prospek Usaha Analysis of Business Prospects

Prospek usaha Perseroan diperkirakan tetap positif seiring dengan ketahanan ekonomi domestik dan meningkatnya kebutuhan perlindungan risiko di berbagai sektor industri. Pertumbuhan ekonomi Indonesia pada tahun 2026 diproyeksikan berada pada kisaran 4,9%-5,7%. Stabilitas konsumsi domestik, ekspansi investasi, serta pertumbuhan pembiayaan perbankan menjadi faktor pendukung permintaan produk asuransi umum.

Di sisi eksternal, ketidakpastian geopolitik global masih menjadi perhatian. Perkembangan konflik di kawasan Timur Tengah berpotensi memicu volatilitas harga komoditas energi serta tekanan pada rantai pasok global. Fluktuasi nilai tukar dan dinamika suku bunga juga dapat memengaruhi stabilitas pasar keuangan dan profil risiko industri asuransi.

Lingkungan suku bunga yang lebih akomodatif serta kinerja pasar obligasi yang relatif positif diperkirakan mendukung optimalisasi hasil investasi industri. Kondisi ini memberikan ruang bagi Perseroan untuk menjaga keseimbangan antara pertumbuhan premi dan profitabilitas *underwriting* melalui pengelolaan portofolio investasi yang adaptif dan selektif.

Permintaan proteksi pada sektor energi, infrastruktur, serta proyek strategis nasional diproyeksikan tetap tumbuh seiring meningkatnya aktivitas investasi. Selain itu, peluang juga berasal dari kebutuhan perlindungan pada sektor energi baru dan terbarukan serta kendaraan listrik. Perseroan memanfaatkan pengalaman teknis dan kapasitas *underwriting* untuk menangkap peluang tersebut dengan tetap menjaga kualitas portofolio risiko.

Direksi menempatkan disiplin *underwriting*, penguatan struktur reasuransi, serta pengelolaan eksposur risiko sebagai prioritas utama dalam menghadapi dinamika industri. Selektivitas dalam ekspansi bisnis dilakukan untuk memastikan pertumbuhan yang berkelanjutan tanpa mengorbankan stabilitas keuangan. Diversifikasi portofolio juga terus diperkuat guna memitigasi konsentrasi risiko pada sektor atau wilayah tertentu.

Transformasi digital dan pemanfaatan *data analytics* menjadi *enabler* penting dalam memahami perubahan kebutuhan nasabah dan meningkatkan efisiensi operasional. Pengembangan kanal distribusi berbasis teknologi serta kolaborasi dengan mitra strategis diharapkan mampu memperluas penetrasi pasar, khususnya pada segmen retail dan SME.

The Company's business outlook is expected to remain positive, supported by the resilience of the domestic economy and increasing demand for risk protection across various industrial sectors. Indonesia's economic growth in 2026 is projected to be in the range of 4.9-5.7%. Stable domestic consumption, expanding investment, and continued growth in banking financing are expected to support demand for general insurance products.

Externally, global geopolitical uncertainty remains a key concern. Developments in the conflict in the Middle East may trigger volatility in energy commodity prices and disruptions in global supply chains. Exchange rate fluctuations and interest rate dynamics may also affect financial market stability and the risk profile of the insurance industry.

A more accommodative interest rate environment and relatively positive bond market performance are expected to support the optimization of industry investment returns. These conditions provide the Company with room to maintain a balance between premium growth and underwriting profitability through adaptive and selective investment portfolio management.

Demand for protection in the energy, infrastructure, and national strategic project sectors is projected to continue growing in line with increasing investment activities. Opportunities are also emerging from the need for protection in renewable energy and electric vehicle sectors. The Company leverages its technical expertise and underwriting capacity to capture these opportunities while maintaining the quality of its risk portfolio.

The Board of Directors places underwriting discipline, the strengthening of reinsurance structures, and risk exposure management as key priorities in navigating industry dynamics. Selectivity in business expansion is maintained to ensure sustainable growth without compromising financial stability. Portfolio diversification continues to be enhanced to mitigate risk concentration across specific sectors or regions.

Digital transformation and the utilization of data analytics serve as important enablers in understanding evolving customer needs and improving operational efficiency. The development of technology-based distribution channels and collaboration with strategic partners are expected to expand market penetration, particularly in the retail and SME segments.

Implementasi PSAK 117 menjadi momentum strategis bagi Perseroan dalam meningkatkan kualitas pengukuran kinerja dan transparansi pelaporan. Standar ini mendorong penguatan disiplin pengelolaan portofolio *underwriting* serta penyesuaian strategi bisnis agar lebih berorientasi pada profitabilitas jangka panjang.

Ke depan, Perseroan juga berfokus pada penguatan sinergi dengan entitas anak dan afiliasi untuk meningkatkan efisiensi operasional dan optimalisasi kontribusi terhadap kinerja konsolidasian. Dengan fondasi tata kelola yang kuat, integrasi prinsip keberlanjutan, serta peningkatan kapabilitas sumber daya manusia dan teknologi, Perseroan optimis mampu menjaga tren pertumbuhan yang sehat dan berkelanjutan di tengah dinamika industri.

Perkembangan Penerapan Tata Kelola Perusahaan **Developments in the Implementation of Good Corporate Governance**

Direksi memandang penerapan Tata Kelola Perusahaan yang Baik sebagai fondasi utama dalam menjaga keberlanjutan usaha, meningkatkan kepercayaan pemangku kepentingan, serta memastikan penciptaan nilai jangka panjang bagi Perseroan. Komitmen ini diwujudkan melalui penerapan prinsip transparansi, akuntabilitas, tanggung jawab, independensi, dan kewajaran secara konsisten dalam seluruh proses pengambilan keputusan dan operasional bisnis, terutama melalui Komite-komite yang ada di bawah Direksi.

Sepanjang tahun 2025, Perseroan terus memperkuat implementasi tata kelola melalui penguatan fungsi kepatuhan dan manajemen risiko, peningkatan efektivitas pengawasan oleh Dewan Komisaris serta komite-komite pendukung, serta optimalisasi koordinasi antar organ perusahaan. Sinergi antara Rapat Umum Pemegang Saham, Dewan Komisaris, Direksi, dan organ pendukung lainnya menjadi landasan penting dalam menjaga pengelolaan perusahaan yang transparan dan akuntabel.

Perseroan secara berkala melakukan evaluasi atas penerapan tata kelola melalui mekanisme penilaian sendiri maupun penilaian oleh pihak eksternal independen. Evaluasi ini bertujuan memastikan praktik tata kelola tetap relevan dengan dinamika regulasi dan perkembangan industri, sekaligus mengidentifikasi area perbaikan untuk meningkatkan kualitas pengawasan dan pengendalian internal.

The implementation of PSAK 117 represents a strategic milestone for the Company in enhancing performance measurement quality and reporting transparency. The standard reinforces underwriting portfolio discipline and drives adjustments in business strategies to be more oriented toward long-term profitability.

Going forward, the Company will also focus on strengthening synergies with subsidiaries and affiliates to improve operational efficiency and optimize contributions to consolidated performance. Supported by strong governance foundations, sustainability integration, and continuous enhancement of human capital and technological capabilities, the Company remains confident in its ability to sustain healthy and sustainable growth amid evolving industry dynamics.

The Board of Directors views the implementation of Good Corporate Governance as a fundamental pillar in ensuring business sustainability, strengthening stakeholder trust, and creating long-term value for the Company. This commitment is reflected in the consistent application of the principles of transparency, accountability, responsibility, independence, and fairness across all decision-making processes and business operations, particularly through Committees under the Board of Directors.

Throughout 2025, the Company continued to strengthen governance implementation by enhancing compliance and risk management functions, improving the effectiveness of oversight by the Board of Commissioners and its supporting committees, and optimizing coordination among corporate organs. Synergy among the General Meeting of Shareholders, the Board of Commissioners, the Board of Directors, and supporting organs remains essential in maintaining transparent and accountable corporate management.

The Company also conducts periodic evaluations of governance implementation through both internal self-assessments and independent external reviews. These evaluations are intended to ensure that governance practices remain aligned with regulatory developments and industry dynamics, while identifying areas for improvement in strengthening oversight and internal control.



Dalam rangka memperkuat penerapan tata kelola, Perseroan telah menetapkan berbagai pedoman dan kebijakan sebagai acuan dalam menjalankan kegiatan usaha secara profesional dan berintegritas. Pedoman tersebut meliputi Pedoman Tata Kelola Perusahaan, Kode Etik dan Perilaku, Pedoman Manajemen Risiko, Pedoman Pengendalian Internal, serta kebijakan kepatuhan terhadap peraturan perundang-undangan. Penerapan pedoman ini disertai dengan sosialisasi dan evaluasi berkelanjutan guna membangun budaya tata kelola yang kuat di seluruh tingkatan organisasi.

Perseroan juga terus meningkatkan efektivitas sistem pengendalian internal, pengelolaan risiko, serta tata kelola teknologi informasi. Implementasi kebijakan seperti sistem pelaporan pelanggaran, strategi *anti-fraud*, serta program anti pencucian uang dan pencegahan pendanaan terorisme menjadi bagian integral dalam memperkuat budaya integritas dan kepatuhan.

Ke depan, Direksi akan terus meningkatkan kualitas penerapan tata kelola melalui penguatan struktur pengawasan, peningkatan kompetensi sumber daya manusia, serta pemanfaatan teknologi untuk mendukung transparansi dan akuntabilitas. Dengan fondasi tata kelola yang kuat, Perseroan optimistis dapat menjaga pertumbuhan yang sehat sekaligus memperkuat daya saing di tengah dinamika industri yang terus berkembang.

To further reinforce governance practices, the Company has established various policies and guidelines as references for conducting business activities in a professional, transparent, and ethical manner. These include the Corporate Governance Guidelines, Code of Ethics and Conduct, Risk Management Guidelines, Internal Control Guidelines, and policies related to regulatory compliance. The implementation of these guidelines is supported by continuous socialization and evaluation efforts to foster a strong governance culture across all levels of the organization.

The Company also continues to enhance the effectiveness of its internal control system, risk management framework, and information technology governance. The implementation of policies such as the whistleblowing system, anti-fraud strategy, as well as anti-money laundering and counter-terrorism financing programs forms an integral part of strengthening a culture of integrity and compliance.

Going forward, the Board of Directors will continue to improve the quality of governance implementation through strengthening oversight structures, enhancing human capital competencies, and leveraging technology to support transparency and accountability. With a strong governance foundation, the Company remains confident in its ability to sustain healthy growth while strengthening its competitiveness amid evolving industry dynamics.

Membangun SDM Unggul Developing Excellent Human Resources

Perseroan memandang sumber daya manusia sebagai fondasi utama dalam menjaga keberlanjutan kinerja dan memperkuat daya saing usaha. Dukungan tenaga profesional yang kompeten dan berpengalaman menjadi faktor penting dalam memastikan kualitas layanan serta pengelolaan risiko yang optimal. Komitmen terhadap profesionalisme tersebut menjadi landasan dalam menghasilkan kinerja yang unggul dan berkelanjutan.

Sejalan dengan agenda transformasi BUMN di bidang *human capital*, Perseroan menginternalisasikan Tata Nilai Perusahaan sebagai pedoman perilaku dan budaya kerja di seluruh organisasi. Nilai Amanah, Kompeten, Harmonis, Loyal, Adaptif, dan Kolaboratif diterapkan secara konsisten untuk membangun lingkungan kerja yang berintegritas, inovatif, dan berorientasi pada sinergi. Penerapan nilai ini diharapkan mampu memperkuat kapabilitas individu sekaligus meningkatkan efektivitas kolaborasi lintas fungsi.

Dalam mengelola siklus talenta, Perseroan menerapkan pendekatan yang terintegrasi mulai dari proses rekrutmen hingga pengembangan dan peningkatan keterlibatan karyawan. Standar kompetensi menjadi acuan dalam penempatan, pengembangan, serta perencanaan kebutuhan talenta di masa depan. Pendekatan ini bertujuan untuk memastikan kesinambungan *pipeline* talenta sekaligus mendukung pencapaian strategi bisnis Perseroan.

Perseroan juga secara aktif mengidentifikasi karyawan dengan potensi tinggi untuk dipersiapkan sebagai pemimpin masa depan melalui berbagai program pengembangan kepemimpinan dan inisiatif transformasi organisasi. Pemberian tanggung jawab yang lebih luas serta kesempatan pengembangan kapabilitas menjadi bagian dari upaya membangun kesiapan talenta dalam menghadapi dinamika industri yang semakin kompleks dan kompetitif.

Selain itu, Perseroan terus memperkuat budaya kinerja dan pembelajaran berkelanjutan melalui pengelolaan SDM yang adaptif terhadap kebutuhan bisnis. Pemantauan kinerja dan pengembangan kapabilitas dilakukan secara berkesinambungan guna memastikan keselarasan antara kontribusi individu dan tujuan organisasi.

The Company views human capital as a fundamental pillar in sustaining performance and strengthening business competitiveness. The presence of competent and experienced professionals is essential in ensuring service quality and effective risk management. This commitment to professionalism forms the foundation for delivering superior and sustainable performance.

In line with the state-owned enterprise transformation agenda in human capital, the Company has internalized the Corporate Values as a guiding framework for behavior and corporate culture across the organization. The values of *Amanah, Kompeten, Harmonis, Loyal, Adaptif, and Kolaboratif* are consistently implemented to foster an environment that promotes integrity, innovation, and synergy. This implementation is expected to enhance individual capabilities while improving cross-functional collaboration effectiveness.

In managing the talent lifecycle, the Company adopts an integrated approach covering recruitment, capability development, and employee engagement enhancement. Competency standards serve as the primary reference for placement, development, and future talent planning. This approach aims to ensure the continuity of the talent pipeline while supporting the achievement of the Company's business strategy.

The Company also actively identifies high-potential employees to be prepared as future leaders through various leadership development programs and organizational transformation initiatives. Broader responsibilities and continuous capability development opportunities are provided to build talent readiness in navigating increasingly complex and competitive industry dynamics.

Furthermore, the Company continues to strengthen a performance-driven culture and continuous learning through human capital management that is adaptive to business needs. Performance monitoring and capability development are conducted on an ongoing basis to ensure alignment between individual contributions and organizational objectives.

Komitmen Terhadap Tanggung Jawab Sosial dan Lingkungan Commitment to Corporate Social Responsibility

Direksi memandang penerapan Tanggung Jawab Sosial dan Lingkungan (TJSL) sebagai bagian integral dari strategi keberlanjutan Perseroan dalam menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan. Tugu Insurance menempatkan keberlanjutan tidak sekadar sebagai inisiatif filantropi, melainkan sebagai model bisnis yang terintegrasi dengan tata kelola risiko, pengembangan usaha, serta pengambilan keputusan strategis.

Sebagai bagian dari arah jangka panjang, strategi keberlanjutan Perseroan diselaraskan dengan visi untuk menjadi perusahaan asuransi umum nomor satu di Indonesia. Pendekatan ini memastikan konsistensi antara target pertumbuhan, ketahanan perusahaan, serta kontribusi terhadap pembangunan ekonomi yang inklusif dan berkelanjutan.

Untuk mendukung implementasi yang terarah dan akuntabel, prinsip *Environmental, Social, and Governance* (ESG) diintegrasikan ke dalam Rencana Jangka Panjang Perusahaan (RJPP), Rencana Kerja dan Anggaran Perusahaan (RKAP), serta Rencana Aksi Keuangan Berkelanjutan (RAKB). Integrasi ini memungkinkan Perseroan mempertimbangkan aspek ekonomi, sosial, dan lingkungan secara komprehensif dalam pengembangan produk, pengelolaan investasi, serta manajemen risiko.

Pada aspek lingkungan, Perseroan terus berupaya mengurangi jejak operasional melalui efisiensi penggunaan energi dan kertas, optimalisasi digitalisasi proses bisnis, serta inisiatif konservasi seperti penanaman *mangrove* dan program daur ulang. Upaya ini merupakan bagian dari kontribusi Perseroan dalam mendukung agenda transisi menuju ekonomi rendah karbon.

Ke depan, Direksi akan terus memperkuat integrasi keberlanjutan ke dalam strategi bisnis, meningkatkan kualitas pengukuran dampak, serta memastikan penerapan tata kelola yang konsisten guna menjaga pertumbuhan yang sehat dan berkelanjutan.

The Board of Directors views the implementation of Corporate Social Responsibility (CSR) as an integral part of the Company's sustainability strategy in creating long-term value for all stakeholders. Tugu Insurance positions sustainability not merely as a philanthropic initiative, but as a business model embedded within risk governance, business development, and strategic decision-making processes.

As part of its long-term direction, the Company's sustainability strategy is aligned with its vision to become the number one general insurance company in Indonesia. This approach ensures consistency between growth targets, corporate resilience, and contributions to inclusive and sustainable economic development.

To support structured and accountable implementation, Environmental, Social, and Governance (ESG) principles are integrated into the Company's Long-Term Corporate Plan (RJPP), Annual Work Plan and Budget (RKAP), and Sustainable Finance Action Plan (RAKB). This integration enables the Company to comprehensively consider economic, social, and environmental aspects in product development, investment management, and risk management practices.

On environmental perspective, the Company continues to reduce its operational footprint through energy and paper efficiency initiatives, the optimization of business process digitalization, and conservation efforts such as mangrove planting and recycling programs. These initiatives form part of the Company's contribution to supporting the transition towards a low-carbon economy.

Going forward, the Board of Directors will continue to strengthen the integration of sustainability into business strategy, enhance the quality of impact measurement, and ensure consistent governance implementation in order to maintain healthy and sustainable growth.

Perubahan Komposisi Direksi
Changes in Board of Directors Composition

Komposisi Direksi ditetapkan agar dapat memudahkan pengambilan keputusan secara efektif, tepat, dan cepat, serta dapat bertindak independen. Selama tahun 2025, komposisi Direksi Perseroan mengalami perubahan dengan kronologi sebagai berikut:

The composition of the Board of Directors is determined to allow effective, precise, and quick decision-making, as well as being able to act independently. In 2025, the composition of the Company's Board of Directors underwent changes with the following chronology:

Nama Name	Sebelum RUPST 29 April 2025 Prior to AGMS 29 April 2025	Sejak RUPST 29 April 2025 s.d. 31 December 2025 Since AGMS 29 April 2025 until 31 December 2025	Keterangan Remarks
Adi Pramana		Presiden Direktur President Director	
Fitri Azwar		Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	
Fadlil Iswahyudi		Direktur Teknik Technical Director	
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	Direktur Pemasaran Asuransi Insurance Marketing Director	
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	
Tatang Nurhidayat	Presiden Direktur President Director		Tidak lagi menjabat sebagai Presiden Direktur sejak 29 April 2025. No longer served as President Director since 29 April 2025.
Emil Hakim	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director		Tidak lagi menjabat sebagai Direktur Keuangan & Layanan Korporat sejak 29 April 2025. No longer served as Finance & Corporate Services Director since 29 April 2025.
Sudarlin	Direktur Teknik Technical Director		Tidak lagi menjabat sebagai Direktur Teknik sejak 29 April 2025. No longer served as Technical Director since 29 April 2025.

Dengan demikian, Anggota Direksi Tugu Insurance per 31 Desember 2025 adalah sebagai berikut:

Therefore, the members of the Tugu Insurance's Board of Directors as of 31 December 2025 are as follows:

Nama Name	Jabatan Position
Adi Pramana	Presiden Direktur President Director
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director
Fadlil Iswahyudi	Direktur Tehnik Technical Director
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management

Apresiasi Appreciation

Tahun 2025 menjadi periode yang penuh dinamika sekaligus momentum penting bagi Tugu Insurance dalam memperkuat kinerja dan fondasi bisnis Perseroan. Berbagai capaian yang diraih tidak terlepas dari dedikasi, profesionalisme, serta sinergi seluruh insan Tugu, mulai dari karyawan, Direksi, hingga Dewan Komisaris, yang secara konsisten menunjukkan komitmen dalam memberikan kontribusi terbaik bagi keberlanjutan pertumbuhan Perseroan.

Manajemen menyampaikan apresiasi dan terima kasih yang sebesar-besarnya kepada seluruh pemangku kepentingan, termasuk pelanggan, mitra usaha, regulator, serta para pemegang saham, atas dukungan dan kepercayaan yang terus diberikan sepanjang tahun. Ke depan, Perseroan berkomitmen untuk terus melangkah maju melalui penguatan inovasi, disiplin tata kelola, serta implementasi strategi yang adaptif guna menjaga pertumbuhan yang sehat, berkelanjutan, dan mampu menciptakan nilai jangka panjang.

The year 2025 marked a period of dynamic developments as well as a significant momentum for Tugu Insurance in strengthening its performance and business fundamentals. The achievements attained throughout the year were driven by the dedication, professionalism, and strong synergy of all Tugu personnel, including employees, the Board of Directors, and the Board of Commissioners, who consistently demonstrated their commitment to delivering the best contribution toward the Company's sustainable growth.

Management would like to express its highest appreciation and gratitude to all stakeholders, including customers, business partners, regulators, and shareholders, for their continued support and trust throughout the year. Moving forward, the Company remains committed to advancing through strengthened innovation, disciplined governance practices, and the implementation of adaptive strategies to ensure healthy and sustainable growth while creating long-term value.

Jakarta, 2 April 2026

Atas nama Direksi,

On behalf of the Board of Directors,

Adi Pramana

Presiden Direktur
President Director



Surat Pernyataan Dewan Komisaris

Statement Letter of Board of Commissioners

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Asuransi Tugu Pratama Indonesia Tbk Tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Perusahaan tersebut.

Demikian pernyataan ini dibuat dengan sebenarnya.

The undersigned below acknowledge that all information contained in the 2025 Annual Report of PT Asuransi Tugu Pratama Indonesia Tbk has been presented as a whole and therefore are accountable for the validity of the Company's Annual Report.

This statement is made truthfully.

Jakarta, 2 April 2026
Jakarta, 2 April 2026

Dewan Komisaris Board of Commissioners

Abdul Ghofar
Presiden Komisaris & Komisaris Independen
President Commissioner & Independent Commissioner

Bagus Agung Rahadiansyah
Komisaris
Commissioner

Poerwo Tjahjono
Komisaris Independen
Independent Commissioner

Tajudin Noor
Komisaris Independen
Independent Commissioner



Surat Pernyataan Direksi

Statement Letter of Board of Directors

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Asuransi Tugu Pratama Indonesia Tbk Tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Perusahaan tersebut.

Demikian pernyataan ini dibuat dengan sebenarnya.

The undersigned below acknowledge that all information contained in the 2025 Annual Report of PT Asuransi Tugu Pratama Indonesia Tbk has been presented as a whole and therefore are accountable for the validity of the Company's Annual Report.

This statement is made truthfully.

Jakarta, 2 April 2026
Jakarta, 2 April 2026

Direksi Board of Directors

Adi Pramana
Presiden Direktur
President Director

Fitri Azwar
Direktur Keuangan & Layanan Korporat
Finance & Corporate Services Director

Ery Widiatmoko
Direktur Pemasaran Asuransi
Insurance Marketing Director

Edi Yoga Prasetyo
Direktur Kepatuhan & Manajemen Risiko
Director of Compliance & Risk Management

Fadlil Iswahyudi
Direktur Teknik
Technical Director



t drive

Asuransi t drive
t drive Insurance

t drive melindungi mobil kamu secara menyeluruh. Didukung jaringan layanan yang luas, proses klaim yang mudah, dan kenyamanan yang bisa kamu andalkan. Karena setiap perjalanan bukan cuma soal jarak, tapi soal rasa tenang dan yakin ada yang siap bantu kapan pun dibutuhkan.

t drive gives your car complete protection. Supported by a wide service network, an easy claim process, and reliable convenience, it ensures that every journey is not only about distance but also about peace of mind, knowing help is always there whenever you need it.



Profil Perusahaan

Company Profile



.03



Identitas Perusahaan

Company Identity

Nama Perusahaan Company Name	PT Asuransi Tugu Pratama Indonesia Tbk ("Tugu")
Tanggal Pendirian Perusahaan Date of Establishment	25 November 1981 25 November 1981
Bursa Exchange	Bursa Efek Indonesia Indonesia Stock Exchange
Tanggal Pencatatan Listing Date	28 Mei 2018 28 May 2018
Kode Saham Ticker	TUGU
Papan Pencatatan Listing Board	Papan Utama Main Board
Dasar Hukum Pendirian Perusahaan Legal Basis of Establishment	Perusahaan didirikan berdasarkan Akta Notaris No. 9 tanggal 25 November 1981 dari Tan Thong Kie, S.H., Akta Pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. YA5/177/20 tanggal 15 Maret 1982, didaftarkan pada Kantor Pengadilan Negeri Jakarta No. 1244 dan 1245 tanggal 2 April 1982, dan telah diumumkan pada Berita Negara Republik Indonesia No. 54 tanggal 6 Juli 1982. The Company was established based on Notarial Deed No. 9 dated 25 November 1981 passed before Tan Thong Kie, S.H., legalized by the Minister of Justice of the Republic of Indonesia with Ministerial Decree No. YA5/177/20 dated 15 March 1982, Registered in the Jakarta District Court Office No. 1244 and 1245 dated 2 April 1982 and has been published in the Republic of Indonesia's State Gazette No. 54 dated 6 July 1982.
Bidang Usaha Business Field	Asuransi Umum (konvensional & syariah) General Insurance (conventional & sharia)
Kepemilikan Saham (per 31 Desember 2025) Share Ownership (per 31 December 2025)	• 58,50% : PT Pertamina (Persero) • 15,89% : UOB Kay Hian Pte. Ltd • 5,29% : Samsung Fire & Marine Insurance, Co., Ltd. • 20,32% : Masyarakat (masing-masing kepemilikan <5%) Public (with ownership of <5%)
Modal Dasar Authorized Capital	Rp640.000.000.000,-
Modal Ditempatkan dan Disetor Penuh Issued and Fully Paid-Up Capital	Rp177.778.780.000,-
Jumlah Karyawan Total Employees	445 orang people
Point of Sales and Services (PoSS)	Per 31 Desember 2025, terdapat 29 <i>Point of Sales and Services</i> (PoSS) di seluruh Indonesia. As of 31 December 2025, there are 29 Point of Sales and Services (PoSS) across Indonesia.
Alamat Kantor Pusat Address of Head Office	Gedung Wisma Tugu I Jl. H.R. Rasuna Said Kav C 8-9 Jakarta Selatan 12920, Indonesia Telepon : +62 21 529 61 777 (hunting) Faksimile : +62 21 529 61 555, 529 62 555 Email : enquiry@tugu.com; calltia@tugu.com Hotline 24/7 Call TIA : 1500 458 WhatsApp : 0811 9790 0100 Facebook : @tuguinsurance.id X : @tuguinsurance Instagram : @tuguinsurance, @lifeattugu LinkedIn : PT Asuransi Tugu Pratama Indonesia Tbk YouTube : Tugu Insurance TikTok : @tuguinsurance

Riwayat Singkat Tugu Insurance

Brief History of Tugu Insurance

PT Asuransi Tugu Pratama Indonesia Tbk ("Tugu Insurance" atau "Perseroan") berkedudukan di Jakarta Selatan dan didirikan pertama kali dengan nama PT Tugu Pratama Indonesia berdasarkan Akta Pendirian No. 9 tanggal 25 November 1981 yang dibuat di hadapan Thong Tan Kie, Notaris di Jakarta. Akta tersebut telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia melalui Surat Keputusan No. YA5/177/20 tanggal 15 Maret 1982, didaftarkan pada Kantor Pengadilan Negeri Jakarta dengan No. 1245 tanggal 2 April 1982, serta diumumkan dalam Berita Negara Republik Indonesia No. 54 tanggal 6 Juli 1982. Anggaran Dasar Perseroan telah mengalami beberapa kali perubahan, terakhir melalui Akta Notaris No. 123 tanggal 28 April 2023 yang dibuat oleh Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta, mengenai Pernyataan Keputusan Rapat Perubahan Anggaran Dasar PT Asuransi Tugu Pratama Indonesia Tbk, yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-AH.01.03-0059835 tanggal 5 Mei 2023.

Sejak awal pendiriannya pada periode 1981-1984, Tugu Insurance memfokuskan kegiatan usaha pada penyediaan perlindungan asuransi untuk penanggulangan risiko di industri minyak dan gas nasional, khususnya dalam melindungi aset-aset milik perusahaan induk, PT Pertamina (Persero), sebuah Badan Usaha Milik Negara (BUMN). Dalam rangka memperluas skala dan cakupan usaha, pada periode 1985-1998 Perseroan melakukan investasi pada berbagai entitas di dalam dan luar negeri, yang kemudian membentuk sejumlah

PT Asuransi Tugu Pratama Indonesia Tbk ("Tugu Insurance" or the "Company") is domiciled in South Jakarta and was initially established under the name PT Tugu Pratama Indonesia pursuant to Deed of Establishment No. 9 dated 25 November 1981, drawn up before Thong Tan Kie, Notary in Jakarta. The deed was approved by the Minister of Justice of the Republic of Indonesia through Decree No. YA5/177/20 dated 15 March 1982, registered with the Jakarta District Court under No. 1245 dated 2 April 1982, and published in the State Gazette of the Republic of Indonesia No. 54 dated 6 July 1982. The Company's Articles of Association have been amended from time to time, most recently through Notarial Deed No. 123 dated 28 April 2023 of Jose Dima Satria, S.H., M.Kn., Notary in Jakarta, concerning the Resolution of the General Meeting of Shareholders on the Amendment of the Articles of Association of PT Asuransi Tugu Pratama Indonesia Tbk, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia under Decree No. AHU-AH.01.03-0059835 dated 5 May 2023.

During its early years of operation from 1981 to 1984, Tugu Insurance focused on providing insurance coverage for risk mitigation in the national oil and gas industry, particularly in safeguarding the assets of its parent company, PT Pertamina (Persero), a State-Owned Enterprise (SOE). To expand its business scale and scope, between 1985 and 1998 the Company invested in various domestic and international entities, which subsequently led to the establishment of several subsidiaries under the Tugu Group. These subsidiaries and affiliates



Berbekal prinsip dan nilai-nilai positif yang senantiasa mengiringi, Tugu Insurance berkomitmen untuk terus tumbuh memberikan layanan perlindungan terbaik melalui berbagai produk asuransi terpercaya.

Armed with the principles and positive values, Tugu Insurance is committed to continue to grow to provide the best protection services through a variety of trusted insurance products.



anak perusahaan di bawah naungan Tugu Group. Anak perusahaan dan afiliasi tersebut menjalankan kegiatan usaha yang saling melengkapi untuk mendukung bisnis inti Tugu Insurance sekaligus memperluas portofolio produk dan layanan.

Memasuki tahun 2025, Tugu Insurance terus mengoptimalkan keunggulannya di segmen asuransi korporasi dengan melanjutkan rekam jejak dan keahlian yang mendalam dalam mendukung proyek-proyek minyak dan gas berskala besar. Setelah lama dikenal sebagai penyedia solusi asuransi komprehensif bagi PT Pertamina (Persero) beserta entitas dalam jaringannya, termasuk anak perusahaan dan para Pemegang Kontrak Kerja Sama (PKKS), Perseroan kini telah memperluas fokus bisnisnya melampaui pasar *captive* ke sektor *non-captive*. Ekspansi ini mencakup segmen korporasi non-energi dan pasar ritel, yang menawarkan potensi pertumbuhan signifikan seiring dengan masih rendahnya tingkat penetrasi asuransi di Indonesia. Dalam kerangka tersebut, Tugu Insurance secara strategis mengelola portofolio produk yang beragam, meliputi asuransi energi, kebakaran dan properti, penerbangan, rekayasa, kapal laut, kargo laut, perlindungan dan ganti rugi, kredit, tanggung gugat, kendaraan bermotor, serta asuransi berbasis syariah. Langkah ini mencerminkan komitmen Perseroan untuk menjawab kebutuhan pasar yang semakin beragam sekaligus menangkap peluang premi di sektor asuransi yang terus berkembang.

Sebagai bagian dari upaya memperkuat struktur permodalan guna mendukung pertumbuhan usaha dan penerapan praktik *Good Corporate Governance* (GCG), Tugu Insurance melaksanakan Penawaran Umum Perdana (*Initial Public Offering*/IPO) pada tahun 2018. Saham Perseroan resmi tercatat di Bursa Efek Indonesia dengan kode saham "TUGU" pada tanggal 28 Mei 2018. Seiring dengan pencatatan tersebut, Perseroan meluncurkan program transformasi merek dan budaya secara menyeluruh dengan mengadopsi identitas korporasi baru sebagai Tugu Insurance serta memperkenalkan logo yang diperbarui. Gagasan inti merek "Mencapai Tinggi Baru" ditetapkan pada 28 Juni 2018, yang selanjutnya diselaraskan dengan Tata Nilai Perusahaan dan diintegrasikan ke dalam budaya perusahaan.

Sejalan dengan rencana penggunaan dana sebagaimana diuraikan dalam prospektus, termasuk pengembangan bisnis ritel dan inovasi teknologi untuk memperkuat infrastruktur digital, Tugu Insurance terus mencatatkan kemajuan signifikan dalam pengembangan produk dan transformasi digital. Sepanjang tahun 2025, Perseroan berhasil memperluas portofolio produk asuransi ritel melalui peluncuran *t ride* untuk kendaraan roda dua dan *t drive* untuk kendaraan roda empat. Selain itu, Perseroan juga melakukan penyempurnaan terhadap aplikasi smart *t drive*, sebuah solusi inovatif yang dirancang untuk mengevaluasi keterampilan serta perilaku berkendara pengguna, sebagai bagian dari komitmen Perseroan terhadap keselamatan dan pengembangan layanan digital yang berorientasi pada pelanggan.

operate in complementary business lines that support Tugu Insurance's core activities while broadening its range of products and services.

Entering 2025, Tugu Insurance continues to leverage its strong expertise in the corporate insurance segment by building on its extensive experience in supporting large-scale oil and gas projects. Initially recognized as a comprehensive insurance solutions provider for PT Pertamina (Persero) and its ecosystem, including subsidiaries and Production Sharing Contract Contractors (PSCCs), the Company has progressively expanded beyond the captive market into non-captive segments. This expansion encompasses non-energy corporate customers and the retail market, both of which present significant growth opportunities given the relatively low level of insurance penetration in Indonesia. In line with this strategy, Tugu Insurance optimizes a diversified product portfolio covering energy, fire and property, aviation, engineering, marine hull, marine cargo, protection and indemnity, credit, liability, motor vehicles, and sharia-based insurance products. This strategic direction underscores the Company's commitment to addressing diverse market needs while capturing premium potential across Indonesia's growing insurance sector.

To strengthen its capital structure in support of business expansion and the enhancement of Good Corporate Governance (GCG) practices, Tugu Insurance conducted an Initial Public Offering (IPO) in 2018. The Company's shares have been listed on the Indonesia Stock Exchange under the ticker symbol "TUGU" since 28 May 2018. In conjunction with this milestone, the Company implemented a comprehensive brand and cultural transformation, adopting a renewed corporate identity under the Tugu Insurance brand and introducing an updated logo. The core brand concept, "Reaching New Heights," was officially launched on 28 June 2018, which were subsequently aligned with the Corporate Values and embedded across the organization.

In accordance with the plans set out in the prospectus, including the allocation of IPO proceeds for retail business development and technological innovation to enhance the Company's digital infrastructure, Tugu Insurance has continued to achieve meaningful progress in product development and digital transformation. Throughout 2025, the Company successfully expanded its retail insurance offerings through the introduction of *t ride* for two-wheeled vehicles and *t drive* for four-wheeled vehicles. The Company also enhanced the smart *t drive* application, an innovative solution designed to assess users' driving skills and behavior, reinforcing its commitment to safety and customer-centric digital solutions.

Dalam upaya meningkatkan aksesibilitas layanan dan memperkuat keterlibatan nasabah, Tugu Insurance mengoperasikan *Point of Sales and Services* (PoSS) yang tersebar di lokasi-lokasi strategis di seluruh Indonesia, dengan total 29 PoSS. Hal ini semakin memperkuat kehadiran fisik Perseroan dan memperluas jangkauan layanan secara nasional.

Tugu Insurance senantiasa berkomitmen untuk mendorong pertumbuhan berkualitas yang berkelanjutan. Sejak pertama kali memperoleh peringkat internasional “A- (Excellent)” dari A.M. Best pada tahun 2016, Perseroan secara konsisten mempertahankan peringkat tersebut selama 10 tahun berturut-turut. Peringkat ini mencerminkan posisi keuangan Perseroan yang sangat kuat dengan prospek stabil, yang ditopang oleh kinerja operasional yang sehat serta penerapan manajemen risiko yang solid. A.M. Best, sebagai lembaga pemeringkat asuransi tertua di dunia yang berbasis di New York, Amerika Serikat, setiap tahun melakukan evaluasi terhadap lebih dari 16.000 perusahaan asuransi global, dengan menilai kemampuan masing-masing entitas dalam memenuhi kewajiban klaim, utang, dan kewajiban keuangan lainnya secara tepat waktu dan andal.

In order to enhance service accessibility and strengthen customer engagement, Tugu Insurance operates Points of Sales and Services (PoSS) across strategic locations throughout Indonesia, with a total of 29 PoSS. This further strengthens the Company’s physical presence and expands its service coverage nationwide.

Tugu Insurance remains firmly committed to delivering sustainable, high-quality growth. Since first obtaining the international “A- (Excellent)” rating from A.M. Best in 2016, the Company has consistently maintained this rating for ten consecutive years. This recognition reflects the Company’s very strong financial position with a stable outlook, supported by sound business operations and robust risk management practices. A.M. Best, the world’s oldest insurance rating agency headquartered in New York, United States, conducts annual assessments of more than 16,000 insurance companies globally, evaluating their financial strength based on their ability to meet claims, debt obligations, and other liabilities in a timely and reliable manner.

Informasi Tentang Perubahan Nama Perusahaan

Information About Change of the Company’s Name

PT Tugu Pratama Indonesia secara resmi mengubah nama menjadi PT Asuransi Tugu Pratama Indonesia Tbk berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada tanggal 8 Februari 2018, sebagaimana dituangkan dalam Akta No. 23 tanggal 8 Februari 2018 yang dibuat oleh Fathiah Helmi, S.H., Notaris di Jakarta. Perubahan nama tersebut telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Keputusan No. AHU-AH.01.03.0062380 tanggal 9 Februari 2018. Selain itu, perubahan nama Perseroan juga telah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK) berdasarkan Keputusan Dewan Komisiner OJK No. KEP-231/NB.11/2018 tanggal 19 Maret 2018 tentang Pemberlakuan Izin Usaha di Sektor Asuransi Umum, yang mengesahkan perubahan nama PT Tugu Pratama Indonesia menjadi PT Asuransi Tugu Pratama Indonesia Tbk.

PT Tugu Pratama Indonesia officially changed its name to PT Asuransi Tugu Pratama Indonesia Tbk pursuant to the resolution of the Extraordinary General Meeting of Shareholders held on 8 February 2018, as set forth in Notarial Deed No. 23 dated 8 February 2018 drawn up by Fathiah Helmi, S.H., Notary in Jakarta. The change of name was approved by the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-AH.01.03.0062380 dated 9 February 2018. In addition, approval was also granted by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) pursuant to the Decision of the OJK Board of Commissioners No. KEP-231/NB.11/2018 dated 19 March 2018 regarding the Effectiveness of the Business License in the General Insurance Sector, which ratified the change of the Company’s name from PT Tugu Pratama Indonesia to PT Asuransi Tugu Pratama Indonesia Tbk.



Jejak Langkah

Milestone

1981

- PT Tugu Pratama Indonesia, yang kini dikenal sebagai Tugu Insurance, didirikan pada 25 November 1981 oleh PT Pertamina (Persero) untuk menyediakan layanan proteksi risiko domestik dengan spesialisasi solusi bisnis-ke-bisnis di sektor minyak dan gas, khususnya untuk melindungi aset-aset Pertamina.

PT Tugu Pratama Indonesia, now known as Tugu Insurance, was established on 25 November 1981 by PT Pertamina (Persero) to provide domestic risk protection services, with a primary focus on business-to-business solutions in the oil and gas sector, particularly for safeguarding Pertamina's assets.

- Tugu Insurance mulai mengembangkan keahliannya dalam manajemen risiko sektor minyak dan gas, menjadi pemain penting di industri asuransi umum nasional.

Tugu Insurance began to strengthen its expertise in oil and gas risk management, positioning the Company as a significant player within Indonesia's general insurance industry.

1994

- PT Tugu Pratama Interindo (Interindo) didirikan dengan nama awal PT Tugu Pratama Holding pada 29 April 1994, dan kemudian berganti nama menjadi PT Tugu Pratama Interindo pada 15 Desember 1994.

PT Tugu Pratama Interindo ("Interindo") was established on 29 April 1994 under its initial name, PT Tugu Pratama Holding, and subsequently changed its name to PT Tugu Pratama Interindo on 15 December 1994.

- Melalui Interindo, Tugu Insurance memperluas investasi ke pasar domestik dan internasional, menjadikannya sebagai holding investasi untuk Tugu Group. Perusahaan juga mulai fokus pada lini bisnis non-minyak dan gas, sambil tetap mengutamakan akuisisi bisnis di sektor minyak dan gas.

Through Interindo, Tugu Insurance expanded its investments into both domestic and international markets, positioning it as the investment holding company of the Tugu Group. Within this framework, the Company began to place greater emphasis on non-oil and gas business lines, while continuing to prioritize business acquisition in the oil and gas sector.

2005

- Tugu Insurance meluncurkan produk-produk berbasis retail korporat dan syariah. Tugu Insurance launched a range of insurance products targeting the corporate retail segment as well as sharia-based offerings.

- Meluncurkan program Pemberdayaan Masyarakat di Kampung Tugu Cipeureu, Sukabumi, dengan membangun infrastruktur fasilitas air bersih, MCK, musholla, gedung pendidikan formal/informal, kolam ikan lele dan nila, serta pembibitan tanaman.

In line with its commitment to social responsibility, Tugu Insurance also initiated a Community Empowerment Program in Kampung Tugu Cipeureu, Sukabumi, through the development of supporting infrastructure, including clean water facilities, sanitation and toilet facilities, a mosque, formal and informal education buildings, catfish and tilapia fish ponds, and plant nurseries.

2014

- Tugu Insurance menetapkan Visi, Misi, dan Nilai Budaya Perusahaan (6C) yang direvitalisasi. Tugu Insurance established its revitalized Vision, Mission, and Corporate Cultural Values (6C).
- Melaksanakan program Sosialisasi dan Internalisasi untuk Transformasi Budaya Perusahaan. A Corporate Culture Transformation program was implemented to Internalize and Socialize these values.

2016

- Sejalan dengan pertumbuhan perusahaan, Tugu Insurance membuka beberapa kantor cabang di Surabaya, Bandung, Medan, Palembang, Semarang, dan Balikpapan.
In line with the Company's growth, Tugu Insurance expanded its operational network by establishing several branch offices in Surabaya, Bandung, Medan, Palembang, Semarang, and Balikpapan.
- Perusahaan meraih peringkat internasional "A- (Excellent)" dari A.M. Best, menjadikannya perusahaan asuransi umum nasional pertama yang memperoleh status ini.
The Company obtained the international "A- (Excellent)" rating from A.M. Best, making it the first national general insurance company to achieve this distinction.

2017

- Anak perusahaan Tugu Insurance, Interindo, menjual sahamnya di PT Asuransi Jiwa Tugu Mandiri (AJTM) sebanyak 94.750 saham kepada Dana Pensiun Pertamina.
A subsidiary of Tugu Insurance, PT Tugu Pratama Interindo ("Interindo"), divested 94,750 shares in PT Asuransi Jiwa Tugu Mandiri (AJTM) to Dana Pensiun Pertamina.
- Tugu Insurance memperoleh peningkatan predikat menjadi "Emerging" dalam Pertamina QMA - KKEP 2017.
Tugu Insurance achieved an upgraded status to "Emerging" in the Pertamina QMA - KKEP 2017 assessment.
- Interindo meningkatkan kepemilikan sahamnya di PT Tugu Reasuransi Indonesia (TuguRe) dari 37,66% menjadi 50,27%, memperkuat posisi Tugu Insurance di pasar reasuransi.
Interindo increased its shareholding in PT Tugu Reasuransi Indonesia (TuguRe) from 37.66% to 50.27%, thereby strengthening Tugu Insurance's position in the reinsurance market.

2018

- Tugu Insurance mempertahankan peringkat internasional "A- (Excellent)" dari A.M. Best.
Tugu Insurance consistently maintained its international "A- (Excellent)" rating from A.M. Best.
- Perusahaan melakukan Penawaran Umum Perdana (IPO) dengan melepas 177.777.800 saham di Bursa Efek Indonesia (BEI) pada 28 Mei 2018.
In the same year, the Company conducted its Initial Public Offering (IPO) by offering 177,777,800 shares and listing them on the Indonesia Stock Exchange (IDX) on 28 May 2018.

2019

- Tugu Insurance meningkatkan layanan pelanggan melalui *hotline* Tugu Insurance Assistance (TIA) 24/7 (1500 458) dan layanan bantuan darurat jalan Tugu Real Experience (t rex).
Tugu Insurance enhanced its customer service capabilities through the operation of the 24/7 Tugu Insurance Assistance (TIA) hotline at 1500 458, complemented by the Tugu Real Experience (t rex) roadside emergency assistance service.
- Perusahaan mempertahankan peringkat "A- (Excellent)" dari A.M. Best selama empat tahun berturut-turut, menjadikannya satu-satunya perusahaan asuransi umum nasional yang memegang status ini.
The Company consistently maintained its international "A- (Excellent)" rating from A.M. Best for four consecutive years, making it the only national general insurance company to achieve this distinction.
- Memperluas jangkauan geografis dengan membuka cabang baru di Pekanbaru, Lampung, Makassar, Denpasar, dan Cirebon, serta beberapa t shop (*Point of Sales and Services*) di berbagai wilayah strategis di Indonesia.
Tugu Insurance broadened its geographic footprint by opening new branch offices in Pekanbaru, Lampung, Makassar, Denpasar, and Cirebon, while also operating several t shop (*Point of Sales and Services*) outlets in strategic locations across Indonesia.

2020

- Tugu Insurance melakukan *rebranding* dengan memperkenalkan nama merek korporat “Tugu Insurance” dan merevitalisasi nilai budaya korporat 6C dengan semangat “Reaching New Heights” #BeraniLebihBaik.
The Company also undertook a rebranding initiative by introducing the corporate brand name “Tugu Insurance” and revitalizing its 6C corporate cultural values under the spirit of “Reaching New Heights” #BeraniLebihBaik.
- Meluncurkan aplikasi keselamatan berkendara *t drive* dan produk asuransi kendaraan bermotor unggulan, *t drive* untuk kendaraan roda empat serta *t ride* untuk kendaraan roda dua.
Tugu Insurance launched the *t drive* driving safety application and introduced flagship motor vehicle insurance products, namely *t drive* for four-wheeled vehicles and *t ride* for two-wheeled vehicles.

- Di tengah tantangan ekonomi akibat pandemi COVID-19, Tugu Insurance berhasil mempertahankan peringkat “A- (Excellent)” dengan prospek stabil selama lima tahun berturut-turut.
Amid the economic pressures and challenges arising from the COVID-19 pandemic, Tugu Insurance successfully maintained its international “A- (Excellent)” rating with a stable outlook for five consecutive years.
- Tugu Insurance juga meraih berbagai penghargaan di bidang keuangan dan non-keuangan sepanjang tahun 2020.
Throughout 2020, Tugu Insurance also received numerous awards in both financial and non-financial categories.

2021

- Tugu Insurance berhasil menerapkan Sistem Manajemen Anti Penyuapan (SMAP) dengan memperoleh sertifikasi ISO 37001:2016, menegaskan komitmennya terhadap Tata Kelola Perusahaan yang baik.
Tugu Insurance successfully implemented an Anti-Bribery Management System (ABMS) by obtaining ISO 37001:2016 certification, reaffirming the Company's commitment to the implementation of good corporate governance principles.
- Melalui “Tugu Insurance United Action of Concern” (Bakti Tugu), perusahaan mendukung pencapaian Tujuan Pembangunan Berkelanjutan (SDGs) dengan mengintegrasikan kegiatan terkait program CSR.
Through the “Tugu Insurance United Action of Concern” (Bakti Tugu) initiative, the Company supports the achievement of the Sustainable Development Goals (SDGs) by integrating its Corporate Social Responsibility (CSR) programs.
- Bertepatan dengan ulang tahun ke-40, Tugu Insurance meluncurkan transformasi digital holistik yang meliputi aspek penguatan infrastruktur Teknologi Informasi (TI), proses bisnis, dan perubahan pola pikir serta budaya perusahaan.
Coinciding with its 40th anniversary, Tugu Insurance launched a holistic digital transformation encompassing the strengthening of Information Technology (IT) infrastructure, the enhancement of business processes, and shifts in organizational mindset and corporate culture.
- Mempertahankan peringkat *Financial Strength Rating* “A- (Excellent)” dan *Long-Term Issuer Credit Rating* “a- (Excellent)” dari A.M. Best selama enam tahun berturut-turut.
The Company consistently maintained its *Financial Strength Rating* of “A- (Excellent)” and *Long-Term Issuer Credit Rating* of “a- (Excellent)” from A.M. Best for six consecutive years.

2022

- Saham Tugu naik ke Papan Utama di Bursa Efek Indonesia (BEI) sejak 30 November 2022. Tugu shares have been officially listed on the Main Board of the Indonesia Stock Exchange (IDX) since 30 November 2022.
- Tugu Insurance mempertahankan peringkat A- (*Excellent*) dan “a-” (*Excellent*) dari A.M. Best selama tujuh tahun berturut-turut, mencerminkan stabilitas keuangan yang kuat dan manajemen risiko yang sehat. Tugu Insurance consistently maintained its Financial Strength Rating of “A- (*Excellent*)” and Long-Term Issuer Credit Rating of “a-” (*Excellent*) from A.M. Best for seven consecutive years, demonstrating strong financial stability and sound risk management practices.

2023

- Tugu Insurance melakukan pemecahan nilai nominal saham (*stock split*) dengan rasio 1:2, menurunkan nilai nominal saham dari Rp100,00 menjadi Rp50,00, sehingga jumlah saham beredar meningkat menjadi 3.555.575.600. Tugu Insurance carried out a stock split with a ratio of 1:2, reducing the par value of its shares from IDR100.00 to IDR50.00 per share, which resulted in an increase in the total number of outstanding shares to 3,555,575,600 shares.

2024

- Tugu Insurance mempertahankan peringkat A- (*Excellent*) dan “a-” (*Excellent*) dari A.M. Best selama sembilan tahun berturut-turut, mencerminkan stabilitas keuangan yang kuat dan manajemen risiko yang sehat. Tugu Insurance consistently maintained its Financial Strength Rating of “A- (*Excellent*)” and Long-Term Issuer Credit Rating of “a-” (*Excellent*) from A.M. Best for nine consecutive years, reflecting strong financial stability and sound risk management practices.

2025

- Konsistensi kinerja Tugu Insurance kembali ditegaskan dengan keberhasilan mempertahankan peringkat A- (*Excellent*) dari A.M. Best selama satu dekade penuh, disertai peningkatan *outlook* menjadi *Stable* sebagai cerminan penguatan daya tahan bisnis dan kepercayaan terhadap tata kelola perusahaan. Tugu Insurance's consistent performance was reaffirmed by its success in maintaining an A- (*Excellent*) rating from A.M. Best for a full decade, accompanied by an upgrade in its outlook to *Stable*, reflecting strengthened business resilience and confidence in the company's governance.
- Sejalan dengan pencapaian tersebut, Tugu Insurance terus meningkatkan standar pelayanan melalui implementasi *value* “*Simply Trusting*”, sebagai landasan dalam menghadirkan layanan yang semakin terpercaya, mudah dan memberikan keramahan. In line with these achievements, Tugu Insurance continues to improve its service standards through the implementation of the “*Simply Trusting*” value, as a foundation for providing increasingly reliable, convenient, and friendly services.



Visi, Misi, dan Tata Nilai Budaya Perusahaan

Vision, Mission, and Corporate Culture Value

Visi Vision

Menjadi perusahaan asuransi umum nomor satu di Indonesia.

To be the number one general insurance company in Indonesia.



Misi Mission

- Menciptakan kepuasan pelanggan.
Creating customer satisfaction.
- Memberdayakan SDM menjadi insan yang profesional.
Empowering human resources to become professional.
- Mengoptimalkan nilai perusahaan secara berkelanjutan.
Optimizing company value in a sustainable manner.
- Mengembangkan perusahaan asuransi menjadi kebanggaan bangsa Indonesia yang berkelas dunia.
Developing the insurance company to become the pride of Indonesia and a world-class company.



Penjabaran Arti dari Misi

Explanation of the Meaning of this Mission

Menciptakan Kepuasan Pelanggan

Pelayanan yang didukung oleh keunggulan operasional merupakan fondasi utama dalam menciptakan kepuasan pelanggan. Perseroan mengerahkan serta mengelola seluruh sumber daya secara optimal untuk memastikan terpenuhinya kebutuhan dan harapan tertanggung secara konsisten.

Memberdayakan SDM menjadi Insan yang Profesional

Perseroan didukung oleh sumber daya manusia yang memiliki kompetensi dan keahlian di bidangnya masing-masing, serta senantiasa menjalankan tugas sesuai dengan protokol dan ketentuan yang berlaku. Komitmen terhadap profesionalisme ini menjadi dasar dalam menghasilkan kinerja yang unggul dan berkelanjutan.

Mengoptimalkan Nilai Perusahaan secara Berkelanjutan

Pendirian Perseroan pada hakikatnya bertujuan untuk meningkatkan nilai perusahaan, yang sekaligus mencerminkan peningkatan nilai investasi bagi para pemegang saham (*shareholders' value*). Hal tersebut diwujudkan melalui penciptaan laba yang berkesinambungan serta perluasan aktivitas operasional yang terukur dan strategis.

Mengembangkan Perusahaan Asuransi menjadi Kebanggaan Bangsa Indonesia yang Berkelas Dunia

Perusahaan asuransi berkelas dunia ditandai oleh sejumlah karakteristik utama, antara lain kompetensi untuk beroperasi dengan standar tinggi di tengah dinamika persaingan, kemampuan beradaptasi terhadap perubahan, budaya kualitas yang menempatkan kepuasan tertanggung sebagai prioritas, budaya inovasi yang berkelanjutan, serta semangat kewirausahaan yang kuat.

Perseroan memiliki fondasi yang solid untuk berkembang menjadi perusahaan berkelas dunia melalui penerapan Tata Kelola Perusahaan yang Baik, didukung oleh kekuatan finansial, keandalan sumber daya manusia, penguasaan teknologi, serta jaringan usaha yang luas dan terintegrasi.

Creating Customer Satisfaction

Service excellence supported by strong operational capabilities is the key to achieving customer satisfaction. The Company optimally mobilizes and manages all available resources to consistently fulfill the needs and expectations of its policyholders.

Empowering Professional Human Capital

The Company is supported by human resources with strong expertise and competencies in their respective fields, who consistently perform their duties in accordance with applicable protocols and regulations. This commitment to professionalism forms the foundation for delivering superior and sustainable performance.

Optimizing Sustainable Corporate Value

The establishment of the Company is fundamentally aimed at enhancing corporate value, which in turn increases the value invested by shareholders (*shareholders' value*). This objective is pursued through the generation of sustainable profitability and the strategic expansion of operational activities.

Developing a World-Class Insurance Company and a Source of National Pride

A world-class insurance company is characterized by the ability to operate at high standards amid competitive dynamics, adaptability to change, a strong quality culture that prioritizes policyholder satisfaction, an innovative mindset, and an entrepreneurial spirit.

The Company possesses a solid foundation to achieve world-class stature through the consistent implementation of Good Corporate Governance, supported by strong financial capacity, reliable human capital, advanced technological capabilities, and an extensive business network.

Budaya Perusahaan dan Tata Nilai Perusahaan Corporate Culture and Corporate Values

Sejalan dengan kebijakan PT Pertamina (Persero) sebagai induk Perseroan, Tugu Insurance memastikan Budaya Perusahaan merupakan salah satu bagian dari program transformasi budaya dan perilaku. Dalam rangka hal tersebut, Perusahaan secara berkesinambungan menginternalisasi Tata Nilai Perusahaan Amanah, Kompeten, Harmonis, Loyal, Kolaboratif dan Adaptif dengan semangat ONE PERTAMINA yang selaras dengan Budaya Pelayanan Perusahaan sebagai pedoman perilaku bagi seluruh Insan Tugu dalam menjalankan tugas dan tanggung jawabnya. Nilai-nilai ini membentuk budaya kerja yang mendukung keberlanjutan karena menekankan integritas, peningkatan kompetensi, kemampuan beradaptasi, kolaborasi, serta kepedulian terhadap sesama dan lingkungan.

Komitmen Tugu Insurance dalam internalisasi Budaya Perusahaan tersebut ditunjukkan melalui partisipasi penuh Perusahaan pada siklus implementasi Living Core Values ("LCV") yang dilaksanakan oleh PT Pertamina (Persero) setiap tahun. Melalui pendekatan LCV dengan siklus *Plan, Do, Check* dan *Action* ini diharapkan setiap Program Budaya dapat berdampak terhadap bisnis dengan Program Utama *One Hour Meeting, One Action* dan *One Collaboration* yang bertujuan untuk menumbuhkan semangat kolektif dan budaya kerja untuk bergerak sebagai satu kesatuan, berani dalam perubahan, jelas dalam arah, dan terpadu dalam pelaksanaan. Selain keterlibatan aktif dari seluruh pekerja, pelaksanaan internalisasi budaya ini tentunya dapat terlaksana dengan baik atas dukungan penuh dari segenap jajaran Direksi dan Manajemen yang berperan sebagai role model sekaligus penggerak utama dalam program aktivasi Budaya Perusahaan.

In line with the policies of PT Pertamina (Persero), the parent company, Tugu Insurance ensures that its Corporate Culture is part of its cultural and behavioral transformation program. To this end, the Company continuously internalizes the Corporate Values of Trustworthy, Competent, Harmonious, Loyal, Collaborative, and Adaptive, with the spirit of "ONE PERTAMINA," which aligns with the Company's Service Culture and serves as a code of conduct for all Tugu employees in carrying out their duties and responsibilities. These values shape a work culture that supports sustainability by emphasizing integrity, competency development, adaptability, collaboration, and concern for others and the environment.

Tugu Insurance's commitment to internalizing its Corporate Culture is demonstrated through the Company's full participation in the annual Living Core Values ("LCV") implementation cycle conducted by PT Pertamina (Persero). Through the LCV approach, with its *Plan, Do, Check, and Action* cycle, it is expected that each Culture Program will have an impact on the business. The main programs are *One Hour Meeting, One Action, and One Collaboration*, which aim to foster a collective spirit and work culture that moves as one, is bold in facing changes, has a clear direction, and is integrated in its implementation. In addition to the active involvement of all employees, the successful implementation of this culture internalization is made possible by the full support of the Board of Directors and Management, who act as role models and key drivers in the Corporate Culture activation program.

Filosofi Logo

Logo Philosophy

Sebagai bagian dari program transformasi Perseroan yang berlandaskan semangat *"Reaching New Heights"*, yang diwujudkan melalui kampanye #BeraniLebihBaik sebagai spirit baru untuk meningkatkan kinerja serta memberikan nilai tambah yang lebih optimal bagi para pemangku kepentingan, pada tanggal 28 Juni 2018 Tugu Insurance secara resmi meluncurkan logo dan tagline **"Mencapai Titik yang Lebih Tinggi"**.

As part of the Company's transformation program driven by the *"Reaching New Heights"* spirit, embodied in the #BeraniLebihBaik campaign as a renewed impetus to enhance performance and deliver greater value to stakeholders, Tugu Insurance officially launched its logo and tagline, **"Reaching New Heights,"** on 28 June 2018.

Mencapai Titik yang Lebih Tinggi Reaching New Heights

Nama yang menunjukkan kinerja yang dapat diandalkan merupakan salah satu keunggulan utama Perseroan. Kinerja yang kuat tersebut menjadi identitas yang kami junjung tinggi dan banggakan sebagai cerminan komitmen dalam memberikan hasil yang konsisten dan terpercaya.

A name that reflects reliable performance represents one of the Company's key strengths. This strong performance is an attribute we proudly uphold, as it embodies our commitment to delivering consistent and dependable results.



Gambar anak tangga
Staircase

Warna Logo Logo Colour

Warna biru tua mencerminkan stabilitas dan kualitas yang menjadi fondasi Perseroan. Sebagai fasilitator yang mendampingi pemangku kepentingan dalam mencapai tingkat yang lebih tinggi, Tugu Insurance senantiasa menghadirkan stabilitas dan kualitas dalam setiap langkah, khususnya dalam membantu menghadapi berbagai ketidakpastian kehidupan.

The dark blue color symbolizes stability and quality as the foundation of the Company. As a facilitator that supports stakeholders in reaching higher levels, Tugu Insurance consistently delivers stability and quality at every step, particularly in helping navigate life's uncertainties.

Naik ke tingkat yang lebih tinggi mencerminkan perjalanan berkelanjutan Perseroan dalam mencapai pencapaian yang lebih besar. Elemen anak tangga merepresentasikan tahapan-tahapan yang harus dilalui secara terukur, dengan pengelolaan risiko yang terhitung serta semangat pantang menyerah untuk menuntaskan setiap proses menuju tujuan yang lebih tinggi.

Rising upward to higher levels reflects the Company's continuous journey toward greater achievements. The stepped elements represent the measured stages that must be undertaken, supported by calculated risk-taking and a strong determination to see each process through to completion.

Warna anak tangga Color of the steps

Penghormatan terhadap awal mula perjalanan Perseroan diwujudkan melalui penggunaan warna-warna anak tangga sebagai simbol penghargaan kepada PT Pertamina (Persero), mengingat Tugu Insurance didirikan dan tumbuh sebagai anak perusahaan dari Badan Usaha Milik Negara tersebut.

A tribute to the Company's origins is reflected in the use of stepped colors, symbolizing recognition of PT Pertamina (Persero), as Tugu Insurance was established and developed as a subsidiary of the state-owned enterprise.

Warna Merah | The Color Red

Melambangkan Tugu Insurance yang sudah berpengalaman, fundamentalnya kuat, keuletan, ketegasan serta keberanian dalam menghadapi berbagai kendala yang terjadi juga menghadapi kesempatan yang ada di depan mata.

Red represents Tugu Insurance's experience and strong fundamentals, reflecting tenacity, assertiveness, and courage in overcoming various challenges while seizing opportunities ahead.

Warna Biru | The Color Blue

Menggambarkan ekspertis, keandalan, serta integritas Tugu Insurance sebagai perusahaan yang dapat dipercaya dan bertanggung jawab dalam menjalankan kegiatan usahanya.

Blue represents Tugu Insurance's expertise, reliability, trustworthiness, and responsibility in conducting its business.

Warna Hijau | The Color Green

Melambangkan keberlanjutan (*sustainability*) dalam komitmen Tugu Insurance untuk menerapkan tata kelola perusahaan yang baik (*Good Corporate Governance*) secara konsisten.

Green represents sustainability in Tugu Insurance's commitment to implementing good corporate governance.

Bidang Usaha
Business Line

Kegiatan Usaha Perusahaan
Company Business Activities

Maksud, tujuan, dan kegiatan usaha Tugu Insurance sebagaimana diatur dalam Anggaran Dasar Perseroan, yang terakhir diubah berdasarkan keputusan Rapat Umum Pemegang Saham sebagaimana dinyatakan dalam Akta No. 123 tanggal 28 April 2023 yang dibuat di hadapan Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta, adalah untuk menjalankan kegiatan usaha di bidang perasuransian, khususnya Asuransi Umum, yang meliputi:

1. Asuransi Non-Jiwa Konvensional; dan
2. Asuransi Non-Jiwa Syariah.

Dalam rangka menjalankan kegiatan usaha tersebut, Tugu Insurance telah memperoleh dan memiliki perizinan usaha yang dipersyaratkan sebagai berikut:

The purposes, objectives, and business activities of Tugu Insurance, as stipulated in the Company's Articles of Association, most recently amended pursuant to the resolution of the General Meeting of Shareholders as set forth in Notarial Deed No. 123 dated 28 April 2023 drawn up before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta, are to conduct business activities in the insurance sector, namely General Insurance, which includes:

1. Conventional Non-Life Insurance; and
2. Sharia-Based Non-Life Insurance.

In order to carry out these business activities, Tugu Insurance has obtained and holds the following required business licenses:

Nama Izin Usaha Name of Business License	Keterangan Description									
Nomor Induk Berusaha (NIB) Business Registration Number (NIB)	Berdasarkan ketentuan Pasal 206 ayat (3) Peraturan Pemerintah No. 28 Tahun 2025 tentang Penyelenggaraan Perizinan Berusaha Berbasis Risiko, Lembaga Online Single Submission (OSS) telah menerbitkan Nomor Induk Berusaha (NIB) No. 9120312071611 kepada PT Asuransi Tugu Pratama Indonesia Tbk pada tanggal 11 Oktober 2019, yang mencakup Kode dan Nama Klasifikasi Baku Lapangan Usaha Indonesia (KBLI) sebagai berikut: Pursuant to Article 206 paragraph (3) of Government Regulation No. 28 of 2025 on The Organization of Risk-Based Business Licensing, the Online Single Submission (OSS) Institution issued a Business Identification Number (Nomor Induk Berusaha/NIB) No. 9120312071611 to PT Asuransi Tugu Pratama Indonesia Tbk on 11 October 2019, covering the following Indonesian Standard Industrial Classification (KBLI) codes and descriptions: <table><tr><th>No.</th><th>Kode KBLI KBLI Code</th><th>Nama KBLI KBLI Name</th></tr><tr><td>1</td><td>65121</td><td>Asuransi Umum Konvensional Conventional General Insurance</td></tr><tr><td>2</td><td>65122</td><td>Asuransi Umum Syariah Sharia General Insurance</td></tr></table>	No.	Kode KBLI KBLI Code	Nama KBLI KBLI Name	1	65121	Asuransi Umum Konvensional Conventional General Insurance	2	65122	Asuransi Umum Syariah Sharia General Insurance
No.	Kode KBLI KBLI Code	Nama KBLI KBLI Name								
1	65121	Asuransi Umum Konvensional Conventional General Insurance								
2	65122	Asuransi Umum Syariah Sharia General Insurance								
Izin Usaha di Bidang Asuransi Umum Business License in the General Insurance Sector	Pada saat pendiriannya, Perseroan telah memperoleh izin usaha di bidang asuransi umum dari Departemen Keuangan Republik Indonesia melalui Direktorat Jenderal Moneter Dalam Negeri, berdasarkan Keputusan Direktur Jenderal Moneter Dalam Negeri No. Kep-5572/MD/1981 tanggal 9 Desember 1981. Izin usaha asuransi umum tersebut selanjutnya diperpanjang melalui Keputusan Direktur Jenderal Moneter Dalam Negeri No. Kep-8014/MD/1986 tanggal 8 Desember 1986 mengenai Perpanjangan Izin Usaha PT Tugu Pratama Indonesia (NPWP 1.302.218.1-21) untuk menjalankan kegiatan usaha di bidang asuransi umum, yang tetap berlaku sampai dengan adanya perubahan ketentuan. Pada tahun 2018, seiring dengan perubahan status Perseroan menjadi perusahaan terbuka, nama Perseroan diperbarui dari PT Tugu Pratama Indonesia menjadi PT Asuransi Tugu Pratama Indonesia Tbk, sehingga diperlukan pembaruan izin usaha dari Otoritas Jasa Keuangan (OJK). Pembaruan izin usaha tersebut diterbitkan oleh Anggota Dewan Komisiner Otoritas Jasa Keuangan melalui Keputusan No. KEP-231/NB.11/2018 tanggal 19 Maret 2018 mengenai Pemberlakuan Izin Usaha di Bidang Asuransi Umum sehubungan dengan perubahan nama PT Tugu Pratama Indonesia menjadi PT Asuransi Tugu Pratama Indonesia Tbk.									

Nama Izin Usaha Name of Business License	Keterangan Description
	At the time of its establishment, the Company obtained a general insurance business license from the Ministry of Finance of the Republic of Indonesia through the Directorate General of Domestic Monetary Affairs, pursuant to the Decree of the Director General of Domestic Monetary Affairs No. Kep-5572/MD/1981 dated 9 December 1981. The general insurance business license was subsequently renewed through the Decree of the Director General of Domestic Monetary Affairs No. Kep-8014/MD/1986 dated 8 December 1986 regarding the Extension of the Business License of PT Tugu Pratama Indonesia (Tax Identification Number 1.302.218.1-21) to conduct general insurance business activities, which remains valid until further amendments. In 2018, following the change of the Company's status to a public company, the Company's name was updated from PT Tugu Pratama Indonesia to PT Asuransi Tugu Pratama Indonesia Tbk, thereby requiring an update to its business license from the Financial Services Authority (Otoritas Jasa Keuangan/OJK). The updated business license was issued by a Member of the Board of Commissioners of the Financial Services Authority through Decision No. KEP-231/NB.11/2018 dated 19 March 2018 regarding the Effectiveness of the General Insurance Business License in connection with the change of the Company's name from PT Tugu Pratama Indonesia to PT Asuransi Tugu Pratama Indonesia Tbk.
Izin Pembukaan Kantor Cabang dengan Prinsip Syariah License to Open Branch Office with Sharia Principles	Perseroan juga telah memperoleh Izin Pembukaan Kantor Cabang dengan Prinsip Syariah sebagaimana ditetapkan dalam Keputusan Menteri Keuangan Republik Indonesia tentang Pemberian Izin Pembukaan Kantor Cabang dengan Prinsip Syariah kepada PT Tugu Pratama Indonesia, No. KEP-108/KM.5/2005 tanggal 8 April 2005. Izin tersebut diberikan berdasarkan Surat Rekomendasi Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) No. U-044/DSNMUI/III/2005 tanggal 20 Maret 2005. The Company has also obtained a License to Establish a Sharia-Based Branch Office as stipulated in the Decree of the Minister of Finance of the Republic of Indonesia regarding the Granting of a License to Establish a Sharia-Based Branch Office to PT Tugu Pratama Indonesia, No. KEP-108/KM.5/2005 dated 8 April 2005. The license was granted based on a Recommendation Letter from the National Sharia Council of the Indonesian Ulema Council (Dewan Syariah Nasional Majelis Ulama Indonesia/DSN-MUI) No. U-044/DSNMUI/III/2005 dated 20 March 2005.

Kegiatan Usaha yang Dijalankan pada Tahun Buku Business Activities Carried Out in the Fiscal Year

Kegiatan usaha yang dijalankan oleh Tugu Insurance pada tahun buku berdasarkan izin usaha yang dimiliki dapat dilihat sebagai berikut:

Business activities carried out by Tugu Insurance in the fiscal year based on the business licenses are as follows:

Kegiatan Usaha Berdasarkan Anggaran Dasar Business Activities Based on Articles of Association	Telah (✓)/ Belum Dijalankan (x) Has been Conducted (✓)/ Has Not Been Conducted (x)	Keterangan Description
Asuransi Umum Konvensional Conventional General Insurance	✓	Dijalankan oleh Perseroan untuk segmen korporasi dan ritel. Conducted by the Company for corporate and retail segments.
Asuransi Umum Syariah Sharia General Insurance	✓	Dijalankan oleh Perseroan untuk segmen berbasis syariah melalui Fungsi Syariah (Group Syariah). Conducted by the Company for sharia-based segment through Sharia Function (Sharia Group).



Produk dan Jasa

Products and Services

Tugu Insurance secara konsisten melakukan berbagai terobosan dan inovasi untuk memberikan layanan perlindungan yang optimal melalui beragam produk di segmen korporat dan ritel, baik konvensional maupun syariah, serta layanan reasuransi. Dalam menjalankan kegiatan usahanya, Tugu Insurance didukung oleh tim profesional yang memiliki keahlian dan pengalaman di bidangnya masing-masing, serta berkomitmen untuk terus mengembangkan produk dan layanan guna memenuhi kebutuhan nasabah dan pemangku kepentingan.

Tugu Insurance consistently undertakes breakthroughs and innovations to deliver optimal protection services through a wide range of products across the corporate and retail segments, both conventional and sharia-based, as well as reinsurance services. In carrying out its business activities, Tugu Insurance is supported by a team of professionals with extensive expertise and experience in their respective fields, who are committed to continuously developing the products and services offered to meet the needs of customers and stakeholders.

Produk Products

- Segmen Asuransi Korporasi; dan
- Segmen Asuransi Retail.
- Corporate Insurance Segment; and
- Retail Insurance Segment.

Asuransi Korporasi | Corporate Insurance



Energi | Energy Offshore & Onshore

Asuransi Energi Offshore & Onshore/Oil and Gas merupakan produk asuransi yang memberikan perlindungan terhadap aktivitas operasional di sektor energi, baik *offshore* maupun *onshore*, yang memiliki tingkat kompleksitas serta risiko sangat tinggi. Asuransi *Offshore & Onshore/Energi* dirancang sebagai solusi perlindungan komprehensif bagi perusahaan yang bergerak di bidang energi, dengan memberikan jaminan atas berbagai potensi risiko yang dapat timbul di masa mendatang.

Offshore & Onshore Energy/Oil and Gas Insurance is designed to provide protection for operational activities in the energy sector, both offshore and onshore, which are characterized by high complexity and significant risk exposure. Offshore & Onshore/Energy Insurance serves as a comprehensive risk protection solution for companies operating in the energy industry, offering coverage against potential risks that may arise in the future.



Kebakaran & Harta Benda | Fire & Property

Lini bisnis asuransi kebakaran & harta benda mencakup berbagai jenis perlindungan yang memberikan jaminan atas risiko kerugian terhadap aset, bangunan, serta seluruh isi bangunan akibat berbagai peristiwa yang dipertanggungjawabkan.

The fire & property insurance line of business covers various types of protection that provide coverage against the risk of loss or damage to assets, buildings, and all contents within the premises arising from insured events.



Rangka Kapal | Marine Hull

Asuransi Marine Hull/Rangka Kapal merupakan asuransi yang memberikan perlindungan atas risiko kerugian dan kerusakan yang terjadi pada rangka kapal beserta mesin-mesinnya, termasuk tanggung jawab terhadap pihak ketiga yang mengalami kerugian sehubungan dengan kejadian tersebut.

Marine Hull Insurance provides coverage against loss or damage to a vessel's hull and its machinery, including liability coverage for third parties who may suffer losses arising from such incidents.



Pengangkutan | Cargo

Asuransi Cargo/Pengangkutan memberikan perlindungan berupa ganti rugi atas risiko kerusakan atau kerugian terhadap barang-barang yang dipertanggungjawabkan selama proses pengangkutan, baik melalui jalur laut, udara, maupun darat, hingga barang tersebut tiba di tempat tujuan.

Cargo/Transit Insurance provides indemnity coverage against the risk of loss or damage to insured goods during transportation by sea, air, or land, from the point of departure until arrival at the designated destination.



Aviasi | Aviation

Asuransi Aviasi memberikan perlindungan atas risiko kerugian atau kerusakan yang terjadi pada pesawat terbang, mesin, dan/atau berbagai peralatan pendukung lainnya, serta mencakup jaminan tanggung jawab hukum terhadap pihak ketiga.

Aviation Insurance provides coverage against the risk of loss or damage to aircraft, engines, and/or other related equipment, as well as legal liability coverage toward third parties.



Satelit | Satellite

Asuransi Satelit merupakan layanan perlindungan terhadap berbagai risiko yang dapat timbul dalam aktivitas peluncuran satelit. Perlindungan ini menjadi sangat krusial mengingat satelit merupakan perangkat komunikasi bernilai tinggi dengan tingkat kompleksitas dan risiko yang sangat besar.

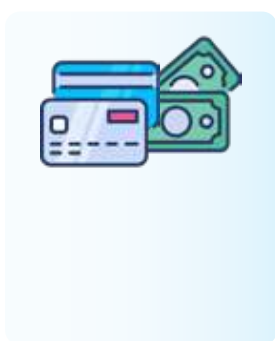
Satellite Insurance provides protection against various risks that may arise during satellite launch activities. This coverage is critical, as satellites represent high-value communication assets with a very high level of complexity and risk.



Rekayasa | Engineering

Asuransi Engineering/Rekayasa merupakan produk asuransi yang memberikan perlindungan atas risiko kerugian atau kerusakan yang berkaitan dengan pekerjaan sipil maupun peralatan yang digunakan dalam suatu proyek, termasuk pada tahap pelaksanaan, pengoperasian, atau pemeliharaannya.

Engineering Insurance provides coverage against the risk of loss or damage related to civil works and machinery or equipment used in a project, including during construction, operation and project maintenance phases.



Kredit & Penjaminan | Credit & Suretyship

Asuransi Kredit & Penjaminan yang disediakan oleh Tugu Insurance bertujuan untuk melindungi Tertanggung apabila terjadi kondisi yang mengakibatkan ketidakmampuan dalam memenuhi kewajiban pembayaran pinjaman. Perlindungan ini memberikan jaminan agar Tertanggung tidak menanggung kerugian lebih lanjut atas biaya-biaya yang timbul akibat risiko tersebut.

Credit & Suretyship Insurance offered by Tugu Insurance is designed to protect the Insured against adverse events that may result in the inability to fulfill loan repayment obligations. This coverage ensures that the Insured is safeguarded from further financial losses arising from such circumstances.



Kesehatan | Health

Tugu Insurance Health Insurance (THIS) merupakan program asuransi kesehatan komersial yang ditujukan bagi kumpulan atau perusahaan untuk memberikan perlindungan kesehatan bagi karyawannya. Program ini menawarkan layanan yang mencakup koordinasi manfaat, pengelolaan premi, data kepesertaan, data klaim dan keuangan, administrasi, sosialisasi, serta sistem informasi yang terintegrasi, sehingga karyawan dapat memperoleh pelayanan optimal dan manfaat yang maksimal.

Tugu Insurance Health Insurance (THIS) is a commercial health insurance program designed for corporate groups or companies to provide healthcare coverage for their employees. The program offers comprehensive services, including benefit coordination, premium management, membership data administration, claims and financial data management, administrative support, socialization programs, and integrated information systems, enabling employees to receive optimal services and maximum benefits.



Tanggung Gugat | Liability

Asuransi Liability/Tanggung Gugat memberikan perlindungan terhadap risiko kerugian yang timbul dari klaim pihak ketiga, termasuk cedera badan maupun kerusakan harta benda yang diakibatkan oleh aktivitas Tertanggung.

Liability Insurance provides protection against losses arising from third-party claims, including bodily injury and property damage caused by the Insured's activities.



Aneka | Miscellaneous

Asuransi Miscellaneous/Aneka adalah asuransi yang menawarkan jenis pertanggungan yang belum terjamin dalam lini bisnis produk asuransi lain. Kami memberikan perlindungan pada setiap kebutuhan, seperti halnya terjadi tuntutan dari pihak ketiga, risiko kerugian finansial, hingga risiko terjadinya kecelakaan.

Miscellaneous Insurance offers coverage for various risks that are not accommodated under other insurance product lines. This product is designed to address diverse needs, ranging from third-party claims and financial losses to accident-related risks.



Kecelakaan Diri | Personal Accident

Asuransi Personal Accident/Kecelakaan Diri memberikan jaminan atas risiko meninggal dunia, cacat tetap total atau sebagian, serta biaya perawatan dan/atau pengobatan yang secara langsung disebabkan oleh suatu kecelakaan.

Personal Accident Insurance provides coverage for the risks of death, total or partial permanent disability, as well as medical treatment and/or hospitalization expenses directly resulting from an accident.

Asuransi Retail | Retail Insurance



t drive
car insurance

t ride
asuransi motor

Asuransi Kendaraan Bermotor | Motor Vehicle Insurance

t ride & t drive

Asuransi kendaraan bermotor memberikan jaminan atas ganti rugi terhadap risiko kerusakan dan kehilangan pada kendaraan bermotor roda dua dan roda empat serta dapat diperluas dengan jaminan lainnya sesuai dengan kebutuhan.

Motor Vehicle Insurance provides coverage for compensation against the risks of damage and loss of two-wheeled and four-wheeled vehicles. It can also be extended to include additional coverage based on specific needs



t down payment
asuransi uang muka

Asuransi t down payment adalah asuransi yang menjamin ganti rugi kepada Tertanggung untuk pembayaran uang muka pembelian kendaraan bermotor.

t down payment Insurance provides compensation to the Insured for the down payment made on the purchase of a motor vehicle.



t home
asuransi kebakaran

Asuransi kebakaran t home adalah asuransi yang menjamin kerugian atau kerusakan pada harta benda dan atau kepentingan yang dipertanggungkan yang secara langsung disebabkan oleh Kebakaran, Petir Ledakan, Kejatuhan Pesawat Terbang dan Asap. Serta dapat diperluas dengan risiko seperti kerugian akibat kecelakaan, kerusakan, bencana alam, tanggung jawab pihak ketiga, dan kebongkaran.

t home Fire Insurance provides coverage for losses or damages to property and/or insured interests directly caused by Fire, Lightning, Explosion, Falling Aircraft, and Smoke. It can also be extended to include risks such as accidents, riots, natural disasters, third-party liability, and burglary.



t store
asuransi kebakaran

Asuransi Kebakaran t store adalah asuransi yang memberikan proteksi terhadap pemilik dan penyewa tempat usaha apabila terjadi kerugian atau kerusakan pada harta benda akibat kebakaran, petir, ledakan, kejatuhan pesawat terbang dan asap serta dapat diperluas.

t store Fire Insurance provides protection for business owners and tenants against losses or damages to property caused by Fire, Lightning, Explosion, Falling Aircraft, and Smoke. The coverage can also be extended as needed.



tfoid

Produk tfoid memberikan santunan tunai harian kepada peserta yang terkena penyakit *thypus* sesuai dengan yang tercantum dalam Ikhtisar Polis. Selama periode asuransi, peserta yang memerlukan tindakan rawat inap di rumah sakit menerima santunan sesuai kebijakan Polis.

The tfoid product provides daily cash benefits to participants diagnosed with typhoid, as stated in the Policy Summary. During the insurance period, participants requiring hospitalization receive compensation in accordance with the terms of the Policy.



tdengue

Asuransi tdengue adalah asuransi berupa santunan tunai harian kepada peserta yang terkena penyakit demam berdarah dengue sesuai yang tercantum pada Ikhtisar Polis. Selama periode asuransi, peserta yang memerlukan tindakan rawat inap di rumah sakit menerima santunan sesuai kebijakan Polis.

tdengue insurance provides daily cash benefits to participants diagnosed with dengue fever, as stated in the Policy Summary. During the insurance period, participants requiring hospitalization receive compensation in accordance with the terms of the Policy.



tprotect

asuransi kecelakaan diri

Asuransi kecelakaan diri tprotect menjamin risiko yang terjadi akibat kecelakaan dan dapat diperluas dengan beberapa jaminan berupa santunan untuk biaya pemakaman, kehilangan pendapatan akibat kecelakaan, dan kerusakan barang.

tprotect personal accident insurance covers risks resulting from accidents and can be extended to include benefits such as funeral expenses, loss of income due to accidents, and damage to personal belongings.



ttravella

asuransi perjalanan

Asuransi yang memberikan perlindungan bagi para penumpang saat melakukan perjalanan, baik di dalam negeri maupun luar negeri.

Insurance that provides protection for passengers while traveling, both domestically and abroad.



tfraction

asuransi patah tulang

Asuransi yang menanggung biaya pengobatan medis dan tradisional untuk tulang yang retak atau patah akibat kecelakaan.

Insurance that covers the costs of medical and traditional treatment for cracked or broken bones due to accidents.



t mudik

Asuransi yang menjamin kematian, cacat tetap sebagian maupun total, serta biaya pengobatan bagi para pemudik.

Insurance that covers death, permanent disability, both partial and total, as well as medical expenses for homecoming travelers.



t personal cyber

Perlindungan *online* komprehensif yang melindungi pelanggan Anda dari penipuan pembayaran elektronik, pencurian identitas, serta barang yang hilang, rusak, atau tidak terkirim dalam pembelian *online*.

Comprehensive online protection that shields customers from e-payment fraud, identity theft, and missing, damaged, or undelivered items in online purchases.



t gas

Produk asuransi ini memberikan santunan kepada Tertanggung atau ahli warisnya jika terjadi kerusakan pada bangunan tempat tinggal Tertanggung, santunan meninggal dunia, serta santunan biaya tempat tinggal sementara akibat kebakaran, petir, ledakan, kecelakaan pesawat terbang, dan asap dari kebakaran bangunan (kecuali asap akibat kebakaran hutan atau gambut).

This insurance product provides compensation to the Insured or their heirs in the event of damage to the Insured's residential building, death compensation, and compensation for temporary housing costs due to fire, lightning, explosion, plane crash, and smoke from building fires (excluding smoke from forest or peat fires).



t lube

Produk t lube memberikan manfaat santunan jika Tertanggung mengalami kecelakaan saat berkendara, serta santunan jika kendaraan Tertanggung mengalami kerugian total konstruktif akibat kecelakaan.

The t lube product provides compensation benefits if the Insured has an accident while driving, as well as compensation if the insured's vehicle experiences a constructive total loss due to an accident.

Jasa Services

Tugu Insurance juga berkomitmen untuk selalu mengutamakan kepuasan pelanggan, dengan menyediakan layanan unggul yang mudah diakses oleh pelanggan, seperti:

1. Call TIA (Tugu Insurance Assistance)

Pelayanan Konsumen tersedia 24 jam 7 hari melalui "Call TIA" 1500 458, WhatsApp 081197900100 dan email ke calltia@tugu.com. Call TIA selalu terjaga untuk melayani kebutuhan informasi produk, layanan polis asuransi, lapor klaim, hingga bantuan darurat di jalan raya.

2. t rex (Tugu Real Experience)

Tugu Insurance menyediakan layanan bantuan 24 jam dengan tiga jenis armada yaitu unit derek, unit towing, dan sepeda motor. Perusahaan menawarkan layanan tanggap darurat pertama, termasuk perbaikan ban, *jumper* aki, dan bantuan untuk kejadian tak terduga seperti kecelakaan di jalan.

3. Point of Sales & Services (PoSS)

Tugu Insurance memiliki 29 PoSS yang tersebar di seluruh Indonesia untuk dapat membantu pelanggan di seluruh Area.

Para pelanggan dapat langsung datang ke PoSS terdekat dari domisili untuk mendapatkan layanan antara lain mengetahui produk informasi, melakukan pembelian asuransi sampai dengan pengajuan klaim.

4. Aplikasi t friends

Aplikasi ini memudahkan personel pemasaran Tugu Insurance, baik internal (petugas pemasaran) maupun eksternal (agen/partner lain Tugu Insurance), dalam menjual produk asuransi Tugu Insurance. Aplikasi t friends dapat diunduh melalui Google Play untuk platform Android dan Apple App Store. Fitur-fitur aplikasi t friends meliputi:

- Penjualan produk asuransi ritel;
- Melihat tawaran dan polis yang sudah terjual.

Tugu Insurance is also committed to always prioritizing customer satisfaction by providing accessible, excellent services to customers, such as:

1. Call TIA (Tugu Insurance Assistance)

Customer Service is available 24/7 through "Call TIA" at 1500458, WhatsApp at 081197900100, and email at calltia@tugu.com. Call TIA is always ready to assist customers with product information, insurance policy services, claim reports, and emergency roadside assistance.

2. t rex (Tugu Real Experience)

Tugu Insurance offers 24-hour service assistance with three types of fleets: crane units, towing units, and motorcycles. The company provides first emergency response services, including tire repairs, battery jump-starts, and handling unexpected incidents such as road accidents.

3. Point of Sales & Services (PoSS)

Tugu Insurance has 29 PoSS locations across Indonesia to assist customers in all regions.

Customers can visit the nearest PoSS from their location to access services such as product information, insurance purchases, and claim submissions.

4. t friends Application

This application simplifies the process for Tugu Insurance's marketing personnel, both internal (marketing officers) and external (agents/other Tugu Insurance partners), in selling Tugu Insurance products. The t friends application can be downloaded via Google Play for Android and the Apple App Store. The features of the t friends application include:

- Selling retail insurance products;
- Viewing offers and policies that have already been sold.

Peta Wilayah Operasional

Operational Areas



29 Titik Penjualan dan Layanan (PoSS)
Points of Sales and Services (PoSS)

HEAD OFFICE

Wisma Tugu I

Jl. H.R. Rasuna Said Kav. C 8-9
Jakarta, Indonesia - 12920

☎ +62-21 529 61777 (hunting)
☎ +62-21 529 61555, 529 62555
✉ calltia@tugu.com
www.tugu.com

Point of Sales & Services (PoSS)

Ⓛ Balikpapan	Ⓛ Denpasar	Ⓛ Lampung	Ⓛ Pekanbaru
Ⓛ Bandung	Ⓛ Jakarta I	Ⓛ Makassar	Ⓛ Pontianak
Ⓛ Banjarmasin	Ⓛ Jakarta II	Ⓛ Malang	Ⓛ Samarinda
Ⓛ Banten	Ⓛ Jakarta III	Ⓛ Medan	Ⓛ Semarang
Ⓛ Bekasi	Ⓛ Jakarta IV	Ⓛ Padang	Ⓛ Solo
Ⓛ Bogor	Ⓛ Jakarta V	Ⓛ Palembang	Ⓛ Surabaya
Ⓛ Cirebon	Ⓛ Jambi	Ⓛ Palu	Ⓛ Yogyakarta

Tugu Insurance beroperasi di Indonesia dan memiliki kantor perwakilan internasional di Hong Kong dan London. Kantor pusat perusahaan terletak di DKI Jakarta, dengan 29 Titik Penjualan dan Layanan (PoSS) yang tersebar di kota-kota besar di Indonesia. Informasi wilayah operasional disajikan dalam tabel berikut:

Tugu Insurance operates in Indonesia and has international presence with Representative Offices in Hong Kong and London. The company's headquarters is located in DKI Jakarta, with 29 Points of Sales and Services (PoSS) strategically situated in major cities across Indonesia. The operational area information is presented in the following table:

Point of Sales and Services (POSS)

1. MEDAN POSS Jl. Palang Merah No. 116 Medan 20112 KaPoSS: Aditya Mashur Telp: 081396642795 Email: amashuri@tugu.com	3. PALEMBANG POSS Komplek Pertamina Kenten, Jl. AKBP Cek Agus No. 15 Palembang KaPoSS: Eko Surya Dinata Telp: 081310823050 Email: esdinata@tugu.com	5. JAKARTA 1 POSS Jl. H.R. Rasuna Said Kav C8-9 Jakarta 12920 KaPoSS: Adrian Prihastama Telp: 082187175858 Email: APSetiadi@tugu.com
2. PEKANBARU POSS KD Sudirman City Square Blok E1, RT 006, RW 006, Tangkerang Selatan, Bukit Raya, Pekanbaru KaPoSS: M. Nugroho Telp: 082276799247 Email: mnugroho@tugu.com	4. LAMPUNG POSS Jl. Jend Sudirman No. 4 C-D RT 003 RW 000, Kel. Enggal Kec. Enggal, Kota Bandar Lampung 35188 KaPoSS: Guruh Leo Wibowo Telp: 081297578324 Email: glwibowo@tugu.com	6. JAKARTA 2 POSS Jl. H.R. Rasuna Said Kav C8-9 Jakarta 12920 KaPoSS: Bayu Murti Kusumasyudi Telp: 081510436432 Email: BMKusumasyudi@tugu.com

7. JAKARTA 3 POSS

Jl. Boulevard Barat Raya Blok C
No. 9 Kec. Kelapa Gading
Kel. Kelapa Gading Barat
Jakarta Utara
KaPoss: Yordi Hikmawan
Telp: 081310823050
Email: YHikmawan@tugu.com

8. JAKARTA 4 POSS

Jl. H.R. Rasuna Said Kav C8-9
Jakarta 12920
KaPoSS: Heru Haerudin
Telp: 081585829779
Email: hhaerudin@tugu.com

9. JAKARTA 5 POSS

Jl. H.R. Rasuna Said Kav C8-9
Jakarta 12920
KaPoSS: Firmansyah Wahab
Telp: 08116054136
Email: fwahab@tugu.onmicrosoft.com

10. BANTEN POSS

Ruko Bolsena, Jl. Bolsena Blok A
No. 33 Kel. Medang
Kec. Pagedangan, Gading Serpong
Kab. Tangerang
KaPoSS: Muhamad Fariz Kelly
Telp: 081219749640
Email: mfkelly@tugu.com

11. BEKASI POSS

Kompleks Emerald Commercial
Summarecon Bekasi
Jl. Bulevar Selatan Summarecon
Bekasi Blok UF No. 009
KaPoSS: Marisa Shara
Telp: 081219662775
Email: mshara@tugu.com

12. BOGOR POSS

Ruko Casablanca, Jl. KS Tubun
No. 1- 6 Cibuluh, Kec. Bogor Utara
Kota Bogor, Jawa Barat 16151
KaPoSS: Sahat Farel Hasibuan
Telp: 0811911638
Email: sfhasibuan@tugu.com

13. JAMBI POSS

Komplek Ruko Transmart Jambi
Blok A 20, Jl. Jend. Sudirman
Kel. Tambak Sari
Kec. Jambi Selatan
Kota Jambi 36139
KaPoSS: Pjs. M. Nugroho
Telp: 082276799247
Email: mnugroho@tugu.com

14. PADANG POSS

Jl. Kis Mangunsarkoro No. 3
Kel. Jati Baru Kec. Padang Timur
Kota Padang
KaPoSS: Pjs. Aditya Mashuri
Telp: 081396642795
Email: amashuri@tugu.com

15. ACEH POSS*

Jl Dr. Mr H. T. Muhammad Hasa
Sukadamai, Kec. Lueng, Banda Aceh
KaPoSS: Sudarma
Telp: 081269655700
Email: sudarma@tugu.com

16. BANDUNG POSS

Jl. BKR No. 19 A RT. 09/RW. 06
Kel. Cijagra, Kec. Lengkong
Bandung 40254
KaPoSS: Firman Hidayat
Telp: 0812235187777
Email: fhidayat@tugu.com

17. CIREBON POSS

Cirebon Super Block Office Park
P10, Jl. Dr. Cipto Mangunkusumo
No. 26, Cirebon 45131 Jawa Barat
KaPoSS: Fernandes Junius
Telp: 081212759332
Email: Fjunius@tugu.com

18. SEMARANG POSS

Jl. M.T. Haryono No. 798 B
Semarang 50124, Jawa Tengah
KaPoSS: Hafiz Dwisapta
Telp: 08112124076
Email: hdwisapta@tugu.com

19. SOLO POSS

Hartono Trade Centre GRA-13
Jl. Ir. Soekarno, Madegondo, Grogol
Sukoharjo, Jawa Tengah
KaPoSS: Hari Chandra Setiawan
Telp: 081222678657
Email: hcsetiawan@tugu.com

20. YOGYAKARTA POSS

Jl. Affandi No. 29 C1 RT. 12
RW. 5, Mrican, Caturtunggal, Depok
Sleman, Yogyakarta
KaPoSS: Eko Prihantoro
Telp: 081221742284
Email: eprihantoro@tugu.com

21. SURABAYA POSS

Wisma Tugu Darmo
Jl. Raya Darmo No. 64 Surabaya
Jawa Timur 60264
KaPoSS: Wahyu Yulianto
Telp: 087854271175
Email: Wyulianto@tugu.com

22. MALANG POSS

Jl. Sarangan 1 Ruko Kav 4
Kel. Lowokwaru, Kec. Lowokwaru
Kota Malang 65141
KaPoSS: Rio Rizkhy Febryana
Telp: 081287269953
Email: RRFebryana@tugu.com

23. DENPASAR POSS

Jl. Teuku Umar No. 117 Dauh Puri
Kauh, Kota Denpasar, Bali 80113
KaPoSS: Yuyun May Lutfar
Telp: 081333019292
Email: ymlutfar@tugu.com

24. MAKASSAR POSS

Jl. Lamadukelleng Buntu No. 82
Mariso, Kunjung Mae, Makassar
Sulawesi Selatan 90111
KaPoSS: Pjs. Okry Putranto
Telp: 081356400808
Email: Oputranto@tugu.com

25. PALU POSS

Jl. Towua No. 29 Kel. Tatura
Selatan Kec. Palu Selatan Kota Palu
Prov. Sulawesi Tengah
KaPoSS: Okry Putranto
Telp: 081356400808
Email: Oputranto@tugu.com

26. BALIKPAPAN POSS

Jl. Jend. Sudirman Komplek
Pertokoan Balikpapan Super Block
(BSB) Blok E No.11
Kota Balikpapan
KaPoSS: Eko Priyanto
Telp: 085292126299
Email: epriyanto@tugu.com

27. PONTIANAK POSS

Komplek Perkantoran
Pontianak Mall
Jl. Teuku Umar Blok C-25
KaPoSS: Pjs. Eko Priyanto
Telp: 081221742284
Email: epriyanto@tugu.com

28. SAMARINDA POSS

District 23 Anelia, Jl. Siradj Salman
Lantai 2, No. 74 C, RT 27 Kel. Teluk
Lerong Ilir, Kec. Samarinda Ulu
Kota Samarinda, Provinsi
Kalimantan Timur
KaPoSS: Mirah
Telp: 081349491172
Email: mirah@tugu.com

29. BANJARMASIN POSS

Jl. Gatot Subroto Raya No. 112
Kel. Kebun Bunga, Kec. Banjarmasin
Timur, Kota Banjarmasin
Kalimantan Selatan 70235
KaPoSS: Ridwan Wahyudi
Telp: 081934312286
Email: RWahyudi@tugu.com

* Khusus menangani Asuransi Syariah
Spesifically handles Sharia Insurance

Keanggotaan dalam Asosiasi

Membership in Associations

Tugu Insurance merupakan anggota dari beberapa asosiasi yang relevan dengan sektor bisnis perusahaan dan statusnya sebagai perusahaan terbuka. Asosiasi-asosiasi yang diikuti oleh perusahaan pada tahun 2025 adalah sebagai berikut:

Tugu Insurance is a member of several associations related to its business sector and its status as a public company. The associations that the company has been involved with in 2025 are as follows:

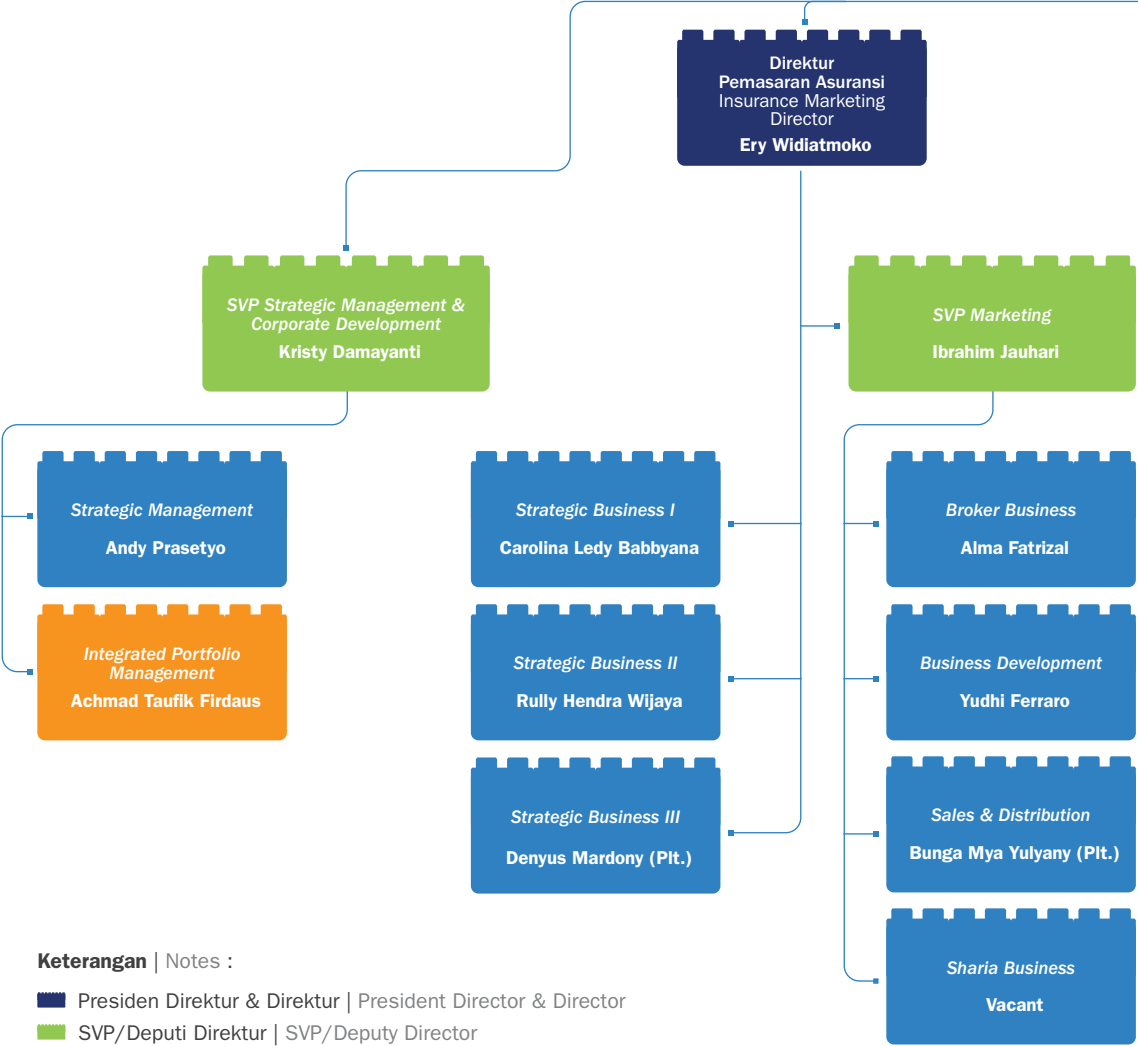
No.	Nama Asosiasi Name of Association	Status (Anggota/Pengurus) Status (Member/Management)
1	Asosiasi Asuransi Umum Indonesia (AAUI) Indonesian General Insurance Association (AAUI)	Anggota & Pengurus Member & Management
2	Asosiasi Asuransi Syariah Indonesia (AASI) Indonesian Sharia Insurance Association (AASI)	Anggota & Pengurus Member & Management
3	Dewan Asuransi Indonesia (DAI) Indonesian Insurance Council (DAI)	Anggota & Pengurus Member & Management
4	Asosiasi Emiten Indonesia (AEI) Indonesian Public Listed Companies Association (AEI)	Anggota Member
5	Kamar Dagang & Industri Indonesia (KADIN) Indonesian Chamber of Commerce and Industry (KADIN)	Anggota Member
6	<i>Indonesia Corporate Secretary Association (ICSA)</i>	Anggota Member
7	<i>Indonesia Senior Executive Association (ISEA)</i>	<i>Corporate Strategic Partner</i>
8	PERHUMAS (Perhimpunan Hubungan Masyarakat Indonesia) PERHUMAS (Indonesian Public Relations Association)	Anggota Member
9	<i>PR Society Communication Management</i>	Anggota & Pengurus Member & Management

Struktur Organisasi Tugu Insurance

Tugu Insurance Organizational Structure

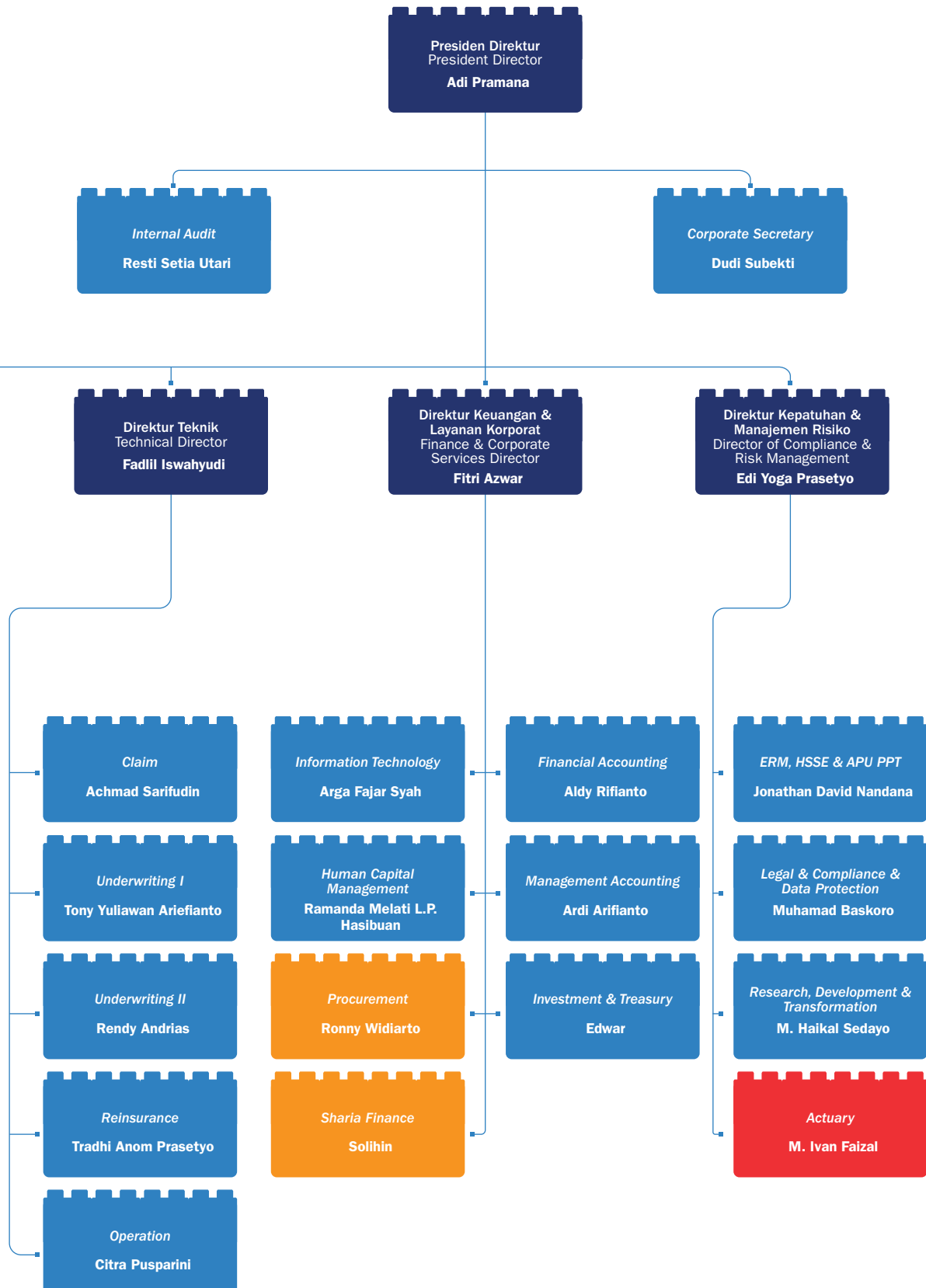
Struktur Organisasi PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance) berdasarkan SK Direksi No. 157/SKD/04/HCM-ATPI/XII/2024 tanggal 23 Desember 2024 tentang Struktur Organisasi PT Asuransi Tugu Pratama Indonesia Tbk, yang kemudian diubah dan dilengkapi oleh SK Direksi No. 150/SKD/04/HCM-ATPI/XII/2025 tanggal 11 Desember 2025 tentang Struktur Organisasi Strategic Business II Direktorat Pemasaran Asuransi dan Underwriting I Direktorat Teknik.

The organizational structure of PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance) is based on the Board of Directors Decree No. 157/SKD/04/HCM-ATPI/XII/2024 dated 23 December 2024, regarding the Organizational Structure of PT Asuransi Tugu Pratama Indonesia Tbk, which was later amended and supplemented by the Board of Directors Decree No. 150/SKD/04/HCM-ATPI/XII/2025 dated 11 December 2025, concerning the Organizational Structure of Strategic Business II Marketing Insurance Directorate and Underwriting I Technical Directorate.



- Keterangan | Notes :**
- Presiden Direktur & Direktur | President Director & Director
 - SVP/Deputi Direktur | SVP/Deputy Director
 - Group | Group
 - Direct Report Department | Direct Report Department
 - Posisi Fungsional | Functional Position

Berdasarkan SK Struktur Organisasi PT Asuransi Tugu Pratama Indonesia Tbk. No 157/SKD/04/HCM-ATPI/XII/2024 yang ditetapkan tanggal 23 Desember 2024.



Profil Dewan Komisaris

Board of Commissioners' Profiles

Perubahan dalam Komposisi Dewan Komisaris Changes in the Board of Commissioners

Berdasarkan perubahan komposisi tersebut, anggota Dewan Komisaris Perseroan per 31 Desember 2025 adalah sebagai berikut:

Based on the last changes in the composition, the Company's Board of Commissioners members as of 31 December 2025 is as follows:

Nama Name	Sebelum RUPST 29 April 2025 Prior AGMS 29 April 2025	Sejak RUPST 29 April 2025 s.d. 31 December 2025 Since AGMS 29 April 2025 until 31 December 2025	Keterangan Remarks
Abdul Ghofar	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	-
Bagus Agung Rahadiansyah	Komisaris Commissioner	Komisaris Commissioner	-
Samuel Ramna	Komisaris Commissioner		Tidak lagi menjabat sebagai Komisaris sejak ditutupnya RUPSLB yang diselenggarakan pada 17 September 2025. No longer serves as Commissioner since the conclusion of the Extraordinary General Meeting of Shareholders on 17 September 2025.
Poerwo Tjahjono	Komisaris Independen Independent Commissioner	Komisaris Independen Independent Commissioner	-
Tajudin Noor	Komisaris Independen Independent Commissioner	Komisaris Independen Independent Commissioner	-

Berdasarkan perubahan komposisi tersebut, anggota Dewan Komisaris Perseroan per 31 Desember 2025 adalah sebagai berikut:

Based on the last changes in the composition. Company's Board of Commissioners members as of 31 December 2025 is as follows:

Nama Name	Jabatan Position
Abdul Ghofar	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner
Bagus Agung Rahadiansyah	Komisaris Commissioner
Poerwo Tjahjono	Komisaris Independen Independent Commissioner
Tajudin Noor	Komisaris Independen Independent Commissioner



Abdul Ghofar

Presiden Komisaris & Komisaris Independen
President Commissioner & Independent Commissioner



Seorang Warga Negara Indonesia, berusia 49 tahun, berdomisili di Malang, Jawa Timur.

Diangkat sebagai Presiden Komisaris & Komisaris Independen untuk pertama kalinya berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) tanggal 29 April 2024, yang tercantum dalam Akta Notaris No. 189 tanggal 29 April 2024, Notaris Mala Mukti S.H., LL.M. Beliau telah lulus Uji Kelayakan dan Kepatutan OJK berdasarkan Surat OJK No. S-3626/PD.021/2024 tanggal 5 Desember 2024.

Abdul Ghofar adalah lulusan Universitas Brawijaya dengan gelar Sarjana Ekonomi di bidang Akuntansi pada tahun 1999, kemudian melanjutkan studi S2 di Universitas Gadjah Mada dan meraih gelar Master Akuntansi pada tahun 2001, serta studi lebih lanjut di Melbourne University, Australia pada tahun 2006. Abdul Ghofar meraih gelar Doktor Administrasi Bisnis dari Victoria University, Australia pada tahun 2014. Dengan pengalaman profesional lebih dari 25 tahun yang beragam dan substansial, Abdul Ghofar telah membangun karier yang cemerlang di bidang akuntansi. Ia pernah menjabat sebagai anggota Dewan Standar Akuntansi Syariah (DSAS) Ikatan Akuntan Indonesia (IAI) pada periode 2013-2016. Kontribusinya berlanjut melalui keanggotaannya di Dewan Sertifikasi Chartered Accountant Ikatan Akuntan Indonesia (IAI) pada periode 2020-2024, yang mencerminkan peran aktif dan berkelanjutan dalam pengembangan profesi. Selain itu, keanggotaannya di Dewan Sertifikasi Ikatan Akuntan Publik Indonesia (IAP) pada periode 2013-2017 semakin menegaskan kredibilitas dan reputasinya di bidang akuntansi.

Selain karir profesionalnya, Abdul Ghofar juga memberikan kontribusi yang signifikan dalam dunia pendidikan. Beliau menjabat sebagai Plh. Ketua Jurusan Akuntansi Fakultas Ekonomi dan Bisnis Universitas Brawijaya pada Agustus-Desember 2017. Tidak lama setelah itu, Abdul Ghofar dipercaya untuk menjabat sebagai Wakil Dekan Bidang Akademik Fakultas Ekonomi dan Bisnis Universitas Brawijaya dari tahun 2017 hingga 2021, dan sejak tahun 2021 hingga sekarang, beliau menjabat sebagai Dekan Fakultas Ekonomi dan Bisnis Universitas Brawijaya, yang menunjukkan keterlibatannya yang luas dalam memajukan pendidikan dan akademik.

An Indonesian Citizen, 49 years old, currently residing in Malang, East Java.

Appointed as President Commissioner & Independent Commissioner for the first time based on the resolution of the Annual General Meeting of Shareholders (AGMS) dated 29 April 2024, as detailed in Notary Deed No. 189 on 29 April 2024, by Notary Mala Mukti S.H., LL.M. He has passed the OJK Fit and Proper Test as per OJK Letter No. S-3626/PD.021/2024 dated 5 December 2024.

Abdul Ghofar is a graduate of Brawijaya University, where he earned his Bachelor's degree in Economics with a focus on Accounting in 1999. He went on to receive his Master's degree in Accounting from Gadjah Mada University in 2001, followed by further studies at Melbourne University, Australia, in 2006. Abdul Ghofar earned his Doctorate in Business Administration from Victoria University, Australia, in 2014. With more than 25 years of diverse and substantial professional experience, Abdul Ghofar has built a distinguished career in the field of accounting. He previously served as a member of the Sharia Accounting Standards Board (DSAS) of the Indonesian Institute of Accountants (IAI) from 2013 to 2016. His contributions continued through his role as a member of the Chartered Accountant Certification Board of the Indonesian Institute of Accountants (IAI) from 2020 to 2024, reflecting his sustained commitment to the development of the profession. In addition, his membership on the Certification Board of the Indonesian Institute of Certified Public Accountants (IAP) from 2013 to 2017 further affirms his credibility and reputation in the accounting field.

In addition to his professional career, Abdul Ghofar has also made significant contributions to the field of education. He served as the Acting Head of the Accounting Department at the Faculty of Economics and Business at Brawijaya University from August to December 2017. Shortly thereafter, Abdul Ghofar was entrusted with a strategic role as the Vice Dean for Academic Affairs at the Faculty of Economics and Business at Brawijaya University from 2017 to 2021, and he has since held the position of Dean of the Faculty of Economics and Business at Brawijaya University since 2021, demonstrating his extensive involvement in advancing education and academia.



Bagus Agung Rahadiansyah

Komisaris
Commissioner



Seorang Warga Negara Indonesia, berusia 50 tahun, berdomisili di Jakarta Selatan.

Diangkat sebagai Komisaris Perusahaan untuk periode kedua berdasarkan Keputusan RUPS Tahunan tanggal 29 April 2025 yang tercantum dalam Akta Notaris No. 67 tanggal 27 Mei 2025, Notaris Mala Mukti, S.H., LL.M. Beliau telah lulus Uji Kelayakan dan Kepatutan OJK berdasarkan Keputusan Dewan Komisiner OJK No. KEP-29/ KDK.05/2023 tanggal 23 Juni 2023.

Bagus Agung Rahadiansyah memiliki berbagai sertifikat kompetensi manajemen risiko yang dikeluarkan oleh Badan Nasional Sertifikasi Profesi (BNSP), seperti *Qualified Risk Governance Professional* (QRGP), Manajemen Risiko Perbankan Level 4, dan *Treasury Dealer Level Advance*. Beliau juga memiliki Sertifikat Internasional dalam Risiko dan Regulasi Perbankan yang dikeluarkan oleh Global Association of Risk Professionals (GARP).

Bagus Agung Rahadiansyah menyelesaikan pendidikan Sarjana Ekonomi di bidang Manajemen Keuangan dari Fakultas Ekonomi Universitas Indonesia pada tahun 2001 dan meraih Diploma di bidang Analisis Teknikal dari Australian Technical Analysts Association yang bekerja sama dengan Securities Institute of Australia.

Beliau memiliki pengalaman yang luas di sektor keuangan, terbukti dengan karir yang sukses di berbagai lembaga keuangan dan perbankan terkemuka. Di antaranya, pernah menjabat sebagai Trader di PT Danareksa (Persero), AVP Institutional Sales di Hongkong and Shanghai Banking Corporation Limited Jakarta Branch (2006-2008), Head of Investor Sales di PT Bank ANZ Indonesia (2008-2015), Director - Head of Investor Sales di Citibank NA Jakarta Branch (2015-2019), dan Director - Head of Investor Sales di PT Bank ANZ Indonesia (2019-2020). Sejak tahun 2020, beliau menjabat sebagai Senior Vice President Corporate Finance di Direktorat Keuangan PT Pertamina (Persero) dan sejak 2024 hingga sekarang beliau juga menjabat sebagai anggota Board of Directors Maurel & Prom.

Selama kariernya, Bagus Agung Rahadiansyah aktif dalam pengelolaan asosiasi profesional di industri keuangan, seperti Indonesia Foreign Exchange Market Committee dan ACI FMA Indonesia. Beliau juga terlibat dalam berbagai tim kerja dan inisiatif bersama otoritas dan pemangku kepentingan industri keuangan, seperti Otoritas Jasa Keuangan, Bank Indonesia, dan Kementerian Keuangan Republik Indonesia. Selain itu, beliau pernah memiliki berbagai izin profesi di sektor industri keuangan dan pasar modal, seperti Wakil Pialang Efek, Wakil Penjamin Emisi Efek, dan Wakil Pialang Berjangka.

An Indonesian Citizen, 50 years old, currently residing in South Jakarta.

He was appointed as Commissioner of the Company for the second term based on the AGMS Resolution dated 29 April 2025, as detailed in Notary Deed No. 67 on 27 May 2025, by Notary Mala Mukti, S.H., LL.M. He successfully passed the OJK Fit and Proper Test, as outlined in the Decree of the OJK Board of Commissioners No. KEP- 29/KDK.05/2023 dated 23 June 2023.

Bagus Agung Rahadiansyah holds multiple risk management competence certificates from the National Professional Certification Agency (BNSP), including *Qualified Risk Governance Professional* (QRGP), Banking Risk Management Level 4, and *Treasury Dealer Level Advance*. He also possesses an International Certificate in Banking Risk and Regulation from the Global Association of Risk Professionals (GARP).

He earned a Bachelor of Economics in Financial Management from the Faculty of Economics at the University of Indonesia in 2001 and a Diploma in Technical Analysis from the Australian Technical Analysts Association, in cooperation with the Securities Institute of Australia.

Bagus Agung Rahadiansyah has built an impressive career in the financial sector, with experience in leading financial and banking institutions. He has served as a Trader at PT Danareksa (Persero), AVP Institutional Sales at Hong Kong and Shanghai Banking Corporation Limited Jakarta Branch (2006-2008), Head of Investor Sales at PT Bank ANZ Indonesia (2008-2015), Director - Head of Investor Sales at Citibank NA Jakarta Branch (2015-2019), and Director - Head of Investor Sales at PT Bank ANZ Indonesia (2019-2020). Since 2020, he has been serving as Senior Vice President of Corporate Finance at the Finance Directorate of PT Pertamina (Persero) and since 2024 until now he is also served as a member of Board of Director of Maurel & Prom.

Throughout his career, Bagus Agung Rahadiansyah has been actively involved in professional associations in the financial industry, such as the Indonesia Foreign Exchange Market Committee and ACI FMA Indonesia. He has participated in various task forces and initiatives with financial industry authorities and stakeholders, including the Financial Services Authority, Bank Indonesia, and the Ministry of Finance of the Republic of Indonesia. Additionally, he holds several professional licenses in the financial and capital markets sectors, such as Securities Broker Representative, Underwriter Representative, and Futures Broker Representative.



Poerwo Tjahjono

Komisaris Independen
Independent Commissioner



Seorang Warga negara Indonesia, berusia 69 tahun, saat ini berdomisili di Jakarta Selatan.

Beliau diangkat sebagai Komisaris Independen perusahaan untuk periode pertama sesuai dengan keputusan RUPST pada 30 Juni 2020, yang tercatat dalam Akta No. 182 tertanggal 30 Juni 2020 oleh Notaris Jose Dima Satria, S.H., M.Kn. Ia telah lolos Uji Kelayakan dan Kepatutan OJK berdasarkan Keputusan Dewan Komisiner OJK No. KEP-80/KDK.05/2020 yang dikeluarkan pada 10 November 2020.

Poerwo Tjahjono menyelesaikan pendidikan Sarjana Ekonomi di bidang Akuntansi di Universitas Padjajaran, Bandung pada 1984, dan melanjutkan pendidikan Magister Manajemen di Universitas Gadjah Mada, Yogyakarta pada 1999.

Beliau memiliki sertifikat kompetensi di bidang manajemen risiko dengan kualifikasi *Certified Risk Professional* (CRP) yang diterbitkan oleh Badan Nasional Sertifikasi Profesi (BNSP). Selain itu, ia juga memperoleh gelar Chartered Accountant Indonesia (CA) sebagai akuntan profesional sesuai dengan standar internasional.

Poerwo Tjahjono memulai kariernya di PT Pertamina (Persero) pada 1986 hingga 2012, dengan posisi terakhir sebagai Senior Vice President Controller. Ia juga pernah menjabat sebagai Komisaris PT Pertamina Tongkang pada 2007-2011. Pada periode 2011-2013, ia menjabat sebagai Komisaris/Non Executive Director di Pertamina Energy Trading Limited serta Presiden Komisaris PT Patra Jasa. Ia juga berperan sebagai Anggota Komite Audit PT Pertamina Hulu Energi pada 2012-2015, dan Anggota Komite Pemantauan Manajemen Risiko PT Pertamina (Persero) pada 2015-2019.

An Indonesian citizen, 69 years old, currently residing in South Jakarta.

He was appointed as the company's Independent Commissioner for the first term in accordance with the resolution of the AGMS on 30 June 2020, as recorded in Deed No. 182 dated 30 June 2020 by Notary Jose Dima Satria, S.H., M.Kn. He has passed the OJK Fit and Proper Test based on the Decree of the OJK Board of Commissioners No. KEP-80/KDK.05/2020 issued on 10 November 2020.

Poerwo Tjahjono obtained his Bachelor of Economics degree in Accounting from Padjajaran University, Bandung in 1984, and a Master of Management degree from Gadjah Mada University, Yogyakarta in 1999.

He holds a risk management competency certificate with the qualification of Certified Risk Professional (CRP) issued by the National Professional Certification Agency (BNSP). Additionally, he is a Chartered Accountant Indonesia (CA), a professional accounting qualification aligned with international standards.

Poerwo Tjahjono began his career at PT Pertamina (Persero) in 1986, where he worked until 2012, with his final position as Senior Vice President Controller. He also served as Commissioner of PT Pertamina Tongkang from 2007 to 2011. From 2011 to 2013, he was appointed as Commissioner/Non-Executive Director at Pertamina Energy Trading Limited and President Commissioner at PT Patra Jasa. He was a member of the Audit Committee at PT Pertamina Hulu Energi from 2012 to 2015 and a member of the Risk Management Monitoring Committee at PT Pertamina (Persero) from 2015 to 2019.



Tajudin Noor

Komisaris Independen
Independent Commissioner



Warga negara Indonesia, berusia 59 tahun, berdomisili di Bogor, Jawa Barat.

Beliau diangkat sebagai Komisaris Independen untuk periode pertama berdasarkan keputusan RUPS pada 28 April 2023, sebagaimana tercantum dalam Akta No. 122 tanggal 28 April 2023 dari Notaris Jose Dima Satria, S.H., M.Kn. Beliau telah lulus Uji Kelayakan dan Kepatutan (*Fit and Proper Test*) OJK berdasarkan Keputusan Dewan Komisiner OJK No. KEP-6/D.05/2024 tanggal 18 Januari 2024.

Beliau memperoleh gelar Sarjana Manajemen Ekonomi dari Universitas Airlangga pada tahun 1992 dan gelar Magister Manajemen dan Bisnis dari Institut Pertanian Bogor pada tahun 2015.

Beliau memiliki berbagai sertifikasi, antara lain *Coaching the Culture Leader* (2000) yang diselenggarakan oleh PT HRD Indonesia, *Organizing Job Analysis for Hay System* (2003) yang diselenggarakan oleh PT Bina Kompetensi Pesona, *Quality Management System* (2015) oleh PT BSI Group Indonesia, *Global Executive Development Program* (2016-2017) yang diselenggarakan oleh National University of Singapore, serta Sertifikasi Manajemen Risiko ISO 31000:2018 (2023) dari Widya Dharma Artha, dan Sertifikasi Manajemen Risiko skema *Qualified Risk Governance Professional* (QRGP) yang dikeluarkan oleh Badan Nasional Sertifikasi Profesi (BNSP) tahun 2023.

Karir beliau dimulai di PT Pertamina (Persero) pada tahun 1993, dengan berbagai jabatan. Beliau menjabat sebagai Vice President Treasury di PT Pertamina Geothermal Energy (2015-2017), Direktur Keuangan & Business Support di PT Pertamina Lubricants (2017-2018), dan Direktur Administrasi & Keuangan di PT Pertamina Patra Niaga (2018-2019). Selain itu, beliau juga menjabat sebagai Komisaris di PT Pertamina International Timor (2018-2020) dan PT Pertamina International Shipping (2019-2020). Beliau juga memegang peran penting di PT Pertamina (Persero), antara lain sebagai Sekretaris Perusahaan (2019-2020), Senior Vice President Human Capital (2020-2022), dan Senior Vice President Logistics Integration & Optimization (2022).

An Indonesian Citizen, 59 years old, currently residing in Bogor, West Java.

He was appointed as Independent Commissioner for the first term based on the AGMS resolution on 28 April 2023, as stated in Deed No. 122 dated 28 April 2023, by Notary Jose Dima Satria, S.H., M.Kn. He has passed the Financial Services Authority (OJK) Fit and Proper Test as per the Decree of the OJK Board of Commissioners No. KEP-6/D.05/2024 dated 18 January 2024.

He holds a Bachelor's degree in Management Economics from Airlangga University (1992) and a Master's degree in Management and Business from the Bogor Agricultural Institute (2015).

His qualifications include several certifications, such as *Coaching the Culture Leader* (2000) by PT HRD Indonesia, *Organizing Job Analysis for Hay System* (2003) by PT Bina Kompetensi Pesona, *Quality Management System* (2015) by PT BSI Group Indonesia, the *Global Executive Development Program* (2016-2017) by the National University of Singapore, and *ISO 31000:2018 Risk Management Certification* (2023) by Widya Dharma Artha, and *Risk Management Certification under the Qualified Risk Governance Professional (QRGP) scheme* issued by the National Professional Certification Agency (BNSP) in 2023.

He began his career at PT Pertamina (Persero) in 1993, where he held various positions. He held Vice President of Treasury PT Pertamina Geothermal Energy (2015-2017), PT Pertamina Lubricants as Director of Finance & Business Support (2017-2018), and PT Pertamina Patra Niaga as Director of Administration & Finance (2018-2019). Additionally, he served as Commissioner at PT Pertamina International Timor (2018-2020) and PT Pertamina International Shipping (2019-2020). He also held key roles at PT Pertamina (Persero), including Corporate Secretary (2019-2020), Senior Vice President of Human Capital (2020-2022), and Senior Vice President of Logistics Integration & Optimization (2022).



Informasi Mengenai Rangkap Jabatan Anggota Dewan Komisaris

Information Regarding Concurrent Positions of Members of The Board of Commissioners

Nama Name	Jabatan di Tugu Insurance Position in Tugu Insurance	Rangkap Jabatan Concurrent Position	
		Di Dalam Tugu Group In Tugu Group	Di Luar Tugu Group Outside Tugu Group
Abdul Ghofar	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	- Ketua Komite Pemantau Risiko Tugu Insurance (13 Desember 2024-sekarang). Chairman of the Risk Monitoring Committee at Tugu Insurance (13 December 2024-present). - Ketua Komite Tata Kelola Terintegrasi (13 Desember 2024-sekarang). Chairman of the Integrated Governance Committee (13 December 2024-present).	- Dekan Fakultas Ekonomi dan Bisnis Universitas Brawijaya (Juni 2021-sekarang). Dean of the Faculty of Economics and Business Brawijaya University (June 2021-present). - Anggota Dewan Sertifikasi Chartered Accountant, Ikatan Akuntan Indonesia (IAI) (2020-2028). Member of the Chartered Accountant Certification Board, Indonesian Institute of Accountants (IAI) (2020-2028). - Dosen Jurusan Akuntansi Fakultas Ekonomi dan Bisnis Universitas Brawijaya (2002-sekarang). Lecturer, Department of Accounting, Faculty of Economics and Business Brawijaya University (2002-present).
Bagus Agung Rahadiansyah	Komisaris Commissioner	-	Senior Vice President Corporate Finance, PT Pertamina (Persero) (2020-sekarang). Senior Vice President Corporate Finance of PT Pertamina (Persero) (2020-present).
Poerwo Tjahjono	Komisaris Independen Independent Commissioner	Ketua Komite Audit Tugu Insurance (1 Januari 2021-sekarang). Chairman of the Audit Committee of Tugu Insurance (1 January 2021-present).	-
Tajudin Noor	Komisaris Independen Independent Commissioner	Ketua Komite Nominasi dan Remunerasi Tugu Insurance (19 Januari 2024-sekarang). Chairman of the Nomination and Remuneration Committee of Tugu Insurance (19 January 2024-present).	-

Informasi Mengenai Hubungan Afiliasi Anggota Dewan Komisaris

Information Regarding Affiliation Relationships of The Board of Commissioners

Nama Name	Hubungan Keluarga Familial Relationship				Hubungan Keuangan Financial Relationship			
	Direktur Director	Komisaris Commissioner	Dewan Pengawas Syariah Sharia Supervisory Board	Pemegang Saham Utama/ Pengendali Majority/ Controlling Shareholders	Direktur Director	Komisaris Commissioner	Dewan Pengawas Syariah Sharia Supervisory Board	Pemegang Saham Utama/ Pengendali Majority/ Controlling Shareholders
Abdul Ghofar	×	×	×	×	×	×	×	×
Bagus Agung Rahadiansyah	×	×	×	×	×	×	×	✓
Poerwo Tjahjono	×	×	×	×	×	×	×	×
Tajudin Noor	×	×	×	×	×	×	×	×



Profil Direksi

Board of Directors' Profiles

Perubahan dalam Komposisi Direksi

Changes in the Board of Directors Composition

Nama Name	Sebelum RUPST 29 April 2025 Prior AGMS 29 April 2025	Sejak RUPST 29 April 2025 s.d. 31 December 2025 Since AGMS 29 April 2025 until 31 December 2025	Keterangan Remarks
Adi Pramana		Presiden Direktur President Director	Diangkat sebagai Presiden Direktur berdasarkan keputusan RUPS tanggal 29 April 2025. Beliau telah lulus penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan (OJK) berdasarkan keputusan Dewan Komisiner No. KEP-61/D.05/2025. Appointed as President Director based on the resolution of the General Meeting of Shareholders dated 29 April 2025. He has passed the Fit and Proper Test conducted by the Financial Services Authority (OJK) pursuant to the decision of the Board of Commissioners No. KEP-61/D.05/2025.
Fitri Azwar		Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	Diangkat sebagai Direktur Keuangan & Layanan Korporat berdasarkan keputusan RUPS tanggal 29 April 2025. Beliau telah lulus penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan (OJK) berdasarkan keputusan Dewan Komisiner No. KEP-64/D.05/2025. Appointed as Finance & Corporate Services Director based on the resolution of the General Meeting of Shareholders dated 29 April 2025. She has passed the Fit and Proper Test conducted by the Financial Services Authority (OJK) pursuant to the decision of the Board of Commissioners No. KEP-64/D.05/2025.
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	Direktur Pemasaran Asuransi Insurance Marketing Director	-
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	-
Fadlil Iswahyudi		Direktur Teknik Technical Director	Diangkat sebagai Direktur Teknik berdasarkan keputusan RUPS tanggal 29 April 2025. Beliau telah lulus penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan (OJK) berdasarkan keputusan Dewan Komisiner No. KEP-63/D.05/2025. Appointed as Technical Director based on the resolution of the General Meeting of Shareholders dated 29 April 2025. He has passed the Fit and Proper Test conducted by the Financial Services Authority (OJK) pursuant to the decision of the Board of Commissioners No. KEP-63/D.05/2025.

Nama Name	Sebelum RUPST 29 April 2025 Prior AGMS 29 April 2025	Sejak RUPST 29 April 2025 s.d. 31 December 2025 Since AGMS 29 April 2025 until 31 December 2025	Keterangan Remarks
Tatang Hurhidayat	Presiden Direktur President Director		Tidak lagi menjabat sebagai Presiden Direktur sejak ditutupnya RUPST 29 April 2025. No longer serves as President Director since the closing of the AGMS on 29 April 2025.
Emil Hakim	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director		Tidak lagi menjabat sebagai Direktur Keuangan & Layanan Korporat sejak ditutupnya RUPST 29 April 2025. No longer serves as Finance & Corporate Services Director since the closing of the AGMS on 29 April 2025.
Sudarlin	Direktur Teknik Technical Director		Tidak lagi menjabat sebagai Direktur Teknik sejak ditutupnya RUPST 29 April 2025. No longer serves as Technical Director since the closing of the AGMS on 29 April 2025.

Dengan demikian, Anggota Direksi Tugu Insurance per 31 Desember 2025 adalah sebagai berikut:

Therefore, the members of the Tugu Insurance's Board of Directors as of 31 December 2025 are as follows:

Nama Name	Jabatan Position
Adi Pramana	Presiden Direktur President Director
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management
Fadlil Iswahyudi	Direktur Teknik Technical Director



Adi Pramana

Presiden Direktur
President Director



Seorang Warga Negara Indonesia, berusia 50 tahun, berdomisili di Jakarta, Indonesia.

An Indonesian citizen, 50 years old, domiciled in Jakarta, Indonesia.

Diangkat sebagai Presiden Direktur berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) tanggal 29 April 2025, yang tercantum dalam Akta No. 67, tertanggal 27 Mei 2025 oleh Notaris Mala Mukti, S.H., L.L.M. di Jakarta Selatan. Beliau telah lulus Uji Kelayakan dan Kepatutan OJK berdasarkan Keputusan Dewan Komisiner OJK No. KEP-61/D.05/2025, tertanggal 4 Juli 2025.

He was appointed as President Director based on the resolution of the Annual General Meeting of Shareholders (AGMS) dated 29 April 2025, as recorded in Deed No. 67, dated 27 May 2025, by Notary Mala Mukti, S.H., L.L.M. in South Jakarta. He successfully passed the OJK Fit and Proper Test, as stated by the Decree of the OJK Board of Commissioners No. KEP-61/D.05/2025 dated 4 July 2025.

Adi Pramana merupakan lulusan Sarjana Teknik Mesin dari Universitas Indonesia pada tahun 1998. Mengawali karier profesionalnya di PT Reasuransi Internasional Indonesia pada tahun 1999, beliau meniti perjalanan karier melalui berbagai posisi strategis, antara lain sebagai Chief Underwriter Non-Life pada periode 2008-2013 dan Direktur Reasuransi Jiwa pada 2013-2014. Kepemimpinan dan kinerjanya yang solid dan signifikan kemudian mengantarkannya pada posisi Direktur Utama perusahaan tersebut pada tahun 2014-2015.

Adi Pramana holds a Bachelor's degree in Mechanical Engineering from Universitas Indonesia in 1998. He began his professional career at PT Reasuransi Internasional Indonesia in 1999 and subsequently progressed through various strategic positions, including serving as Chief Underwriter Non-Life from 2008 to 2013 and Director of Life Reinsurance from 2013 to 2014. His solid and significant leadership and outstanding performance later led to his appointment as President Director of the company for the 2014–2015 period.

Selanjutnya, Adi Pramana melanjutkan karier di PT Reasuransi Indonesia Utama dengan menjabat sebagai Direktur Teknik dan Pengembangan pada periode 2015-2018, sebelum dipercaya mengemban peran sebagai Direktur Pengembangan, Manajemen Risiko, dan Kepatuhan sejak tahun 2018.

Adi Pramana then continued his career at PT Reasuransi Indonesia Utama, initially serving as Director of Engineering and Development from 2015 to 2018, before being entrusted with the role of Director of Development, Risk Management, and Compliance starting in 2018.

Pada tahun yang sama, Adi Pramana kemudian dipercaya untuk menjabat sebagai Presiden Direktur PT Tugu Reasuransi Indonesia (TuguRe) hingga 2023. Dan sejak April 2025, beliau bergabung dengan PT Asuransi Tugu Pratama Indonesia Tbk sebagai Presiden Direktur. Pengalaman tersebut semakin memperkuat keahliannya dalam kepemimpinan berbasis inovasi, pengelolaan portofolio dalam perasuransian, manajemen risiko terintegrasi, serta penerapan prinsip tata kelola perusahaan yang baik.

In the same year, Adi Pramana was then entrusted to serve as President Director of PT Tugu Reasuransi Indonesia (TuguRe) until 2023. And since April 2025, he joined PT Asuransi Tugu Pratama Indonesia Tbk as President Director. This experience further strengthened his expertise in leadership based on innovation, insurance portfolio management, integrated risk management, and the implementation of good corporate governance principles.

Adi Pramana memiliki sertifikasi sebagai berikut:

Adi Pramana holds the following professional certifications:

No.	Jenis Ketrampilan Skill Type	Keterangan Remarks
1	Ahli Tata Kelola Risiko Terintegrasi (CRGP) <i>Certified Risk Governance Professional (CRGP)</i>	BNSP - LSPMR, Maret 2024 March 2024
2	Pelatihan Asesor Kompetensi <i>Competency Assessor Training</i>	BNSP - LSPMR, Maret 2024 March 2024
3	<i>Certificate of Achievement-AI Transforming Fraud Prevention & Detection</i>	Chartered Insurance Institute (CII), 30 April 2025
4	LSP AAUI BNSP-Pelatihan Asesor Kompetensi, April 2025 LSP AAUI BNSP-Competency Assessor Training, April 2025	LSP AAUI, 23-26 April 2026
5	<i>Certified Islamic Insurance Specialist - Intermediate Level</i>	IIS in cooperation with ICDIF - LPPI, Mei 2011 May 2011
6	Sertifikat Kompetensi Insurance Risk Management - Jenjang Kualifikasi 7 Bidang Pereasuransian <i>Certificate of Competence in Insurance Risk Management – Level 7 Qualification in Reinsurance</i>	LSP AAUI, 28 Agustus 2025 August 2025
7	CII Level 6 Advanced Diploma in Insurance	The Chartered Insurance Institute valid until 2026



Fitri Azwar

Direktur Keuangan & Layanan Korporat
Finance & Corporate Services Director



Seorang Warga Negara Indonesia, berusia 49 tahun, berdomisili di Jakarta, Indonesia.

Diangkat sebagai Direktur Keuangan & Layanan Korporat berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) tanggal 29 April 2025, yang tercantum dalam Akta No. 67, tertanggal 27 Mei 2025 oleh Notaris Mala Mukti, S.H., L.L.M. di Jakarta Selatan. Beliau telah lulus Uji Kelayakan dan Kepatutan OJK berdasarkan Surat OJK No. KEP-64/D.05/2025, tertanggal 14 Juli 2025.

Beliau menyelesaikan pendidikan Sarjana Ekonomi (S.E.) di bidang Manajemen dari Universitas Andalas pada tahun 1998 dan memperoleh gelar Magister Manajemen (M.M.) dari Universitas Indonesia pada tahun 2001. Fitri Azwar memiliki pengalaman lebih dari dua dekade di lingkungan Pertamina Group, dengan rekam jejak yang konsisten dalam pengelolaan fungsi keuangan strategis pada tingkat korporasi dan entitas anak. Kariernya dimulai pada tahun 2001 di Direktorat Keuangan PT Pertamina (Persero) dan berkembang melalui berbagai penugasan yang berkaitan dengan penguatan tata kelola keuangan, pengelolaan pendanaan dan likuiditas, serta perencanaan dan pelaksanaan inisiatif pembiayaan korporasi. Sepanjang perjalanan kariernya, beliau dipercaya untuk menjalankan peran strategis yang mendukung pengambilan keputusan keuangan, manajemen risiko, dan penciptaan nilai jangka panjang bagi perusahaan.

Pada tahun 2019 sampai 2022 Fitri Azwar mendapat penugasan sebagai Direktur Keuangan di PT Pertamina Training & Consulting. Kemudian, Fitri dipercaya untuk mengemban tanggung jawab sebagai VP Financing & Treasury di PT Kilang Pertamina Internasional pada tahun 2024-2025, memperkuat posisinya sebagai profesional berpengalaman dalam pengelolaan keuangan di sektor energi. Dengan latar belakang tersebut, Fitri Azwar sebagai profesional memiliki kompetensi yang kuat dalam pengelolaan keuangan korporasi, manajemen risiko, pembiayaan strategis, serta transformasi dan penguatan tata kelola, khususnya di sektor energi dan BUMN. Pengalaman dan kepemimpinannya menjadi modal penting dalam mendukung kinerja perusahaan secara berkelanjutan dan bernilai tambah bagi para pemangku kepentingan.

Fitri Azwar memiliki sertifikasi sebagai berikut:

No.	Jenis Ketrampilan Skill Type	Keterangan Remarks
1	<i>Merger, Acquisition & Strategic Alliances</i>	Pertamina Training & Consulting, 2022
2	<i>ESG Financing untuk Strategic Initiative</i> Proyek Infrastruktur ESG-Driven Financing for Strategic Infrastructure Initiatives	PT Kilang Pertamina Internasional, Direktorat Project Infrastructure, 2025
3	<i>Continuing Professional Development Certificate: Understand the legal, economic, and international trade aspects of marine insurance; identify risks in various marine cargo insurance classes; grasp coverage for each class; and comprehend the claims process.</i>	Chartered Insurance Institute, Februari 2025 February 2025
4	<i>Risk Management - Qualification Level 5: Capital markets Sector, Risk Management Subsector</i>	BNSP, Maret 2025 March 2025
5	<i>Investment Strategies and Portfolio Management Training</i>	The Indonesia Capital Market Institute, November 2025

An Indonesian citizen, aged 49, domiciled in Jakarta, Indonesia.

Appointed as Finance & Corporate Services Director based on the resolution of the Annual General Meeting of Shareholders (AGMS) held on 29 April 2025, as stated in Deed No. 67 dated 27 May 2025, drawn up before Notary Mala Mukti, S.H., L.L.M. in South Jakarta. She has passed the Fit and Proper Test conducted by the Financial Services Authority (OJK) pursuant to OJK Decree No. KEP-64/D.05/2025 dated 14 July 2025.

She obtained a Bachelor's degree in Economics (S.E.) majoring in Management from Andalas University in 1998 and a Master's degree in Management (M.M.) from the University of Indonesia in 2001. Fitri Azwar has more than two decades of experience within the Pertamina Group, with a consistent track record in managing strategic financial functions at both corporate and subsidiary levels. She began her career in 2001 at the Finance Directorate of PT Pertamina (Persero) and has since undertaken various roles related to strengthening financial governance, managing funding and liquidity, as well as planning and executing corporate financing initiatives. Throughout her career, she has been entrusted with strategic roles supporting financial decision-making, risk management, and long-term value creation.

From 2019 to 2022, Fitri Azwar served as Finance Director at PT Pertamina Training & Consulting. She was later appointed as VP Financing & Treasury at PT Kilang Pertamina Internasional for the period of 2024-2025, further reinforcing her position as a seasoned professional in financial management within the energy sector. With this background, Fitri Azwar possesses strong competencies in corporate finance, risk management, strategic financing, as well as transformation and governance enhancement, particularly within the energy sector and state-owned enterprises. Her experience and leadership serve as valuable assets in supporting sustainable business performance and delivering long-term value to stakeholders.

Fitri Azwar holds the following professional certifications:



Ery Widiatmoko

Direktur Pemasaran Asuransi
Insurance Marketing Director



Seorang Warga Negara Indonesia, saat ini berusia 60 tahun, berdomisili di Bogor, Jawa Barat, Indonesia.

Beliau dipercaya kembali menjabat sebagai Direktur Pemasaran Asuransi di Tugu Insurance untuk masa jabatan kedua berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) pada 28 April 2023, yang tercatat dalam Akta No. 123, tertanggal 28 April 2023 oleh Notaris Jose Dima Satria, S.H., M.Kn. di Jakarta. Beliau berhasil lulus Penilaian Kemampuan dan Kepatutan OJK, yang tercantum dalam keputusan Dewan Komisiner OJK No. Kep-59/KDK.05/2020, tertanggal 23 September 2020.

Beliau memperoleh gelar Sarjana Teknik Geologi dari Universitas Pembangunan Nasional Veteran Yogyakarta (UPN) pada tahun 1991. Selain itu, beliau juga aktif mengikuti program pendidikan eksekutif di Prasetiya Mulya Business School Executive Learning Institute (ELI) dalam bidang Manajemen Keuangan, Manajemen Strategis, dan Manajemen Umum dari tahun 2012 hingga 2013.

Sebelum bergabung dengan Tugu Insurance sebagai Chief Network & Retail Business (Deputy Director) pada 25 April 2020, beliau memulai kariernya di PT Asuransi Astra Buana sejak tahun 1992, dengan posisi terakhir sebagai Executive Vice President (Retail Business) dari 2018 hingga 2020.

Selama kariernya, beliau berhasil meraih berbagai penghargaan, salah satunya adalah Astra International Award untuk kategori "Outstanding Effort as Creative Value Chain Innovator" pada tahun 2015. Selain itu, berbagai pencapaian juga telah diraihnya selama menjabat sebagai Chief Network & Retail Business (Deputy Director) di PT Asuransi Tugu Pratama Indonesia Tbk terutama dalam pengembangan bisnis ritel serta infrastruktur, mulai dari pengembangan jaringan distribusi ritel, *contact center*, sampai layanan *emergency road assistance* bagi pelanggan Tugu Insurance.

Ery Widiatmoko memiliki sertifikasi sebagai berikut:

An Indonesian citizen, currently 60 years old, residing in Bogor, West Java, Indonesia.

He was reappointed as Insurance Marketing Director at Tugu Insurance for a second term based on the resolution of the Annual General Meeting of Shareholders (AGMS) on 28 April 2023, as recorded in Deed No. 123, dated 28 April 2023, by Notary Jose Dima Satria, S.H., M.Kn., in Jakarta. He successfully passed the Fit and Proper Test by the Financial Services Authority (OJK), as stated in the Decree of the OJK Board of Commissioner No. Kep-59/KDK.05/2020, dated 23 September 2020.

He earned his bachelor's degree in Geological Engineering from the Veteran Yogyakarta Pembangunan University (UPN) in 1991. Additionally, he participated in executive educational programs at Prasetiya Mulya Business School Executive Learning Institute (ELI) in Financial Management, Strategic Management, and General Business Management from 2012 to 2013.

Before joining Tugu Insurance as Chief Network & Retail Business (Deputy Director) on 25 April 2020, he had start career at PT Asuransi Astra Buana since 1992, with his last position as Executive Vice President (Retail Business) from 2018 to 2020.

Throughout his career, he has achieved various awards, including the Astra International Award in the 'Outstanding Effort as Creative Value Chain Innovator' category in 2015. In addition, he has also achieved various achievements during his tenure as Chief Network & Retail Business (Deputy Director) at PT Asuransi Tugu Pratama Indonesia Tbk, especially in the development of retail and infrastructure businesses, starting from the development of retail distribution networks, contact centers, to emergency road assistance services for Tugu Insurance customers.

Ery Widiatmoko holds the following certifications:

No.	Jenis Ketrampilan Skill Type	Keterangan Remarks
1	<i>Boost Organization Reputation Through Storytelling</i>	IRMAPA, September 2023
2	<i>Protecting Your Organization Reputation During Crisis Through Communication</i>	IRMAPA, September 2023
3	ISO 27001 Mengenai Sistem Manajemen Keamanan Informasi (SMKI) dan ISO 37001 Mengenai Sistem Manajemen Anti Penyuapan (SMAP) ISO 27001 for Information Security Management System (ISMS) and ISO 37001 for Anti-Bribery Management System (ABMS)	Oktober 2023 October 2023
4	Sosialisasi dan Pelatihan Implementasi <i>Strategy and Service Blue Print</i> Untuk Manajemen Strategy and Service Blueprint Implementation Training for Management	Tugu Institute, Agustus 2024 August 2024
5	<i>Qualified Risk Governance Professional (QRGP)</i>	BNSP, Maret 2025 March 2025



Edi Yoga Prasetyo

Direktur Kepatuhan & Manajemen Risiko
Director of Compliance & Risk Management



Seorang Warga negara Indonesia, saat ini berusia 54 tahun, berdomisili di Tangerang, Banten, Indonesia.

Beliau diangkat sebagai Direktur Kepatuhan & Manajemen Risiko berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) pada 28 April 2023, yang tercatat dalam Akta No. 123, tertanggal 28 April 2023 oleh Notaris Jose Dima Satria, S.H., M.Kn. di Jakarta. Beliau berhasil lulus Tes Kemampuan dan Kepatuhan OJK sesuai dengan keputusan Dewan Komisiner OJK No. KEP-5/D.05/2024, tertanggal 18 Januari 2024.

Beliau memperoleh gelar Sarjana Ekonomi Sosial Pertanian dari Institut Pertanian Bogor pada tahun 1995, kemudian mendapat gelar Magister Management dan Bisnis di School of Business Institut Pertanian Bogor pada 2024, serta menyelesaikan Program Mini Magister Hukum dari Fakultas Hukum Universitas Gadjah Mada (UGM) di tahun yang sama.

Dengan pengalaman yang kaya dan beragam di industri asuransi dan perbankan selama 29 tahun, Edi Yoga Prasetyo memulai karirnya di PT Asuransi AIG Lippo (sebelumnya PT Asuransi Lippo Life) dari 1995 hingga 2003, dengan jabatan terakhir sebagai Kepala Departemen Pengembangan Produk. Beliau kemudian melanjutkan kariernya di PT Asuransi CIGNA sebagai Manajer Penjualan Cabang (2003-2004), Citibank NA sebagai Manajer Retail Banking – Global Consumer Group (2004-2006), dan PT Bank Lippo Tbk sebagai Program Officer Total Quality Management (TQM) (2006-2008).

Selanjutnya, beliau bekerja di PT Bank BTPN Tbk sebagai Kepala Departemen Manajemen Penjualan & Dukungan (2008-2011), dan di PT Asuransi Allianz Life Indonesia sebagai Wakil Direktur Utama Syariah (2011-2022). Beliau kemudian menjabat sebagai Direktur di PT LSP Perasuransian Syariah (2022-2023) dan menjabat sebagai Komisaris di PT Synergy Risk Management Consultants (2023-2024).

Edy Yoga Prasetyo memiliki sertifikasi sebagai berikut:

An Indonesian citizen, currently 54 years old, residing in Tangerang, Banten, Indonesia.

He was appointed as Director of Compliance & Risk Management based on the resolution of the Annual General Meeting of Shareholders (AGMS) on 28 April 2023, as documented in Deed No. 123, dated 28 April 2023, by Notary Jose Dima Satria, S.H., M.Kn. in Jakarta. He successfully passed the OJK Fit and Proper Test as of the Decree of the OJK Board of Commissioner No. KEP-5/D.05/2024, dated 18 January 2024.

He earned a Bachelor's degree in Agricultural Social Economics from Bogor Agricultural University in 1995, later obtained a Master's degree in Management and Business from the School of Business, Bogor Agricultural University, in 2024, and completed the Mini Master of Law Program from the Faculty of Law, Gadjah Mada University (UGM) in the same year.

With rich and diverse experience in the insurance and banking industry for 29 years, Edi Yoga Prasetyo started his career at PT Asuransi AIG Lippo (formerly PT Asuransi Lippo Life) from 1995 to 2003, with his last position as Head of Product Development Department. He then continued his career at PT Asuransi CIGNA as Branch Sales Manager (2003-2004), Citibank NA as Retail Banking Manager – Global Consumer Group (2004-2006), and PT Bank Lippo Tbk as Program Officer for Total Quality Management (TQM) (2006-2008).

Subsequently, he worked at PT Bank BTPN Tbk as Head of Sales Management & Support Department (2008-2011) and at PT Asuransi Allianz Life Indonesia as Deputy CEO of Sharia (2011-2022). He then served as Director at PT LSP Perasuransian Syariah (2022-2023) and as Commissioner at PT Synergy Risk Management Consultants (2023-2024).

Edi Yoga Prasetyo holds the following certifications:

No.	Jenis Ketrampilan Skill Type	Keterangan Remarks
1	Manajemen Risiko Risk Management	LSP MKS (2023-2026)
2	Program Pendidikan Mini Magister Hukum Pertamina Pertamina Mini Master's Program in Law	Fakultas Hukum Universitas Gadjah Mada & Pertamina, 2024 Faculty of Law, University of Gadjah Mada & Pertamina, 2024
3	Profesi Asuransi Syariah tingkat Ajun Ahli Sharia Insurance Professional Certification-Associate Expert Level	Associate of the Islamic Insurance Society, 2024



Fadlil Iswahyudi

Direktur Teknik
Technical Director



Seorang Warga Negara Indonesia, berusia 55 tahun, berdomisili di Tangerang, Banten, Indonesia.

Beliau diangkat sebagai Direktur Teknik berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) tanggal 29 April 2025, yang tercantum dalam Akta No. 67, tertanggal 27 Mei 2025 oleh Notaris Mala Mukti, S.H., L.L.M. di Jakarta Selatan. Beliau telah lulus Uji Kelayakan dan Kepatutan OJK berdasarkan Surat OJK No. KEP-63/D.05/2025, tertanggal 14 Juli 2025.

Beliau memperoleh gelar Sarjana Teknik jurusan Teknik Perkapalan dari Institut Teknologi Sepuluh Nopember pada tahun 1997.

Fadlil Iswahyudi memiliki pengalaman lebih dari dua dekade di bidang asuransi. Karirnya bermula dari Kantor Cabang Tugu Insurance di Surabaya sampai dengan menjabat sebagai Overseas & Treaty Sr. Manager di Tugu Insurance Co. Ltd, Hong Kong pada 2009-2014. Kariernya kemudian berlanjut sebagai Reinsurance Group Head di Tugu Insurance (2014-2020). Kontribusi Fadlil di industri asuransi kembali disalurkan dengan memegang posisi sebagai Direktur Teknik PT Tugu Reasuransi Indonesia (2021-2024).

Sebelum menjabat sebagai Direktur Teknik di Tugu Insurance, Fadlil mengemban tanggung jawab sebagai Claim Group Head di Tugu Insurance (2024-2025) yang membuktikan dedikasi, kompetensi, dan tanggung jawabnya kepada perusahaan.

Fadlil Iswahyudi memiliki sertifikasi sebagai berikut:

An Indonesian citizen, aged 55 years, domiciled in Tangerang, Banten, Indonesia.

He was appointed as Technical Director based on the resolution of the Annual General Meeting of Shareholders (AGMS) dated 29 April 2025, as recorded in Deed No. 67, dated 27 May 2025, by Notary Mala Mukti, S.H., L.L.M. in South Jakarta. He successfully passed the OJK Fit and Proper Test, as stated by OJK Letter No. KEP-63/D.05/2025, dated on 14 July 2025.

He obtained a Bachelor's degree in Engineering, majoring in Naval Architecture, from Institut Teknologi Sepuluh Nopember in 1997.

Fadlil Iswahyudi has more than two decades of experience in the insurance sector. He began his professional journey at the Tugu Insurance Branch Office in Surabaya before serving as Overseas & Treaty Senior Manager at Tugu Insurance Co. Ltd, Hong Kong from 2009 to 2014. His career then continued as Reinsurance Group Head at Tugu Insurance from 2014 to 2020. Fadlil's contributions to the insurance industry were further strengthened through his appointment as Director of Technical at PT Tugu Reasuransi Indonesia from 2021 to 2024.

Prior to serving as Technical Director at Tugu Insurance, Fadlil held the position of Claim Group Head at Tugu Insurance from 2024 to 2025, demonstrating his dedication, competence, and strong sense of responsibility to the Company.

Fadlil Iswahyudi holds the following professional certifications:

No.	Jenis Ketrampilan Skill Type	Keterangan Remarks
1	<i>Managing Environmental, Social and Governance Risks in Insurance Business</i>	AAMAI, Maret 2022 March 2022
2	<i>Privacy and Data Protection Legal Framework & Implementation In Insurance Industry</i>	Tugu Institute, Agustus 2025 August 2025
3	<i>Awareness ISO37001 – SMAP</i>	Tugu Institute, September 2025
4	Sertifikasi Manajemen Risiko (RMAC) Risk Management Certification (RMAC)	AAUI, November 2025



Informasi Mengenai Rangkap Jabatan Anggota Direksi

Information Regarding Concurrent Positions of Members of The Board of Directors

Nama Name	Jabatan di Tugu Insurance Position in Tugu Insurance	Rangkap Jabatan Concurrent Position	
		Di Dalam Tugu Group Inside Tugu Group	Di Luar Tugu Group Outside Tugu Group
Adi Pramana	Presiden Direktur President Director	-	-
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	-	-
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	Komisaris PT Tugu Pratama Interindo (September 2023-sekarang). Commissioner of PT Tugu Pratama Interindo (September 2023-present).	-
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Direktur Tugu Insurance Company Limited (Februari 2025-sekarang). Director Tugu Insurance Company Limited (February 2025-present).	-
Fadlil Iswahyudi	Direktur Teknik Technical Director	-	-

Informasi Mengenai Hubungan Afiliasi Anggota Direksi

Information Regarding Affiliation Relationships of The Board of Directors Members

Nama Name	Hubungan Keluarga Familial Relationship				Hubungan Keuangan Financial Relationship			
	Direktur Director	Komisaris Commissioner	Dewan Pengawas Syariah Sharia Supervisory Board	Pemegang Saham Utama/ Pengendali Majority/ Controlling Shareholders	Direktur Director	Komisaris Commissioner	Dewan Pengawas Syariah Sharia Supervisory Board	Pemegang Saham Utama/ Pengendali Majority/ Controlling Shareholders
Adi Pramana	×	×	×	×	×	×	×	×
Fitri Azwar	×	×	×	×	×	×	×	✓
Ery Widiatmiko	×	×	×	×	×	×	×	×
Edi Yoga Prasetyo	×	×	×	×	×	×	×	×
Fadlil Iswahyudi	×	×	×	×	×	×	×	×



Sumber Daya Manusia

Human Resource

Tugu Insurance berkomitmen untuk memberikan kesempatan yang setara dalam mengelola sumber daya manusia, termasuk dalam hal perekrutan, tanpa membedakan gender, kelas sosial, etnis, atau ras. Prinsip kesetaraan ini juga diterapkan dalam penilaian karyawan, sehingga setiap karyawan, tanpa memandang gender, memiliki kesempatan yang sama untuk mendapatkan promosi.

Jumlah dan Komposisi Karyawan

Employee Headcount

Pada 31 Desember 2025, Tugu Insurance mempekerjakan 445 karyawan, yang mengalami penyesuaian sebesar 5,4% dibandingkan dengan total 469 karyawan pada 2024. Perusahaan menerapkan kebijakan non-diskriminasi berdasarkan gender, ras, agama, etnis, atau kelas sosial di semua tingkat karyawan dan manajemen, termasuk dalam perekrutan, remunerasi, dan sistem promosi. Tugu Insurance memberikan kesempatan yang setara kepada karyawan pria dan wanita. Namun, karena sifat pekerjaan, lokasi geografis, dan karakteristik bisnis Tugu Insurance, karyawan pria cenderung lebih dominan.

Rincian jumlah karyawan Tugu Insurance berdasarkan gender, posisi, usia, tingkat pendidikan, dan status pekerjaan adalah sebagai berikut.

Tugu Insurance is committed to providing equal opportunities in managing human resources, including recruitment, without discrimination based on gender, social class, ethnicity, or race. This principle of equality extends to employee evaluations, ensuring that all employees, regardless of gender, have equal opportunities for promotion.

As of 31 December 2025, Tugu Insurance employed 445 employees, reflecting an experienced an adjustment 5,4% compared to the total of 469 employees in 2024. The company upholds a policy of non-discrimination based on gender, race, religion, ethnicity, or social class across all levels of employees and management, including in recruitment, remuneration, and promotion systems. Tugu Insurance offers equal opportunities to both male and female employees. However, due to the nature of the work, geographical location, and the business characteristics of Tugu Insurance, male employees tend to be more prevalent.

The breakdown of Tugu Insurance employees by gender, position, age, education level, and employment status is as follows.

Jumlah dan Komposisi Karyawan Berdasarkan Jenis Kelamin

Number and Composition of Employees Based on Gender

Jenis Kelamin Gender	2025		2024	
	Jumlah Total Total Number	%	Jumlah Total Total Number	%
Laki-laki Male	274	61,6	290	61,8
Perempuan Female	171	38,4	179	38,2
Jumlah Total	445	100,0	469	100,0

Jumlah dan Komposisi Karyawan Berdasarkan Jabatan

Number and Composition of Employees Based on Position

Jabatan Position	2025				2024			
	L/M	P/F	Jumlah Total	%	L/M	P/F	Jumlah Total	%
Deputy Director	1	1	2	0,4	1	1	2	0,4
Group Head & VP	16	5	21	4,7	13	4	17	3,6
Pekerja Perbantuan di Anak Perusahaan Seconded Workers in Subsidiaries	5	1	6	1,3	7	1	8	1,7

Jabatan Position	2025				2024			
	L/M	P/F	Jumlah Total	%	L/M	P/F	Jumlah Total	%
Department Head	47	14	61	13,7	45	12	57	12,2
Manajer Manager	16	5	21	4,7	21	6	27	5,8
Officer	128	76	204	45,8	127	69	196	41,8
Staf Staff	61	69	130	29,2	75	86	161	34,3
Pelaksana Implementer	0	0	0	0	1	0	1	0,2
Jumlah Total	274	171	445	100,0	290	179	469	100,0

Jumlah dan Komposisi Karyawan Berdasarkan Usia
 Number and Composition of Employees Based on Age

Usia Age	2025				2024			
	L/M	P/F	Jumlah Total	%	L/M	P/F	Jumlah Total	%
21-30	30	46	76	17,1	39	57	96	20,5
31-40	114	85	199	44,7	125	84	209	44,6
41-50	97	34	131	29,4	85	33	118	25,2
≥ 51	33	6	39	8,8	41	5	46	9,8
Jumlah Total	274	171	445	100,0	290	179	469	100,0

Jumlah dan Komposisi Karyawan Berdasarkan Tingkat Pendidikan
 Number and Composition of Employees Based on Education Level

Pendidikan Education Level	2025				2024			
	L/M	P/F	Jumlah Total	%	L/M	P/F	Jumlah Total	%
S3 Doctoral Degree	1	1	2	0,4	1	-	1	0,2
S2 Master Degree	52	15	67	15,1	56	15	71	15,1
S1 Bachelor Degree	216	151	367	82,5	226	160	386	82,3
Diploma	4	4	8	1,8	5	4	9	1,9
SMU Sederajat Senior High School	1	0	1	0,2	2	0	2	0,4
SMP Sederajat Junior High School	0	0	0	0	0	0	0	0
SD Sederajat Elementary School	0	0	0	0	0	0	0	0
Jumlah Total	274	171	445	100,0	290	179	469	100,0

Jumlah dan Komposisi Karyawan Berdasarkan Status Kepegawaian

Number and Composition of Employees Based on Employment Status

Berdasarkan status kepegawaian, SDM di Tugu Insurance dapat dikelompokkan sebagai berikut:

Based on employment status, the human resources at Tugu Insurance can be grouped as follows:

Status Kepegawaian Employment Status	2025				2024			
	L/M	P/F	Jumlah Total	%	L/M	P/F	Jumlah Total	%
Pekerja Waktu Tidak Tertentu (Pekerja Tetap) Permanent Employees	208	121	329	73,9	220	122	342	72,9
Pekerja Waktu Tertentu (Pekerja Kontrak) Contract Employees	57	46	103	23,1	61	54	115	24,5
Pekerja Perbantuan (PT Pertamina (Persero)) Seconded Employees (PT Pertamina Persero)	4	3	7	1,6	2	2	4	0,9
Pekerja yang Diperbantukan di Entitas Anak Seconded Employees in Subsidiaries	5	1	6	1,3	7	1	8	1,7
Jumlah Total	274	171	445	100,0	290	179	469	100,0

Pengembangan Kompetensi SDM

HR Development

Tugu Insurance memberikan kesempatan yang setara bagi semua karyawan untuk mengikuti program pengembangan kompetensi yang diselenggarakan sesuai dengan kebutuhan perusahaan. Program pengembangan kompetensi ini tidak hanya mendukung kinerja perusahaan, tetapi juga bertujuan untuk meningkatkan kapasitas karyawan dan pengembangan karier. Pengembangan sumber daya manusia dikelola oleh Departemen Pembelajaran & Pengembangan yang merupakan bagian dari Grup Human Capital & Services, dan mencakup kegiatan-kegiatan berikut:

1. Pelatihan:
 - Pelatihan Internal; dan
 - Pelatihan Publik.
2. Sertifikasi Profesional;
3. Pembinaan Spiritual dan Krida;
4. Rapat *Town Hall*; dan
5. Audiensi Karyawan dengan Dewan Direksi.

Tugu Insurance offers equal opportunities for all employees to engage in competency development programs that align with the company's needs. These programs not only support the company's performance but also aim to enhance employee capabilities and career growth. Human resource development is overseen by the Learning & Development Department, which is part of the Human Capital & Services Group, and includes the following activities:

1. Training:
 - In-house Training; and
 - Public Training.
2. Professional Certification;
3. Spiritual and Krida Coaching;
4. Town Hall Meetings; and
5. Employee meetings with the Board of Directors.

1. Training

a. In-house training

No.	Judul Training Training Title	Jumlah Peserta Total Participant
1	Literasi <i>Legal Advisory: Advance Legal Comprehension Seminar</i>	25
2	<i>Health Talk: Pola Hidup Sehat Untuk Mencegah Penyakit Kolesterol, Diabetes & Jantung</i>	236
3	Tos Forum (Batch 1) - <i>Transforming Insurance Workflows: Strategic Business Process Redefined</i>	87
4	<i>5 Ways Profit Booster</i>	19
5	<i>Accelerated Leadership Development Program For Kaposs</i>	28
6	Asuransi <i>Suretyship</i>	22

No.	Judul Training Training Title	Jumlah Peserta Total Participant
7	BoD Sharing Session : Service Strategy & Blueprint	5
8	Intermediate Service Training 2025 - Developing	16
9	IT Literacy Power BI as Data & Business Analytics Tools Batch 1	25
10	IT Literacy Power BI as Data & Business Analytics Tools Batch 2	27
11	Market Capacity & Appetite of Aviation Underwriter	10
12	Masa Persiapan Pensiun Periode 2025-2026	11
13	QRMP	4
14	QRMP Kategori B	4
15	RCC Sertifikasi QCRO Kategori A	1
16	RCC Sertifikasi QCRO Kategori B	5
17	Sertifikasi QCRO	4
18	Service Refreshment Training Untuk Pelaksana	22
19	Service Training Program 2025 : Applying - Frontliner & Back Office (Batch 19)	22
20	Service Training Program 2025 : Applying - Frontliner & Back Office (Batch 20)	23
21	Service Training Program 2025 : Applying - Frontliner (Batch 18)	16
22	Service Training Program 2025 : Leading - Frontliner (Batch 21)	19
23	Service Training Program 2025 : Leading - Frontliner (Batch 22)	16
24	Service Training Program 2025 : Leading - Frontliner (Batch 23)	25
25	Service Training Program 2025 : Shaping (Batch 26)	21
26	Service Training Program 2025 : Supporting - Frontliner (Batch 16)	26
27	Service Training Program 2025 : Supporting - Frontliner (Batch 9)	20
28	Service Training Program 2025: Developing - Back Office & Frontliner (Batch 4)	30
29	Service Training Program 2025: Developing - Back Office & Frontliner (Batch 5)	31
30	Service Training Program 2025: Developing - Back Office (Batch 1)	25
31	Service Training Program 2025: Developing - Back Office (Batch 2)	20
32	Service Training Program 2025: Developing - Back Office (Batch 3)	24
33	Service Training Program 2025: Supporting - Frontliner & Back Office (Batch 13)	19
34	Service Training Program 2025: Supporting - Frontliner (Batch 10)	22
35	Service Training Program 2025: Supporting - Frontliner (Batch 11)	22
36	Service Training Program 2025: Supporting - Frontliner (Batch 6)	16
37	Service Training Program 2025: Supporting - Frontliner (Batch 7)	18
38	Service Training Program 2025: Supporting - Frontliner (Batch 8)	25
39	Memahami dan Mengimplementasikan Growth Mindset dalam Kehidupan Sehari-hari	24
40	Catastrophe and Data Management Underwriter	36
41	Tugu Blockchain	8
42	Marine Hull: Understanding Vessel & Insuring Them	252
43	Internal Auditor ISO 27001:2022 Berdasarkan Standard ISO 19011:2018	10
44	Optimalisasi Kompetensi Tim Melalui Pelatihan Tics MV	192
45	Managing Crisis With Composed and Strategic Communication	25
46	Trade Credit Insurance	11
47	Aspek Akuntansi dan Aktuaria dalam Implementasi PSAK 117	63
48	Aspek Akuntansi dan Aktuaria dalam Implementasi PSAK 117 (Teknik & Marketing)	253
49	Advanced Catastrophe Modelling	27
50	Onshore & Offshore Oil & Gas Production Operation	20
51	Defensive Driving	12
52	Kick Off : Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level	398
53	Perdagangan Karbon Indonesia	47
54	Privacy and Data Protection Legal Framework & Implementation In Insurance Industry	401

No.	Judul Training Training Title	Jumlah Peserta Total Participant
55	Trade Credit Insurance	21
56	Research & Value Proposition	18
57	Awareness ISO37001 – SMAP	406
58	Peningkatan Pemahaman & Pelaporan Gratifikasi	335
59	Implementasi PSAK 117: Kontrak Asuransi	32
60	Integrity In Action: Strengthening Governance & Managing Procurement Risks	188
61	Budaya Pelayanan Prima untuk Garda Depan	17
62	Leading Continuous Improvement Execution	2
63	Leading Continuous Improvement Strategy	339
64	SAP untuk Tim PMO	5
65	Asuransi Suretyship	126
66	Sosialisasi Kebutuhan Kompetensi Teknis Jabatan (KKTJ) & Training Playbook Direktorat Teknik	115
67	Sosialisasi Pelindungan Data Pribadi dan Penyusunan RoPA	97
68	Knowledge Management Awareness & Sosialisasi LinkedIn Learning	328
69	Sosialisasi Pelaporan Sistem Layanan Informasi Keuangan (SLIK) Untuk Perusahaan Asuransi Umum	212
70	Release Workflow Memo Melalui Tugu Document Management System (T-DMS)	373
71	Sosialisasi Kebutuhan Kompetensi Teknis Jabatan (KKTJ) & Training Playbook Direktorat Pemasaran Asuransi	164
72	Sosialisasi Pembaruan Sistem IP-PABX	343
73	Sharing Session: Success Story Implementasi Service Excellence	108
74	Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM	409
75	Tos Forum (Batch 2) - Marketing Tanpa Batas: Dari Kertas Ke Lapangan	78
76	Tos Forum (Batch 3) - Agak Laen: Dua Warna, Satu Tujuan	147
77	Training Setup GCP	2
78	Tugu Digital Transformation Workshop 2025-2028	36
79	Menguasai Tics Mv: Jelajahi Fitur dan Skenario Lanjutan (2)	18
80	Menguasai Tics Mv: Jelajahi Fitur dan Skenario Lanjutan (3)	42
81	Menguasai Tics Mv: Jelajahi Fitur dan Skenario Lanjutan (4)	8
82	Menguasai Tics Mv: Jelajahi Fitur dan Skenario Lanjutan (5)	32
83	Leadership Training - Creating a High Performance Culture	24
Total		6.795

b. Public training (dalam negeri)

b. Public training (Domestics)

No.	Judul Training Training Title	Jumlah Peserta Total Participant
1	Learning Data Governance	1
2	Accounting Foundations (2019)	1
3	Applied AI for Human Resources	1
4	Delivery Tips for Speaking in Public	1
5	Economic Indicators	1
6	Excel For Corporate Finance Professionals	1
7	Excel Quick Tips (2023)	1
8	Excel: Financial Functions in Depth	1
9	Finance for Non-Financial Managers	2
10	Financial Accounting Part 1	1
11	Financial Record Keeping	2
12	Getting Organized for Peak Performance	1
13	How to Design and Deliver Training Programs	1
14	Insurance: Underwriting, Risks, Regulatory, Practices	1

No.	Judul Training Training Title	Jumlah Peserta Total Participant
15	Leadership Styles, Behaviors, and Approaches	1
16	Lean Six Sigma: Analyze, Improve, and Control Tools	1
17	Lean Six Sigma: Define and Measure Tools	1
18	Learning in the Flow of Work	1
19	Magnetic Public Speaking: How to Engage Your Audience	1
20	Managing Your Personal Finance	1
21	Marketing Strategy Case Studies from Leading Brands	1
22	Mergers & Acquisitions	1
23	Product Management: Customer Development	1
24	Program Mini Magister Hukum 2025 (Legal Clarity In Business & Energy Industry)	1
25	Project Management Foundations: Risk	1
26	Root Cause Analysis: Getting to the Root of Business Problems	1
27	Simplifying Business Process	4
28	Six Sigma Lean White Belt Certification	1
29	Strategic Negotiation	2
30	Strategic Security Leadership: Cultivating Growth, Inclusivity, And Collaboration	1
31	2025 Marsh Aviation Client Training Workshop	1
32	3 rd International Cargo Seminar (The Future of Inventory Protection: Innovations in Stock Throughput Insurance)	1
33	AI-Powered Business Intelligence for Smarter Decision-Making and Growth	3
34	AJG Let's Fly Conference 2025	1
35	Analisis Risiko Konstruksi dan Operasional Pabrik Keramik	1
36	Analisis Risiko Konstruksi Basah atau Wet Risk	3
37	Arah Baru Tata Kelola Privasi Pasca UU Nomor 27/2022 (Perlindungan Data Pribadi)	3
38	Asia Power Forum	3
39	Asuransi Kredit Perdagangan	1
40	Auditor Academy	2
41	Auditor Academy Internal Audit Pertamina Group Triwulan III - Kelas I	1
42	Auditor Academy Internal Audit Pertamina Group Triwulan IV – Kelas I	3
43	Bancassurance Strategy	1
44	Bedah Polis Asuransi EAR Erection All Risks	1
45	Bedah Polis Asuransi IDI – Inherent Defect Insurance yang sejalan dengan POJK 44/2020	3
46	Bedah Polis Asuransi Public Liability Sesuai dengan CII M96 Liability Insurance yang sejalan dengan POJK 44/2020	2
47	Benchmarking Implementasi ICOFR Di PT Telkom Indonesia Tbk. dan Sosialisasi Draft Revisi Pedoman ICOFR	1
48	Boosting Work Solutions With AI & Design Thinking	3
49	Bootcamp Aktuaris Asuransi Umum Tahun 2025	2
50	Branding Lenses: Key Elements, Tech, Entrepreneurship	10
51	Business Analysis: Essential Tools and Techniques	1
52	Business Interruption Claim	1
53	Certified Business Intelligence Analyst	2
54	Certified Digital Marketing (CDM)	3
55	Certified General Insurance	3
56	Collection Insurance	5
57	Cybersecurity: Building Cyber Resilience In A Digital Era	1
58	Data Protection Officer	1
59	Desain Rencana Bisnis 2026 : Proyeksi Laporan Keuangan 2026	1
60	Desain Rencana Bisnis 2026: Proyeksi Laporan Keuangan PSAK 117	1
61	Design Rencana Business	2

No.	Judul Training Training Title	Jumlah Peserta Total Participant
62	Disclosure Pada Prakteknya	1
63	Diskusi UU Nomor 16 Tahun 2025 Tentang Perubahan Keempat atas UU Nomor 19 Tahun 2003	2
64	<i>Diversity, Equity, Inclusion & Belonging</i>	1
65	<i>Effective Investor Relation in Practice Lv.II</i>	1
66	<i>Effective Problem Solving & Decision Making</i>	1
67	<i>Enhancing Your ERM</i>	1
68	<i>Financial Auditing for Internal Auditors</i>	1
69	<i>Financial Strategy Behind Reinsurance</i>	1
70	<i>HC Management Reporting Sesuai ISO 30414</i>	1
71	<i>Human Capital Readiness in Islamic Insurance Industry</i>	1
72	Implementasi Audit Investigasi dan Audit Forensik Berbasis POJK 12 Tahun 2024 (Dengan Studi Kasus)	5
73	Implementasi Kebijakan dan Praktik <i>Underwriting</i> Perusahaan Asuransi	4
74	Indonesia Rendezvous	2
75	Insurance: <i>Underwriting Risks Regulatory Practices</i>	1
76	Integrasi <i>Contingency Plan & Incident Response</i> untuk Meningkatkan Ketahanan Perusahaan Asuransi	1
77	<i>Internal Assessor Risk Maturity Assessment batch 2</i>	2
78	<i>Introduction & Aviation Insurance</i>	1
79	<i>Investment Strategies and Portfolio Management</i>	1
80	Keamanan Siber Untuk Industri Asuransi	1
81	Kelangsungan Bisnis di 2025: Pendekatan Risiko Hukum dan Manajemen Kepatuhan	1
82	Kupas Tuntas Pengelolaan PPh Badan dan Overview SPT Terbaru Era Coretax (Batch 4)	1
83	<i>Leadership Development Program Trailblazer Tahun 2025-2026 & Kick Off Program Trailblazer Tahun 2025-2026</i>	1
84	<i>Leading Through GRC in the Post-Digital Era</i>	2
85	<i>Lean Six Sigma: White Belt Certification an Introduction to DMAIC Methodology</i>	1
86	<i>Marine & Energy Insurance</i>	1
87	<i>Marine Insurance Claims Handling</i>	1
88	<i>Marine Intermediate Course 2025</i>	1
89	<i>Marine Surveyor</i>	1
90	Memahami Klausul-Klausul Asuransi Konstruksi <i>All Risk</i> (CAR) dari Brokers dan Aplikasinya Jika Terjadi Klaim	1
91	Mengenal dan Memahami Asuransi Seumumnya dari Aspek Hukum dan Praktik di Indonesia	2
92	Menghadapi Era Baru Perlindungan Data Implementasi UU PDP di Industri Asuransi	1
93	Meniti Maturitas Mengawal Akuntabilitas	3
94	<i>Mental Health & Wellness Exhibition & Conference</i>	4
95	<i>Microsoft Excel Basic to Intermediate</i>	2
96	<i>Microsoft Excel for Data Analysis</i>	4
97	<i>Microsoft Excel Advance</i>	1
98	<i>Navigate Your Business Scenario With the Maestro</i>	1
99	<i>Navigating Geopolitical Threats and Opportunities in the Insurance Industry</i>	1
100	<i>Online Workshop Strategi Mitigasi Komunikasi Krisis & From Crisis to Opportunity</i>	3
101	Pelatihan & Sertifikasi Wakil Manajer Investasi	6
102	Pelatihan <i>Certified General Insurance</i> (CGI)	2
103	Pelatihan Coretax - <i>Insurance Related</i>	2
104	Pelatihan dan Sertifikasi Kompetensi Manajemen Risiko (QRMO)	2
105	Pelatihan dan Sertifikasi Perancang Kontrak (<i>Certified Contract Drafter</i>)	1
106	Pelatihan <i>Internal Assessor Risk Maturity Assessment</i> (RMA)	1
107	Pelatihan Penerapan Program APU PPT & PPPSPM di Sektor Jasa Keuangan	2

No.	Judul Training Training Title	Jumlah Peserta Total Participant
108	Pelatihan Perpajakan AAUI	2
109	Pelatihan <i>Risk Modeling or Better Organization Performance</i>	2
110	Penerapan Akuntansi Instrumen Keuangan Sesuai PSAK 109	1
111	Peran <i>Artificial Intelligence</i> (AI) dalam Industri Asuransi Global Terkini	1
112	Peran <i>Chief Risk Officer</i> (Unit Manajemen Risiko) yang Efektif dalam Membangun Governansi dan Budaya Risiko Korporasi	3
113	Potensi Emas Subrogasi & <i>Claim Recovery</i> dalam Meminimize <i>Claim</i> dan Meningkatkan Profitabilitas Perusahaan Asuransi (<i>From Loss To Leverage</i>)	1
114	<i>Practical Problem Solving</i>	1
115	<i>Professional Recognition Program</i> (PRP) For Qualified Internal Auditor (QIA)	1
116	<i>Project Management</i>	2
117	PSAK 117: <i>Pricing Produk</i>	1
118	PSAK 117: <i>Pricing Product</i>	1
119	RCC Sertifikasi QCRO	1
120	<i>Redefining HR Excellence in Digital Sustainable Transition</i>	2
121	<i>Reimagining the Future of Insurance Innovation for Sustainable Future</i>	2
122	<i>Reinsurance Professional Property & Casualty 2</i>	1
123	<i>Rewriting the Rulebook: How AI is Transforming Organizational Compliance</i>	4
124	<i>Risk Engineering Community Event 2025</i>	1
125	<i>Risk Management for Beginners</i>	1
126	<i>Risk Odyssey: Engineering Momentum, Building a Resilient Risk DNA</i>	2
127	Seminar Nasional Internal Audit	1
128	Sertifikasi BNSP Skema <i>Data Scientist</i>	2
129	Sertifikasi Manajemen Risiko RMAC	3
130	Sertifikasi Manajemen Risiko RMC	4
131	Sertifikasi Manajemen Risiko RMGC	2
132	Sertifikasi QCRO	2
133	<i>Sharia Insurance Expert Forum</i> (SIEF) 2025	2
134	Skema Sertifikasi KKNi Bidang Perasuransian Subbidang Pengelolaan Manajemen Risiko Perasuransian - JK 7 - RMAC	2
135	<i>Smart Financial Map for Growth Business</i>	1
136	Strategi Mengatur Hak dan Kewajiban yang Seimbang antara Pekerja dan Pengusaha dalam Menyikapi Problematika atau Isu-Isu Ketenagakerjaan melalui Jalur Mediasi, Konsiliasi dan Arbitrase	2
137	Strategi Meningkatkan Kematangan (Maturitas) Implementasi Manajemen Risiko Sebagai Langkah Mewujudkan Produktivitas dan Kinerja Perusahaan	5
138	The 8 th <i>Indonesian Actuaries Summit</i>	2
139	<i>Tools for Audit Managers</i>	1
140	<i>Training & Sertifikasi Qualified Risk Management Officer</i> (QRMO)	1
141	<i>Transform Talent Indonesia 2025</i>	2
142	Transformasi Organisasi Melalui Budaya Sadar Risiko yang Efektif untuk Mendukung Keberlangsungan Usaha	2
143	Transisi ISO 37001:2025	3
144	Ujian AAMAI - CGI 001: Prinsip Dasar Asuransi	1
145	Webinar Tata Kelola, Manajemen Risiko & Kepatuhan: Identifikasi & Pemetaan Risiko IT, serta Audit IT Risk Management	1
146	<i>Workshop Manajemen Risiko</i>	1
147	<i>Workshop of Energy Insurance</i>	2
148	<i>Workshop Perpanjangan Sertifikasi AMRP</i>	1
149	<i>Workshop PSAK 117 & PPL OJK Sektor IKNB</i>	1
150	<i>Workshop PSAK 117: Kontrak Asuransi (Level Dasar)</i>	5
Total		260

2. Sertifikasi Profesi

2. Professional Certification

No.	Judul Training Training Title	Jumlah Peserta Total Participant
1	<i>Certificate In Insurance (Cert CII)</i>	1
2	<i>Perpanjangan Membership Affiliate ACFE Indonesia Chapter</i>	1
3	<i>Perpanjangan Membership ANZIIIF</i>	3
4	<i>Perpanjangan Membership Institute of Internal Auditor</i>	1
5	<i>Perpanjangan Membership Institute of Internal Auditors Indonesia</i>	1
6	<i>Perpanjangan Membership Keanggotaan Ikatan Akuntansi Indonesia</i>	1
7	<i>Refreshment - Sertifikasi Nasional Certified Risk Management Professional (CRMP)</i>	1
8	<i>Renewal QRMP</i>	1
9	<i>Sertifikasi Certified General Insurance (CGI) 001 & 002</i>	1
10	<i>Sertifikasi Tenaga Ahli Penjaminan</i>	4
11	<i>Ujian A3IK Modul 107</i>	1
12	<i>Ujian AAAIK - Subject 106</i>	1
13	<i>Ujian AAMAI - CGI001: Prinsip Dasar Asuransi</i>	2
14	<i>Ujian AAMAI Subyek 906</i>	3
15	<i>Ujian PAI - BA4G - BA4G-Aspek Aktuaria dalam Asuransi Umum</i>	1
Total		23

Biaya Pengembangan Kompetensi Tahun 2025

Employee Development Cost in 2025

Realisasi biaya pengembangan karyawan tahun 2025 adalah sebesar Rp2.443.202.518 atau 19,4% dari keseluruhan anggaran yang direncanakan pada RKAP 2025 sebesar Rp12.586.768.436.

The realization of employee development costs in 2025 amounted to IDR2,443,202,518, or 19,4% of the total budget planned in the 2025 RKAP, which was IDR12,586,768,436.

Rencana Pengembangan Kompetensi Tahun 2026

Competency Development Plan for 2026

Pada tahun 2026 Perseroan memiliki rencana pengembangan kompetensi SDM, terutama dalam hal:

1. *Strategic Leadership*;
2. *Service Excellence & Customer Focus*;
3. *Selling Skills*;
4. *Problem Solving & Decision Making*; dan
5. *Mindset & Analytical Thinking*.

In 2026, the Company has a competency development plan for its human resources, focusing on:

1. *Strategic Leadership*;
2. *Service Excellence & Customer Focus*;
3. *Selling Skills*;
4. *Problem Solving & Decision Making*; and
5. *Mindset & Analytical Thinking*.

Informasi Mengenai Kepemilikan Saham

Shareholding Information

Susunan kepemilikan saham Tugu Insurance pada awal dan akhir tahun 2025, sesuai dengan catatan Biro Administrasi Efek Perseroan, PT Datindo Entrycom, adalah sebagai berikut:

The shareholding structure of Tugu Insurance at the beginning and end of 2025, as recorded by the Company's Share Administration Bureau, PT Datindo Entrycom, is as follows:

Komposisi Pemegang Saham Tugu dengan Kepemilikan Saham >5%

Composition of Tugu Shareholders with Share Ownership of >5%

Nama Pemegang Saham Name of Shareholder	2 Januari 2025 2 January 2025		31 Desember 2025 31 December 2025	
	Jumlah Saham Total Shares	Kepemilikan Saham Shareholding (%)	Jumlah Saham Total Shares	Kepemilikan Saham Shareholding (%)
PT Pertamina (Persero)	2.080.000.000	58,50	2.080.000.000	58,50
UOB Kay Hian Pte. Ltd.	564.700.000	15,89	563.200.000	15,89
Samsung Fire and Marine Insurance Co. Ltd.	188.234.000	5,29	188.234.000	5,29
Pemegang Saham Lainnya (di bawah 5%) Other shareholders (under 5%)	722.641.600	20,22	722.747.100	20,32
Jumlah Total	3.555.575.600	100,00	3.555.575.600	100,00

Kepemilikan Saham Anggota Dewan Komisaris dan Direksi

Share Ownership of the Board of Commissioners and the Board of Directors

Nama dan Jabatan Name and Position	Kepemilikan Saham pada 2 Januari 2025 Share Ownership as of 2 January 2025		Kepemilikan Saham pada 31 Desember 2025 Share Ownership as of 31 December 2025	
	Lembar Saham Number of Shares	Kepemilikan Saham Shareholding (%)	Lembar Saham Number of Shares	Kepemilikan Saham Shareholding (%)

Dewan Komisaris Board of Commissioners

Abdul Ghofar Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	0	0	0	0
Bagus Agung Rahadiansyah Komisaris Commissioner	0	0	0	0
Poerwo Tjahjono Komisaris Independen Independent Commissioner	0	0	0	0
Tajudin Noor Komisaris Independen Independent Commissioner	0	0	0	0

Nama dan Jabatan Name and Position	Kepemilikan Saham pada 2 Januari 2025 Share Ownership as of 2 January 2025		Kepemilikan Saham pada 31 Desember 2025 Share Ownership as of 31 December 2025	
	Lembar Saham Number of Shares	Kepemilikan Saham Shareholding (%)	Lembar Saham Number of Shares	Kepemilikan Saham Shareholding (%)
Direksi Board of Directors				
Adi Pramana Presiden Direktur President Director	0	0	0	0
Fitri Azwar Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	0	0	0	0
Ery Widiatmoko Direktur Pemasaran Asuransi Insurance Marketing Director	0	0	956.700	0,02690
Edi Yoga Prasetyo Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	580.600	0,016	413.400	0,01163
Fadlil Iswahyudi Direktur Teknik Technical Director	0	0	24.400	0,00067

Pemegang Saham Masyarakat dengan Kepemilikan Saham <5% ("Free Float")
Public Shareholders with Share Ownership <5% ("Free Float")

Kelompok pemegang saham masyarakat ("free float"), yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Perseroan yang mana terdiri dari:

Pemodal Nasional:

1. Perorangan Indonesia;
2. Dana Pensiun;
3. Asuransi;
4. Bank;
5. Perseroan Terbatas; dan
6. Reksa Dana.

Pemodal Asing:

1. Perorangan Asing; dan
2. Badan Usaha Asing.

The public shareholder consists of shareholders, each owning less than 5% (five percent) of the Company ("free float"), consisting of:

National Investors:

1. Indonesian Individuals;
2. Pension Funds;
3. Insurance;
4. Bank;
5. Limited Company; and
6. Mutual Funds.

Foreign Investors:

1. Foreign Individuals; and
2. Foreign Institutions.

Nama dan Jabatan Name and Position	Kepemilikan Saham pada 2 Januari 2025 Share Ownership as of 2 January 2025		Kepemilikan Saham pada 31 Desember 2025 Share Ownership as of 31 December 2025	
	Lembar Saham* Number of Shares	Kepemilikan Saham Shareholding (%)	Lembar Saham Number of Shares	Kepemilikan Saham Shareholding (%)
Pemegang Saham Masyarakat dengan Kepemilikan Saham <5% ("Free Float") Public Shareholders with Share Ownership <5% ("Free Float")	718.906.900	20,22	722.747.100	20,32

Kepemilikan Saham Tidak Langsung Anggota Dewan Komisaris dan Direksi Indirect Share Ownership of Members of Board of Commissioners and Directors

Di tahun 2025, seluruh anggota Direksi maupun Dewan Komisaris Tugu Insurance tidak mempunyai kepemilikan tidak langsung atas saham Tugu Insurance (TUGU).

In 2025, all members of the Board of Directors and Board of Commissioners of Tugu Insurance have no indirect ownership of Tugu Insurance's shares (TUGU).

Komposisi Pemegang Saham

Komposisi pemegang saham dan persentase kepemilikan per akhir tahun buku 31 Desember 2025:

Composition of Shareholders

Composition of shareholders and percentage of ownership as of end of fiscal year ending 31 December 2025:

Kelompok Pemegang Saham Shareholder Group	31 Desember 2025 31 December 2025	
	Jumlah Saham Total Shares	Kepemilikan Saham Shareholding (%)
Institusi Lokal Local Institutions	2.149.301.408	60,45%
Institusi Asing Foreign Institutions	1.017.470.574	28,62%
Individu Lokal Local Individual	388.550.718	10,93%
Individu Asing Foreign Individual	252.900	0,01%
Jumlah Total	3.555.575.600	100%

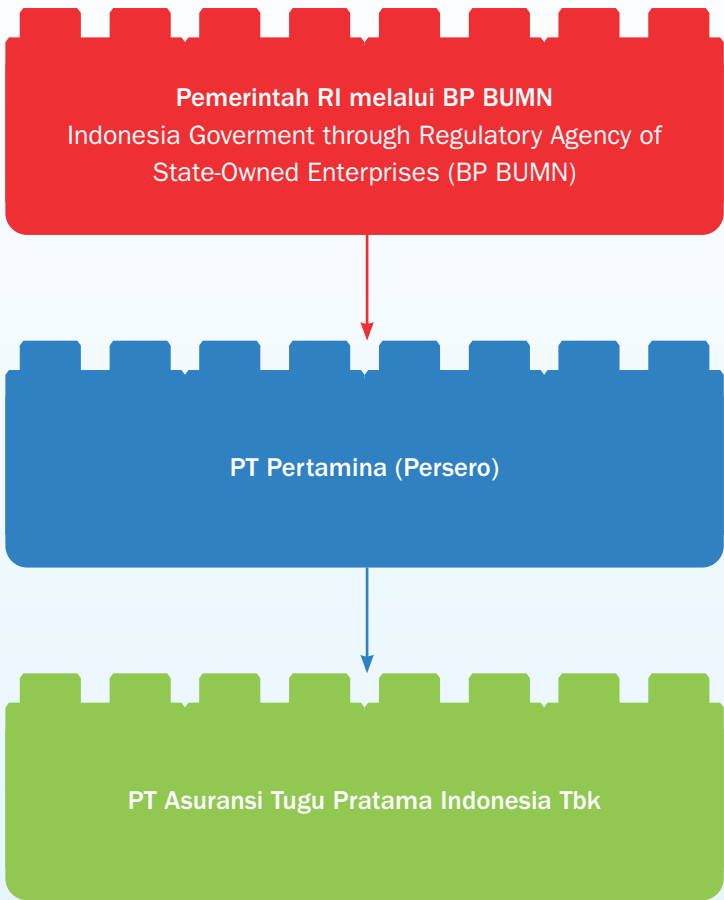


Informasi Mengenai Pemegang Saham Utama/Pengendali

Information on Principal/Controlling Shareholders

Pemegang Saham Pengendali Tugu Insurance adalah PT Pertamina (Persero) dengan kepemilikan sebesar 58,50%. Sedangkan Pemerintah Republik Indonesia merupakan pemegang saham terakhir Perseroan.

The Controlling Shareholders of Tugu Insurance is PT Pertamina (Persero) with 58.50% ownership. Meanwhile, the Government of the Republic of Indonesia is the ultimate beneficial owner of the Company.



Sekilas tentang PT Pertamina (Persero)

Overview of PT Pertamina (Persero)

PT Pertamina (Persero) adalah perusahaan energi nasional yang sepenuhnya dimiliki oleh Pemerintah Republik Indonesia, dengan Badan Pengaturan Badan Usaha Milik Negara (BP BUMN) sebagai pemegang saham. Pertamina bergerak di sektor energi, khususnya minyak dan gas, serta energi baru dan terbarukan. Selain itu, perusahaan ini juga menjalankan berbagai kegiatan yang berkaitan dengan atau mendukung aktivitas bisnis utama di sektor energi, termasuk pengembangan dan optimalisasi sumber daya perusahaan.

Alamat:

Jl. Medan Merdeka Timur 1A, Jakarta 10110. Pada saat Laporan Tahunan 2025 ini disusun, informasi mengenai Dewan Komisaris dan Direksi PT Pertamina (Persero) adalah sebagai berikut:

Dewan Komisaris:

- Komisaris Jenderal Polisi (Purn.) Dr. Drs. H. Mochamad Iriawan, S.H., M.M., M.H.: Komisaris Utama & Komisaris Independen
- Todotua Pasaribu: Wakil Komisaris Utama
- Heru Pambudi: Komisaris
- Letjen TNI (Mar) (Purn) Bambang Suswanto, S.H., M.H., M.TR., (Han): Komisaris
- Komisaris Jenderal Polisi (Purn.) Drs. Condro Kirono, M.M., M.Hum: Komisaris Independen
- Nanik Sudaryati Deyang: Komisaris
- Raden Adjeng Sondaryani, S.T: Komisaris Independen
- Hasan Nasbi: Komisaris

Direksi:

- Simon Aloysius Mantiri: Direktur Utama
- Oki Muraza: Wakil Direktur Utama
- Jaffee Arizon Suardin: Direktur Logistik & Infrastruktur
- Emma Sri Martini: Direktur Keuangan
- Andy Arvianto: Direktur Sumber Daya Manusia
- Muhammad Erry Sugiharto: Direktur Penunjang Bisnis
- Agung Wicaksono: Direktur Transformasi dan Keberlanjutan Bisnis
- Ahmad Siddik Badruddin: Direktur Manajemen Risiko

PT Pertamina (Persero) is a national energy company fully owned by the Government of Indonesia, with the Regulatory Agency of State-Owned Enterprises (BP BUMN) as its shareholder. Pertamina operates in the energy sector, focusing on oil and gas, as well as new and renewable energy. Additionally, it undertakes various activities related to or supporting its core operations in the energy industry, including the development and optimization of the company's resources.

Address:

Jl. Medan Merdeka Timur 1A, Jakarta 10110. At the time this 2025 Annual Report was prepared, the composition of the Board of Commissioners and Directors of PT Pertamina (Persero) was as follows:

Board of Commissioners:

- Komisaris Jenderal Polisi (Purn.) Dr. Drs. H. Mochamad Iriawan, S.H., M.M., M.H.: President Commissioner & Independent Commissioner
- Todotua Pasaribu: Deputy President Commissioner
- Heru Pambudi: Commissioner
- Letjen TNI (Mar) (Purn) Bambang Suswanto, S.H., M.H., M.TR., (Han): Commissioner
- Komisaris Jenderal Polisi (Purn.) Drs. Condro Kirono, M.M., M.Hum: Independent Commissioner
- Nanik Sudaryati Deyang: Commissioner
- Raden Adjeng Sondaryani, S.T: Independent Commissioner
- Hasan Nasbi: Commissioner

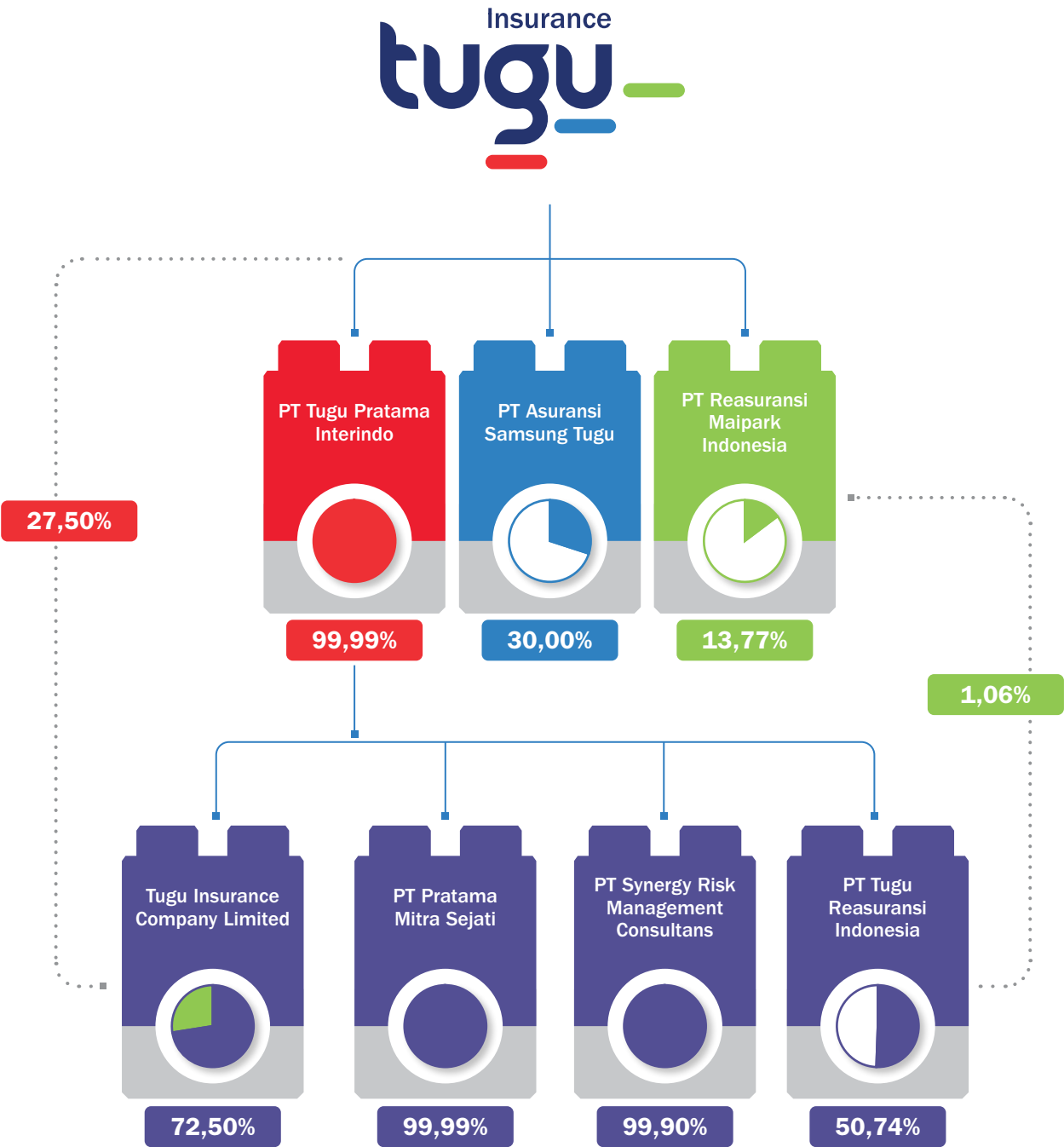
Board of Directors:

- Simon Aloysius Mantiri: President Director
- Oki Muraza: Deputy President Director
- Jaffee Arizon Suardin: Director of Logistics & Infrastructure
- Emma Sri Martini: Director of Finance
- Andy Arvianto: Director of Human Capital
- Muhammad Erry Sugiharto: Director of Corporate Services
- Agung Wicaksono: Director of Business Transformation and Sustainability
- Ahmad Siddik Badruddin: Director of Risk Management

Struktur Grup Perusahaan
Company Group Structure

Per 31 Desember 2025, struktur grup Tugu Insurance mulai dari entitas induk, entitas anak, hingga entitas asosiasi yang dimiliki dapat dilihat sebagai berikut:

The following chart details the structure of the Tugu Insurance group, including the parent entity, subsidiaries, associates, associates, as of 31 December 2025:



- Entitas Anak | Subsidiaries
- Entitas Asosiasi | Associates
- Penyertaan Langsung | Direct Participation

Entitas Anak dan Entitas Asosiasi

Subsidiaries and Associates

Entitas Anak

Subsidiaries

Daftar dan Profil Entitas Anak Kepemilikan Langsung

List and Profile of Direct Subsidiary

Perusahaan Entitas Anak Subsidiary Company	Bidang Usaha Business Field	Domisili Location	Tahun Awal Kegiatan Komersil Starting Year of Commercial Activities	Kepemilikan (%) Ownership (%)		Jumlah Aset Sebelum Eliminasi (dalam ribuan Rp) Total Assets Before Elimination (In thousands IDR)		Status Operasi Operational Status
				2025	2024	2025	2024	
PT Tugu Pratama Interindo (TPInt)	Investasi saham Stock Investment	Wisma Tugu II Lantai 8, Jalan H.R. Rasuna Said Kav. C 7, Kuningan Jakarta 12920.	1994	99,99	99,99	1.170.030.253	1.127.546.818	Beroperasi Operating

Daftar dan Profil Entitas Anak Kepemilikan Tidak Langsung melalui TPInt

List and Profile of Indirect Subsidiaries through TPInt

Perusahaan Entitas Anak Subsidiary Company	Bidang Usaha Business Field	Domisili Location	Tahun Awal Kegiatan Komersil Starting Year of Commercial Activities	Kepemilikan (%) Ownership (%)		Jumlah Aset Sebelum Eliminasi (dalam ribuan Rp) Total Assets Before Elimination (In thousands IDR)		Status Operasi Operational Status
				2025	2024	2025	2024	
PT Pratama Mitra Sejati ("Pratama")*	Real Estate, persewaan, pengembangan dan jasa servis real estate, perdagangan Real Estate, rental, development and service real estate, trading	Wisma Tugu Raden Saleh, Jl. Raden Saleh No. 44, Jakarta 10330	1990	99,99	99,99	3.026.577.844	2.764.174.694	Beroperasi Operating
PT Synergy Risk Management Consultants ("Synergy")	Manajemen Risiko, Surveyor dan Penilai Risk Management, Surveyor and Valuation	Wisma Tugu II, Lantai 4 Jl. H.R. Rasuna Said, Kav. C7, Jakarta 12920	1995	99,90	99,90	56.513.325	53.761.521	Beroperasi Operating
Tugu Insurance Company Limited (TIC)**	Asuransi Kerugian General Insurance	28/F United Asia Finance Centre 333 Lockhart Road, Wanchai, Hong Kong	1965	100,00	100,00	2.033.734.936	2.606.009.997	Beroperasi Operating

Perusahaan Entitas Anak Subsidiary Company	Bidang Usaha Business Field	Domisili Location	Tahun Awal Kegiatan Komersil Starting Year of Commercial Activities	Kepemilikan (%) Ownership (%)		Jumlah Aset Sebelum Eliminasi (dalam ribuan Rp) Total Assets Before Elimination (In thousands IDR)		Status Operasi Operational Status
				2025	2024	2025	2024	
PT Tugu Reasuransi Indonesia (TRI)*	Reasuransi Reinsurance	Wisma Tugure Jl. Raden Saleh No. 50, Jakarta 1033	1987	50,74	50,74	6.008.331.774	5.942.450.745	Beroperasi Operating

*) Pemilikan tidak langsung melalui entitas anak, TPInt
Indirect ownership through subsidiary, TPInt

**) Pemilikan tidak langsung melalui entitas anak, TPInt sebesar 72,5% dan pemilikan langsung sebesar 27,5%
Indirect ownership through subsidiary, TPInt of 72.5% and direct ownership of 27.5%.

Entitas Asosiasi Associate Entities

Daftar dan Profil Entitas Asosiasi Langsung List and Profile of Direct Associates Entities

Perusahaan Entitas Anak Subsidiary Company	Bidang Usaha Business Field	Domisili Location	Tahun Awal Kegiatan Komersil Starting Year of Commercial Activities	Kepemilikan (%) Ownership (%)		Status Operasi Operational Status
				2025	2024	
PT Asuransi Samsung Tugu	Asuransi Umum General Insurance	AIA Central, 27 th Floor, Jl. Jend. Sudirman, Kav. 48A, Jakarta 12930, Indonesia	1996	30,00	30,00	Beroperasi Operating

Daftar dan Profil Penyertaan Langsung List and Profile of Direct Participation

Perusahaan Entitas Anak Subsidiary Company	Bidang Usaha Business Field	Domisili Location	Tahun Awal Kegiatan Komersil Starting Year of Commercial Activities	Kepemilikan (%) Ownership (%)		Status Operasi Operational Status
				2025	2024	
PT Reasuransi Maipark Indonesia	Reasuransi Risiko Khusus Special Risk Reinsurance	Multivision Tower lantai 8, Jl. Kuningan Mulia Blok 9 B, Jakarta 12960	2003	14,83	14,83	Beroperasi Operating

Kronologi Penerbitan dan/atau Pencatatan Saham

Share Issuance and/or Share Listing Chronology

Penawaran Perdana Saham

Initial Public Offering

Pada 17 Mei 2018, Tugu Insurance memperoleh pernyataan efektif dari Otoritas Jasa Keuangan (OJK) melalui surat No. S50/D.04/2018 untuk melakukan Penawaran Umum Perdana (IPO) sebanyak 177.777.800 saham dengan nilai nominal Rp100 per saham dan harga perdana Rp3.850 per saham. Saham Perseroan resmi tercatat di Bursa Efek Indonesia dengan kode saham "TUGU" pada 28 Mei 2018. Per 31 Desember 2018, seluruh saham Perseroan telah tercatat di Bursa Efek Indonesia (BEI).

On 17 May 2018, Tugu Insurance received approval from the Financial Services Authority (OJK) through letter No. S50/D.04/2018 to carry out an Initial Public Offering (IPO) of 177,777,800 shares, each with a nominal value of IDR100 and an initial price of IDR3,850 per share. The Company's shares were officially listed on the Indonesia Stock Exchange under the ticker "TUGU" on 28 May 2018. By 31 December 2018, all of the Company's shares were listed on the Indonesia Stock Exchange (IDX).

Kronologis Pencatatan Saham dan Perubahan Jumlah Saham

Chronology of Stock Listing and Changes in Number of Share

Tahun Year	Aksi Korporasi Corporate Action	Jumlah Saham Total Shares	Nilai Nominal Per Lembar Nominal Value per Share	Modal Disetor Paid-in Capital
2018	Penawaran Perdana • Saham Pendiri • Penawaran Umum Perdana Saham Total Pencatatan Saham di BEI Initial Offering • Founder's Shares • Initial Public Offering Total Listing on IDX	1.600.000.000 177.777.800 1.777.777.800	RP100 RP100	RP160.000.000.000 RP17.777.780.000 RP177.777.780.000
2022	Hasil Pelaksanaan Opsi MESOP Tahap 3 tanggal 20 September 2022 Implementation Result of MESOP Option Phase 3 dated 20 September 2022	10.000	RP100	RP1.000.000
	Total Pencatatan Saham di BEI Total Stock Listing on the IDX	1.777.787.800	-	RP177.778.780.000
2023	Melakukan <i>Stock Split</i> pada tanggal 24 Mei 2023 dengan rasio 1:2 Conduct Stock Split on 24 May 2023, with a ratio of 1:2	3.555.575.600	RP50	RP177.778.780.000

Kronologi Penerbitan dan/atau Pencatatan Efek Lainnya

Chronology of The Issuance and/or The Listing of Other Securities

Per 31 Desember 2025, Tugu Insurance belum menerbitkan sekuritas selain yang telah dijelaskan dalam Kronologi Penerbitan dan Pencatatan Saham di atas. Dengan demikian, tidak ada informasi mengenai sekuritas lain, tahun penerbitannya, tingkat bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, nama bursa tempat tercatat, maupun peringkat sekuritas tersebut.

As of 31 December 2025, Tugu Insurance has not issued any securities other than those outlined in the Stock Issuance and Listing Chronology above. Therefore, there is no information available regarding other securities, including their year of issuance, interest rate/return, maturity date, offering value, exchange listing, or security ratings.



Informasi Mengenai Kantor Akuntan Publik dan Akuntan Publik

Information Regarding Public Accountant Firm and Public Accountant

Nama KAP Name of PAF	Kantor Akuntan Publik (KAP) Amir Abadi Jusuf, Aryanto, Mawar & Rekan. Public Accounting Firm (PAF) Amir Abadi Jusuf, Aryanto, Mawar & Partners.
Alamat Address	Plaza Asia Level 10 Jl. Jendral Sudirman Kav.59, Jakarta 12190
Nama Akuntan Publik Name of Public Accountant	Chairul Wismoyo
Jasa yang Diberikan Service Provided	Jasa audit atas laporan keuangan Audit services for financial statements
Periode Penugasan Service Period	1 Juli 2025 s.d 31 Maret 2026 1 July 2025 to 31 March 2026
Biaya Jasa (Fee) Audit Audit Fee	Rp4.750.000.000 (di luar PPN) IDR4,750,000,000 (exclude VAT)
Biaya Jasa (Fee) Non-Audit Non-Audit Fee	-

Lembaga dan/atau Profesi Penunjang Pasar Modal Lainnya

Other Capital Market Supporting Institutions and/or Professions

Biro Administrasi Efek (BAE) Share Registrar	
Nama Name	PT Datindo Entrycom
Alamat Address	Jl. Hayam Wuruk No. 28 Jakarta Pusat 10120 Jl. Hayam Wuruk No. 28 Central Jakarta 10120

Konsultan Hukum Legal Consultant	
Nama Name	UMBRA Law Firm
Alamat Address	Telkom Landmark Tower, 49 th Floor, The Telkom Hub., Jl. Gatot Subroto Kav. 52, Jakarta 12710 Telkom Landmark Tower, 49 th Floor, The Telkom Hub., Jl. Gatot Subroto Kav. 52, Jakarta 12710
Telp/Fax: Address	(62 21) 5082 0999

Notaris Notary	
Nama Name	Mala Mukti SH, LL.M
Alamat Address	AXA Tower Lantai 27 Suite 06 Jl. Prof. Dr. Satrio, Kavling 18, Kuningan - Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 12940 AXA Tower Floor 27 Suite 06 Jl. Prof. Dr. Satrio, Kavling 18, Kuningan - South Jakarta, Special Capital Region of Jakarta 12940
Telp/Fax:	(62 21) 3005 6229
Email:	malamukti@cbn.net.id

Kantor Jasa Penilai Publik Registered Public Appraiser	
Nama Name	Ruky, Safrudin & Rekan
Alamat Address	Perkantoran Gedung Gajah Blok H, Jl. Dr. Saharjo No. 111, Kelurahan Tebet Barat, Kecamatan Tebet, Jakarta Selatan 12810 Gajah Office Building Block H, Jl. Dr. Saharjo No. 111, Sub-district Tebet Barat, District Tebet, South Jakarta 12810



ttravella

Asuransi Perjalanan t travella
Travel Insurance t travella

Perjalanan adalah sesuatu yang sangat dinikmati oleh banyak orang, baik untuk tujuan bisnis, liburan atau petualangan baru. Namun, terlepas dari tujuan perjalanan, masih ada risiko yang membayangi dari setiap perjalanan yang dilakukan. Oleh karena itu, penting bagi setiap penumpang untuk memperoleh perlindungan asuransi perjalanan yang tepat.

Traveling is something many people enjoy, whether for business, leisure, or a new adventure. However, regardless of the purpose of the trip, there are inherent risks involved. Therefore, it is crucial for every passenger to have the right travel insurance coverage.



Analisa dan Pembahasan Manajemen

Management Discussion and Analysis



.04

Tinjauan Makroekonomi

Macroeconomic Review

Ekonomi Global Dibayangi Risiko Ketidakpastian dan Perlambatan Global Economy Faces Heightened Uncertainty and Slower Growth

Di tengah dinamika ekonomi global yang masih dibayangi ketidakpastian geopolitik, volatilitas pasar keuangan, serta perubahan arah kebijakan moneter di berbagai negara, prospek pertumbuhan ekonomi dunia pada tahun 2025 diperkirakan melambat.

International Monetary Fund (IMF) memproyeksikan pertumbuhan Produk Domestik Bruto (PDB) riil global sebesar 3,2%, sedikit lebih rendah dibandingkan pertumbuhan tahun sebelumnya sebesar 3,3%. Ekonomi negara maju diperkirakan hanya tumbuh 1,6% sementara ekonomi negara berkembang tumbuh relatif lebih cepat dengan laju 4,2%. Ancaman perlambatan ekonomi global tersebut dikemukakan IMF dalam laporan World Economic Outlook (WEO) bulan Oktober 2025.

Dinamika geopolitik yang kuat, terutama ketidakpastian kebijakan perdagangan dan tarif Amerika Serikat (AS) serta respons dari mitra dagang menjadi salah satu faktor risiko yang patut dicermati. Meskipun beberapa kebijakan tarif tinggi diredam melalui perjanjian ulang, ketegangan dan potensi eskalasi masih menjadi risiko bagi perdagangan global dan pertumbuhan ekonomi. Ketidakpastian ini memicu reorientasi rantai pasok global dan berkontribusi pada volatilitas prospek ekonomi. Di sisi lain, meningkatnya tensi geopolitik juga akan mempengaruhi tren harga ketika rantai pasok kembali terdisrupsi.

Laju inflasi diproyeksi cenderung beragam di setiap negara. Negara-negara maju kemungkinan besar tetap memiliki laju inflasi yang lebih tinggi dari target jangka panjang di angka 2,0%. Secara global, kebijakan moneter telah bergeser dari pengetatan agresif menuju pendekatan yang lebih moderat, cenderung netral atau mulai melonggar. Di beberapa negara yang kebijakan fiskalnya lebih ekspansif, suku bunga acuan diperkirakan tetap stabil. Namun, tingginya ketidakpastian dapat memicu fluktuasi suku bunga. Risiko pembiayaan ulang utang pemerintah juga meningkatkan potensi volatilitas pasar, sehingga menyulitkan bank sentral menjaga stabilitas harga dan sistem keuangan secara bersamaan.

Fundamental Ekonomi Indonesia Solid dan Tetap Ekspansif Indonesia's Economic Fundamentals Remain Resilient and Expansionary

Di tengah tekanan eksternal tersebut, perekonomian Indonesia tetap menunjukkan ketahanan yang solid dengan pertumbuhan sebesar 5,11% pada tahun 2025, meningkat dibandingkan tahun sebelumnya sebesar 5,03%. Konsumsi

Amid ongoing global economic dynamics marked by geopolitical uncertainty, financial market volatility, and shifts in monetary policy directions across various countries, global economic growth prospects for 2025 are projected to moderate.

The International Monetary Fund (IMF) projects that global economic growth may moderate in 2025, with world real Gross Domestic Product (GDP) forecast at 3.2%, slightly lower than 3.3% in 2024. Advanced economies are expected to expand by only 1.6%, while emerging and developing economies are projected to grow at a relatively stronger pace of 4.2%. These downside risks to global growth were highlighted in the IMF's October 2025 World Economic Outlook (WEO) report.

Heightened geopolitical dynamics, particularly uncertainty surrounding United States (US) trade and tariff policies and the responses of its trading partners, remain key risk factors. Although some elevated tariffs have been moderated through renewed agreements, persistent tensions and the risk of further escalation continue to weigh on global trade and economic growth. Such uncertainty has accelerated supply chain reconfiguration and contributed to greater volatility in the global economic outlook. At the same time, rising geopolitical tensions may exert additional pressure on prices should supply chain disruptions re-emerge.

Inflation trends are expected to vary across countries. In advanced economies, inflation is likely to remain above the long-term target of 2.0%. Globally, monetary policy has shifted from aggressive tightening toward a more measured stance, leaning toward neutrality or gradual easing. In several countries where fiscal policy has become more expansionary, policy rates are projected to remain steady. However, elevated uncertainty may lead to fluctuations in interest rates. Sovereign refinancing risks also pose challenges, potentially increasing market volatility and complicating central banks' efforts to maintain both price stability and financial stability simultaneously.

Amid these external pressures, Indonesia's economy continued to demonstrate solid resilience, recording growth of 5.11% in 2025, an improvement from 5.03% in the previous year. Household consumption and investment

rumah tangga maupun investasi tetap menjadi penopang ekonomi domestik dengan kontribusi mencapai 82,65% dari total PDB. Di sisi lain, ekspor barang dan jasa juga mengalami pertumbuhan yang tinggi dengan laju 7,03%. Hal ini menunjukkan bahwa ekonomi Indonesia tetap solid dan berada di jalur pertumbuhan historis jangka panjangnya meski dihadapkan pada berbagai risiko eksternal.

Sektor jasa keuangan tumbuh positif 3,96% di tahun 2025. Meski lebih lambat dibandingkan laju pertumbuhan ekonomi nasional, akan tetapi sektor jasa keuangan termasuk ke dalam empat sektor dengan pertumbuhan paling tinggi pada kuartal keempat tahun 2025 dengan tingkat pertumbuhan 7,92%. Badan Pusat Statistik (BPS) mencatat pertumbuhan tinggi sektor jasa keuangan ditopang oleh pertumbuhan kredit dan pendapatan premi asuransi.

Laju inflasi domestik juga tetap terjaga tercermin dari Indeks Harga Konsumen (IHK) yang naik 2,92% secara tahunan per Desember 2025. Tingkat inflasi masih tetap berada di kisaran target Bank Indonesia (BI) di yakni $2,5 \pm 1\%$. Dengan tingkat inflasi yang terkendali serta adanya risiko eksternal yang dapat mempengaruhi pertumbuhan ekonomi domestik, BI menempuh kebijakan moneter yang akomodatif. Di sepanjang tahun 2025 BI telah memangkas suku bunga acuan BI Rate sebanyak 5x sebesar 125 basis poin (bps) dari 6,00% menjadi 4,75%. Meskipun laju inflasi terkendali dan kebijakan moneter menjadi lebih akomodatif, volatilitas pasar valuta asing global turut menjadi sentimen untuk nilai tukar rupiah yang melemah 3,4% terhadap dolar AS di 2025.

Kinerja Positif Pasar Modal Indonesia Strong Performance of Indonesia's Capital Markets

Pasar saham dan obligasi domestik menorehkan kinerja yang gemilang di tahun 2025. Data Bursa Efek Indonesia (BEI) menunjukkan nilai kapitalisasi Indeks Harga Saham Gabungan (IHSG) tembus Rp15.849 triliun per 30 Desember 2025. Kinerja IHSG tumbuh positif 22,13% secara tahunan di 2025 dan masuk salah satu indeks saham dengan kinerja positif secara global. Likuiditas perdagangan meningkat pesat dengan rata-rata nilai perdagangan harian tembus Rp18,07 triliun pada 2025 atau naik 40,58% dibanding tahun 2024 sebesar Rp12,85 triliun. Aktivitas penggalangan dana melalui penawaran umum perdana saham (IPO), *right issue*, dan penerbitan waran juga tumbuh 25,20% secara tahunan mencapai Rp61,85 triliun di sepanjang tahun 2025.

Beralih ke pasar obligasi, tren imbal hasil (*yield*) Surat Berharga Negara (SBN) seri acuan bertenor 10 tahun mengalami penurunan yang mencerminkan adanya apresiasi dari sisi harga. *Yield* SBN 10 tahun Indonesia turun menjadi 6,07% di 2025 dari 7,00% di tahun 2024. Aktivitas penggalangan dana melalui penerbitan Obligasi, Sukuk dan Efek Beragun Aset mencapai Rp1.234,39 triliun sepanjang tahun 2025, naik 23,78% dibanding tahun 2024. Kenaikan ini ditopang oleh solidnya penerbitan instrumen pendanaan berbasis utang milik pemerintah maupun korporasi.

remained the primary drivers of domestic activity, collectively contributing 82.65% of total GDP. Meanwhile, exports of goods and services posted strong growth of 7.03%, underscoring Indonesia's resilience and its continued alignment with its long-term historical growth trajectory despite external headwinds.

The financial services sector recorded positive growth of 3.96% in 2025. Although this was slightly below overall national economic growth, the sector ranked among the four fastest-growing sectors in the fourth quarter of 2025, expanding by 7.92%. Statistics Indonesia (BPS) attributed this robust performance to solid credit expansion and rising insurance premium income.

Domestic inflation remained well contained, with the Consumer Price Index (CPI) increasing by 2.92% year-on-year as of December 2025, within Bank Indonesia's (BI) target range of $2.5\% \pm 1\%$. Supported by manageable inflation and mindful of external risks to domestic growth, BI adopted an accommodative monetary policy stance. Throughout 2025, BI has lowered its benchmark policy rate five times, totaling 125 basis points (bps), from 6.00% to 4.75%. Despite stable inflation and easing monetary policy, global foreign exchange market volatility exerted pressure on the rupiah, which depreciated by 3.4% against the US dollar in 2025.

Indonesia's equity and bond markets delivered strong performance in 2025. Data from the Indonesia Stock Exchange (IDX) showed that the Jakarta Composite Index (JCI) market capitalization reached IDR15,849 trillion as of 30 December 2025. The JCI recorded annual growth of 22.13%, ranking among the top-performing equity indices globally. Trading liquidity improved significantly, with average daily trading value reaching IDR18.07 trillion in 2025, an increase of 40.58% compared to IDR12.85 trillion in 2024. Capital raising activities through initial public offerings (IPOs), rights issues, and warrant issuances grew by 25.20% year-on-year, totaling IDR61.85 trillion throughout 2025.

In the bond market, the yield on Indonesia's 10-year benchmark Government Securities (SBN) declined to 6.07% in 2025 from 7.00% in 2024, reflecting price appreciation. Fundraising activities through bond, sukuk, and asset-backed securities issuances reached Rp 1,234.39 trillion in 2025, up 23.78% from the previous year. This growth was supported by strong issuance of debt instruments by both the government and corporate sectors.

Prospek 2026: Optimisme dengan Kehati-hatian di tengah Risiko yang Berlanjut Outlook for 2026: Cautious Optimism Amid Persistent Risks

IMF masih memandang prospek ekonomi global di tahun 2026 akan tetap dihadapkan pada risiko perlambatan. PDB global diproyeksi tumbuh 3,1% di 2026. Ekonomi negara maju tetap tumbuh 1,6% sedangkan ekonomi negara berkembang tumbuh melambat menjadi 4,0% terutama akibat adanya ekspektasi melambatnya ekonomi Tiongkok dan India. Aspek kebijakan fiskal, moneter, dan perdagangan tetap menjadi kontributor utama dinamika perekonomian global untuk tahun 2026.

Ekonomi Indonesia diharapkan tetap berdaya tahan kuat di 2026, kendati menghadapi gejolak di awal tahun 2026 yang datang dari pasar saham. Koreksi yang terjadi di pasar saham domestik akibat aliran modal asing keluar turut membebani nilai tukar rupiah sehingga terdepresiasi terhadap dolar AS. Di tengah berbagai dinamika, risiko dan tantangan yang ada, BI memperkirakan ekonomi Indonesia diharapkan dapat tumbuh di kisaran 4,9% hingga 5,7% dengan titik tengah di angka 5,3%.

Proyeksi pertumbuhan tersebut diharapkan berasal dari penguatan konsumsi domestik dan peningkatan aliran investasi langsung asing (FDI) serta perbaikan sektor manufaktur sebagai lapangan usaha dengan pangsa terbesar terhadap ekonomi Indonesia.

Bagi Tugu Insurance, lingkungan suku bunga yang lebih akomodatif serta kinerja pasar obligasi yang positif berpotensi mendukung optimalisasi hasil investasi dan pengelolaan likuiditas. Di sisi lain, volatilitas nilai tukar dan harga komoditas energi tetap menjadi faktor risiko yang perlu dimitigasi melalui disiplin *underwriting*, penguatan manajemen risiko, serta strategi pengelolaan portofolio investasi yang adaptif.

Dengan fundamental ekonomi domestik yang tetap resilien dan peluang pertumbuhan pada sektor-sektor strategis nasional, Perseroan memandang bahwa tahun 2026 akan menghadirkan kombinasi peluang dan tantangan yang memerlukan pendekatan bisnis yang *prudent*, selektif, serta berorientasi pada penciptaan nilai jangka panjang.

The IMF maintains that global economic prospects in 2026 will continue to face downside risks, with global GDP projected to grow by 3.1%. Advanced economies are expected to expand by 1.6%, while growth in emerging and developing economies is projected to moderate to 4.0%, primarily reflecting anticipated slowdowns in China and India. Fiscal, monetary, and trade policies are expected to remain key drivers shaping global economic dynamics in 2026.

Indonesia's economy is projected to remain resilient in 2026, despite early-year volatility in the domestic equity market. Market corrections driven by foreign capital outflows have exerted pressure on the rupiah, leading to its depreciation against the US dollar. Amid prevailing risks and uncertainties, Bank Indonesia (BI) forecasts that the Indonesian economy will grow within a range of 4.9% to 5.7%, with a midpoint of 5.3%.

This growth outlook is expected to be supported by stronger domestic consumption, increased foreign direct investment (FDI) inflows, and improvements in the manufacturing sector, which remains the largest contributor to Indonesia's economic output.

For Tugu Insurance, a more accommodative interest rate environment alongside the positive performance of the bond market is expected to support the optimization of investment returns and liquidity management. On the other hand, exchange rate volatility and fluctuations in energy commodity prices remain key risk factors that need to be mitigated through disciplined underwriting, strengthened risk management practices, and adaptive investment portfolio strategies.

Supported by resilient domestic economic fundamentals and growth opportunities across strategic national sectors, the Company views 2026 as a year that will present a combination of opportunities and challenges, requiring a prudent, selective, and long-term value-oriented business approach.

Indikator Makroekonomi Macroeconomic Indicators	2026	2025	2024	2023	2022
Pertumbuhan PDB Global (%) Global GDP Growth (%)	3,1	3,2	3,3	3,3	3,5
Pertumbuhan PDB Indonesia (%) Indonesia's GDP Growth (%)	4,9-5,7	5,1	5,0	5,1	5,3
Laju Inflasi Tahunan Indonesia (%) Indonesia's Annual Inflation Rate (%)	2,5-3,5	2,9	1,6	2,6	5,5
Suku Bunga Acuan/BI Rate (%) Benchmark Policy Rate/BI Rate (%)	4,25-4,50	4,75	6,00	6,00	5,50

Sumber | Sources:

Bank Indonesia, Badan Pusat Statistik, Bloomberg

Tinjauan Industri

Industry Review



Aset Industri Asuransi Umum dan Reasuransi Tumbuh Berkelanjutan Sustained Asset Growth in the General Insurance and Reinsurance Industry

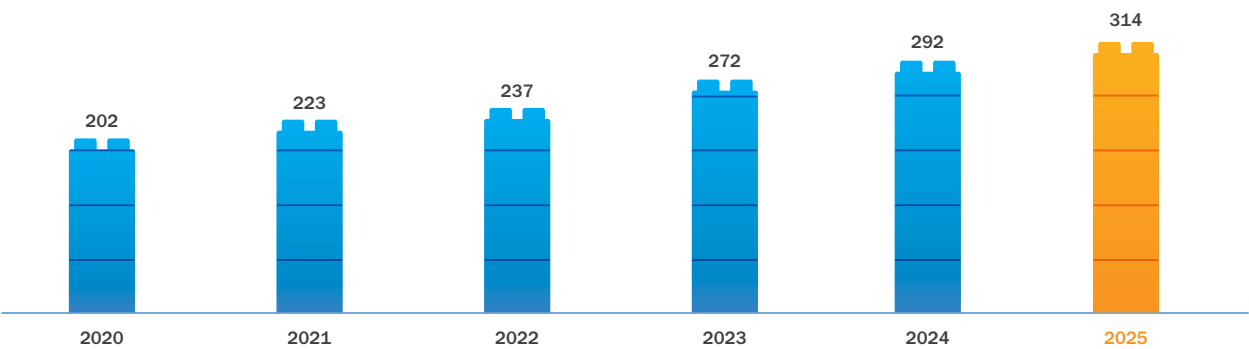
Dari sisi aset, industri asuransi umum dan reasuransi domestik mencatatkan total aset sebesar Rp314 triliun per Desember 2025 dan tumbuh 7,3% dibandingkan dengan tahun sebelumnya. Pangsa aset industri asuransi umum dan reasuransi terhadap total aset asuransi komersial mencapai 32% pada 2025. Hal ini juga sejalan dengan peningkatan pangsa aset yang konsisten dari industri asuransi umum dan reasuransi sejak tahun 2020.

Aset investasi masih menjadi aset yang dominan dengan kontribusi sebesar 48,9% dari total aset industri asuransi umum dan reasuransi di tahun 2025. Nilai aset investasi industri ini mencapai Rp153 triliun per Desember 2025, relatif stabil jika dibandingkan dengan periode yang sama tahun sebelumnya. Instrumen investasi pendapatan tetap seperti Surat Berharga Negara (SBN) dan obligasi korporasi masih mendominasi dengan proporsi 47,5% dari total aset investasi industri asuransi umum dan reasuransi di tahun 2024 atau setara dengan Rp72,9 triliun. Kondisi pasar obligasi Indonesia yang berkinerja positif di tahun 2025 menjadi momentum penting industri asuransi umum dan reasuransi untuk meningkatkan imbal hasil portofolio investasi yang dikelola.

In terms of assets, the domestic general insurance and reinsurance industry recorded total assets of IDR314 trillion as of December 2025, representing a 7.3% year-on-year increase. The industry's asset share accounted for 32% of total commercial insurance assets in 2025, reflecting its significant contribution to the broader insurance sector. This achievement is in line with the consistent expansion in the industry's asset share since 2020.

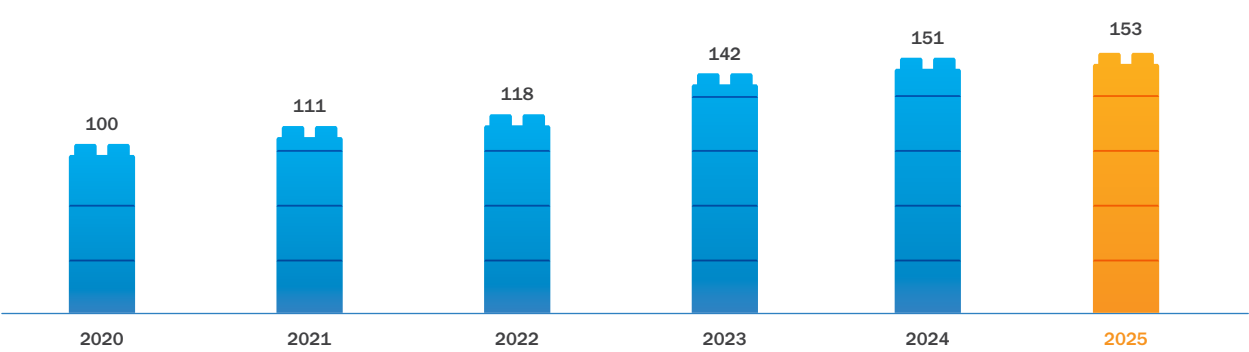
Investment assets continued to constitute the largest component, contributing 48.9% of total industry assets in 2025. The value of investment assets reached IDR153 trillion as of December 2025, remaining relatively stable compared to the same period in the previous year. Fixed-income instruments, including Government Securities (SBN) and corporate bonds, remained the primary allocation, accounting for 47.5% of total investment assets in 2024, equivalent to IDR72.9 trillion. The favorable performance of Indonesia's bond market in 2025 provided a constructive environment for the general insurance and reinsurance industry to optimize portfolio yields while maintaining prudent risk management practices.

Total Aset Industri Asuransi Umum dan Reasuransi Indonesia (Rp Triliun)
Total Assets of Indonesia's General Insurance & Reinsurance Industry (IDR Trillion)



Sumber | Source:
Otoritas Jasa Keuangan (OJK)

Aset Investasi Industri Asuransi Umum dan Reasuransi Indonesia (Rp Triliun)
Investment Assets of Indonesia's General Insurance & Reinsurance Industry (IDR Trillion)



Sumber | Source:
Otoritas Jasa Keuangan (OJK)

Rasio-rasio Utama Tetap Terjaga Menunjukkan Fundamental yang Kokoh
Key Financial Ratios Remained Sound Reflecting Strong Fundamentals

Rasio-rasio profitabilitas seperti rasio klaim, rasio beban usaha dan rasio operasi gabungan industri asuransi umum dan reasuransi berada di tingkat yang sehat. Kondisi rasio operasi gabungan yang berada di bawah 100% menunjukkan bahwa industri asuransi umum dan reasuransi mencerminkan profitabilitas *underwriting* yang kuat di tahun 2025. Kondisi ini konsisten dalam tiga tahun terakhir.

Rasio likuiditas dan Rasio Kecukupan Investasi (RKI) yang tetap tinggi di atas 100% pada 2025 mencerminkan kemampuan industri asuransi umum dan reasuransi untuk memenuhi kewajiban jangka pendek dengan baik. Sementara tingkat *Risk Based Capital* (RBC) yang konsisten di atas 300% pada industri asuransi umum dan reasuransi pada 2025 dan tiga tahun terakhir mencerminkan solvabilitas yang tinggi atau kemampuan membayar kewajiban jangka panjang yang kuat dan jauh di atas ketentuan minimal OJK di 120%.

Profitability ratios including the claims ratio, expense ratio, and combined ratio of the general insurance and reinsurance industry remained at healthy levels. The combined ratio, which stayed below 100%, indicates solid underwriting profitability in 2025. This performance has been consistently maintained over the past three years, underscoring the industry's disciplined underwriting practices and operational efficiency.

Liquidity ratio and the Investment Adequacy Ratio (RKI), both of which remained above 100% in 2025, reflect the industry's strong capacity to meet its short-term obligations. Meanwhile, the Risk-Based Capital (RBC) ratio consistently exceeded 300% in 2025 and over the past three years, demonstrating a high level of solvency and a robust ability to fulfill long-term liabilities. This level remains significantly above the minimum regulatory requirement of 120% set by the Financial Services Authority (OJK).

Rasio-rasio Utama Industri Asuransi Umum dan Reasuransi Indonesia

Key Ratios of Indonesia's General Insurance and Reinsurance Industry

Rasio Utama Key Ratios	Asuransi Umum General Insurance			Reasuransi Reinsurance		
	2023	2024	2025	2023	2024	2025
Rasio Klaim Claim Ratio	43,56%	44,73%	44,70%	56,55%	52,17%	51,97%
Rasio Beban Expenses Ratio	26,78%	26,69%	26,60%	18,82%	19,73%	20,15%
Rasio Operasi Gabungan Combined Operating Ratio	70,34%	71,42%	71,30%	75,37%	71,90%	72,12%
Rasio Likuiditas Liquidity Ratio	159,66%	149,49%	151,64%	127,67%	111,56%	114,41%
Rasio Kecukupan Investasi Investment Adequacy Ratio	211,63%	155,02%	169,00%	143,04%	116,34%	115,01%
RBC RBC	401,64%	361,43%	387,30%	401,64%	361,43%	387,30%

Sumber | Source:
Otoritas Jasa Keuangan (OJK)

Prospek dan Tantangan Industri Asuransi Umum dan Reasuransi Indonesia

Outlook and Challenges for Indonesia's General Insurance & Reinsurance Industry

Penguatan Industri melalui Ketetapan Modal Minimum di Tahun 2026

Seiring dengan prospek ekonomi Indonesia di 2026 yang diproyeksi tumbuh 4,9-5,7%, industri asuransi umum dan reasuransi diharapkan tetap menjadi tumpuan pertumbuhan ekonomi domestik untuk pengelolaan risiko. Penguatan industri asuransi umum dan reasuransi menjadi prioritas regulator untuk mendukung pertumbuhan jangka panjang dan berkelanjutan bagi ekonomi Indonesia. Tahun 2026 juga bertepatan dengan implementasi Peraturan Otoritas Jasa Keuangan (POJK) No. 23 Tahun 2023 tentang Perizinan Usaha dan Kelembagaan Perusahaan Asuransi. Lewat peraturan tersebut, perusahaan asuransi maupun reasuransi baik konvensional maupun syariah diwajibkan memenuhi permodalan minimum.

Kebijakan permodalan minimum ini secara bertahap akan diimplementasikan hingga tahun 2028. Melalui modal yang kuat, industri asuransi umum dan reasuransi nasional akan semakin solid terutama dalam hal kapasitas menyerap risiko yang muncul dari pembangunan. Tahun 2026 akan menjadi tahun yang dinamis dan penuh tantangan baik dari sisi pemenuhan dan kepatuhan terhadap regulasi maupun untuk agenda korporasi seperti ekspansi.

Strengthening the Industry through Minimum Capital Requirement in 2026

In line with Indonesia's economic outlook for 2026, which is projected to grow between 4.9-5.7%, the general insurance and reinsurance industry is expected to remain a key pillar in supporting domestic economic growth through effective risk management. Strengthening the general insurance and reinsurance sector continues to be a regulatory priority in order to foster sustainable, long-term economic development in Indonesia. The year 2026 will also mark the implementation phase of Financial Services Authority Regulation (POJK) No. 23 of 2023 concerning Business Licensing and Institutional Arrangements for Insurance Companies. Under this regulation, insurance and reinsurance companies both conventional and sharia are required to meet enhanced minimum capital requirements.

The minimum capital policy will be implemented gradually through 2028. With stronger capitalization, the national general insurance and reinsurance industry is expected to become more resilient, particularly in its capacity to absorb risks arising from ongoing economic development. Accordingly, 2026 is anticipated to be a dynamic and challenging year, both in terms of regulatory compliance and capital strengthening initiatives, as well as in advancing corporate agendas such as business expansion and strategic growth initiatives.

Ketentuan Modal Minimum OJK

OJK's Minimum Equity Requirement

Jenis Perusahaan Companies Type	Ekuitas Minimum (Rp miliar) Minimum Equity (IDR billion)		
	2026	2028	
		KPPE 1	KPPE 2
Asuransi Insurance	250	500	1.000
Asuransi Syariah Sharia Insurance	100	200	500
Reasuransi Reinsurance	500	1.000	2.000
Reasuransi Syariah Sharia Reinsurance	200	400	1.000

Peran Industri Asuransi Umum dan Reasuransi sebagai Pilar Utama Pengelolaan Risiko untuk Sektor Strategis Nasional
The Role of General Insurance and Reinsurance Industry as Key Pillar of Risk Management for Strategic National Sectors

Industri asuransi umum dan reasuransi memiliki peran intermediasi risiko yang strategis dalam menopang keberlangsungan berbagai sektor ekonomi, sehingga dinamika kerjanya tidak terlepas dari perkembangan sektor-sektor yang dilayaninya. Mengacu pada data AAUI hingga tahun 2025, struktur premi industri masih didominasi oleh sektor properti, kendaraan bermotor, dan kredit sebagai kontributor utama dengan pangsa premi lebih dari 50% dari total produksi premi.

Ketiga sektor tersebut merupakan pilar penting perekonomian nasional yang memiliki korelasi erat dengan siklus bisnis serta sensitivitas tinggi terhadap perubahan suku bunga acuan, sehingga pergerakannya menjadi perhatian utama bagi pelaku industri dalam menyusun strategi *underwriting* dan pengelolaan risiko. Di samping itu, sektor energi juga memegang peranan esensial dalam portofolio industri, mengingat kompleksitas dan besarnya eksposur risiko yang melekat pada aktivitas sektor tersebut, yang memerlukan dukungan kapasitas asuransi dan reasuransi yang memadai.

The general insurance and reinsurance industry plays a strategic role as a risk intermediary in sustaining the continuity of various economic sectors. As such, its performance dynamics are closely linked to developments within the industries it serves. Based on AAUI data in 2025, the industry's premium structure continues to be predominantly driven by the property, motor vehicle, and credit sectors, which collectively account for more than 50% of total gross premium production.

These three sectors represent fundamental pillars of the national economy, exhibiting a strong correlation with business cycles and a high degree of sensitivity to movements in benchmark interest rates. Consequently, their performance remains a key consideration for industry participants in formulating underwriting strategies and strengthening risk management practices. In addition, the energy sector constitutes another essential component of the industry's portfolio, given the scale, complexity, and magnitude of risk exposures inherent in its operations, which require adequate insurance and reinsurance capacity to ensure sustainable risk absorption.

Pangsa Pasar Premi Asuransi Umum 2025

Market Share of General Insurance Premiums 2025

Premi Dicatat Premium Listed				Lini Usaha Line of Business
2024	2025	Selisih Margin	Growth (%)	
30.274	32.866	2.592	8,6%	Property
19.858	19.017	-841	-4,2%	Motor Vehicle
5.276	5.655	379	7,2%	Marine Cargo
3.185	3.653	467	14,7%	Marine Hull
1.174	1.369	195	16,6%	Aviation
143	437	293	204,8%	Satelite

Premi Dicatat Premium Listed				Lini Usaha Line of Business
2024	2025	Selisih Margin	Growth (%)	
257	311	55	21,3%	Energy On Shore
1.548	1.351	-198	-12,8%	Energy Off Shore
4.247	4.957	710	16,7%	Engineering
4.333	4.543	209	4,8%	Liability
2.578	2.905	326	12,7%	Accident
11.823	10.118	-1.705	-14,4%	Health
17.119	19.038	1.919	11,2%	Credit Insurance
1.678	2.096	419	24,9%	Surety Ship
4.167	5.286	1.119	26,8%	Miscellaneous
107.662	113.601	5.939	5,5%	All Line of Business

Belum termasuk 1 perusahaan Asuransi Umum | Not yet included 1 General Insurance company

Sumber | Source:

Asosiasi Asuransi Umum Indonesia (AAUI)

Perkembangan dan Prospek Sektor Properti

Bank Indonesia (BI) dalam Survei Harga Properti Residensial kuartal IV-2025 menjelaskan penjualan properti residensial tumbuh 7,8% secara tahunan ditopang oleh penjualan rumah tipe kecil. Penjualan properti residensial mengalami perbaikan jika dibandingkan dengan kontraksi sebesar 15,1% secara tahunan pada kuartal IV-2024. Dari sisi pembiayaan, pertumbuhan KPR di kuartal IV-2025 tetap positif sebesar 7,1% secara tahunan.

Katalis positif untuk sektor properti terutama residensial datang dari kebijakan moneter yang lebih akomodatif. Pemangkasan suku bunga acuan yang dilakukan oleh Bank Sentral diharapkan akan ditransmisikan ke suku bunga kredit. Penurunan suku bunga kredit terutama KPR diharapkan memicu peningkatan permintaan terhadap properti. Hal ini tentunya juga berdampak positif terhadap sektor asuransi umum mengingat mayoritas konsumen (70,9%) berdasarkan survei BI membeli dengan kredit yang kemudian akan turut mendorong kebutuhan proteksi dan pengelolaan risiko.

Property Sector Development & Outlook

According to Bank Indonesia's Residential Property Price Survey for the fourth quarter of 2025, residential property sales grew by 7.8% year-on-year, primarily supported by increased sales of small-type houses. This marked a notable improvement compared to the 15.1% year-on-year contraction recorded in the fourth quarter of 2024. From a financing perspective, mortgage (KPR) growth remained positive at 7.1% year-on-year in the fourth quarter of 2025, reflecting sustained demand supported by credit availability.

Positive catalysts for the residential property sector are expected to stem from a more accommodative monetary policy environment. Policy rate cuts implemented by the central bank are anticipated to be transmitted to lending rates, including mortgage rates. Lower borrowing costs, particularly for mortgages, are expected to stimulate property demand. This development is also likely to have a favorable impact on the general insurance sector, considering that the majority of consumers (70.9%), based on Bank Indonesia's survey, purchase properties through credit financing, thereby increasing the demand for insurance protection and risk management solutions.

Indikator Perkembangan Sektor Properti Residensial Indonesia

Key Indicators of Indonesia's Residential Property Sector Development

	4Q24	4Q25
Penjualan Properti Residensial Tahunan Annual Residential Property Sales	-15,1%	7,8%
Pertumbuhan KPR Tahunan Annual Mortgage Growth	9,7%	7,1%
Suku Bunga KPR per Tahun Mortgage Rate per Annum	7,4%	7,4%

Sumber | Sources:

Bank Indonesia

Perkembangan dan Prospek Sektor Kendaraan Bermotor

Pada tahun 2025, terdapat perbedaan dinamika kinerja antara segmen kendaraan roda dua dan roda empat di Indonesia. Distribusi kendaraan bermotor roda dua mencapai 6,4 juta unit sepanjang tahun 2025, relatif stabil dibandingkan tahun sebelumnya, mencerminkan daya beli masyarakat yang tetap terjaga khususnya pada segmen kendaraan yang lebih terjangkau dan fungsional. Sebaliknya, penjualan kendaraan roda empat mengalami kontraksi sebesar 6,8% secara tahunan menjadi 808,5 ribu unit, sejalan dengan tekanan terhadap konsumsi barang tahan lama di tengah dinamika suku bunga dan pembiayaan.

Memasuki tahun 2026, prospek penjualan kendaraan bermotor diperkirakan membaik. Penjualan roda dua ditargetkan berada pada kisaran 6,4–6,7 juta unit, sementara penjualan kendaraan roda empat diproyeksikan mencapai sekitar 850 ribu unit. Lingkungan suku bunga yang lebih rendah diharapkan menjadi katalis positif melalui peningkatan penyaluran kredit kendaraan bermotor, yang pada gilirannya akan mendorong permintaan terhadap produk asuransi sebagai bagian integral dari pengelolaan risiko pembiayaan kendaraan.

Indikator Perkembangan Sektor Kendaraan Bermotor Indonesia
Key Indicators of Indonesia's Automotive Sector Development

	2025	
	Unit	%YoY
Distribusi Kendaraan Roda Dua Two-wheeler Distribution	6,4 juta million	+1,3%
Penjualan Kendaraan Roda Empat Four-wheeler Wholesales	808,5 ribu thousand	-6,8%

Sumber | Sources:
AIS I & GAIKINDO

Automotive Sector Development & Outlook

In 2025, there was a difference observed between the performance of the two-wheeler and four-wheeler segments in Indonesia. Motorcycle distribution reached 6.4 million units throughout 2025, remaining relatively stable compared to the previous year and reflecting resilient consumer demand, particularly in the more affordable and functional mobility segment. In contrast, passenger car sales contracted by 6.8% year-on-year to 808.5 thousand units, in line with softer demand for durable goods amid interest rate dynamics and financing constraints.

Looking ahead to 2026, motor vehicle sales are expected to improve. Motorcycle sales are projected to range between 6.4–6.7 million units, while passenger car sales are targeted to reach approximately 850 thousand units. A lower interest rate environment is anticipated to serve as a positive catalyst by stimulating vehicle financing growth, which in turn is expected to increase demand for insurance products as an integral component of automotive risk management.

Perkembangan dan Prospek Sektor Perbankan

Industri perbankan nasional masih menunjukkan pertumbuhan yang positif di sepanjang tahun 2025. Resiliensi industri perbankan juga tetap terjaga meski terdapat beberapa indikator yang sedikit mengalami penurunan.

Dari sisi fungsi intermediasi, pertumbuhan kredit sedikit melambat sebesar 9,3% pada 2025 (2024: 10,4%), mencerminkan ekspansi pembiayaan yang tetap solid meskipun berada dalam dinamika siklus ekonomi. Rasio *Loan to Deposit Ratio* (LDR) tercatat sebesar 85,4% pada 2025, sedikit menurun dibandingkan 88,6% pada 2024, yang menunjukkan likuiditas perbankan masih berada pada level yang memadai dan ekspansi kredit dilakukan secara terukur. Dari sisi permodalan, rasio *Capital Adequacy Ratio* (CAR) tetap stabil 26,1%, mencerminkan kapasitas permodalan yang sangat kuat dalam menyerap potensi risiko serta mendukung pertumbuhan bisnis secara berkelanjutan.

Banking Sector Development & Outlook

The national banking industry continued to demonstrate positive growth throughout 2025. Its resilience remained intact despite slight moderation in several key indicators.

From an intermediation perspective, credit growth moderated to 9.3% in 2025 (2024: 10.4%), reflecting continued financing expansion amid prevailing economic cycles. The *Loan to Deposit Ratio* (LDR) stood at 85.4% in 2025, slightly lower than 88.6% in 2024, indicating that liquidity conditions remained adequate and credit expansion was conducted in a measured and prudent manner. In terms of capitalization, the *Capital Adequacy Ratio* (CAR) remained strong at 26.1%, underscoring the industry's solid capital buffer to absorb potential risks and support sustainable business growth.

Dari perspektif profitabilitas, *Net Interest Margin* (NIM) sedikit menurun ke level 4,6% pada 2025, menunjukkan kemampuan perbankan dalam menjaga margin di tengah dinamika suku bunga. Sementara itu, kualitas aset tetap terjaga dengan rasio *Non-Performing Loan* (NPL) sebesar 2,2%, yang masih berada dalam batas yang terkendali. Secara keseluruhan, kombinasi fungsi intermediasi yang *prudent*, permodalan yang kuat, profitabilitas yang stabil, serta kualitas aset yang terjaga mencerminkan fundamental industri perbankan yang resilien.

From a profitability standpoint, the Net Interest Margin (NIM) slightly declined to 4.6% in 2025, demonstrating the banking sector's ability to preserve margins amid interest rate dynamics. Meanwhile, asset quality remained well managed, with the Non-Performing Loan (NPL) ratio at 2.2%, still within a manageable range. Overall, the combination of prudent intermediation, strong capitalization, stable profitability, and maintained asset quality reflects the resilience of the banking industry's fundamentals.

Indikator Perkembangan Sektor Perbankan Indonesia

Key Indicators of Indonesia's Banking Sector Development

	2025	2024
Pertumbuhan Kredit Credit Growth	9,3%	10,4%
LDR	85,4%	88,6%
CAR	26,1%	26,7%
NIM	4,6%	4,6%
NPL	2,2%	2,1%

Sumber | Sources:
Bank Indonesia

Perkembangan dan Prospek Sektor Energi

Sepanjang tahun 2025, harga komoditas energi global menunjukkan volatilitas yang cukup tinggi, terutama dipengaruhi oleh tensi geopolitik dan dinamika kebijakan produsen utama. Harga rata-rata minyak Brent tercatat menurun menjadi USD69,0 per barel dari USD80,7 per barel pada 2024, seiring kekhawatiran potensi kelebihan pasokan (*oversupply*) akibat kebijakan produksi OPEC. Sementara itu, harga gas alam menunjukkan tren kenaikan, baik di pasar Amerika Serikat maupun Eropa, yang didorong oleh gangguan rantai pasok serta penyesuaian distribusi energi global. Di sisi lain, harga batu bara terkoreksi menjadi USD108,4 per ton, dipengaruhi oleh melemahnya permintaan dari Tiongkok dan India sebagai konsumen utama dunia.

Meski diwarnai fluktuasi harga yang signifikan, realisasi investasi di sektor Energi dan Sumber Daya Mineral (ESDM) Indonesia pada 2025 tetap menunjukkan kinerja yang solid. Investasi sektor ESDM tercatat relatif stabil sebesar USD31,7 miliar, sementara investasi subsektor minyak dan gas justru meningkat menjadi USD18,0 miliar dari USD17,5 miliar pada tahun sebelumnya. Stabilitas ini mencerminkan komitmen jangka panjang pelaku usaha terhadap pengembangan kapasitas produksi dan keberlanjutan proyek strategis nasional, terlepas dari dinamika harga komoditas global.

Ke depan, meskipun fluktuasi harga komoditas energi diperkirakan masih berlanjut seiring ketidakpastian global, ketahanan investasi di sektor ESDM Indonesia menjadi katalis positif bagi perekonomian nasional. Bagi industri asuransi, keberlanjutan investasi dan proyek energi ini turut

Energy Sector Development & Outlook

Throughout 2025, global energy commodity prices experienced heightened volatility, largely driven by geopolitical tensions and production policy dynamics among major producers. The average Brent crude oil price declined to USD69.0 per barrel from USD80.7 per barrel in 2024, reflecting concerns over potential oversupply following OPEC production policies. In contrast, natural gas prices increased in both the United States and European markets, supported by supply chain disruptions and global energy distribution adjustments. Meanwhile, coal prices fell to USD108.4 per ton, primarily due to weakening demand from China and India as the world's largest consumers.

Despite significant price fluctuations, investment realization in Indonesia's Energy and Mineral Resources (ESDM) sector remained resilient in 2025. Total ESDM investment stood at USD31.7 billion, indicating relative stability, while oil and gas investment increased to USD18.0 billion from USD17.5 billion in the previous year. This performance reflects sustained long-term commitments by industry players to expand production capacity and advance strategic national projects, notwithstanding global commodity price volatility.

Looking ahead, although energy commodity prices are expected to remain volatile amid ongoing global uncertainties, the resilience of investment in Indonesia's ESDM sector provides a constructive catalyst for the national economy. For the insurance industry, the continuity

membuka peluang peningkatan kebutuhan proteksi dan pengelolaan risiko, sekaligus memperkuat peran asuransi dan reasuransi dalam mendukung pembangunan sektor strategis nasional secara berkelanjutan.

Bagi Tugu Insurance, dinamika industri ini menghadirkan peluang untuk memperkuat posisi pada segmen risiko korporasi, energi, dan proyek strategis nasional yang memerlukan kapasitas *underwriting* serta dukungan reasuransi yang memadai. Perseroan memanfaatkan pengalaman teknis dan pemahaman mendalam terhadap profil risiko sektor-sektor tersebut untuk menjaga kualitas portofolio sekaligus mengoptimalkan profitabilitas *underwriting* secara berkelanjutan.

Sejalan dengan meningkatnya kebutuhan proteksi terhadap aset dan aktivitas ekonomi, Perseroan juga terus melakukan penyesuaian strategi *underwriting* secara selektif, termasuk optimalisasi struktur reasuransi dan penguatan disiplin manajemen risiko. Pendekatan ini bertujuan untuk menjaga keseimbangan antara pertumbuhan premi dan kualitas risiko, khususnya di tengah volatilitas harga komoditas energi dan dinamika sektor keuangan yang mempengaruhi profil eksposur industri.

of energy investments and projects presents expanded opportunities for risk protection and management solutions, reinforcing the role of insurance and reinsurance in supporting the sustainable development of strategic sectors.

For Tugu Insurance, these industry dynamics present opportunities to strengthen its position in corporate risk, energy, and strategic national project segments, which require robust underwriting capacity and adequate reinsurance support. The Company leverages its technical expertise and deep understanding of the risk profiles within these sectors to maintain portfolio quality while sustainably optimizing underwriting profitability.

In line with the growing need for protection over assets and economic activities, the Company continues to refine its underwriting strategy selectively, including optimizing its reinsurance structure and reinforcing risk management discipline. This approach aims to maintain a balance between premium growth and risk quality, particularly amid volatility in energy commodity prices and financial sector dynamics that influence the industry's exposure profile.

Indikator Perkembangan Sektor Energi
Key Indicators of Energy Sector Development

	Unit	2025	2024	Perubahan Change
Rata-rata Harga Minyak Mentah Brent Average Brent Crude Oil Price	USD/bbl	69,0	80,7	-14,5%
Rata-rata Harga Minyak Mentah WTI Average WTI Crude Oil Price	USD/bbl	64,9	75,8	-14,4%
Rata-rata Harga Gas Alam US Average U.S. Natural Gas Price	USD/mmbtu	3,5	2,2	59,1%
Rata-rata Harga Gas Alam EU Average EU Natural Gas Price	USD/mmbtu	12,0	11,0	9,1%
Rata-rata Harga Batu Bara Average Coal Price	USD/ton	108,4	136,1	-20,4%
Investasi Energi dan Sumber Daya Mineral (ESDM) Investment in Energy and Mineral Resources (EMR)	USD Miliar USD Billion	31,7	32,3	-1,9%
Investasi Minyak & Gas Investment in Oil & Gas	USD Miliar USD Billion	18,0	17,5	2,9%

Sumber | Sources:
World Bank, Kementerian ESDM

Tinjauan Operasional

Operational Review



Sepanjang tahun 2025, Tugu Insurance menjalankan strategi operasional yang berfokus pada penguatan kualitas portofolio *underwriting*, optimalisasi struktur reasuransi, serta peningkatan kapabilitas manajemen risiko di seluruh lini bisnis. Pendekatan ini dilakukan untuk menjaga keseimbangan antara pertumbuhan premi, profitabilitas *underwriting*, dan ketahanan terhadap volatilitas risiko yang berasal dari dinamika ekonomi maupun sektor industri yang dilayani Perseroan.

Perseroan membagi kegiatan usahanya ke dalam tiga segmen operasional utama yaitu asuransi umum, reasuransi, dan segmen lainnya. Pembagian ini tidak hanya mencerminkan struktur bisnis Perseroan, tetapi juga menjadi dasar dalam evaluasi kinerja operasional secara lebih transparan dan terukur sejalan dengan penerapan PSAK 117.

Segmen reasuransi diperoleh melalui kepemilikan mayoritas secara tidak langsung sebesar 50,74% atas PT Tugu Reasuransi Indonesia (TuguRe) melalui entitas anak PT Tugu Pratama Interindo (TPInt). Adapun segmen lainnya mencakup kegiatan usaha sewa properti dan kendaraan yang dijalankan oleh PT Pratama Mitra Sejati, serta jasa survei dan manajemen risiko yang dioperasikan oleh PT Synergy Risk Management Consultant, dengan kepemilikan efektif tidak langsung sebesar 99,99% melalui TPInt.

Dalam penyajiannya, tinjauan kinerja segmen usaha telah menggunakan PSAK 117 dengan rincian sebagai berikut:

Throughout 2025, Tugu Insurance implemented an operational strategy focused on strengthening the quality of its underwriting portfolio, optimizing its reinsurance structure, and enhancing risk management capabilities across all business lines. This approach was undertaken to maintain a balance between premium growth, underwriting profitability, and resilience against risk volatility arising from economic dynamics as well as developments in the industries served by the Company.

The Company classifies its business activities into three primary operating segments, namely general insurance, reinsurance, and other segments. This classification not only reflects the Company's business structure but also serves as a basis for evaluating operational performance in a more transparent and measurable manner, in line with the implementation of PSAK 117.

The reinsurance segment is derived from its indirect majority ownership of 50.74% in PT Tugu Reasuransi Indonesia (TuguRe) through its subsidiary PT Tugu Pratama Interindo (TPInt). Meanwhile, the other segment comprises property and vehicle leasing activities conducted by PT Pratama Mitra Sejati, as well as survey and risk management consulting services operated by PT Synergy Risk Management Consultant, with an effective indirect ownership of 99.99% through TPInt.

In its presentation, the review of operating segment performance has been prepared in accordance with PSAK 117, with the details outlined as follows:

Segmen Usaha Asuransi Umum

Pada segmen usaha asuransi umum, Perseroan menawarkan berbagai produk dan layanan untuk nasabah korporasi dan individu. Perseroan meninjau kinerja segmen operasi asuransi umum dengan melihat profitabilitas *underwriting* sebagai metrik kinerja utama yang tercermin dari Hasil Jasa Asuransi. Adapun kinerja tersebut per 31 Desember 2025 disajikan sebagai berikut:

- Pendapatan Jasa Asuransi Rp5.548.492.044 ribu;
- Beban Jasa Asuransi Rp5.366.849.753 ribu;
- Pendapatan (Beban) dari Kontrak Reasuransi Rp649.790.671 ribu; dan
- Hasil Jasa Asuransi Rp831.432.962 ribu.

Segmen Usaha Asuransi Umum General Insurance Business Segment	Dalam Jutaan Rupiah In Million Rupiah		Perubahan Change
	2025	2024	
Pendapatan Jasa Asuransi Insurance Service Revenue	5.548.492.044	4.518.826.450	22,8%
Beban Jasa Asuransi Insurance Service Expenses	(5.366.849.753)	(2.271.616.647)	136,3%
Pendapatan (Beban) dari Kontrak Reasuransi Reinsurance Contract Revenue (Expense)	649.790.671	(1.520.184.396)	N/A
Hasil Jasa Asuransi Insurance Service Result	831.432.962	2.247.209.803	-63,0%

Segmen Usaha Reasuransi

Segmen usaha reasuransi fokus memberikan jasa berupa pertanggungan terhadap risiko klaim perusahaan asuransi. Segmen ini dioperasikan oleh anak usaha Perseroan yaitu TuguRe yang menjadi salah satu reasurador Grup maupun untuk nasabah lain. Ringkasan kinerja segmen usaha reasuransi per 31 Desember 2025 sebagai berikut:

- Pendapatan Jasa Asuransi Rp3.558.577.196 ribu;
- Beban Jasa Asuransi Rp2.884.254.498 ribu;
- Pendapatan (Beban) dari Kontrak Reasuransi Rp482.042.300 ribu; dan
- Hasil Jasa Asuransi Rp192.280.398 ribu.

Segmen Usaha Reasuransi Reinsurance Business Segment	Dalam Jutaan Rupiah In Million Rupiah		Perubahan Change
	2025	2024	
Pendapatan Jasa Asuransi Insurance Service Revenue	3.558.577.196	2.939.357.612	21,1%
Beban Jasa Asuransi Insurance Service Expenses	(2.884.254.498)	(2.207.640.518)	30,6%
Pendapatan (Beban) dari Kontrak Reasuransi Reinsurance Contract Revenue (Expense)	(482.042.300)	(722.754.677)	-33,3%
Hasil Jasa Asuransi Insurance Service Result	192.280.398	731.717.094	-73,7%

General Insurance Business Segment

The general insurance business segment of Tugu Insurance offers a wide range of products and services for both corporate and individual customers. The Company evaluates the performance of its general insurance operating segment primarily based on underwriting profitability as the key performance metric as reflected from its Insurance Service Result. As of 31 December 2025, the segment's performance is presented as follows:

- Insurance service revenue IDR5,548,492,044 thousand;
- Insurance service expense IDR5,366,849,753 thousand;
- Reinsurance contract revenue (expense) IDR649,790,671 thousand; and
- Insurance service result IDR831,432,962 thousand.

Reinsurance Business Segment

The reinsurance business segment focuses on providing coverage services for claim risks borne by insurance companies. This segment is operated by the Company's subsidiary, TuguRe, which serves as one of the Group's reinsurers as well as providing services to external clients. The summary of the reinsurance business segment's performance as of 31 December 2025 is as follows:

- Insurance service revenue IDR3,558,577,196 thousand;
- Insurance service expense IDR2,884,254,498 thousand;
- Reinsurance contract revenue (expense) IDR482,042,300 thousand; and
- Insurance service result IDR192,280,398 thousand.

Segmen Usaha Lainnya

Perseroan memiliki anak usaha yang bergerak di bidang sewa properti dan kendaraan melalui PT Pratama Mitra Sejati, serta jasa surveyor dan manajemen risiko melalui PT Synergy Risk Management Consultants. Kedua entitas tersebut merupakan bagian dari Tugu Insurance dan kinerja keuangannya dikonsolidasikan dalam laporan keuangan Grup sebelum eliminasi. Ringkasan kinerja segmen usaha sewa dan lainnya per 31 Desember 2025 adalah sebagai berikut:

- Pendapatan usaha Rp569.597.846 ribu;
- Beban usaha Rp366.415.510 ribu; dan
- Laba usaha Rp203.182.336 ribu.

Other Business Segment

The Company has subsidiaries operating in property and vehicle leasing through PT Pratama Mitra Sejati, as well as surveyor and risk management services through PT Synergy Risk Management Consultants. Both entities are part of Tugu Insurance, and their financial performance is consolidated into the Group's financial statements before elimination. The summary of the leasing and other business segment performance as of 31 December 2025 is as follows:

- Operating revenues IDR569,597,846 thousand;
- Operating expenses IDR366,415,510 thousand; and
- Operating income IDR203,182,336 thousand.

Segmen Usaha Lainnya Other Business Segment	Dalam Jutaan Rupiah In Million Rupiah		Perubahan Change
	2025	2024	
Pendapatan Usaha Operating Revenues	569.597.846	551.966.257	3,2%
Beban Usaha Operating Expenses	(366.415.510)	(371.186.963)	-1,2%
Laba Usaha Operating Income	203.182.336	180.779.294	12,4%

Kontribusi Segmen Usaha dan Konsolidasi

Perseroan meninjau kontribusi masing-masing segmen usaha berdasarkan kontribusinya terhadap pendapatan konsolidasi yang juga memasukkan komponen pendapatan investasi. Penyajian kontribusi segmen usaha terhadap pendapatan per 31 Desember 2025 telah menggunakan PSAK 117 dan dirangkum sebagai berikut:

- Segmen asuransi umum tetap menjadi kontributor terbesar terhadap pendapatan konsolidasi dengan pangsa sebesar 58,7%;
- Segmen reasuransi memberikan kontribusi terhadap pendapatan sebesar 19,6%; dan
- Sementara itu, segmen usaha lainnya memberikan kontribusi terhadap pendapatan konsolidasi sebesar 27,0%.

Business Segments Contribution and Consolidation

The Company reviews the contribution of each business segment based on its share of consolidated revenue that also include the investment income. The presentation of segment contributions to revenue as of 31 December 2025 has adopted PSAK 117 and is summarized as follows:

- The general insurance segment remained the largest contributor to consolidated revenue with shares of 58.7%;
- The reinsurance segment represented the contribution accounting for 19.6% of revenue; and
- Meanwhile, other business segments contributed 27.0% to consolidated revenue.

Segmen Usaha Business Segment	Pendapatan Revenues	
	Nilai (RP Juta) Value (IDR Million)	Persentase Percentage
Segmen Usaha Asuransi Umum General Insurance Business Segment	1.339.730.262	58,7%
Segmen Usaha Reasuransi Reinsurance Business Segment	446.680.976	19,6%
Segmen Usaha Lainnya Other Business Segment	617.158.311	27,0%
Penyesuaian dan Eliminasi Adjustment and Elimination	(119.980.251)	-5,3%
Konsolidasi Consolidation	2.283.589.298	100,0%

Tinjauan Keuangan

Financial Review

Standar Penyajian Informasi dan Kesesuaian terhadap SAK

Standard for the Presentation of Financial Information and Conformity with the FAS

Analisis dan pembahasan kinerja keuangan dalam Laporan Tahunan ini disusun dengan mengacu pada Laporan Keuangan Konsolidasian PT Asuransi Tugu Pratama Indonesia Tbk untuk tahun yang berakhir pada 31 Desember 2025 dan 31 Desember 2024 yang telah diaudit oleh Kantor Akuntan Publik independen dengan opini wajar dalam semua hal yang material. Laporan keuangan Perseroan disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia, yang mencakup Pernyataan Standar Akuntansi Keuangan (PSAK) beserta interpretasinya sebagaimana diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia. Penyusunan dan penyajian laporan keuangan tersebut juga telah memperhatikan serta mematuhi ketentuan peraturan perundang-undangan di bidang pasar modal yang berlaku, termasuk Peraturan Bapepam-LK No. VIII.G.7 tentang Pedoman Penyajian Laporan Keuangan serta Keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 mengenai Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik.

Sejalan dengan perkembangan standar akuntansi terbaru di sektor asuransi, laporan keuangan konsolidasian Perseroan untuk tahun buku 2025 telah sepenuhnya menerapkan PSAK 117 tentang Kontrak Asuransi sesuai dengan ketentuan regulasi yang berlaku. Untuk tujuan penyajian yang konsisten dan dapat diperbandingkan, laporan keuangan konsolidasian tahun buku 2024 telah disajikan kembali (*restated*) dengan menggunakan PSAK 117. Penerapan standar ini mencerminkan komitmen Perseroan dalam memastikan kepatuhan terhadap standar akuntansi terkini sekaligus meningkatkan transparansi serta kualitas pelaporan keuangan kepada para pemangku kepentingan.

Pendahuluan Implementasi PSAK 117

Transisi menuju PSAK 117 yang dimulai pada 1 Januari 2024 menandai perubahan fundamental dalam penyajian laporan keuangan Perseroan, khususnya melalui penyesuaian struktural pada neraca. Implementasi awal ini mengakibatkan penurunan ekuitas yang bersifat non-ekonomis akibat pembentukan *Contractual Service Margin* (CSM) dan *Risk Adjustment* (RA), serta perubahan penyajian aset dan liabilitas menjadi lebih neto. Langkah ini mencerminkan peningkatan transparansi dan penyelarasan dengan praktik akuntansi global yang lebih ketat.

The analysis and discussion of financial performance in this Annual Report are based on the Consolidated Financial Statements of PT Asuransi Tugu Pratama Indonesia Tbk for the years ended 31 December 2025 and 31 December 2024, which have been audited by an independent Public Accounting Firm and received an unqualified opinion in all material respects. The Company's financial statements have been prepared and presented in accordance with the Indonesian Financial Accounting Standards (FAS), which comprise the Statements of Financial Accounting Standards (FAS) and their interpretations issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants. The preparation and presentation of the financial statements also comply with the prevailing capital market regulations, including Bapepam-LK Regulation No. VIII.G.7 concerning the Guidelines for the Presentation of Financial Statements and the Decree of the Chairman of Bapepam-LK No. KEP-347/BL/2012 regarding the Presentation and Disclosure of Financial Statements of Issuers or Public Companies.

In line with the latest developments in accounting standards for the insurance industry, the Company's consolidated financial statements for the financial year 2025 have fully adopted PSAK 117 concerning Insurance Contracts in accordance with the latest applicable regulatory requirements. For comparability purposes, the consolidated financial statements for the financial year 2024 have been restated using PSAK 117. The adoption of this standard reflects the Company's commitment to maintaining compliance with the latest accounting standards while enhancing transparency and the quality of financial reporting for all stakeholders.

Introduction to the Implementation of PSAK 117

The transition to PSAK 117, effective 1 January 2024, marked a fundamental shift in the Company's financial reporting, particularly through structural adjustments in the balance sheet. The initial implementation resulted in a non-economic reduction in equity due to the establishment of the *Contractual Service Margin* (CSM) and *Risk Adjustment* (RA), alongside a shift toward a more net presentation of assets and liabilities. This transformation reflects enhanced transparency and alignment with more stringent global accounting standards.

Pada tahun pertama implementasi, Perseroan menghadapi tekanan terhadap laba bersih sebagai konsekuensi dari pengakuan *Insurance Finance Expense* (IFE) yang lebih signifikan serta perubahan pendekatan dalam pengakuan pendapatan asuransi. Kinerja *underwriting* secara akuntansi terlihat lebih rendah, seiring dengan pergeseran metode pengakuan pendapatan berbasis pelepasan risiko. Meskipun demikian, kondisi ini mencerminkan fase penyesuaian awal dalam penerapan standar baru yang lebih mencerminkan substansi ekonomi kontrak asuransi.

Memasuki tahun 2025, Perseroan menunjukkan pemulihan dan peningkatan kinerja yang signifikan, dengan laba bersih yang melampaui standar sebelumnya. Hal ini didorong oleh stabilnya pelepasan CSM, peningkatan hasil *underwriting*, serta efisiensi operasional yang lebih baik melalui pengelolaan beban usaha yang lebih terukur. Secara keseluruhan, implementasi PSAK 117 membuktikan bahwa Perseroan memiliki fundamental bisnis yang kuat dan mampu menciptakan kinerja yang berkelanjutan di bawah standar akuntansi yang lebih transparan dan komprehensif.

In the first year of implementation, the Company experienced pressure on net profit as a result of higher Insurance Finance Expense (IFE) and changes in insurance revenue recognition methodology. Underwriting performance appeared lower from an accounting perspective, driven by the transition to a risk-release-based recognition model. Nevertheless, this phase represents a necessary adjustment period under the new standard, providing a more accurate reflection of the economic substance of insurance contracts.

Entering 2025, the Company demonstrated a strong recovery with improved financial performance, as net profit exceeded the previous accounting standard. This was supported by stable CSM release, stronger underwriting results, and enhanced operational efficiency through more disciplined cost management. Overall, the implementation of PSAK 117 confirms the Company's solid business fundamentals and its ability to deliver sustainable performance under a more transparent and comprehensive accounting framework.

Laporan Posisi Keuangan Konsolidasian Consolidated Statement of Financial Position

Berikut adalah Laporan Posisi Keuangan Konsolidasian Tugu Insurance yang telah diaudit per 31 Desember 2025 dan 31 Desember 2024 menggunakan PSAK 117 dan disajikan dalam ribuan rupiah.

The following presents the audited Consolidated Statement of Financial Position of Tugu Insurance as of 31 December 2025 and 31 December 2024, prepared in accordance with PSAK 117 and stated in thousands rupiah.

Laporan Posisi Keuangan Konsolidasian Consolidated Statement of Financial Position	2025	2024*	Perubahan Changes
Jumlah Aset Total Assets	27.712.512.668	22.345.758.699	24,0%
Jumlah Liabilitas Total Liabilities	17.538.755.918	12.464.135.877	40,7%
Jumlah Ekuitas Total Equity	10.173.756.750	9.881.622.822	3,0%
Jumlah Liabilitas dan Ekuitas Total Liabilities and Equity	27.712.512.668	22.345.758.699	24,0%

Catatan | Note:

* Angka disajikan kembali menggunakan PSAK 117.

The figures have been restated in accordance with PSAK 117.

Aset

Pada 31 Desember 2025, Perseroan mencatatkan total aset sebesar Rp27.712.512.668 ribu, meningkat sebesar 24,0% secara tahunan (*year-on-year*/YoY) dibandingkan posisi akhir tahun 2024 sebesar Rp22.345.758.699 ribu. Peningkatan aset Perseroan terutama berasal dari:

- Peningkatan aset kontrak asuransi dan reasuransi yang tumbuh +67,9% YoY menjadi Rp10.590.779.040 ribu yang mencerminkan meningkatnya aktivitas *underwriting* Perseroan serta ekspansi portofolio bisnis asuransi yang berkontribusi terhadap pertumbuhan aset kontraktual Perseroan; dan
- Peningkatan aset investasi Perseroan juga mencatatkan peningkatan sebesar 4,5% YoY menjadi Rp11.721.364.340 ribu yang sejalan dengan strategi Perseroan dalam mengoptimalkan pengelolaan dana investasi ke instrumen investasi likuid seperti Surat Berharga Negara (SBN) untuk mendukung pertumbuhan pendapatan investasi sekaligus menjaga keseimbangan antara likuiditas dan imbal hasil portofolio investasi.

Assets

As of 31 December 2025, the Company recorded total assets of IDR27,712,512,668 thousand, representing a year-on-year (YoY) increase of 24.0% compared to IDR22,345,758,699 thousand as of the end of 2024. The growth in the Company's total assets was primarily driven by the following factors:

- Insurance and reinsurance contract assets increased by 67.9% YoY to IDR10,590,779,040 thousand, reflecting the expansion of the Company's underwriting activities as well as the growth of its insurance business portfolio, which contributed to the increase in the Company's contractual assets; and
- The Company's investment assets also recorded an increase of 4.5% YoY to IDR11,721,364,340 thousand, in line with the Company's strategy to optimize the management of investment funds in liquid instruments such as Government Securities (SBN). This strategy supports the growth of investment income while maintaining a balanced portfolio between liquidity and investment returns.

	2025	2024 *	Perubahan Change
Kas dan bank Cash on hand and in banks	734.656.595	357.871.939	105,3%
Deposito berjangka Time deposits	3.198.081.044	2.157.622.420	48,2%
Efek-efek Marketable securities	7.165.030.420	7.671.317.347	-6,6%
Penyertaan langsung Direct participation	28.019.206	28.019.206	0,0%
Investasi pada entitas asosiasi Investment in associates	186.281.404	178.565.473	4,3%
Properti investasi Investment properties	1.143.952.266	1.179.943.393	-3,1%
Aset kontrak asuransi dan reasuransi Insurance and reinsurance contract assets	10.590.779.040	6.306.734.675	67,9%
Piutang lain-lain Other receivables	557.601.800	419.172.994	33,0%
Aset tetap, Neto Fixed assets, net	2.980.071.022	2.906.940.891	2,5%
Aset tak berwujud, Neto Intangible assets, net	110.844.449	123.678.966	-10,4%
Aset hak guna, Neto Right-of-use-assets, net	27.860.924	23.367.109	19,2%
Biaya dibayar di muka dan uang muka Prepaid expenses and advances	37.054.000	56.730.903	-34,7%
Pajak dibayar di muka Prepaid taxes	98.435.847	79.681.846	23,5%
Aset pajak tangguhan Deferred tax assets	305.039.384	312.382.607	-2,4%
Aset lain-lain Other assets	548.805.267	543.728.930	0,9%
Jumlah Aset Total Assets	27.712.512.668	22.345.758.699	24,0%

Catatan | Note:

* Angka disajikan kembali menggunakan PSAK 117.

The figures have been restated in accordance with PSAK 117.

Liabilitas

Pada 31 Desember 2025, Perseroan mencatatkan total liabilitas sebesar Rp17.538.755.918 ribu, meningkat sebesar 40,7% YoY dibandingkan posisi akhir tahun 2024. Peningkatan liabilitas Perseroan terutama berasal dari:

- Peningkatan liabilitas kontrak asuransi dan reasuransi yang tumbuh +43.1% YoY menjadi Rp15.370.755.386 ribu, dibandingkan posisi akhir tahun 2024. Kenaikan tersebut sejalan dengan pertumbuhan portofolio bisnis Perseroan serta meningkatnya eksposur *underwriting* yang diikuti dengan peningkatan kewajiban kontraktual kepada pemegang polis.

Liabilities

As of 31 December 2025, the Company recorded total liabilities of IDR17,538,755,918 thousand, representing an increase of 40.7% YoY compared with the 2024. The increase in the Company's liabilities was primarily driven by:

- Insurance and reinsurance contract liabilities increased by 43.1% YoY to IDR15,370,755,386 thousand compared to the position at the end of 2024. The increase was in line with the growth of the Company's business portfolio as well as the expansion of underwriting exposure. Which was accompanied by a rise in contractual obligations to policyholders.

	2025	2024*	Perubahan Change
Liabilitas kontrak asuransi dan reasuransi Insurance and Reinsurance contract liabilities	15.370.755.386	10.742.939.463	43,1%
Pinjaman diterima Borrowings	632.029.429	527.075.229	19,9%
Utang pembiayaan konsumen dan sewa pembiayaan Consumer finance and leases payables	139.779.289	117.815.784	18,6%
Liabilitas sewa Lease liabilities	13.849.516	24.567.325	-43,6%
Beban akrual Accrued expenses	388.030.521	289.365.193	34,1%
Utang pajak Tax underpayment bill	41.816.958	50.973.809	-18,0%
Utang lain-lain Taxes payables	733.699.992	480.400.696	52,7%
Liabilitas imbalan kerja Other payables	218.794.827	230.998.378	-5,3%
Jumlah Liabilitas Employee benefits liabilities	17.538.755.918	12.464.135.877	40,7%

Catatan | Note:

* Angka disajikan kembali menggunakan PSAK 117.

The figures have been restated in accordance with PSAK 117.

Ekuitas

Pada 31 Desember 2025, Perseroan mencatatkan total ekuitas sebesar Rp10.173.756.750 ribu. Meningkat sebesar 3,0 % YoY dibandingkan posisi akhir tahun 2024. Peningkatan liabilitas Perseroan terutama berasal dari peningkatan saldo laba ditahan seiring dengan kemampuan Perseroan yang baik dalam mencetak laba.

Equity

As of 31 December 2025, the Company recorded total equity of IDR10,173,756,750 thousand. Representing an increase of 3.0% YoY compared to the position at the end of 2024. The increase in the Company's equity was primarily driven by the growth in retained earnings. Reflecting the Company's strong ability to generate profits.

	2025	2024*	Perubahan Change
Modal saham Share Capital	177.778.780	177.778.780	0,0%
Tambahan modal disetor Additional paid in capital	625.460.209	625.460.209	0,0%
Selisih kurs penjabaran laporan keuangan Translation adjustments	50.718.610	75.077.349	-32,4%
Selisih transaksi antara pemegang saham entitas anak Difference in transaction between shareholders of a subsidiary	105.555.883	105.555.883	0,0%

	2025	2024*	Perubahan Change
Keuntungan belum direalisasi atas efek tersedia untuk dijual, Neto Unrealized gains on available-for-sale marketable securities, net	100.661.500	(61.199.111)	N/A
Surplus revaluasi aset tetap Fixed assets revaluation surplus	1.770.604.601	1.998.384.161	-11,4%
Pengukuran kembali atas beban keuangan asuransi Remeasurement of Insurance Finance Expense	(49.874.168)	20.016.285	N/A
Saldo laba - Ditentukan penggunaannya Retained earnings Appropriated	413.313.271	413.313.271	0,0%
Saldo laba - Belum ditentukan penggunaannya Retained earnings Unappropriated	6.221.577.670	5.794.166.704	7,4%
Sub-jumlah ekuitas yang dapat diatribusikan kepada pemilik entitas induk Equity attributable to equity owners holders of the parent	9.415.796.356	9.148.553.531	2,9%
Kepentingan non-pengendali Non-controlling interest	757.960.394	733.069.291	3,4%
Jumlah Ekuitas Total Equity	10.173.756.750	9.881.622.822	3,0%

Catatan | Note:

* Angka disajikan kembali menggunakan PSAK 117.

The figures have been restated in accordance with PSAK 117.

Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian Consolidated Statement of Profit or Loss and Other Comprehensive Income

Pendapatan

Seiring dengan penerapan PSAK 117 tentang Kontrak Asuransi, penyajian pendapatan konsolidasian Perseroan mengalami penyesuaian dibandingkan dengan standar akuntansi sebelumnya. Dalam kerangka PSAK 117, komponen pendapatan utama Tugu Insurance secara konsolidasi diklasifikasikan menjadi tiga kelompok utama, yaitu hasil jasa asuransi yang mencerminkan profitabilitas kegiatan *underwriting*, pendapatan investasi yang berasal dari pengelolaan portofolio aset investasi Perseroan, serta pendapatan usaha lainnya yang berasal dari aktivitas bisnis penunjang. Penyajian ini memberikan gambaran yang lebih komprehensif mengenai sumber penciptaan nilai Perseroan baik dari aktivitas inti maupun kegiatan pendukung usaha.

Untuk tahun fiskal 2025, Perseroan mencatatkan pendapatan usaha bersih sebesar Rp2.283.589.298 ribu, mengalami kenaikan 33,3% YoY disebabkan oleh faktor-faktor berikut:

- Hasil jasa asuransi tercatat mengalami pertumbuhan sebesar 39,1% YoY menjadi Rp1.023.713.360 ribu, sejalan dengan penerapan PSAK 117 yang membawa perubahan dalam pengakuan pendapatan dari kontrak asuransi serta metode penyajian profitabilitas *underwriting*;

Revenues

Following the adoption of PSAK 117 on Insurance Contracts, the presentation of the Company's consolidated revenue has been adjusted compared to the previous accounting standard. Under PSAK 117, the main components of Tugu Insurance's consolidated revenue are classified into three key categories: insurance service result which reflects the profitability of underwriting activities, investment income derived from the management of the Company's investment portfolio, and other operating income generated from supporting business activities. This presentation provides a more comprehensive view of the Company's value creation from both its core operations and supporting businesses.

For the fiscal year 2025, the Company recorded net operating revenue of IDR2,283,589,298 thousand, representing an increase of 33.3% YoY, primarily attributable to the following factors:

- Insurance service result grew by 39.1% YoY to IDR1,023,713,360 thousand, in line with the implementation of PSAK 117 which introduced adjustments in the recognition of revenue from insurance contracts as well as the presentation of underwriting profitability;

- Pendapatan investasi meningkat sebesar 61,1% YoY menjadi Rp717.356.311 ribu, didorong oleh optimalisasi pengelolaan portofolio investasi Perseroan pada instrumen dengan imbal hasil yang lebih atraktif di tengah dinamika pasar keuangan; dan
 - Pendapatan usaha lainnya yang ditopang oleh bisnis sewa properti dan kendaraan, jasa surveyor, serta layanan manajemen risiko tercatat meningkat 1,9% menjadi Rp542.519.627 ribu di tengah berbagai dinamika industri dan kondisi perekonomian yang berlangsung sepanjang tahun.
- Investment income increased by 61.1% YoY to IDR717,356,311 thousand, driven by the optimization of the Company's investment portfolio toward instruments offering more attractive yields amid evolving financial market conditions; and
 - Other operating income, supported by property and vehicle leasing businesses, surveyor services, and risk management consulting services, recorded an increase of 1.9% to IDR542,519,627 thousand despite various industry and economic dynamics throughout the year.

Pendapatan (Disajikan dalam ribuan rupiah) Revenues (Stated in thousands rupiah)	2025	2024*	Perubahan Changes
Pendapatan dari Segmen Usaha Asuransi Revenue from Insurance Segment			
Pendapatan Jasa Asuransi Insurance Service Revenue	9.107.069.240	7.458.184.062	22,1%
Beban Jasa Asuransi Insurance Service Expense	(8.251.104.251)	(4.479.257.165)	84,2%
Pendapatan (Beban) dari Kontrak Reasuransi Reinsurance Contract Revenue (Expense)	167.748.371	(2.242.939.073)	N/A
Hasil Jasa Asuransi Insurance Service Result	1.023.713.360	735.987.824	39,1%
Pendapatan dari Segmen Usaha Asuransi Revenue from Insurance Segment			
Penghasilan dari Deposito Berjangka Income from Time Deposits	172.086.523	173.069.207	(0,6%)
Penghasilan dari Obligasi Income from Bonds	411.512.853	312.191.897	31,8%
Penghasilan Dividen Dividend Income	15.429.231	17.261.802	(10,6%)
Laba (Rugi) Perubahan Nilai Wajar Properti Investasi Gain (Loss) on Revaluation Increment of Investment Property	(14.855.000)	(25.318.820)	41,3%
Keuntungan (Kerugian) dari Perubahan Nilai Wajar Efek Gain (Loss) on Changes in Fair Value of Marketable Securities	117.480.440	(68.287.719)	N/A
Lain-lain Others	15.702.264	36.234.895	(56,7%)
Hasil Investasi Investment Income	717.356.311	445.151.262	61,1%
Pendapatan dari Segmen Usaha Lainnya Revenue from other segments			
Usaha Sewa Rental Business	412.786.611	363.178.459	13,7%
Jasa Survei Survey Fee	84.647.592	84.871.898	(0,3%)
Penjualan Kendaraan Sales of Vehicle	45.085.424	84.517.297	(46,7%)
Pendapatan Usaha Lainnya Other Operating Revenue	542.519.627	532.567.654	1,9%
Pendapatan Usaha Bersih Net Operating Revenues	2.283.589.298	1.713.706.740	33,3%

Catatan | Note:

* Angka disajikan kembali menggunakan PSAK 117.

The figures have been restated in accordance with PSAK 117.

Beban

Beban tercatat naik 19,5% YoY menjadi Rp967.596.002 ribu dan tetap lebih rendah dari pertumbuhan pendapatan yang mencerminkan upaya Perseroan dalam menjaga efisiensi operasional secara berkelanjutan. Adapun rincian beban adalah sebagai berikut:

Beban Usaha (Disajikan dalam ribuan rupiah) Operating Expenses (Stated in thousands rupiah)	2025	2024*	Perubahan Changes
Gaji dan Tunjangan Salaries and Allowance	322.621.164	533.910.405	(39,6%)
Penyusutan dan Amortisasi Depreciation and Amortization	230.789.211	28.700.829	703,9%
Jasa Profesional Professional Services	117.008.175	42.860.559	172,9%
Umum General	146.553.722	22.367.008	555,4%
Pemasaran Marketing	38.154.295	44.866.264	(15,0%)
Imbalan Kerja Pension Benefits	31.802.138	38.042.904	(16,4%)
Penyisihan Kerugian Penurunan Nilai dan Hapus Buku Piutang Allowance For Impairment Losses and Write-Off Receivables	3.076.466	(5.280.959)	N/A
Perlengkapan Kantor Office Supplies	20.141.332	13.553.628	48,6%
Pemeliharaan dan Perbaikan Repairs and Maintenance	39.260.090	12.494.996	214,2%
Lain-Lain Others	18.189.409	78.336.746	(76,8%)
Total Beban Usaha Total Operating Expenses	967.596.002	809.852.380	19,5%

Catatan | Note:

* Angka telah direklasifikasi dan disajikan kembali menggunakan PSAK 117.
The figures have been reclassified and restated in accordance with PSAK 117.

Laba

Di tengah implementasi PSAK 117 yang membawa perubahan pada metode pengakuan dan penyajian kinerja keuangan, Tugu Insurance tetap mampu mencatatkan profitabilitas yang solid sepanjang tahun 2025. Perseroan membukukan laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk sebesar Rp711.056.556 ribu atau naik 77,1% YoY yang mencerminkan kesuksesan Perseroan dalam ekspansi bisnis sembari menjaga efisiensi biaya.

Expense

Operating expenses increased 19.5% YoY to IDR967,596,002 thousand and remained lower than revenue growth reflecting the Company's ongoing efforts to enhance operational efficiency. The breakdown of expenses is as follows:

Profit

Amid the implementation of PSAK 117, which introduces changes in the recognition and presentation of financial performance, Tugu Insurance continued to record solid profitability throughout 2025. The Company recorded profit for the year attributable to owners of the parent entity amounting to IDR711,056,556 thousand, representing a 77.1% YoY increase, reflecting the Company's success in expanding its business while maintaining cost efficiency.

Laba (Disajikan dalam ribuan rupiah) Profit (Stated in thousands rupiah)	2025	2024*	Perubahan Changes
Laba Tahun Berjalan Profit for the Year	762.423.253	422.148.840	80,6%
Diatribusikan untuk Pemilik Entitas Induk Attributable to Owners of the Parent Entity	711.056.556	401.574.888	77,1%
Kepentingan Non-Pengendali Non-controlling Interest	51.366.697	20.573.952	149,7%
Jumlah Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income for the Year	580.366.788	483.551.840	20,0%
Diatribusikan untuk Pemilik Entitas Induk Attributable to Owners of the Parent Entity	547.584.586	473.140.865	15,7%
Kepentingan Non-Pengendali Non-controlling Interest	32.782.202	10.410.975	214,8%

Laporan Arus Kas Konsolidasian Consolidated Statement of Cash Flows

Kas dan bank Tugu Insurance pada tahun 2025 tercatat mengalami kenaikan menjadi sebesar Rp734.656.595 ribu. Kenaikan tersebut terutama dipengaruhi oleh arus kas dari aktivitas operasi yang positif meski arus kas dari aktivitas investasi negatif akibat realisasi belanja modal serta arus kas dari aktivitas pendanaan negatif akibat pembayaran dividen kepada pemegang saham. Manajemen berpandangan bahwa posisi likuiditas Perseroan tetap memadai untuk mendukung keberlanjutan operasional dan pengembangan usaha ke depan.

Arus Kas dari Aktivitas Operasi

Arus kas dari aktivitas operasi tercatat positif, terutama didorong oleh penerimaan kas yang berasal dari kontrak asuransi dan reasuransi serta pembayaran dari pelanggan, yang mencerminkan kemampuan Perseroan dalam menghasilkan arus kas dari aktivitas bisnis utama secara berkelanjutan.

Arus Kas dari Aktivitas Investasi

Arus kas dari aktivitas investasi tercatat negatif, terutama disebabkan oleh penempatan dana pada berbagai instrumen investasi sebagai bagian dari strategi pengelolaan portofolio Perseroan, serta perolehan aset tetap dan realisasi belanja modal untuk mendukung pengembangan usaha.

Arus Kas dari Aktivitas Pendanaan

Arus kas dari aktivitas pendanaan juga tercatat negatif seiring dengan pembayaran dividen kepada para pemegang saham sebagai bentuk komitmen Perseroan dalam memberikan nilai tambah kepada pemegang saham.

Cash and bank balances of Tugu Insurance in 2025 increased to IDR734,656,595 thousand. This increase was primarily driven by positive cash flows from operating activities, despite negative cash flows from investing activities due to capital expenditures realization, and negative cash flows from financing activities as a result of dividend payments to shareholders. Management believes that the Company's liquidity position remains adequate to support the sustainability of operations and future business development.

Cash Flow from Operation

Cash flows from operating activities were positive, primarily driven by cash receipts from insurance and reinsurance contracts as well as collections from customers, reflecting the Company's ability to consistently generate cash flows from its core business activities.

Cash Flow from Investment

Cash flows from investing activities were negative, mainly attributable to placements in various investment instruments as part of the Company's portfolio management strategy, as well as the acquisition of fixed assets and capital expenditures to support business development.

Cash Flow from Financing

Cash flows from financing activities were also negative, reflecting dividend distributions to shareholders as part of the Company's commitment to delivering value to its shareholders.

	2025	2024*	Perubahan Changes
Penerimaan kas dari tertanggung, reasuradur, dan pelanggan Cash receipts from insured, reinsurers, and customers	9.008.391.418	9.705.817.709	-7,2%
Pembayaran kas kepada tertanggung, reasuradur, pemasok, dan karyawan Cash paid to insured, reinsurers, suppliers, and employees	(7.596.784.140)	(9.087.432.170)	-16,4%
Pembayaran pajak penghasilan Income tax paid	(212.999.282)	(204.329.167)	4,2%
Arus kas neto dari aktivitas operasi Net cash flows from operating activities	1.198.607.996	414.056.372	189,5%
Penerimaan bunga Interest received	383.426.608	469.732.911	-18,4%
Penerimaan dividen Dividends received	9.570.788	17.261.802	-44,6%
Pencairan (penempatan) investasi, neto Proceeds from investments, net	(664.085.050)	(637.938.482)	4,1%
Perolehan aset tetap Acquisitions of fixed assets	(282.918.024)	(184.810.506)	53,1%
Hasil penjualan aset tetap Proceeds from sale of fixed assets	17.558	612.236	-97,1%

	2025	2024*	Perubahan Changes
Arus kas neto untuk aktivitas investasi Net cash flows used in investing activities	(553.988.120)	(335.142.039)	65,3%
Pembayaran dividen Dividends paid	(288.232.861)	(438.257.922)	-34,2%
Pembayaran pinjaman diterima Repayment of borrowings	(160.831.713)	(148.655.251)	8,2%
Pencairan pinjaman diterima Proceeds from borrowings	265.785.913	379.580.927	-30,0%
Pembayaran utang sewa pembiayaan Payment of consumer finance and lease payable	(19.224.102)	(19.224.102)	0,0%
Pembayaran bunga sewa pembiayaan Payment of lease payable interest	(47.969.884)	(21.835.313)	119,7%
Pembayaran liabilitas sewa Payment of lease liabilities	(11.132.569)	(6.079.883)	83,1%
Arus kas neto untuk aktivitas pendanaan Net cash flows used in financing activities	(261.605.216)	(254.471.544)	2,8%
Kenaikan (penurunan) neto kas dan bank Net increase (decrease) in cash and banks	383.014.660	(175.557.211)	N/A
Penyesuaian atas selisih kurs Adjustment of foreign exchange difference	(6.230.004)	(4.022.470)	54,9%
Kas dan bank awal tahun Cash and banks at beginning of year	357.871.939	537.451.620	-33,4%
Kas dan bank akhir tahun Cash and banks at end of year	734.656.595	357.871.939	105,3%

Catatan | Note:

* Angka telah direklasifikasi dan disajikan kembali menggunakan PSAK 117.

The figures have been reclassified and restated in accordance with PSAK 117.

Rasio Keuangan Konsolidasian Consolidated Financial Ratios

Perseroan tetap mencatatkan rasio-rasio keuangan yang sehat sepanjang tahun 2025, baik dari sisi rasio neraca maupun rasio profitabilitas dan rentabilitas, yang mencerminkan fundamental keuangan yang solid serta kemampuan Perseroan dalam menjaga kinerja usaha secara berkelanjutan di tengah berbagai dinamika industri.

The Company continued to record healthy financial ratios throughout 2025, both in terms of balance sheet ratios as well as profitability and return ratios, reflecting solid financial fundamentals and the Company's ability to maintain sustainable business performance amid various industry dynamics.

Rasio Keuangan Konsolidasian Consolidated Financial Ratios	2025	2024*
Rasio-rasio Neraca Balance Sheet Ratios		
Investasi/Jumlah Assets Investment/Total Assets	42,3%	50,2%
Aset Kontrak Asuransi & Reasuransi/Liabilitas Kontrak Asuransi & Reasuransi Insurance & Reinsurance Contract Assets/Insurance & Reinsurance Contract Liabilities	68,9%	58,7%
Pinjaman/Ekuitas Debt/Equity	7,6%	6,5%

Rasio Keuangan Konsolidasian Consolidated Financial Ratios	2025	2024*
Rasio Profitabilitas Profitability Ratios		
Margin Laba Bersih Net Income Margin	31,1%	23,4%
Laba terhadap Aset Return on Assets	2,6%	1,8%
Laba terhadap Ekuitas Return on Equity	7,0%	4,1%

Catatan | Note:

* Angka telah direklasifikasi dan disajikan kembali menggunakan PSAK 117.

The figures have been reclassified and restated in accordance with PSAK 117.

Kemampuan Membayar Kewajiban

Ability to Pay Liabilities

Sebagai perusahaan yang bergerak di sektor asuransi umum serta mengkonsolidasikan segmen reasuransi, Perseroan memaknai kemampuan dalam memenuhi kewajiban, khususnya kepada pemegang polis dan nasabah, sebagai fondasi utama keberlangsungan usaha. Kemampuan pemenuhan kewajiban tersebut diukur secara komprehensif, baik dalam jangka pendek maupun jangka panjang, melalui evaluasi berbagai rasio keuangan pada laporan posisi keuangan. Selain itu, kualitas kemampuan pembayaran kewajiban Perseroan juga tercermin dalam perolehan peringkat (*rating*) dari lembaga pemeringkat independen, yang menjadi indikator kredibilitas dan ketahanan finansial Perseroan.

Kemampuan Membayar Kewajiban Jangka Pendek Ability to Pay Short Term Liabilities

Perseroan secara berkala melakukan evaluasi atas kemampuan dalam memenuhi kewajiban jangka pendek guna memastikan tingkat likuiditas dan kecukupan aset yang memadai. Rasio yang digunakan dalam pengukuran tersebut adalah Rasio Likuiditas, yang mencerminkan kemampuan Perseroan dalam memenuhi kewajiban jangka pendek menggunakan aset yang likuid, serta Rasio Kecukupan Investasi, yang menunjukkan tingkat kecukupan aset investasi dalam menutup cadangan teknis sesuai dengan ketentuan yang berlaku.

As a company operating in the general insurance sector and consolidating a reinsurance segment, the Company defines its ability to meet obligations, particularly to policyholders and customers as a fundamental pillar of business sustainability. The Company's claims-paying ability is assessed comprehensively over both short-term and long-term horizons through the evaluation of key financial ratios reflected in the statement of financial position. Furthermore, the strength of the Company's ability to fulfill its obligations is also evidenced by credit ratings assigned by independent rating agencies, which serve as an external validation of its financial resilience and credibility.

The Company periodically evaluates its ability to meet short-term obligations to ensure adequate liquidity and asset sufficiency. The key ratios applied in this assessment are the Liquidity Ratio, which measures the Company's ability to settle short-term liabilities using liquid assets, and the Investment Adequacy Ratio, which reflects the sufficiency of investment assets to cover technical reserves in accordance with prevailing regulations.

Pada segmen asuransi umum dan reasuransi, Rasio Likuiditas dan Rasio Kecukupan Investasi berada pada tingkat yang solid dan sehat, mencerminkan kapasitas keuangan Perseroan yang kuat dalam memenuhi kewajiban kepada pemegang polis dan pemangku kepentingan lainnya secara tepat waktu.

Within both the general insurance and reinsurance segments, the Liquidity Ratio and Investment Adequacy Ratio remain at solid and healthy levels, demonstrating the Company's strong financial capacity to fulfill its obligations to policyholders and other stakeholders in a timely manner.

Rasio Pemenuhan Kewajiban Jangka Pendek Short Term Liabilities Fulfillment Ratios	Segmen Asuransi Umum General Insurance Segment		Segmen Reasuransi Reinsurance Segment	
	2025	2024	2025	2024
Rasio Likuiditas Liquidity Ratio	236%	157%	194%	197%
Rasio Kecukupan Investasi Investment Adequacy Ratio	686%	590%	127%	126%

Kemampuan Membayar Kewajiban Jangka Panjang Ability to Pay Long Term Liabilities

Dalam menjaga keberlanjutan usaha serta memastikan pemenuhan kewajiban jangka panjang kepada pemegang polis, Perseroan memonitor tingkat solvabilitas melalui *Risk Based Capital* (RBC), yang merepresentasikan kecukupan modal berbasis risiko sesuai dengan profil risiko dan ketentuan regulator. Rasio ini mencerminkan kapasitas permodalan Perseroan dalam menyerap eksposur risiko *underwriting*, pasar, kredit, dan operasional secara terukur dan berkesinambungan.

In safeguarding business sustainability and ensuring the fulfillment of long-term obligations to policyholders, the Company closely monitors its solvency position through the Risk Based Capital (RBC) ratio, which represents risk-based capital adequacy in accordance with its risk profile and prevailing regulatory standards. The ratio reflects the Company's capital capacity to prudently absorb underwriting, market, credit, and operational risk exposures.

Pada segmen asuransi umum dan reasuransi, tingkat RBC terjaga pada level yang solid dan secara konsisten berada di atas ketentuan minimum OJK, menegaskan struktur permodalan yang resilien serta kemampuan Perseroan dalam menjamin pemenuhan kewajiban jangka panjang secara *prudent*.

Across both the general insurance and reinsurance segments, the RBC level remains solid and consistently above the minimum threshold stipulated by OJK, underscoring a resilient capital structure and the Company's prudent capacity to meet its long-term obligations.

Rasio Pemenuhan Kewajiban Jangka Panjang Long Term Liabilities Fulfillment Ratios	Segmen Asuransi Umum General Insurance Segment		Segmen Reasuransi Reinsurance Segment	
	2025	2024	2025	2024
RBC	411%	432%	200%	183%

Pengakuan Peringkat Rating Recognition

Kemampuan memenuhi kewajiban dan profil keuangan Tugu yang kuat kembali memperoleh pengakuan internasional pada tahun 2025 melalui perolehan *Financial Strength Rating A- (Excellent)* dan *Long-Term Issuer Credit Rating "a-" (Excellent)* dari AM Best. Peringkat tersebut telah dipertahankan secara konsisten sejak pertama kali diberikan pada tahun 2016, mencerminkan pandangan yang berkelanjutan dan positif atas kekuatan neraca dan kualitas fundamental Perseroan.

The Company's strong financial profile and claims-paying ability once again received international recognition in 2025 through the reaffirmation of its Financial Strength Rating of A- (Excellent) and Long-Term Issuer Credit Rating of "a-" (Excellent) by AM Best. The ratings have been consistently maintained since their initial assignment in 2016, reflecting a sustained and favorable view of the Company's balance sheet strength and overall fundamentals.

Pada tahun 2025, AM Best juga merevisi *outlook* Tugu dari negatif menjadi stabil. Dalam pernyataannya, AM Best menilai bahwa Perseroan didukung oleh neraca yang sangat kuat, kinerja operasional yang solid, serta praktik manajemen risiko dan tata kelola yang memadai. Revisi *outlook* ini merefleksikan ekspektasi bahwa profil keuangan dan kinerja operasional Perseroan akan tetap terjaga secara berkelanjutan.

Peringkat A- dengan *outlook* stabil tersebut memiliki makna strategis dalam konteks pemenuhan kewajiban jangka panjang. Rating ini menunjukkan kapasitas permodalan dan fleksibilitas keuangan yang kuat dalam menyerap risiko serta menjamin kemampuan Perseroan dalam memenuhi kewajiban kepada pemegang polis secara konsisten, bahkan dalam kondisi pasar yang menantang.

In 2025, AM Best also revised the Company's outlook from negative to stable. In its release, AM Best highlighted the Company's very strong balance sheet, solid operating performance, and appropriate risk management and governance practices. The outlook revision reflects expectations that the Company's financial profile and operating performance will remain sound going forward.

The A- rating with a stable outlook carries significant implications for long-term obligations. It signals strong capital adequacy and financial flexibility to absorb risks, thereby reinforcing the Company's capacity to consistently meet its policyholder obligations, even under adverse market conditions.

Agensi Pemeringkat Rating Agency	Peringkat Rating
A.M Best	- Financial Strength Rating (FSR): A- (Excellent) - Long-Term Issuer Credit Rating (Long-Term ICR): "a-" (Excellent) - Indonesia National Scale Rating (NSR): aaa.ID (Exceptional)

Kolektabilitas

Collectability

Sejalan dengan implementasi PSAK 117, piutang premi dan piutang reasuransi tidak lagi disajikan sebagai pos terpisah dalam laporan keuangan, melainkan telah tercermin dalam pengukuran aset dan liabilitas kontrak asuransi. Perubahan ini bersifat penyajian dan tidak memengaruhi kualitas arus kas maupun tingkat kolektabilitas Perseroan.

Namun Perseroan tetap menjaga kondisi likuiditas yang baik, didukung oleh arus kas yang stabil dari kontrak eksisting serta pertumbuhan bisnis baru. Dengan profil arus kas yang terkelola dan kualitas portofolio yang terjaga, Perseroan mampu memenuhi kewajiban keuangan secara tepat waktu. Berikut adalah tabel kolektabilitas perseroan:

Following the implementation of PSAK 117, premium and reinsurance receivables are no longer presented as separate line items, as they are incorporated into the measurement of insurance contract assets and liabilities. This change is presentational in nature and does not affect the Company's cash flow quality or collectability.

The Company continues to maintain a sound liquidity position, supported by stable cash flows from existing contracts and new business growth. With well-managed cash flows and a maintained portfolio quality, the Company is able to meet its financial obligations in a timely manner. The following is the Company's collectability table:

Kolektabilitas Collectability	2025	2024
Rasio Perputaran Piutang (Hari) Receivables Turnover Ratio (Days)	33	33

Struktur dan Pengelolaan Modal

Capital Structure and Management

Struktur Modal

Capital Structure

Struktur permodalan Tugu Insurance secara konsolidasi per 31 Desember 2025 dan 2024 disajikan sebagai berikut:

The consolidated capital structure of Tugu Insurance as of 31 December 2025 and 2024 is presented as follows:

	2025	2024*	Perubahan Changes
Modal saham Share Capital	177.778.780	177.778.780	0,0%
Tambahan modal disetor Additional paid in capital	625.460.209	625.460.209	0,0%
Selisih kurs penjabaran laporan keuangan Translation adjustments	50.718.610	75.077.349	-32,4%
Selisih transaksi antara pemegang saham entitas anak Difference in transaction between shareholders of a subsidiary	105.555.883	105.555.883	0,0%
Keuntungan belum direalisasi atas efek tersedia untuk dijual, Neto Unrealized gains on available-for-sale marketable securities, net	100.661.500	(61.199.111)	N/A
Surplus revaluasi aset tetap Fixed assets revaluation surplus	1.770.604.601	1.998.384.161	-11,4%
Pengukuran kembali atas beban keuangan asuransi Remeasurement of Insurance Finance Expense	(49.874.168)	20.016.285	N/A
Saldo laba - Ditentukan penggunaannya Retained earnings Appropriated	413.313.271	413.313.271	0,0%
Saldo laba - Belum ditentukan penggunaannya Retained earnings Unappropriated	6.221.577.670	5.794.166.704	7,4%
Sub-jumlah ekuitas yang dapat diatribusikan kepada pemilik entitas induk Equity attributable to equity owners holders of the parent	9.415.796.356	9.148.553.531	2,9%
Kepentingan non-pengendali Non-controlling interest	757.960.394	733.069.291	3,4%
Jumlah Ekuitas Total Equity	10.173.756.750	9.881.622.822	3,0%

Catatan | Note:

* Angka disajikan kembali menggunakan PSAK 117.

The figures have been restated in accordance with PSAK 117.

Kebijakan Pengelolaan Modal Capital Management Policy

Tugu Insurance menerapkan kebijakan permodalan yang bertujuan untuk secara *prudent* memenuhi ketentuan permodalan yang berlaku, mendiversifikasi sumber permodalan guna mendukung pelaksanaan strategi jangka panjang, serta mengalokasikan modal secara optimal pada segmen bisnis yang memiliki profil risiko dan potensi imbal hasil yang seimbang. Kebijakan ini juga mencakup pengelolaan investasi strategis serta penyertaan modal pada entitas anak guna memperkuat sinergi bisnis dan mendukung penciptaan nilai jangka panjang bagi para pemangku kepentingan, termasuk regulator dan investor.

Sejalan dengan hal tersebut, Perseroan senantiasa memastikan bahwa struktur permodalannya tetap solid dan memadai dalam mendukung kegiatan operasional serta pertumbuhan usaha. Manajemen berpandangan struktur modal Perseroan mencerminkan fondasi permodalan yang kuat untuk menopang ekspansi bisnis serta pengelolaan risiko secara berkelanjutan.

Tugu Insurance implements a capital management policy aimed at prudently complying with prevailing capital requirements, diversifying capital sources to support the execution of its long-term strategy, and optimally allocating capital to business segments with balanced risk profiles and return potential. This policy also encompasses the management of strategic investments and capital participation in subsidiaries to strengthen business synergies and support long-term value creation for stakeholders, including regulators and investors.

In line with this approach, the Company continuously ensures that its capital structure remains solid and adequate to support operational activities and business growth. Management believes that the Company's capital structure reflects a strong capital foundation to sustain business expansion and effective risk management over the long term.





Ikatan Material untuk Investasi Barang Modal

Material Commitment for Capital Expenditure

Tugu Insurance tidak memiliki ikatan material untuk investasi barang modal pada tahun buku 2025. Oleh karena itu, Perseroan tidak menyajikan informasi terkait hal tersebut, yang mencakup:

- Nama pihak yang terlibat dalam ikatan;
- Tujuan dari perikatan tersebut;
- Sumber dana yang telah disiapkan untuk memenuhi perikatan tersebut;
- Denominasi mata uang yang digunakan dalam perikatan tersebut; dan
- Langkah-langkah strategis yang direncanakan oleh Perseroan untuk mengelola risiko dari eksposur mata uang asing yang terkait.

Tugu Insurance did not have any material commitments for capital expenditure and investments in the 2025 fiscal year. Consequently, the Company does not provide information related to such matters, including:

- The name of parties involved in the commitment;
- The purpose of the commitment
- The funding sources prepared to fulfill the commitment;
- The currency denomination used in the commitment; and
- Strategic measures planned by the Company to mitigate risks related to foreign exchange exposure associated with the commitment.



Realisasi Investasi Barang Modal

Realization of Capital Expenditure

Investasi Barang Modal Capital Expenditure

Tugu Insurance secara konsisten merealisasikan investasi barang modal setiap tahun sebagai bagian dari komitmen Perseroan dalam memperkuat kapasitas operasional serta mendukung pengembangan bisnis jangka panjang. Investasi tersebut mencakup pengeluaran dana untuk pengadaan aset tetap maupun investasi strategis lainnya yang diharapkan dapat memberikan manfaat berkelanjutan serta meningkatkan efisiensi dan produktivitas operasional Perseroan.

Melalui investasi yang terencana dan selektif, Perseroan berupaya memastikan bahwa setiap pengeluaran modal memberikan nilai tambah yang optimal bagi kegiatan usaha serta memperkuat daya saing Perseroan dalam menghadapi dinamika industri asuransi. Pendekatan ini juga sejalan dengan strategi Perseroan dalam membangun fondasi operasional yang solid guna mendukung pertumbuhan bisnis yang berkelanjutan di masa mendatang.

Tugu Insurance consistently undertakes capital expenditures each year as part of the Company's commitment to strengthening its operational capacity and supporting long-term business development. These investments include expenditures for the acquisition of fixed assets as well as other strategic investments that are expected to generate sustainable benefits while enhancing the Company's operational efficiency and productivity.

Through a well-planned and selective investment approach, the Company seeks to ensure that each capital expenditure provides optimal value to its business activities and further strengthens its competitiveness amid the evolving dynamics of the insurance industry. This approach is also aligned with the Company's strategy to build a solid operational foundation in order to support sustainable business growth in the future.

Realisasi Investasi Barang Modal Capital Expenditures Realization

Berikut adalah realisasi investasi barang modal Perseroan hingga 31 Desember 2025:

The following presents the realization of the Company's capital expenditure investments as of 31 December 2025:

Realisasi Investasi Barang Modal (Rp juta) Realization of Capital Expenditure (IDR million)	2025	2024
Kendaraan Bermotor Motor Vehicle	313.175	436.179
Pengembangan Sistem Informasi Information System Development	11.017	28.416
Renovasi Gedung Perkantoran Office Building Renovation	0	0
Peralatan Komputer Computer Equipment	2.845	527
Gedung, Mebel, dan Peralatan Kantor Building, Furnitures, and Stationeries	1.831	152

Peruntukan Barang Modal Capital Expenditure Allocation

Pembelian kendaraan memberikan kontribusi terbesar terhadap realisasi investasi barang modal Perseroan pada tahun 2025. Investasi ini terutama dilakukan untuk mendukung rencana pengembangan bisnis jangka panjang pada kegiatan penyewaan maupun penjualan kendaraan yang dijalankan oleh PT Pratama Mitra Sejati, sebagai salah satu entitas anak Tugu Insurance.

The purchase of vehicles represented the largest contribution to the Company's capital expenditure realization in 2025. This investment was primarily undertaken to support the long-term business development plan in vehicle leasing and sales activities carried out by PT Pratama Mitra Sejati, a subsidiary of Tugu Insurance.

Selain itu, Perseroan juga melakukan pengembangan sistem informasi yang diarahkan untuk mendukung strategi bisnis jangka panjang, khususnya dalam rangka memperluas penetrasi ke segmen ritel. Pengembangan ini difokuskan pada penyediaan platform teknologi yang memungkinkan nasabah untuk mengakses layanan Perseroan secara langsung. Inisiatif tersebut diharapkan dapat meningkatkan efisiensi dalam proses akuisisi nasabah ritel sekaligus menyederhanakan proses bisnis, terutama dalam kegiatan *underwriting* dan pengelolaan risiko.

In addition, the Company continues to develop its information systems to support its long-term business strategy, particularly in expanding its presence in the retail segment. This initiative focuses on the development of technology platforms that enable customers to directly access the Company's services. Such efforts are expected to enhance efficiency in retail customer acquisition while simplifying business processes, particularly in underwriting and risk management.

Terkait dengan aset tetap Perseroan, kegiatan renovasi gedung perkantoran pada prinsipnya bertujuan untuk menjaga kualitas serta nilai ekonomis dari aset properti Perseroan. Namun demikian, realisasi renovasi tersebut hanya dilakukan pada tahun 2023 dan tidak dianggarkan kembali pada tahun 2025.

With respect to the Company's fixed assets, office building renovations are generally intended to preserve the quality and economic value of the Company's property assets. However, such renovations were only undertaken in 2023 and were not budgeted for in 2025.

Selain itu, Perseroan juga melakukan pengadaan berbagai peralatan operasional, termasuk perangkat komputer, peralatan kantor, serta fasilitas pendukung lainnya yang ditujukan untuk menunjang kelancaran aktivitas operasional Tugu Insurance secara keseluruhan.

Furthermore, the Company also procured various operational equipment, including computer devices, office equipment, and other supporting facilities aimed at ensuring the smooth execution of Tugu Insurance's overall operational activities.



Investasi, Ekspansi, Divestasi, Akuisisi, dan Restrukturisasi Utang/Modal

Investment, Expansion, Divestment, Acquisition, and Debt/Capital Restructuring

Tugu Insurance melakukan investasi melalui penempatan dana pada berbagai instrumen investasi, termasuk Surat Berharga Negara (SBN), serta melalui perolehan aset tetap dalam rangka mendukung kebutuhan belanja modal dan penguatan kapasitas operasional Perseroan. Sepanjang tahun 2025, Perseroan tidak melakukan aksi korporasi berupa akuisisi, divestasi, maupun restrukturisasi utang dan permodalan.

Dalam rangka penyesuaian terhadap arah strategis jangka panjang serta optimalisasi fokus bisnis, Perseroan telah menghentikan operasional entitas Tugu Insurance Company Limited (TIC) di Hong Kong. Langkah ini merupakan bagian dari inisiatif penataan portofolio bisnis yang dilakukan secara terencana guna mendukung keberlanjutan usaha Perseroan. Proses novasi polis dari entitas tersebut kepada entitas induk telah dilaksanakan secara tertib dan berjalan dengan lancar sesuai dengan ketentuan dan peraturan yang berlaku, sehingga memastikan keberlangsungan perlindungan bagi pemegang polis tetap terjaga dengan baik.

Tugu Insurance undertook investments through placements in various investment instruments, including Government Securities (SBN), as well as through the acquisition of fixed assets to support the Company's capital expenditure requirements and strengthen its operational capacity. Throughout 2025, the Company did not undertake any corporate actions in the form of acquisitions, divestments, or debt and capital restructuring.

As part of aligning with its long-term strategic direction and optimizing its business focus, the Company discontinued the operations of Tugu Insurance Company Limited (TIC) in Hong Kong. This step forms part of a planned portfolio rationalization initiative undertaken to support the sustainability of the Company's business. The novation process of insurance policies from the entity to the parent company was carried out in an orderly manner and completed smoothly in accordance with applicable laws and regulations, thereby ensuring the continued protection of policyholders.



Penjualan dan Pemasaran

Sales and Marketing

Pangsa Pasar Market Share

Sepanjang tahun buku 2025, Perseroan mencatatkan pertumbuhan premi bruto yang melampaui rata-rata industri asuransi umum, sehingga mendorong peningkatan pangsa pasar secara berkelanjutan.

Kinerja tersebut didukung oleh ekspansi portofolio yang terukur pada segmen korporasi dan ritel, dengan tetap mengedepankan prinsip kehati-hatian melalui *underwriting* yang selektif dan disiplin.

Pencapaian ini mencerminkan daya saing Perseroan yang semakin kuat serta kemampuannya dalam menjaga keseimbangan antara pertumbuhan dan kualitas portofolio di tengah dinamika industri yang kompetitif.

Throughout the 2025 financial year, the Company recorded gross premium growth that outpaced the overall growth of the general insurance industry, thereby supporting a sustained increase in its market share.

This performance was driven by disciplined portfolio expansion across both corporate and retail segments, while consistently upholding prudent underwriting practices through selective and rigorous risk assessment.

These achievements reflect the Company's strengthening competitiveness, as well as its ability to maintain a balanced approach between growth and portfolio quality amid an increasingly competitive industry landscape.

Pangsa pasar Perseroan yang solid juga ditopang oleh *positioning* yang kuat pada lini bisnis utama, termasuk fire & property, aviasi, engineering, marine hull, serta sektor energi. Keunggulan kompetitif pada segmen-segmen tersebut, yang didukung oleh kapabilitas teknis dan pengalaman panjang dalam pengelolaan risiko kompleks, memperkuat peran Perseroan sebagai salah satu pemain utama di industri asuransi umum nasional.

Strategi Penjualan Pemasaran Sales & Marketing Strategy

Tugu Insurance menjalankan tiga strategi utama dalam penjualan dan pemasaran, yaitu penguatan portofolio produk melalui optimalisasi bauran produk, penguatan *branding* dan proposisi nilai Perseroan, serta pengembangan kolaborasi dan kemitraan strategis untuk memperluas penetrasi pasar korporasi dan ritel. Ketiga strategi ini dirancang secara terintegrasi guna mendorong pertumbuhan premi yang berkelanjutan sekaligus memperkuat posisi Perseroan di tengah dinamika persaingan industri.

Penguatan Portofolio Produk Strengthening Product Portfolio

Dalam penguatan portofolio produk, Perseroan secara konsisten menyesuaikan solusi asuransi dengan kebutuhan spesifik setiap nasabah, baik korporasi maupun ritel. Untuk segmen korporasi, Tugu Insurance memiliki pengalaman panjang dalam menerapkan strategi bauran produk melalui skema *tailor made* sesuai dengan kebutuhan pelanggan dan penutupan risiko terintegrasi, sehingga mampu memberikan perlindungan yang komprehensif dan efisien. Pendekatan ini tidak hanya meningkatkan relevansi produk, tetapi juga memperdalam hubungan jangka panjang dengan nasabah.

Branding dan Proposisi Nilai Branding and Value Proposition

Di sisi *branding* dan *value proposition*, Perseroan terus memperkuat komunikasi korporasi guna meningkatkan *awareness* masyarakat terhadap keberadaan dan kapabilitas Tugu, khususnya di kalangan nasabah ritel. Upaya ini difokuskan pada penegasan reputasi Perseroan sebagai perusahaan asuransi umum yang andal, berpengalaman, dan memiliki fondasi keuangan yang kuat, sehingga mampu membangun kepercayaan dan meningkatkan preferensi pasar.

Selain itu, Perusahaan juga terus meningkatkan kualitas layanan berdasarkan visi, misi dan nilai-nilai pelayanan agar dapat terus memberikan pelayanan yang prima bagi seluruh pelanggan, dengan kemudahan dan kepercayaan yang selalu diberikan kepada pelanggan melalui *tagline* "Simply Trusting".

The Company's solid market share is further reinforced by its strong positioning in key business lines, including fire & property, aviation, engineering, marine hull, and the energy sector. Its competitive edge in these segments, supported by technical expertise and extensive experience in managing complex risks, underscores the Company's role as a leading player in the national general insurance industry.

Tugu Insurance implemented three key sales and marketing strategies: strengthening its product portfolio through optimized product mix, reinforcing the Company's branding and value proposition, and expanding strategic collaborations and partnerships to deepen corporation and retail market penetration. These integrated strategies were designed to drive sustainable premium growth while reinforcing the Company's competitive position amid industry dynamics.

In strengthening its product portfolio, the Company consistently tailors insurance solutions to the specific needs of both corporate and retail clients. For the corporate segment, Tugu Insurance has extensive experience in implementing product mix strategies through tailor-made schemes according to customer needs and integrated risk coverage, enabling the delivery of comprehensive and efficient protection. This approach enhances product relevance while fostering long-term client relationships.

On branding and value proposition, the Company continues to enhance its corporate communication initiatives to strengthen public awareness of Tugu's presence and capabilities, particularly within the retail segment. These efforts emphasize the Company's reputation as a reliable and experienced general insurer with a strong financial foundation, thereby building trust and increasing market preference.

In addition, the Company also continues to improve the quality of services based on its vision, mission and service values in order to continue to provide excellent service to all customers, with convenience and trust that is always given to customers through the *tagline* "Simply Trusting".

Kolaborasi dan Kemitraan Strategis**Collaboration and Strategic Partnership**

Dalam rangka memperluas penetrasi pasar ritel, Tugu Insurance mengimplementasikan strategi kemitraan terarah melalui optimalisasi skema distribusi *corporate retail* (B2B2C). Model distribusi *corporate retail* (B2B2C) memungkinkan Tugu Insurance memperoleh akses ke basis pelanggan yang luas dengan biaya akuisisi yang lebih efisien, sekaligus menjaga kualitas portofolio melalui seleksi mitra yang terukur.

Tugu Insurance mengembangkan produk *mass product* dengan karakteristik sederhana, proses akseptasi yang cepat (*pre-underwritten*), serta premi yang terjangkau, guna mendukung penetrasi pasar ritel secara luas.

Tugu Insurance turut mengoptimalkan sinergi dalam ekosistem Pertamina Group sebagai bagian dari penguatan kanal distribusi dan perluasan basis pelanggan ritel. Kolaborasi ini memungkinkan penyediaan solusi perlindungan yang lebih tersegmentasi dan relevan, dengan tetap mengedepankan prinsip kehati-hatian, disiplin *underwriting*, serta pengelolaan portofolio yang berkelanjutan.

Pada lini asuransi perjalanan, Tugu Insurance membangun kemitraan dengan agen perjalanan sebagai mitra distribusi guna memastikan keselarasan produk dengan kebutuhan dan profil perjalanan nasabah. Pendekatan kolaboratif tersebut diharapkan mampu mendukung ekspansi pasar secara *prudent* sekaligus menjaga kualitas dan stabilitas kinerja portofolio.

To expand its retail market penetration, Tugu Insurance continues to strengthen its partnership-driven strategy through the optimization of a corporate retail (B2B2C) distribution model. The corporate retail (B2B2C) distribution model enables Tugu Insurance to access a broad customer base in a cost-efficient manner, while maintaining portfolio quality through prudent partner selection.

Tugu Insurance also develops mass products with simple features, streamlined underwriting processes (*pre-underwritten*), and affordable premiums, to support wider penetration of the retail market.

Tugu Insurance also leverages synergies within the Pertamina Group ecosystem to enhance distribution capabilities and broaden access to the retail customer segment. This integrated approach enables the delivery of targeted and relevant protection solutions, while maintaining underwriting discipline and sustainable portfolio quality.

In the travel insurance segment, Tugu Insurance works closely with travel agents to ensure that product offerings are aligned with customers' travel profiles and protection needs. Through these partnerships, Tugu Insurance strengthens distribution access while prudently expanding its retail customer base.



Dampak Perubahan Harga terhadap Penjualan/ Pendapatan Perusahaan

The Impact of Price Changes on the Company's Sales/Revenue

Sepanjang tahun 2025, Perseroan melakukan penyesuaian tarif secara selektif pada beberapa lini bisnis. Penyesuaian ini dilakukan sejalan dengan menyesuaikan kondisi *market*, *loss profile*, dan dinamika risiko, tren klaim serta perkembangan biaya reasuransi. Kebijakan *pricing* tersebut diterapkan secara disiplin dan berbasis penilaian risiko dan juga aspek kompetisi *market* yang *adequate* guna memastikan premi mencerminkan profil risiko secara memadai. Strategi ini berkontribusi terhadap pertumbuhan premi yang berasal dari kombinasi efek harga dan ekspansi volume bisnis.

Throughout 2025, the Company implemented selective rate adjustments across several business lines. These adjustments are made in line with market conditions, loss profiles, and reinsurance cost. The pricing policy is implemented in a disciplined manner, based on risk assessment and adequate market competition, to ensure premiums adequately reflect the risk profile. This strategy contributed to premium growth driven by a combination of price effects and business volume expansion.

Meskipun terdapat penyesuaian harga, tingkat retensi nasabah tetap terjaga pada level yang sehat, mencerminkan kekuatan relasi dan daya saing Perseroan. Disiplin penetapan harga tersebut juga mendukung kualitas *underwriting* serta menjaga profitabilitas di tengah tekanan pasar. Ke depan, Perseroan akan terus menerapkan kebijakan penetapan harga yang adaptif guna menyeimbangkan pertumbuhan dan keberlanjutan kinerja.

Di sisi lain, Perseroan secara konsisten memonitor berbagai indikator makroekonomi dan pasar keuangan yang berpotensi memengaruhi profil risiko maupun daya beli nasabah sehingga berdampak pada strategi penetapan harga. Indikator tersebut meliputi:

1. Pertumbuhan ekonomi;
2. Laju inflasi;
3. Suku bunga acuan;
4. Pergerakan nilai tukar;
5. Kinerja pasar saham serta obligasi pemerintah dan korporasi;
6. Harga komoditas energi;
7. Penjualan kendaraan bermotor;
8. Kondisi pasar *property*; serta
9. Premi dan klaim industri asuransi umum dan reasuransi.

Pemantauan komprehensif ini memungkinkan Perseroan melakukan penyesuaian strategi secara proaktif guna memitigasi risiko dan menjaga stabilitas pendapatan.

Despite the rate adjustments, customer retention remained at a healthy level, reflecting the strength of the Company's relationships and competitive positioning. The disciplined pricing approach also supported underwriting quality and safeguarded profitability amid market pressures. Going forward, the Company will continue to implement an adaptive pricing strategy to balance growth and sustainable performance.

At the same time, the Company consistently monitors key macroeconomic and financial market indicators that may affect risk profiles and customers' purchasing power, thereby influencing its pricing strategy. These indicators include:

1. Economic growth;
2. Inflation rate;
3. Benchmark interest rates;
4. Exchange rate movements,
5. Equity market performance, government, and corporate bond prices;
6. Energy commodity prices;
7. Motor vehicle sales;
8. Property market conditions; and
9. Premiums and claims in the general insurance and reinsurance industry.

This comprehensive monitoring enables the Company to proactively adjust its strategy to mitigate risks and maintain revenue stability.

Strategi, Target, dan Realisasi 2025

Strategy, Target, and Realization 2025

Strategi Perseroan Company's Strategy

Sepanjang tahun 2025, Tugu Insurance menjalankan berbagai inisiatif strategis yang berfokus pada penguatan fundamental bisnis, peningkatan daya saing, serta penciptaan nilai jangka panjang bagi para pemangku kepentingan. Di tengah dinamika industri asuransi global dan domestik yang semakin kompleks, Perseroan terus memperkuat tata kelola, manajemen risiko, serta optimalisasi portofolio bisnis untuk memastikan keberlanjutan kinerja yang solid. Strategi Perseroan pada tahun pelaporan diarahkan untuk memperkuat posisi sebagai perusahaan asuransi umum yang resilien, adaptif terhadap perubahan regulasi, serta mampu memanfaatkan peluang pertumbuhan di berbagai segmen pasar.

Throughout 2025, Tugu Insurance implemented various strategic initiatives aimed at strengthening its business fundamentals, enhancing competitiveness, and creating long-term value for stakeholders. Amid increasingly complex dynamics within both the global and domestic insurance industries, the Company continued to reinforce its governance framework, risk management practices, and business portfolio optimization to ensure sustainable performance. The Company's strategy during the reporting year was directed toward strengthening its position as a resilient general insurance company, adaptable to regulatory developments and capable of capturing growth opportunities across various market segments.



Salah satu fokus utama strategi Perseroan pada tahun 2025 adalah implementasi standar akuntansi PSAK 117 tentang Kontrak Asuransi. Implementasi standar ini merupakan langkah penting dalam meningkatkan transparansi, akurasi pelaporan keuangan, serta penyelarasan praktik akuntansi Perseroan dengan standar global yang berlaku di industri asuransi. Perseroan melakukan berbagai penyesuaian sistem, proses bisnis, serta peningkatan kapasitas sumber daya manusia guna memastikan implementasi PSAK 117 berjalan secara efektif dan sesuai dengan ketentuan regulator maupun praktik terbaik internasional.

Di sisi pengembangan bisnis, Perseroan juga secara konsisten memperkuat portofolio bisnis baik pada segmen korporasi maupun ritel. Strategi ini dilakukan melalui penguatan hubungan dengan nasabah eksisting, pengembangan produk yang relevan dengan kebutuhan pasar, serta perluasan jaringan distribusi. Pada segmen korporasi, Perseroan terus memanfaatkan keunggulan relasi bisnis yang kuat dengan berbagai mitra strategis untuk memperkuat penetrasi pasar pada sektor-sektor industri utama. Sementara itu, pada segmen ritel, Perseroan mengembangkan berbagai inisiatif untuk memperluas akses masyarakat terhadap produk asuransi yang kompetitif dan bernilai tambah.

Dalam menghadapi dinamika pasar yang diwarnai oleh volatilitas ekonomi global serta ketidakpastian kondisi pasar keuangan, Perseroan juga menempatkan manajemen risiko yang *prudent* sebagai salah satu pilar utama strategi bisnis. Perseroan secara berkelanjutan melakukan pemantauan terhadap berbagai indikator risiko, termasuk risiko *underwriting*, risiko pasar, risiko likuiditas, serta risiko operasional. Pendekatan ini memungkinkan Perseroan untuk menjaga kualitas portofolio bisnis sekaligus memastikan stabilitas kinerja keuangan dalam jangka panjang.

One of the Company's key strategic priorities in 2025 was the implementation of PSAK 117 on Insurance Contracts. The adoption of this accounting standard represents an important milestone in enhancing transparency, improving the accuracy of financial reporting, and aligning the Company's accounting practices with globally recognized insurance industry standards. To ensure a smooth transition, the Company implemented various system enhancements, process adjustments, and capability development initiatives for its human resources, ensuring compliance with regulatory requirements and international best practices.

In terms of business development, the Company consistently strengthened its business portfolio across both corporate and retail segments. This strategy was carried out through strengthening relationships with existing customers, developing products aligned with evolving market needs, and expanding distribution channels. Within the corporate segment, the Company leveraged its strong relationships with strategic partners to enhance market penetration across key industrial sectors. Meanwhile, in the retail segment, the Company continued to introduce initiatives aimed at expanding public access to competitive and value-added insurance products.

In navigating market dynamics characterized by global economic volatility and uncertainties in financial markets, the Company also places prudent risk management as a core pillar of its business strategy. The Company continuously monitors various risk indicators, including underwriting risk, market risk, liquidity risk, and operational risk. This disciplined approach enables the Company to maintain the quality of its business portfolio while ensuring long-term financial stability.

Selain itu, Perseroan juga terus mengoptimalkan strategi pengelolaan investasi guna meningkatkan imbal hasil portofolio secara berkelanjutan dengan tetap memperhatikan prinsip kehati-hatian. Pengelolaan investasi dilakukan secara disiplin melalui diversifikasi portofolio serta penempatan dana pada instrumen investasi yang memiliki profil risiko dan imbal hasil yang seimbang. Pendekatan ini bertujuan untuk memperkuat kontribusi pendapatan investasi terhadap kinerja keuangan Perseroan secara keseluruhan.

Sepanjang tahun 2025, Tugu Insurance terus memperkuat kualitas layanan kepada nasabah melalui berbagai inisiatif strategis yang berfokus pada peningkatan pengalaman pelanggan, optimalisasi proses klaim, serta penguatan pemanfaatan teknologi digital dalam operasional layanan. Upaya ini dilakukan melalui penyempurnaan standar layanan, percepatan waktu respons terhadap kebutuhan nasabah, serta integrasi sistem layanan yang lebih efisien dan adaptif, sehingga mampu memberikan layanan yang lebih cepat, transparan, dan andal bagi seluruh pemangku kepentingan.

Perseroan juga secara konsisten menjalankan berbagai inisiatif efisiensi operasional guna meningkatkan produktivitas serta efektivitas pengelolaan biaya. Upaya ini dilakukan melalui optimalisasi proses bisnis, pemanfaatan teknologi informasi, serta penguatan tata kelola operasional yang lebih terintegrasi. Melalui strategi efisiensi tersebut, Perseroan mampu menjaga struktur biaya yang sehat sekaligus mendukung pertumbuhan bisnis yang berkelanjutan.

Target dan Realisasi 2025 Target and Realization of 2025

Berikut adalah target dan realisasi bisnis Tugu Insurance di sepanjang tahun 2025.

In addition, the Company continues to optimize its investment management strategy to enhance portfolio returns while adhering to prudent investment principles. Investment management is conducted through disciplined portfolio diversification and allocation to instruments with balanced risk-return profiles. This approach aims to strengthen the contribution of investment income to the Company's overall financial performance.

Throughout 2025, Tugu Insurance continued to enhance the quality of its customer services through various strategic initiatives aimed at improving customer experience, optimizing claims processes, and strengthening the utilization of digital technology in service operations. These efforts were implemented through the refinement of service standards, faster response times to customer needs, and the integration of more efficient and adaptive service systems, enabling the Company to deliver faster, more transparent, and reliable services for all stakeholders.

The Company also consistently implemented operational efficiency initiatives to enhance productivity and cost effectiveness. These initiatives include the optimization of business processes, the utilization of information technology, and the strengthening of integrated operational governance. Through these efficiency measures, the Company is able to maintain a healthy cost structure while supporting sustainable business growth.

The following presents the business targets and achievements of Tugu Insurance throughout 2025.

Target Target	2025
Implementasi PSAK 117 dalam Laporan Keuangan Konsolidasian Kuartalan dan Auditan 2025 Implementation of PSAK 117 in the Company's quarterly and audited annual consolidated financial statements for 2025	√
Tercapainya target <i>rating</i> dari AM Best Achievement of the targeted international credit rating from AM Best	√
Tercapainya target kinerja keuangan berupa laba bersih setelah penyesuaian PSAK 117 Achievement of the Company's financial performance target in terms of net profit after PSAK 117 adjustments	√
Tercapainya target EBITDA Perseroan Achievement of the Company's EBITDA target	√
Tercapainya target kinerja investasi Perseroan Achievement of the Company's investment performance	√



Prospek Usaha dan Pedoman 2026

Business Outlook and Guidance for 2026

Prospek Usaha 2026 Business Outlook 2026

Memasuki tahun 2026, Perseroan memandang industri asuransi umum di Indonesia masih memiliki prospek pertumbuhan yang positif seiring dengan stabilnya pertumbuhan ekonomi nasional, meningkatnya aktivitas investasi dan pembangunan infrastruktur, serta semakin meningkatnya kesadaran masyarakat dan pelaku usaha terhadap pentingnya perlindungan risiko.

Di sisi lain, dinamika ekonomi global, volatilitas pasar keuangan, serta meningkatnya kompleksitas risiko juga menuntut perusahaan asuransi untuk terus memperkuat disiplin *underwriting*, menjaga kualitas portofolio bisnis, serta meningkatkan efektivitas manajemen risiko.

Dalam konteks tersebut, Perseroan memandang tahun 2026 sebagai momentum strategis untuk memperkuat posisi di industri melalui penguatan portofolio bisnis, pengembangan segmen ritel dan syariah, optimalisasi pengelolaan investasi, serta peningkatan efisiensi operasional dan kualitas layanan kepada nasabah.

Pedoman Strategis 2026 Strategic Direction 2026

Sejalan dengan visi Perseroan untuk menjadi perusahaan asuransi umum nomor satu di Indonesia, Perseroan menetapkan arah strategis yang berfokus pada peningkatan pangsa pasar, profitabilitas, serta kualitas layanan kepada nasabah.

Untuk mencapai tujuan tersebut, Perseroan menjalankan empat strategi utama, yaitu memperkuat portofolio bisnis dan keuangan, mengoptimalkan bisnis yang telah ada, mengembangkan bisnis ritel dan syariah sebagai sumber pertumbuhan baru, serta mengoptimalkan pengelolaan arus kas dan hasil investasi.

Strategi tersebut didukung oleh berbagai inisiatif penguatan kapabilitas organisasi, antara lain melalui pengembangan sistem digital dan integrasi data, peningkatan kompetensi sumber daya manusia, penguatan *branding* dan proposisi nilai perusahaan, serta penerapan tata kelola dan manajemen risiko yang kuat.

Melalui kombinasi strategi tersebut, Perseroan berupaya menciptakan pertumbuhan bisnis yang berkelanjutan sekaligus memperkuat daya saing untuk menghasilkan kinerja yang optimal serta memberikan nilai tambah bagi seluruh pemangku kepentingan.

Entering 2026, the Company views Indonesia's general insurance industry as continuing to present positive growth prospects, supported by stable national economic growth, increasing investment activities and infrastructure development, as well as growing awareness among individuals and businesses regarding the importance of risk protection.

At the same time, global economic dynamics, financial market volatility, and increasing risk complexity require insurance companies to strengthen underwriting discipline, maintain portfolio quality, and enhance risk management practices.

In this context, the Company sees 2026 as a strategic momentum to strengthen its position in the industry through business portfolio strengthening, development of retail and sharia segments, optimization of investment management, as well as improvements in operational efficiency and service quality.

In line with the Company's vision to become the number one general insurance company in Indonesia, the Company has established strategic directions focused on enhancing market share, profitability, and customer service quality.

To achieve these objectives, the Company implements four core strategies: strengthening business and financial portfolios, optimizing existing businesses, developing retail and sharia businesses as new growth drivers, and optimizing cash flow management and investment returns.

These strategies are supported by several capability-building initiatives, including digital system development and data integration, enhancement of human resource competencies, strengthening of corporate branding and value proposition, as well as the implementation of strong governance and risk management practices.

Through these strategies, the Company aims to deliver sustainable business growth, strengthen competitiveness, and generate optimal performance while creating long-term value for all stakeholders.

Dividen

Dividend

Kebijakan Dividen Dividend Policy

Sesuai dengan yang tercantum dalam Prospektus Penawaran Umum Perdana Saham, manajemen menetapkan kebijakan dividen dengan target pembagian hingga 30% dari laba bersih konsolidasian, yang mulai diterapkan sejak tahun buku 2017. Besaran dividen yang dibagikan kepada pemegang saham ditentukan dengan mempertimbangkan kinerja keuangan Perseroan pada tahun berjalan, kondisi keuangan dan likuiditas Perseroan, serta keputusan Rapat Umum Pemegang Saham (RUPS) sesuai dengan ketentuan yang diatur dalam Anggaran Dasar Perseroan.

Dalam menetapkan besaran dividen, Perseroan juga mempertimbangkan berbagai faktor strategis yang dapat memengaruhi kemampuan Perseroan dalam menjaga keseimbangan antara distribusi laba kepada pemegang saham dan kebutuhan pendanaan untuk mendukung pertumbuhan usaha. Faktor-faktor tersebut antara lain meliputi tingkat laba bersih yang dihasilkan, kecukupan dana cadangan, kebutuhan belanja modal, kondisi arus kas, serta keberhasilan pelaksanaan strategi bisnis Perseroan.

Dengan mempertimbangkan berbagai aspek tersebut, Perseroan berupaya untuk menerapkan kebijakan dividen yang seimbang dan berkelanjutan, sehingga tetap mampu memberikan nilai tambah bagi pemegang saham sekaligus menjaga fleksibilitas keuangan guna mendukung pengembangan usaha di masa mendatang.

Pembagian Dividen Dividend Payment

Sejak pelaksanaan Penawaran Umum Perdana Saham (IPO), Tugu Insurance secara konsisten membagikan dividen kepada para pemegang saham sebagai wujud komitmen Perseroan dalam memberikan nilai tambah yang berkelanjutan kepada investor. Kebijakan dividen ini mencerminkan kinerja keuangan Perseroan yang solid serta pengelolaan permodalan yang *prudent*, dengan tetap menjaga keseimbangan antara distribusi laba kepada pemegang saham dan kebutuhan pendanaan untuk mendukung pertumbuhan usaha di masa mendatang.

Berikut merupakan rincian pembagian dividen Tugu Insurance dalam tiga tahun terakhir yang telah memperoleh persetujuan Rapat Umum Pemegang Saham Tahunan (RUPST).

In accordance with the provisions outlined in the Initial Public Offering (IPO) Prospectus, management has established a dividend policy targeting a distribution of up to 30% of consolidated net profit, which has been implemented since the 2017 financial year. The amount of dividends distributed to shareholders is determined by taking into account the Company's financial performance for the year, the Company's financial condition and liquidity position, as well as the resolution of the General Meeting of Shareholders (GMS) in accordance with the provisions stipulated in the Company's Articles of Association.

In determining the dividend distribution, the Company also considers various strategic factors that may affect its ability to maintain a balance between returning profits to shareholders and retaining sufficient funds to support business growth. These factors include, among others, the level of net profit generated, adequacy of reserve funds, capital expenditure requirements, cash flow conditions, as well as the successful implementation of the Company's business strategies.

By considering these aspects, the Company seeks to implement a balanced and sustainable dividend policy that continues to deliver value to shareholders while maintaining financial flexibility to support the Company's future business development.

Since the Initial Public Offering (IPO), Tugu Insurance has consistently distributed dividends to its shareholders as a reflection of the Company's commitment to delivering sustainable value to investors. This dividend policy demonstrates the Company's solid financial performance and prudent capital management, while maintaining an appropriate balance between distributing profits to shareholders and retaining sufficient funds to support future business growth.

The following presents the details of Tugu Insurance's dividend distributions over the past three years, which have been approved at the Annual General Meeting of Shareholders (AGMS).

Tahun Buku Fiscal Year	Tanggal Pengumuman Announcement Date	Tanggal Pembayaran Payment Date	Nilai Dividen Tunai (Rp ribu) Cash Dividend Paid (IDR thousands)	Rasio Payout Dividen Dividend Payout Ratio	Dividen per Saham (Rp) Dividend per Share (IDR)
2021	19 Mei 2022 19 May 2022	16 Juni 2022 16 June 2022	126.592.141	40%	71,2
2022	3 Mei 2023 3 May 2023	26 Mei 2023 26 May 2023	138.860.307	40%	78,1
2023*	2 Mei 2024 2 May 2024	29 Mei 2024 29 May 2024	528.957.524	40%	148,8
2024	2 Mei 2025 2 May 2025	28 Mei 2025 28 May 2025	280.341.762	40%	78,8

* Termasuk pembayaran dividen interim pada 20 Desember 2023
Including interim dividend paid on 20 December 2023



Penggunaan Dana Hasil Penawaran Umum

The Use of Proceeds from Public Offerings

Dana yang Diperoleh dari Penawaran Umum Perdana Saham Funds Raised from Initial Public Offering (IPO)

Pada 28 Mei 2018, Perseroan melaksanakan aksi korporasi berupa Penawaran Umum Perdana Saham (*Initial Public Offering*/IPO) dengan menerbitkan 177.777.800 saham baru yang berasal dari portepel Perseroan, yang setara dengan 10% dari modal ditempatkan dan disetor penuh. Saham tersebut memiliki nilai nominal Rp100 per saham dan ditawarkan kepada publik dengan harga penawaran Rp3.850 per saham.

Melalui aksi korporasi tersebut, Perseroan berhasil menghimpun dana sebesar Rp684.444.530 ribu. Setelah memperhitungkan berbagai biaya yang terkait dengan pelaksanaan IPO, jumlah dana bersih yang diperoleh Perseroan tercatat sebesar Rp658.702.171 ribu.

On 28 May 2018, the Company conducted a corporate action in the form of an Initial Public Offering (IPO) by issuing 177,777,800 new shares from its authorized capital (portepel), representing 10% of the issued and fully paid-up capital. The shares had a par value of IDR100 per share and were offered to the public at an offering price of IDR3,850 per share.

Through this corporate action, the Company successfully raised total proceeds of IDR684,444,530 thousand. After deducting costs related to the IPO process, the net proceeds received by the Company amounted to IDR658,702,171 thousand.

Penawaran Umum Saham Perdana Initial Public Offering		(Rp ribu) (IDR Thousands)
Jumlah Hasil Penawaran Umum Total Proceeds from Public Offering		684.444.530
Biaya Penawaran Umum Public Offering Costs	Jumlah Total	25.742.359
	Jasa Penjamin Emisi Underwriting Fees	14.041.101
	Biaya BEI dan KSEI IDX and KSEI Fees	363.368
	Jasa Akuntan Publik Public Accountant Services	1.123.760
	Jasa Notaris Notary Services	132.000
	Jasa Penilai Valuation Services	649.423
	Jasa Biro Administrasi Efek Securities Administration Bureau Services	136.000
	Biaya Akuntan Accounting Fees	95.373
	Biaya Lain-lain Miscellaneous Costs	7.365.020
	Jasa Kantor Hukum Legal Office Services	1.499.414
	Jasa Konsultan Lain-lain Other Consultant Services	336.900
Hasil Bersih Net Proceeds		684.444.530

Rencana Alokasi Penggunaan Dana dari Penawaran Umum Perdana Saham Planned Allocation of the Proceeds from the Initial Public Offering

Mengacu pada Prospektus Penawaran Umum Perdana Saham Perseroan, dana yang diperoleh dari IPO setelah dikurangi biaya-biaya terkait direncanakan untuk dialokasikan guna mendukung pengembangan bisnis Perseroan, dengan rincian sebagai berikut:

1. Sekitar 70% dari dana bersih akan digunakan untuk memperkuat struktur permodalan Perseroan dalam rangka mendukung pengembangan usaha, yang meliputi:
 - a. Sekitar 40% untuk pengembangan infrastruktur pemasaran Perseroan;
 - b. Sekitar 40% untuk pengembangan infrastruktur teknologi informasi serta peningkatan kapasitas operasional lainnya; dan
 - c. Sekitar 20% untuk kegiatan *re-branding* serta promosi produk Perseroan guna memperkuat posisi merek di pasar.
2. Sekitar 30% dari dana bersih akan digunakan untuk pengembangan usaha melalui peningkatan penyertaan modal pada entitas anak Perseroan, yaitu Tugu Reasuransi Indonesia (TuguRe) melalui PT Tugu Reasuransi Indonesia Interindo, dalam rangka memperkuat struktur permodalan pada bisnis reasuransi.

Melalui alokasi penggunaan dana tersebut, Perseroan berupaya memperkuat fondasi operasional, meningkatkan

Referring to the Company's Initial Public Offering Prospectus, the proceeds obtained from the IPO, after deducting the related expenses, were planned to be allocated to support the Company's business development, with the following details:

1. Approximately 70% of the net proceeds are allocated to strengthen the Company's capital structure in order to support business expansion, including:
 - a. Approximately 40% for the development of the Company's marketing infrastructure;
 - b. Approximately 40% for the development of information technology infrastructure and enhancement of other operational capabilities; and
 - c. Approximately 20% for re-branding initiatives and product promotion activities aimed at strengthening the Company's brand presence in the market.
2. Approximately 30% of the net proceeds are allocated for business development through increased capital participation in the Company's subsidiary, Tugu Reasuransi Indonesia (TuguRe) through PT Tugu Reasuransi Indonesia Interindo, in order to strengthen its capital structure in the reinsurance business.

Through this allocation of proceeds, the Company aims to strengthen its operational foundation, enhance

kapabilitas teknologi, serta memperluas kapasitas bisnis guna mendukung pertumbuhan usaha yang berkelanjutan di masa mendatang.

technological capabilities, and expand its business capacity in order to support sustainable growth in the future.

Realisasi Penggunaan Dana
Realization of Proceeds Utilization

Hingga 31 Desember 2025, Perseroan telah merealisasikan sebanyak Rp586.091.520 ribu atau setara 89% dari dana bersih setelah dikurangi biaya yang dihimpun dari Penawaran Umum Perdana Saham. Ke depan, Tugu Insurance akan terus memastikan dana yang dihimpun akan dialokasikan sebagaimana mestinya sesuai yang tercantum dalam Prospektus Perseroan.

As of 31 December 2025, the Company had utilized IDR586,091,520 thousand, equivalent to 89% of the net proceeds after deducting expenses raised from the Initial Public Offering (IPO). Going forward, Tugu Insurance will continue to ensure that the funds raised are allocated appropriately and in accordance with the Company's Prospectus.

Laporan Realisasi Penggunaan Dana dari Penawaran Umum Perdana Saham ini telah dikirimkan dan diunggah di situs resmi Bursa Efek Indonesia (BEI) pada tanggal 14 Januari 2026. Berikut rinciannya:

The Report on the Realization of Proceeds Utilization from the Initial Public Offering has been submitted and uploaded to the official website of the Indonesia Stock Exchange (IDX) on 14 January 2026. Details are presented as follows:

Alokasi (Rp ribu) Allocation (IDR thousands)	Rencana Penggunaan Dana Planned Use of Funds	Realisasi Penggunaan Dana Realization of Fund Usage	Persen Realisasi Realization Percentage
IT & Operasional Lainnya IT & Other Operations	184.436.608	184.436.608	100,0%
Infrastruktur Pemasaran Marketing Infrastructure	184.436.608	184.436.608	100,0%
Re-branding & Promosi Produk Re-branding & Product Promotion	92.218.304	92.218.304	100,0%
Penyertaan Modal pada Entitas Anak Capital Investment in Subsidiaries	197.610.651	125.000.000	63,3%
Total	658.702.171	586.091.520	89,0%
Sisa Dana Hasil Penawaran Umum Remaining Proceeds from Public Offering		72.610.651	11,0%

Informasi dan Fakta Material setelah Tanggal
Laporan Keuangan
Material Information Subsequent to Financial Report Date

Tidak terdapat informasi maupun fakta material yang berkaitan dengan transaksi material sampai dengan diterbitkannya Laporan Tahunan ini.

There were no information or material facts relating to material transactions up to the issuance date of this Annual Report.

Informasi Keuangan yang Telah Dilaporkan yang
Mengandung Kejadian Luar Biasa dan Jarang Terjadi
Reported Financial Information Containing Extraordinary and Rare Events

Tidak terdapat informasi keuangan maupun fakta material yang mengandung kejadian luar biasa dan jarang terjadi sampai dengan diterbitkannya Laporan Tahunan ini, sepanjang periode pelaporan.

There were no financial information or material facts involving extraordinary or infrequent events during the reporting period, up to the issuance date of this Annual Report.

Informasi Material Benturan Kepentingan

Material Information Containing Conflict of Interest

Perusahaan memiliki histori transaksi afiliasi yang dapat menjadi transaksi benturan kepentingan apabila transaksi tersebut mengakibatkan kerugian pada Emiten, berupa:

1. Deposito Perseroan dijadikan sebagai jaminan atas utang PT PMS (PMS merupakan anak usaha dari Emiten (Tugu) dengan kepemilikan mayoritas oleh Emiten) senilai Rp300.000.000.000 (tiga ratus miliar rupiah). Namun, pada saat hal tersebut terjadi, tidak terdapat pelaporan kepada Bursa Efek Indonesia dan Otoritas Jasa Keuangan (OJK) Pasar Modal; dan
2. Rencana transfer portofolio dari TIC Hong Kong kepada Emiten dalam rangka proses likuidasi TIC Hong Kong sebesar kurang lebih Rp145.000.000.000 (seratus empat puluh lima miliar rupiah), dalam bentuk pengalihan piutang reasuransi dari TIC kepada Emiten (Tugu). TIC merupakan anak usaha Emiten di mana Emiten (Tugu) memiliki kepemilikan saham mayoritas, baik secara langsung maupun tidak langsung.

The Company has a history of affiliated transactions which may become conflict of interest transactions if such transactions result in losses to the Issuer, as follows:

1. The Company's deposits were used as collateral for the debt of PT PMS (PMS is a subsidiary of the Issuer (Tugu), in which the Issuer holds a majority ownership) amounting to IDR300,000,000,000 (three hundred billion Rupiah). However, at the time such transaction occurred, there was no reporting to the Indonesia Stock Exchange and the Financial Services Authority (OJK) – Capital Market; and
2. The planned portfolio transfer from TIC Hong Kong to the Issuer in the context of the liquidation process of TIC Hong Kong amounting to approximately IDR145,000,000,000 (one hundred forty-five billion Rupiah), in the form of transfer of reinsurance receivables from TIC to the Issuer (Tugu). TIC is a subsidiary of the Issuer in which the Issuer (Tugu) holds a majority shareholding, either directly or indirectly.

Informasi Material Terkait Transaksi Afiliasi

Material Information on Affiliates Transactions

Definisi Pihak Berelasi

Definition of Related Parties

Dalam menjalankan kegiatan usahanya, Perseroan melakukan berbagai transaksi dengan pihak-pihak yang berelasi sesuai dengan ketentuan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 7 tentang "Pengungkapan Pihak-Pihak Berelasi". Suatu pihak dianggap memiliki hubungan berelasi dengan Perseroan dan Entitas Anak apabila memenuhi salah satu kondisi sebagai berikut:

1. Secara langsung maupun tidak langsung melalui satu atau lebih perantara, suatu pihak:
 - a. Mengendalikan, dikendalikan oleh, atau berada di bawah pengendalian bersama dengan Perseroan dan Entitas Anak;
 - b. Memiliki kepentingan pada Perseroan dan Entitas Anak yang memberikan pengaruh signifikan terhadap Perseroan dan Entitas Anak; atau
 - c. Memiliki pengendalian bersama atas Perseroan dan Entitas Anak.

In the course of conducting its business activities, the Company enters into various transactions with related parties in accordance with the provisions of Statement of Financial Accounting Standards (PSAK) No. 7 on "Related Party Disclosures." A party is considered to be related to the Company and its Subsidiaries if it meets one or more of the following conditions:

1. Directly or indirectly through one or more intermediaries, a party:
 - a. Controls, is controlled by, or is under common control with the Company and its Subsidiaries;
 - b. Has an interest in the Company and its Subsidiaries that gives it significant influence over the Company and its Subsidiaries; or
 - c. Has joint control over the Company and its Subsidiaries.

2. Suatu pihak merupakan entitas yang memiliki hubungan berelasi dengan Perseroan dan Entitas Anak;
 3. Suatu pihak merupakan ventura bersama di mana Perseroan dan Entitas Anak bertindak sebagai *venturer*;
 4. Suatu pihak merupakan anggota personel manajemen kunci dari Perseroan dan Entitas Anak maupun entitas induk;
 5. Suatu pihak merupakan anggota keluarga dekat dari individu yang dimaksud dalam butir (1) atau (4);
 6. Suatu pihak merupakan entitas yang dikendalikan, dikendalikan bersama, atau dipengaruhi secara signifikan oleh individu yang dimaksud dalam butir (4) atau (5), atau entitas di mana individu tersebut memiliki hak suara signifikan, baik secara langsung maupun tidak langsung;
 7. Suatu pihak merupakan program imbalan pasca kerja yang diperuntukkan bagi karyawan Perseroan dan Entitas Anak maupun entitas yang berelasi dengan Perseroan dan Entitas Anak.
2. The party is an entity that has a related relationship with the Company and its Subsidiaries;
 3. The party is a joint venture in which the Company and its Subsidiaries act as *venturers*;
 4. The party is a member of the key management personnel of the Company and its Subsidiaries or of the parent entity;
 5. The party is a close family member of an individual referred to in point (1) or (4);
 6. The party is an entity that is controlled, jointly controlled, or significantly influenced by an individual referred to in point (4) or (5), or an entity in which such individual holds significant voting rights, either directly or indirectly;
 7. The party is a post-employment benefit plan established for the employees of the Company and its Subsidiaries or for employees of entities related to the Company and its Subsidiaries.

Pengungkapan dan Realisasi Disclosure and Realization

Seluruh sifat hubungan serta transaksi yang dilakukan dengan pihak-pihak berelasi sebagai bagian dari Kebijakan Akuntansi Penting terkait Hubungan Afiliasi (Pihak Berelasi) telah diungkapkan secara memadai dalam Laporan Keuangan Konsolidasian Perseroan. Rincian mengenai transaksi tersebut dapat dilihat pada laporan keuangan konsolidasian Perseroan untuk tahun buku yang berakhir 31 Desember 2025, yang juga disajikan sebagai bagian yang tidak terpisahkan dari Laporan Tahunan ini.

The nature of relationships and transactions conducted with related parties, as part of the Significant Accounting Policies relating to Affiliated Relationships (Related Parties), has been adequately disclosed in the Company's Consolidated Financial Statements. Details of these transactions can be found in the Company's consolidated financial statements for the financial year ended 31 December 2025, which are presented as an integral part of this Annual Report.

Pernyataan Direksi atas Kewajaran Transaksi dengan Pihak Berelasi Board of Directors' Statement on the Fairness of Related Party Transactions

Tugu Insurance memastikan bahwa seluruh transaksi yang dilakukan dengan pihak berelasi dilaksanakan sesuai dengan prosedur dan ketentuan yang berlaku, dengan mengacu pada Peraturan Otoritas Jasa Keuangan (OJK) No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan, serta PSAK No. 7 tentang Pengungkapan Pihak-Pihak Berelasi.

Tugu Insurance ensures that all transactions conducted with related parties are carried out in accordance with the applicable procedures and regulations, with reference to Financial Services Authority Regulation (OJK) No. 42/POJK.04/2020 on Affiliated Transactions and Conflict of Interest Transactions, as well as PSAK No. 7 on Related Party Disclosures.

Setiap transaksi tersebut dilakukan dengan prinsip kehati-hatian serta mempertimbangkan praktik bisnis yang berlaku umum. Direksi memastikan bahwa seluruh transaksi dengan pihak berelasi dilaksanakan secara transparan, wajar, dan memenuhi prinsip kewajaran transaksi (*arm's length principle*) sehingga tidak merugikan Perseroan maupun pemegang saham.

All such transactions are conducted with due prudence and in accordance with generally accepted business practices. The Board of Directors ensures that all related party transactions are carried out transparently and fairly, and comply with the arm's length principle, thereby safeguarding the interests of the Company and its shareholders.

Peran Dewan Komisaris dan Komite Audit The Role of the Board of Commissioners and Audit Committee

Dewan Komisaris bersama Komite Audit telah melaksanakan fungsi pengawasan secara efektif dengan menerapkan prosedur yang memadai guna memastikan bahwa seluruh transaksi afiliasi dilaksanakan sesuai dengan ketentuan yang berlaku serta praktik bisnis yang wajar. Dalam pelaksanaannya, Dewan Komisaris dan

The Board of Commissioners, together with the Audit Committee, has effectively carried out its oversight function by implementing adequate procedures to ensure that all affiliated transactions are conducted in accordance with applicable regulations and generally accepted business practices. In performing its duties, the Board of

Komite Audit juga memastikan bahwa setiap transaksi yang melibatkan pihak berelasi telah melalui proses penelaahan yang objektif dan independen.

Melalui mekanisme pengawasan tersebut, Perseroan memastikan bahwa seluruh transaksi afiliasi dilaksanakan secara transparan, akuntabel, dan memenuhi prinsip kewajaran transaksi (*arm's length principle*) sehingga tetap melindungi kepentingan Perseroan serta para pemegang saham.

Commissioners and the Audit Committee also ensure that any transaction involving related parties undergoes an objective and independent review process.

Through this oversight mechanism, the Company ensures that all affiliated transactions are carried out in a transparent and accountable manner, and in compliance with the arm's length principle, thereby safeguarding the interests of the Company and its shareholders.

No.	Pihak-Pihak Berelasi Related Parties	Sifat Hubungan Nature of Relationship	Sifat dari Transaksi Nature of Transaction
1	Pemerintah RI Indonesia Government	Entitas induk terakhir Ultimate parent	Obligasi Bonds
2	Komisaris dan Direksi Commissioners and Directors	Personil manajemen kunci Key management personnel	Beban Gaji dan Kesejahteraan Karyawan Salaries and Employees Benefits
3	PT Pertamina (Persero) Tbk	Entitas induk Parent entity	Obligasi, Penutupan Asuransi Bonds, Insurance Premium
4	PT Pertamina Patra Niaga	Entitas yang dikendalikan oleh entitas induk Entity controlled by parent entity	Penutupan Asuransi Insurance Premium
5	PT Pelita Air Service (Persero) Tbk	Entitas yang dikendalikan oleh entitas induk Entity controlled by parent entity	Penutupan Asuransi Insurance Premium
6	PT Pertamina Drilling Services Indonesia	Entitas yang dikendalikan oleh entitas induk Entity controlled by parent entity	Penutupan Asuransi Insurance Premium
7	PT Pertamina Lubricants	Entitas yang dikendalikan oleh entitas induk Entity controlled by parent entity	Penutupan Asuransi Insurance Premium
8	PT Elnusa Tbk	Entitas yang dikendalikan oleh entitas induk Entity controlled by parent entity	Obligasi Bonds
9	PT Perusahaan Gas Negara (Persero)	Entitas yang dikendalikan oleh entitas induk Entity controlled by parent entity	Saham, Penutupan Asuransi Shares, Insurance Premium
10	Pertamina International Shipping Pte Ltd	Entitas yang dikendalikan oleh entitas induk Entity controlled by parent entity	Penutupan Asuransi Insurance Premium
11	PT Asuransi Samsung Tugu	Entitas Asosiasi Associate entity	Penutupan Asuransi Insurance Premium
12	PT Patra Trading	Entitas yang dikendalikan oleh entitas induk Entity controlled by parent entity	Penutupan Asuransi Insurance Premium
13	PT Pertamina Drilling Contractor	Entitas yang dikendalikan oleh entitas induk Entity controlled by parent entity	Penutupan Asuransi Insurance Premium
14	PT Kilang Pertamina Internasional	Entitas yang dikendalikan oleh entitas induk Entity controlled by parent entity	Penutupan Asuransi Insurance Premium
15	PT Garuda Indonesia (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium
16	PT Prima Armada Raya	Entitas yang dikendalikan oleh entitas induk Entity controlled by parent entity	Penutupan Asuransi Insurance Premium
17	PT Asuransi Jasa Indonesia	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium
18	PT Asuransi Kredit Indonesia	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium
19	PT Asuransi Ekspor Indonesia (Asei)	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium
20	PT Asuransi Dharma Bangsa	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium
21	PT Asuransi Jasa Raharja Putra	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium
22	PT Reasuransi Indonesia Utama (Persero)	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium
23	PT Asuransi Bringin Sejahtera Artamakmur (BSAM)	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium
24	PT Reasuransi Nasional Indonesia (Nasre)	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium

No.	Pihak-Pihak Berelasi Related Parties	Sifat Hubungan Nature of Relationship	Sifat dari Transaksi Nature of Transaction
25	PT BRI Asuransi Indonesia	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium
26	PT Asuransi Jiwasraya (Persero)	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium
27	PT Mandiri Utama Finance	Entitas berelasi dengan Pemerintah Government-related entities	Penutupan Asuransi Insurance Premium
28	PT Bank Pembangunan Daerah Jawa Tengah	Entitas berelasi dengan Pemerintah Government-related entities	Kas dan Setara Kas, Obligasi Cash and Cash Equivalent, Bonds
29	PT Bank Rakyat Indonesia (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Kas dan Setara Kas, Deposito Berjangka, Saham, Obligasi, Pinjaman Diterima Cash and Cash Equivalent, Time Deposits, Shares, Bonds, Borrowings
30	PT Bank Tabungan Negara (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Kas dan Setara Kas, Deposito Berjangka, Saham, Obligasi Cash and Cash Equivalent, Time Deposits, Shares, Bonds
31	PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Kas dan Setara Kas, Deposito Berjangka, Obligasi, Pinjaman Diterima Cash and Cash Equivalent, Time Deposits, Bonds, Borrowings
32	PT Bank Syariah Indonesia Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Kas dan Setara Kas, Deposito Berjangka, Obligasi Cash and Cash Equivalent, Time Deposits, Bonds
33	PT Bank Negara Indonesia (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Kas dan Setara Kas, Deposito Berjangka, Saham, Obligasi, Reksa Dana Cash and Cash Equivalent, Time Deposits, Shares, Bonds, Mutual Fund
34	PT Bank Mandiri (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Kas dan Setara Kas, Deposito Berjangka, Saham, Obligasi, Reksa Dana, Pinjaman Diterima Cash and Cash Equivalent, Time Deposits, Shares, Bonds, Mutual Fund, Borrowings
35	PT Bank DKI	Entitas berelasi dengan Pemerintah Government-related entities	Kas dan Setara Kas, Deposito Berjangka Cash and Cash Equivalent, Time Deposits
36	PT Telkom Indonesia (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham, Obligasi Shares, Bonds
37	PT Aneka Tambang (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham Shares
38	PT Wijaya Karya (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham Shares
39	PT Semen Gresik (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham Shares
40	PT Indocement Tunggul Perkasa Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham Shares
41	PT Waskita Karya (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham, Obligasi Shares, Bonds
42	PT Bukit Asam Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham Shares
43	PT Jasa Marga (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham, Obligasi Shares, Bonds
44	PT Adhi Karya (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham Shares
45	PT Wijaya Karya Beton Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham Shares
46	PT Timah Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham, Obligasi Shares, Bonds
47	PT Pembangunan Perumahan (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham Shares
48	PT Waskita Beton Precast Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham Shares
49	PT Mayora Indah (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds

No.	Pihak-Pihak Berelasi Related Parties	Sifat Hubungan Nature of Relationship	Sifat dari Transaksi Nature of Transaction
50	PT Kereta Api Indonesia (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
51	PT Perusahaan Listrik Negara (Persero)	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
52	PT Pupuk Indonesia (Persero)	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
53	PT Sarana Multigriya Finansial (Persero)	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
54	PT Marga Lingkar Jakarta	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
55	PT Angkasa Pura II (Persero)	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
56	PT Bank Mandiri Taspen	Entitas berelasi dengan Pemerintah Government-related entities	Kas dan Setara Kas, Obligasi Cash and Cash Equivalent, Bonds
57	PT Bank Pembangunan Daerah Sumatera Utara	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
58	PT Sarana Multi Infrastruktur	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
59	PT Semen Indonesia (Persero) Tbk	Entitas berelasi dengan Pemerintah Government-related entities	Saham, Obligasi Shares, Bonds
60	Perusahaan Umum Pembangunan Perumahan Nasional	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
61	PT Pelabuhan Indonesia (Persero)	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
62	PT Permodalan Nasional Madani	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi, Reksa Dana Bonds, Mutual Fund
63	PT Bank Ekspor Impor Indonesia (Persero)	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
64	PT Pegadaian (Persero)	Entitas berelasi dengan Pemerintah Government-related entities	Obligasi Bonds
65	PT Bahana TCW Investment Management	Entitas berelasi dengan Pemerintah Government-related entities	Reksa Dana Mutual Fund
66	PT Danareksa Investment Management	Entitas berelasi dengan Pemerintah Government-related entities	Reksa Dana Mutual Fund

Perubahan Peraturan yang Berdampak terhadap Perusahaan

Regulatory Changes Affecting the Company

Peraturan Regulation	Isi Pokok Regulasi Key Provisions	Dampak terhadap Industri Impact on the Industry
POJK No. 26 Tahun 2025 tentang Pengelolaan Aset dan Liabilitas Perusahaan Asuransi dan Perusahaan Reasuransi POJK No. 26 of 2025 on Asset and Liability Management of Insurance and Reinsurance Companies	Regulasi ini mengatur pengelolaan aset dan liabilitas perusahaan asuransi dan reasuransi, termasuk kebijakan penempatan investasi, pengelolaan likuiditas, serta penguatan manajemen risiko untuk menjaga kesehatan keuangan perusahaan. This regulation governs the asset and liability management of insurance and reinsurance companies, including investment placement policies, liquidity management, and strengthened risk management practices to maintain financial soundness.	Mendorong perusahaan menerapkan praktik <i>asset-liability management</i> (ALM) yang lebih disiplin serta meningkatkan pengawasan terhadap risiko investasi dan likuiditas. Encourages companies to adopt more disciplined asset-liability management (ALM) practices and strengthen oversight of investment and liquidity risks.

Peraturan Regulation	Isi Pokok Regulasi Key Provisions	Dampak terhadap Industri Impact on the Industry
POJK No. 28 Tahun 2025 tentang Penerapan Manajemen Risiko bagi Perusahaan Perasuransian, Lembaga Penjamin, dan Dana Pensiun. POJK No. 28 of 2025 on Implementation of Risk Management for Insurance Companies, Guarantee Institutions, and Pension Funds.	Regulasi ini mengatur kewajiban Perusahaan untuk menerapkan manajemen risiko secara efektif. This regulation stipulates the obligation of the Company to implement risk management effectively.	Membuat kebijakan dan prosedur manajemen risiko untuk meningkatkan proses monitoring risiko. Establishing risk management policies and procedures to enhance the risk monitoring process.
POJK No. 33 Tahun 2025 tentang Penilaian Tingkat Kesehatan Perusahaan Perasuransian POJK No. 33 of 2025 on the Soundness Rating of Insurance Companies	Mengatur kerangka penilaian kesehatan perusahaan asuransi yang mencakup aspek tata kelola, manajemen risiko, permodalan, dan kinerja keuangan. Establishes a framework for assessing the soundness of insurance companies covering governance, risk management, capital adequacy, and financial performance.	Memperketat standar pengawasan terhadap kondisi keuangan dan tata kelola perusahaan asuransi. Tightens supervisory standards over financial condition and corporate governance of insurance companies.
POJK No. 36 Tahun 2025 tentang Penguatan Ekosistem Asuransi Kesehatan POJK No. 36 of 2025 on Strengthening the Health Insurance Ecosystem	Bertujuan memperkuat ekosistem asuransi kesehatan melalui peningkatan transparansi, tata kelola, dan koordinasi antar pemangku kepentingan. Aims to strengthen the health insurance ecosystem through improved transparency, governance, and coordination among stakeholders.	Meningkatkan standar pengelolaan produk asuransi kesehatan dan perlindungan konsumen. Improves governance standards in health insurance products and enhances consumer protection.
SEOJK No. 7/SEOJK.05/2025 tentang Penyelenggaraan Produk Asuransi Kesehatan SEOJK No. 7/SEOJK.05/2025 on the Implementation of Health Insurance Products	Mengatur tata kelola produk asuransi kesehatan termasuk penerapan skema <i>co-payment</i> oleh pemegang polis. Regulates the governance of health insurance products including the implementation of co-payment mechanisms.	Berpotensi menurunkan moral <i>hazard</i> serta menekan rasio klaim di industri. Potentially reduces moral hazard and helps control claims ratios within the industry.
SEOJK No. 12 Tahun 2025 tentang Pengembangan Kualitas SDM Industri Perasuransian SEOJK No. 12 of 2025 on Human Capital Development in the Insurance Industry	Mengatur peningkatan kompetensi sumber daya manusia melalui pelatihan dan sertifikasi. Regulates competency enhancement of human capital through training and certification.	Mendorong perusahaan memperkuat pengembangan SDM dan memastikan standar kompetensi industri terpenuhi. Encourages companies to strengthen human capital development and meet industry competency standards.
PADK No. 37 Tahun 2025 tentang Penyedia Informasi dan Penyampaian Informasi untuk Pemasaran Produk dan Layanan Jasa Keuangan PADK No. 37 of 2025 on Provision and Disclosure of Information for the Marketing of Financial Products and Services	Mengatur kewajiban Pelaku Usaha Jasa Keuangan (PUJK) dalam menyediakan dan menyampaikan informasi kepada konsumen saat memasarkan produk dan layanan guna meningkatkan transparansi dan perlindungan konsumen. Regulates the obligations of Financial Services Business Actors (PUJK) to provide and disclose information to consumers when marketing products and services, with the aim of enhancing transparency and consumer protection.	Memperketat pengawasan Regulator terkait penyusunan ringkasan informasi produk dan layanan serta penyesuaian materi pemasaran produk guna memperkuat perlindungan konsumen. Tightening regulatory oversight regarding the preparation of product and service information summaries and the adjustment of product marketing materials in order to strengthen consumer protection.
PADK No. 46 Tahun 2025 tentang Lini Usaha Asuransi Umum, Asuransi Umum Syariah, Asuransi Jiwa, dan Asuransi Jiwa Syariah PADK No. 46 of 2025 on General Insurance Business Line, Sharia General Insurance Business, Life Insurance Business, and Sharia Life Insurance Business	Mengatur klasifikasi dan ruang lingkup lini usaha produk asuransi yang dapat diselenggarakan oleh perusahaan. Regulates the classification and scope of insurance business lines that may be carried out by the company.	Penyesuaian produk asuransi yang dipasarkan telah sesuai dengan klasifikasi lini usaha yang ditetapkan oleh Regulator. The adjustment of insurance products being marketed has complied with the business line classifications stipulated by the Regulator.



Perubahan Kebijakan Akuntansi

Changes in Accounting Policy

Standar Akuntansi Accounting Standard	Isi Perubahan Key Provisions	Dampak terhadap Laporan Keuangan Impact on Financial Statements
PSAK 117 - Kontrak Asuransi PSAK 117 - Insurance Contracts	PSAK ini merupakan adopsi dari IFRS 17 yang mengatur pengakuan, pengukuran, penyajian, dan pengungkapan kontrak asuransi dan reasuransi secara komprehensif serta menggantikan pendekatan sebelumnya. This standard adopts IFRS 17 and establishes comprehensive requirements for recognition, measurement, presentation, and disclosure of insurance and reinsurance contracts, replacing the previous accounting framework.	Mengubah secara signifikan penyajian laporan keuangan perusahaan asuransi, termasuk pemisahan pendapatan asuransi dan hasil investasi, pengukuran liabilitas menggunakan nilai kini, serta pengenalan <i>Contractual Service Margin</i> (CSM). Significantly changes the presentation of insurers' financial statements, including separation of insurance revenue from investment income, present-value measurement of insurance liabilities, and the introduction of Contractual Service Margin (CSM).
Amendemen Konsekuensial PSAK akibat PSAK 117 Consequential Amendments to Other PSAKs due to PSAK 117	DSAK IAI melakukan perubahan konsekuensial pada sejumlah PSAK terkait penyajian laporan keuangan, arus kas, dan instrumen keuangan agar selaras dengan penerapan PSAK 117. The Indonesian Accounting Standards Board introduced consequential amendments to several standards related to financial statement presentation, cash flows, and financial instruments to align with PSAK 117 implementation.	Menyesuaikan klasifikasi akun serta penyajian laporan keuangan sehingga konsisten dengan model pengukuran dan pelaporan kontrak asuransi yang baru. Adjusts account classification and financial statement presentation to ensure consistency with the new insurance contract measurement and reporting model.
Amendemen PSAK 221 - Pengaruh Perubahan Kurs Valuta Asing Amendment to PSAK 221 - Effects of Changes in Foreign Exchange Rates	Amendemen ini memperjelas perlakuan akuntansi ketika terjadi kondisi mata uang yang tidak dapat dipertukarkan serta meningkatkan persyaratan pengungkapan terkait risiko nilai tukar. The amendment clarifies accounting treatment when a currency is not exchangeable and strengthens disclosure requirements related to foreign exchange risk.	Perusahaan asuransi dengan transaksi reasuransi atau investasi dalam mata uang asing perlu meningkatkan pengungkapan risiko kurs serta metode pengukuran transaksi dalam mata uang tersebut. Insurance companies with foreign-currency reinsurance transactions or investments need enhanced disclosure of foreign exchange risks and measurement approaches.
Amendemen PSAK Instrumen Keuangan Amendments to PSAK on Financial Instruments	Amendemen ini memperjelas ketentuan terkait klasifikasi, pengukuran, dan penghentian pengakuan aset serta liabilitas keuangan, termasuk peningkatan pengungkapan instrumen keuangan. These amendments clarify classification, measurement, and derecognition of financial assets and liabilities and enhance disclosure requirements for financial instruments.	Berpengaruh terhadap pengukuran dan pengungkapan portofolio investasi perusahaan asuransi seperti obligasi, deposito, dan instrumen pasar uang. Affects measurement and disclosure of insurers' investment portfolios such as bonds, deposits, and money market instruments.



t home

Asuransi Kebakaran t home
Fire insurance t home

Asuransi yang memberikan proteksi terhadap rumah tinggal dari segala risiko, seperti kecelakaan, bencana alam, tanggung jawab hukum, dan kebakaran. Wujudkan rasa aman dan nyaman dalam rumah Anda bersama dengan asuransi t home dari Tugu Insurance.

Insurance that protects your home from all risks, such as accidents, natural disasters, legal liability, and fire. Create a sense of security and comfort in your home with t home insurance from Tugu Insurance.



Tata Kelola Perusahaan

Good Corporate Governance



.05



Mengedepankan proses dalam bekerja sesuai dengan prinsip Tata Kelola Perusahaan yang Baik, Tugu Insurance berkomitmen untuk mengoptimalkan kinerja demi keberlanjutan kontribusi perusahaan dalam jangka panjang.

Focusing on the working process that is based on Good Corporate Governance, Tugu Insurance is committed to optimizing performance for the sake of the company's long-term contribution.

1

Komitmen dan Prinsip Tata Kelola Perusahaan

Commitment and Principles of Corporate Governance

Komitmen terhadap Tata Kelola Perusahaan Commitment to Corporate Governance

Sebagai salah satu perusahaan asuransi umum dengan nilai kapitalisasi pasar terbesar di Bursa Efek Indonesia (BEI), Tugu Insurance memiliki visi untuk menjadi perusahaan asuransi umum nomor satu di Indonesia. Sejalan dengan visi tersebut, Tugu Insurance senantiasa menjunjung tinggi komitmen untuk terus meningkatkan penerapan tata kelola perusahaan yang baik, sesuai dengan peraturan perundang-undangan yang berlaku serta praktik terbaik (*best practices*), guna mendukung pencapaian tujuan jangka panjang Perseroan.

Komitmen terhadap penerapan tata kelola perusahaan yang baik di Tugu Insurance diwujudkan melalui Prinsip dan Pedoman Tata Kelola Perusahaan yang menjadi landasan utama Perseroan dalam melangkah maju serta merespons berbagai tantangan di masa depan. Prinsip dan Pedoman ini memastikan bahwa seluruh kegiatan usaha tetap berorientasi pada keberlanjutan dan penciptaan nilai, dengan tetap berfokus pada pemberian manfaat yang optimal kepada seluruh pemangku kepentingan. Prinsip dan Pedoman Tata Kelola Perusahaan tersebut senantiasa dijunjung tinggi oleh seluruh insan Tugu Insurance, mulai dari Dewan Komisaris, Direksi, hingga seluruh lapisan karyawan Perseroan.

Prinsip Tata Kelola Perusahaan Principles of Corporate Governance

Prinsip Tata Kelola Perusahaan yang diterapkan di Tugu Insurance mengacu pada tiga landasan hukum utama, yaitu:

As one of the general insurance companies with the largest market capitalization on the Indonesia Stock Exchange (IDX), Tugu Insurance aspires to become the number one general insurance company in Indonesia. In line with this vision, Tugu Insurance consistently upholds its commitment to continuously enhance the implementation of good corporate governance, in accordance with prevailing laws and regulations as well as best practices, to support the achievement of the Company's long-term objectives.

This commitment to good corporate governance is embodied in the Company's Principles and Guidelines of Corporate Governance, which serve as the primary foundation for Tugu Insurance in moving forward and responding to future challenges. These Principles and Guidelines ensure that all business activities remain oriented toward sustainability and value creation, while continuing to focus on delivering optimal benefits to all stakeholders. The Principles and Guidelines of Corporate Governance are firmly upheld by all members of Tugu Insurance, from the Board of Commissioners and the Board of Directors to all levels of the Company's employees.

The Corporate Governance principles implemented at Tugu Insurance are based on three main legal frameworks:

- Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian;
- Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia No. Per-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara; dan
- Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 sebagai pemutakhiran dari PUGKI 2019.

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 Pasal 2 ayat (2), prinsip Tata Kelola Perusahaan yang baik terdiri atas elemen TARIF (*Transparency, Accountability, Responsibility, Independency, dan Fairness*), dengan penjelasan sebagai berikut:

1. **Keterbukaan** (*Transparency*), yaitu keterbukaan dalam proses pengambilan keputusan serta keterbukaan dalam pengungkapan dan penyediaan informasi yang relevan mengenai Perusahaan Perasuransian, yang mudah diakses oleh pemangku kepentingan sesuai dengan ketentuan peraturan perundang-undangan di bidang perasuransian serta standar, prinsip, dan praktik penyelenggaraan usaha perasuransian yang sehat;
2. **Akuntabilitas** (*Accountability*), yaitu kejelasan fungsi dan pelaksanaan pertanggungjawaban Organ Perusahaan Perasuransian sehingga kinerja Perusahaan Perasuransian dapat berjalan secara transparan, wajar, efektif, dan efisien;
3. **Pertanggungjawaban** (*Responsibility*), yaitu kesesuaian pengelolaan Perusahaan Perasuransian dengan ketentuan peraturan perundang-undangan di bidang perasuransian serta nilai-nilai etika dan standar, prinsip, serta praktik penyelenggaraan usaha perasuransian yang sehat;
4. **Kemandirian** (*Independency*), yaitu kondisi Perusahaan Perasuransian yang dikelola secara mandiri dan profesional, bebas dari benturan kepentingan serta pengaruh atau tekanan dari pihak manapun yang tidak sesuai dengan ketentuan peraturan perundang-undangan di bidang perasuransian dan nilai-nilai etika serta standar, prinsip, dan praktik usaha yang sehat; dan
5. **Kesetaraan dan Kewajaran** (*Fairness*), yaitu kesetaraan, keseimbangan, dan keadilan dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian, ketentuan peraturan perundang-undangan di bidang perasuransian, serta nilai-nilai etika dan praktik usaha yang sehat.

Di sisi lain, mengacu pada Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia No. Per-2/MBU/03/2023 Pasal 3 ayat (2), prinsip Tata Kelola Perusahaan juga menggunakan elemen TARIF sebagai prinsip utama, yaitu:

1. **Transparansi** (*Transparency*), keterbukaan dalam melaksanakan proses pengambilan keputusan serta dalam mengungkapkan informasi material dan relevan mengenai perusahaan;

- Financial Services Authority Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies;
- Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. Per-2/MBU/03/2023 on Guidelines for Governance and Significant Corporate Actions of State-Owned Enterprises; and
- The Indonesian Code of Corporate Governance (PUGKI) 2021, as an update to PUGKI 2019.

Pursuant to Article 2 paragraph (2) of Financial Services Authority Regulation No. 73/POJK.05/2016, the principles of good corporate governance consist of the TARIF elements (*Transparency, Accountability, Responsibility, Independency, and Fairness*), as described below:

1. **Transparency**, namely openness in the decision-making process and in the disclosure and provision of relevant information regarding insurance companies, which is easily accessible to stakeholders in accordance with prevailing laws and regulations in the insurance sector as well as healthy industry standards, principles, and practices;
2. **Accountability**, namely clarity of functions and the implementation of accountability by the Company's organs, enabling the Company's performance to be conducted in a transparent, fair, effective, and efficient manner;
3. **Responsibility**, namely the alignment of the Company's management with applicable laws and regulations in the insurance sector, ethical values, and healthy industry standards, principles, and practices;
4. **Independency**, namely a condition in which the Company is managed independently and professionally, free from conflicts of interest as well as undue influence or pressure from any party that is inconsistent with prevailing laws and ethical values and healthy industry practices; and
5. **Fairness**, namely equality, balance, and justice in fulfilling the rights of stakeholders arising from agreements, prevailing laws and regulations, and ethical values and healthy business practices.

Furthermore, referring to Article 3 paragraph (2) of the Regulation of the Minister of State-Owned Enterprises No. Per-2/MBU/03/2023, the Corporate Governance principles also adopt the TARIF elements as the main principles:

1. **Transparency**, openness in decision-making processes and in disclosing material and relevant information about the company;

2. **Akuntabilitas** (*Accountability*), kejelasan fungsi, pelaksanaan, dan pertanggungjawaban Organ Persero/ Organ Perum sehingga pengelolaan perusahaan terlaksana secara efektif;
3. **Pertanggungjawaban** (*Responsibility*), kesesuaian pengelolaan perusahaan terhadap ketentuan peraturan perundang-undangan dan prinsip korporasi yang sehat;
4. **Kemandirian** (*Independency*), kondisi di mana perusahaan dikelola secara profesional tanpa benturan kepentingan serta bebas dari pengaruh atau tekanan pihak manapun yang tidak sesuai dengan ketentuan peraturan perundang-undangan dan prinsip korporasi yang sehat; dan
5. **Kewajaran** (*Fairness*), keadilan dan kesetaraan dalam memenuhi hak pemangku kepentingan yang timbul berdasarkan perjanjian dan ketentuan peraturan perundang-undangan.

Sementara itu, apabila mengacu pada PUGKI 2021, prinsip utama Tata Kelola Perusahaan di Tugu Insurance berfokus pada empat pilar utama, yaitu Perilaku Beretika, Akuntabilitas, Transparansi, dan Keberlanjutan.

2. **Accountability**, clarity of functions, implementation, and accountability of the Company's organs to ensure effective corporate management;
3. **Responsibility**, alignment of corporate management with prevailing laws and regulations and sound corporate principles;
4. **Independency**, a condition in which the Company is managed professionally, free from conflicts of interest and undue influence or pressure from any party inconsistent with laws and sound corporate principles; and
5. **Fairness**, justice and equality in fulfilling the rights of stakeholders arising from agreements and prevailing laws and regulations.

Meanwhile, referring to PUGKI 2021, the core Corporate Governance principles at Tugu Insurance are centered on four main pillars: Ethical Conduct, Accountability, Transparency, and Sustainability.

2

Implementasi, Pengawasan, dan Penilaian Tata Kelola Perusahaan

Implementation, Supervision, and Evaluation of Corporate Governance

Implementasi, Pengawasan, dan Penilaian Tata Kelola Perusahaan Implementation, Supervision, and Evaluation of Corporate Governance

Pokok-pokok penerapan dan pengawasan Tata Kelola Perusahaan di Tugu Insurance dapat dirangkum sebagai berikut:

- **Partisipasi Aktif dan Akuntabilitas** - Seluruh insan Tugu Insurance berpartisipasi aktif dan bertanggung jawab dalam penerapan Tata Kelola Perusahaan;
- **Penguatan Direktorat Kepatuhan dan Manajemen Risiko** - Direktorat Kepatuhan dan Manajemen Risiko berada di bawah Direktur Kepatuhan & Manajemen Risiko guna memperkuat pengawasan Tata Kelola Perusahaan;
- **Fungsi Tata Kelola yang Menyeluruh** - Direktorat Kepatuhan dan Manajemen Risiko secara berkelanjutan melaksanakan fungsi analisis kebijakan, penyusunan, pemutakhiran/penyempurnaan, sosialisasi, implementasi, pemantauan, serta koordinasi pelaporan tata kelola yang disesuaikan dengan peraturan perundang-undangan, perkembangan industri, dan praktik terbaik Tata Kelola Perusahaan;

The key aspects of the implementation and oversight of Corporate Governance at Tugu Insurance can be summarized as follows:

- **Active Participation and Accountability** - All Tugu Insurance personnel actively participate in and are accountable for the implementation of Corporate Governance;
- **Strengthening of the Compliance and Risk Management Directorate** - The Compliance and Risk Management Directorate operates under the Director of Compliance & Risk Management to enhance governance oversight;
- **Comprehensive Governance Function** - The Compliance and Risk Management Directorate continuously performs policy analysis, formulation, updating and refinement, socialization, implementation, monitoring, and coordination of governance reporting, in line with prevailing laws and regulations, industry developments, and best practices in Corporate Governance;

- **Fungsi Pengawasan oleh Dewan Komisaris** - Dewan Komisaris menjalankan peran pengawasan terhadap penerapan Tata Kelola Perusahaan di Tugu Insurance;
- **Pemberdayaan Organ Komite** - Dewan Komisaris senantiasa memberdayakan Komite di bawahnya, yang meliputi Komite Audit, Komite Pemantau Risiko, Komite Tata Kelola Terintegrasi, serta Komite Nominasi dan Remunerasi, dalam menjalankan fungsi pengawasan Tata Kelola Perusahaan;
- **Fungsi Pemberian Nasihat oleh Dewan Komisaris** - Dewan Komisaris memberikan saran dan masukan kepada Direksi atas usulan Komite di bawah Dewan Komisaris terkait penguatan dan penyempurnaan Tata Kelola Perusahaan; dan
- **Fungsi Pengawasan yang Kolaboratif** - Direksi, Dewan Komisaris, dan Komite senantiasa berkoordinasi secara kolaboratif untuk memastikan Tata Kelola Perusahaan di Tugu Insurance tetap berjalan sesuai dengan Prinsip dan Pedoman yang telah ditetapkan.
- **Oversight Function of the Board of Commissioners** - The Board of Commissioners carries out its supervisory role over the implementation of Corporate Governance at Tugu Insurance;
- **Empowerment of Committees** - The Board of Commissioners consistently empowers the Committees under its purview, including the Audit Committee, Risk Monitoring Committee, Integrated Governance Committee, and Nomination and Remuneration Committee, in performing governance oversight;
- **Advisory Function of the Board of Commissioners** - The Board of Commissioners provides advice and input to the Board of Directors based on recommendations from the Committees under the Board of Commissioners regarding the strengthening and enhancement of Corporate Governance; and
- **Collaborative Governance Oversight** - The Board of Directors, the Board of Commissioners, and the Committees coordinate collaboratively to ensure that Corporate Governance at Tugu Insurance remains aligned with the established Principles and Guidelines.

Penilaian Tata Kelola Perusahaan

Tugu Insurance secara berkala melakukan penilaian atas penerapan Tata Kelola Perusahaan. Penilaian ini bertujuan untuk mengevaluasi efektivitas penerapan tata kelola sekaligus memetakan area atau domain yang masih perlu diperkuat. Penilaian dilakukan melalui dua pendekatan utama, yaitu Pendekatan Penilaian Sendiri (*Self-Assessment*) dan Pendekatan Penilaian oleh Pihak Eksternal.

Pendekatan Penilaian Sendiri

Penilaian Sendiri atas Penerapan Tata Kelola Perusahaan yang Baik di Tugu Insurance mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 1/SEOJK.05/2018 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi. Laporan Penerapan Tata Kelola Perusahaan yang Baik untuk tahun buku 2024 memperoleh skor 4,83 dengan rincian sebagai berikut:

Corporate Governance Assessment

Tugu Insurance conducts periodic assessments of its Corporate Governance implementation. These assessments aim to evaluate the effectiveness of governance practices and to identify areas or domains that require further strengthening. The assessments are carried out using two primary approaches: Self-Assessment and External Assessment.

Self-Assessment Approach

The Self-Assessment of Good Corporate Governance implementation at Tugu Insurance refers to Financial Services Authority Circular Letter No. 1/SEOJK.05/2018 on the Form and Structure of Periodic Reports for Insurance and Reinsurance Companies. The Good Corporate Governance Implementation Report for the 2024 financial year achieved a score of 4.83 with the following details:

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Perusahaan Tugu Insurance Results of the Self-Assessment on Corporate Governance Implementation at Tugu Insurance

Tahun Laporan Reporting Year	2024
Tanggal Penyampaian Reporting Date	29 April 2024 29 April 2024
Peringkat Score	4,83 4.83
Definisi Peringkat Score Definition	Kriteria D Criteria D
Analisis Analysis	Perusahaan memiliki kebijakan tertulis mengenai Pertanyaan/Pernyataan dalam kuesioner Penerapan Tata Kelola Perusahaan yang Baik dan kebijakan tersebut dilaksanakan secara konsisten namun belum diupdate secara berkala. The company has a written policy regarding the questions/statements in the Good Corporate Governance Implementation questionnaire, and this policy is implemented consistently but has not been updated regularly.

Pada saat Laporan Tahunan 2025 disusun, Perseroan masih dalam proses penyusunan Laporan Penilaian Sendiri atas Penerapan Tata Kelola Perusahaan yang Baik, yang mana sesuai dengan ketentuan dalam Peraturan OJK No. 55/POJK.05/2017 tentang Laporan Berkala Perusahaan Perasuransian batas waktu penyampaian Laporan tersebut paling lambat tanggal 30 April tahun berikutnya.

Pendekatan Penilaian oleh Pihak Eksternal

Informasi Umum Penilaian

Tugu Insurance juga melakukan penilaian pelaksanaan Tata Kelola Perusahaan yang dilakukan oleh pihak eksternal yang independen. Penilaian oleh pihak eksternal independen dilakukan setiap dua tahun sekali dan terakhir dilakukan untuk tahun buku 2023. Penilaian Tata Kelola Perusahaan oleh pihak eksternal independen dengan proses penunjukan sesuai dengan kebijakan pengadaan barang dan jasa yang berlaku di Perseroan dan dikoordinasikan oleh fungsi kepatuhan.

Parameter Penilaian

Penilaian atas penerapan tata kelola perusahaan menggunakan parameter Kementerian BUMN sebagaimana ditetapkan dalam Surat Keputusan Sekretaris Menteri Badan Usaha Milik Negara No. SK-16/S-MBU/2012 tanggal 6 Juni 2012 tentang Indikator Penilaian dan Evaluasi atas Penerapan Tata Kelola Perusahaan yang Baik pada Badan Usaha Milik Negara, dengan aspek-aspek penilaian tata kelola meliputi:

- 1. Komitmen terhadap Penerapan Tata Kelola Perusahaan yang Baik secara Berkelanjutan;
- 2. Pemegang Saham dan RUPS;
- 3. Dewan Komisaris;
- 4. Direksi;
- 5. Pengungkapan Informasi dan Transparansi; dan
- 6. Aspek Lainnya.

Informasi Pihak Eksternal yang Ditunjuk untuk Penilaian

Berikut adalah informasi terkait pihak eksternal independen yang ditunjuk untuk memberikan penilaian atas pelaksanaan Tata Kelola Perusahaan Tugu Insurance periode 2023:

At the time of preparing the 2025 Annual Report, the company was still in the process of compiling the Self-Assessment Report on the Implementation of Good Corporate Governance. In accordance with the provisions of the OJK Regulation No. 55/POJK.05/2017 on Periodic Reports of Insurance Companies, the submission deadline for this report is no later than 30 April of the following year.

External Party Assessment Approach

General Information on Assessment

Tugu Insurance also conducted an external independent assessment of its corporate governance implementation. This external assessment is carried out biennially, with the most recent evaluation conducted for the 2023 financial year. The external independent assessment follows a selection process in accordance with the Company's procurement policies and procedures and is coordinated by the compliance function to ensure adherence to governance standards.

Assessment Parameters

The corporate governance assessment was conducted using the parameters set by the Ministry of State-Owned Enterprises (BUMN), as stipulated in the Secretary of the Minister of State-Owned Enterprises Decree No. SK-16/S-MBU/2012, dated 6 June 2012, regarding Indicators for the Evaluation and Assessment of Good Corporate Governance Implementation in State-Owned Enterprises (SOEs). The governance assessment covers the following key aspects:

- 1. Commitment to the Sustainable Implementation of Good Corporate Governance;
- 2. Shareholders and General Meetings of Shareholders (GMS);
- 3. Board of Commissioners;
- 4. Board of Directors;
- 5. Disclosure and Transparency; and
- 6. Other Relevant Aspects.

Information of Appointed External Independent Assessor

The following provides information on the independent external party appointed to conduct the corporate governance assessment for Tugu Insurance's 2023 reporting period:

Jenis Penilaian Type of Assessment	Penilaian Tata Kelola Perusahaan Assessment on Corporate Governance
Nama Penilai Assessor Name	PT Pratama Indomitra Konsultan
Periode Penilaian Assessment Period	2023
Tempat Place	Wisma Tugu I, Jl. H.R. Rasuna Said Kav. C8-9 Jakarta
Waktu Pelaporan Reporting Date	17 Desember 2024 17 December 2024

Hasil Penilaian

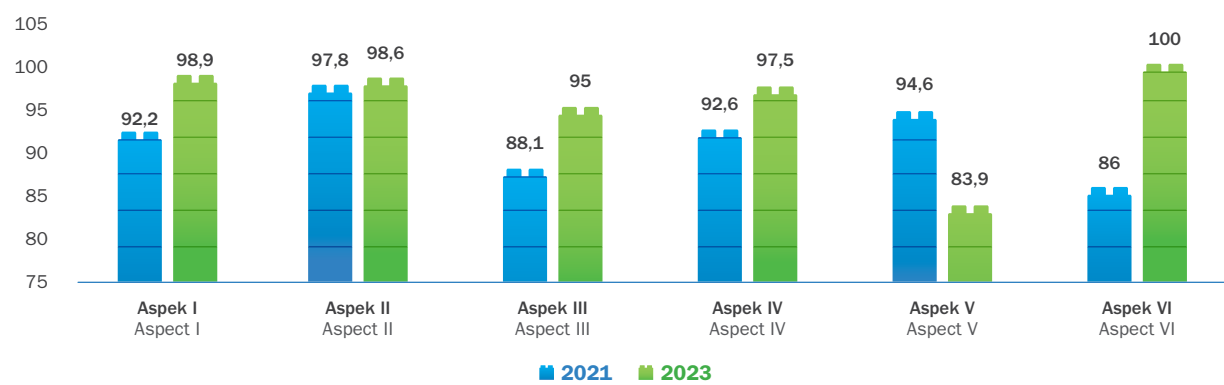
Berdasarkan hasil penilaian terhadap Tata Kelola Perusahaan yang dilakukan oleh pihak eksternal independen, Tugu Insurance mendapatkan nilai 95,73% untuk periode 2023. Nilai tersebut mengalami peningkatan dibandingkan dengan periode tahun buku 2021. Berikut adalah rincian hasil penilaian Tata Kelola Perusahaan untuk periode tahun buku 2023:

Assessment Results

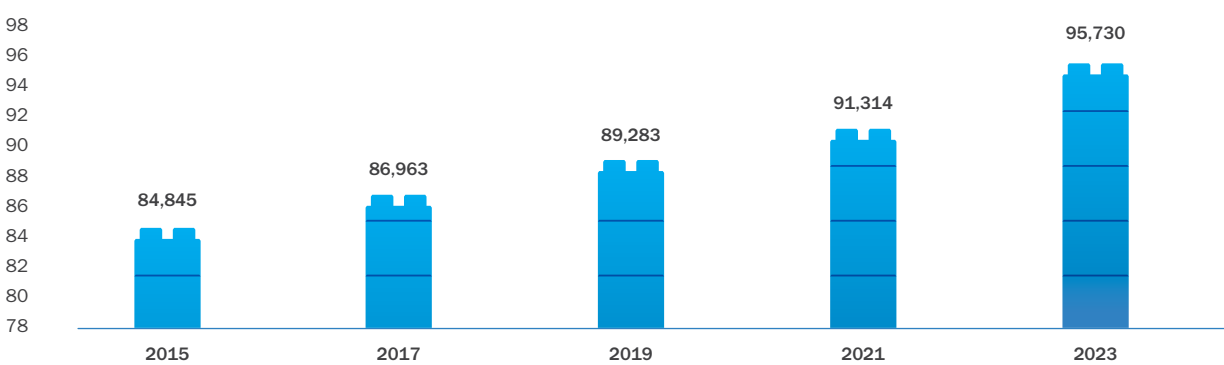
Based on the Corporate Governance assessment conducted by independent external parties, Tugu Insurance achieved a score of 95.73% for the 2023 period. This score represents an improvement compared to the 2021 fiscal year period. The following are the details of the Corporate Governance assessment results for the 2023 fiscal year period:

Aspek Penilaian GCG GCG Assessment Aspects	Nilai Maksimal Maximum Score	2023			2021		
		Skor Capaian Achieved Score	Tingkat Pemenuhan Fulfillment Rate	Predikat Predicate	Skor Capaian Achieved Score	Tingkat Pemenuhan Fulfillment Rate	Predikat Predicate
Aspek I Komitmen terhadap Penerapan Tata Kelola Perusahaan yang Baik Secara Berkelanjutan Aspect I Commitment to Sustainable Implementation of Good Corporate Governance	7,00	6,92	98,91%	Sangat Baik Very Good	6,456	92,23%	Sangat Baik Very Good
Aspek II Pemegang Saham dan RUPS Aspect II Shareholders and GMS	9,00	8,87	98,56%	Sangat Baik Very Good	8,802	97,80%	Sangat Baik Very Good
Aspek III Dewan Komisaris Aspect III Board of Commissioners	35,00	33,26	95,02%	Sangat Baik Very Good	30,839	88,11%	Sangat Baik Very Good
Aspek IV Direksi Aspect IV Board of Directors	35,00	34,13	97,51%	Sangat Baik Very Good	32,411	92,60%	Sangat Baik Very Good
Aspek V Pengungkapan Informasi dan Transparansi Aspect V Information Disclosure and Transparency	9,00	7,55	83,87%	Baik Good	8,520	94,67%	Sangat Baik Very Good
Aspek VI Aspek Lainnya Aspect VI Other Aspects	5,00	5,00	100%	Sangat Baik Very Good	4,286	86,00%	Sangat Baik Very Good
Jumlah Total	100,00	95,730	95,73%	Sangat Baik Very Good	91,314	91,31%	Sangat Baik Very Good

Skor Penilaian Aspek Tata Kelola Perusahaan Tahun Buku 2021-2023
Corporate Governance Aspects Assessment Score 2021-2023



Tren Historis Nilai Pelaksanaan Tata Kelola Perusahaan Tugu Insurance
Historical Trend of Corporate Governance Implementation Scores at Tugu Insurance



3

Struktur dan Fungsi Organ Tata Kelola Perusahaan

Organ Structure and Function of Corporate Governance

Struktur dan Fungsi Organ Tata Kelola Perusahaan

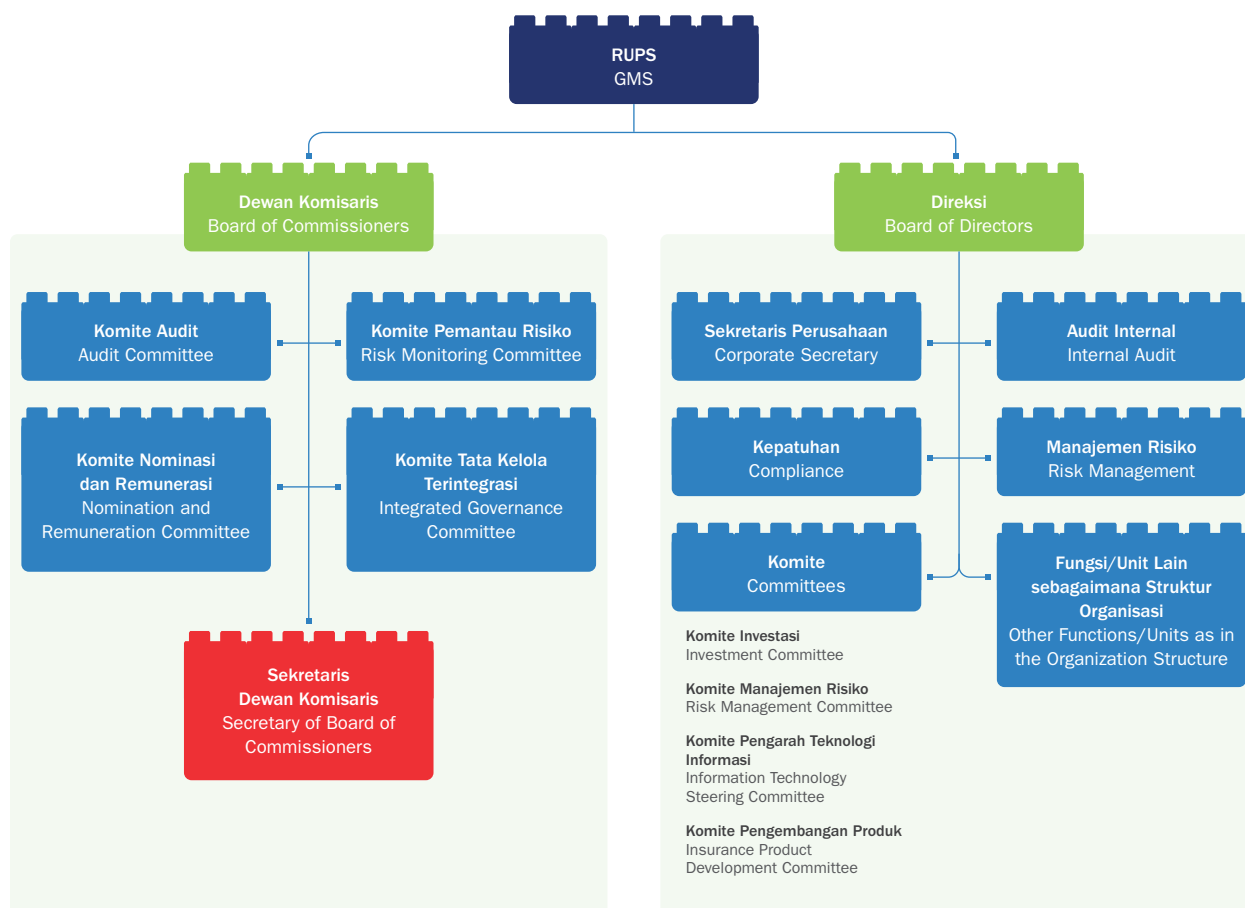
Organ Structure and Function of Corporate Governance

Tugu Insurance menerapkan struktur tata kelola yang terdiri atas organ utama, yaitu Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi, serta organ pendukung yang meliputi berbagai komite baik di bawah Dewan Komisaris maupun Direksi, Sekretaris Perusahaan, Audit Internal, serta Tim *Ad-Hoc*. Selain itu, fungsi Kepatuhan dan Manajemen Risiko yang berada di bawah Direktur Kepatuhan & Manajemen Risiko berperan memastikan pengelolaan risiko yang memadai serta kepatuhan terhadap seluruh ketentuan peraturan perundang-undangan yang berlaku.

Tugu Insurance implements a governance structure comprising the principal organs, namely the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors, supported by auxiliary organs that include various committees under both the Board of Commissioners and the Board of Directors, the Corporate Secretary, Internal Audit, and Ad-Hoc Teams. In addition, the Compliance and Risk Management function under the Director of Compliance & Risk Management ensures effective risk management and adherence to prevailing laws and regulations.

Sinergi yang terbangun antara organ utama dan organ pendukung tersebut menjadi fondasi dalam memperkuat transparansi, akuntabilitas, serta efektivitas penerapan tata kelola perusahaan, sehingga pelaksanaan *Good Corporate Governance* (GCG) di Tugu Insurance berjalan secara konsisten dan berkelanjutan.

The synergy between the principal and supporting organs forms a strong foundation for enhancing transparency, accountability, and the overall effectiveness of corporate governance, thereby ensuring the consistent and sustainable implementation of Good Corporate Governance (GCG) at Tugu Insurance.



Mekanisme Tata Kelola Perusahaan Corporate Governance Mechanisme

Tugu Insurance menerapkan tata kelola perusahaan melalui struktur yang jelas, terintegrasi, dan selaras dengan prinsip-prinsip *Good Corporate Governance*. Rapat Umum Pemegang Saham (RUPS) merupakan organ dengan otoritas tertinggi, Dewan Komisaris menjalankan fungsi pengawasan serta pemberian nasihat, sementara Direksi bertanggung jawab atas pengelolaan dan operasional Perseroan secara independen sesuai dengan ketentuan yang berlaku.

Perseroan menetapkan berbagai kebijakan yang mengatur tugas, wewenang, serta hubungan kerja antarorgan perusahaan, yang disusun berdasarkan peraturan perundang-undangan, Anggaran Dasar Perseroan, serta kebijakan internal. Seluruh pengaturan tersebut dilandasi oleh prinsip saling menghormati, akuntabilitas, dan profesionalisme guna memastikan terciptanya tata kelola perusahaan yang efektif dan berkelanjutan.

Tugu Insurance implements corporate governance through a clear and integrated structure in line with the principles of Good Corporate Governance. The General Meeting of Shareholders (GMS) serves as the highest authority, the Board of Commissioners performs supervisory and advisory functions, while the Board of Directors is responsible for managing and operating the Company independently in accordance with prevailing regulations.

The Company establishes policies governing the duties, authorities, and working relationships among corporate organs, formulated based on applicable laws and regulations, the Company's Articles of Association, and internal policies. These arrangements are grounded in the principles of mutual respect, accountability, and professionalism, ensuring the effective and sustainable implementation of corporate governance.

Pedoman Tata Kelola Perusahaan, Etika, dan Pedoman Lainnya
Corporate Governance Guidelines, Ethics, and Other Policies

Setiap elemen tata kelola di Tugu Insurance menjalankan peran dan tanggung jawabnya sesuai dengan ketentuan yang berlaku, dengan dukungan pedoman kerja yang menjadi acuan utama dalam pelaksanaan masing-masing fungsi. Pedoman tersebut tidak hanya berfungsi sebagai kebijakan pendukung dalam penerapan tata kelola perusahaan, tetapi juga merefleksikan komitmen Perseroan terhadap disiplin dan akuntabilitas yang berlandaskan prinsip-prinsip Tata Kelola Perusahaan yang Baik.

Selain sebagai referensi kerja, struktur tata kelola juga dilengkapi dengan panduan umum yang berlaku bagi seluruh karyawan. Panduan ini secara resmi ditetapkan sebagai kebijakan perusahaan setelah memperoleh persetujuan Dewan Komisaris dan Direksi, yang meliputi Pedoman Tata Kelola Perusahaan (*Code of Corporate Governance/COCG*) dan Pedoman Sistematika Etika Usaha dan Tata Perilaku (*Code of Conduct/CoC*). Kedua pedoman tersebut dievaluasi dan diperbarui secara berkala agar senantiasa selaras dengan dinamika regulasi serta perkembangan bisnis Perseroan.

Pedoman Tata Kelola Perusahaan pertama kali ditetapkan melalui SKD No. 27/SKD/CSG-TPI/IX/08 tanggal 18 September 2008 dan telah diperbarui hingga Revisi Ke-2 (No. A-001/6500/2022). Pedoman ini menjadi rujukan utama bagi Dewan Komisaris, Direksi, komite pendukung, serta para pemangku kepentingan lainnya dalam menjalankan peran dan tanggung jawab masing-masing.

Sementara itu, Pedoman Sistematika Etika Usaha dan Tata Perilaku pertama kali diberlakukan melalui SKD No. 03/SKD/CSG-TPI/I/2009 tanggal 15 Januari 2009, dengan pembaruan terakhir dalam Revisi Ke-2 pada 25 Agustus 2021 (SKD No. 67/SKD/06/ERL-ATPI/IX/2021, 28 September 2021). Pedoman ini menjadi standar perilaku bagi seluruh insan Tugu Insurance dalam menjalankan kegiatan usaha guna mencapai visi, misi, dan tujuan strategis Perseroan.

Pedoman Tata Kelola Perusahaan juga senantiasa dilengkapi dan dimutakhirkan untuk merespons dinamika dan perkembangan lingkungan usaha, yang mencakup berbagai kebijakan dan pedoman, antara lain:

- Konflik Kepentingan;
- Pengendalian Gratifikasi;
- Strategi *Anti-Fraud*;
- Penanganan Keluhan dan Pengaduan Pelanggan;
- Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT);
- Keterbukaan Informasi;
- LHKPN;
- Kepemilikan Saham Anggota Dewan Komisaris dan Dewan Direksi;

Each element of governance at Tugu Insurance carries out its roles and responsibilities in accordance with applicable regulations, supported by working guidelines that serve as the primary reference in performing their respective functions. These guidelines not only act as supporting policies for the implementation of corporate governance, but also reflect the Company's commitment to discipline and accountability grounded in the principles of Good Corporate Governance.

In addition to serving as operational references, the governance structure is complemented by general guidelines applicable to all employees. These guidelines are formally adopted as Company policies upon approval by the Board of Commissioners and the Board of Directors, comprising the Code of Corporate Governance (COCG) and the Code of Conduct (CoC). Both are periodically reviewed and updated to ensure continued alignment with regulatory developments and the evolving business landscape.

The Code of Corporate Governance was first established through Decree No. 27/SKD/CSG-TPI/IX/08 dated 18 September 2008 and has since been updated to its Second Revision (No. A-001/6500/2022). This guideline serves as the primary reference for the Board of Commissioners, the Board of Directors, supporting committees, and other stakeholders in carrying out their respective roles and responsibilities.

Meanwhile, the Code of Conduct was initially enacted through Decree No. 03/SKD/CSG-TPI/I/2009 dated 15 January 2009, with the latest update in its Second Revision on 25 August 2021 (Decree No. 67/SKD/06/ERL-ATPI/IX/2021, 28 September 2021). This guideline establishes the standard of conduct for all Tugu Insurance personnel in conducting business activities in pursuit of the Company's vision, mission, and strategic objectives.

The Code of Corporate Governance is also continuously enhanced and updated to respond to dynamic developments in the business environment, encompassing various policies and guidelines, including:

- Conflict of Interest;
- Gratification Control;
- Anti-Fraud Strategy;
- Customer Complaint and Grievance Handling;
- Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF);
- Information Disclosure;
- State Officials' Wealth Reporting (LHKPN);
- Share Ownership by Members of the Board of Commissioners and the Board of Directors;

- Kebijakan Komunikasi dengan Pemegang Saham;
- Kebijakan Manajemen Risiko;
- Pengadaan Barang dan Jasa;
- Sistem *Whistleblowing*;
- Kebijakan Privasi; dan
- Kebijakan Transaksi Bagi Orang Dalam.

Tugu Insurance berkomitmen untuk menciptakan lingkungan yang kondusif bagi penerapan seluruh pedoman tersebut secara konsisten, sebagai upaya berkelanjutan dalam memperkuat tata kelola perusahaan yang berintegritas dan berkesinambungan.

- Shareholder Communication Policy;
- Risk Management Policy;
- Procurement of Goods and Services;
- Whistleblowing System;
- Privacy Policy; and
- Insider Trading Policy.

Tugu Insurance is committed to fostering an environment that consistently supports the implementation of these guidelines, as part of its ongoing efforts to strengthen sustainable and integrity-driven corporate governance.

3.A

Rapat Umum Pemegang Saham General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan organ tata kelola tertinggi Perseroan yang memiliki kewenangan yang tidak dilimpahkan kepada Dewan Komisaris maupun Direksi, dalam batasan sebagaimana ditetapkan dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku. RUPS memegang peran strategis sebagai forum bagi para pemegang saham untuk menetapkan arah dan tujuan Perseroan, serta untuk mengangkat dan/atau memberhentikan anggota Dewan Komisaris dan Direksi.

Selain itu, RUPS juga berwenang untuk mengambil keputusan atas berbagai hal fundamental yang berkaitan dengan Perseroan, yang berdasarkan ketentuan peraturan perundang-undangan dan/atau Anggaran Dasar wajib memperoleh persetujuan RUPS.

Dasar Hukum Legal Basis

Dalam menyelenggarakan RUPS, Perseroan mengacu pada berbagai peraturan dan ketentuan antara lain:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;
3. Peraturan OJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik; dan
4. Anggaran Dasar Perseroan.

The General Meeting of Shareholders (GMS) is the highest governance organ of the Company, vested with authorities that are not delegated to the Board of Commissioners or the Board of Directors, within the limits stipulated in the Articles of Association and prevailing laws and regulations. The GMS plays a strategic role as a forum for shareholders to determine the Company's direction and objectives, as well as to appoint and/or dismiss members of the Board of Commissioners and the Board of Directors.

In addition, the GMS is authorized to decide on fundamental matters concerning the Company which, pursuant to applicable laws and regulations and/or the Articles of Association, are required to obtain approval from the GMS.

The Company refers to various rules and regulations to organize GMS, among others:

1. Law No. 40 of 2007 regarding Limited Liability Companies;
2. OJK Regulation No. 15/POJK.04/2020 regarding the Plan and Holding of the General Meeting of Shareholders of a Public Company;
3. OJK Regulation No. 16/POJK.04/2020 concerning the Holding of the Electronic General Meeting of Shareholders of Public Companies; and
4. The Company's Articles of Association.

Jenis RUPS
Type of GMS

Perseroan menyelenggarakan dua jenis Rapat Umum Pemegang Saham (RUPS), yaitu:

1. **RUPS Tahunan (RUPST)**
RUPS Tahunan wajib diselenggarakan setiap tahun paling lambat dalam jangka waktu 6 (enam) bulan setelah berakhirnya tahun buku, kecuali dalam kondisi tertentu sebagaimana diatur oleh Otoritas Jasa Keuangan atau peraturan perundang-undangan yang berlaku. Agenda yang dibahas dan diputuskan dalam RUPST antara lain meliputi:
- a. Persetujuan atas Laporan Tahunan Perseroan, termasuk pengesahan Laporan Keuangan Tahunan serta laporan pelaksanaan tugas pengawasan oleh Dewan Komisaris;

b. Persetujuan atas penetapan penggunaan laba bersih Perseroan;

c. Persetujuan penunjukan Kantor Akuntan Publik; dan

d. Hal-hal lain yang berdasarkan Anggaran Dasar memerlukan persetujuan RUPS.
2. **RUPS Luar Biasa (RUPSLB)**
RUPS Luar Biasa dapat diselenggarakan setiap waktu sesuai dengan kebutuhan Perseroan untuk kepentingan dan keberlangsungan usaha Perusahaan.

The Company convenes two types of General Meetings of Shareholders (GMS), namely:

1. **Annual General Meeting of Shareholders (AGMS)**
The AGMS must be held annually no later than six (6) months after the end of the financial year, except under certain conditions as stipulated by the Financial Services Authority or prevailing laws and regulations. Matters deliberated and resolved at the AGMS include, among others:
- a. Approval of the Company's Annual Report, including ratification of the Annual Financial Statements and the supervisory report of the Board of Commissioners;

b. Approval of the appropriation of the Company's net profit;

c. Approval of the appointment of a Public Accounting Firm; and

d. Other matters requiring GMS approval as stipulated in the Articles of Association.
2. **Extraordinary General Meeting of Shareholders (EGMS)**
An Extraordinary GMS may be convened at any time as deemed necessary in accordance with the needs and interests of the Company.

Informasi tentang Pelaksanaan RUPS di Tahun 2025
Information on GMS Implementation in 2025

Sepanjang tahun 2025, Perseroan telah menyelenggarakan 1 (satu) kali Rapat Umum Pemegang Saham Tahunan (RUPST) pada tanggal 29 April 2025. RUPST tersebut diselenggarakan secara fisik maupun daring (*hybrid*) dan dihadiri oleh para pemegang saham, Dewan Komisaris, Direksi, serta perwakilan dari lembaga dan profesi penunjang pasar modal.

Pelaksanaan RUPST dilakukan dengan senantiasa memenuhi seluruh prosedur yang telah ditetapkan, termasuk melalui tahapan pemberitahuan, pengumuman, dan pemanggilan kepada pemegang saham sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, dengan rincian sebagai berikut:

Throughout 2025, the Company convened one (1) Annual General Meeting of Shareholders (AGMS) on 29 April 2025. The AGMS was held in a hybrid format, both physically and online, and was attended by shareholders, the Board of Commissioners, the Board of Directors, as well as representatives of capital market supporting institutions and professions.

The AGMS was conducted in full compliance with the prescribed procedures, including the stages of notification, announcement, and invitation to shareholders in accordance with prevailing laws and regulations, with the details as follows:

Pemberitahuan kepada OJK Notification to OJK	Pengumuman kepada Pemegang Saham Announcement to the Shareholders	Pemanggilan Pemegang Saham Invitation to the Shareholders	Pelaksanaan Implementation	Pengumuman Ringkasan Risalah RUPST Announcement of the Minutes Summary of AGMS
5 Maret 2025 5 March 2025	12 Maret 2025 12 March 2025	Pemanggilan RUPST: 27 Maret 2025 AGMS Call: 27 March 2025 Ralat Pemanggilan RUPST: 21 April 2025 Correction to AGMS Call: 21 April 2025	29 April 2025 29 April 2025	2 Mei 2025 2 May 2025

Kehadiran Pemegang Saham dalam RUPST Attendance of Shareholders in the AGMS

Keikutsertaan pemegang saham dalam RUPS Tahunan 2025 dilakukan melalui mekanisme sebagai berikut:

1. Menghadiri Rapat secara fisik;
2. Menghadiri Rapat secara elektronik melalui aplikasi eASY.KSEI; atau
3. Memberikan kuasa kepada pihak lain, baik secara elektronik melalui aplikasi eASY.KSEI maupun secara tertulis.

Mekanisme tersebut memberikan fleksibilitas bagi pemegang saham untuk tetap berpartisipasi aktif dalam pengambilan keputusan Perseroan, sekaligus memastikan pelaksanaan RUPS berjalan efektif, transparan, dan sesuai dengan ketentuan yang berlaku.

Mekanisme Pengambilan Keputusan Decision-Making Mechanism

Mekanisme pengambilan keputusan dalam RUPS Tahunan dilakukan melalui musyawarah untuk mufakat. Apabila musyawarah tidak mencapai kesepakatan, maka keputusan diambil melalui mekanisme pemungutan suara sesuai dengan ketentuan yang berlaku.

Pendekatan ini mencerminkan komitmen Perseroan untuk mengedepankan prinsip kebersamaan dan keterbukaan dalam setiap proses pengambilan keputusan strategis.

Keterlibatan Pihak Independen dalam Penghitungan Suara Involvement of Independent Parties in the Vote Counting

Dalam pelaksanaan RUPST, Perseroan menunjuk pihak independen guna memastikan objektivitas dan akurasi dalam perhitungan kuorum kehadiran serta pelaksanaan pemungutan suara. Pihak independen yang ditunjuk tersebut adalah Notaris Mala Mukti, S.H., LL.M., dan Biro Administrasi Efek selaku Registrar Saham, PT Datindo Entrycom.

Penunjukan pihak independen ini merupakan bagian dari komitmen Perseroan untuk menjamin integritas, transparansi, dan kredibilitas seluruh proses penyelenggaraan RUPS sesuai dengan prinsip *Good Corporate Governance*.

Keputusan RUPST Resolutions of AGMS

Keputusan RUPST 2025 dituangkan dalam Berita Acara RUPST PT Asuransi Tugu Pratama Indonesia Tbk No. 76 tanggal 29 April 2025, yang dibuat di hadapan Notaris Mala Mukti, S.H., LL.M. Berita acara tersebut menjadi dokumen resmi yang memuat seluruh hasil keputusan Rapat Umum Pemegang Saham Tahunan, serta menjadi dasar hukum bagi Perseroan dalam menindaklanjuti setiap keputusan yang telah disetujui oleh para pemegang saham.

Shareholder participation in the 2025 Annual General Meeting of Shareholders (AGMS) was facilitated through the following mechanisms:

1. Attending the Meeting physically;
2. Attending the Meeting electronically via the eASY.KSEI application; or
3. Granting a proxy to another party, either electronically through the eASY.KSEI application or in written form.

These mechanisms provide flexibility for shareholders to remain actively involved in the Company's decision-making process, while ensuring that the AGMS is conducted effectively, transparently, and in compliance with applicable regulations.

The decision-making mechanism in the Annual General Meeting of Shareholders is conducted through deliberation to reach consensus. Should consensus not be achieved, resolutions shall be adopted through a voting process in accordance with applicable regulations.

This approach reflects the Company's commitment to upholding the principles of inclusiveness and transparency in all strategic decision-making processes.

In conducting the Annual General Meeting of Shareholders, the Company appointed independent parties to ensure objectivity and accuracy in calculating the meeting quorum and conducting the voting process. The independent parties appointed were Notary Mala Mukti, S.H., LL.M., and the Share Registrar, PT Datindo Entrycom.

The appointment of independent parties reflects the Company's commitment to safeguarding the integrity, transparency, and credibility of the entire AGM process in line with the principles of *Good Corporate Governance*.

The resolutions of the 2025 Annual General Meeting of Shareholders are documented in the Minutes of the AGM of PT Asuransi Tugu Pratama Indonesia Tbk No. 76 dated 29 April 2025, drawn up before Notary Mala Mukti, S.H., LL.M. These minutes serve as the official record of all resolutions adopted at the Annual General Meeting of Shareholders and constitute the legal basis for the Company in implementing each resolution approved by the shareholders.

Mata Acara 1 Agenda 1			
Persetujuan Laporan Tahunan Perseroan Tahun Buku 2024 disertai Pemberian Pelunasan dan Pembebasan Tanggung Jawab Sepenuhnya (<i>volledig acquit et de charge</i>) kepada Direksi dan Dewan Komisaris. Approval of the Company's Annual Report for the Financial Year 2024, including the granting of full release and discharge (<i>volledig acquit et de charge</i>) to the Board of Directors and the Board of Commissioners.			
Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Pada mata acara Pertama Rapat, terdapat pertanyaan dari 1 (satu) pemegang saham selaku pemilik 4.956.000 saham, dan pertanyaan tersebut telah dijawab oleh Presiden Direktur Perseroan. In the First Agenda Item of the Meeting, a question was raised by 1 (one) shareholder holding 4,956,000 shares, and the question was duly addressed by the President Director of the Company.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	3.040.199.780 suara atau 99,9011753% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 3,040,199,780 votes, representing 99.9011753% of all shares with voting rights present at the Meeting.	2.782.440 suara atau 0,0914312% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 2,782,440 votes, representing 0.0914312% of all shares with voting rights present at the Meeting.	225.000 suara atau 0,0073935% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 225,000 votes, representing 0.0073935% of all shares with voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	1. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris, serta mengesahkan Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir 31 Desember 2024, yang terdiri dari Laporan Posisi Keuangan konsolidasian, serta Laporan Laba Rugi dan Penghasilan Komprehensif Lain, Laporan Perubahan Ekuitas dan Laporan Arus Kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta Catatan atas Laporan Keuangan konsolidasian, termasuk ikhtisar kebijakan akuntansi material yang telah diaudit oleh Kantor Akuntan Publik (KAP) Amir Abadi Jusuf, Aryanto, Mawar dan Rekan sesuai Laporan No. 00072/2.1030/AU.1/08/1698-1/1/II/2025 tanggal 28 Februari 2025 dengan pendapat "Wajar dalam semua hal yang material"; Approved the Company's Annual Report including the Board of Commissioners Supervisory Report and ratified the Company's Consolidated Financial Statements for the financial year ended 31 December 2024, which consist of consolidated financial statements, as well as income and other comprehensive income statement, equity and consolidated cash flow statement for the year ended on that date, and notes to the consolidated financial statements, including a summary of material accounting policies, which have been audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Partners according to report No. 00072/2.1030/AU.1/08/1698-1/1/II/2025 dated 28 February 2025 with the opinion "Fairly stated in all material respects"; 2. Atas telah disetujuinya Laporan Tahunan Perseroan termasuk Laporan Tugas Dewan Komisaris dan disahkannya Laporan Keuangan Konsolidasian Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2024, maka Rapat memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>volledig acquit et de charge</i>) kepada Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dilakukan selama Tahun Buku yang berakhir pada tanggal 31 Desember 2024, sepanjang: a. Tindakan-tindakan tersebut tercermin dalam Laporan Tahunan Perseroan (termasuk laporan keuangan) Tahun Buku yang berakhir 31 Desember 2024; dan b. Tindakan-tindakan tersebut bukan merupakan tindak pidana dan/atau perbuatan melawan hukum. Upon the approval of the Company's Annual Report including the Board of Commissioners Supervisory Report and the ratification of the Company's Consolidated Financial Statements for the financial year ended 31 December 2024, the Meeting granted full release and discharge of responsibility (<i>volledig acquit et de charge</i>) to the Board of Directors for management actions and to the Board of Commissioners for the supervisory actions that have been carried out in the financial year ended 31 December 2024 as long as: a. These actions are reflected in the Company's Annual Report (including consolidated financial statements) for the year ended 31 December 2024. b. These actions are not criminal acts and/or unlawful acts.		
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.		

Mata Acara 2 Agenda 2	
Penetapan Penggunaan Laba Bersih Perseroan Tahun Buku 2024. Determination of the Use of the Company's Net Profit for the Financial Year 2024.	

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Nihil. Nil.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	3.041.805.220 suara atau 99,9539302% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 3,041,805,220 votes, representing 99.9539302% of all shares with voting rights present at the Meeting.	707.700 suara atau 0,0232551% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 707,700 votes, representing 0.0232551% of all shares with voting rights present at the Meeting.	694.300 suara atau 0,0228147% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 694,300 votes, representing 0.0228147% of all shares with voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	1. Menetapkan Penggunaan Laba Tahun Berjalan yang dapat diatribusikan kepada pemilik entitas induk Perseroan Tahun Buku yang berakhir 31 Desember 2024 sebesar Rp700.854.404.000,00 sebagai berikut: a. Sebesar 40% dari Laba Tahun Berjalan yang dapat diatribusikan kepada pemilik entitas induk Perseroan atau sebesar Rp280.341.761.573,18 dibagikan sebagai dividen kepada Pemegang Saham sesuai dengan porsi kepemilikan saham pada Perseroan; b. Pelunasan pembayaran dividen kepada Pemegang Saham harus dilakukan terlebih dahulu sebelum pembayaran Tantiem Direksi dan Dewan Komisaris Perseroan; c. Sebesar 60% dari Laba Tahun Berjalan yang dapat diatribusikan kepada pemilik entitas induk Perseroan atau sebesar Rp420.512.642.426,82 dicatat sebagai laba ditahan. Determine the use of Income for the Year attributable to equity holders of the parent entity for the Financial Year ended 31 December 2024 amounted to IDR700,854,404,000.00 as follows: a. 40% of the Income for the Year attributable to equity holders of the parent entity or IDR280,341,761,573.18 as dividends to shareholders in accordance with their respective share ownership portion; b. Dividend payment to shareholders must be paid before tantiem payment for the Company's Board of Directors and Board of Commissioners; c. 60% of the Income for the Year attributable to equity holders of the parent entity or IDR420,512,642,426.82 as retained earnings. 2. Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk mengatur tata cara pembayaran dividen tunai dimaksud selambat-lambatnya 30 hari setelah diumumkannya ringkasan RUPS Tahunan Perseroan ini. Grants the power and authority to the Board of Directors of the Company to arrange the cash dividend payment distribution procedure no later than 30 days after the announcement of the summary of the Company's Annual GMS.		
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.		

Mata Acara 3 Agenda 3

Penunjukan Kantor Akuntan Publik (KAP) untuk Mengaudit Laporan Keuangan Tahun Buku 2025.
Appointment of the Company's Public Accountant Firm for the 2025 financial year.

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Nihil. Nil.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	3.029.201.369 suara atau 99,5397668% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 3,029,201,369 votes, representing 99.5397668% of all shares with voting rights present at the Meeting.	713.200 suara atau 0,0234358% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 713,200 votes, representing 0.0234358% of all shares with voting rights present at the Meeting.	13.292.651 suara atau 0,4367974% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 13,292,651 votes, representing 0.4367974% of all shares with voting rights present at the Meeting.

Keputusan Rapat Meeting Resolutions	Memberikan pelimpahan kewenangan dan kuasa kepada Dewan Komisaris Perseroan untuk menetapkan Kantor Akuntan Publik (KAP) dalam melakukan pemeriksaan atas Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2025 berikut besaran nilai jasanya, sesuai ketentuan dan peraturan yang berlaku, termasuk menunjuk KAP pengganti bilamana karena sebab apapun berdasarkan ketentuan pasar modal di Indonesia KAP yang ditunjuk tidak dapat melakukan tugasnya, dengan kriteria bahwa KAP tersebut terdaftar di Otoritas Jasa Keuangan, dengan terlebih dahulu berkoordinasi kepada Pemegang Saham Pengendali, dalam hal ini PT Pertamina (Persero). To grant authority and power to the Company's Board of Commissioners to appoint a Public Accounting Firm (Kantor Akuntan Publik/KAP) to audit the Company's Financial Statements for the financial year ending 31 December 2025, including determining the amount of its fees, in accordance with the prevailing laws and regulations, as well as to appoint a substitute Public Accounting Firm should, for any reason under the Indonesian capital market regulations, the appointed Public Accounting Firm be unable to perform its duties, with the criteria that such Public Accounting Firm is registered with the Financial Services Authority (Otoritas Jasa Keuangan), and subject to prior coordination with the Controlling Shareholder, namely PT Pertamina (Persero).
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.

Mata Acara 4
Agenda 4

Penetapan Penghargaan atas Kinerja (Tantiem/Insentif Kinerja/Insentif Khusus) Tahun Buku 2024 kepada Direksi dan Dewan Komisaris, serta Penetapan Remunerasi Tahun 2025 kepada Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah (DPS).
Determination of Performance Awards (Tantiem/Performance Incentives/Special Incentives) for the Financial Year 2024 to the Board of Directors and the Board of Commissioners, as well as the determination of Remuneration for the year 2025 for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board (DPS).

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Nihil. Nil.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	3.041.775.120 suara atau 99,9529411% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 3,041,775,120 votes or 99.9529411% of the total shares with voting rights present at the Meeting.	708.700 suara atau 0,0232879% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 708,700 votes or 0.0232879% of the total shares with voting rights present at the Meeting.	723.400 suara atau 0,0237710% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 723,400 votes or 0.0237710% of the total shares with voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	1. Tantiem Memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan dengan terlebih dahulu memperoleh persetujuan PT Pertamina (Persero) selaku Pemegang Saham Pengendali, untuk menetapkan Penghargaan atas Kinerja (Tantiem/Insentif Kinerja/Insentif Khusus) bagi anggota Direksi dan Dewan Komisaris Perseroan untuk Tahun Buku 2024. Tantiem To grant authority and power to the Company's Board of Commissioners, subject to prior approval from PT Pertamina (Persero) as the Controlling Shareholder, to determine the Performance Awards (Tantiem/Performance Incentives/Special Incentives) for members of the Board of Directors and the Board of Commissioners for the 2024 Financial Year. 2. Remunerasi Memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan dengan terlebih dahulu memperoleh persetujuan PT Pertamina (Persero) selaku Pemegang Saham Pengendali, untuk menetapkan besarnya gaji/honorarium, tunjangan, dan fasilitas bagi anggota Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah Perseroan untuk Tahun Buku 2025. Perseroan wajib melaporkan secara tertulis kepada PT Pertamina (Persero) selaku Pemegang Saham Pengendali mengenai implementasi penetapan Penghargaan atas Kinerja (Tantiem/Insentif Kinerja/Insentif Khusus) Tahun Buku 2024 kepada Direksi dan Dewan Komisaris, serta penetapan Remunerasi Tahun Buku 2025 kepada Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah (DPS), paling lambat 3 (tiga) bulan setelah implementasi.		

	Remuneration To grant authority and power to the Company's Board of Commissioners, subject to prior approval from PT Pertamina (Persero) as the Controlling Shareholder, to determine the amount of salary/honorarium, allowances, and facilities for members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board for the 2025 Financial Year. The Company shall submit a written report to PT Pertamina (Persero) as the Controlling Shareholder regarding the implementation of the Performance Awards (Tantiem/Performance Incentives/Special Incentives) for the 2024 Financial Year to the Board of Directors and the Board of Commissioners, as well as the determination of Remuneration for the 2025 Financial Year for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board (SSB), no later than 3 (three) months after implementation.
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.

Mata Acara 5 Agenda 5

Persetujuan Laporan Pertanggungjawaban Realisasi Penggunaan Dana Hasil Penawaran Umum.
Approval of the Accountability Report on the Realization of the Use of Proceeds from the Public Offering.

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Pada mata acara Kelima Rapat, terdapat usulan narasi keputusan Rapat dari Kuasa Pemegang Saham PT Pertamina (Persero) selaku pemilik 2.080.000.000 saham. In the Fifth agenda item of the Meeting, there was a proposal on the narrative of the Meeting's resolution submitted by the Proxy of Shareholder PT Pertamina (Persero) as the holder of 2,080,000,000 shares.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	3.042.273.520 suara atau 99,9693186% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 3,042,273,520 votes or 99.9693186% of the total shares with voting rights present at the Meeting.	708.700 suara atau 0,0232879% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 708,700 votes or 0.0232879% of the total shares with voting rights present at the Meeting.	225.000 suara atau 0,0073935% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 225,000 votes or 0.0073935% of the total shares with voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	Menyetujui Laporan Pertanggungjawaban Realisasi Penggunaan Dana Hasil Penawaran Umum, di mana: - Seluruh dana yang telah diperoleh sebesar Rp684.444.530.000,00 (enam ratus delapan puluh empat miliar empat ratus empat puluh empat juta lima ratus tiga puluh ribu rupiah). - Jumlah biaya yang telah dikeluarkan dalam rangka pelaksanaan penawaran umum sebesar Rp25.742.358.837,00 (dua puluh lima miliar tujuh ratus empat puluh dua juta tiga ratus lima puluh delapan ribu delapan ratus tiga puluh tujuh rupiah). - Dana yang telah direalisasikan dan peruntukannya sejumlah Rp586.091.519.814,10 (lima ratus delapan puluh enam miliar sembilan puluh satu juta lima ratus sembilan belas ribu delapan ratus empat belas koma satu nol rupiah). - Dana yang masih tersisa sebesar Rp72.610.651.348,90 (tujuh puluh dua miliar enam ratus sepuluh juta enam ratus lima puluh satu ribu tiga ratus empat puluh delapan koma sembilan nol rupiah). To approve the Accountability Report on the Realization of the Use of Proceeds from the Public Offering, whereby: - The total funds obtained amounted to IDR684,444,530,000.00. - The total costs incurred in connection with the public offering amounted to IDR25,742,358,837.00. - The funds that have been realized and allocated amounted to IDR586,091,519,814.10. - The remaining balance of funds amounted to IDR72,610,651,348.90.		
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.		

Mata Acara 6 Agenda 6

Persetujuan Perubahan Penggunaan Sisa Dana Hasil Penawaran Umum Perdana (Initial Public Offering) Perseroan.
Approval of the Amendment to the Use of the Remaining Proceeds from the Company's Initial Public Offering.

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Pada mata acara Keenam Rapat, terdapat usulan narasi keputusan Rapat dari Kuasa Pemegang Saham PT Pertamina (Persero) selaku pemilik 2.080.000.000 saham. In the Sixth agenda item of the Meeting, there was a proposal on the narrative of the Meeting's resolution submitted by the Proxy of Shareholder PT Pertamina (Persero) as the holder of 2,080,000,000 shares.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	3.007.607.833 suara atau 98,8302017% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 3,007,607,833 votes, representing 98.8302017% of the total shares with voting rights present at the Meeting.	708.700 suara atau 0,0232879% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 708,700 votes, representing 0.0232879% of the total shares with voting rights present at the Meeting.	34.890.687 suara atau 1,1465104% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 34,890,687 votes, representing 1.1465104% of the total shares with voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	Menyetujui Perubahan Penggunaan Sisa Dana Hasil Penawaran Umum Perdana (<i>Initial Public Offering</i>) Perseroan sebagai berikut: - Dana yang masih tersisa sebesar Rp72.610.651.348,90 (tujuh puluh dua miliar enam ratus sepuluh juta enam ratus lima puluh satu ribu tiga ratus empat puluh delapan koma sembilan nol rupiah) akan digunakan untuk penyetoran modal pada Entitas Anak setelah mendapatkan persetujuan <i>waiver moratorium</i> No. SK-315/MBU/12/2019 dari Kementerian BUMN. To approve the amendment to the use of the remaining proceeds from the Company's Initial Public Offering, as follows: - The remaining funds amounting to IDR72,610,651,348.90 (seventy-two billion six hundred ten million six hundred fifty-one thousand three hundred forty-eight point nine zero rupiah) shall be utilized for capital injection into a Subsidiary, subject to obtaining approval of the moratorium waiver No. SK-315/MBU/12/2019 from the Ministry of State-Owned Enterprises.		
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.		

Mata Acara 7 Agenda 7

Persetujuan Perubahan Susunan Pengurus Perseroan.
Approval of Changes in the Composition of the Company's Management.

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Nihil. Nil.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	2.808.297.282 suara atau 92,2808432% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 2,808,297,282 votes or 92.2808432% of all shares with voting rights present at the Meeting.	192.959.061 suara atau 6,3406481% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 192,959,061 votes or 6.3406481% of all shares with voting rights present at the Meeting.	41.950.877 suara atau 1,3785087% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 41,950,877 votes or 1.3785087% of all shares with voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	- Memberhentikan dengan hormat anggota-anggota Direksi dan anggota Dewan Komisaris Perseroan sebagai berikut: - Tuan Tatang Nurhidayat dari jabatannya sebagai Presiden Direktur; - Tuan Emil Hakim, S.E., Ak. dari jabatannya sebagai Direktur Keuangan & Layanan Korporat; - Tuan Sudarlin dari jabatannya sebagai Direktur Teknik; - Tuan Bagus Agung Rahadiansyah dari jabatannya sebagai Komisaris. - Mengangkat anggota-anggota Direksi dan anggota Dewan Komisaris Perseroan sebagai berikut: - Tuan Adi Pramana sebagai Presiden Direktur; - Nyonya Fitri Azwar sebagai Direktur Keuangan & Layanan Korporat; - Tuan Fadlil Iswahyudi sebagai Direktur Teknik; - Tuan Bagus Agung Rahadiansyah sebagai Komisaris untuk periode kedua.		

	Pemberhentian dan pengangkatan anggota-anggota Direksi dan anggota Dewan Komisaris Perseroan sebagaimana dimaksud pada angka 1 dan 2 berlaku untuk 1 (satu) periode masa jabatan terhitung sejak ditutupnya Rapat, dengan memperhatikan peraturan perundang-undangan yang berlaku, tanpa mengurangi hak RUPS untuk memberhentikan anggota Direksi dan Dewan Komisaris sewaktu-waktu sebelum masa jabatannya berakhir. Sehingga susunan anggota Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah menjadi sebagai berikut: Dewan Komisaris Presiden Komisaris/Komisaris Independen : Tuan Abdul Ghofar Komisaris : Tuan Bagus Agung Rahadiansyah Komisaris : Tuan Samuel Lie (Samuel Ramna) Komisaris Independen : Tuan Drs. Poerwo Tjahjono, Ak., M.M. Komisaris Independen : Tuan Tajudin Noor Direksi Presiden Direktur : Tuan Adi Pramana Direktur Keuangan & Layanan Korporat : Nyonya Fitri Azwar Direktur Teknik : Tuan Fadlil Iswahyudi Direktur Kepatuhan & Manajemen Risiko : Tuan Edi Yoga Prasetyo Direktur Pemasaran Asuransi : Tuan Ery Widiatmoko Dewan Pengawas Syariah Ketua : Tuan Muhammad Maksum Anggota : Nyonya Siti Hannah - To honorably dismiss the members of the Board of Directors and the Board of Commissioners of the Company as follows: - Mr. Tatang Nurhidayat from his position as President Director; - Mr. Emil Hakim, S.E., Ak. from his position as Finance & Corporate Services Director; - Mr. Sudarlin from his position as Technical Director; - Mr. Bagus Agung Rahadiansyah from his position as Commissioner. - To appoint the members of the Board of Directors and the Board of Commissioners of the Company as follows: - Mr. Adi Pramana as President Director; - Mrs. Fitri Azwar as Finance & Corporate Services Director; - Mr. Fadlil Iswahyudi as Technical Director; - Mr. Bagus Agung Rahadiansyah as Commissioner for the second term. The dismissal and appointment of the members of the Board of Directors and the Board of Commissioners of the Company as referred to in points 1 and 2 shall be effective for 1 (one) term of office commencing from the closing of the Meeting, subject to the prevailing laws and regulations, without prejudice to the rights of the GMS to dismiss members of the Board of Directors and the Board of Commissioners at any time prior to the expiration of their term of office. Accordingly, the composition of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board shall be as follows: Board of Commissioners President Commissioner/Independent Commissioner : Mr. Abdul Ghofar Commissioner : Mr. Bagus Agung Rahadiansyah Commissioner : Mr. Samuel Lie (Samuel Ramna) Independent Commissioner : Mr. Drs. Poerwo Tjahjono, Ak., M.M. Independent Commissioner : Mr. Tajudin Noor Board of Directors President Director : Mr. Adi Pramana Finance & Corporate Services Director : Mrs. Fitri Azwar Technical Director : Mr. Fadlil Iswahyudi Director of Compliance & Risk Management : Mr. Edi Yoga Prasetyo Insurance Marketing Director : Mr. Ery Widiatmoko Sharia Supervisory Board Chairman : Mr. Muhammad Maksum Member : Mrs. Siti Hannah
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.

Informasi tentang Keputusan RUPST Sebelumnya dan Realisasinya
Information on Resolution and Realization of Prior AGMS

Keputusan RUPST 2024 dituangkan dalam Berita Acara RUPST PT Asuransi Tugu Pratama Indonesia Tbk No. 189 tanggal 29 April 2024, yang dibuat di hadapan Notaris Mala Mukti SH, LL.M. Berita acara tersebut merupakan dokumen resmi yang memuat seluruh hasil keputusan Rapat Umum Pemegang Saham Tahunan serta menjadi dasar hukum bagi Perseroan dalam menindaklanjuti setiap keputusan yang telah disetujui oleh para pemegang saham.

The resolutions of the 2024 Annual General Meeting of Shareholders are documented in the Minutes of the AGM of PT Asuransi Tugu Pratama Indonesia Tbk No. 189 dated 29 April 2024, drawn up before Notary Mala Mukti SH, LL.M. These minutes serve as the official record of all resolutions adopted at the Annual General Meeting of Shareholders and constitute the legal basis for the Company in implementing each resolution approved by the shareholders.

Mata Acara 1 Agenda 1			
Persetujuan Laporan Tahunan Perseroan tahun buku 2023 disertai pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>volledig acquit et de charge</i>) kepada Direksi dan Dewan Komisaris. Approval of the 2023 financial year Annual Report of the Company, accompanied by the granting of full release and discharge (<i>volledig acquit et de charge</i>) to the Board of Directors and the Board of Commissioners of the Company.			
Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Nihil. Nil.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	3.027.161.450 suara atau 99,7318145% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 3,027,161,450 votes 99.7318145% of the total shares with legal voting rights present at the Meeting.	8.140.140 suara atau 0,2681822% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 8,140,140 votes or 0.2681822% of the total shares with legal voting rights present at the Meeting.	100 suara atau 0,0000033% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 100 votes or 0.0000033% of the total shares with legal voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	1. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris serta mengesahkan Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir 31 Desember 2023, yang tercermin dalam laporan posisi keuangan dan laporan laba rugi serta penghasilan komprehensif lain Konsolidasian Perseroan beserta penjelasannya yang telah diaudit Kantor Akuntan Publik (KAP) Amir Abadi Jusuf, Aryanto, Mawar, dan Rekan, sesuai laporan No. 002209/2.1030/AU.1/08/1298-2/1/III/2024 tanggal 22 Maret 2024, dengan pendapat “Wajar dalam semua hal yang material”. Approved the Company's Annual Report including the Board of Commissioners Supervisory Report and ratified the Company's Consolidated Financial Statements for the financial year ended 31 December 2023, which are reflected in the consolidated statement of financial position and income statement and other comprehensive income of the Company with its explanations, which have been audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Partners, according to report No. 002209/2.1030/AU.1/08/1298-2/1/III/2024 dated 22 March 2024, with the opinion “Fairly stated in all material respects”. 2. Atas telah disetujuinya Laporan Tahunan Perseroan, termasuk Laporan Tugas Dewan Komisaris, serta disahkannya Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada 31 Desember 2023, maka Rapat memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>volledig acquit et de charge</i>) kepada Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dijalankan selama tahun buku yang berakhir pada 31 Desember 2023, sepanjang: a. Tindakan-tindakan tersebut tercermin dalam Laporan Tahunan Perseroan (termasuk laporan keuangan) tahun buku yang berakhir Desember 2023. b. Tindakan-tindakan tersebut bukan merupakan tindak pidana dan/atau perbuatan melawan hukum. Upon the approval of the Company's Annual Report, including the Board of Commissioners Supervisory Report, and the ratification of the Company's Consolidated Financial Statements for the financial year ended 31 December 2023, the Meeting granted full release and discharge of responsibility (<i>volledig acquit et de charge</i>) to the Board of Directors for management actions, and to the Board of Commissioners for the supervisory actions that have been carried out in the financial year ended 31 December 2023, as long as: a. These actions are reflected in the Company's Annual Report (including consolidated financial statements) for the year ended December 2023. b. These actions are not criminal acts and/or unlawful acts.		

Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.

Mata Acara 2 Agenda 2

Penetapan penggunaan laba bersih Perseroan tahun buku 2023.
Determination of the appropriation of the Company's net profits for the 2023 financial year.

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Nihil. Nil.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	3.030.166.990 suara atau 99,8308339% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 3,030,166,990 votes or 99.8308339% of the total shares with legal voting rights present at the Meeting.	5.134.600 suara atau 0,1691628% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 5,134,600 votes or 0.1691628% of the total shares with legal voting rights present at the Meeting.	100 suara atau 0,0000033% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 100 votes or 0.0000033% of the total shares with legal voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	1. Menetapkan Penggunaan Laba Tahun Berjalan yang dapat diatribusikan kepada pemilik entitas induk Perseroan Tahun Buku yang berakhir 31 Desember 2023 sebesar Rp1.322.393.811.000,- sebagai berikut: a. Sebesar 40% dari Laba Tahun Berjalan yang dapat diatribusikan kepada pemilik entitas induk Perseroan atau sebesar Rp528.957.524.400,- sebagai dividen kepada pemegang saham sesuai dengan porsi kepemilikan saham pada Perseroan dengan rincian sebagai berikut: i. Telah dibayarkan sebesar Rp90.710.513.158,- sesuai dengan Pemberitahuan Kepada Pemegang Saham Tentang Pembagian Dividen Interim pada tanggal 28 November 2023; dan ii. Akan dibayarkan secara tunai sebesar Rp438.247.011.242,-. Pelunasan pembayaran dividen kepada pemegang saham harus dilakukan terlebih dahulu sebelum pembayaran Tantiem Direksi dan Dewan Komisaris Perseroan. b. Sebesar 60% dari Laba Tahun Berjalan yang dapat diatribusikan kepada pemilik entitas induk Perseroan atau sebesar Rp793.436.286.600,- sebagai laba ditahan. Determine the Use of Income for the Year attributable to equity holders of the parent entity for the Financial Year ended 31 December 2023 amounted to IDR1,322,393,811,000 as follows: a. 40% of the Income for the Year attributable to equity holders of the parent entity or IDR528,957,524,400 as dividends to shareholders in accordance with their respective shares ownership portion, with the following details: i. IDR90,710,513,158 has been paid in accordance with the Announcement to Shareholders regarding the Distribution of Interim Dividends on 28 November 2023; and ii. Will be paid in cash amounting to IDR438,247,011,242. Dividend payments to shareholders must be made before the tantiem payment for the Company's Board of Directors and Board of Commissioners. b. 60% of the Income for the Year attributable to equity holders of the parent entity or IDR793,436,286,600 as retained earnings. 2. Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk mengatur tata cara pembayaran dividen tunai dimaksud selambat-lambatnya 30 hari setelah diumumkannya ringkasan RUPS Tahunan Perseroan ini. Grants the power and authority to the Board of Directors of the Company to arrange the cash dividend payment distribution procedure no later than 30 days after the announcement of the summary of the Company's Annual GMS.		
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.		

Mata Acara 3 Agenda 3

Penunjukan Kantor Akuntan Publik (KAP) untuk tahun buku 2024.
Appointment of the Company's Public Accountant Firm for the 2024 financial year.

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Nihil. Nil.

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	3.019.449.639 suara atau 99,4777438% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 3,019,449,639 votes or 99.4777438% of the total shares with legal voting rights present at the Meeting.	5.134.600 suara atau 0,1691628% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 5,134,600 votes or 0.1691628% of the total shares with legal voting rights present at the Meeting.	10.717.451 suara atau 0,3530934% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 10,717,451 votes or 0.3530934% of the total shares with legal voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	Memberikan pelimpahan kewenangan dan kuasa kepada Dewan Komisaris Perseroan untuk menetapkan Kantor Akuntan Publik (KAP) dalam melakukan pemeriksaan atas Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada 31 Desember 2024, berikut besaran nilai jasanya, sesuai ketentuan dan peraturan yang berlaku, termasuk menunjuk KAP pengganti bilamana, karena sebab apapun juga berdasarkan ketentuan pasar modal di Indonesia apabila KAP yang ditunjuk tidak dapat melaksanakan tugasnya, dengan bahwa KAP tersebut terdaftar di Otoritas Jasa Keuangan dengan terlebih dahulu berkoordinasi kepada Pemegang Saham Pengendali, dalam hal ini PT Pertamina (Persero). To grant authority and power to the Board of Commissioners of the Company to appoint a Public Accounting Firm (KAP) for auditing the Company's Financial Statements for the fiscal year ending on 31 December 2024, including the fees for their services, in compliance with applicable laws and regulations. This also includes appointing a replacement KAP if, for any reason, the appointed KAP is unable to perform their duties, provided that the KAP is registered with the Financial Services Authority, and with prior coordination with the Controlling Shareholder, in this case, PT Pertamina (Persero).		
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana melalui Surat Keputusan Dewan Komisaris No. 36/S/KOM-ATPI/VI/2024. Completed/realized through the Board of Commissioners' Decree No. 36/S/KOM-ATPI/VI/2024.		

Mata Acara 4 Agenda 4

Penetapan penghargaan atas kinerja (tantiem) tahun 2023 kepada Direksi dan Dewan Komisaris serta penetapan remunerasi tahun 2024 kepada Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah (DPS).

Determination of tantiem for the 2023 financial year to the Board of Directors and the Board of Commissioners of the Company and remuneration for the 2024 financial year for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company.

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Nihil. Nil.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	3.030.166.990 suara atau 99,8308339% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 3,030,166,990 votes or 99.8308339% of the total shares with legal voting rights present at the Meeting.	5.134.600 suara atau 0,1691628% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 5,134,600 votes or 0.1691628% of the total shares with legal voting rights present at the Meeting.	100 suara atau 0,0000033% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 100 votes or 0.0000033% of the total shares with legal voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	1. Tantiem Memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan, dengan terlebih dahulu mendapat persetujuan PT Pertamina (Persero) sebagai pemegang saham pengendali, untuk menetapkan Penghargaan atas Kinerja (Tantiem/Insentif Kinerja/Insentif Khusus) bagi anggota Direksi dan Dewan Komisaris Perseroan untuk tahun buku 2023. Tantiem Grants the power and authority to the Company's Board of Commissioners, with prior approval from PT Pertamina (Persero) as the controlling shareholder, to determine Performance Rewards (Tantiem/Performance Incentives/Special Incentives) for members of the Company's Board of Directors and Board of Commissioners for the 2023 financial year.		
	2. Remunerasi Memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan, dengan terlebih dahulu mendapat persetujuan PT Pertamina (Persero) sebagai pemegang saham pengendali, untuk menetapkan besarnya gaji/honorarium, tunjangan, dan fasilitas bagi anggota Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah (DPS) Perseroan untuk tahun buku 2024.		

	Perseroan wajib melaporkan secara tertulis kepada PT Pertamina (Persero) selaku pemegang saham pengendali terkait implementasi dari penetapan penghargaan atas Kinerja (Tantiem/ Insentif Kinerja/Insentif Khusus) Tahun 2023 kepada Direksi dan Dewan Komisaris, serta penetapan Remunerasi Tahun 2024 kepada Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah (DPS) selambat-lambatnya 3 (tiga) bulan setelah implementasi. Remuneration Grants the power and authority to the Company's Board of Commissioners, with prior approval from PT Pertamina (Persero) as the controlling shareholder, to determine the amount of salary/ honorarium, allowances, and facilities for members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board (DPS) of the Company for the 2024 financial year. The Company is obliged to submit a written report to PT Pertamina (Persero) as the controlling shareholder regarding the implementation of the 2023 Performance Rewards (Tantiem/Performance Incentives/Special Incentives) to the Board of Directors and Board of Commissioners, as well as the 2024 Remuneration determination for the Board of Directors, Board of Commissioners, and the Sharia Supervisory Board (DPS) no later than 3 (three) months after implementation.
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.

Mata Acara 5 Agenda 5

Persetujuan laporan pertanggungjawaban realisasi penggunaan dana hasil Penawaran Umum.
Approval of the accountability report on the utilization of proceeds from the Initial Public Offering.

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Nihil. Nil.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	3.030.166.990 suara atau 99,8308339% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 3,030,166,990 votes or 99.8308339% of the total shares with legal voting rights present at the Meeting.	5.134.600 suara atau 0,1691628% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 5,134,600 votes or 0.1691628% of the total shares with legal voting rights present at the Meeting.	100 suara atau 0,0000033% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 100 votes or 0.0000033% of the total shares with legal voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	Menyetujui Laporan Pertanggungjawaban Realisasi Penggunaan Dana Hasil Penawaran Umum: - Seluruh dana yang telah diperoleh sebesar Rp684.444.530.000,- - Jumlah biaya yang telah dikeluarkan dalam rangka pelaksanaan penawaran umum sebesar Rp25.742.358.837,- - Dana yang telah direalisasikan dan peruntukannya sebesar Rp586.091.519.814,10. Dana yang masih tersisa Rp72.610.651.348,90 dan alasan dana tersebut belum terealisasi dikarenakan semua kegiatan yang tercantum dalam prospektus dilakukan secara bertahap. Perseroan akan merealisasikan sisa dana hasil Penawaran Umum Perdana Saham sebesar Rp72.610.651.348,90 di tahun 2024 atau tahun berikutnya dengan tetap memperhatikan peraturan perundang-undangan yang berlaku dan prinsip GCG. Approved the Accountability Report of the Realization of the Use of Proceeds from the Public Offering: - The total of proceeds obtained amounted to IDR684,444,530,000,- - The total emission cost amounted to IDR25,742,358,837,- - The realization of the use of proceeds that have been used amounted to IDR586,091,519,814.10. The remaining funds amounted to IDR72,610,651,348.90, and the reason it has not been realized is that all activities mentioned in the prospectus are carried out in stages. The Company will realize the remaining funds from the Initial Public Offering of IDR72,610,651,348.90 in 2024 or the following year while considering compliance with applicable laws and regulations and GCG principles.		
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.		

Mata Acara 6
Agenda 6

Persetujuan perubahan susunan pengurus Perseroan.

Approval of the changes in the management composition of the Company.

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Nihil. Nil.		
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote.		
	Setuju Agree	Abstain Abstain	Tidak Setuju Disagree
	2.993.279.604 suara atau 98,6155549% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 2,993,279,604 votes or 98.6155549% of the total shares with legal voting rights present at the Meeting.	5.471.900 suara atau 0,1802753% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 5,471,900 votes or 0.1802753% of the total shares with legal voting rights present at the Meeting.	36.550.186 suara atau 1,2041698% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 36,550,186 votes or 1.2041698% of the total shares with legal voting rights present at the Meeting.
Keputusan Rapat Meeting Resolutions	1. Pemberhentian dengan hormat Nyonya Dian Masyita terhitung sejak ditutupnya Rapat dengan ucapan terima kasih atas segala sumbangan, tenaga, dan pikiran yang diberikan selama menjabat sebagai Presiden Komisaris merangkap Komisaris Independen. 2. Pengangkatan kembali Tuan Emil Hakim sebagai Direktur Keuangan & Layanan Korporat terhitung sejak ditutupnya Rapat sampai dengan penutupan Rapat Umum Pemegang Saham (RUPS) Tahunan ke-3 (ketiga) pada akhir 1 (satu) periode masa jabatan dimaksud dengan memperhatikan ketentuan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku, namun demikian tidak mengurangi hak RUPS untuk memberhentikan anggota Direksi tersebut sewaktu-waktu sebelum masa jabatannya berakhir. 3. Pengangkatan Tuan Abdul Ghofar sebagai Presiden Komisaris merangkap Komisaris Independen terhitung efektif sejak tanggal ditetapkannya Hasil Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan (OJK) dan berakhir pada penutupan RUPS Tahunan ke-3 (ketiga) pada akhir 1 (satu) periode masa jabatan dimaksud dengan memperhatikan ketentuan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku, namun demikian tidak mengurangi hak RUPS untuk memberhentikan Anggota Komisaris tersebut sewaktu-waktu sebelum masa jabatannya berakhir. 4. Bagi Anggota Dewan Komisaris dan Direksi yang diangkat sebagaimana angka 2 (dua) dan 3 (tiga) di atas yang masih menjabat pada jabatan lain yang dilarang oleh peraturan perundang-undangan untuk dirangkap dengan jabatan anggota Dewan Komisaris dan Direksi, maka yang bersangkutan harus mengundurkan diri atau diberhentikan dari jabatannya tersebut. 5. Dengan adanya pemberhentian dan pengangkatan Dewan Komisaris dan Direksi sebagaimana dimaksud pada angka 1 (satu), 2 (dua), dan 3 (tiga) di atas maka susunan keanggotaan Dewan Komisaris dan Direksi PT Asuransi Tugu Pratama Indonesia Tbk menjadi sebagai berikut: Dewan Komisaris Presiden Komisaris/Komisaris Independen: Abdul Ghofar* Komisaris: Bagus Agung Rahadiansyah Komisaris: Samuel Ramna Komisaris Independen: Poerwo Tjahjono Komisaris Independen: Tajudin Noor *) Efektif sejak tanggal ditetapkannya Hasil Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan (OJK) Direksi Presiden Direktur: Tatang Nurhidayat Direktur Keuangan & Layanan Korporat: Emil Hakim Direktur Pemasaran Asuransi: Ery Widiatmoko Direktur Teknik: Sudarlin Direktur Kepatuhan & Manajemen Risiko: Edi Yoga Prasetyo Memberikan kuasa dengan hak substitusi kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara ini sesuai dengan peraturan perundang-undangan yang berlaku, termasuk untuk menyatakan dalam Akta Notaris tersendiri dan memberitahukan susunan Direksi dan Dewan Komisaris Perseroan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia.		

	- Honorably discharged Mrs. Dian Masyita as of the closing of the Meeting with appreciation for all the contributions, energy, and thoughts given while serving as President Commissioner and Independent Commissioner. - Re-appointed Mr. Emil Hakim as Finance & Corporate Services Director starting from the closing of the Meeting until the closing of the 3rd (third) Annual General Meeting of Shareholders (GMS) at the end of 1 (one) period term of office referred with due observance of the Company's Articles of Association and applicable laws and regulations, however, does not reduce the right of the GMS to dismiss members of the Board of Directors at any time before their term of office ends. - Appointed Mr. Abdul Ghofar as President Commissioner and concurrently Independent Commissioner effective from the date of the Financial Services Authority (OJK) Fit and Proper Test Results and until the closing of the 3rd (third) Annual GMS at the end of 1 (one) period term of office with due observance of the Company's Articles of Association and applicable laws and regulations, however, does not reduce the right of the GMS to dismiss the Commissioner at any time before their term of office ends. - For the appointed members of the Board of Commissioners and the Board of Directors as mentioned above in point 2 (two) and 3 (three), members of the Board of Commissioners, and members of the Board of Directors who are still serving in other positions that are prohibited by laws and regulations to be held concurrently with the positions of members of the Board of Commissioners and the Board of Directors then those concerned must resign or be dismissed from that position. - With the dismissal and appointment of the Board of Commissioners and the Board of Directors as mentioned above in point 1 (one), 2 (two), and 3 (three), the composition of the membership of the Board of Commissioners and the Board of Directors of PT Asuransi Tugu Pratama Indonesia Tbk. is as follows: Board of Commissioners President Commissioner/Independent Commissioner: Abdul Ghofar* Commissioner: Bagus Agung Rahadiansyah Commissioner: Samuel Ramna Independent Commissioner: Poerwo Tjahjono Independent Commissioner: Tajudin Noor *) Waiting for the fit and proper test result from the Financial Services Authority (OJK). Board of Directors President Director: Tatang Nurhidayat Finance & Corporate Services Director: Emil Hakim Insurance Marketing Director: Ery Widiatmoko Technical Director: Sudarlin Director of Compliance & Risk Management: Edi Yoga Prasetyo Granting authority with the right of substitution to the Company's Board of Directors to take all necessary actions related to this agenda decision in accordance with applicable laws and regulations, including formalizing it in a separate Notarial Deed and notifying the composition of the Company's Board of Directors and Board of Commissioners to the Ministry of Law and Human Rights of the Republic of Indonesia.
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Sdr. Abdul Ghofar dinyatakan memenuhi persyaratan untuk menjadi Presiden Komisaris merangkap Komisaris Independen Perseroan oleh OJK pada tanggal 3 Desember 2024, sehingga pengangkatan Sdr. Abdul Ghofar sebagai Presiden Komisaris merangkap Komisaris Independen terhitung efektif sejak 3 Desember 2024, yang dituangkan dalam Akta Pernyataan Keputusan Rapat No. 81 tanggal 20 Desember 2024, dibuat di hadapan notaris Mala Mukti S.H., LL.M. Completed/realized. Mr. Abdul Ghofar has been declared to meet the requirements to become the President of the Board of Commissioners concurrently serving as an Independent Commissioner of the Company by the OJK on 3 December, 2024. Consequently, his appointment as President Commissioner cum Independent Commissioner became effective as of 3 December 2024, as recorded in the Notarial Deed of Meeting Decision No. 81 dated 20 December 2024, executed in the presence of Notary Mala Mukti S.H., LL.M.

Informasi tentang Pelaksanaan RUPSLB di Tahun 2025

Information on EGMS Implementation in 2025

Sepanjang tahun 2025, Perseroan telah menyelenggarakan 1 (satu) kali Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) pada tanggal 17 September 2025. RUPSLB tersebut diselenggarakan secara fisik maupun daring (*hybrid*) dan dihadiri oleh para pemegang saham, Dewan Komisaris, Direksi, serta perwakilan dari lembaga dan profesi penunjang pasar modal.

Pelaksanaan RUPSLB dilakukan dengan senantiasa memenuhi seluruh prosedur yang telah ditetapkan, termasuk melalui tahapan pemberitahuan, pengumuman, dan pemanggilan kepada pemegang saham sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, dengan rincian sebagai berikut:

Throughout 2025, the Company convened 1 (one) Extraordinary General Meeting of Shareholders (EGMS) on 17 September 2025. The EGMS was held in a hybrid format, both physically and online, and was attended by shareholders, the Board of Commissioners, the Board of Directors, as well as representatives of capital market supporting institutions and professions.

The EGMS was conducted in full compliance with the prescribed procedures, including the stages of notification, announcement, and invitation to shareholders in accordance with prevailing laws and regulations, with the details as follows:

Pemberitahuan kepada OJK Notification to OJK	Pengumuman kepada Pemegang Saham Announcement to the Shareholders	Pemanggilan Pemegang Saham Invitation to the Shareholders	Pelaksanaan Implementation	Pengumuman Ringkasan Risalah RUPSLB Announcement of the Minutes Summary of EGMS
4 Agustus 2025 4 August 2025	11 Agustus 2025 11 August 2025	Pemanggilan RUPSLB: 26 Agustus 2025 EGMS Call: 26 August 2025	17 September 2025 17 September 2025	19 September 2025 19 September 2025

Kehadiran Pemegang Saham dalam RUPSLB

Attendance of Shareholders in the EGMS

Keikutsertaan pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa 2025 dilakukan melalui mekanisme sebagai berikut:

1. Menghadiri Rapat secara fisik;
2. Menghadiri Rapat secara elektronik melalui aplikasi eASY.KSEI; atau
3. Memberikan kuasa kepada pihak lain, baik secara elektronik melalui aplikasi eASY.KSEI maupun secara tertulis.

Mekanisme tersebut memberikan fleksibilitas bagi pemegang saham untuk tetap berpartisipasi aktif dalam pengambilan keputusan Perseroan, sekaligus memastikan pelaksanaan RUPSLB berjalan efektif, transparan, dan sesuai dengan ketentuan yang berlaku.

Shareholder participation in the 2025 Extraordinary General Meeting of Shareholders (EGMS) was facilitated through the following mechanisms:

1. Attending the Meeting physically;
2. Attending the Meeting electronically via the eASY.KSEI application; or
3. Granting a proxy to another party, either electronically through the eASY.KSEI application or in written form.

These mechanisms provide flexibility for shareholders to remain actively involved in the Company's decision-making process, while ensuring that the EGMS is conducted effectively, transparently, and in compliance with applicable regulations.

Mekanisme Pengambilan Keputusan

Decision-Making Mechanism

Mekanisme pengambilan keputusan dalam Rapat Umum Pemegang Saham Luar Biasa dilakukan melalui musyawarah untuk mufakat. Apabila musyawarah tidak mencapai kesepakatan, maka keputusan diambil melalui mekanisme pemungutan suara sesuai dengan ketentuan yang berlaku.

Pendekatan ini mencerminkan komitmen Perseroan untuk mengedepankan prinsip kebersamaan dan keterbukaan dalam setiap proses pengambilan keputusan strategis.

The decision-making mechanism in the Extraordinary General Meeting of Shareholders is conducted through deliberation to reach consensus. Should consensus not be achieved, resolutions shall be adopted through a voting process in accordance with applicable regulations.

This approach reflects the Company's commitment to upholding the principles of inclusiveness and transparency in all strategic decision-making processes.

Keterlibatan Pihak Independen dalam Penghitungan Suara Involvement of Independent Parties in the Vote Counting

Dalam pelaksanaan RUPSLB, Perseroan menunjuk pihak independen guna memastikan objektivitas dan akurasi dalam perhitungan kuorum kehadiran serta pelaksanaan pemungutan suara. Pihak independen yang ditunjuk tersebut adalah Notaris Mala Mukti, S.H., LL.M, dan Biro Administrasi Efek selaku Registrar Saham, PT Datindo Entrycom.

Penunjukan pihak independen ini merupakan bagian dari komitmen Perseroan untuk menjamin integritas, transparansi, dan kredibilitas seluruh proses penyelenggaraan RUPS sesuai dengan prinsip *Good Corporate Governance*.

In conducting the EGMS, the Company appointed independent parties to ensure objectivity and accuracy in calculating the meeting quorum and conducting the voting process. The independent parties appointed were Notary Mala Mukti, S.H., LL.M, and the Share Registrar, PT Datindo Entrycom.

The appointment of independent parties reflects the Company's commitment to safeguarding the integrity, transparency, and credibility of the entire AGM process in line with the principles of *Good Corporate Governance*.

Keputusan RUPSLB Resolutions of EGMS

Keputusan RUPSLB 2025 dituangkan dalam Berita Acara RUPST PT Asuransi Tugu Pratama Indonesia Tbk No. 182/Srt/IX/2025 tanggal 17 September 2025, yang dibuat di hadapan Notaris Mala Mukti, S.H., LL.M. Berita acara tersebut menjadi dokumen resmi yang memuat seluruh hasil keputusan Rapat Umum Pemegang Saham Luar Biasa, serta menjadi dasar hukum bagi Perseroan dalam menindaklanjuti setiap keputusan yang telah disetujui oleh para pemegang saham.

The resolutions of the 2025 EGMS are documented in the Minutes of the AGM of PT Asuransi Tugu Pratama Indonesia Tbk No. 182/Srt/IX/2025 dated 17 September 2025, drawn up before Notary Mala Mukti, S.H., LL.M. These minutes serve as the official record of all resolutions adopted at the Extraordinary General Meeting of Shareholders and constitute the legal basis for the Company in implementing each resolution approved by the shareholders.

Mata Acara 1 Agenda 1

Persetujuan Pemberhentian dengan Hormat Anggota Dewan Komisaris Perseroan.

Approval of the Honorable Dismissal of a Member of the Company's Board of Commissioners.

Jumlah Pemegang Saham yang Bertanya Number of Inquiring Shareholders	Pada mata acara Pertama Rapat, seorang pemegang saham dengan kepemilikan 300 (tiga ratus) saham mengajukan pertanyaan melalui aplikasi eASY.KSEI terkait alasan pengunduran diri salah satu anggota Komisaris serta konfirmasi atas pengisian posisi lowong. Pertanyaan tersebut telah dijawab oleh Presiden Direktur Perseroan dengan penjelasan bahwa pengunduran diri bersifat pribadi dan belum terdapat pengangkatan pengganti. In the First Agenda Item of the Meeting, a shareholder holding 300 (three hundred) shares submitted a question through the eASY.KSEI application regarding the reason for the resignation of one of the Commissioners and the confirmation of the filling of the vacant position. The question was answered by the President Director of the Company, explaining that the resignation was of a personal nature and no replacement has been appointed to date.								
Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara. By Vote. <table> <tr> <th>Setuju Agree</th> <th>Abstain Abstain</th> <th>Tidak Setuju Disagree</th> </tr> <tr> <td> 2.325.348.787 suara atau 99,5761241% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 2,325,348,787 votes or 99.5761241% of the total shares with legal voting rights present at the Meeting. </td> <td> 827.200 suara atau 0,0354224% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 827,200 votes or 0.0354224% of the total shares with legal voting rights present at the Meeting. </td> <td> 9.898.551 suara atau 0,4238759% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 9,898,551 votes or 0.4238759% of the total shares with legal voting rights present at the Meeting. </td> </tr> </table>			Setuju Agree	Abstain Abstain	Tidak Setuju Disagree	2.325.348.787 suara atau 99,5761241% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 2,325,348,787 votes or 99.5761241% of the total shares with legal voting rights present at the Meeting.	827.200 suara atau 0,0354224% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 827,200 votes or 0.0354224% of the total shares with legal voting rights present at the Meeting.	9.898.551 suara atau 0,4238759% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 9,898,551 votes or 0.4238759% of the total shares with legal voting rights present at the Meeting.
Setuju Agree	Abstain Abstain	Tidak Setuju Disagree							
2.325.348.787 suara atau 99,5761241% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 2,325,348,787 votes or 99.5761241% of the total shares with legal voting rights present at the Meeting.	827.200 suara atau 0,0354224% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 827,200 votes or 0.0354224% of the total shares with legal voting rights present at the Meeting.	9.898.551 suara atau 0,4238759% dari seluruh saham dengan hak suara yang hadir dalam Rapat. 9,898,551 votes or 0.4238759% of the total shares with legal voting rights present at the Meeting.							

Keputusan Rapat Meeting Resolutions	1. Menyetujui untuk memberhentikan dengan hormat Sdr. Samuel Lie (Samuel Ramna) sebagai Komisaris Perseroan sesuai dengan Surat Pengunduran Diri yang bersangkutan, terhitung sejak ditutupnya Rapat ini, dengan ucapan terima kasih atas segala sumbangan tenaga dan pikiran yang diberikan selama menjabat sebagai Komisaris Perseroan. Dengan demikian, susunan Dewan Komisaris Perseroan menjadi sebagai berikut: Presiden Komisaris/Komisaris Independen : Tuan Abdul Ghofar Komisaris : Tuan Bagus Agung Rahadiansyah Komisaris : Lowong Komisaris Independen : Tuan Poerwo Tjahjono Komisaris Independen : Tuan Tajudin Noor Approved to honorably dismiss Mr. Samuel Lie (Samuel Ramna) as Commissioner of the Company in accordance with the Letter of Resignation effective as of the closing of this Meeting, with gratitude for all contributions of energy and thoughts given during his term as Commissioner of the Company. Therefore, the composition of the Company's Board of Commissioners is as follows: President Commissioner/Independent Commissioner : Mr. Abdul Ghofar Commissioner : Mr. Bagus Agung Rahadiansyah Commissioner : Vacant Independent Commissioner : Mr. Poerwo Tjahjono Independent Commissioner : Mr. Tajudin Noor 2. Menyetujui untuk memberikan wewenang dan kuasa dengan hak substitusi kepada Direksi Perseroan baik sendiri-sendiri maupun bersama-sama untuk melakukan segala tindakan sehubungan dengan keputusan Rapat, termasuk namun tidak terbatas pada membuat serta menandatangani segala akta, dokumen, dan surat kepada pihak yang berwenang maupun untuk menghadap Notaris. Approved to grant authority and power with the right of substitution to the Company's Directors, either individually or jointly, to carry out all actions related to the decisions of the Meeting, including but not limited to creating and signing all deeds, documents and letters to the authorized parties or to stand before a Notary.
Tindak Lanjut/Realisasi Follow-up/Realization	Selesai/terlaksana. Completed/realized.

3.B

Dewan Komisaris

Board of Commissioners

Dalam menjalankan Perusahaan, Direksi Tugu Insurance diawasi oleh Dewan Komisaris, yang juga memberikan nasihat terkait kebijakan. Dewan Komisaris bertanggung jawab kepada Rapat Umum Pemegang Saham (RUPS), yang mencerminkan akuntabilitas mereka dalam mengawasi pengelolaan Perusahaan. Akuntabilitas ini menegaskan komitmen untuk menerapkan prinsip-prinsip tata kelola sebagai bagian dari upaya menjaga dan meningkatkan kerangka tata kelola Perusahaan.

In running the Company, the Board of Directors of Tugu Insurance is supervised by the Board of Commissioners, which also provides advice on policies. The Board of Commissioners is accountable to the General Meeting of Shareholders (GMS), reflecting their accountability in overseeing the management of the Company. This accountability affirms the commitment to apply governance principles as part of efforts to maintain and improve the Company's governance framework.

Ketentuan Masa Jabatan Dewan Komisaris

Provisions for the Term of Office of the Board of Commissioners

Anggota Dewan Komisaris diangkat dan diberhentikan oleh Rapat Umum Pemegang Saham (RUPS) sesuai dengan peraturan dan ketentuan yang berlaku serta harus lulus uji kelayakan dan kepatutan yang ditetapkan oleh OJK. Masa jabatan anggota Dewan Komisaris dimulai pada tanggal yang ditentukan dalam RUPS serta diangkat dan berakhir pada penutupan RUPS Tahunan ketiga setelah tanggal pengangkatan, kecuali ditentukan lain dalam RUPS. Setelah

Members of the Board of Commissioners are appointed and dismissed by the General Meeting of Shareholders (GMS) in accordance with applicable regulations and must pass the fit and proper test set by the OJK. The term of office for members of the Board of Commissioners begins on the date specified in the GMS and ends at the closure of the third Annual GMS following the date of appointment, unless otherwise specified in the GMS. After the term

masa jabatan berakhir, anggota Dewan Komisaris dapat diangkat kembali berdasarkan keputusan RUPS. Masa jabatan anggota Dewan Komisaris dapat dihentikan apabila:

1. Mengundurkan diri;
2. Tidak memenuhi persyaratan hukum yang berlaku;
3. Meninggal dunia;
4. Diberhentikan berdasarkan keputusan RUPS.

Komposisi Dewan Komisaris Tahun 2025 The Board of Commissioners Composition in 2025

Pada tahun 2025, Perusahaan mengalami perubahan dalam komposisi Dewan Komisaris berdasarkan Keputusan Rapat Umum Pemegang Saham RUPS Luar Biasa (RUPSLB) pada tanggal 17 September 2025. Berdasarkan perubahan tersebut, komposisi Dewan Komisaris Perusahaan terdiri dari 1 (satu) Presiden Komisaris yang juga menjabat sebagai Komisaris Independen, dan 3 (tiga) Anggota Dewan Komisaris, yang 2 (dua) di antaranya adalah Komisaris Independen. Informasi lengkap tentang perubahan komposisi Dewan Komisaris Tugu Insurance sepanjang tahun 2025 dapat dilihat dalam Bab Profil Perusahaan pada Laporan Tahunan ini.

Berdasarkan komposisi ini, Perusahaan telah memenuhi ketentuan dalam *Board Manual* dan Peraturan OJK No. 73/POJK.05/2016 tentang *Good Corporate Governance* untuk Perusahaan Asuransi ("POJK No. 73"), yang mengatur bahwa Dewan Komisaris Perusahaan Asuransi harus terdiri dari sekurang-kurangnya 3 (tiga) anggota. Seluruh anggota Dewan Komisaris Tugu Insurance adalah Warga Negara Indonesia dan berdomisili di Indonesia, sebagaimana diatur dalam Pasal 19 ayat (5) POJK No. 73.

Komposisi ini sesuai dengan *Board Manual* dan memenuhi ketentuan Peraturan OJK No. 73/POJK.05/2016 tentang *Good Corporate Governance* untuk Perusahaan Asuransi ("POJK No. 73"), yang mengatur bahwa Dewan Komisaris Perusahaan Asuransi harus terdiri dari sekurang-kurangnya 2 (dua) anggota, dengan jumlah Komisaris Independen minimal 30% (tiga puluh persen) dari total anggota Dewan Komisaris; dan 1 (satu) anggota Dewan Komisaris diangkat sebagai Presiden Komisaris.

Adapun komposisi Dewan Komisaris Tugu Insurance per 31 Desember 2025 adalah sebagai berikut:

Nama Name	Jabatan Position
Abdul Ghofar	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner
Bagus Agung Rahadiansyah	Komisaris Commissioner
Poerwo Tjahjono	Komisaris Independen Independent Commissioner
Tajudin Noor	Komisaris Independen Independent Commissioner

ends, members of the Board of Commissioners may be reappointed based on the decision of the GMS. The term of office of members of the Board of Commissioners can be terminated if:

1. They resign;
2. They no longer meet the applicable legal requirements;
3. They pass away;
4. They are dismissed based on the decision of the GMS.

In 2025, the Company underwent a change in the composition of the Board of Commissioners, as determined by the Extraordinary General Meeting Shareholders (EGMS) Resolution on 17 September 2025. Following these changes, the Board of Commissioners now consists of 1 (one) President Commissioner who also serves as an Independent Commissioner, and 3 (three) Commissioners, 2 (two) of whom are Independent Commissioners. Detailed information on the changes in the composition of Tugu Insurance's Board of Commissioners throughout 2025 can be found in the Company Profile Chapter of this Annual Report.

Based on this composition, the Company has complied with the provisions of the Board Manual and OJK Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies ("POJK No. 73"), which stipulates that the Board of Commissioners of an Insurance Company must consist of at least 3 (three) members. All members of the Tugu Insurance Board of Commissioners are Indonesian citizens and domiciled in Indonesia, as outlined in Article 19 paragraph (5) of POJK No. 73.

This composition adheres to the Board Manual and meets the requirements of OJK Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies ("POJK No. 73"), which stipulates that the Board of Commissioners of an Insurance Company must consist of at least 2 (two) members, with the number of Independent Commissioners being at least 30% (thirty percent) of the total members of the Board of Commissioners; and 1 (one) member of the Board of Commissioners is appointed as the President Commissioner.

The composition of the Tugu Insurance Board of Commissioners as of 31 December 2025 is as follows:

Buku Panduan Kerja Dewan Komisaris (Board Manual) The Board of Commissioners' Work Guidelines (Board Manual)

Dewan Komisaris telah menetapkan Pedoman Kerja Dewan Komisaris sebagai acuan untuk melaksanakan tugas dan tanggung jawab pengawasannya. Pedoman ini merupakan bagian dari Buku Pedoman Dewan Komisaris yang disetujui oleh Dewan Komisaris dan Direksi pada tanggal 1 Desember 2014, dan diubah pada tanggal 31 Desember 2021. Buku Pedoman Dewan Komisaris merupakan bagian yang tidak terpisahkan dari Anggaran Dasar Perusahaan dan Struktur *Soft Corporate Governance* Perusahaan.

Buku Pedoman Dewan Komisaris mengatur hubungan kerja antara Dewan Komisaris dan Direksi sesuai dengan ketentuan yang tercantum dalam Anggaran Dasar Perusahaan, hasil Rapat Umum Pemegang Saham (RUPS), dan/atau ketentuan peraturan perundang-undangan yang berlaku. Beberapa hal yang diatur dalam Buku Pedoman Dewan Komisaris antara lain:

1. Persyaratan dan jabatan rangkap jabatan Dewan Komisaris;
2. Komposisi Dewan Komisaris;
3. Masa jabatan, pengangkatan, dan pemberhentian Dewan Komisaris;
4. Tugas, wewenang, dan kewajiban Dewan Komisaris;
5. Rapat Dewan Komisaris;
6. Waktu kerja Dewan Komisaris;
7. Komunikasi Dewan Komisaris;
8. Dewan Komisaris dalam RUPS;
9. Fungsi pendukung; dan
10. Pelaporan dan pertanggungjawaban Dewan Komisaris.

Tugas, Wewenang, dan Kewajiban Dewan Komisaris Duties, Authorities, and Obligations of the Board of Commissioners

Tugas Utama Dewan Komisaris

Dewan Komisaris memiliki tugas utama untuk mengawasi dan memberikan nasihat kepada manajemen Perusahaan yang dijalankan oleh Direksi. Selain itu, Dewan Komisaris juga bertanggung jawab untuk mengawasi kebijakan terkait penyusunan dan pelaksanaan tata kelola perusahaan di Perusahaan. Dewan Komisaris memantau dan memastikan bahwa praktik tata kelola perusahaan telah diterapkan secara efektif dan berkelanjutan.

Tanggung Jawab dan Wewenang Dewan Komisaris

Dewan Komisaris, baik secara bersama-sama dengan anggota lain atau secara individu, memiliki kewenangan berikut setiap saat:

1. Memeriksa buku, dokumen, kas, dan surat berharga lainnya, serta aset Perusahaan untuk tujuan verifikasi;
2. Mengakses tempat, bangunan, dan kantor yang digunakan oleh Perusahaan;

The Board of Commissioners has established the Board of Commissioners' Work Guidelines to serve as a framework for fulfilling its supervisory duties and responsibilities. These guidelines are part of the Board Manual, which was approved by both the Board of Commissioners and the Board of Directors on 1 December 2014, and amended on 31 December 2021. The Board Manual is an integral component of the Company's Articles of Association and its Corporate Governance Soft Structure.

The Board Manual governs the working relationship between the Board of Commissioners and the Board of Directors, in accordance with the provisions outlined in the Company's Articles of Association, the decisions of the General Meeting of Shareholders (GMS), and the applicable laws and regulations. Specific matters addressed in the Board Manual regarding the Board of Commissioners include, but are not limited to:

1. Requirements and Concurrent Positions of the Board of Commissioners;
2. Composition of the Board of Commissioners;
3. Term of Office, Appointment, and Dismissal of the Board of Commissioners;
4. Duties, Authorities, and Responsibilities of the Board of Commissioners;
5. Board of Commissioners Meetings;
6. Working Hours of the Board of Commissioners;
7. Communication of the Board of Commissioners;
8. Board of Commissioners in the General Meeting of Shareholders (GMS);
9. Supporting Functions; and
10. Reporting and Accountability of the Board of Commissioners

The Board of Commissioners' Main Duties

The primary responsibility of the Board of Commissioners is to oversee and provide guidance to the Company's management, which is carried out by the Board of Directors. Additionally, the Board of Commissioners is responsible for supervising the policies related to the development and implementation of corporate governance within the Company. The Board of Commissioners monitors and ensures that corporate governance practices are effectively and continuously implemented.

The Board of Commissioners' Authority and Responsibilities

The Board of Commissioners, either collectively with other members or individually, has the following authorities at any time:

1. Inspect the Company's books, documents, cash, and other securities, as well as the Company's assets for verification purposes;
2. Access the premises, buildings, and offices used by the Company;

3. Meninjau kebijakan dan tindakan yang telah dan akan dilakukan oleh Direksi;
4. Memberikan arahan kepada Direksi mengenai pelaksanaan rencana dan kebijakan Perusahaan;
5. Meminta Direksi dan/atau pejabat lainnya, dengan persetujuan Direksi, untuk menghadiri rapat Dewan Komisaris;
6. Meneliti, menganalisis, dan menandatangani Rencana Jangka Panjang dan Rencana Kerja serta Anggaran (RKAP) Perusahaan yang disusun oleh Direksi, sesuai dengan ketentuan Anggaran Dasar Perusahaan;
7. Memberikan nasihat kepada Direksi dalam melaksanakan pengelolaan Perusahaan;
8. Menunjuk dan memberhentikan Sekretaris Dewan Komisaris;
9. Memberhentikan sementara anggota Direksi sesuai dengan ketentuan Anggaran Dasar Perusahaan;
10. Bekerja sama dengan ahli untuk hal-hal tertentu dan dalam jangka waktu tertentu dengan biaya ditanggung oleh Perusahaan, jika dianggap perlu;
11. Melakukan pengelolaan Perusahaan dalam kondisi tertentu dan untuk jangka waktu tertentu, sesuai dengan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku;
12. Menghadiri Rapat Direksi dan memberikan pandangan mengenai hal-hal yang dibahas;
13. Melaksanakan kewenangan pengawasan lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan, Anggaran Dasar, dan/atau keputusan Rapat Umum Pemegang Saham;
14. Mengikuti perkembangan kegiatan Perusahaan dan memberikan pendapat serta saran kepada Rapat Umum Pemegang Saham;
15. Segera melaporkan kepada Rapat Umum Pemegang Saham jika ada tanda-tanda penurunan kinerja Perusahaan atau peristiwa penting lainnya yang perlu diketahui oleh Rapat Umum Pemegang Saham;
16. Meneliti dan menganalisis laporan berkala dan tahunan yang disusun oleh Direksi serta menandatangani Laporan Tahunan;
17. Memberikan penjelasan, pendapat, dan saran kepada Rapat Umum Pemegang Saham mengenai Laporan Tahunan, jika diminta;
18. Menyusun program kerja tahunan untuk dimasukkan dalam RKAP;
19. Mengusulkan Akuntan Publik untuk mengaudit laporan keuangan tahunan pada Rapat Umum Pemegang Saham;
20. Melaksanakan kewenangan pengawasan dan pemberian nasihat lainnya, sepanjang tidak bertentangan dengan peraturan perundang-undangan, Anggaran Dasar, dan/atau keputusan Rapat Umum Pemegang Saham.
3. Review all policies and actions that have been or will be undertaken by the Board of Directors;
4. Provide guidance to the Board of Directors on the implementation of the Company's plans and policies;
5. Request the Board of Directors and/or other officials, with the Board of Directors' approval, to attend Board of Commissioners' meetings;
6. Review, analyze, and sign the Company's Long-Term Plan and Work Plan and Budget prepared by the Board of Directors, in accordance with the Company's Articles of Association;
7. Offer advice to the Board of Directors in managing the Company;
8. Appoint and dismiss the Secretary of the Board of Commissioners;
9. Temporarily dismiss members of the Board of Directors, in line with the provisions of the Company's Articles of Association;
10. Collaborate with experts on specific matters for a designated period, at the Company's expense, if deemed necessary;
11. Manage the Company in specific circumstances and for a limited period, as stipulated in the Articles of Association and applicable laws and regulations;
12. Attend Board of Directors' meetings and provide insights on the matters discussed;
13. Exercise other supervisory powers as long as they do not conflict with the laws, Articles of Association, and/or General Meeting of Shareholders' resolutions;
14. Monitor the development of the Company's activities and provide opinions and recommendations to the General Meeting of Shareholders;
15. Report immediately to the General Meeting of Shareholders if there are signs of a decline in the Company's performance or other critical events that need to be brought to the shareholders' attention;
16. Review and analyze periodic and annual reports prepared by the Board of Directors and sign the Annual Report;
17. Provide explanations, opinions, and suggestions on the Annual Report to the General Meeting of Shareholders, if requested;
18. Prepare annual work programs to be included in the RKAP;
19. Propose a Public Accountant to audit the annual financial statements at the General Meeting of Shareholders;
20. Perform other supervisory and advisory duties, as long as they do not conflict with the laws, Articles of Association, and/or resolutions of the General Meeting of Shareholders.



Kewajiban Dewan Komisaris

1. Dalam melaksanakan tugasnya, setiap anggota Dewan Komisaris harus:
 - a. Mematuhi Anggaran Dasar, peraturan perundang-undangan, serta prinsip-prinsip profesionalisme, efisiensi, transparansi, independensi, akuntabilitas, tanggung jawab, dan keadilan;
 - b. Bertindak dengan itikad baik, kehati-hatian, dan tanggung jawab dalam menjalankan tugas pengawasan dan pemberian nasihat kepada Direksi untuk kepentingan Perusahaan dan sesuai dengan tujuan dan sasaran Perusahaan;
2. Membuat Risalah Rapat Dewan Komisaris dan menyimpan salinannya;
3. Melaporkan kepada Perusahaan terkait kepemilikan saham mereka dan/atau saham keluarga mereka di Perusahaan dan perusahaan lain;
4. Memberikan laporan terkait tugas pengawasan yang telah dilaksanakan pada tahun buku sebelumnya kepada Rapat Umum Pemegang Saham (RUPS);
5. Dalam kondisi tertentu, Dewan Komisaris harus mengadakan RUPS Tahunan dan RUPS lainnya sesuai dengan kewenangannya yang diatur dalam peraturan perundang-undangan dan Anggaran Dasar;
6. Untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris harus membentuk Komite sesuai dengan peraturan perundang-undangan yang berlaku dan dapat membentuk Komite lain sesuai dengan kebutuhan Perusahaan;
7. Mengevaluasi kinerja komite-komite yang mendukung pelaksanaan tugas dan tanggung jawab mereka di akhir tahun buku;
8. Dewan Komisaris bersama Direksi diwajibkan untuk menyusun:
 - a. Pedoman yang mengikat setiap anggota Dewan Komisaris dan Direksi, sesuai dengan ketentuan peraturan perundang-undangan yang berlaku;
 - b. Kode Etik yang berlaku bagi seluruh anggota Dewan Komisaris, Direksi, karyawan, serta mendukung organ-organ pendukung Perusahaan sesuai dengan peraturan perundang-undangan yang berlaku.

Rekomendasi Dewan Komisaris**The Board of Commissioners' Recommendations**

Pada tahun 2025, Dewan Komisaris melanjutkan perannya dalam mengawasi dan memberikan nasihat kepada manajemen untuk memastikan Perusahaan dalam beroperasi selalu mempertimbangkan aspirasi pemangku kepentingan. Rekomendasi Dewan berfokus pada kombinasi pertumbuhan strategis dan optimasi operasional, yang dibangun atas kemajuan yang dicapai pada tahun 2023 dan 2024. Area-area fokus utama mencakup:

1. Pencapaian target perusahaan dan *Key Performance Indicator* (KPI), serta mengoptimalkan tingkat *Risk-Based Capital* (RBC) yang sehat dan memberikan imbal hasil yang optimal bagi pemegang saham dengan tetap mempertimbangkan keberlanjutan jangka panjang;

The Board of Commissioners' Obligations

1. In carrying out their duties, each member of the Board of Commissioners must:
 - a. Adhere to the Articles of Association, laws, and regulations, as well as the principles of professionalism, efficiency, transparency, independence, accountability, responsibility, and fairness;
 - b. Act with good faith, prudence, and responsibility in supervising and advising the Board of Directors for the benefit of the Company, in line with the Company's goals and objectives;
2. Record Minutes of the Board of Commissioners' Meetings and retain copies;
3. Report to the Company their own share ownership and/or that of their family in the Company and other companies;
4. Provide a report on the supervisory duties carried out in the previous fiscal year to the General Meeting of Shareholders (GMS);
5. Under certain conditions, the Board of Commissioners must convene an Annual GMS and other GMS in accordance with their authority as outlined in the legislation and the Articles of Association;
6. To support the effective execution of their duties and responsibilities, the Board of Commissioners must establish Committees in compliance with applicable laws and regulations and may form other Committees as needed by the Company;
7. Evaluate the performance of the committees that assist in the execution of their duties and responsibilities at the end of the fiscal year;
8. The Board of Commissioners, together with the Board of Directors, is required to establish:
 - a. Guidelines that bind all members of the Board of Commissioners and Directors, in line with the provisions of applicable laws and regulations;
 - b. A Code of Conduct that applies to all members of the Board of Commissioners, Directors, employees, and supports the Company's supporting organs in accordance with applicable laws and regulations.

In 2025, the Board of Commissioners continued its role in supervising and providing advice to management to ensure the Company in its operations always taking into account of its stakeholders' aspiration. The Board's recommendations focused on a combination of strategic growth and operational optimization, building upon the progress achieved in 2023 and 2024. The key focus areas included:

1. Achievement of the Company's targets and Key Performance Indicators (KPI), as well as optimization of a healthy Risk-Based Capital (RBC) level, while delivering optimal returns to shareholders with due consideration to long-term sustainability;

2. Penguatan kontribusi anak perusahaan terhadap kinerja keseluruhan Perusahaan;
 3. Optimasi pengelolaan aset dan properti investasi di grup korporasi;
 4. Perbaikan kualitas *underwriting* dan penguatan retensi risiko;
 5. Efisiensi biaya yang sehat dan berkelanjutan agar tetap terjaga;
 6. Optimasi kinerja investasi dengan tetap mematuhi kebijakan investasi dan batas toleransi risiko;
 7. Inovasi produk dan strategi penetrasi pasar diiringi dengan kesiapan infrastruktur internal yang matang termasuk kepatuhan terhadap regulasi agar peluncuran produk baru berjalan lancar;
 8. Transformasi digital dan integrasi proses bisnis didukung dengan keselarasan pengembangan sistem teknologi informasi (TI), penguatan sistem *Enterprise Resource Planning* (ERP), dan kelengkapan *Standard Operating Procedure* (SOP);
 9. Integrasi manajemen risiko ke dalam proses pengambilan keputusan strategis, termasuk evaluasi risiko-risiko eksternal yang berdampak pada keberlangsungan bisnis;
 10. Penerapan tata kelola perusahaan yang baik, memastikan kepatuhan terhadap hukum dan SOP perusahaan dalam semua tindakan korporasi;
 11. Peningkatan pengendalian internal, termasuk fokus khusus pada pengelolaan kas dan piutang;
 12. Peningkatan kompetensi sumber daya manusia untuk mendukung *talent mobility* dan pertumbuhan di masa depan;
 13. *Spin-off* unit syariah sepenuhnya agar mematuhi peraturan perundang-undangan yang berlaku dan memperhatikan aspek bisnis jangka panjang serta kecukupan permodalan. Aspek tata kelola, sumber daya manusia (SDM), sistem operasional dan keuangan perlu diperkuat agar entitas hasil pemisahan dapat tumbuh secara mandiri dan berkelanjutan;
 14. Penelaahan, pemberian tanggapan dan rekomendasi serta persetujuan Rencana Kerja dan Anggaran Perusahaan (RKAP), Rencana Jangka Panjang Perusahaan (RJPP) termasuk Rencana Bisnis dan Rencana Aksi Keuangan Berkelanjutan, serta *Key Performance Indicator* (KPI) Perusahaan;
 15. Evaluasi penerapan kebijakan dan prosedur APU (Anti Pencucian Uang), PPT (Pencegahan Pendanaan Terorisme), dan PPPSPM (Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal);
 16. Pemantauan dan evaluasi atas pelaksanaan dan realisasi RKAP serta realisasi Rencana Bisnis Perusahaan; dan
 17. Perumusan strategi, penguatan manajemen risiko, serta penyusunan rencana mitigasi yang memadai, termasuk dalam konteks transisi dan penerapan basis PSAK 117 yang didukung dengan penguatan dan penyempurnaan sistem teknologi informasi secara efektif dan berkelanjutan.
2. Strengthening the contribution of subsidiaries to the overall performance of the Company;
 3. Optimization of asset and investment property management across the corporate group;
 4. Improvement of underwriting quality and strengthening of risk retention;
 5. Maintaining healthy and sustainable cost efficiency;
 6. Optimization of investment performance while adhering to investment policies and risk tolerance limits;
 7. Product innovation and market penetration strategies supported by well-prepared internal infrastructure, including regulatory compliance to ensure smooth product launches;
 8. Digital transformation and integration of business processes, supported by alignment in information technology (IT) system development, strengthening of Enterprise Resource Planning (ERP) systems, and completeness of Standard Operating Procedures (SOP);
 9. Integration of risk management into strategic decision-making processes, including evaluation of external risks impacting business sustainability;
 10. Implementation of good corporate governance, ensuring compliance with laws and Company's SOP in all corporate actions;
 11. Enhancement of internal controls, including focus on cash and receivables management;
 12. Development of human capital competencies to support talent mobility and future growth;
 13. Full spin-off of the Sharia unit in compliance with applicable laws and regulations, while considering long-term business aspects as well as capital adequacy. Governance, human resources, operational systems, and financial aspects must be strengthened to support the spun-off entity in becoming independent and sustainable;
 14. Review, provision of responses and recommendations, as well as approval of the Company's Work Plan and Budget (RKAP), Long-Term Corporate Plan (RJPP), including Business Plans and Sustainable Finance Action Plans, as well as the Company's Key Performance Indicators (KPI);
 15. Evaluation of the implementation of policies and procedures related to AML (Anti-Money Laundering), CTF (Counter-Terrorism Financing), and CPF (Counter-Proliferation Financing of Weapons of Mass Destruction);
 16. Monitoring and evaluation of the implementation and realization of the RKAP and the Company's Business Plan; and
 17. Formulation of strategies, strengthening of risk management, and preparation of adequate mitigation plans, including in the context of transition and implementation of PSAK 117, supported by the effective and sustainable enhancement and refinement of information technology systems.



Rapat dan Tingkat Kehadiran Dewan Komisaris
The Board of Commissioners Meetings and Meeting Attendance

Ketentuan Rapat Dewan Komisaris

Rapat Dewan Komisaris merupakan forum bagi anggota Dewan Komisaris untuk membuat keputusan bersama dan membahas kinerja Direksi dalam mengelola Perusahaan. Berdasarkan Anggaran Dasar Perusahaan, Dewan Komisaris wajib mengadakan rapat sekurang-kurangnya sekali sebulan, dengan rapat yang melibatkan Direksi minimal empat kali dalam setahun, dan rapat dengan Auditor Eksternal setidaknya sekali dalam setahun. Selain itu, Dewan Komisaris dapat mengadakan rapat kapan saja atas permintaan satu atau beberapa anggota Dewan Komisaris atau Direksi, dengan menyebutkan masalah yang akan dibahas.

Rapat Internal Dewan Komisaris

Pada tahun 2025, Dewan Komisaris mengadakan 15 kali rapat internal termasuk 1 (satu) rapat dengan Auditor Eksternal. Tabel berikut menunjukkan total jumlah rapat internal yang diadakan oleh Dewan Komisaris:

The Board of Commissioners' Meeting Provisions

The Board of Commissioners meeting serves as a platform for its members to make collective decisions and evaluate the performance of the Board of Directors in managing the Company. According to the Company's Articles of Association, the Board of Commissioners is required to meet at least once a month, with meetings involving the Board of Directors at least four times a year, and at least one meeting with the External Auditor annually. Additionally, the Board of Commissioners may hold meetings at any time upon request by one or more members of the Board of Commissioners or the Board of Directors, specifying the topics to be discussed.

The Board of Commissioners' Internal Meeting

In 2025, the Board of Commissioners 15 internal meetings, including 1 (one) meeting with the External Auditor. The table below shows the total number of internal meetings held by the Board of Commissioners:

Nama Dewan Komisaris Name of Board of Commissioners	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Persentase Tingkat Kehadiran Attendance Rate in %
Abdul Ghofar	15	15	100%
Bagus Agung Rahadiansyah	15	15	100%
Samuel Ramna*	11	11	100%
Poerwo Tjahjono	15	15	100%
Tajudin Noor	15	15	100%

^{*)} Sudah tidak lagi menjabat sejak ditutupnya RUPSLB tanggal 17 September 2025
No longer serving since the closing of the Extraordinary General Meeting of Shareholders (EGMS) on 17 September 2025

Rapat Dewan Komisaris Mengundang Direksi

Di tahun 2025, Dewan Komisaris juga mengadakan rapat dengan mengundang Direksi yang diselenggarakan sebanyak 13 kali dengan jumlah rapat dan kehadiran anggota Dewan Komisaris sebagai berikut:

The Board of Commissioners' Joint Meeting with the Board of Directors

In 2025, the Board of Commissioners held 13 joint meetings with the Board of Directors. The following table presents the total meeting and attendance of the Board of Commissioners in the Joint Meeting:

Nama Dewan Komisaris Name of Board of Commissioners	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Persentase Tingkat Kehadiran Attendance Rate in %
Abdul Ghofar	13	13	100%
Bagus Agung Rahadiansyah	13	13	100%
Samuel Ramna*	6	6	100%
Poerwo Tjahjono	13	13	100%
Tajudin Noor	13	13	100%

^{*)} Sudah tidak lagi menjabat sejak ditutupnya RUPSLB tanggal 17 September 2025
No longer serving since the closing of the Extraordinary General Meeting of Shareholders (EGMS) on 17 September 2025

Kehadiran Dewan Komisaris dalam RUPS Tahunan Board of Commissioners Attendance in Annual GMS		
Nama Dewan Komisaris Name of Board of Commissioners	Jabatan Position	Kehadiran pada RUPS Tahunan 29 April 2025 Attendance at Annual GMS on 29 April 2025
Abdul Ghofar	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	Hadir Present
Bagus Agung Rahadiansyah	Komisaris Commissioner	Hadir Present
Samuel Ramna*	Komisaris Commissioner	Hadir Present
Poerwo Tjahjono	Komisaris Independen Independent Commissioner	Hadir Present
Tajudin Noor	Komisaris Independen Independent Commissioner	Hadir Present

*) Sudah tidak lagi menjabat sejak ditutupnya RUPSLB tanggal 17 September 2025
No longer serving since the closing of the Extraordinary General Meeting of Shareholders (EGMS) on 17 September 2025

Kehadiran Dewan Komisaris dalam RUPSLB Board of Commissioners Attendance in Extraordinary GMS		
Nama Dewan Komisaris Name of Board of Commissioners	Jabatan Position	Kehadiran pada RUPSLB 17 September 2025 Attendance at Extraordinary GMS on 17 September 2025
Abdul Ghofar	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	Hadir Present
Bagus Agung Rahadiansyah	Komisaris Commissioner	Hadir Present
Samuel Ramna*	Komisaris Commissioner	Hadir Present
Poerwo Tjahjono	Komisaris Independen Independent Commissioner	Hadir Present
Tajudin Noor	Komisaris Independen Independent Commissioner	Hadir Present

*) Sudah tidak lagi menjabat sejak ditutupnya RUPSLB tanggal 17 September 2025
No longer serving since the closing of the Extraordinary General Meeting of Shareholders (EGMS) on 17 September 2025

Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris Training and/or Competency Enhancement of Members of the Board of Commissioners

Program Pengenalan/Orientasi Anggota Dewan Komisaris yang Baru Diangkat

Tugu Insurance tetap berkomitmen untuk melaksanakan program orientasi komprehensif bagi anggota Dewan Komisaris yang baru diangkat. Program ini dirancang untuk memberikan pengetahuan penting kepada anggota Dewan agar memahami perusahaan, kerangka kerja operasionalnya, serta peran tata kelola mereka, sehingga dapat mendukung pelaksanaan tugas dan tanggung jawab secara efektif.

Orientation Program of the Board of Commissioners' Newly Appointed Members

Tugu Insurance remains committed to conducting a comprehensive orientation program for newly appointed members of the Board of Commissioners. This program is designed to provide essential knowledge to help members understand the Company, its operational framework, and their governance roles, ensuring effective execution of their duties and responsibilities.

Kebijakan yang mengatur program orientasi ini tercantum dalam Pedoman Dewan (*Board Manual*) dengan ketentuan sebagai berikut:

1. Anggota Dewan Komisaris yang baru diangkat wajib mendapatkan pengenalan tentang kondisi umum Perusahaan;
2. Sekretaris Perusahaan, atau pejabat yang melaksanakan fungsi Sekretaris Perusahaan, bertanggung jawab untuk memfasilitasi program ini;
3. Program orientasi mencakup:
 - a. Penerapan prinsip-prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) di Perusahaan;
 - b. Informasi tentang tugas, tanggung jawab, dan hak Dewan Komisaris serta Direksi, termasuk pembatasan hukum dan persyaratan kepatuhan;
 - c. Gambaran umum tentang tujuan, karakteristik, dan ruang lingkup kegiatan perusahaan, kinerja keuangan dan operasional, strategi bisnis, risiko, serta sistem pengendalian internal; dan
 - d. Informasi terkait kewenangan yang didelegasikan, sistem audit internal dan eksternal, kebijakan pengendalian internal, serta peran Komite Audit.
4. Metode pelaksanaan program dapat berupa presentasi, pertemuan, kunjungan ke fasilitas Perusahaan dan cabang, tinjauan dokumen Perusahaan, serta pendekatan lain yang disesuaikan dengan kebutuhan anggota baru.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

Tugu Insurance berkomitmen untuk meningkatkan efektivitas kerja Dewan Komisaris melalui program peningkatan kompetensi. Program ini bertujuan untuk mengasah keterampilan dan pengetahuan anggota Dewan demi mendukung kinerja yang optimal. Kebijakan terkait, sebagaimana diatur dalam Pedoman Dewan (*Board Manual*), meliputi:

1. Program peningkatan kompetensi dirancang untuk meningkatkan efektivitas kerja Dewan Komisaris;
2. Perencanaan program peningkatan kompetensi harus dimasukkan ke dalam rencana kerja dan anggaran Dewan Komisaris;
3. Anggota Dewan Komisaris yang mengikuti program peningkatan kompetensi, seperti seminar, pelatihan, atau kegiatan serupa, wajib memberikan wawasan yang diperoleh melalui presentasi kepada anggota Dewan lainnya;
4. Setiap anggota yang mengikuti program bertanggung jawab untuk menyusun laporan pelaksanaan program peningkatan kompetensi tersebut; dan
5. Laporan ini disampaikan kepada Dewan Komisaris untuk memastikan transparansi dan pembelajaran kolektif.

Sepanjang tahun 2025, Dewan Komisaris telah mengikuti sejumlah program peningkatan kompetensi sebagai berikut:

The policies governing the orientation program are outlined in the Board Manual and include the following provisions:

1. Newly appointed members of the Board of Commissioners must receive an introduction to the Company's general condition;
2. The Corporate Secretary, or an appointed official performing the Corporate Secretary's functions, is responsible for facilitating the program;
3. The orientation program covers:
 - a. Implementation of Good Corporate Governance principles within the Company;
 - b. Duties, responsibilities, and rights of the Board of Commissioners and Board of Directors, including legal restrictions and compliance requirements;
 - c. An overview of the Company's objectives, core activities, financial and operational performance, business strategies, risks, and internal control systems; and
 - d. Information on delegated authority, audit systems, internal control policies, and the Audit Committee's role.
4. The program's methods include presentations, meetings, site visits to Company facilities and branches, document reviews, and other relevant approaches tailored to the needs of new members.

Training and/or Competency Enhancement of the Board of Commissioners

Tugu Insurance upholds a commitment to ensuring the effectiveness of the Board of Commissioners through competency enhancement programs. These programs aim to refine the skills and knowledge of the Board to support optimal performance. The policies, as outlined in the Board Manual, include:

1. The competency enhancement program is designed to improve the work effectiveness of the Board of Commissioners;
2. The planning for competency enhancement programs must be incorporated into the work plan and budget of the Board of Commissioners;
3. Members of the Board of Commissioners participating in competency enhancement programs such as seminars, training, or similar activities are required to share insights by providing presentations to other Board members;
4. Each member who participates in the program is responsible for preparing a report on its implementation; and
5. These reports are submitted to the Board of Commissioners to ensure transparency and collective learning.

The following are competency enhancement programs attended by Members of the Board of Commissioners in 2025:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Abdul Ghofar	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	17-18 Juli 2025 17-18 July 2025	Jakarta	Workshop PSAK 117: Kontrak Asuransi (Level Dasar) PSAK 117 Workshop: Insurance Contracts (Basic Level)	Institut Akuntan Publik Indonesia
		1 Agustus 2025 1 August 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tata Kelola, Manajemen Risiko, dan Kepatuhan: Strategi Meningkatkan Kematangan (Maturitas) Implementasi Manajemen Risiko sebagai Langkah Mewujudkan Produktivitas dan Kinerja Perusahaan Governance, Risk Management, and Compliance: Strategies to Increase the Maturity of Risk Management Implementation as a Step to Achieving Company Productivity and Performance	Widya Dharma Artha
		10 Desember 2025 10 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Strategi dan Peran Nyata Pekerja dalam Implementasi APU, PPT, & PPPSPM Strategies and Real Roles of Workers in the Implementation of AML, PPT, & PPPSPM	Grajosa Resources
Bagus Agung Rahadiansyah	Komisaris Commissioner	10 Desember 2025 10 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Strategi dan Peran Nyata Pekerja dalam Implementasi APU, PPT, & PPPSPM Strategies and Real Roles of Workers in the Implementation of AML, PPT, & PPPSPM	Grajosa Resources
		18 Desember 2025 18 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Securing Your Future: Literasi Perlindungan Data dan Kepatuhan Konsumen untuk Business Partner Korporasi Securing Your Future: Data Protection Literacy and Consumer Compliance for Corporate Business Partners	Alva Advocates
		19 Desember 2025 19 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tata Kelola, Manajemen Risiko dan Kepatuhan: Strategi Meningkatkan Kematangan (Maturitas) Implementasi Manajemen Risiko sebagai Langkah Mewujudkan Produktivitas dan Kinerja Perusahaan Governance, Risk Management, and Compliance: Strategies to Increase the Maturity of Risk Management Implementation as a Step to Achieving Company Productivity and Performance	Widya Dharma Artha
Samuel Ramna*	Pada tahun 2025, tidak ikut serta dalam program peningkatan kompetensi maupun pelatihan untuk Dewan Komisaris. In 2025, Mr. Samuel Ramna did not attend any competency development programs or training for the Board of Commissioners.				
Poerwo Tjahjono	Komisaris Independen Independent Commissioner	8 Mei 2025 8 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Ngobrol Bahas Asuransi – Prinsip Aplikasi Hukum Asuransi dan Reasuransi Insurance Talk – Principles of Insurance and Reinsurance Law Application	Asosiasi Ahli Manajemen Asuransi Indonesia Indonesian Insurance Management Experts Association
		22 Mei 2025 22 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Ngobrol Bahas Asuransi – Implementasi Kebijakan dan Praktek Underwriting Perusahaan Insurance Talk – Implementation of Company Underwriting Policies and Practices	Asosiasi Ahli Manajemen Asuransi Indonesia Indonesian Insurance Management Experts Association

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
		1 Agustus 2025 1 August 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tata Kelola, Manajemen Risiko, dan Kepatuhan: Strategi Meningkatkan Kematangan (Maturitas) Implementasi Manajemen Risiko sebagai Langkah Mewujudkan Produktivitas dan Kinerja Perusahaan Governance, Risk Management, and Compliance: Strategies to Increase the Maturity of Risk Management Implementation as a Step to Achieving Company Productivity and Performance	Widya Dharma Artha
		11 Desember 2025 11 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Diskursus UU RI No. 16 Tahun 2025 tentang Perubahan ke Empat atas UU No. 19 Tahun 2003 tentang Badan Usaha Milik Negara Discourse on Law of the Republic of Indonesia No. 16 of 2025 concerning the Fourth Amendment to Law No. 19 of 2003 concerning State-Owned Enterprises	Institute of Compliance Professional Indonesia Institute of Compliance Professional Indonesia
Tajudin Noor	Komisaris Independen Independent Commissioner	1 Agustus 2025 1 August 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tata Kelola, Manajemen Risiko, dan Kepatuhan: Strategi Meningkatkan Kematangan (Maturitas) Implementasi Manajemen Risiko sebagai Langkah Mewujudkan Produktivitas dan Kinerja Perusahaan Governance, Risk Management, and Compliance: Strategies to Increase the Maturity of Risk Management Implementation as a Step to Achieving Company Productivity and Performance	Widya Dharma Artha
		10 Desember 2025 10 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Strategi dan Peran Nyata Pekerja dalam Implementasi APU, PPT, & PPPSPM Strategies and Real Roles of Workers in the Implementation of AML, PPT, & PPPSPM	Grajosa Resources

^{*)} Sudah tidak lagi menjabat sejak ditutupnya RUPSLB tanggal 17 September 2025

No longer serving since the closing of the Extraordinary General Meeting of Shareholders (EGMS) on 17 September 2025

Penilaian Kinerja Komite di Bawah Dewan Komisaris

Performance Assessment of the Committee under the Board of Commissioners

Untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris Tugu Insurance telah membentuk beberapa komite, yaitu: Komite Audit, Komite Pemantau Risiko, dan Komite Nominasi dan Remunerasi. Pembentukan komite-komite ini disesuaikan dengan peraturan yang berlaku serta kebutuhan Perusahaan.

To support the effective execution of their duties and responsibilities, the Board of Commissioners of Tugu Insurance has established several committees: the Audit Committee, the Risk Monitoring Committee, and the Nomination and Remuneration Committee. These committees are formed in line with applicable regulations and the Company's needs.

Komite-komite tersebut bertugas membantu Dewan Komisaris dalam memantau, mengevaluasi, dan memastikan hal-hal berikut:

The committees assist the Board of Commissioners in monitoring, evaluating, and ensuring the following:

- Efektivitas informasi keuangan dan sistem pengendalian internal;
- Pelaksanaan manajemen risiko, audit internal, dan audit eksternal;
- Kepatuhan serta penanganan pengaduan terkait pelaporan keuangan;
- Penerapan prinsip tata kelola perusahaan yang baik (GCG) sesuai peraturan yang berlaku; dan

- Effectiveness of financial information and the internal control system;
- Implementation of risk management, internal audit, and external audit processes;
- Compliance and resolution of complaints related to financial reporting;
- Application of corporate governance principles according to prevailing regulations; and

- Pelaksanaan fungsi nominasi dan remunerasi untuk Direksi dan Dewan Komisaris, bekerja sama dengan perusahaan induk.

Untuk mendukung pelaksanaan tugasnya, Dewan Komisaris juga didukung oleh Sekretaris Dewan Komisaris, dengan biaya yang ditanggung oleh Perusahaan.

Dewan Komisaris secara berkala mengevaluasi kinerja komite-komite di bawahnya melalui penilaian 360 derajat dengan menggunakan survei implementasi Tata Nilai Perusahaan dan Indikator Kinerja Utama (KPI). Penilaian ini mencakup aspek perencanaan, pelaksanaan tugas, pelaporan, dan aspek dinamis.

Program kerja komite dilaksanakan melalui mekanisme rapat komite yang melibatkan divisi/unit kerja terkait, serta evaluasi mendalam yang dilakukan oleh masing-masing komite di luar forum rapat. Hasil evaluasi dan rekomendasi tersebut disampaikan secara tertulis kepada Dewan Komisaris, sehingga memastikan proses pengawasan yang menyeluruh dan transparan.

Pada tahun 2025, Dewan Komisaris menilai bahwa Komite-Komite di bawah pengawasannya telah melaksanakan tugas dan tanggung jawabnya dengan baik sesuai dengan Piagam Komite dan peraturan perundang-undangan yang berlaku. Adapun uraian mengenai penilaian masing-masing Komite adalah sebagai berikut:

- Execution of nomination and remuneration functions for the Board of Directors and the Board of Commissioners, in coordination with the parent company.

To facilitate their duties, the Board of Commissioners is supported by the Secretary of the Board of Commissioners, whose services are funded by the Company.

The Board of Commissioners regularly evaluates the performance of its committees through a 360-degree assessment, incorporating the Corporate Values implementation survey and Key Performance Indicators (KPI). The assessment covers planning, execution, reporting, and dynamic aspects of the committees' work.

The committees execute their work plans via a structured meeting mechanism that involves related divisions or work units and through in-depth evaluations conducted outside formal meetings. The findings and recommendations from these evaluations are submitted in writing to the Board of Commissioners, ensuring a comprehensive and transparent supervisory process.

In 2025, the Board of Commissioners assessed that the Committees under its supervision effectively carried out their duties and responsibilities in accordance with the Committee Charters and applicable laws and regulations. The detailed evaluation of each Committee is as follows:

No.	Komite dan Fungsi di Bawah Dewan Komisaris Committees and Function under the Board of Commissioners	Keterangan Remarks
1	Komite Audit Audit Committee	Komite Audit telah melakukan telaah atas Laporan Keuangan Perseroan dan Entitas Anak, melakukan pemantauan kinerja keuangan, mengevaluasi perencanaan dan pelaksanaan audit serta memantau tindak lanjut hasil audit, dan merekomendasikan penunjukan Kantor Akuntan Publik untuk melakukan audit atas Laporan Keuangan Perseroan dan Entitas Anak; melakukan penelaahan atas kecukupan usaha manajemen dalam mendesain dan melaksanakan sistem pengendalian internal yang efektif; melakukan koordinasi dengan internal auditor dalam pelaksanaan tugasnya; melakukan pemantauan terhadap efektivitas manajemen dalam upaya penilaian dan pengelolaan risiko serta kepatuhan terhadap peraturan perundang-undangan; melakukan pemantauan terhadap efektivitas mekanisme pengaduan dari karyawan atau pihak ketiga yang dilakukan oleh manajemen; serta menjaga kerahasiaan dokumen, data, dan informasi perusahaan. Dalam melaksanakan tugas dan tanggung jawabnya pada 2025, Komite Audit mengadakan 43 kali rapat termasuk rapat koordinasi dengan Komite Komisaris lainnya, dan rapat dengan manajemen, serta mengikuti pelatihan dan seminar dalam rangka mengembangkan kompetensinya. The Audit Committee has reviewed the Company's and its Subsidiaries' Financial Statements, monitored financial performance, evaluated audit planning and execution, followed up on audit results, and recommended the appointment of a Public Accounting Firm to audit the Company's and its Subsidiaries' Financial Statements. The committee has also reviewed the adequacy of management's efforts in designing and implementing an effective internal control system, coordinated with internal auditors in carrying out their duties, monitored the effectiveness of management's efforts in risk assessment and management, as well as compliance with laws and regulations, monitored the effectiveness of the whistleblower mechanism for employees or third parties, and maintained the confidentiality of the company's documents, data, and information. In carrying out its duties and responsibilities in 2025, the Audit Committee held 43 meetings, including coordination meetings with other Committees of the Board of Commissioners, meetings with management, and attended training and seminars to enhance its competencies.

No.	Komite dan Fungsi di Bawah Dewan Komisaris Committees and Function under the Board of Commissioners	Keterangan Remarks
2	Komite Pemantau Risiko Risk Monitoring Committee	Komite Pemantau Risiko telah menjalankan tugas untuk membantu Dewan Komisaris dalam mengawasi pelaksanaan manajemen risiko agar sesuai dengan kebijakan Perseroan, antara lain dengan mengawasi agar keberadaan kebijakan manajemen risiko yang disusun oleh Direksi, termasuk toleransi yang diambil telah memadai dan sesuai dengan kebutuhan Perseroan; mengawasi pengelolaan risiko di Perseroan, khususnya usaha dan strategi yang dilakukan Direksi; mengawasi agar pelaporan risiko telah disampaikan kepada Dewan Komisaris sesuai dengan ketentuan dan kebutuhan Dewan Komisaris, memastikan dipatuhinya prinsip GCG dan <i>Code of Conduct</i>, dan membina hubungan profesional dengan Komite lain dan Manajemen. Dalam melaksanakan tugas dan tanggung jawabnya pada 2025, Komite Pemantau Risiko mengadakan 21 kali rapat termasuk rapat koordinasi dengan Komite Komisaris lainnya, dan rapat dengan manajemen. Program pengembangan Komite Pemantau Risiko dilaksanakan sejalan dengan program strategis Perseroan, melalui seminar, <i>workshop</i>, dan pelatihan. The Risk Monitoring Committee has carried out its duties to assist the Board of Commissioners in overseeing the implementation of risk management to ensure alignment with the Company's policies. This includes overseeing the establishment of risk management policies by the Board of Directors, ensuring that the tolerance levels set are adequate and aligned with the Company's needs; monitoring the management of risks within the Company, particularly the efforts and strategies carried out by the Board of Directors; ensuring that risk reporting is submitted to the Board of Commissioners in accordance with their requirements; ensuring compliance with Good Corporate Governance (GCG) principles and the Code of Conduct, and fostering professional relationships with other Committees and Management. In carrying out its duties and responsibilities in 2025, the Risk Monitoring Committee held 21 meetings, including coordination meetings with other Committees of the Board of Commissioners and meetings with management. The development program for the Risk Monitoring Committee was implemented in line with the Company's strategic programs, through seminars, workshops, and training sessions.
3	Komite Nominasi dan Remunerasi Nomination and Remuneration Committee	Komite Nominasi dan Remunerasi telah membantu Dewan Komisaris untuk melaksanakan fungsi dan tugasnya terkait Nominasi dan Remunerasi anggota Direksi dan Dewan Komisaris serta nominasi pejabat pada satu tingkat di bawah Direksi. Terkait hal tersebut Komite Nominasi dan Remunerasi antara lain telah melaksanakan pemberian rekomendasi kepada Dewan Komisaris terkait komposisi jabatan anggota Dewan Komisaris dan Direksi, kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi, kebijakan evaluasi kinerja anggota Dewan Komisaris dan Direksi. Lebih lanjut, Komite Nominasi dan Remunerasi telah membantu Dewan Komisaris melakukan penilaian kinerja berdasarkan tolok ukur yang telah ditetapkan dan kesesuaian remunerasi yang diterima, memberikan rekomendasi terkait program pengembangan kompetensi anggota Dewan Komisaris dan Direksi. Pada perubahan struktur organisasi untuk mencapai tujuan Perseroan, Komite Nominasi dan Remunerasi memberikan pertimbangan terkait struktur, kebijakan dan besaran Remunerasi untuk mempertahankan tingkat kompetitif Perseroan terhadap industri asuransi di Indonesia. Dalam melaksanakan tugas dan tanggung jawabnya pada 2025, Komite Nominasi dan Remunerasi mengadakan 15 kali rapat. Disamping itu, tugas tambahan yang diberikan kepada anggota Komite juga telah dilaksanakan sesuai dengan arahan dan hasil rapat internal maupun dengan pihak lain yang terkait dalam rangka pencapaian program strategis Perseroan. The Nomination and Remuneration Committee has assisted the Board of Commissioners in performing its functions and duties related to the nomination and remuneration of the members of the Board of Directors and the Board of Commissioners, as well as the nomination of officers one level below the Board of Directors. In this regard, the Nomination and Remuneration Committee has made recommendations to the Board of Commissioners on the composition of positions of the Board of Commissioners and the Board of Directors, policies, and criteria required in the nomination process, as well as the performance evaluation policies for the members of the Board of Commissioners and Board of Directors.

No.	Komite dan Fungsi di Bawah Dewan Komisaris Committees and Function under the Board of Commissioners	Keterangan Remarks
		Furthermore, the Nomination and Remuneration Committee has assisted the Board of Commissioners in conducting performance assessments based on established benchmarks and ensuring the alignment of remuneration with the performance. The Committee has also provided recommendations on the competency development programs for the members of the Board of Commissioners and Board of Directors. In terms of organizational structure changes to achieve the Company's objectives, the Nomination and Remuneration Committee has provided considerations regarding the structure, policies, and levels of remuneration to maintain the Company's competitiveness within the Indonesian insurance industry. In carrying out its duties and responsibilities in 2025, the Nomination and Remuneration Committee held 15 meetings. In addition, the additional tasks assigned to Committee members have been carried out in accordance with the directions and outcomes of internal meetings or meetings with relevant parties to achieve the Company's strategic programs.
4	Komite Tata Kelola Terintegrasi Integrated Governance Committee	Komite Tata Kelola Terintegrasi dibentuk atas arahan dari Pemegang Saham Pengendali untuk mematuhi Peraturan Menteri Badan Usaha Milik Negara No. PER-2/MBU/03/2023 tentang Pedoman tata Kelola dan Kegiatan Korporasi Signifikan BUMN. Komite Tata Kelola Terintegrasi telah membantu Dewan Komisaris dalam melakukan pengawasan dan pemberian nasihat terhadap kegiatan entitas Tugu Group yang terkait dengan bidang tugas Komite Tata Kelola Terintegrasi diantaranya mengevaluasi kebijakan Tata Kelola Terintegrasi dan memberikan rekomendasi kepada Dewan Komisaris terkait penyempurnaan kebijakan Tata Kelola Terintegrasi tersebut, pemantauan dan evaluasi atas keselarasan dan penerapan kebijakan Tata Kelola Terintegrasi di Tugu Group; dan memberikan rekomendasi perbaikan tata kelola, berupa upaya mitigasi dan solusi, atas isu strategis di Tugu Group berdasarkan hasil penelaahan dan evaluasi yang terintegrasi. Dalam melaksanakan tugas dan tanggung jawabnya pada 2025, Komite Tata Kelola Terintegrasi telah melaksanakan 4 (empat) kali rapat dan hasil rapat dituangkan dalam risalah rapat untuk didokumentasikan dengan baik. The Integrated Governance Committee was established under the direction of the Controlling Shareholder to comply with Minister of State-Owned Enterprises Regulation No. PER-2/MBU/03/2023 regarding the Guidelines for Governance and Significant Corporate Activities of SOEs. The Integrated Governance Committee has assisted the Board of Commissioners in overseeing and providing advice on the activities of Tugu Group entities related to the Committee's responsibilities, including evaluating Integrated Governance policies and providing recommendations to the Board of Commissioners for the improvement of these policies, monitoring and evaluating the alignment and implementation of Integrated Governance policies within Tugu Group, and offering governance improvement recommendations, such as mitigation efforts and solutions, for strategic issues within Tugu Group based on integrated reviews and evaluations. In carrying out its duties and responsibilities in 2025, the Integrated Governance Committee held 4 (four) meetings, and the results of these meetings were documented in meeting minutes for proper record-keeping.
5	Sekretaris Dewan Komisaris Secretary of the Board of Commissioners	Sekretaris Dewan Komisaris telah membantu Dewan Komisaris sebagai koordinator dalam seluruh kegiatan administrasi yang dilaksanakan di Sekretariat Dewan Komisaris; koordinator kegiatan Dewan Komisaris di Perseroan, seperti rapat, pertemuan, dan lain-lain; bersama Komite Dewan Komisaris, menyusun Rencana Kegiatan dan Anggaran (RKA) Dewan Komisaris setiap tahun; bersama Komite Dewan Komisaris melakukan analisis RKAP Perseroan, <i>Business Plan</i> Perseroan dan rekomendasinya kepada Dewan Komisaris; membuat notula dan membuat <i>summary</i> pada setiap rapat antara Dewan Komisaris dan Direksi Tugu Insurance; serta tugas-tugas lain yang berhubungan dengan bidang kesekretariatan Dewan Komisaris. The Secretary of the Board of Commissioners has assisted the Board of Commissioners as a coordinator in all administrative activities carried out at the Board of Commissioners' Secretariat. The Secretary coordinates the Board of Commissioners' activities within the Company, such as meetings, gatherings, and other related events. Along with the Board of Commissioners' Committees, the Secretary helps prepare the Board of Commissioners' Annual Work Plan and Budget (RKA), conducts analysis of the Company's RKAP (Annual Work Plan and Budget) and Business Plan, and provides recommendations to the Board of Commissioners. Additionally, the Secretary takes meeting minutes and prepares summaries for each meeting between the Board of Commissioners and the Board of Directors of Tugu Insurance, as well as other tasks related to the Board of Commissioners' secretarial responsibilities.



Direksi

Board of Directors

Direksi merupakan organ pengelola Perusahaan yang memiliki kewenangan penuh serta tanggung jawab menyeluruh dalam mengelola kegiatan usaha guna menciptakan nilai tambah yang berkelanjutan dan menjamin kelangsungan usaha Perusahaan.

Setiap anggota Direksi melaksanakan tugas dan mengambil keputusan sesuai dengan pembagian tugas dan wewenang sebagaimana diatur dalam Anggaran Dasar, dengan tetap berpedoman pada ketentuan peraturan perundang-undangan yang berlaku.

Rapat Umum Pemegang Saham (RUPS) memegang kewenangan tertinggi dalam pengangkatan dan pemberhentian anggota Direksi. Sebagai wujud akuntabilitas, Direksi bertanggung jawab sepenuhnya atas laporan pengelolaan Perusahaan yang disampaikan kepada RUPS sebagai implementasi prinsip-prinsip *Good Corporate Governance* (GCG).

Ketentuan Masa Jabatan Direksi Provisions for Term of Office of the Board of Directors

Sesuai dengan ketentuan yang ditetapkan dalam RUPS, masa jabatan anggota Direksi yang diangkat oleh RUPS berlaku efektif sejak tanggal diterbitkannya penetapan lulus uji kemampuan dan kepatutan oleh Otoritas Jasa Keuangan (OJK) dan berakhir pada saat penutupan RUPS Tahunan ke-3 (tiga), yang menandai berakhirnya satu periode masa jabatan. Kendati demikian, RUPS tetap memiliki hak untuk memberhentikan anggota Direksi sewaktu-waktu sebelum berakhirnya masa jabatan tersebut.

Masa jabatan anggota Direksi berakhir apabila yang bersangkutan mengalami salah satu dari kondisi berikut:

1. Mengundurkan diri secara resmi;
2. Meninggal dunia;
3. Diberhentikan berdasarkan keputusan Rapat Umum Pemegang Saham;
4. Ditempatkan di bawah pengampuan berdasarkan putusan pengadilan yang sah; dan
5. Tidak lagi memenuhi persyaratan sebagaimana ditetapkan dalam peraturan perundang-undangan yang berlaku.

Komposisi Direksi Tahun 2025 The Board of Directors Composition in 2025

Tugu Insurance menetapkan komposisi Direksi dengan mempertimbangkan tingkat kompleksitas bisnis Perseroan serta struktur organisasi yang ada, sehingga proses pengambilan keputusan dapat berlangsung secara efektif, tepat, dan responsif dalam mendukung pencapaian tujuan Perseroan. *Board Manual* mengatur bahwa jumlah anggota

The Board of Directors is the Company's executive body, vested with full authority and comprehensive responsibility to manage the Company's operations in order to create sustainable added value and ensure business continuity.

Each member of the Board of Directors performs his or her duties and makes decisions in accordance with the allocation of roles and authorities as stipulated in the Articles of Association, while consistently adhering to prevailing laws and regulations.

The General Meeting of Shareholders (GMS) holds the highest authority in the appointment and dismissal of members of the Board of Directors. As a manifestation of accountability, the Board of Directors bears full responsibility for the Company's management report submitted to the GMS, as part of the implementation of Good Corporate Governance (GCG) principles.

In accordance with the resolutions of the GMS, the term of office of members of the Board of Directors appointed by the GMS becomes effective as of the issuance date of the fit and proper test approval by the Financial Services Authority (OJK) and ends upon the closing of the third Annual GMS, marking the completion of one term of office. Nevertheless, the GMS retains the right to dismiss any member of the Board of Directors at any time prior to the expiration of such term.

The term of office of a member of the Board of Directors shall end if the individual concerned experiences any of the following conditions:

1. Submits a formal resignation;
2. Passes away;
3. Is dismissed based on a resolution of the General Meeting of Shareholders;
4. Is placed under legal guardianship pursuant to a valid court decision; and
5. No longer fulfills the requirements stipulated under the applicable laws and regulations.

Tugu Insurance determines the composition of its Board of Directors by taking into account the complexity of the Company's business and its organizational structure, thereby enabling effective, accurate, and timely decision-making in support of the Company's objectives. The Board Manual stipulates that the Board of Directors shall consist

Direksi sekurang-kurangnya terdiri dari 3 (tiga) orang, dengan salah satu di antaranya menjabat sebagai Presiden Direktur.

Pada tahun 2025, komposisi Direksi Tugu Insurance mengalami perubahan, sebagaimana ditetapkan dalam keputusan RUPS Tahunan tanggal 29 April 2025 yaitu perubahan pada jabatan Presiden Direktur, Direktur Keuangan & Layanan Korporat, dan Direktur Teknik. Informasi lengkap mengenai perubahan komposisi Direksi Tugu Insurance sepanjang tahun 2025 disajikan dalam Bab Profil Perusahaan pada Laporan Tahunan ini.

Adapun komposisi Direksi Tugu Insurance per 31 Desember 2025 adalah sebagai berikut:

Nama Name	Jabatan Position
Adi Pramana	Presiden Direktur President Director
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management
Fadlil Iswahyudi	Direktur Teknik Technical Director

Buku Panduan Direksi (Board Manual) Board of Directors Guideline (Board Manual)

Dalam melaksanakan tugas dan tanggung jawabnya, Direksi berpedoman pada *Board Manual* yang disusun dengan mengacu pada POJK No. 33/2014, yang memuat ketentuan mengenai tugas pokok dan fungsi kerja Direksi. Pada tanggal 31 Desember 2021, Dewan Komisaris dan Direksi telah mengesahkan *Board Manual* yang menjadi bagian yang tidak terpisahkan dari Anggaran Dasar Perusahaan serta GCG Soft Structure Perseroan. *Board Manual* ini menjadi acuan dalam pelaksanaan hubungan kerja antara Dewan Komisaris dan Direksi, dengan tetap mengacu pada ketentuan dalam Anggaran Dasar Perseroan dan/atau peraturan perundang-undangan yang berlaku.

Adapun hal-hal yang diatur terkait Direksi dalam *Board Manual* meliputi, antara lain:

1. Persyaratan, rangkap jabatan, komposisi, dan masa jabatan Direksi;
2. Tugas, wewenang, kewajiban, dan tanggung jawab Direksi;
3. Rapat Direksi;
4. Waktu kerja Direksi;
5. Mekanisme komunikasi Direksi;
6. Peran Direksi dalam RUPS;
7. Batasan serta kewenangan Direksi;
8. Fungsi pendukung; dan
9. Pelaporan serta pertanggungjawaban Direksi.

of at least three (3) members, one of whom serves as the President Director.

In 2025, the composition of the Board of Directors of Tugu Insurance remained changed, in accordance with the resolutions of the Annual GMS held on 29 April 2025, changes to the positions of President Director, Finance & Corporate Services Director, and Technical Director. Comprehensive information regarding changes in the composition of the Board of Directors of Tugu Insurance throughout 2025 is presented in the Company Profile chapter of this Annual Report.

The composition of the Board of Directors of Tugu Insurance as of 31 December 2025 is as follows:

In carrying out its duties and responsibilities, the Board of Directors is guided by the Board Manual, which is formulated with reference to POJK No. 33/2014 and outlines the principal duties and functions of the Board of Directors. On 31 December 2021, the Board of Commissioners and the Board of Directors ratified the Board Manual, which constitutes an integral part of the Company's Articles of Association and GCG Soft Structure. The Board Manual serves as the primary reference for the working relationship between the Board of Commissioners and the Board of Directors, in alignment with the provisions set forth in the Company's Articles of Association and/or applicable laws and regulations.

Matters governing the Board of Directors as stipulated in the Board Manual include, among others:

1. Requirements, concurrent positions, composition, and term of office of the Board of Directors;
2. Duties, authorities, obligations, and responsibilities of the Board of Directors;
3. Meetings of the Board of Directors;
4. Working hours of the Board of Directors;
5. Communication mechanisms of the Board of Directors;
6. The role of the Board of Directors in the GMS;
7. Limitations and authorities of the Board of Directors;
8. Supporting functions; and
9. Reporting and accountability of the Board of Directors.

Tugas dan Kewajiban Direksi The Duties and Obligations of the Board of Directors

Direksi memiliki tugas dan tanggung jawab sebagai berikut:

1. Melaksanakan seluruh tindakan yang berkaitan dengan pengelolaan Perseroan untuk kepentingan Perseroan, sesuai dengan maksud dan tujuan Perseroan, serta mewakili Perseroan baik di dalam maupun di luar pengadilan atas segala hal dan kejadian, dengan tetap memperhatikan pembatasan sebagaimana diatur dalam peraturan perundang-undangan, Anggaran Dasar, dan/atau keputusan Rapat Umum Pemegang Saham (RUPS);
2. Mengupayakan dan memastikan terselenggaranya seluruh kegiatan usaha Perseroan sesuai dengan maksud, tujuan, dan bidang usaha Perseroan;
3. Menyusun secara tepat waktu Rencana Jangka Panjang Perseroan (RJPP), Rencana Kerja dan Anggaran Perseroan (RKAP), beserta perubahannya, serta menyampaikannya kepada Dewan Komisaris untuk memperoleh persetujuan;
4. Memberikan penjelasan kepada Dewan Komisaris terkait RJPP dan RKAP;
5. Menyusun Laporan Tahunan sebagai bentuk pertanggungjawaban atas pengelolaan Perseroan, serta dokumen keuangan Perseroan sebagaimana diatur dalam Undang-Undang tentang Dokumen Perusahaan;
6. Menyusun Laporan Keuangan berdasarkan Standar Akuntansi Keuangan dan menyerahkannya kepada Akuntan Publik untuk diaudit;
7. Menyampaikan serta memberikan penjelasan atas Laporan Tahunan, termasuk Laporan Keuangan, kepada RUPS untuk memperoleh persetujuan dan pengesahan;
8. Menyampaikan Neraca, Laporan Laba Rugi, serta perubahan susunan Direksi dan Dewan Komisaris yang telah disahkan oleh RUPS kepada Menteri yang membidangi Hukum dan Hak Asasi Manusia sesuai dengan ketentuan peraturan perundang-undangan;
9. Memelihara dan menyimpan di tempat kedudukan Perseroan:
 - a. Daftar Pemegang Saham;
 - b. Daftar Khusus;
 - c. Risalah Rapat Umum Pemegang Saham;
 - d. Risalah Rapat Dewan Komisaris dan Risalah Rapat Direksi;
 - e. Laporan Tahunan dan dokumen keuangan Perseroan; serta
 - f. Dokumen Perseroan lainnya;
10. Menyusun sistem akuntansi sesuai dengan Standar Akuntansi Keuangan dan berdasarkan prinsip-prinsip pengendalian internal, khususnya pemisahan fungsi pengelolaan, pencatatan, penyimpanan, dan pengawasan;
11. Menyampaikan laporan berkala sesuai dengan tata cara dan jangka waktu yang ditetapkan dalam ketentuan yang berlaku, serta laporan lainnya setiap saat apabila diminta oleh Dewan Komisaris;
12. Menyiapkan susunan organisasi Perseroan secara lengkap beserta rincian tugas dan fungsinya;

The Board of Directors has the following duties and responsibilities:

1. To carry out all actions relating to the management of the Company in the best interests of the Company, in line with its purposes and objectives, and to represent the Company both in and out of court in all matters and circumstances, subject to the limitations set forth in applicable laws and regulations, the Articles of Association, and/or resolutions of the General Meeting of Shareholders (GMS);
2. To endeavor and ensure that the Company's business activities are conducted in accordance with its purposes, objectives, and lines of business;
3. To prepare in a timely manner the Company's Long-Term Plan (RJPP), Work Plan and Budget (RKAP), including any amendments thereto, and submit them to the Board of Commissioners for approval;
4. To provide explanations to the Board of Commissioners regarding the RJPP and RKAP;
5. To prepare the Annual Report as a form of accountability for the management of the Company, as well as the Company's financial documents as stipulated under the Law on Company Documents;
6. To prepare the Financial Statements in accordance with Financial Accounting Standards and submit them to a Public Accountant for audit;
7. To submit and explain the Annual Report, including the Financial Statements, to the GMS for approval and ratification;
8. To submit the Balance Sheet, Income Statement, and any changes in the composition of the Board of Directors and Board of Commissioners approved by the GMS to the Minister in charge of Law and Human Rights in accordance with applicable regulations;
9. To maintain and keep at the Company's domicile:
 - a. The Register of Shareholders;
 - b. The Special Register;
 - c. Minutes of the General Meetings of Shareholders;
 - d. Minutes of meetings of the Board of Commissioners and the Board of Directors;
 - e. The Annual Report and the Company's financial documents; and
 - f. Other Company documents;
10. To establish an accounting system in accordance with Financial Accounting Standards and based on internal control principles, particularly the segregation of management, recording, custody, and supervisory functions;
11. To submit periodic reports in the manner and within the timeframes stipulated under prevailing regulations, as well as other reports whenever requested by the Board of Commissioners;
12. To prepare a complete organizational structure of the Company, including detailed roles and responsibilities;

13. Memberikan penjelasan atas seluruh hal yang diminta atau ditanyakan oleh Dewan Komisaris;
 14. Menyusun dan menetapkan struktur organisasi Perseroan;
 15. Melaksanakan kewajiban lainnya sebagaimana diatur dalam Anggaran Dasar dan yang ditetapkan oleh RUPS sesuai dengan ketentuan peraturan perundang-undangan;
 16. Dalam menjalankan fungsi pengelolaan, Direksi wajib menyelenggarakan RUPS Tahunan dan RUPS lainnya sesuai dengan peraturan perundang-undangan dan Anggaran Dasar;
 17. Direksi membentuk komite dengan memperhatikan ketentuan peraturan perundang-undangan yang berlaku;
 18. Apabila komite dibentuk, Direksi wajib melakukan evaluasi atas kinerja komite pada setiap akhir tahun buku;
 19. Bersama dengan Dewan Komisaris, Direksi wajib menyusun:
 - a. Pedoman yang mengikat setiap anggota Direksi dan Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan; dan
 - b. Kode etik yang berlaku bagi seluruh anggota Direksi, Dewan Komisaris, karyawan, serta pendukung organ Perseroan sesuai dengan ketentuan yang berlaku;
 20. Setiap anggota Direksi bertanggung jawab secara tanggung renteng atas kerugian Perseroan yang timbul akibat kesalahan atau kelalaian dalam pelaksanaan tugas;
 21. Anggota Direksi tidak dapat dimintai pertanggungjawaban atas kerugian Perseroan apabila dapat membuktikan bahwa:
 - a. Kerugian tersebut bukan disebabkan oleh kesalahan atau kelalaiannya;
 - b. Telah melakukan pengelolaan dengan itikad baik, penuh tanggung jawab, dan kehati-hatian untuk kepentingan serta sesuai dengan maksud dan tujuan Perseroan;
 - c. Tidak memiliki benturan kepentingan, baik langsung maupun tidak langsung, atas tindakan pengelolaan yang mengakibatkan kerugian; dan
 - d. Telah mengambil langkah-langkah untuk mencegah timbul atau berlanjutnya kerugian;
 22. Direksi mewakili Perseroan secara sah dan langsung baik di dalam maupun di luar pengadilan dalam segala hal dan kejadian, mengikat Perseroan dengan pihak lain dan pihak lain dengan Perseroan, serta melaksanakan seluruh tindakan pengelolaan dan kepemilikan sesuai dengan batasan yang berlaku;
 23. Dalam menjalankan tugas pengelolaan, Direksi wajib menyelenggarakan RUPS Tahunan dan RUPS lainnya sebagaimana diatur dalam peraturan perundang-undangan dan Anggaran Dasar; dan
 24. Setiap anggota Direksi wajib melaksanakan tugas dan tanggung jawabnya dengan itikad baik, penuh tanggung jawab, serta kehati-hatian.
13. To provide explanations on all matters requested or inquired by the Board of Commissioners;
 14. To formulate and determine the Company's organizational structure;
 15. To perform other obligations as stipulated in the Articles of Association and as determined by the GMS in accordance with applicable laws and regulations;
 16. In carrying out its management functions, to convene the Annual GMS and other GMS in accordance with applicable laws and regulations and the Articles of Association;
 17. The Board of Directors establish committees in compliance with prevailing laws and regulations;
 18. Where committees are established, to conduct an evaluation of their performance at the end of each financial year;
 19. Together with the Board of Commissioners, to formulate:
 - a. Guidelines binding on each member of the Board of Directors and the Board of Commissioners in accordance with applicable laws and regulations; and
 - b. A code of ethics applicable to all members of the Board of Directors, the Board of Commissioners, employees, and supporting organs of the Company in accordance with prevailing regulations;
 20. Each member of the Board of Directors shall be jointly and severally liable for any losses incurred by the Company arising from errors or negligence in the performance of duties;
 21. A member of the Board of Directors shall not be held liable for losses suffered by the Company if he or she can prove that:
 - a. The loss was not caused by his or her fault or negligence;
 - b. Management has been carried out in good faith, with full responsibility and due care, in the interests of and in line with the Company's purposes and objectives;
 - c. There is no conflict of interest, either directly or indirectly, in the management actions that resulted in the loss; and
 - d. Measures have been taken to prevent the occurrence or continuation of such loss;
 22. The Board of Directors lawfully and directly represents the Company both in and out of court in all matters and circumstances, binds the Company with third parties and third parties with the Company, and undertakes all management and ownership actions in accordance with applicable limitations;
 23. In carrying out its management responsibilities, the Board of Directors shall convene the Annual GMS and other GMS as stipulated under applicable laws and regulations and the Articles of Association; and
 24. Each member of the Board of Directors shall perform his or her duties and responsibilities in good faith, with full responsibility, and with due care.



Wewenang Direksi**The Authorities of the Board of Directors**

Direksi memiliki wewenang untuk menetapkan kebijakan mengenai pengelolaan Perseroan, yang meliputi:

1. Mengatur penyerahan kekuasaan Direksi untuk mewakili Perseroan di dalam dan di luar Pengadilan kepada seorang atau beberapa orang anggota Direksi yang khusus ditunjuk untuk itu, atau kepada seorang atau beberapa orang pekerja Perseroan baik sendiri-sendiri maupun bersama-sama, atau kepada orang lain, serta mengatur penyerahan kekuasaan Direksi untuk mewakili Perseroan kepada Kepala Cabang atau Kepala Perwakilan di dalam atau di luar negeri;
2. Mengatur ketentuan-ketentuan tentang kepegawaian Perseroan, termasuk penetapan gaji, pensiun atau jaminan hari tua, serta penghasilan lain bagi pekerja Perseroan sesuai dengan peraturan perundang-undangan yang berlaku dan keputusan Rapat Umum Pemegang Saham;
3. Mengangkat dan memberhentikan pekerja Perseroan berdasarkan peraturan kepegawaian Perseroan dan peraturan perundang-undangan yang berlaku;
4. Melakukan segala tindakan dan perbuatan lainnya yang berkaitan dengan pengurusan maupun pemilikan kekayaan Perseroan, 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 yang diatur dalam peraturan perundang-undangan, Anggaran Dasar, dan/atau Keputusan Rapat Umum Pemegang Saham;
5. Presiden Direktur berhak dan berwenang bertindak untuk dan atas nama Direksi serta sah mewakili Perseroan;
6. Dalam hal Presiden Direktur tidak hadir atau berhalangan karena sebab apapun juga, maka Presiden Direktur dapat menunjuk salah seorang anggota Direksi lainnya untuk dan atas nama Direksi serta sah mewakili Perseroan;
7. Dalam hal Presiden Direktur tidak melakukan penunjukan, maka salah seorang Direksi berhak dan berwenang bertindak untuk dan atas nama Direksi serta sah mewakili Perseroan berdasarkan penunjukan dari Rapat Direksi;
8. Anggota Direksi tidak berwenang mewakili Perseroan apabila:
 - a. Terjadi perkara di pengadilan antara Perseroan dengan anggota Direksi yang bersangkutan; atau
 - b. Anggota Direksi yang bersangkutan mempunyai benturan kepentingan dengan Perseroan.
9. Dalam hal terdapat keadaan sebagaimana dimaksud pada poin 8, yang berhak mewakili Perseroan adalah:
 - a. Anggota Direksi lainnya yang tidak mempunyai benturan kepentingan dengan Perseroan;
 - b. Dewan Komisaris dalam hal seluruh anggota Direksi mempunyai benturan kepentingan dengan Perseroan; atau

The Board of Directors is vested with the authority to formulate policies concerning the management of the Company, which include the following:

1. To regulate the delegation of the Board of Directors' authority to represent the Company in and out of court to one or more specifically designated members of the Board of Directors, or to one or more employees of the Company, either individually or jointly, or to other parties, including the delegation of authority to Branch Heads or Representative Heads both domestically and overseas;
2. To determine provisions relating to the Company's human resources, including the establishment of salaries, pensions or old-age benefits, and other forms of remuneration for employees, in accordance with prevailing laws and regulations and resolutions of the General Meeting of Shareholders;
3. To appoint and dismiss employees of the Company in accordance with the Company's employment regulations and applicable laws and regulations;
4. To undertake all other actions and legal acts relating to the management and ownership of the Company's assets, bind the Company with third parties and/or third parties with the Company, and represent the Company in and out of court in all matters and circumstances, subject to the limitations stipulated in applicable laws and regulations, the Articles of Association, and/or resolutions of the General Meeting of Shareholders;
5. The President Director is entitled and authorized to act for and on behalf of the Board of Directors and to lawfully represent the Company;
6. In the event that the President Director is absent or unable to perform his or her duties for any reason, the President Director may appoint another member of the Board of Directors to act for and on behalf of the Board of Directors and to lawfully represent the Company;
7. If no such appointment is made by the President Director, one member of the Board of Directors shall be entitled and authorized to act for and on behalf of the Board of Directors and to lawfully represent the Company based on a resolution of the Board of Directors' Meeting;
8. A member of the Board of Directors shall not be authorized to represent the Company if:
 - a. There is a court case between the Company and the relevant member of the Board of Directors; or
 - b. The relevant member of the Board of Directors has a conflict of interest with the Company;
9. In the circumstances referred to in item 8, the party authorized to represent the Company shall be:
 - a. Another member of the Board of Directors who does not have a conflict of interest with the Company;
 - b. The Board of Commissioners, in the event that all members of the Board of Directors have a conflict of interest with the Company; or

- c. Pihak lain yang ditunjuk oleh RUPS dalam hal seluruh anggota Direksi atau Dewan Komisaris mempunyai benturan kepentingan dengan Perseroan.
10. Pembagian tugas dan wewenang setiap anggota Direksi ditetapkan oleh RUPS. Dalam hal RUPS tidak menetapkan, maka pembagian tugas dan wewenang setiap anggota Direksi ditetapkan berdasarkan keputusan Rapat Direksi.

- c. Another party appointed by the GMS, in the event that all members of the Board of Directors and the Board of Commissioners have a conflict of interest with the Company;
10. The allocation of duties and authorities of each member of the Board of Directors shall be determined by the GMS. In the event that the GMS does not stipulate such allocation, it shall be determined based on a resolution of the Board of Directors' Meeting.

Wewenang Direksi yang Memerlukan Persetujuan Dewan Komisaris

The Board of Directors' Authorities Requiring the Board of Commissioners' Approval

Dalam melaksanakan tugas dan tanggung jawabnya, Direksi memerlukan persetujuan tertulis dari Dewan Komisaris dengan mematuhi peraturan perundang-undangan yang berlaku serta anggaran dasar Perseroan. Adapun hal-hal yang memerlukan persetujuan tersebut antara lain:

1. Membuka atau menutup kantor cabang, kantor perwakilan, atau jaringan kantor lainnya di lokasi lain, baik di dalam maupun luar wilayah Republik Indonesia, yang ditetapkan oleh Direksi dengan persetujuan Dewan Komisaris;
2. Saham yang masih disimpan oleh Perseroan akan dikeluarkan dengan persetujuan Rapat Umum Pemegang Saham (RUPS). Syarat dan harga saham yang akan dikeluarkan ditentukan oleh Direksi setelah mendapat persetujuan tertulis dari Dewan Komisaris;
3. Menyusun Rencana Jangka Panjang Perseroan (RJPP), Rencana Kerja dan Anggaran Perseroan (RKAP), serta perubahan-perubahannya, dan menyampaikannya kepada Dewan Komisaris untuk mendapatkan persetujuan;
4. Meminjam atau meminjamkan uang atas nama Perseroan (tidak termasuk pengambilan uang dari Perseroan melalui pinjaman di Bank), dengan nilai yang telah atau akan ditentukan oleh Dewan Komisaris;
5. Mengagunkan harta Perseroan dan memberikan jaminan dengan nilai yang melebihi batas yang telah atau akan ditetapkan oleh Dewan Komisaris;
6. Melepaskan aktiva tetap berupa tanah dan bangunan;
7. Menghapuskan aktiva tetap selain tanah dan bangunan, dengan nilai yang melebihi 25% (dua puluh lima persen) dari total nilai seluruh aktiva tetap Perseroan non-konsolidasi berdasarkan laporan keuangan audit non-konsolidasi tahun buku sebelumnya untuk keperluan tahun buku berjalan;
8. Menghapuskan piutang macet dengan nilai yang melebihi batas yang telah atau akan ditetapkan oleh Dewan Komisaris;
9. Mendirikan usaha baru atau berpartisipasi dalam perusahaan lain, baik di dalam maupun luar negeri, yang tidak terkait dengan penyelamatan piutang sesuai dengan ketentuan yang berlaku;

In performing its management duties and responsibilities, the Board of Directors is required to obtain prior written approval from the Board of Commissioners, in compliance with prevailing laws and regulations and the Company's Articles of Association. Actions requiring such approval include, among others:

1. The establishment or closure of branch offices, representative offices, or other office networks in other locations, both within and outside the territory of the Republic of Indonesia, as determined by the Board of Directors with the approval of the Board of Commissioners;
2. The issuance of treasury shares held by the Company, subject to approval of the General Meeting of Shareholders (GMS), with the terms and price of such shares determined by the Board of Directors after obtaining written approval from the Board of Commissioners;
3. The preparation of the Company's Long-Term Plan (RJPP), Work Plan and Budget (RKAP), including any amendments thereto, and their submission to the Board of Commissioners for approval;
4. Borrowing or lending funds on behalf of the Company (excluding bank loans obtained by the Company) in amounts as determined by the Board of Commissioners;
5. The encumbrance of the Company's assets and the provision of guarantees exceeding the thresholds stipulated by the Board of Commissioners;
6. The disposal of fixed assets in the form of land and buildings;
7. The write-off of fixed assets other than land and buildings with a value exceeding 25% (twenty-five percent) of the total value of all non-consolidated fixed assets of the Company based on the audited non-consolidated financial statements of the previous financial year for the purposes of the current financial year;
8. The write-off of non-performing receivables exceeding the limits determined by the Board of Commissioners;
9. The establishment of new business ventures or participation in other companies, domestically or overseas, not related to receivables recovery in accordance with applicable regulations;

10. Melakukan likuidasi, menutup, atau melepaskan sebagian atau seluruh penyertaan pada perusahaan lain, baik di dalam maupun luar negeri; 11. Mengadakan kerja sama dengan badan usaha atau pihak di luar kegiatan usaha operasional Perseroan, dalam bentuk kerja sama operasi, kontrak manajemen, dan perjanjian lainnya yang memiliki sifat serupa, dengan jangka waktu atau nilai yang melebihi batas yang telah ditetapkan oleh Dewan Komisaris. 12. Penjualan saham yang masih disimpan (saham dalam portepel) pada anak perusahaan Perseroan yang mengakibatkan kepemilikan Perseroan pada perusahaan anak terdilusi, sehingga menyebabkan Perseroan kehilangan kendali atas anak perusahaan tersebut; 13. Melakukan tindakan yang termasuk dalam transaksi material sebagaimana ditetapkan oleh peraturan perundang-undangan di bidang Pasar Modal, dengan nilai tertentu yang ditetapkan oleh Dewan Komisaris, kecuali jika tindakan tersebut termasuk dalam kategori transaksi material yang dikecualikan oleh peraturan Pasar Modal; 14. Mengubah struktur organisasi Perseroan di bawah Direksi, hingga tingkat grup (divisi); 15. Penyampaian rencana kerja tahunan oleh Direksi yang wajib mendapatkan persetujuan dari Dewan Komisaris; 16. Pembagian dividen interim yang ditetapkan berdasarkan keputusan Rapat Direksi, setelah memperoleh persetujuan Dewan Komisaris, dengan memperhatikan proyeksi perolehan laba dan kemampuan keuangan Perseroan.	10. The liquidation, closure, or disposal of part or all equity participation in other companies, both domestically and overseas; 11. The execution of cooperation with business entities or external parties outside the Company's operational business activities in the form of joint operations, management contracts, or other agreements of a similar nature, with a term or value exceeding the limits set by the Board of Commissioners; 12. The sale of treasury shares in the Company's subsidiaries resulting in dilution of the Company's ownership and causing the Company to lose control over such subsidiaries; 13. The undertaking of actions classified as material transactions as stipulated under capital market regulations, with values determined by the Board of Commissioners, except for material transactions exempted under such regulations; 14. Changes to the Company's organizational structure under the Board of Directors up to the group (division) level; 15. The submission of the annual work plan by the Board of Directors, which is subject to approval by the Board of Commissioners; and 16. The distribution of interim dividends based on a resolution of the Board of Directors after obtaining approval from the Board of Commissioners, taking into account projected earnings and the Company's financial capacity.

Pembagian Tugas dan Tanggung Jawab Direksi Segregation of Duties and Responsibilities of the Board of Directors

Perseroan menetapkan pembagian tugas, fungsi, dan tanggung jawab bagi setiap anggota Direksi secara jelas, terstruktur, dan komprehensif sesuai dengan keahlian serta bidang masing-masing. Pengaturan ini bertujuan untuk memastikan pelaksanaan strategi serta keberlanjutan pencapaian sasaran Perseroan secara lebih efisien dan efektif di masa mendatang.

Pembagian tugas Direksi diatur melalui Keputusan Sirkuler Direksi (*Board of Directors Resolution*) No. 001/2021 tanggal 11 Januari 2021 tentang Pembagian Tugas dan Wewenang Direksi, yang berlaku efektif sejak 13 November 2020, dan selanjutnya mengalami perubahan melalui Keputusan Sirkuler Direksi (*Board of Directors Resolution*) No. 004/BoR/CSG-ATPI/V/2022 tanggal 17 Mei 2022. Perubahan tersebut mencakup antara lain:

The Company establishes a clear, structured, and comprehensive allocation of duties, functions, and responsibilities for each member of the Board of Directors, in alignment with their respective expertise and areas of specialization. This arrangement is intended to ensure the effective and efficient implementation of strategies and the sustainable achievement of the Company's objectives in the future.

The allocation of duties among the Board of Directors is governed by the Circular Resolution of the Board of Directors (*Board of Directors Resolution*) No. 001/2021 dated 11 January 2021 concerning the Allocation of Duties and Authorities of the Board of Directors, which has been effective since 13 November 2020, and was subsequently amended by the Circular Resolution of the Board of Directors (*Board of Directors Resolution*) No. 004/BoR/CSG-ATPI/V/2022 dated 17 May 2022. The amendments include, among others:

- Penggabungan wewenang, tugas, dan tanggung jawab Direktur Pemasaran Asuransi Minyak & Gas dan Direktur Pemasaran Asuransi Non-Minyak & Gas sebagaimana diatur dalam BoR No. 001/2021, yang dialihkan kepada Direktur Pemasaran Asuransi; dan

- Pengaturan pembagian wewenang, tugas, dan tanggung jawab Presiden Direktur.

Adapun pembagian tugas dan wewenang masing-masing anggota Direksi, antara lain, adalah sebagai berikut:

- The consolidation of the authorities, duties, and responsibilities of the Director of Oil & Gas Insurance Marketing and the Director of Non-Oil & Gas Insurance Marketing as stipulated in BoR No. 001/2021, which were transferred to the Insurance Marketing Director; and
- The arrangement of the allocation of authorities, duties, and responsibilities of the President Director.

The allocation of duties and authorities of each member of the Board of Directors includes, among others, the following:

Nama Name	Jabatan Position	Tugas dan Tanggung Jawab Duties and Responsibilities
Adi Pramana	Presiden Direktur President Director	Presiden Direktur memiliki wewenang, tugas, dan tanggung jawab dalam menjalankan kegiatan Perseroan, yang meliputi antara lain: 1. Bertindak untuk dan atas nama Direksi serta secara sah mewakili Perseroan; 2. Menyusun kebijakan, rencana, dan program kerja Perseroan secara menyeluruh, termasuk hal-hal yang bersifat strategis; 3. Menyusun dan menyatakan Keputusan Pemegang Saham dalam akta notaris; 4. Menandatangani seluruh dokumen Perseroan sesuai dengan ketentuan yang berlaku; 5. Mendelegasikan sebagian kewenangannya dan/atau memberikan kuasa kepada karyawan yang berada di bawah Direktorat yang dipimpinnya; dan 6. Melaksanakan ketentuan yang diatur dalam Anggaran Dasar serta peraturan perundang-undangan yang berlaku. The President Director holds the authorities, duties, and responsibilities in the conduct of the Company's activities, which include, but are not limited to, the following: 1. To act for and on behalf of the Board of Directors and to lawfully represent the Company; 2. To formulate the Company's general policies, plans, and work programs, including matters of a strategic nature; 3. To prepare and declare Shareholders' Resolutions in notarial deeds; 4. To execute and sign all Company documents in accordance with prevailing provisions; 5. To delegate part of his or her authorities and/or grant powers of attorney to employees within the Directorate under his or her supervision; and 6. To carry out matters stipulated in the Articles of Association and in accordance with applicable laws and regulations.
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	Direktur Keuangan & Layanan Korporat memiliki wewenang, tugas, dan tanggung jawab terkait aktivitas keuangan dan layanan korporat, serta hal-hal yang berada dalam Direktorat di bawahnya, termasuk namun tidak terbatas pada: 1. Bertindak untuk dan atas nama Direksi serta mewakili Perseroan terkait aktivitas/ kegiatan Keuangan. 2. Menyusun kebijakan, rencana, dan program kerja. 3. Membuat dan menandatangani dokumen-dokumen yang berkaitan dengan aktivitas keuangan, serta aktivitas yang berada dalam Direktorat di bawahnya, seperti: menandatangani dokumen-dokumen perjanjian terkait fasilitas perbankan, menandatangani akta gadai/fidusia, serta perjanjian terkait aktivitas keuangan lainnya, surat menyurat, memo, dan dokumen lainnya yang berkaitan dengan aktivitas keuangan Perseroan. 4. Memberikan sebagian kewenangannya dan/atau memberikan kuasa kepada karyawan yang berada di Direktorat di bawahnya. 5. Melaksanakan hal-hal yang diatur dalam Anggaran Dasar dan ketentuan yang berlaku. The Finance & Corporate Services Director holds the authorities, duties, and responsibilities relating to the Company's financial activities and corporate services, including all functions under the Directorate within his or her purview, which include, among others: 1. To act for and on behalf of the Board of Directors and to represent the Company in all activities and matters related to financial functions; 2. To formulate policies, plans, and work programs in the areas of finance and corporate services; 3. To prepare and execute documents related to financial activities and operations under the Directorate, including, among others, agreements for banking facilities, pledge and fiduciary deeds, other agreements related to financial activities, as well as correspondence, memoranda, and other documents pertaining to the Company's financial activities; 4. To delegate part of his or her authorities and/or grant powers of attorney to employees within the Directorate under his or her coordination; and 5. To carry out matters stipulated in the Articles of Association and in accordance with applicable laws and regulations.

Nama Name	Jabatan Position	Tugas dan Tanggung Jawab Duties and Responsibilities
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	Direktur Pemasaran Asuransi memiliki wewenang, tugas, dan tanggung jawab terkait aktivitas pemasaran serta hal-hal lainnya yang berada dalam Direktorat di bawahnya, termasuk namun tidak terbatas pada: 1. Bertindak untuk dan atas nama Direksi serta mewakili Perseroan terkait aktivitas/kegiatan pemasaran. 2. Menyusun kebijakan, rencana, dan program kerja. 3. Membuat dan menandatangani dokumen-dokumen yang berkaitan dengan aktivitas pemasaran serta hal-hal lainnya yang berada dalam Direktorat di bawahnya, seperti: perjanjian (termasuk perjanjian fidusia), dokumen-dokumen tender, surat menyurat, memo, persetujuan terkait aktivitas pemasaran, serta dokumen lainnya. 4. Memberikan sebagian kewenangannya dan/atau memberikan kuasa kepada karyawan yang berada di Direktorat di bawahnya. 5. Melaksanakan hal-hal yang diatur dalam Anggaran Dasar dan ketentuan yang berlaku. The Insurance Marketing Director holds the authority, duties, and responsibilities related to marketing activities, as well as other matters within the Directorate under their responsibility, including but not limited to: 1. Acting for and on behalf of the Board of Directors and representing the Company in relation to marketing activities. 2. Developing policies, plans, and work programs. 3. Preparing and signing documents related to insurance marketing activities, as well as other matters within the Directorate under their responsibility, such as: agreements (including Fiduciary Agreements), tender documents, correspondence, memos, approvals related to marketing activities, and other relevant documents. 4. Delegating part of their authority and/or granting power of attorney to employees within the Directorate. 5. Carrying out tasks as regulated in the Articles of Association and applicable regulations.
Fadlil Iswahyudi	Direktur Teknik Technical Director	Direktur Teknik memiliki wewenang, tugas, dan tanggung jawab terkait aktivitas teknik, serta hal-hal lainnya yang berada dalam Direktorat di bawahnya, termasuk namun tidak terbatas pada: 1. Bertindak untuk dan atas nama Direksi serta mewakili Perseroan terkait aktivitas/kegiatan Teknik. 2. Menyusun kebijakan, rencana, dan program kerja. 3. Membuat dan menandatangani dokumen-dokumen yang berkaitan dengan aktivitas Teknik dan aktivitas yang berada dalam Direktorat di bawahnya, seperti: perjanjian, surat menyurat, memo, dokumen persetujuan, serta dokumen lainnya. 4. Memberikan sebagian kewenangannya dan/atau memberikan kuasa kepada karyawan yang berada di Direktorat di bawahnya. 5. Melaksanakan hal-hal yang diatur dalam Anggaran Dasar dan ketentuan yang berlaku. The Technical Director has the authorities, duties and responsibilities related to technical activities, as well as other matters within the Directorate under him, including but not limited to: 1. Act for and on behalf of the Board of Directors and representing the Company in relation to technical activities. 2. Develop policies, plans and work programs. 3. Prepare and sign documents related to Technical activities and activities within the Directorate under it, such as: agreements, correspondence, memos, approval documents, and other documents. 4. Grant part of their authority and/or give proxy to the employees under the Directorate. 5. Perform tasks as regulated in the Articles of Association and applicable regulations.
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Secara umum, wewenang, tugas, dan tanggung jawab Direktur Kepatuhan & Manajemen Risiko termasuk namun tidak terbatas pada: 1. Bertindak untuk dan atas nama Direksi serta mewakili Perseroan terkait aktivitas/kegiatan kepatuhan dan manajemen risiko. 2. Menyusun kebijakan, rencana, dan program kerja. 3. Membuat dan menandatangani dokumen-dokumen yang berkaitan dengan aktivitas kepatuhan dan manajemen risiko, serta hal-hal lainnya yang berada dalam Direktorat di bawahnya, seperti: perjanjian, surat menyurat, memo, dan dokumen lainnya. 4. Memberikan sebagian kewenangannya dan/atau memberikan kuasa kepada karyawan yang berada di Direktorat di bawahnya. 5. Melaksanakan hal-hal yang diatur dalam Anggaran Dasar dan ketentuan yang berlaku.

Nama Name	Jabatan Position	Tugas dan Tanggung Jawab Duties and Responsibilities
		In general, the authorities, duties and responsibilities of the Director of Compliance & Risk Management includes but are not limited to: 1. Act for and on behalf of the Board of Directors and representing the Company in relation to compliance and risk management activities. 2. Formulate policies, plans and work programs. 3. Prepare and sign documents related to compliance and risk management activities, as well as other matters within the Directorate under it, such as: agreements, correspondence, memos and other documents. 4. Grant part of their authority and/or give proxy to the employees under the Directorate. 5. Perform tasks as regulated in the Articles of Association and applicable regulations.

Rapat dan Tingkat Kehadiran Direksi

The Board of Directors Meeting and Meeting Attendance Rate

Ketentuan Rapat Direksi

Dasar hukum atas pelaksanaan Rapat Direksi, antara lain:

1. *Board Manual*, yang mengatur bahwa Rapat Direksi Tugu Insurance diadakan minimal sekali dalam sebulan atau dapat diadakan kapan saja apabila dianggap perlu oleh satu atau lebih anggota Direksi, atau atas permintaan tertulis dari satu atau lebih anggota Dewan Komisaris, atau atas permintaan tertulis dari satu (1) Pemegang Saham atau lebih yang bersama-sama mewakili 1/10 (satu persepuluh) bagian dari jumlah seluruh saham dengan hak suara yang sah;
2. Berdasarkan POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik dan Anggaran Dasar, yang menyatakan bahwa Direksi wajib mengadakan rapat Direksi secara berkala paling kurang satu (1) kali dalam setiap bulan, dan rapat Direksi bersama Dewan Komisaris secara berkala paling kurang satu (1) kali dalam empat (4) bulan; dan
3. Berdasarkan POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, yang mewajibkan Direksi perusahaan untuk menyelenggarakan rapat Direksi secara berkala paling sedikit satu (1) kali dalam sebulan dan rapat Direksi bersama Dewan Komisaris paling sedikit empat (4) kali dalam setahun.

Pelaksanaan Rapat Direksi dipimpin oleh Presiden Direktur. Apabila Presiden Direktur tidak dapat hadir atau berhalangan, yang tidak perlu dibuktikan kepada pihak ketiga, maka Rapat Direksi akan dipimpin oleh seorang anggota Direksi yang dipilih dari dan oleh Direksi yang hadir. Hasil Rapat Direksi wajib dituangkan dalam risalah rapat yang didokumentasikan dengan baik. Setiap perbedaan pendapat yang muncul dalam keputusan Rapat Direksi harus dicatat secara jelas dalam risalah rapat, disertai dengan alasan perbedaan pendapat tersebut.

Board of Directors' Meetings Provisions

The legal bases governing the implementation of the Board of Directors' Meetings include the following:

1. The Board Manual, which stipulates that the Board of Directors' Meetings of Tugu Insurance shall be held at least once a month, or at any time if deemed necessary by one or more members of the Board of Directors, or upon a written request from one or more members of the Board of Commissioners, or upon a written request from one (1) or more Shareholders jointly representing at least 1/10 (one-tenth) of the total shares with valid voting rights;
2. OJK Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies and the Company's Articles of Association, which stipulate that the Board of Directors must convene regular meetings at least once every month, and joint meetings between the Board of Directors and the Board of Commissioners at least once every four (4) months; and
3. OJK Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies, which requires the Board of Directors to hold regular Board meetings at least once a month and joint meetings with the Board of Commissioners at least four (4) times a year.

The Board of Directors' Meetings are chaired by the President Director. In the event that the President Director is unable to attend or is otherwise unavailable, without the need for proof to any third party, the meeting shall be chaired by a member of the Board of Directors elected from and by the attending Directors. The resolutions and discussions of each meeting must be recorded in properly documented minutes of meeting. Any dissenting opinions arising from decisions made at the Board of Directors' Meetings must be clearly recorded in the minutes, together with the reasons underlying such differences of opinion.

Hingga akhir tahun 2025, Direksi telah melaksanakan Rapat Direksi sebanyak 45 kali dan Rapat Gabungan dengan Dewan Komisaris sebanyak 13 kali. Adapun jumlah Rapat Direksi serta kehadiran masing-masing anggota Direksi dalam Rapat sepanjang tahun 2025 adalah sebagai berikut:

Up to the end of 2025, the Board of Directors convened a total of 45 Board of Directors' Meetings and 13 Joint Meetings with the Board of Commissioners. The number of Board of Directors' Meetings and the attendance of each Director throughout 2025 are as follows:

Nama Direksi Name of Board of Directors	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Persentase Tingkat Kehadiran Attendance Rate in %
Adi Pramana	25	25	100%
Tatang Nurhidayat*	11	11	100%
Fitri Azwar	24	24	100%
Emil Hakim*	11	11	100%
Ery Widiatmoko	45	43	96%
Edi Yoga Prasetyo	45	44	98%
Fadlil Iswahyudi	24	23	96%
Sudarlin*	11	11	100%

^{*)} Sudah tidak lagi menjabat sejak ditutupnya RUPST tanggal 29 April 2025
No longer serving since the closing of the Annual General Meeting of Shareholders (AGMS) on 29 April 2025

Jumlah Rapat dan Kehadiran Direksi dalam Rapat Dewan Komisaris Mengundang Direksi Tahun 2025 Total Meeting and Attendance of Board of Directors in Joint Meeting with the Board of Commissioners in 2025			
Nama Direksi Name of Board of Directors	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Persentase Tingkat Kehadiran Attendance Rate in %
Adi Pramana	11	11	100%
Tatang Nurhidayat*	2	2	100%
Fitri Azwar	11	11	100%
Emil Hakim*	2	2	100%
Ery Widiatmoko	13	11	85%
Edi Yoga Prasetyo	13	12	92%
Fadlil Iswahyudi	11	11	100%
Sudarlin*	2	2	100%

^{*)} Sudah tidak lagi menjabat sejak ditutupnya RUPST tanggal 29 April 2025
No longer serving since the closing of the Annual General Meeting of Shareholders (AGMS) on 29 April 2025

Kehadiran Direksi pada RUPS Tahunan The Board of Directors Attendance in Annual GMS		
Nama Direksi Name of Board of Directors	Jabatan Position	Kehadiran pada RUPST 29 April 2025 Attendance at AGMS on 29 April 2025
Adi Pramana	Presiden Direktur President Director	Tidak hadir Absent
Tatang Nurhidayat*	Presiden Direktur President Director	Hadir Present
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	Tidak hadir Absent
Emil Hakim*	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	Hadir Present
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	Hadir Present
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Hadir Present
Fadlil Iswahyudi	Direktur Teknik Technical Director	Tidak hadir Absent
Sudarlin*	Direktur Teknik Technical Director	Hadir Present

^{*)} Sudah tidak lagi menjabat sejak ditutupnya RUPST tanggal 29 April 2025
No longer serving since the closing of the Annual General Meeting of Shareholders (AGMS) on 29 April 2025

Kehadiran Direksi pada RUPS Luar Biasa The Board of Directors Attendance in Extraordinary GMS		
Nama Direksi Name of Board of Directors	Jabatan Position	Kehadiran pada RUPSLB 17 September 2025 Attendance at EGMS on 17 September 2025
Adi Pramana	Presiden Direktur President Director	Hadir Present
Tatang Nurhidayat*	Presiden Direktur President Director	Tidak hadir Absent
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	Hadir Present
Emil Hakim*	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	Tidak hadir Absent
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	Hadir Present
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Hadir Present
Fadlil Iswahyudi	Direktur Teknik Technical Director	Hadir Present
Sudarlin*	Direktur Teknik Technical Director	Tidak hadir Absent

*) Sudah tidak lagi menjabat sejak ditutupnya RUPST tanggal 29 April 2025

No longer serving since the closing of the Annual General Meeting of Shareholders (AGMS) on 29 April 2025

Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training and/or Competence Improvement of the Board of Directors

Program Pelatihan/Orientasi Anggota Direksi yang Baru Diangkat

Perseroan memiliki program orientasi bagi Direksi yang baru diangkat untuk memberikan pemahaman tentang Perseroan. Program ini bertujuan agar Direksi yang baru dapat memahami tugas, tanggung jawab, dan proses bisnis Perseroan, serta dapat bekerja selaras dengan Organ Perseroan lainnya. Pelaksanaan program orientasi bagi Direksi yang baru diangkat dilaksanakan oleh fungsi Sekretaris Perusahaan.

Pada tahun 2025, ada anggota 3 (tiga) Direksi baru yang diangkat, sehingga Perseroan melaksanakan program orientasi bagi Direksi baru.

Peningkatan Kompetensi Anggota Direksi

Tugu Insurance menempatkan anggota Direksi sebagai salah satu aset utama yang memiliki peranan penting bagi Perseroan. Secara konsisten, Perseroan menyelenggarakan program peningkatan kompetensi untuk anggota Direksi agar mereka dapat memperbaharui informasi tentang perkembangan terkini dari *Core Business* dan peraturan perundang-undangan yang berlaku.

Training/Orientation Program of Newly Appointed Member of Board of Directors

The Company has an orientation program for newly appointed Directors to provide them with knowledge about the Company. The program aims to help them understand their duties and responsibilities as members of the Board of Directors, the Company's business processes, and to ensure they work in harmony with the other organs of the Company. The orientation program for newly appointed Directors is conducted by the Corporate Secretary function.

In 2025, there were 3 (three) new members appointed to the Board of Directors; therefore, the Company conduct an orientation program for new Directors.

Competency Enhancement of the Board of Directors

Tugu Insurance considers its members of the Board of Directors as one of the Company's key assets, playing an important role in its success. To ensure the Board stays updated on the latest developments in the Company's core business and applicable laws and regulations, Tugu Insurance organizes competency enhancement programs for the Board of Directors.

Ketentuan-ketentuan tentang program peningkatan kompetensi bagi Direksi adalah sebagai berikut:

1. Program peningkatan kompetensi dilaksanakan untuk meningkatkan efektivitas kerja Direksi;
2. Rencana pelaksanaan program peningkatan kompetensi harus dimasukkan dalam rencana kerja dan anggaran Direksi;
3. Setiap anggota Direksi yang mengikuti program peningkatan kompetensi, seperti seminar dan/atau pelatihan, diminta untuk menyajikan presentasi kepada anggota Direksi lainnya guna berbagi informasi dan pengetahuan; dan
4. Anggota Direksi yang bersangkutan wajib membuat laporan mengenai pelaksanaan Program Peningkatan Kompetensi dan menyampaikannya kepada Direksi.

Adapun program peningkatan kompetensi yang diikuti anggota Direksi sepanjang tahun 2025, sebagai berikut:

The provisions regarding the competency enhancement program for the Board of Directors are as follows:

1. The competency enhancement program is conducted to improve the effectiveness of the Board's work;
2. The plan to implement the competency enhancement program must be included in the Board of Directors' work plan and budget;
3. Each member of the Board of Directors who participates in the competency enhancement program, such as seminars and/or training, is required to present to the other Board members in order to share information and knowledge; and
4. The concerned Board member must prepare a report on the implementation of the competency enhancement program and submit it to the Board of Directors.

The competency enhancement programs attended by the Board of Directors throughout 2025 are as follows:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Adi Pramana	Presiden Direktur President Director	23-26 April 2025	Jakarta	Pelatihan Asesor Kompetensi Competency Assessor Training	LSP AAUI - BNSP
		23-26 April 2025			
		30 April 2025 30 April 2025	Daring Online	<i>Certificate of Achievement - AI Transforming Fraud Prevention & Detection</i>	Chartered Insurance Institute (CII)
		28 Agustus 2025 28 August 2025	Jakarta	Sertifikat Kompetensi Insurance Risk Management - Jenjang Kualifikasi 7 Bidang Pereasuransian Certificate of Competence in Insurance Risk Management – Level 7 Qualification in Reinsurance	LSP AAUI
Tatang Nurhidayat*	Presiden Direktur President Director	20 Maret 2025 20 March 2025	Jakarta	Indonesia Re CEO Forum 2025	Indonesia Re
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	12 Februari 2025 12 February 2025	Daring Online	Introduction to Cargo Insurance	Chartered Insurance Institute
		19 Maret 2025 19 March 2025	Jakarta	<i>Risk Management: Qualification Level 5: Capital Markets Sector, Risk Management Subsector</i>	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)
		24-25 November 2025 24-25 November 2025	Jakarta	<i>Investment Strategies and Portfolio Management Training</i>	The Indonesia Capital Market Institute
Emil Hakim*	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	5 Maret 2025 5 March 2025	Jakarta	<i>Qualified Risk Governance Professional</i>	Lembaga Sertifikasi Profesi Mitra Kalyana Sejahtera (LSP-MKS) Kalyana Sejahtera Partners Professional Certification Institute (LSP-MKS)

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	26 Juni 2025 26 June 2025	Jakarta	<i>BOD Sharing Session: Service Strategy & Blueprint</i>	Tugu Institute
		29 September 2025 29 September 2025	Jakarta	Sosialisasi Kebutuhan Kompetensi Teknis Jabatan (KKTJ) & <i>Training Playbook</i> Direktorat Pemasaran Asuransi Socialization of Technical Competency Requirements for Positions (KKTJ) & Training Playbook for the Insurance Marketing Directorate	Tugu Institute
		17 November 2025 17 November 2025	Jakarta	<i>Integrity In Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	17-18 Desember 2025 17-18 December 2025	Jakarta	Moderator pada <i>Workshop</i> Dewan Pengawas Syariah dengan tema: “Penguatan Tata Kelola dan Manajemen Risiko Syariah di Industri Asuransi Syariah” Moderator at the Sharia Supervisory Board Workshop with the theme: “Strengthening Sharia Governance and Risk Management in the Sharia Insurance Industry”	Tugu Institute
Fadlil Iswahyudi	Direktur Teknik Technical Director	26 Juni 2025 26 June 2025	Jakarta	<i>BOD Sharing Session: Service Strategy & Blueprint</i>	Tugu Institute
		15 Agustus 2025 15 August 2025	Jakarta	Perdagangan Karbon Indonesia Confirmation Indonesia Carbon Trading Confirmation	Tugu Institute
		21 Agustus 2025 21 August 2025	Jakarta	<i>Privacy and Data Protection Legal Framework & Implementation in Insurance Industry</i>	Tugu Institute
		19 September 2025 19 September 2025	Jakarta	Awareness ISO37001 – SMAP	Tugu Institute
		2 Oktober 2025 2 October 2025	Jakarta	Peningkatan Pemahaman & Pelaporan Gratifikasi Improving Understanding & Reporting of Gratification	Tugu Institute
		17 Oktober 2025 17 October 2025	Jakarta	<i>Integrity In Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute
Sudarlin*	Direktur Teknik Technical Director	Pada tahun 2025, tidak ikut serta dalam program peningkatan kompetensi maupun pelatihan untuk Direksi. In 2025, Mr. Sudarlin did not attend any competency development programs or training for the Board of Directors.			

*) Sudah tidak lagi menjabat sejak ditutupnya RUPST tanggal 29 April 2025

No longer serving since the closing of the Annual General Meeting of Shareholders (AGMS) on 29 April 2025

Penilaian Kinerja Komite-Komite di Bawah Direksi Performance Assessment of Committee under the Board of Directors

Pada tahun 2025, Direksi menilai bahwa Komite Investasi, Komite Manajemen Risiko, dan Komite Pengarah Teknologi Informasi telah melaksanakan tugas dan tanggung jawabnya dengan baik. Penilaian ini didasarkan pada kinerja masing-masing Komite yang diukur menggunakan *Key Performance Indicator* (KPI), yang mencakup beberapa indikator sebagai berikut:

1. Realisasi jumlah pelaksanaan Rapat Komite dan Rencana Kerja;
2. Tingkat kehadiran dan partisipasi anggota dalam Rapat;
3. Penyampaian hasil revidi kepada Direksi; dan
4. Pembuatan serta penyampaian Laporan Komite secara tepat waktu.

Direksi menilai bahwa sepanjang tahun 2025, Komite Investasi, Komite Manajemen Risiko, dan Komite Pengarah Teknologi Informasi telah menunjukkan kinerja yang baik dalam menjalankan tugas dan tanggung jawabnya. Penilaian ini didasarkan pada tingkat pemenuhan tugas masing-masing Komite, kompetensi dan keterampilan para anggotanya, serta tingkat kehadiran dalam Rapat Komite.

Direksi juga menilai bahwa Komite-komite tersebut telah bekerja secara efektif serta memberikan kontribusi dan rekomendasi yang signifikan dalam mendukung Direksi menjalankan tugas dan tanggung jawab pengelolaan perusahaan, sesuai dengan Anggaran Dasar dan ketentuan peraturan perundang-undangan yang berlaku.

In 2025, the Board of Directors assessed that the Investment Committee, Risk Management Committee, and Information Technology Steering Committee had performed their duties and responsibilities effectively. This assessment was based on the performance of each Committee as measured by Key Performance Indicators (KPIs), which include the following criteria:

1. Realization of the number of Committee Meetings and implementation of the Work Plan;
2. Attendance rate and level of participation in Meetings;
3. Submission of review results to the Board of Directors; and
4. Timely preparation and submission of Committee Reports.

The Board of Directors concluded that throughout 2025, the Investment Committee, Risk Management Committee, and Information Technology Steering Committee demonstrated strong performance in carrying out their respective duties and responsibilities. This evaluation was based on the level of task fulfillment by each Committee, the competence and expertise of their members, and their attendance at Committee Meetings.

Furthermore, the Board of Directors assessed that these Committees operated effectively and provided meaningful contributions and recommendations, thereby supporting the Board of Directors in performing its duties and responsibilities in managing the Company in accordance with the Articles of Association and applicable laws and regulations.

3.D

Transparansi Informasi Mengenai Dewan Komisaris dan Direksi

Information Transparency about the Board of Directors and the Board of Commissioners

Penilaian Kinerja Dewan Komisaris

The Board of Commissioners' Performance Assessment

Perseroan melakukan evaluasi kinerja Dewan Komisaris melalui *Key Performance Indicators* (KPI) yang disusun secara kolaboratif. KPI ini dibuat berdasarkan Rencana Jangka Panjang Perusahaan (RJPP) dan Rencana Kerja dan Anggaran Perusahaan (RKAP), yang disepakati bersama oleh manajemen, dengan tetap mempertimbangkan visi dan misi Perusahaan, serta masukan dan arahan dari Pemegang Saham dalam Rapat Umum Pemegang Saham (RUPS).

Prosedur Pelaksanaan Penilaian Kinerja Dewan Komisaris

Pemegang Saham dalam RUPS berhak untuk melakukan evaluasi terhadap kinerja Dewan Komisaris setiap tahunnya. Penilaian kinerja Dewan Komisaris dilakukan melalui sistem *self-assessment* oleh Dewan Komisaris itu sendiri. Selanjutnya, hasil penilaian kinerja ini akan dievaluasi oleh Pemegang Saham dalam RUPS.

Kriteria Penilaian Kinerja Dewan Komisaris

Secara umum, penilaian kinerja anggota Dewan Komisaris didasarkan pada tugas dan tanggung jawab yang tercantum dalam peraturan perundang-undangan yang berlaku, Anggaran Dasar Perusahaan, serta amanat dari Pemegang Saham. Penilaian kinerja Dewan Komisaris dilakukan dengan mengacu pada pencapaian *Key Performance Indicators* (KPI) dan memperhatikan hasil survei implementasi Tata Nilai Perusahaan (Amanah, Kompeten, Harmonis, Loyal, Adaptif, dan Kolaboratif).

KPI merupakan ukuran untuk menilai sejauh mana Dewan Komisaris berhasil melaksanakan tugas dan tanggung jawabnya dalam mengawasi dan memberikan nasihat. Aspek-aspek yang dinilai dalam KPI Dewan Komisaris untuk tahun 2025 mencakup 4 (empat) aspek utama, yaitu:

1. Aspek Perencanaan;
2. Aspek Pelaksanaan Tugas;
3. Aspek Pelaporan; dan
4. Aspek Dinamis.

The Company evaluates the performance of the Board of Commissioners through collaboratively developed Key Performance Indicators (KPIs). These KPIs are based on the Company's Long-Term Plan (RJPP) and the Company's Work and Budget Plan (RKAP), which are mutually agreed upon by management, while taking into account the Company's vision and mission, as well as feedback and guidance from the Shareholders during the General Meeting of Shareholders (GMS).

Performance Evaluation Procedure for the Board of Commissioners

Shareholders at the GMS have the right to evaluate the performance of the Board of Commissioners annually. The performance evaluation of the Board of Commissioners is conducted through a self-assessment system by the Board of Commissioners. The results of this evaluation will then be reviewed by the Shareholders during the GMS.

Criteria for Performance Evaluation of the Board of Commissioners

In general, the performance of the members of the Board of Commissioners is evaluated based on the duties and responsibilities outlined in applicable laws and regulations, the Company's Articles of Association, and the mandates of the Shareholders. The performance evaluation of the Board of Commissioners is based on the achievement of Key Performance Indicators (KPIs) and considers the results of the Corporate Values implementation survey (*Amanah, Competent, Harmonious, Loyal, Adaptive, and Collaborative*).

KPIs serve as a measure to assess the success of the Board of Commissioners in carrying out their duties and responsibilities in overseeing and providing advice. The aspects evaluated in the KPIs for the Board of Commissioners for 2025 include 4 (four) main aspects:

1. Planning Aspect;
2. Task Execution Aspect;
3. Reporting Aspect; and
4. Dynamic Aspect.

Penilaian Kinerja Masing-masing Anggota Dewan Komisaris Performance Assessment of Each Member of the Board of Commissioners		
Nama Dewan Komisaris Name of Board of Commissioners	Jabatan Position	Pencapaian Kinerja 2025 Achievement in 2025
Abdul Ghofar	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	• Telah melaksanakan tugas dan tanggung jawab sebagai Presiden Komisaris dan Komisaris Independen sesuai <i>Board Manual</i> dan KPI yang telah ditetapkan; • Mempunyai kompetensi yang sesuai dengan bidang tugas dan tanggung jawabnya; dan • Kehadiran dalam Rapat Dewan Komisaris adalah 100% dan dalam Rapat Dewan Komisaris Mengundang Direksi adalah 100%. • Has carried out the duties and responsibilities as President Commissioner and Independent Commissioner in accordance with the established Board Manual and KPIs; • Has competencies appropriate to his/her duties and responsibilities; and • Attendance at Board of Commissioners Meetings is 100% and at Board of Commissioners Meetings Inviting the Board of Directors is 100%.
Bagus Agung Rahadiansyah	Komisaris Commissioner	• Telah melaksanakan tugas dan tanggung jawab sebagai Komisaris sesuai <i>Board Manual</i> dan KPI yang telah ditetapkan; • Mempunyai kompetensi yang sesuai dengan bidang tugas dan tanggung jawabnya; dan • Kehadiran dalam Rapat Dewan Komisaris adalah 100% dan dalam Rapat Dewan Komisaris Mengundang Direksi adalah 100%. • Has carried out the duties and responsibilities of a Commissioner in accordance with the established Board Manual and KPIs; • Has competencies appropriate to his/her duties and responsibilities; and • Attendance at Board of Commissioners Meetings is 100% and at Board of Commissioners Meetings Inviting the Board of Directors is 100%.
Samuel Ramna*	Komisaris Commissioner	• Telah melaksanakan tugas dan tanggung jawab sebagai Komisaris sesuai <i>Board Manual</i> dan KPI yang telah ditetapkan; • Mempunyai kompetensi yang sesuai dengan bidang tugas dan tanggung jawabnya; dan • Kehadiran dalam Rapat Dewan Komisaris adalah 100% dan dalam Rapat Dewan Komisaris Mengundang Direksi adalah 100%. • Has carried out the duties and responsibilities of an Independent Commissioner in accordance with the established Board Manual and KPIs; • Has competencies appropriate to his/her duties and responsibilities; and • Attendance at Board of Commissioners Meetings is 100% and at Board of Commissioners Meetings Inviting the Board of Directors is 100%.
Poerwo Tjahjono	Komisaris Independen Independent Commissioner	• Telah melaksanakan tugas dan tanggung jawab sebagai Komisaris Independen sesuai <i>Board Manual</i> dan KPI yang telah ditetapkan; • Mempunyai kompetensi yang sesuai dengan bidang tugas dan tanggung jawabnya; dan • Kehadiran dalam Rapat Dewan Komisaris adalah 100% dan dalam Rapat Dewan Komisaris Mengundang Direksi adalah 100%. • Has carried out the duties and responsibilities of an Independent Commissioner in accordance with the established Board Manual and KPIs; • Has competencies appropriate to his/her duties and responsibilities; and • Attendance at Board of Commissioners Meetings is 100% and at Board of Commissioners Meetings Inviting the Board of Directors is 100%.
Tajudin Noor	Komisaris Independen Independent Commissioner	• Telah melaksanakan tugas dan tanggung jawab sebagai Komisaris Independen sesuai <i>Board Manual</i> dan KPI yang telah ditetapkan; • Mempunyai kompetensi yang sesuai dengan bidang tugas dan tanggung jawabnya; dan • Kehadiran dalam Rapat Dewan Komisaris adalah 100% dan dalam Rapat Dewan Komisaris Mengundang Direksi adalah 100%. • Has carried out the duties and responsibilities of an Independent Commissioner in accordance with the established Board Manual and KPIs; • Has competencies appropriate to his/her duties and responsibilities; and • Attendance at Board of Commissioners Meetings is 100% and at Board of Commissioners Meetings Inviting the Board of Directors is 100%.

* Sudah tidak lagi menjabat sejak ditutupnya RUPSLB tanggal 17 September 2025

No longer serving since the closing of the Extraordinary General Meeting of Shareholders (EGMS) on 17 September 2025

Pihak yang Melakukan Penilaian Kinerja Dewan Komisaris

Pihak yang bertanggung jawab untuk melakukan penilaian kinerja Dewan Komisaris adalah Pemegang Saham dalam RUPS atau dalam Rapat Pemegang Saham Pengendali. Penilaian kinerja ini dilakukan berdasarkan hasil *self-assessment* yang disampaikan oleh Dewan Komisaris. Hasil evaluasi kinerja tersebut juga berfungsi sebagai alat untuk menilai dan meningkatkan efektivitas Dewan Komisaris.

Party Responsible for Evaluating the Performance of the Board of Commissioners

The party responsible for evaluating the performance of the Board of Commissioners is the Shareholders during the GMS or in the Controlling Shareholders' Meeting. This performance evaluation is based on the results of the self-assessment submitted by the Board of Commissioners. The results of this evaluation also serve as a tool to assess and improve the effectiveness of the Board of Commissioners.

Penilaian Kinerja Direksi

The Board of Directors' Performance Assessment

Perseroan melakukan penilaian kinerja Direksi melalui *Key Performance Indicators* (KPI) yang disusun secara kolegal. KPI ini disusun berdasarkan Rencana Jangka Panjang Perusahaan (RJPP) dan Rencana Kerja dan Anggaran Perusahaan (RKAP), yang disepakati oleh manajemen dengan memperhatikan visi dan misi Perusahaan serta masukan dan arahan dari Pemegang Saham dalam RUPS. KPI digunakan untuk mengukur pencapaian kinerja dan diturunkan kepada setiap anggota Direksi, dengan menetapkan sasaran kinerja individu, sehingga diharapkan setiap anggota Direksi dapat memberikan kontribusi dalam mencapai kinerja Direksi secara berkesinambungan.

The Company evaluates the performance of the Board of Directors through Key Performance Indicators (KPIs) that are developed collectively. These KPIs are based on the Company's Long-Term Plan (RJPP) and the Company's Work and Budget Plan (RKAP), agreed upon by management while considering the Company's vision and mission, as well as input and direction from the Shareholders in the GMS. KPIs are used to measure performance achievements and are cascaded down to each member of the Board of Directors, with individual performance targets, ensuring that each member contributes to the overall sustainable performance of the Board of Directors.

Untuk mencapai kinerja yang diinginkan sesuai dengan target, setiap anggota Direksi menetapkan strategi-strategi yang akan dilaksanakan berdasarkan kondisi perkembangan dan kebutuhan Perseroan. Faktor-faktor Kunci Keberhasilan (*Critical Success Factors*) ditentukan berdasarkan kondisi Perseroan dari segi pasar, operasional, dan faktor-faktor pendukung lainnya.

To achieve the desired performance according to targets, each member of the Board of Directors establishes strategies based on the Company's development conditions and needs. The Critical Success Factors are determined based on the Company's conditions in terms of market, operations, and other supporting factors.

Pihak yang Melakukan Penilaian Kinerja Direksi

Procedure of the Board of Directors' Performance Assessment



Tahap Pertama: Pengukuran dan Pelaporan Kinerja Direksi

Direksi melakukan evaluasi terhadap kinerja masing-masing Direktorat dan secara kolegal berdasarkan hasil pencapaian Perusahaan sesuai dengan *timeline* yang telah ditetapkan, dengan menggunakan metode yang memenuhi aspek reliabilitas dan validitas. Selain itu, Perusahaan juga mengukur kinerja Direksi melalui penilaian penerapan Tata Nilai Perusahaan (Amanah, Kompeten, Harmonis, Loyal, Adaptif & Kolaboratif) secara 360 derajat. Hasil evaluasi ini kemudian dilaporkan kepada Dewan Komisaris dan Pemegang Saham untuk divalidasi dan disetujui.

Tahap Kedua: Evaluasi Penilaian Kinerja

Dewan Komisaris memberikan umpan balik setelah melakukan evaluasi terhadap Laporan Pencapaian Kinerja, dengan memperhatikan penerapan Tata Nilai Perusahaan serta memberikan pendapat dan saran atas pencapaian kinerja, termasuk rekomendasi Skor atau Nilai Akhir bagi masing-masing anggota Direksi.

Tahap Ketiga: Pengesahan Laporan Pencapaian Kinerja

Skor atau Nilai Prestasi Direksi disahkan dalam *Performance Review*, setelah sebelumnya dilakukan evaluasi dan klarifikasi oleh Dewan Komisaris dan Pemegang Saham terhadap Laporan Pencapaian Kinerja Perusahaan.

Kriteria Kinerja Direksi**Board of Directors' Performance Criteria**

Kriteria kinerja Direksi yang disusun secara kolegal meliputi:

1. Rencana Kerja dan Anggaran Perusahaan (RKAP) tahun berjalan dan garis besar laporan kinerja keuangan, seperti: Laba Bersih, *Investment Yield*, EBITDA, RBC, COR, kinerja Bisnis *Non-Captive*, hingga Implementasi Manajemen Risiko di Perusahaan;
2. Pencapaian program kerja Komite-komite dan fungsi-fungsi di bawah Direksi;
3. Pelaksanaan *Program Strategic Initiatives*;
4. Implementasi Tata Kelola Perusahaan yang Baik (GCG), manajemen risiko, dan HSSE (*Health, Safety, Security, and Environment*);
5. Ketaatan terhadap peraturan perundang-undangan yang berlaku, Anggaran Dasar, ketentuan RUPS, serta kebijakan Perseroan;
6. Kontribusi dalam melaksanakan tugas dan tanggung jawab pengurusan Perseroan;
7. Komitmen dalam memajukan kepentingan Perseroan;
8. Tingkat kehadiran dalam Rapat Direksi, Rapat Gabungan Direksi dengan Dewan Komisaris, serta Rapat Direksi dengan Komite dan fungsi-fungsi di bawah Direksi; dan
9. Optimalisasi pelaksanaan sinergi dalam Pertamina Group.

Phase One: Measurement and Reporting of Board of Directors' Performance

The Board of Directors evaluates the performance of each Directorate and collectively based on the Company's performance achievements, following the established timeline, using methods that meet reliability and validity aspects. Additionally, the Company measures the performance of the Board of Directors through a 360-degree assessment of the implementation of Corporate Values (*Amanah, Kompeten, Harmonis, Loyal, Adaptif & Kolaboratif*). The results are then reported to the Board of Commissioners and Shareholders for validation and approval.

Phase Two: Performance Evaluation

The Board of Commissioners provides feedback after evaluating the Performance Achievement Report, taking into account the implementation of Corporate Values, and offering opinions and recommendations regarding performance achievements, including the final score or rating for each member of the Board of Directors.

Phase Three: Approval of Performance Achievement Report

The Board of Directors' performance score or rating is approved during the Performance Review, after being evaluated and clarified by the Board of Commissioners and Shareholders based on the Company's Performance Achievement Report.

The performance criteria for the Board of Directors, developed collectively, include:

1. The Company's Work Plan and Budget (RKAP) for the current year and an overview of the Company's financial performance, including Net Profit, Investment Yield, EBITDA, RBC, COR, Non-Captive Business performance, as well as the implementation of Risk Management within the Company;
2. Achievements of the work programs of the Committees and functions under the Board of Directors;
3. Implementation of the Strategic Initiatives Program;
4. Implementation of Good Corporate Governance (GCG), risk management, and HSSE (*Health, Safety, Security, and Environment*);
5. Compliance with applicable laws and regulations, the Articles of Association, GMS provisions, and the Company's policies;
6. Contribution to carrying out the Company's management duties and responsibilities;
7. Commitment to advancing the Company's interests;
8. Attendance levels in Board of Directors meetings, Joint Meetings of the Board of Directors with the Board of Commissioners, and Board of Directors meetings with Committees and functions under the Board of Directors; and
9. Optimization of synergy implementation within the Pertamina Group.

Kriteria kinerja secara kolegal tersebut kemudian diturunkan kepada masing-masing individu Direksi. Uraian berikut ini menggambarkan fokus utama yang digunakan untuk melakukan penilaian selain dari penilaian yang ditetapkan secara kolegal.

These collective performance criteria are then cascaded down to each individual Director. The following section outlines the main focus areas used for evaluation, in addition to the collectively established criteria.

Penilaian Kinerja Masing-masing Anggota Direksi

Informasi mengenai penilaian kinerja masing-masing anggota Direksi hingga akhir tahun 2025 dapat dilihat sebagai berikut:

Individual Board of Directors Performance Evaluation

Information regarding the individual performance evaluation of each Board member as of the end of 2025 is as follows:

Penilaian Kinerja Masing-masing Anggota Direksi Performance Assessment of Each Member of the Board of Directors		
Nama Direksi Name of Board of Directors	Jabatan Position	Pencapaian Kinerja 2025 Achievement in 2025
Adi Pramana	Presiden Direktur President Director	• Tercapainya EBITDA, RBC, COR, serta ROE sesuai target RKAP tahun berjalan; • Tercapainya peringkat Internasional AM Best A-; • Terlaksananya Strategi Inisiatif dan Aksi Korporasi Perusahaan; dan • Terlaksananya Pelaksanaan Sinergi Pertamina Group secara optimal.
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	• Achieving EBITDA, RBC, COR, and ROE in accordance with the targets set in the current year RKAP; • Achieving an AM Best A- International ranking; • Implementing the Company's Strategic Initiatives and Corporate Actions; and • Optimal Implementation of Pertamina Group Synergy.
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	• Tercapainya rasio beban operasional perusahaan; • Tercapainya target premi bruto dan pertumbuhan bisnis <i>non captive</i>; dan • Tercapainya target skor <i>Customer Satisfaction Index</i>.
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	• Achieving the Company's operational expense ratio target; • Achieving gross premium targets and growth in non-captive business; and • Achieving the target Customer Satisfaction Index score.
		• Tercapainya rasio beban operasional perusahaan; • Tercapainya tenggat waktu penyampaian laporan kepatuhan kepada regulator; dan • Tercapainya implementasi Manajemen Risiko, GCG, serta peringkat komposit pengelolaan risiko sesuai target.
		• Achieved the Company's operational expense ratio target; • Submitted compliance reports to the regulator in a timely manner; and • Implemented Risk Management and GCG, and achieved the targeted composite risk management rating.

Penilaian Kinerja Masing-masing Anggota Direksi Performance Assessment of Each Member of the Board of Directors		
Nama Direksi Name of Board of Directors	Jabatan Position	Pencapaian Kinerja 2025 Achievement in 2025
Fadlil Iswahyudi	Direktur Teknik Technical Director	• Tercapainya rasio beban operasional perusahaan; • Tercapainya target hasil <i>underwriting</i> sesuai RKAP tahun berjalan; dan • Terdapat <i>improvement</i> dalam SLA Teknik dan tercapai sesuai target. • Achieved the Company's operational expense ratio target; • Achieved underwriting results in accordance with the targets set in the current year RKAP; and • Improved Technical Service Level Agreement (SLA) performance in accordance with the established targets.

Pihak yang Melakukan Penilaian

Pihak yang bertanggung jawab untuk melakukan penilaian terhadap kinerja Direksi adalah Dewan Komisaris, yang dibantu oleh Komite Nominasi dan Remunerasi. Penilaian ini dilakukan berdasarkan evaluasi terhadap kinerja masing-masing Direktorat dan secara kolegal, berdasarkan hasil pencapaian perusahaan.

Party Responsible for Performance Evaluation

The party responsible for evaluating the performance of the Board of Directors is the Board of Commissioners, assisted by the Nomination and Remuneration Committee. This evaluation is conducted based on the assessment of each Directorate's performance and collectively, based on the company's achievements.

3.E

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Nomination and Remuneration of the Board of Commissioners and the Board of Directors

Nominasi Dewan Komisaris

The Nomination of the Board of Commissioners

RUPS memiliki kewenangan untuk mengangkat dan memberhentikan anggota Dewan Komisaris dengan tetap mempertimbangkan visi, misi, serta rencana strategis Perseroan. Kewenangan ini memungkinkan terbentuknya struktur pengawasan yang mampu mendukung pengambilan keputusan yang efektif, cepat, tepat, dan independen.

Dalam proses pengangkatan Dewan Komisaris, kandidat Komisaris dapat diajukan oleh pemegang saham pengendali. Selanjutnya, profil dan kualifikasi masing-masing kandidat dibahas oleh Komite Nominasi dan Remunerasi dalam rapat nominasi untuk memastikan kesesuaian dengan kebutuhan dan arah strategis Perseroan. Kandidat yang dinilai memenuhi persyaratan kemudian diajukan untuk memperoleh persetujuan RUPS. Pengangkatan resmi dilakukan setelah RUPS memberikan persetujuan.

Berikut adalah uraian mengenai mekanisme nominasi dan pengangkatan Dewan Komisaris.

The General Meeting of Shareholders holds the authority to appoint and dismiss members of the Board of Commissioners, taking into account the Company's vision, mission, and strategic plan. This authority enables the establishment of an oversight structure that supports effective, swift, accurate, and independent decision-making.

In the appointment process, candidates for the Board of Commissioners may be proposed by the controlling shareholders. The profiles and qualifications of each candidate are then reviewed by the Nomination and Remuneration Committee in nomination meetings to ensure alignment with the Company's needs and strategic direction. Candidates deemed to meet the required criteria are subsequently submitted for approval at the General Meeting of Shareholders. Formal appointment is carried out upon obtaining such approval.

The following section outlines the mechanism for the nomination and appointment of the Board of Commissioners.



Berdasarkan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tanggal 22 Juli 2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan, setiap calon anggota Dewan Komisaris yang merupakan Pihak Utama Perseroan di bidang jasa keuangan wajib memperoleh persetujuan dari Otoritas Jasa Keuangan (OJK) sebelum melaksanakan tugas, tindakan, dan fungsinya sebagai anggota Dewan Komisaris.

Dalam rangka pemberian persetujuan tersebut, OJK melakukan penilaian kemampuan dan kepatutan (*fit and proper test*) terhadap calon anggota Dewan Komisaris.

Pursuant to Financial Services Authority Regulation No. 27/POJK.03/2016 dated 22 July 2016 concerning the Fit and Proper Test for Key Parties of Financial Services Institutions, any candidate for the Board of Commissioners who qualifies as a Key Party in a financial services company is required to obtain approval from the Financial Services Authority (OJK) prior to performing his or her duties, actions, and functions as a member of the Board of Commissioners.

To grant such approval, OJK conducts a fit and proper test on the candidates. This assessment covers aspects of integrity, competence, and financial reputation to ensure

Penilaian ini mencakup aspek integritas, kompetensi, serta reputasi keuangan guna memastikan bahwa kandidat yang bersangkutan memiliki kapasitas dan kredibilitas yang memadai untuk menjalankan peran pengawasan secara efektif.

Anggota Dewan Komisaris yang telah dinyatakan lulus penilaian kemampuan dan kepatutan tanpa catatan serta memperoleh persetujuan dari OJK menunjukkan bahwa yang bersangkutan memenuhi seluruh persyaratan yang ditetapkan. Hal ini menjadi dasar penting bagi Perseroan dalam memastikan kualitas, independensi, dan profesionalisme Dewan Komisaris.

Adapun daftar anggota Dewan Komisaris yang telah menjalani penilaian kemampuan dan kepatutan oleh OJK per 31 Desember 2025 adalah sebagai berikut:

that each candidate possesses adequate capability and credibility to effectively perform supervisory roles.

Members of the Board of Commissioners who have passed the fit and proper test without any remarks and have obtained OJK approval demonstrate compliance with all stipulated requirements. This serves as a fundamental basis for the Company in ensuring the quality, independence, and professionalism of the Board of Commissioners.

The following is the list of members of the Board of Commissioners who have undergone the fit and proper test by OJK as of 31 December 2025:

Nama Dewan Komisaris Name of Board of Commissioners	Jabatan Position	Keputusan <i>Fit & Proper</i> OJK OJK Fit & Proper Decision	Tanggal Efektif Berdasarkan Surat OJK Effective Date Based on OJK Letter
Abdul Ghofar	Presiden Komisaris & Komisaris Independen President Commissioner & Independent Commissioner	Surat Keputusan OJK No. S-3626/PD.021/2024 – Lulus OJK Decree No. S-3626/PD.021/2024 – Pass	5 Desember 2024 5 December 2024
Bagus Agung Rahadiansyah	Komisaris Commissioner	Surat Keputusan OJK No. Kep-29/KDK.05/2023 – Lulus OJK Decree No. Kep-29/KDK.05/2023 – Pass	23 Juni 2023 23 June 2023
Poerwo Tjahjono	Komisaris Independen Independent Commissioner	Surat Keputusan OJK No. KEP-80/KDK.05/2020 – Lulus OJK Decree No. KEP-80/KDK.05/2020 – Pass	10 November 2020 10 November 2020
Tajudin Noor	Komisaris Independen Independent Commissioner	Surat Keputusan OJK No. KEP-6/D.05/2024 – Lulus OJK Decree No. KEP-6/D.05/2024 – Pass	18 Januari 2024 18 January 2024

Remunerasi Dewan Komisaris
The Board of Commissioners' Remuneration

Prosedur Pengusulan hingga Penetapan Remunerasi Dewan Komisaris

Secara umum, prosedur penetapan remunerasi Dewan Komisaris dilaksanakan melalui tahapan sebagai berikut:

- Komite Nominasi dan Remunerasi menyusun serta mengevaluasi struktur, kebijakan, dan besaran remunerasi Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Struktur remunerasi ini dapat mencakup gaji, honorarium, insentif, dan/atau tunjangan yang bersifat tetap dan/atau variabel;
- Berdasarkan hasil evaluasi tersebut, Komite Nominasi dan Remunerasi menyampaikan rekomendasi kepada Dewan Komisaris mengenai struktur, kebijakan, dan besaran remunerasi Dewan Komisaris;
- Dewan Komisaris selanjutnya menyampaikan usulan terkait honorarium bagi Dewan Komisaris serta tantiem kepada Pemegang Saham untuk memperoleh persetujuan dalam Rapat Umum Pemegang Saham (RUPS).

Nomination and Determination Procedure for the Board of Commissioners' Remuneration

In general, the determination of remuneration for the Board of Commissioners is carried out through the following stages:

- The Nomination and Remuneration Committee formulates and evaluates the structure, policy, and amount of remuneration for the Board of Commissioners in accordance with applicable laws and regulations. The remuneration structure may include salary, honorarium, incentives, and/or allowances, whether fixed and/or variable in nature;
- Based on the evaluation, the Nomination and Remuneration Committee submits recommendations to the Board of Commissioners regarding the structure, policy, and amount of remuneration;
- The Board of Commissioners then submits the proposed honorarium for the Board of Commissioners and tantiem to the Shareholders for approval at the General Meeting of Shareholders (GMS).

Kriteria Penetapan Remunerasi Dewan Komisaris

Dalam melaksanakan tugas dan tanggung jawabnya, Dewan Komisaris menerima remunerasi dan fasilitas lainnya. Kebijakan pemberian remunerasi dan fasilitas bagi Dewan Komisaris mengacu pada keputusan Pemegang Saham yang ditetapkan dalam RUPS, dengan memperhatikan hasil kajian yang dilakukan oleh Perusahaan.

Kajian mengenai struktur dan besaran remunerasi Dewan Komisaris didasarkan pada:

- Ketentuan dan peraturan perundang-undangan yang berlaku;
- Ketentuan yang berlaku pada PT Pertamina (Persero) selaku Pemegang Saham Pengendali;
- Kinerja Perusahaan;
- Kewajaran dalam konteks industri perasuransian; serta
- Regulasi terkait remunerasi lainnya, seperti Upah Minimum dan Undang-Undang Ketenagakerjaan.

Pengkajian ulang atas Kebijakan Remunerasi dilakukan secara berkala, termasuk kajian remunerasi bagi Dewan Komisaris, Direksi, dan Karyawan.

Nominasi Direksi

The Board of Directors Nomination

Nominasi Direksi

Rapat Umum Pemegang Saham (RUPS) memiliki kewenangan penuh untuk mengangkat dan memberhentikan anggota Direksi dengan mempertimbangkan visi, misi, serta rencana strategis Perseroan, sehingga pengelolaan perusahaan dapat berjalan secara efektif, selaras dengan arah jangka panjang Perseroan.

Dalam proses pengangkatan Direksi, usulan calon anggota Direksi kepada RUPS harus didasarkan pada rekomendasi dari Dewan Komisaris atau Komite yang menjalankan fungsi nominasi. Rekomendasi tersebut disusun melalui proses penilaian yang komprehensif terhadap kompetensi, integritas, pengalaman, dan kesesuaian kandidat dengan kebutuhan strategis Perseroan.

Criteria for Determining the Board of Commissioners' Remuneration

In carrying out its duties and responsibilities, the Board of Commissioners is entitled to remuneration and other facilities. The policy on remuneration and facilities for the Board of Commissioners refers to the resolutions of the Shareholders as stipulated in the GMS, taking into account the results of studies conducted by the Company.

The assessment of the structure and amount of remuneration for the Board of Commissioners is based on:

- Applicable laws and regulations;
- Provisions applicable at PT Pertamina (Persero) as the Controlling Shareholder;
- The Company's performance;
- Reasonableness within the insurance industry context; and
- Other remuneration-related regulations, such as the Minimum Wage and Manpower Law.

The Remuneration Policy is reviewed periodically, including remuneration for the Board of Commissioners, the Board of Directors, and Employees.

The Board of Directors Nomination

The General Meeting of Shareholders (GMS) holds full authority to appoint and dismiss members of the Board of Directors, taking into account the Company's vision, mission, and strategic plan, thereby ensuring that the management of the Company is aligned with its long-term direction.

In the appointment process, any proposal for the appointment of members of the Board of Directors to the GMS must be based on recommendations from the Board of Commissioners or the Committee performing the nomination function. Such recommendations are prepared through a comprehensive assessment of the candidates' competencies, integrity, experience, and suitability with the Company's strategic needs.

Kandidat yang telah melalui proses nominasi dan memperoleh rekomendasi akan diajukan kepada RUPS untuk mendapatkan persetujuan. Pengangkatan anggota Direksi dinyatakan sah setelah memperoleh persetujuan RUPS sesuai dengan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku.

Adapun mekanisme nominasi dan pengangkatan Direksi dilaksanakan melalui tahapan yang terstruktur dan transparan guna memastikan terpilihnya Direksi yang profesional, berintegritas, serta mampu menjalankan fungsi pengurusan Perseroan secara optimal.

Candidates who have completed the nomination process and obtained recommendations are subsequently proposed to the GMS for approval. The appointment of members of the Board of Directors becomes effective upon approval by the GMS in accordance with the Articles of Association and applicable laws and regulations.

The nomination and appointment mechanism for the Board of Directors is implemented through a structured and transparent process to ensure the selection of professional individuals with integrity who are capable of optimally performing the Company's management functions.



Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan, pengangkatan anggota Direksi baru berlaku efektif setelah memperoleh persetujuan dari Otoritas Jasa Keuangan (OJK) melalui mekanisme Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*).

Dalam rangka mengikuti proses tersebut, Perseroan mengajukan permohonan kepada OJK untuk mendapatkan persetujuan atas calon anggota Direksi. OJK selanjutnya melakukan penilaian terhadap aspek integritas, kompetensi, serta reputasi keuangan calon yang bersangkutan.

Anggota Direksi yang dinyatakan lulus Penilaian Kemampuan dan Kepatutan tanpa catatan serta telah memperoleh persetujuan dari OJK menunjukkan bahwa yang bersangkutan memenuhi persyaratan sebagai Pihak Utama yang memiliki integritas, kapabilitas, dan kelayakan untuk menjalankan fungsi pengurusan Perseroan.

Adapun daftar anggota Direksi yang telah menjalani Penilaian Kemampuan dan Kepatutan oleh OJK hingga akhir tahun 2025 adalah sebagai berikut:

In accordance with Financial Services Authority Regulation No. 27/POJK.03/2016 on the Fit and Proper Test for Key Parties of Financial Services Institutions, the appointment of new members of the Board of Directors becomes effective only after obtaining approval from the Financial Services Authority (OJK) through the Fit and Proper Test mechanism.

To undergo this process, the Company submits an application to OJK to obtain approval for the proposed candidates for the Board of Directors. OJK subsequently conducts an assessment covering the candidates' integrity, competence, and financial reputation.

Members of the Board of Directors who pass the Fit and Proper Test without any remarks and obtain approval from OJK demonstrate that they meet the requirements as Key Parties with adequate integrity, capability, and eligibility to perform the Company's management functions.

The list of members of the Board of Directors who have undergone the Fit and Proper Test by OJK as of the end of 2025 is as follows:

Nama Direksi Name of Board of Directors	Jabatan Position	Keputusan <i>Fit & Proper</i> OJK OJK Fit & Proper Decision	Tanggal Efektif Berdasarkan Surat OJK Effective Date Based on OJK Letter
Adi Pramana	Presiden Direktur President Director	Surat Keputusan OJK No. KEP-61/D.05/2025 – Lulus OJK Decree No. KEP-61/D.05/2025 – Pass	4 Juli 2025 4 July 2025
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	Surat Keputusan OJK No. KEP-64/D.05/2025 – Lulus OJK Decree No. KEP-64/D.05/2025 – Pass	14 Juli 2025 14 July 2025
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	Surat Keputusan OJK No. KEP-59/KDK.05/2020 – Lulus OJK Decree No. KEP-59/KDK.05/2020 – Pass	23 September 2020 23 September 2020
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Surat Keputusan OJK No. KEP-5/D.05/2024 – Lulus OJK Decree No. KEP-5/D.05/2024 – Pass	18 Januari 2024 18 January 2024
Fadlil Iswahyudi	Direktur Teknik Technical Director	Surat Keputusan OJK No. KEP-63/D.05/2025 – Lulus OJK Decree No. KEP-63/D.05/2025 – Pass	14 Juli 2025 14 July 2025

Remunerasi Direksi

The Board of Directors Remuneration

Prosedur Pengusulan hingga Penetapan Remunerasi Direksi

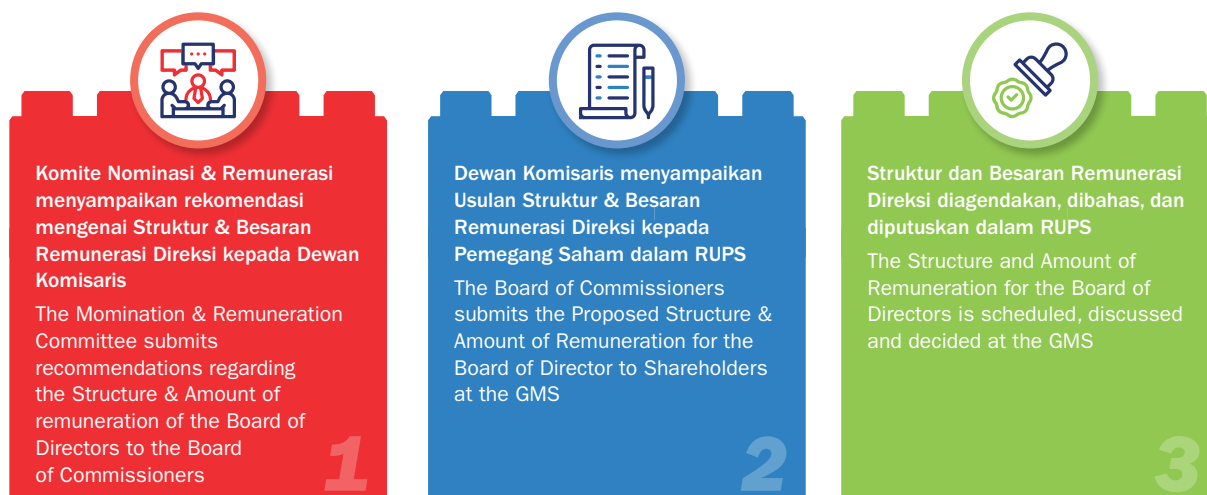
Secara garis besar, prosedur penetapan remunerasi Direksi dilaksanakan melalui tahapan sebagai berikut:

- Komite Nominasi dan Remunerasi menyusun serta mengevaluasi struktur, kebijakan, dan besaran remunerasi bagi Direksi. Struktur remunerasi tersebut dapat mencakup gaji, honorarium, insentif, dan/atau tunjangan yang bersifat tetap dan/atau variabel;
- Berdasarkan hasil evaluasi tersebut, Komite Nominasi dan Remunerasi memberikan rekomendasi kepada Dewan Komisaris mengenai struktur remunerasi, kebijakan remunerasi, serta besaran remunerasi bagi Direksi; dan
- Dewan Komisaris selanjutnya menyampaikan usulan mengenai gaji, honorarium, serta tantiem bagi Direksi kepada Pemegang Saham untuk memperoleh persetujuan dalam Rapat Umum Pemegang Saham (RUPS).

Procedure for the Proposal and Determination of the Board of Directors' Remuneration

In general, the procedure for determining the remuneration of the Board of Directors is carried out through the following stages:

- The Nomination and Remuneration Committee prepares and evaluates the structure, policy, and amount of remuneration for the Board of Directors. The remuneration structure may include salary, honorarium, incentives, and/or allowances, whether fixed and/or variable in nature;
- Based on the evaluation results, the Nomination and Remuneration Committee provides recommendations to the Board of Commissioners regarding the remuneration structure, remuneration policy, and the amount of remuneration for the Board of Directors; and
- The Board of Commissioners subsequently submits a proposal on the salary, honorarium, and tantiem for the Board of Directors to the Shareholders for approval at the General Meeting of Shareholders (GMS).



Kriteria Penetapan Remunerasi Direksi

Dalam melaksanakan tugas dan tanggung jawabnya, Direksi menerima remunerasi dan fasilitas lainnya. Kebijakan pemberian remunerasi dan fasilitas bagi Direksi mengacu pada keputusan Pemegang Saham yang ditetapkan dalam Rapat Umum Pemegang Saham (RUPS), dengan mempertimbangkan hasil kajian yang dilakukan oleh Perseroan.

Kajian mengenai struktur dan besaran remunerasi Direksi didasarkan pada beberapa aspek berikut:

- Ketentuan peraturan perundang-undangan yang berlaku;
- Ketentuan yang berlaku pada PT Pertamina (Persero) sebagai Pemegang Saham Pengendali;
- Kinerja Perseroan;
- Prinsip kewajaran dalam konteks industri perasuransian; dan
- Regulasi terkait remunerasi lainnya, seperti Upah Minimum dan Undang-Undang Ketenagakerjaan.

Pengkajian ulang atas Kebijakan Remunerasi dilakukan secara berkala, termasuk kajian mengenai remunerasi bagi Dewan Komisaris, Direksi, dan Karyawan, guna memastikan kesesuaian dengan perkembangan regulasi, kondisi Perseroan, serta praktik terbaik di industri.

Struktur Remunerasi Dewan Komisaris dan Direksi Tahun 2025**Remuneration Structure of the Board of Commissioners and the Board of Directors for 2025**

Berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 29 April 2025, Pemegang Saham memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan, dengan terlebih dahulu memperoleh persetujuan dari Pemegang Saham Pengendali yaitu PT Pertamina (Persero), untuk menetapkan pemberian tantiem bagi anggota Direksi dan Dewan Komisaris Perseroan untuk tahun buku 2025.

Rapat juga menyetujui penetapan besaran gaji/honorarium, tunjangan, serta fasilitas bagi anggota Direksi dan Dewan Komisaris Perseroan untuk tahun 2025. Total realisasi remunerasi yang diterima oleh anggota Direksi dan Dewan Komisaris pada tahun 2025 tercatat sebesar Rp15.440.719.936.

Criteria for Determining the Board of Directors Remuneration

In carrying out their duties and responsibilities, members of the Board of Directors receive remuneration and other facilities. The policy on remuneration and facilities for the Board of Directors refers to the resolutions of the Shareholders as stipulated at the General Meeting of Shareholders (GMS), taking into account the results of assessments conducted by the Company.

The assessment of the structure and amount of remuneration for the Board of Directors is based on the following considerations:

- Applicable laws and regulations;
- Policies applicable at PT Pertamina (Persero) as the Controlling Shareholder;
- The Company's performance;
- Reasonableness within the context of the insurance industry; and
- Other remuneration-related regulations, such as the Minimum Wage and Manpower Law.

The Remuneration Policy is reviewed periodically, including the assessment of remuneration for the Board of Commissioners, the Board of Directors, and Employees, to ensure its alignment with regulatory developments, the Company's condition, and industry best practices.

Based on the resolution of the Annual General Meeting of Shareholders held on 29 April 2025, the Shareholders granted authority and power to the Company's Board of Commissioners, subject to prior approval from the Company's Controlling Shareholder, PT Pertamina (Persero), to determine the tantiem for members of the Board of Directors and the Board of Commissioners for the 2025 financial year.

The Meeting also approved the determination of salaries/honoraria, allowances, and facilities for members of the Board of Directors and the Board of Commissioners for 2025. The total realized remuneration received by members of the Board of Directors and the Board of Commissioners in 2025 amounted to IDR15,440,719,936.

3.F

Dewan Pengawas Syariah

Sharia Supervisory Board

Dewan Pengawas Syariah (DPS) merupakan bagian dari Organ Perusahaan yang memiliki tugas dan fungsi untuk melakukan pengawasan terhadap penyelenggaraan kegiatan usaha Perseroan agar senantiasa sesuai dengan Prinsip Syariah. Prinsip Syariah dimaksud adalah prinsip hukum Islam dalam kegiatan perasuransian yang didasarkan pada fatwa yang dikeluarkan oleh lembaga yang berwenang dalam penetapan fatwa di bidang syariah, sebagaimana diatur dalam Undang-Undang No. 40 Tahun 2014 tentang Perasuransian.

Pembentukan DPS mengacu pada Pasal 35 ayat (1) Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian ("POJK No. 73/2016"), yang menyatakan bahwa Perusahaan Asuransi Syariah, Perusahaan Reasuransi Syariah, serta Perusahaan Asuransi atau Perusahaan Reasuransi yang menyelenggarakan sebagian kegiatan usahanya berdasarkan Prinsip Syariah wajib memiliki Dewan Pengawas Syariah.

Pengangkatan dan Masa Jabatan Anggota Dewan Pengawas Syariah

Appointment and Term of Office of Sharia Supervisory Board Members

Anggota Dewan Pengawas Syariah (DPS) terdiri atas satu orang atau lebih ahli syariah yang diangkat oleh Rapat Umum Pemegang Saham (RUPS) berdasarkan rekomendasi Dewan Syariah Nasional (DSN), yaitu badan yang berada di bawah Majelis Ulama Indonesia (MUI). Masa jabatan anggota DPS adalah selama tiga (3) tahun terhitung sejak tanggal pengangkatan yang dituangkan dalam akta notaris. Namun demikian, RUPS berwenang untuk memberhentikan anggota DPS sebelum masa jabatannya berakhir apabila yang bersangkutan terbukti melanggar ketentuan dalam Anggaran Dasar Perseroan beserta perubahan-perubahannya.

Pengangkatan anggota DPS berlaku efektif setelah memperoleh persetujuan dari Otoritas Jasa Keuangan (OJK) melalui proses Penilaian Kemampuan dan Kepatutan, sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan, serta memenuhi ketentuan peraturan perundang-undangan yang berlaku. Untuk mengikuti proses Penilaian Kemampuan dan Kepatutan tersebut, Perseroan mengajukan permohonan kepada OJK guna memperoleh persetujuan atas calon anggota DPS.

The Sharia Supervisory Board (SSB) forms part of the Company's governing organs and is entrusted with the duty and function of supervising the implementation of the Company's business activities to ensure compliance with Sharia Principles. Sharia Principles refer to Islamic legal principles in insurance activities based on fatwas issued by an authorized institution in the field of sharia, as stipulated in Law No. 40 of 2014 on Insurance.

The establishment of the SSB is in accordance with Article 35 paragraph (1) of Financial Services Authority Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies ("POJK No. 73/2016"), which mandates that Sharia Insurance Companies, Sharia Reinsurance Companies, and Insurance or Reinsurance Companies conducting part of their business activities based on Sharia Principles must establish a Sharia Supervisory Board.

Members of the Sharia Supervisory Board (SSB) consist of one or more sharia experts appointed by the General Meeting of Shareholders (GMS) based on the recommendation of the National Sharia Council (Dewan Syariah Nasional/DSN), an institution under the Indonesian Ulema Council (Majelis Ulama Indonesia/MUI). The term of office of SSB members is three (3) years from the date of appointment as stated in a notarial deed. Nevertheless, the GMS has the authority to dismiss a SSB member prior of his or her term of office if the member is proven to have violated the provisions of the Company's Articles of Association and its amendments.

The appointment of SSB members becomes effective only after obtaining approval from the Financial Services Authority (Otoritas Jasa Keuangan/OJK) through the Fit and Proper Test, in accordance with Financial Services Authority Regulation No. 27/POJK.03/2016 on the Fit and Proper Test for Key Parties of Financial Services Institutions, as well as other applicable laws and regulations. To undergo the Fit and Proper Test process, the Company submits an application to OJK to obtain approval for the prospective SSB members.

Susunan Keanggotaan Dewan Pengawas Syariah
Sharia Supervisory Board Membership Composition

Per 31 Desember 2025, komposisi anggota Dewan Pengawas Syariah (DPS) Perseroan terdiri dari satu (1) orang Ketua dan satu (1) orang Anggota, sebagai berikut:

As of 31 December 2025, the composition of the Company's Sharia Supervisory Board (SSB) consists of one (1) Chairman and one (1) Member, as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Tanggal Pengangkatan oleh RUPS Appointment date by the GMS	Masa Jabatan Term of Office	Jumlah Periode Menjabat Number of Term of Office Period
Prof. Dr. H. Muhammad Maksum, S.H., M.A., MDC	Ketua DPS Sharia Supervisory Board Chairman	KEP-31/NB.22/2017 tanggal 24 Juli 2017 KEP-31/NB.22/2017 dated 24 July 2017	28 April 2023 28 April 2023	2023-2026	3 Periode 3 Terms
dr. Siti Hannah, M.K.M.	Anggota DPS Sharia Supervisory Board Member	KEP-11/PD.02/2024 tanggal 17 Januari 2023 KEP-11/PD.02/2024 dated 17 January 2023	28 April 2023 28 April 2023	2023-2026	1 Periode 1 Terms

Profil Dewan Pengawas Syariah
Profile of Sharia Supervisory Board Members

Nama Name	Prof. Dr. H. Muhammad Maksum, S.H., M.A., MDC
Jabatan Position	Ketua Dewan Pengawas Syariah Sharia Supervisory Board Chairman
Masa Jabatan Term of Office	2023-2026
Kewarganegaraan Citizenship	Indonesia
Tempat, Tanggal Lahir Birthdate/Place	Temanggung, 15 Juli 1978 Temanggung, 15 July 1978
Usia Age	47 tahun 47 years old
Domisili Domicile	Tangerang Selatan, Banten South Tangerang, Banten



Riwayat Penunjukan Appointment History	- Akta Notaris Vivi Novita Rido, S.H., M.Kn., No. 08 tanggal 09 November 2017. - Akta Notaris Jose Dima Satria, S.H., M.Kn., No. 97 tanggal 16 Desember 2020. - Akta Notaris Jose Dima Satria, S.H., M.Kn., No. 123 tanggal 28 April 2023.	- Notarial Deed of Vivi Novita Rido, S.H., M.Kn., No. 08 dated 09 November 2017. - Notarial Deed of Jose Dima Satria, S.H., M.Kn., No. 97 dated 16 December 2020. - Notarial Deed of Jose Dima Satria, S.H., M.Kn., No. 123 dated 28 April 2023.
Pendidikan dan Pelatihan Education and Training	- Sertifikat Kompetensi, Jenjang Kualifikasi 6 Bidang perasuransian Subbidang Pengawasan Manajemen Risiko Perasuransian dari BNSP melalui LSP AAUI (2025) - Sertifikat Kompetensi Pengawas Syariah dan Ahli Pasar Modal dari BNSP melalui LSP MUI (2022) - Magister Hukum Ekonomi di University of Perpignan Via Domitia, Prancis (2015-2016) - Doktor Hukum Ekonomi Islam di Universitas Islam Negeri Syarif Hidayatullah (2013) - Magister Ekonomi Islam di Universitas Islam Negeri Syarif Hidayatullah (2007) - Sarjana Syariah, Fakultas Syariah di IAIN (2001)	- Certificate of Competence, Qualification Level 6 in Insurance, Sub-sector of Insurance Risk Management Oversight from BNSP through LSP AAUI (2025) - Sharia Supervisory and Capital Market Expert Competency Certificate from BNSP through LSP MUI (2022) - Master of Economic Law at the University of Perpignan Via Domitia, France (2015-2016) - Doctor of Islamic Economic Law at Syarif Hidayatullah State Islamic University (2013) - Master of Islamic Economy at Syarif Hidayatullah State Islamic University (2007) - Bachelor's Degree in Sharia, Faculty of Sharia at IAIN (2001)

Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Guru Besar dan Dekan Fakultas Syariah dan Hukum di UIN Syarif Hidayatullah (2023-sekarang) • Dewan Pengawas Syariah di Bank DKI UUS (2021-sekarang) • Dewan Pengawas Syariah di Bank Jago (2021-sekarang) • Sekretaris Badan Pengurus Harian DSN-MUI Bidang Perbankan (2020-2025) • Dewan Pengawas Syariah di PT Allianz Global Investment (2018-sekarang). • Dewan Pengawas Syariah di PT Asuransi Tugu Pratama Indonesia Tbk (2017-sekarang) • Asesor Kompetensi Pengawas Syariah Berlisensi dari Badan Nasional Standarisasi Profesi (BNSP) (2017-sekarang)	• Professor and Dean of the Faculty of Sharia and Law at UIN Syarif Hidayatullah (2023-present) • Sharia Supervisory Board Member at Bank DKI Sharia Unit (2021-present) • Sharia Supervisory Board Member at Bank Jago (2021-present) • Secretary of the DSN-MUI Daily Management Board for Banking (2020-2025) • Sharia Supervisory Board Member at PT Allianz Global Investment (2018-present) • Sharia Supervisory Board Member at PT Asuransi Tugu Pratama Indonesia Tbk (2017-present) • Licensed Competency Assessor for Sharia Supervisory from the National Professional Certification Agency (BNSP) (2017-present)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, and Majority/Controlling Shareholders.	
Kepemilikan Saham Tugu Tugu Share Ownership	Tidak memiliki saham Tugu. Does not own shares in Tugu.	

Nama Name	dr. Siti Hannah, M.K.M.
Jabatan Position	Anggota Dewan Pengawas Syariah Sharia Supervisory Board Member
Masa Jabatan Term of Office	2023-2026
Kewarganegaraan Citizenship	Indonesia
Tempat, Tanggal Lahir Birthdate/Place	Jakarta, 4 Agustus 1980 Jakarta, 4 August 1980
Usia Age	45 tahun 45 years old
Domisili Domicile	DKI Jakarta



Riwayat Penunjukan Appointment History	Akta Notaris Jose Dima Satria, S.H., M.Kn. No. 1 tanggal 1 Februari 2024. Notarial Deed of Jose Dima Satria, S.H., M.Kn. No. 1 dated 1 February 2024.	
Pendidikan dan Pelatihan Education and Training	• Sertifikat Kompetensi, Jenjang Kualifikasi 6 Bidang perasuransian Subbidang Pengawasan Manajemen Risiko Perasuransian dari BNSP melalui LSP AAUI (2025) • Pelatihan Calon Asesor Sertifikasi Rumah Sakit Syariah dari DSN-MUI Institute (2022) • Pelatihan Dasar Pengawas Syariah Bidang Asuransi Syariah dari DSN-MUI Institute (2022) • Magister Kesehatan Masyarakat di Universitas Indonesia (2010) • Program Studi Profesi Dokter di Universitas Tarumanegara (2005) • Sarjana Kedokteran di Universitas Tarumanegara (2003)	• Certificate of Competence, Qualification Level 6 in Insurance, Sub-sector of Insurance Risk Management Oversight from BNSP through LSP AAUI (2025) • Training for Sharia Hospital Certification Assessor Candidates from the DSN-MUI Institute (2022) • Basic Training for Sharia Supervisors in the Sharia Insurance Sector from the DSN-MUI Institute (2022) • Master of Public Health at the University of Indonesia (2010) • Medical Professional Study Program at Tarumanegara University (2005) • Bachelor of Medicine at Tarumanegara University (2003)

Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Anggota Dewan Pengawas Syariah PT Multiniaga Intermedia Proteksi (MIP) (2022) • Bidang Pelayanan Kesehatan, Dinas Kesehatan Provinsi DKI Jakarta (2017-2019) • Dokter Puskesmas Larangan Utara, Dinas Kesehatan Kota Tangerang (2014-2016) • Supervisor Kader Kesehatan, kerja sama PDUI dan BTPN (2013-2014) • Dokter Dialog Interaktif, kerja sama PDUI dan BTPN (2011-2014) • Dokter Layanan Kesehatan, kerja sama PDUI dan BTPN (2011-2014) • Dinas Kesehatan Provinsi Banten (2010-2014) • Dokter PTT Daerah, Provinsi Banten (2007-2010) • Ketua Dewan Pengawas, Poltekkes Kemenkes Jakarta III (2000-sekarang)	• Member of the Sharia Supervisory Board of PT Multiniaga Intermedia Proteksi (MIP) (2022) • Health Services Sector, DKI Jakarta Provincial Health Office (2017-2019) • Doctor at North Larangan Community Health Center, Tangerang City Health Office (2014-2016) • Supervisor of Health Cadres, a collaboration between PDUI and BTPN (2013-2014) • Interactive Dialogue Doctor, a collaboration between PDUI and BTPN (2011-2014) • Health Services Doctor, a collaboration between PDUI and BTPN (2011-2014) • Banten Provincial Health Office (2010-2014). • Regional Non-Permanent Doctor, Banten Province (2007-2010) • Chairman of the Supervisory Board, Ministry of Health Jakarta III Polytechnic (2000-present)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, and Majority/Controlling Shareholders.	
Kepemilikan Saham Tugu Tugu Share Ownership	Tidak memiliki saham Tugu. Does not own shares in Tugu.	

Tugas Pokok Dewan Pengawas Syariah Main Duties of Sharia Supervisory Board

Dewan Pengawas Syariah (DPS) memiliki tugas pokok untuk melaksanakan fungsi pengawasan serta memberikan nasihat dan saran kepada Direksi agar seluruh kegiatan usaha Perseroan senantiasa sesuai dengan Prinsip Syariah. Pelaksanaan tugas pengawasan serta pemberian nasihat dan saran tersebut mencakup, antara lain:

1. Kegiatan dalam pengelolaan kekayaan dan kewajiban, baik dana *tabarru'*, dana *tanahud*, dana perusahaan, maupun dana investasi peserta;
2. Produk asuransi syariah yang dipasarkan; dan
3. Praktik pemasaran produk asuransi syariah.

Pemberian Nasihat, Saran, serta Pengawasan Pemenuhan Prinsip Syariah di Pasar Modal

Pelaksanaan tugas pengawasan serta pemberian nasihat dan saran oleh Dewan Pengawas Syariah (DPS) dilakukan melalui rapat yang diselenggarakan dengan mekanisme sebagai berikut:

1. **Rapat Rutin**, yang diselenggarakan setiap bulan atau sekurang-kurangnya enam (6) kali dalam satu tahun, sesuai dengan POJK No. 73/POJK.05/2016 tanggal 28 Desember 2016. Dalam rapat ini, Tim Syariah menyampaikan kepada DPS antara lain:
 - a. Pencapaian kinerja bisnis dan tinjauan atas rencana kerja;
 - b. Tindak lanjut atas notula rapat periode sebelumnya; dan
 - c. Potensi bisnis yang ditemui, serta hal-hal yang perlu didiskusikan dan dimintakan pandangan dari perspektif Syariah.
2. **Rapat Ad Hoc/Sewaktu-waktu**, yang diselenggarakan apabila terdapat kebutuhan mendesak untuk memperoleh pandangan dan arahan dari DPS.

The Sharia Supervisory Board (SSB) has the primary duty to perform supervisory functions and to provide advice and recommendations to the Board of Directors to ensure that all of the Company's business activities are conducted in accordance with Sharia Principles. Such supervisory functions and advisory roles cover, among others:

1. Activities in the management of assets and liabilities, including *tabarru'* funds, *tanahud* funds, company funds, and participants' investment funds;
2. Sharia insurance products marketed by the Company; and
3. Marketing practices of sharia insurance products.

Advisory, Recommendation, and Supervisory Functions Compliance with Sharia Principles in the Capital Market

The supervisory and advisory functions of the Sharia Supervisory Board (SSB) are carried out through meetings held under the following mechanisms:

1. **Regular Meetings**, convened on a monthly basis or at least six (6) times a year, in accordance with POJK No. 73/POJK.05/2016 dated 28 December 2016. In these meetings, the Sharia Team provides updates to the DPS, including:
 - a. Business performance achievements and reviews of the work plan;
 - b. Follow-up on the minutes of meetings from the previous period; and
 - c. Discussion of potential business opportunities, as well as matters requiring deliberation and input from a Sharia perspective.
2. **Ad Hoc Meetings**, convened as necessary in urgent circumstances to obtain views and guidance from the SSB.

Rapat dan Tingkat Kehadiran Dewan Pengawas Syariah Sharia Supervisory Board Meeting Frequency

Ketentuan mengenai Rapat Dewan Pengawas Syariah (DPS) sebagaimana diatur dalam POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian meliputi hal-hal sebagai berikut:

1. DPS wajib menyelenggarakan rapat secara berkala paling sedikit enam (6) kali dalam satu tahun;
2. Hasil rapat DPS sebagaimana dimaksud pada angka 1 wajib dituangkan dalam risalah rapat DPS dan didokumentasikan dengan baik;
3. Setiap perbedaan pendapat (*dissenting opinions*) yang terjadi dalam keputusan rapat DPS wajib dicantumkan secara jelas dalam risalah rapat DPS, disertai dengan alasan atas perbedaan pendapat tersebut; dan
4. Anggota DPS yang hadir maupun yang tidak hadir dalam rapat DPS berhak menerima salinan risalah rapat DPS.

Pada tahun 2025, Dewan Pengawas Syariah telah melaksanakan rapat internal sebanyak 7 (tujuh) kali. Jumlah tersebut telah memenuhi ketentuan sebagaimana diatur dalam POJK No. 73/2016. Rincian jumlah rapat dan tingkat kehadiran anggota DPS dalam rapat selama tahun 2025 disajikan dalam tabel berikut.

The provisions governing meetings of the Sharia Supervisory Board (SSB), as stipulated in POJK No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies, are as follows:

1. The SSB is required to hold regular meetings at least six (6) times in one year;
2. The results of SSB meetings as referred to in point 1 must be recorded in minutes of meetings and properly documented;
3. Any dissenting opinions arising in SSB meeting resolutions must be clearly stated in the minutes of meetings, along with the reasons for such differences of opinion; and
4. Members of the SSB, whether present or absent at the meeting, are entitled to receive copies of the minutes of SSB meetings.

In 2025, the Sharia Supervisory Board held 7 (seven) internal meetings. This number has complied with the provisions set forth in POJK No. 73/2016. Details of the number of meetings and attendance of SSB members throughout 2025 are presented in the following table.

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Kehadiran dalam % Attendance in %	Tidak Hadir dengan Surat Kuasa Absence with Power of Attorney
Dr. H. Muhammad Maksum, S.H., M.A., MDC	7	7	100%	-
dr. Siti Hannah, M.K.M.	7	5	70%	-

Komite dan Fungsi di Bawah Dewan Komisaris

Committees Under The Board of Commissioners



4.A

Komite Audit

Audit Committee

Komite Audit Audit Committee

Untuk mendukung tugas Dewan Komisaris, Komite Audit berperan dalam pengawasan aspek keuangan, sistem pengendalian internal, serta efektivitas audit yang dilakukan oleh auditor internal dan eksternal. Komite Audit bertanggung jawab untuk memantau dan mengevaluasi perencanaan serta pelaksanaan audit guna menilai kecukupan pengendalian internal, termasuk dalam hal pelaporan keuangan.

Pembentukan Komite Audit di Tugu Insurance mengacu pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit, Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 tentang Penerapan Tata Kelola yang Baik bagi Perusahaan Asuransi, serta Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.05/2019 tanggal 22 Juli 2019 tentang Pembentukan, Susunan Keanggotaan, dan Masa Kerja Komite pada Dewan Komisaris Perusahaan Asuransi, Perusahaan Asuransi

To support the duties of the Board of Commissioners, the Audit Committee plays a key role in overseeing financial information, internal control systems, and the effectiveness of audits conducted by both internal and external auditors. The Audit Committee is responsible for monitoring and evaluating the planning and execution of audits to assess the adequacy of internal controls, including financial reporting processes.

The establishment of the Audit Committee at Tugu Insurance refers to Financial Services Authority Regulation No. 55/POJK.04/2015 concerning the Establishment and Implementation Guidelines of the Audit Committee, Financial Services Authority Regulation No. 73/POJK.05/2016 concerning the Implementation of Good Corporate Governance for Insurance Companies, as well as Financial Services Authority Circular Letter No. 14/SEOJK.05/2019 dated 22 July 2019 concerning the Establishment, Membership Structure, and Tenure

Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah, serta ketentuan peraturan perundang-undangan lainnya yang berlaku.

Piagam Komite Audit

Piagam Komite Audit merupakan pedoman yang mengatur pelaksanaan fungsi Komite Audit dalam mendukung pengawasan yang dilakukan oleh Dewan Komisaris. Dengan adanya piagam ini, diharapkan tugas dan kewenangan Komite Audit dapat dijalankan secara profesional, efisien, efektif, independen, dan bebas dari intervensi.

Piagam Komite Audit disusun berdasarkan peraturan perundang-undangan yang berlaku dan merupakan bagian dari struktur tata kelola perusahaan Tugu Insurance. Piagam ini pertama kali disahkan oleh Dewan Komisaris pada 7 Mei 2014, dan telah diperbarui serta dikaji ulang secara berkala. Pembaruan terakhir disahkan oleh Dewan Komisaris pada 12 November 2021.

Piagam Komite Audit Tugu Insurance mengatur mengenai pembentukan, organisasi, masa kerja, tugas, tanggung jawab, wewenang, prosedur kerja, mekanisme pelaporan, serta penanganan pengaduan.

Susunan, Dasar Pengangkatan, dan Masa Jabatan Komite Audit Audit Committee Composition, Appointment and Term of Office

Anggota Komite Audit diangkat dan diberhentikan oleh Dewan Komisaris. Masa jabatan anggota Komite Audit tidak boleh melebihi masa jabatan Dewan Komisaris dan dapat dipilih kembali hanya untuk satu periode berikutnya, sesuai dengan ketentuan dalam Peraturan Otoritas Jasa Keuangan, tanpa mengurangi hak Dewan Komisaris untuk memberhentikan anggota Komite Audit kapan saja.

Komposisi Komite Audit terdiri dari seorang Ketua dan minimal dua anggota. Ketua Komite Audit harus merupakan Komisaris Independen, sedangkan anggotanya dapat terdiri dari Komisaris dan/atau pihak luar yang independen. Ketua dan anggota Komite Audit diangkat oleh Dewan Komisaris berdasarkan persyaratan kompetensi dan kebutuhan perusahaan, dengan mengacu pada peraturan perundang-undangan yang berlaku.

Pada tahun 2025, susunan anggota Komite Audit telah disahkan melalui Surat Keputusan Dewan Komisaris No. 04/SKK-ATPI/VI/2025 dan disampaikan kepada Otoritas Jasa Keuangan melalui Surat No. 058/S/01/COS-ATPI/VI/2025 tanggal 30 Juni 2025.

Adapun susunan keanggotaan Komite Audit Tugu Insurance per 31 Desember 2025 adalah sebagai berikut:

of Committees under the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies, along with other applicable laws and regulations.

Audit Committee Charter

The Audit Committee Charter serves as a guideline for the execution of the Audit Committee's functions in assisting the oversight duties of the Board of Commissioners. With this charter, it is expected that the duties and authorities of the Audit Committee can be performed professionally, efficiently, effectively, independently, and free from external intervention.

The Audit Committee Charter is drafted in accordance with prevailing laws and regulations and is an integral part of the corporate governance structure of Tugu Insurance. This charter was first approved by the Board of Commissioners on 7 May 2014, and has been periodically reviewed and updated. The most recent update was approved by the Board of Commissioners on 12 November 2021.

The Audit Committee Charter at Tugu Insurance outlines the formation, organization, term of office, duties, responsibilities, authorities, work procedures, reporting mechanisms, and handling of complaints.

Members of the Audit Committee are appointed and dismissed by the Board of Commissioners. The term of office for members of the Audit Committee cannot exceed the term of the Board of Commissioners and may only be reappointed for one subsequent term, in accordance with the provisions of the Financial Services Authority Regulation, without affecting the Board of Commissioners' right to dismiss any member of the Audit Committee at any time.

The composition of the Audit Committee consists of a Chairman and at least two members. The Chairman of the Audit Committee must be an Independent Commissioner, while the members may consist of Commissioners and/or independent external parties. The Chairman and members of the Audit Committee are appointed by the Board of Commissioners based on competence requirements and the company's needs, in accordance with applicable regulations.

In 2025, the composition of the Audit Committee members was approved through the Board of Commissioners' Decree No. 04/SKK-ATPI/VI/2025 and submitted to the Financial Services Authority via Letter No. 058/S/01/COS-ATPI/VI/2025 dated 30 June 2025.

The composition of the Audit Committee members of Tugu Insurance as of 31 December 2025, is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Periode Masa Jabatan Term of Office
Poerwo Tjahjono	Ketua Chairman	Surat Keputusan Dewan Komisaris No. 09/SKK-ATPI/XII/2023 tanggal 29 Desember 2023 tentang Perubahan Susunan Anggota Komite Audit PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners Decree No. 09/SKK-ATPI/XII/2023 dated 29 December 2023 regarding the Change in the Composition of the Audit Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	1 Januari 2024-31 Desember 2026 1 January 2024-31 December 2026
Bambang Suprihanto	Anggota Member	Surat Keputusan Dewan Komisaris No. 09/SKK-ATPI/XII/2023 tanggal 29 Desember 2023 tentang Perubahan Susunan Anggota Komite Audit PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners Decree No. 09/SKK-ATPI/XII/2023 dated 29 December 2023 regarding the Change in the Composition of the Audit Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	1 Januari 2024-31 Desember 2026 1 January 2024-31 December 2026
Ari Marsudi	Anggota Member	Surat Keputusan Dewan Komisaris No. 10/SKK-ATPI/X/2024 tanggal 1 Oktober 2024 tentang Perubahan Susunan Anggota Komite Audit PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners Decree No. 10/SKK-ATPI/X/2024 dated 1 October 2024 regarding the Change in the Composition of the Audit Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	1 Oktober 2024-30 September 2027 1 October 2024-30 September 2027
Mei Sugiharso	Anggota Member	Surat Keputusan Dewan Komisaris No. 04/SKK-ATPI/VI/2024 tanggal 1 Oktober 2024 tentang Perubahan Susunan Anggota Komite Audit PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners Decree No. 04/SKK-ATPI/VI/2024 dated 1 October 2024 regarding the Change in the Composition of the Audit Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	1 Juli 2025-30 Juni 2028 1 July 2025-30 June 2028

Profil Komite Audit
Audit Committee Profile

Nama Name	Poerwo Tjahjono
Jabatan Position	Ketua Komite Audit Chair of the Audit Committee
Keterangan Description	Profil lengkap Bapak Poerwo Tjahjono dapat dilihat pada profile Dewan Komisaris pada Laporan Tahunan ini. The full profile of Mr. Poerwo Tjahjono can be found in the Board of Commissioners profile section of this Annual Report.

Nama Name	Bambang Suprihanto	
Jabatan Position	Anggota Member	
Masa Jabatan Term of Office	1 Januari 2024-31 Desember 2026 1 January 2024-31 December 2026	
Kewarganegaraan Citizenship	Indonesia	
Tempat, Tanggal Lahir Birthdate/Place	Semarang, 22 Desember 1966 Semarang, 22 December 1966	
Usia Age	59	
Domisili Domicile	Bogor, Jawa Barat Bogor, West Java	
Pendidikan dan Pelatihan Education and Training	• Master in Financial Management, Universitas Jenderal Soedirman • Sarjana Ekonomi Manajemen, Universitas Gajah Mada • Master in Financial Management, Universitas Jenderal Soedirman • Bachelor's Degree in Economics Management, Universitas Gajah Mada	

Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Internasional Director PPTE Singapore (PPTE Tokyo Subsidiary) (2022) • President Director PPTE Tokyo (Pertamina Affiliate) (2022) • Vice President Gas, Power & NRE Business Development and Portofolio (2019-2022) • Vice President Corporate Action & Synergy (2018-2019) • Vice President Finance Project (2016-2018) • Vice President Treasury Pertamina Gas (2013-2016) • AR Manager (Controller) (2011-2013) • Finance Manager Unit Pemasaran III & IV (2009-2011) • SAP Project (2007-2008) • Controller Unit Pengolahan IV & V (2003-2007) Tidak memiliki rangkap jabatan di Tugu Insurance maupun perusahaan/lembaga lain.	• International Director, PPTE Singapore (PPTE Tokyo Subsidiary) (2022) • President Director, PPTE Tokyo (Pertamina Affiliate) (2022) • Vice President Gas, Power & NRE Business Development and Portfolio (2019-2022) • Vice President Corporate Action & Synergy (2018-2019) • Vice President Finance Project (2016-2018) • Vice President Treasury, Pertamina Gas (2013-2016) • AR Manager (Controller) (2011-2013) • Finance Manager, Unit Pemasaran III & IV (2009-2011) • SAP Project (2007-2008) • Controller, Unit Pengolahan IV & V (2003-2007) No concurrent positions in Tugu Insurance or other companies/institutions.
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. No affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.	

Nama Name	Ari Marsudi	
Jabatan Position	Anggota Member	
Masa Jabatan Term of Office	1 Oktober 2024-30 September 2027 1 October 2024-30 September 2027	
Kewarganegaraan Citizenship	Indonesia	
Tempat, Tanggal Lahir Birthdate/Place	Purwodadi, 12 Juli 1962 Purwodadi, 12 July 1962	
Usia Age	63	
Domisili Domicile	Tangerang Selatan, Banten South Tangerang, Banten	
Pendidikan dan Pelatihan Education and Training	Ekonomi Akuntansi, Universitas Gadjah Mada Bachelor's Degree in Accounting Economics, Universitas Gadjah Mada	
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Nomination & Remuneration Committee, Board of Commissioners, PT. Pertamina Hulu Energi (Juli 2020-Agustus 2023) • Risk Management & Human Resources Committee, Board of Commissioners, PT. Pertamina Hulu Energi (Oktober 2019-Juni 2020) • Vice President Financial Accounting & Reporting, Controller, Dit. Keuangan, PT. Pertamina (Persero) (Desember 2015-Juli 2018) • Chief of Investment Committee, PT. Asuransi Jasa Tugu Mandiri (PT. AJTM) (Januari 2017-Juli 2018) • Vice President Controller, Dit. Finance & Business Support, PT. Pertamina Hulu Energi (Juni 2012-Desember 2015) • Manager General Accounting, Dit. Keuangan, PT Pertamina (Persero) (Juli 2010-Juni 2012) • Manager Finance & Account, PCPP Operating Co. Sd. Bhd., Block SK 305, Malaysia (Januari 2006-Juni 2010) • Finance Manager, Daerah Operasi Hulu Eksplorasi & Produksi Kalimantan, PT. Pertamina (Persero) (Juni 2005-Desember 2005)	• Nomination & Remuneration Committee, Board of Commissioners, PT Pertamina Hulu Energi (July 2020-August 2023) • Risk Management & Human Resources Committee, Board of Commissioners, PT Pertamina Hulu Energi (October 2019-June 2020) • Vice President of Financial Accounting & Reporting, Controller, Finance Directorate, PT Pertamina (Persero) (December 2015-July 2018) • Chief of Investment Committee, PT Asuransi Jasa Tugu Mandiri (PT AJTM) (January 2017-July 2018) • Vice President Controller, Finance & Business Support Directorate, PT Pertamina Hulu Energi (June 2012-December 2015) • General Accounting Manager, Finance Directorate, PT Pertamina (Persero) (July 2010-June 2012) • Finance & Account Manager, PCPP Operating Co. Sd. Bhd., Block SK 305, Malaysia (January 2006-June 2010) • Finance Manager, Upstream Exploration & Production Operations, Kalimantan Region, PT Pertamina (Persero) (June 2005-December 2005)

	• Head of Controller, Daerah Operasi Hulu Eksplorasi & Produksi Jawa Bagian Barat, PT. Pertamina (Persero) (Maret 2004-Mei 2005) • Head of Controller, Daerah Operasi Hulu Eksplorasi & Produksi Prabumulih, PERTAMINA. (Desember 2001-Februari 2004) • Head of Controller, Daerah Operasi Hulu Eksplorasi & Produksi Jambi, PERTAMINA (Juli 1996-November 2001) • Supervisor Oil & Gas Accounting and Refinery Cost Reporting, Keuangan UP III Plaju, PERTAMINA (September 1992-Juni 1996) • Management Trainee: Bimbingan Profesi Sarjana Akuntansi (BPSA), Dit. Finance, PERTAMINA (Oktober 1991-September 1992) a. Lecturer of Economic & Business Faculty, Diponegoro University, Semarang b. Auditor of Koperasi Jasa Audit, Semarang c. Auditor of KAP Tahrir Hidayat & Rekan, Semarang (Agustus 1988-September 1991) d. Lecturer of Stikubank, Semarang (September 1987-Juli 1988) Tidak memiliki rangkap jabatan di Tugu Insurance maupun perusahaan/lembaga lain.	• Head of Controller, Upstream Exploration & Production Operations, West Java Region, PT Pertamina (Persero) (March 2004-May 2005) • Head of Controller, Upstream Exploration & Production Operations, Prabumulih, PERTAMINA (December 2001-February 2004) • Head of Controller, Upstream Exploration & Production Operations, Jambi, PERTAMINA (July 1996-November 2001) • Supervisor of Oil & Gas Accounting and Refinery Cost Reporting, Finance, UP III Plaju, PERTAMINA (September 1992-June 1996) • Management Trainee: Bachelor's Degree Accounting Professional Development Program (BPSA), Finance Directorate, PERTAMINA (October 1991-September 1992) a. Lecturer at the Faculty of Economics & Business, Diponegoro University, Semarang b. Auditor at Koperasi Jasa Audit, Semarang c. Auditor at KAP Tahrir Hidayat & Rekan, Semarang (August 1988-September 1991) d. Lecturer at Stikubank, Semarang (September 1987-July 1988) Does not hold concurrent positions at Tugu Insurance or any other company/institution.
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. No affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.	

Nama Name	Mei Sugiharso	
Jabatan Position	Anggota Member	
Masa Jabatan Term of Office	1 Juli 2025-30 Juni 2028 1 July 2025-30 June 2028	
Kewarganegaraan Citizenship	Indonesia	
Tempat, Tanggal Lahir Birthdate/Place	Blitar, 1 Mei 1965 Blitar, 1 May 1965	
Usia Age	60	
Domisili Domicile	Rawamangun, Jakarta Timur Rawamangun, East Jakarta	
Pendidikan dan Pelatihan Education and Training	S1 Hukum, Universitas Brawijaya Bachelor's Degree in Law, University of Brawijaya	
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Komite Audit Independen, PT Perta Life Insurance (2023-sekarang) • Advisor, Procurement & Aset Manajemen, PT Pertamina Patra Niaga Subholding Commercial & Trading (2022) • Komisaris, PT Pertamina Dana Ventura (2016-2018) • Advisor/Project Specialist, PT Pertamina Patra Niaga Subholding Commercial & Trading (Juni-Desember 2021) • Vice President Legal Counsel, PT Pertamina Patra Niaga Subholding Commercial & Trading (2020-2021) • Vice President Legal Counsel Downstream, Legal Counsel & Compliance, PT Pertamina (Persero) (2020)	• Independent Audit Committee, PT Perta Life Insurance (2023-present) • Advisor, Procurement & Asset Management, PT Pertamina Patra Niaga Subholding Commercial & Trading (2022) • Commissioner, PT Pertamina Dana Ventura (2016-2018) • Advisor/Project Specialist, PT Pertamina Patra Niaga Subholding Commercial & Trading (June-December 2021) • Vice President Legal Counsel, PT Pertamina Patra Niaga Subholding Commercial & Trading (2020-2021) • Vice President Legal Counsel Downstream, Legal Counsel & Compliance, PT Pertamina (Persero) (2020)

	• Vice President Legal & Relation & Vice President Legal & Compliance, PT Pertamina Hulu Indonesia (2018-2020) • Vice President Legal Counsel Downstream, Legal Counsel & Compliance, PT Pertamina (Persero) (2014-2018) • Manager Legal Service Group Procurement, Legal Counsel & Compliance, PT Pertamina (Persero) (2013-2014) • Manager Legal, Refinery, PT Pertamina (Persero) (2010-2013) • Manager Legal, Refining Directorate, PT Pertamina (Persero) (2009-2010) • Asisten Manager Kontrak, Pertimbangan Hukum, dan Dokumentasi, Dit. Pengolahan, PT. Pertamina (Persero) (2004-2009) • Kepala Bagian HKP/Umum, PT Pertamina Upstream V Balikpapan (2004-2009) • Pengawas Utama Bantuan Hukum, Pertamina DAK Balikpapan (1991-2024) • Pengawas Utama Pertanahan, Pertamina DAK Balikpapan (1991-2024) • Asisten Agraria/Pertanahan, Pertamina DAK Balikpapan (1991-2024) • PNS, Kanwil BPN Provinsi Jawa Timur (1990-1991)	• Vice President Legal & Relations & Vice President Legal & Compliance, PT Pertamina Hulu Indonesia (2018-2020) • Vice President Legal Counsel Downstream, Legal Counsel & Compliance, PT Pertamina (Persero) (2014-2018) • Legal Service Manager, Procurement Group, Legal Counsel & Compliance, PT Pertamina (Persero) (2013-2014) • Legal Manager, Refinery, PT Pertamina (Persero) (2010-2013) • Legal Manager, Refining Directorate, PT Pertamina (Persero) (2009-2010) • Assistant Manager of Contracts, Legal Considerations, and Documentation, Processing Directorate, PT. Pertamina (Persero) (2004-2009) • Head of the Legal Aid/General Affairs Division, PT Pertamina Upstream V Balikpapan (2004-2009) • Principal Supervisor of Legal Aid, Pertamina DAK Balikpapan (1991-2024) • Principal Supervisor of Land Affairs, Pertamina DAK Balikpapan (1991-2024) • Assistant for Agrarian Affairs/Land Affairs, Pertamina DAK Balikpapan (1991-2024) • Civil Servant, East Java Provincial National Land Agency (1990-1991)
	Rangkap Jabatan: Komite Audit Independen, PT Perta Life Insurance (2023-sekarang).	Concurrent Position: Independent Audit Committee, PT Perta Life Insurance (2023-present).
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Utama/Pengendali. No affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.	

Persyaratan dan Kualifikasi Anggota Komite Audit Terms and Qualifications of Audit Committee Members

Sebagai perusahaan terbuka, Tugu Insurance tunduk pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tanggal 23 Desember 2015 ("POJK No. 55/2015") tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. Sesuai dengan ketentuan POJK No. 55/2015, anggota Komite Audit Tugu Insurance telah memenuhi semua persyaratan yang ditetapkan dan mematuhi ketentuan yang berlaku.

Anggota Komite Audit Perseroan juga telah memenuhi kualifikasi pendidikan dan pengalaman kerja yang relevan, yang diwajibkan bagi anggota Komite Audit perusahaan asuransi, sebagai berikut:

As a publicly listed company, Tugu Insurance is subject to the Financial Services Authority Regulation No. 55/POJK.04/2015 dated 23 December 2015 ("POJK No. 55/2015") on the Formation and Operational Guidelines of the Audit Committee. In accordance with POJK No. 55/2015, members of the Audit Committee at Tugu Insurance have complied with the applicable provisions and met the required criteria.

The members of the Company's Audit Committee have also fulfilled the necessary educational qualifications and relevant work experience, which are mandatory for Audit Committee members in insurance companies, as follows:

Kriteria Criteria	Poerwo Tjahjono	Bambang Suprihanto	Ari Marsudi	Mei Sugiharso
Memiliki integritas yang tinggi, kemampuan, pengetahuan, dan pengalaman yang memadai sesuai dengan latar belakang pendidikan, serta mampu berkomunikasi dengan baik, termasuk menyediakan waktu untuk melaksanakan tugasnya.	✓	✓	✓	✓
Have high integrity, ability, knowledge, and adequate experience in accordance with their educational background, as well as the ability to communicate effectively, including allocating time to carry out their duties.				

Kriteria Criteria	Poerwo Tjahjono	Bambang Suprihanto	Ari Marsudi	Mei Sugiharso
Memiliki pengetahuan yang cukup untuk membaca dan memahami laporan keuangan. Have sufficient knowledge to read and understand financial statements.	✓	✓	✓	✓
Memahami peraturan perundang-undangan di bidang perasuransian serta peraturan lain yang relevan. Understand the laws and regulations in the insurance sector and other relevant legislation.	✓	✓	✓	✓
Memiliki pengetahuan yang baik mengenai kondisi keuangan perusahaan asuransi serta senantiasa meningkatkan kompetensi melalui pendidikan dan pelatihan. Have good knowledge of the financial condition of the insurance company and continuously improve competence through education and training.	✓	✓	✓	✓
Memiliki pengetahuan yang baik mengenai kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat. Have good knowledge about the interests of policyholders, insured, participants, and/or parties entitled to benefit.	✓	✓	✓	✓
Bertindak objektif, yaitu melaksanakan dan melaporkan tugas secara bebas dan independen. Act objectively by carrying out and reporting assignments freely and independently.	✓	✓	✓	✓
Memiliki sikap objektif yang tercermin dalam hasil kerja yang andal, profesional, dapat dipercaya, dan bebas pengaruh dari pihak luar. Have an objective attitude, as reflected in the work that is reliable, professional, trustworthy, and free of influence from external parties.	✓	✓	✓	✓
Tidak mempunyai hubungan afiliasi dengan anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, dan/atau pemegang saham Perseroan. Not affiliated with members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, and/or the Company's shareholders.	✓	✓	✓	✓
Tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau menduduki jabatan 1 (satu) tingkat di bawah Direksi di Perseroan atau perusahaan lain yang memiliki hubungan afiliasi dengan Perseroan dalam kurun waktu 2 (dua) tahun terakhir. Have never been a member of the Board of Directors, a member of the Board of Commissioners, a member of the Sharia Supervisory Board, or occupying 1 (one) level below the Board of Directors in the Company or another company that has an affiliation with the Company in the last 2 (two) years.	✓	✓	✓	✓

Kriteria Criteria	Poerwo Tjahjono	Bambang Suprihanto	Ari Marsudi	Mei Sugiharso
Tidak pernah menjadi anggota Direksi, anggota Dewan Komisaris, atau anggota Dewan Pengawas Syariah dari suatu: - Perusahaan Perasuransian yang dikenakan sanksi pembatasan kegiatan usaha dalam jangka waktu 3 (tiga) tahun sebelum pengangkatan; - Perusahaan di bidang jasa keuangan yang dicabut izin usahanya karena melakukan pelanggaran dalam jangka waktu 3 (tiga) tahun sebelum pengangkatan; - Perusahaan di bidang jasa keuangan atau di bidang non-jasa keuangan yang dinyatakan pailit dan telah berkekuatan hukum tetap dalam jangka waktu 5 (lima) tahun sebelum pengangkatan; dan/atau - Perusahaan yang mengalami kerugian yang disebabkan kesalahan atau kelalaiannya dalam jangka waktu 5 (lima) tahun sebelum pengangkatan. Have never been a member of the Board of Directors, a member of the Board of Commissioners, or a member of the Sharia Supervisory Board of: - Insurance companies that are subject to the sanctions of business activities limitation within a period of 3 (three) years prior to the appointment; - Companies in the field of financial services whose business licenses have been revoked due to violations within 3 (three) years prior to appointment; - Companies in the field of financial services or in the non-financial services sector that are declared bankrupt and have permanent legal force within a period of 5 (five) years prior to appointment; and/or - Companies that have suffered losses due to errors or omissions within a period of 5 (five) years prior to appointment.	✓	✓	✓	✓
Berdomisili di Indonesia Domiciled in Indonesia	✓	✓	✓	✓

Independensi Komite Audit Independence of Audit Committee

Untuk menjaga independensinya, Komite Audit dipimpin oleh Komisaris Independen, dan anggotanya tidak memiliki benturan kepentingan yang dapat mempengaruhi kemandiriannya dalam menjalankan tugas. Anggota Komite Audit tidak memiliki hubungan darah dengan anggota Komite Audit lainnya, Direksi, atau Pemegang Saham hingga derajat ketiga, baik secara vertikal maupun horizontal, atau melalui ikatan perkawinan. Selain itu, mereka tidak memiliki hubungan keuangan dengan pihak-pihak tersebut.

Demikian pula, anggota lainnya dari Komite Audit adalah pihak eksternal yang tidak memiliki hubungan keuangan, pengelolaan, kepemilikan saham, dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali, atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak secara independen.

To maintain its independence, the Audit Committee is chaired by an Independent Commissioner, and its members do not have any conflicts of interest that could affect their independence in performing their duties. The members of the Audit Committee do not have familial relationships with other members of the Audit Committee, the Board of Directors, or the Shareholders up to the third degree, either vertically or horizontally, or through marriage. Additionally, they do not have any financial relationships with these parties.

Similarly, other members of the Audit Committee are external parties who do not have financial, managerial, shareholding, and/or familial relationships with the Board of Commissioners, the Board of Directors, and/or the Controlling Shareholders, nor any other relationships that could affect their ability to act independently.

Independensi anggota Komite Audit dapat dilihat dalam tabel berikut:

The independence of the Audit Committee members is outlined in the table below:

Tabel Hubungan Kekeluargaan dan Hubungan Keuangan
Table of the Familial and Financial Relationships

Keterangan Description	Hubungan Keluarga Familial 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
Poerwo Tjahjono	✗	✗	✗	✗	✗	✗
Bambang Suprihanto	✗	✗	✗	✗	✗	✗
Ari Marsudi	✗	✗	✗	✗	✗	✗
Mei Sugiharso*	✗	✗	✗	✗	✗	✗

* Efektif menjabat sebagai Anggota Komite Audit sejak 1 Juli 2025.
Effectively appointed as a Member of the Audit Committee starting 1 July 2025.

Tabel Independensi
Independence Table

Aspek Independensi Independence Aspect	Poerwo Tjahjono	Bambang Suprihanto	Ari Marsudi	Mei Sugiharso
Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik, atau pihak lain yang memberi jasa asuransi, jasa non-asuransi, jasa penilai, dan/atau jasa konsultasi lain kepada Emiten atau Perusahaan Publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir. Not a member of a Public Accounting Firm, Legal Consulting Firm, Public Appraisal Service Office, or other parties that provide insurance, non-insurance, appraisal services, and/or other consulting services to the Issuer or Public Company concerned within the last 6 (six) months.	✓	✓	✓	✓
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali Komisaris Independen. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months, except for an Independent Commissioner.	✓	✓	✓	✓
Tidak mempunyai saham, baik langsung maupun tidak langsung, pada Emiten atau Perusahaan Publik. Does not have direct or indirect shares in the Issuer or Public Company.	✓	✓	✓	✓
Tidak mempunyai hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik. Does not have affiliation with members of the Board of Commissioners, members of the Board of Directors, or the Majority Shareholders of the Issuer or Public Company.	✓	✓	✓	✓

Aspek Independensi Independence Aspect	Poerwo Tjahjono	Bambang Suprihanto	Ari Marsudi	Mei Sugiharso
Tidak mempunyai hubungan usaha, baik langsung maupun tidak langsung, yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik. Does not have a business relationship, either directly or indirectly, with the business activities of the Issuer or Public Company.	✓	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik atau pejabat pemerintah daerah. Does not serve as an administrator of political parties or a local government official.	✓	✓	✓	✓

Tugas dan Tanggung Jawab Komite Audit Duties and Responsibilities of the Audit Committee

Komite Audit bertugas untuk memberikan pendapat atau saran kepada Dewan Komisaris terhadap laporan atau hal-hal yang disampaikan oleh Direksi kepada Dewan Komisaris. Komite Audit juga senantiasa mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris, dan melaksanakan tugas-tugas lain yang berkaitan dengan tugas Dewan Komisaris, antara lain meliputi:

1. Laporan Keuangan
 - a. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas, antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan;
 - b. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan akuntan publik dan kantor akuntan publik yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa, untuk audit umum atas laporan keuangan Perseroan, mengusulkan biaya jasa audit serta mengawasi pekerjaan audit yang dilakukan, termasuk mengusulkan penghentian akuntan publik dan/atau kantor akuntan publik;
 - c. Memberikan persetujuan awal (*pre-approval*) untuk jasa non-audit yang akan ditugaskan kepada auditor independen;
 - d. Memantau dan memastikan bahwa auditor independen telah melakukan audit atas laporan keuangan sesuai dengan Standar Profesional Akuntan Publik;
 - e. Memberikan pendapat independen jika terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya;
 - f. Mengusulkan pemutusan hubungan kerja dengan auditor independen kepada Dewan Komisaris jika:
 - i. Terdapat indikasi kuat bahwa independensi auditor independen diragukan;
 - ii. Terbukti bahwa auditor independen tidak melakukan audit sesuai dengan Standar Profesional Akuntan Publik setelah mendapat teguran resmi dari Komite Audit.

The Audit Committee is responsible for providing opinions or suggestions to the Board of Commissioners regarding reports or matters submitted by the Board of Directors. The Audit Committee also continuously identifies issues that require the Board of Commissioners' attention and performs other duties related to the Board of Commissioners' responsibilities, including the following:

1. Financial Reports
 - a. Reviewing the adequacy of financial information released by the Company to the public and/or authorities, including financial statements, projections, and other reports related to the Company's financial information;
 - b. Providing recommendations to the Board of Commissioners on the appointment of public accountants and public accounting firms based on independence, scope of work, and remuneration for general audits of the Company's financial reports, proposing audit service fees, and overseeing the audit work, including recommending the termination of the relationship with a public accountant and/or public accounting firm;
 - c. Granting pre-approval for non-audit services to be assigned to independent auditors;
 - d. Monitoring and ensuring that the independent auditor has conducted the audit of the financial statements in accordance with the Professional Standards for Public Accountants;
 - e. Providing an independent opinion in cases of disagreement between management and the auditor regarding the services provided;
 - f. Proposing the termination of the relationship with the independent auditor to the Board of Commissioners if:
 - i. There are strong indications that the independence of the independent auditor has been compromised;
 - ii. It is proven that the independent auditor has not conducted the audit according to the Professional Standards for Public Accountants after receiving a formal warning from the Audit Committee.

2. Sistem Pengendalian Internal - Melakukan penelaahan atas ketaatan terhadap ketentuan peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan; - Melakukan penelaahan atas kecukupan usaha manajemen dalam mendesain dan melaksanakan sistem pengendalian internal yang efektif; - Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal; dan - Memastikan pengendalian internal dilakukan dengan baik. 3. Koordinasi dengan Audit Internal Melakukan koordinasi dengan auditor internal dalam pelaksanaan tugasnya. 4. Manajemen Risiko dan Kepatuhan terhadap Peraturan Perundang-undangan - Melakukan pemantauan terhadap efektivitas manajemen dalam upaya penilaian dan pengelolaan risiko serta kepatuhan terhadap peraturan perundang-undangan; - Melakukan penelaahan terhadap aktivitas pelaksanaan manajemen risiko yang dilakukan oleh Direksi dan berkoordinasi dengan Komite Pemantau Risiko. 5. Pengaduan kepada Perusahaan (<i>Whistleblower</i>) - Melakukan pemantauan terhadap efektivitas mekanisme pengaduan dari karyawan atau pihak ketiga yang dilakukan oleh manajemen; - Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan. 6. Kerahasiaan Dokumen dan Informasi Menjaga kerahasiaan dokumen, data, dan informasi perusahaan.	2. Internal Control Systems - Reviewing compliance with laws and regulations related to the Company's activities; - Reviewing the adequacy of management's efforts to design and implement an effective internal control system; - Reviewing the implementation of internal audits and monitoring the follow-up actions taken by the Board of Directors on internal audit findings; and - Ensuring that the internal control system is implemented properly. 3. Coordination with Internal Audit Coordinating with internal auditors in the execution of their duties. 4. Risk Management and Compliance with Legislation - Monitoring the effectiveness of management's efforts in assessing and managing risks, as well as ensuring compliance with laws and regulations; - Reviewing the implementation of risk management activities carried out by the Board of Directors and coordinating with the Risk Monitoring Committee. 5. Complaints to the Company (Whistleblower Mechanism) - Monitoring the effectiveness of the whistleblower mechanism for complaints from employees or third parties handled by management; - Reviewing complaints related to accounting and the Company's financial reporting processes. 6. Confidentiality of Documents and Information Ensuring the confidentiality of company documents, data, and information.

Program Pengembangan Kompetensi Komite Audit Audit Committee Competency Enhancement

Komite Audit telah mengikuti program peningkatan kompetensi sepanjang tahun 2025, antara lain:

The competency enhancement programs participated by the Audit Committee members throughout 2025 are as follows:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Poerwo Tjahjono	Ketua Chairman	Informasi peningkatan kompetensi/pelatihan Bapak Poerwo Tjahjono dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Dewan Komisaris pada bab tata kelola ini. Information on Mr. Poerwo Tjahjono's competency development/training can be found in the competency development/training information for the Board of Commissioners members in this governance chapter.			
Bambang Suprihanto	Anggota Member	8 Mei 2025 8 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Ngobrol Bahas Asuransi – Prinsip Aplikasi Hukum Asuransi dan Reasuransi Insurance Talk – Principles of Insurance and Reinsurance Law Application	Asosiasi Ahli Manajemen Asuransi Indonesia Indonesian Insurance Management Experts Association
		22 Mei 2025 22 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Ngobrol Bahas Asuransi – Implementasi Kebijakan dan Praktik <i>Underwriting</i> Perusahaan Insurance Talk – Implementation of Company Underwriting Policies and Practices	Asosiasi Ahli Manajemen Asuransi Indonesia Indonesian Insurance Management Experts Association

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Ari Marsudi	Anggota Member	27 Mei 2025 27 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	<i>Rewriting the Rulebook: How AI is Transforming Organizational Compliance</i>	Institute of Compliance Professional Indonesia
		3-5 Juni 2025 3-5 June 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Pendidikan dan Pelatihan Persiapan Ujian Profesional Tata Kelola Risiko Berkualifikasi – <i>Qualified Risk Governance Professional</i> Qualified Risk Governance Professional Exam Preparation Education and Training	Widya Dharma Artha dan LSP MKS Widya Dharma Artha and LSP MKS
		17-18 Juli 2025 17-18 July 2025	Hotel Ibis Jakarta Harmoni	<i>Workshop PSAK 117: Kontrak Asuransi (Level Dasar)</i> PSAK 117 Workshop: Insurance Contracts (Basic Level)	Institut Akuntan Publik Indonesia Indonesian Institute of Public Accountants
		22 Januari 2025 22 January 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Kelangsungan Bisnis di 2025: Pendekatan Risiko Hukum dan Manajemen Kepatuhan Business Continuity in 2025: A Legal Risk and Compliance Management Approach	Institute of Compliance Professional Indonesia
		8 Mei 2025 8 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Ngobrol Bahas Asuransi – Prinsip Aplikasi Hukum Asuransi dan Reasuransi Insurance Talk – Principles of Insurance and Reinsurance Law Application	Asosiasi Ahli Manajemen Asuransi Indonesia Indonesian Insurance Management Experts Association
		22 Mei 2025 22 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Ngobrol Bahas Asuransi – Implementasi Kebijakan dan Praktik <i>Underwriting</i> Perusahaan Insurance Talk – Implementation of Company Underwriting Policies and Practices	Asosiasi Ahli Manajemen Asuransi Indonesia Indonesian Insurance Management Experts Association
		27 Mei 2025 27 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	<i>Rewriting the Rulebook: How AI is Transforming Organizational Compliance</i>	Institute of Compliance Professional Indonesia
		3-5 Juni 2025 3-5 June 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Pendidikan dan Pelatihan Persiapan Ujian Profesional Tata Kelola Risiko Berkualifikasi – <i>Qualified Risk Governance Professional</i> Qualified Risk Governance Professional Exam Preparation Education and Training	Widya Dharma Artha dan LSP MKS Widya Dharma Artha and LSP MKS
		17-18 Juli 2025 17-18 July 2025	Hotel Ibis Jakarta Harmoni	<i>Workshop PSAK 117: Kontrak Asuransi (Level Dasar)</i> PSAK 117 Workshop: Insurance Contracts (Basic Level)	Institut Akuntan Publik Indonesia Indonesian Institute of Public Accountants
		17 November 2025 17 November 2025	Hybrid	<i>Integrity in Action: Strengthening Governance & Managing Procurement Risk</i>	Tugu Insurance
Mei Sugiharso	Anggota Member	10 Desember 2025 10 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Strategi dan Peran Nyata Pekerja dalam Implementasi APU, PPT, & PPPSPM Strategies and Real Roles of Workers in the Implementation of AML, PPT, & PPPSPM	Grajosa Resources
		11 Desember 2025 11 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Diskusi UU RI No. 16 Tahun 2025 tentang Perubahan ke Empat atas UU No. 19 Tahun 2003 tentang Badan Usaha Milik Negara Discussion on Law of the Republic of Indonesia No. 16 of 2025 concerning the Fourth Amendment to Law No. 19 of 2003 on State-Owned Enterprises	Institute of Compliance Professional Indonesia

Rapat dan Tingkat Kehadiran Komite Audit Audit Committee Meeting and Attendance Rate

Komite Audit mengadakan rapat secara berkala minimal 1 (satu) kali dalam 3 (tiga) bulan. Rapat dapat dilaksanakan apabila dihadiri oleh lebih dari ½ (setengah) jumlah anggota. Keputusan rapat Komite Audit diambil berdasarkan musyawarah untuk mufakat.

Pada tahun 2025, Komite Audit telah mengadakan 43 kali rapat, termasuk rapat gabungan dengan Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi, serta rapat dengan manajemen. Sebagian rapat-rapat tersebut diselenggarakan secara daring.

The Audit Committee holds meetings periodically at least once every 3 (three) months. A meeting can be conducted if attended by more than half of the total members. Decisions made in the Audit Committee meetings are based on consensus through deliberation.

In 2025, the Audit Committee held 43 meetings, including joint sessions with the Risk Monitoring Committee and the Nomination and Remuneration Committee, as well as meetings with management. Some of these meetings were held online.

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Kehadiran dalam % Attendance in %	Tidak Hadir dengan Surat Kuasa Absence with Power of Attorney
Poerwo Tjahjono	43	41	100	2
Bambang Suprihanto	43	38	100	5
Ari Marsudi	43	43	100	-
Mei Sugiharso*	18	15	94	2

* Efektif menjabat sebagai Anggota Komite Audit terhitung sejak tanggal 1 Juli 2025.
Effectively serving as a Member of the Audit Committee starting from 1 July 2025.

Laporan Pelaksanaan Tugas Komite Audit Report on the Implementation of Audit Committee's Duties

Sepanjang tahun 2025, Komite Audit telah melaksanakan berbagai tugasnya dengan rincian sebagai berikut:

- Pengawasan terhadap Pengendalian Internal
 - Pembahasan Revisi RKAP 2025 dan Pembahasan Rancangan RKAP serta KPI Perseroan Tahun 2026. Komite Audit melakukan pembahasan Revisi RKAP 2025 bersama dengan Komite lainnya dan pihak manajemen, sebelum dibahas di hadapan Dewan Komisaris untuk memperoleh persetujuan.
 - Rapat Berkala dengan Auditor Internal telah dilakukan rapat dengan Audit Internal sesuai dengan rencana kerja antara lain terkait dengan hasil audit umum maupun khusus dan rencana kerja tahun berjalan, progres pelaksanaan PKPT (Program Kerja Pemeriksaan Tahunan) 2025, serta evaluasi implementasi PSAK 117. Selain itu juga dilakukan rapat dengan manajemen terkait implementasi tata kelola perusahaan yang baik, proses bisnis, dan analisis kinerja bulanan Perseroan.
- Pemantauan Tindak Lanjut Temuan Auditor Komite Audit melakukan rapat dengan Audit Internal untuk memonitor tindak lanjut temuan auditor eksternal.
- Rekomendasi Penunjukan Auditor Eksternal

Sesuai ketentuan OJK, Komite Audit memberikan rekomendasi penunjukan Auditor Eksternal untuk Tahun Buku 2025 dengan memperhatikan hasil evaluasi dan pengawasan terhadap kinerja auditor eksternal.

The report on the implementation of the Audit Committee's duties in 2025 is as follows:

- Supervision of Internal Control
 - Discussion on the Revised RKAP 2025 and the Proposed RKAP and the Company's KPI for 2026. The Audit Committee conducted discussions on the Revised RKAP 2025 together with other Committees and the management prior to being presented to the Board of Commissioners for approval.
 - Regular Meetings with Internal Auditors were held as per the work plan, covering general and specific audit results, the ongoing year's work plan, progress on the 2025 PKPT (Annual Audit Work Program) implementation, and evaluation for PSAK 117 implementation. Additionally, meetings were conducted with management regarding the implementation of good corporate governance, business processes, and the company's monthly performance analysis.
- The Audit Committee held meetings with Internal Audit to monitor the follow-up actions on external auditor findings.
- Recommendation for the Appointment of an External Auditor
In accordance with OJK regulations, the Audit Committee provided recommendations for the appointment of the External Auditor for the 2025 Fiscal Year, taking into account the evaluation and oversight of the external auditor's performance.

4. Kesesuaian Laporan Keuangan dengan Standar Akuntansi yang Berlaku

a. Review Laporan Manajemen

Komite Audit melakukan review atas Laporan Manajemen mengenai perkembangan kinerja keuangan perusahaan. Hasil review disampaikan dalam rapat dengan Dewan Komisaris sebagai masukan bagi Dewan Komisaris dalam melakukan peran pengawasan terhadap Direksi.

b. Pendalaman Isu Sementara dalam Audit Laporan Keuangan

Dalam setiap proses audit laporan keuangan, Komite Audit bersama dengan Dewan Komisaris melakukan pemantauan atas proses audit. Komite Audit mengadakan pertemuan dengan auditor eksternal dan memantau hasil temuan audit Laporan Keuangan. Untuk setiap isu yang muncul dalam audit, anggota Komite Audit melakukan pendalaman atas isu tersebut sesuai dengan Standar Akuntansi yang berlaku dan menelaah dampaknya terhadap laporan keuangan.

c. Melakukan penelaahan informasi yang akan dipublikasikan oleh Perseroan.

d. Melakukan evaluasi dan memberikan masukan atas Realisasi RKAP Triwulanan Tahun 2025 yang akan dilaporkan ke Pemegang Saham Pengendali. Hasil telaah disampaikan kepada Dewan Komisaris sebagai masukan bagi Dewan Komisaris dalam melakukan peran pengawasan terhadap kinerja perusahaan.

5. Melakukan evaluasi dan memberikan masukan atas pelaksanaan ICoFR Perusahaan Tahun 2025.

6. Melakukan monitoring dan memberikan masukan atas pelaksanaan pengelolaan Perkara Hukum (litigasi/non litigasi) Tahun 2025.

7. Melakukan evaluasi dan memberikan masukan atas usulan Rencana Bisnis Berbasis PSAK 109 dan PSAK 117 Tahun 2026.

8. Melakukan evaluasi atas implementasi sistem ERP.

4. Compliance of Financial Statements with Applicable Accounting Standards

a. Review of Management Reports

The Audit Committee reviewed the Management Report concerning the company's financial performance. The review findings were presented in a meeting with the Board of Commissioners as input for the Board's supervisory role over the Board of Directors.

b. In-Depth Analysis of Interim Issues in Financial Statement Audits

Throughout the financial statement audit process, the Audit Committee, together with the Board of Commissioners, monitored the audit process. The Audit Committee held meetings with external auditors and reviewed audit findings on the Financial Statements. For any issues arising during the audit, Audit Committee members conducted an in-depth analysis in accordance with applicable Accounting Standards and assessed their impact on the financial statements.

c. Review of Information to be published by the Company.

d. To conduct evaluations and provide input on the Quarterly RKAP Realization for 2025 to be reported to the Controlling Shareholder. The results of the review are submitted to the Board of Commissioners as input in carrying out its oversight function over the Company's performance.

5. To evaluate and provide input on the implementation of the Company's ICoFR for 2025.

6. To monitor and provide input on the management of legal cases (litigation and non-litigation) in 2025.

7. To evaluate and provide input on the proposed Business Plan based on PSAK 109 and PSAK 117 for 2026.

8. To evaluate the implementation of the ERP system.



4.B

Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee

Untuk memenuhi ketentuan dalam Peraturan OJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik ("POJK No. 34/2014"), Tugu Insurance telah membentuk Komite Nominasi dan Remunerasi yang berada di bawah naungan dan bertanggung jawab kepada Dewan Komisaris.

Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab untuk mendukung pelaksanaan fungsi serta tugas Dewan Komisaris terkait aspek Nominasi dan Remunerasi, baik di tingkat Dewan Komisaris, Direksi, anggota Komite di bawah Dewan Komisaris, hingga posisi dua tingkat di bawah Direksi Perseroan.

Piagam Komite Nominasi dan Remunerasi Nomination and Remuneration Committee Charter

Pelaksanaan tata kerja Komite Nominasi dan Remunerasi diatur dalam Piagam Komite, yang secara berkala diperbarui dan disempurnakan sesuai dengan perkembangan peraturan perundang-undangan yang berlaku serta kondisi terkini. Piagam Komite Nominasi dan Remunerasi terakhir diperbarui dan disempurnakan pada 4 Oktober 2022, dengan pengesahan oleh Dewan Komisaris.

Piagam tersebut mencakup ketentuan terkait pembentukan, struktur organisasi dan masa kerja, serta tugas, tanggung jawab, dan wewenang dari Komite Nominasi dan Remunerasi.

Susunan, Dasar Pengangkatan, dan Masa Jabatan Komite Nominasi dan Remunerasi Nomination and Remuneration Committee Composition, Appointment, and Term of Office

Ketentuan atas komposisi dan keanggotaan Komite Nominasi dan Remunerasi, sebagai berikut:

1. Komite Nominasi dan Remunerasi terdiri atas paling sedikit 3 (tiga) orang anggota, dengan rincian sebagai berikut:
 - a. Ketua merangkap anggota: Seorang Komisaris Independen.
 - b. Anggota lainnya dapat berasal dari:
 - i. Anggota Dewan Komisaris;
 - ii. Pihak eksternal dari Emiten atau Perusahaan Publik; atau
 - iii. Pihak yang memegang posisi manajerial di bawah Direksi yang bertanggung jawab atas sumber daya manusia.
 - c. Mayoritas anggota Komite Nominasi dan Remunerasi tidak boleh berasal dari pihak yang memegang posisi manajerial di bawah Direksi yang bertanggung jawab atas sumber daya manusia.

In accordance with OJK Regulation No. 34/POJK.04/2014 on the Nomination and Remuneration Committee for Issuers or Public Companies ("POJK No. 34/2014"), Tugu Insurance has established a Nomination and Remuneration Committee that operates under and is accountable to the Board of Commissioners.

The Nomination and Remuneration Committee is tasked with supporting the Board of Commissioners in performing its functions and duties related to nominations and remuneration. This includes responsibilities at the Board of Commissioners level, the Board of Directors, committee members under the Board of Commissioners, and roles up to two levels below the Company's Board of Directors.

The Nomination and Remuneration Committee performs its duties and responsibilities in accordance with the Nomination and Remuneration Committee Charter, which is regularly refined and updated to align with the latest developments in applicable laws, regulations, and current conditions. The most recent update and enhancement of the Nomination and Remuneration Committee Charter was approved by the Board of Commissioners on 4 October 2022.

This Charter outlines provisions regarding the establishment, organizational structure, term of office, as well as the duties, responsibilities, and authority of the Nomination and Remuneration Committee.

The composition and membership of the Company Nomination and Remuneration Committee are as follows:

1. The Nomination and Remuneration Committee must consist of at least 3 (three) members, with the following stipulations:
 - a. Chairman: 1 (one) individual serving concurrently as an Independent Commissioner.
 - b. Other members may include:
 - i. Members of the Board of Commissioners;
 - ii. External parties from outside the Issuer or Public Company; or
 - iii. Individuals holding managerial positions under the Board of Directors responsible for human resources.
 - c. The majority of the members of the Nomination and Remuneration Committee must not come from individuals holding managerial positions under the Board of Directors responsible for human resources.

2. Anggota Komite Nominasi dan Remunerasi dari luar Emiten atau Perusahaan Publik harus memenuhi persyaratan berikut:
- Tidak memiliki hubungan afiliasi dengan Emiten atau Perusahaan Publik, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut;
 - Memiliki pengalaman yang relevan dengan bidang Nominasi dan/atau Remunerasi; dan
 - Tidak merangkap jabatan sebagai anggota komite lainnya di Emiten atau Perusahaan Publik tersebut.

Pada tahun 2025, susunan anggota Komite Nominasi dan Remunerasi telah ditetapkan melalui Surat Keputusan Dewan Komisaris No. 02/SKK-ATPI/I/2024 pada tanggal 19 Januari 2024.

Pada tahun 2025, susunan keanggotaan Komite Nominasi dan Remunerasi Tugu Insurance adalah sebagai berikut:

2. Members of the Nomination and Remuneration Committee who are external to the Issuer or Public Company must meet the following criteria:
- They must not have any affiliation with the Issuer or Public Company, members of the Board of Directors, members of the Board of Commissioners, or the Majority Shareholders of the Issuer or Public Company;
 - They must have relevant experience in Nomination and/or Remuneration; and
 - They must not concurrently serve as members of other committees within the Issuer or Public Company.

In 2025, the composition of the Nomination and Remuneration Committee was established through the Board of Commissioners' Decree No. 02/SKK-ATPI/I/2024 dated 19 January 2024.

In 2025, the membership composition of the Tugu Insurance's Nomination and Remuneration Committee is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Periode Masa Jabatan Term of Office
Tajudin Noor	Ketua Chairman	Surat Keputusan Dewan Komisaris No. 02/SKK-ATPI/I/2024 tanggal 19 Januari 2024 tentang Perubahan Susunan Anggota Komite Nominasi dan Remunerasi PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners' Decree No. 02/SKK-ATPI/I/2024 dated 19 January 2024 concerning the Changes in the Composition of the Nomination and Remuneration Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	18 Januari 2024 18 January 2024
Zaäfri Ananto Husodo	Anggota Member	Surat Keputusan Dewan Komisaris No. 11/SKK-ATPI/XII/2023 tanggal 29 Desember 2023 tentang Perubahan Susunan Anggota Komite Nominasi dan Remunerasi PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners' Decree No. 11/SKK-ATPI/XII/2023 dated 29 December 2023 concerning the Changes in the Composition of the Nomination and Remuneration Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	1 Januari 2024-31 Desember 2026 1 January 2024-31 December 2026
Arinto Setyo Mulyawan	Anggota Member	Surat Keputusan Dewan Komisaris No. 11/SKK-ATPI/XII/2023 tanggal 29 Desember 2023 tentang Perubahan Susunan Anggota Komite Nominasi dan Remunerasi PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners' Decree No. 11/SKK-ATPI/XII/2023 dated 29 December 2023 concerning the Changes in the Composition of the Nomination and Remuneration Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	1 Januari 2024-31 Desember 2026 1 January 2024-31 December 2026
Ramanda Melati L. P. Hasibuan	Anggota (Ex Officio) Member	Tidak terdapat Surat Keputusan Dewan Komisaris dalam Pengangkatan yang bersangkutan karena <i>ex-officio</i> . There is no Decree of the Board of Commissioners regarding the appointment of the person concerned because it is <i>ex-officio</i> .	1 Agustus 2025-sekarang 1 August 2025-present

Profil Komite Nominasi dan Remunerasi per 31 Desember 2025

Profile of the Member of the Nomination and Remuneration Committee as of 31 December 2025

Nama Name	Tajudin Noor
Jabatan Position	Ketua Komite Nominasi dan Remunerasi Chairman of the Nomination and Remuneration Committee
Keterangan Description	Profil lengkap Bapak Tajudin Noor dapat dilihat pada profile Dewan Komisaris pada Laporan Tahunan ini. The full profile of Mr. Tajudin Noor can be found in the Board of Commissioners' profile section of this Annual Report.

Nama Name	Zaäfri Ananto Husodo	
Jabatan Position	Anggota Komite Nominasi dan Remunerasi Member of the Nomination and Remuneration Committee	
Masa Jabatan Term of Office	1 Januari 2024-31 Desember 2026 1 January 2024-31 December 2026	
Kewarganegaraan Citizenship	Indonesia	
Tempat, Tanggal Lahir Birthdate/Place	Malang, 20 Mei 1974 Malang, 20 May 1974	
Usia Age	51	
Domisili Domicile	DKI Jakarta	
Pendidikan dan Pelatihan Education and Training	• Doctor (PhD) bidang keuangan dan perbankan dari Australian School of Business, UNSW (2008) dengan spesialisasi risiko dalam sistem keuangan • Magister Manajemen bidang keuangan dan perbankan dari Universitas Indonesia (2000) dengan spesialisasi diseminasi informasi di pasar modal • Sarjana Ekonomi bidang sumber daya manusia dari Universitas Sebelas Maret (1997) dengan spesialisasi perencanaan sumber daya manusia pada sektor publik • Mempunyai Sertifikasi Certified Enterprise Risk Governance (CERG), Sertifikasi Qualified Risk Governance Professional (QRGP)	
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Menjabat sebagai Dewan Pengawas untuk Nord Anglia Education Jakarta sejak 2013 untuk menjalin dan menjaga hubungan kerja sama dengan institusi di Indonesia, monitoring operasional sekolah dari sisi komposisi SDM, kinerja keuangan dan risiko operasional • Ketua Program Pascasarjana Ilmu Manajemen sejak 2022, mengelola sumber daya manusia dan mahasiswa/i, melakukan manajemen risiko operasional, pengembangan dan pengelolaan kurikulum serta menjalin dan menjaga kerja sama dengan institusi lokal dan internasional • Sekretaris Program Studi Pascasarjana Ilmu Manajemen sejak 2018-2022, mengelola operasi internal program studi, manajemen sumber daya manusia internal, mengelola administrasi akademik program studi • Menjadi staf khusus Wakil Rektor II di tahun 2014-2018 dalam bidang analisis keuangan dan proses bisnis Universitas Indonesia • Research Advisor dalam membangun <i>research-based policy</i> sejak 2003 untuk Bank Indonesia, Otoritas Jasa Keuangan, dan Kementerian Keuangan. Rangkap Jabatan: • Dewan Pengawas untuk Nord Anglia Education Jakarta sejak 2013 untuk menjalin dan menjaga hubungan kerja sama dengan institusi di Indonesia, monitoring operasional sekolah dari sisi komposisi SDM, kinerja keuangan dan risiko operasional • Aktif sebagai pengelola program pascasarjana ilmu manajemen sejak 2009 di FEB-UI serta sebagai Dosen dalam bidang keuangan sejak 2000	• Doctor (PhD) in Finance and Banking from the Australian School of Business, UNSW (2008), specializing in risk in the financial system • Master of Management in Finance and Banking from Universitas Indonesia (2000), specializing in information dissemination in the capital market • Bachelor of Economics in Human Resources from Universitas Sebelas Maret (1997), specializing in human resource planning in the public sector • Holds Certified Enterprise Risk Governance (CERG) and Qualified Risk Governance Professional (QRGP) certifications • Serving as a Supervisory Board Member for Nord Anglia Education Jakarta since 2013, responsible for establishing and maintaining collaborations with institutions in Indonesia, monitoring school operations in terms of human resource composition, financial performance, and operational risks • Chair of the Graduate Program in Management since 2022, managing human resources and students, overseeing operational risk management, curriculum development and management, and fostering collaborations with local and international institutions • Secretary of the Graduate Program in Management from 2018 to 2022, responsible for internal program operations, human resource management, and academic administration • Served as a Special Staff to the Vice-Rector II from 2014 to 2018, focusing on financial analysis and business process management at Universitas Indonesia • Research Advisor since 2003, contributing to research-based policy development for Bank Indonesia, the Financial Services Authority (OJK), and the Ministry of Finance Concurrent Positions: • Supervisory Board Member for Nord Anglia Education Jakarta since 2013, overseeing institutional collaborations, human resource composition, financial performance, and operational risk management • Actively involved in managing the Graduate Program in Management at FEB-UI since 2009 and serving as a Finance Lecturer since 2000
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliated relationship with members of the Board of Commissioners, Board of Directors, and Major/Controlling Shareholders.	

Nama Name	Arinto Setyo Mulyawan	
Jabatan Position	Anggota Komite Nominasi dan Remunerasi Member of the Nomination and Remuneration Committee	
Masa Jabatan Term of Office	1 Januari 2024-31 Desember 2026 1 January 2024-31 December 2026	
Kewarganegaraan Citizenship	Indonesia	
Tempat, Tanggal Lahir Birthdate/Place	Semarang, 16 Januari 1978 Semarang, 16 January 1978	
Usia Age	47	
Domisili Domicile	Bekasi	
Pendidikan dan Pelatihan Education and Training	• S2 Magister Ekonomi-MPKP, Universitas Indonesia • S1 Sarjana Ekonomi (IESP), Universitas Diponegoro	• Master's Degree in Economics (MPKP), Universitas Indonesia • Bachelor's Degree in Economics (IESP), Universitas Diponegoro
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Kepala Bagian Manajemen Hubungan Kelembagaan Negara Biro Komunikasi dan Layanan Informasi, Sekretariat Jenderal Kementerian Keuangan (2023-sekarang) • Dewan Pengawas BLU Museum & Cagar Budaya Kementerian Pendidikan, Kebudayaan, Riset & Teknologi (2023-sekarang) • Kepala Bagian Tata Usaha dan Pengelolaan Data Pusat Analisis dan Harmonisasi Kebijakan, Sekretariat Jenderal Kementerian Keuangan (2020-2023) • Wakil Ketua Task Force Sekretaris Jenderal Sekretariat Jenderal Kementerian Keuangan (2018-2023) • Kepala Bagian Tata Usaha Pusat Analisis dan Harmonisasi Kebijakan, Sekretariat Jenderal Kementerian Keuangan (2016-2020) • Anggota Komite Pemantau Risiko PT. Bank Bukopin, Tbk (2013-2021) • Sekretaris Dewan Pengawas BLU Sekolah Tinggi Akuntansi Negara (STAN) (2011-2012) • Kepala Subbidang Program dan Kegiatan IC Pusat Analisis dan Harmonisasi Kebijakan, Sekretariat Jenderal (2009-2016) • Pelaksana Pusat Analisis dan Harmonisasi Kebijakan, Sekretariat Jenderal (2007) • Pelaksana Sekretariat Ditjen Perbendaharaan, Direktorat Jenderal Perbendaharaan (2005-2007) • Pelaksana Kanwil XVII DJPB Palangkaraya, Direktorat Jenderal Perbendaharaan (2003-2005) • Pelaksana Sekretariat DJA, Direktorat Jenderal Anggaran (2002-2003)	• Head of Institutional Relations Management Division Bureau of Communication and Information Services, Secretariat General, Ministry of Finance (2023-present) • Supervisory Board Member of BLU Museum & Cultural Heritage Ministry of Education, Culture, Research & Technology (2023-present) • Head of Administration and Data Management Division Center for Policy Analysis and Harmonization, Secretariat General, Ministry of Finance (2020-2023) • Deputy Chair of the Secretary-General Task Force Secretariat General, Ministry of Finance (2018-2023) • Head of Administration Division Center for Policy Analysis and Harmonization, Secretariat General, Ministry of Finance (2016-2020) • Member of the Risk Monitoring Committee PT Bank Bukopin, Tbk (2013-2021) • Secretary of the BLU Supervisory Board State College of Accountancy (STAN) (2011-2012) • Head of Program and IC Activities Subdivision Center for Policy Analysis and Harmonization, Secretariat General (2009-2016) • Staff Center for Policy Analysis and Harmonization, Secretariat General (2007) • Staff Secretariat of the Directorate General of Treasury, Directorate General of Treasury (2005-2007) • Staff Regional Office XVII DJPB Palangkaraya, Directorate General of Treasury (2003-2005) • Staff Secretariat of the Directorate General of Budget (DJA), Directorate General of Budget (2002-2003)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliated relationship with members of the Board of Commissioners, Board of Directors, and Major/Controlling Shareholders.	

Nama Name	Ramanda Melati L. P. Hasibuan	
Jabatan Position	Anggota Komite Nominasi dan Remunerasi Member of the Nomination and Remuneration Committee	
Masa Jabatan Term of Office	1 Agustus 2025-sekarang 1 August 2025-present	
Kewarganegaraan Citizenship	Indonesia	
Tempat, Tanggal Lahir Birthdate/Place	Jakarta, 24 April 1980 Jakarta, 24 April 1980	
Usia Age	45	
Domisili Domicile	DKI Jakarta	
Pendidikan dan Pelatihan Education and Training	• Magister Profesi Psikologi dari Universitas Indonesia (2005) • Sarjana Psikologi dari Universitas Padjajaran (2002) • Master of Psikologi in from Universitas Indonesia (2005) • Bachelor of Psikologi from Universitas Padjajaran (2002)	
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Unit Manager HC MOR IV PT Pertamina (Persero) (2020-2023) • Area Manager HC Jawa Bagian Tengah PT Pertamina Patraniaga (2020-2023) • Sr. Analyst Learning PT Pertamina (Persero) (2017-2020) • Sr. Analyst II Leadership Development PT Pertamina (Persero) (2017-2020) • Sr. Analyst II People Management PT Pertamina (Persero) (2017-2020) • Analyst Curriculum Design - Pertamina Corporate University (PCU) (2015-2017) • Unit Manager HC MOR IV PT Pertamina (Persero) (2020-2023) • Area Manager HC Central Java PT Pertamina Patraniaga (2020-2023) • Senior Analyst Learning PT Pertamina (Persero) (2017-2020) • Senior Analyst II Leadership Development PT Pertamina (Persero) (2017-2020) • Senior Analyst II People Management PT Pertamina (Persero) (2017-2020) • Analyst Curriculum Design - Pertamina Corporate University (PCU) (2015-2017)	
Hubungan Afiliasi Affiliation Relations	Memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Affiliated relationship with members of the Board of Commissioners, Board of Directors, and Major/Controlling Shareholders.	

Independensi Komite Nominasi dan Remunerasi Independence of Nomination and Remuneration Committee

Untuk menjaga independensinya, Komite Nominasi dan Remunerasi diketuai oleh Komisaris Independen, yang tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi, dan Pemegang Saham Pengendali Perseroan. Selain itu, anggota Komite Nominasi dan Remunerasi tidak memiliki benturan kepentingan yang dapat memengaruhi kemandiriannya dalam melaksanakan tugas. Mereka juga tidak memiliki hubungan darah hingga derajat ketiga dengan sesama anggota Komite Nominasi dan Remunerasi, Direksi, dan Pemegang Saham, baik secara vertikal, horizontal, maupun melalui ikatan perkawinan, serta tidak memiliki hubungan keuangan dengan pihak-pihak tersebut.

Adapun tabel independensi Komite Nominasi dan Remunerasi Tugu Insurance berdasarkan POJK No. 34/2014 adalah sebagai berikut:

To maintain its independence, the Nomination and Remuneration Committee is chaired by an Independent Commissioner, who has no affiliation with the Board of Commissioners, the Board of Directors, or the Controlling Shareholders of the Company. Furthermore, the members of the Nomination and Remuneration Committee must not have any conflicts of interest that could impact their independence in performing their duties. They must not be related by blood, up to the third degree, to fellow members of the Nomination and Remuneration Committee, the Board of Directors, or Shareholders, either vertically or horizontally, or through marriage, and they must not have any financial relationships with any of these parties.

The independence table of the Nomination and Remuneration Committee refers to POJK No. 34/2014 are as follows:

Tabel Hubungan Kekeluargaan dan Hubungan Keuangan
Table of the Familial and Financial Relationships

Keterangan Description	Hubungan Keluarga Familial 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
Tajudin Noor	✗	✗	✗	✗	✗	✗
Zaāfri Ananto Husodo	✗	✗	✗	✗	✗	✗
Arinto Setyo Mulyawan	✗	✗	✗	✗	✗	✗
Ramanda Melati L. P. Hasibuan (Ex Officio)	✗	✗	✗	✗	✗	✓

Tabel Independensi
Independence Table

Aspek Independensi Independence Aspect	Tajudin Noor	Zaāfri Ananto Husodo	Arinto Setyo Mulyawan	Ramanda Melati L. P. Hasibuan (Ex Officio)
Tidak mempunyai hubungan afiliasi dengan Emiten atau Perusahaan Publik, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut. Does not have affiliation with the Issuer or Public Company, members of the Board of Directors, members of the Board of Commissioners, or Majority Shareholders of the Issuer or Public Company.	✓	✓	✓	✓
Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki Emiten atau Perusahaan Publik tersebut. Does not hold concurrent positions as members of other committees owned by the Issuer or Public Company.	✓	✓	✓	✓



Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi Duties and Responsibilities of the Nomination and Remuneration Committee

Tugas dan tanggung jawab Komite Nominasi dan Remunerasi dalam membantu melaksanakan fungsi dan tugas Dewan Komisaris terkait Nominasi dan Remunerasi adalah sebagai berikut:

1. Terkait dengan fungsi nominasi, yaitu:
 - a. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
 - i. Komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris;
 - ii. Kebijakan dan kriteria yang dibutuhkan dalam proses nominasi; dan
 - iii. Kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris.
 - b. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi;
 - c. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris;
 - d. Memberikan usulan/rekomendasi calon yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham;
 - e. Memberikan rekomendasi calon yang memenuhi syarat sebagai Deputy Director dan Group Head kepada Dewan Komisaris untuk dibahas dan diputuskan dalam rapat Dewan Komisaris;
 - f. Menyusun dan memberikan rekomendasi kepada Dewan Komisaris mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham; dan
 - g. Memberikan rekomendasi kepada Dewan Komisaris mengenai pihak independen yang akan menjadi Anggota Komite.
2. Terkait dengan fungsi remunerasi, yaitu:
 - a. Melakukan evaluasi terhadap sistem/kebijakan remunerasi bagi Dewan Komisaris, Direksi, Deputy Director, dan Group Head;
 - b. Menyusun dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham;
 - c. Menyusun dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Deputy Director dan Group Head untuk disampaikan kepada Direksi; dan

The Nomination and Remuneration Committee has duties and responsibilities to assist the Board of Commissioners' functions related to Nomination and Remuneration as follows:

1. Related to the nomination function, namely:
 - a. Provide recommendations to the Board of Commissioners regarding the following:
 - i. The composition of the members of the Board of Directors and/or the Board of Commissioners;
 - ii. The policies and criteria required in the nomination process; and
 - iii. The performance evaluation policies for the Board of Directors and/or Board of Commissioners members.
 - b. Assist the Board of Commissioners in assessing the performance of members of the Board of Directors and/or Board of Commissioners based on the benchmarks that have been prepared as evaluation materials;
 - c. Provide recommendations to the Board of Commissioners regarding capacity development programs for members of the Board of Directors and/or the Board of Commissioners;
 - d. Provide proposals/recommendations for candidates who meet the requirements as members of the Board of Directors and/or Board of Commissioners to the Board of Commissioners to be submitted to the General Meeting of Shareholders;
 - e. Provide recommendations for candidates who meet the requirements as Deputy Director and Group Head to the Board of Commissioners for discussion and decision in a meeting of the Board of Commissioners;
 - f. Prepare and provide recommendations to the Board of Commissioners regarding systems and procedures for selecting and/or replacing members of the Board of Commissioners and Directors to be submitted to the General Meeting of Shareholders; and
 - g. Provide recommendations to the Board of Commissioners regarding independent parties who will become Committee Members.
2. Related to the remuneration function, namely:
 - a. Evaluate the remuneration system/policy for the Board of Commissioners, Directors, Deputy Director, and Group Head;
 - b. Prepare and provide recommendations to the Board of Commissioners regarding the remuneration policy for the Board of Commissioners and the Board of Directors to be submitted to the General Meeting of Shareholders;
 - c. Prepare and provide recommendations to the Board of Commissioners regarding the remuneration policy for the Deputy Director and Group Head to be submitted to the Board of Directors; and

- d. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.
3. Melaksanakan tugas lainnya yang diberikan oleh Dewan Komisaris.
- d. Assist the Board of Commissioners in conducting performance appraisals in accordance with the remuneration received by each member of the Board of Directors and/or members of the Board of Commissioners.
3. Carry out other duties assigned by the Board of Commissioners.

Program Pengembangan Kompetensi Komite Nominasi dan Remunerasi Nomination and Remuneration Committee Competency Enhancement Program

Komite Nominasi dan Remunerasi telah mengikuti program peningkatan kompetensi sepanjang tahun 2025, antara lain:

The competency enhancement programs participated in by members of the Nomination and Remuneration Committee throughout 2025 are as follows:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Tajudin Noor	Ketua Chairman	Informasi peningkatan kompetensi/pelatihan Bapak Tajudin Noor dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Dewan Komisaris pada bab tata kelola ini. Information on Mr. Tajudin Noor's competency development/training can be found in the competency development/training section for the Board of Commissioners members in this governance chapter.			
Zaäfri Ananto Husodo	Anggota Member	27 Mei 2025 27 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	<i>Rewriting the Rulebook: How AI is Transforming Organizational Compliance</i>	Institute of Compliance Professional Indonesia
		4-6 Juli 2025 4-6 July 2025	Nanyang Technological University Singapore	<i>NTU Summer School 2025 on AI for Finance</i>	Nanyang Technological University Singapore
		27-28 November 2025 27-28 November 2025	Batam	Konferensi Nasional Professional Manajemen Risiko XI – Broward Golden Indonesia 2045: <i>Risk Management as a Competitive Edge in a Complex World "Preparedness, Agility, and Adaptation"</i> National Risk Management Professional Conference XI – Broward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World "Preparedness, Agility, and Adaptation"	Badan Nasional Sertifikasi Profesi & Lembaga Sertifikasi Profesi Manajemen Risiko National Professional Certification Agency & Risk Management Professional Certification Institute
		3 Desember 2025 3 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	<i>Bridging Strategy, Sustainability, & Resilience Through Risk Governance</i>	Enterprise Risk Management Academy

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Arinto Setyo Mulyawan	Anggota Member	27 Mei 2025 27 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	<i>Rewriting the Rulebook: How AI is Transforming Organizational Compliance</i>	Institute of Compliance Professional Indonesia
		3-5 Juni 2025 3-5 June 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Pendidikan dan Pelatihan Persiapan Ujian Profesional Tata Kelola Risiko Berkualifikasi – <i>Qualified Risk Governance Professional</i> Qualified Risk Governance Professional Exam Preparation Education and Training	Widya Dharma Artha dan LPK MKS Widya Dharma Artha and LPK MKS
Ramanda Melati L. P. Hasibuan	Anggota (Ex Officio) Member	27 Agustus 2025 27 August 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tishare 023 - <i>Release Workflow Memo Melalui Tugu Document Management System (T-DMS)</i> Tishare 023 - Release Workflow Memo Through the Tugu Document Management System (T-DMS).	
		4 September 2025 4 September 2025	Jakarta	Tishare 024 - <i>Literasi Legal Advisory: Advance Legal Comprehension Seminar</i> Tishare 024 - Legal Advisory Literacy: Advanced Legal Comprehension Seminar	
		18 September 2025 18 September 2025	Jakarta	<i>Service Training Program 2025: Shaping (Batch 26)</i>	
		19 September 2025 19 September 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tilearn 099 - <i>Awareness ISO37001 - SMAP</i>	
		22 September 2025 22 September 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tishare 025 - <i>Sosialisasi Pembaruan Sistem IP-PABX</i> Tishare 025 - Socialization of the IP-PABX System Update	
		29 September 2025 29 September 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tishare 024 - <i>Sosialisasi Kebutuhan Kompetensi Teknis Jabatan (KKTJ) & Training Playbook Direktorat Pemasaran Asuransi</i> Tishare 024 - Socialization of Technical Competency Requirements for Positions (KKTJ) & Training Playbook of the Insurance Marketing Directorate	

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
		28-30 Oktober 2025 28-30 October 2025	Jakarta	Sertifikasi Manajemen Risiko RMC Risk Management Certification (RMC)	
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - Sharing Session: Success Story Implementasi Service Excellence	

Rapat dan Tingkat Kehadiran Komite Nominasi dan Remunerasi Nomination and Remuneration Committee Meeting & Attendance Rate

Komite Nominasi dan Remunerasi menyelenggarakan rapat secara berkala, paling kurang 1 (satu) kali dalam 4 (empat) bulan, mengacu pada POJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik. Keputusan rapat Komite Nominasi dan Remunerasi dilakukan berdasarkan musyawarah mufakat. Jika keputusan berdasarkan musyawarah mufakat tidak tercapai, pengambilan keputusan dilakukan berdasarkan suara terbanyak.

In accordance with POJK No. 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies, the Nomination and Remuneration Committee is required to hold periodic meetings at least once every four months. Decisions in the Nomination and Remuneration Committee meetings are made through deliberation to reach a consensus. If consensus cannot be reached, the decision is made based on the majority vote.

Per 31 Desember 2025, Komite Nominasi dan Remunerasi telah melaksanakan 15 kali rapat, termasuk rapat gabungan dengan Komite Pemantau Risiko dan Komite Audit, serta rapat dengan manajemen. Adapun rincian kehadiran anggota Komite Nominasi dan Remunerasi adalah sebagai berikut:

As of 31 December 2025, the Nomination and Remuneration Committee has held 15 meetings, including joint meetings with the Risk Monitoring Committee and the Audit Committee, as well as meetings with management. The attendance details of the Nomination and Remuneration Committee members are as follows:

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Kehadiran dalam % Attendance in %	Tidak Hadir dengan Surat Kuasa Absence with Power of Attorney
Tajudin Noor	15	15	100	-
Zaäfri Ananto Husodo	15	14	100	1
Arinto Setyo Mulyawan	15	15	100	-
Ramanda Melati L. P. Hasibuan*	2	2	100	1

* Efektif menjabat sebagai Anggota (*Ex Officio*) Komite Nominasi dan Remunerasi sejak 1 Agustus 2025.
Effectively serving as member (*Ex Officio*) of the Nomination and Remuneration Committee since 1 August 2025.

Laporan Pelaksanaan Tugas Komite Nominasi dan Remunerasi Report on Implementation of Nomination and Remuneration Committee Duties

Per 31 Desember 2025, Komite Nominasi dan Remunerasi telah melaksanakan tugas-tugas sebagai berikut:

Here is the report on the implementation of the duties of the Nomination and Remuneration Committee as of 31 December 2025:

- Komite Nominasi dan Remunerasi telah melakukan evaluasi dan memberikan rekomendasi terkait pergantian Direksi dan Dewan Komisaris yang habis masa tugasnya pada masa RUPST 2025 sesuai dengan ketentuan yang berlaku;
- The Nominations and Remuneration Committee has conducted an evaluation and provided recommendations regarding the replacement of the Board of Directors and the Board of Commissioners whose term has expired at the 2025 General Meeting of Shareholders, in accordance with applicable provisions;

2. Komite Nominasi dan Remunerasi telah memantau indikator kinerja utama Perseroan tahun 2025 serta memberikan rekomendasi terkait penyusunan *Key Performance Indicator* Perseroan tahun 2026 sesuai dengan ketentuan yang berlaku dan rencana jangka panjang Perseroan;
 3. Komite Nominasi dan Remunerasi telah melakukan evaluasi dan memberikan rekomendasi terhadap Dewan Komisaris terkait usulan tantiem dan penyesuaian remunerasi Direksi dan Dewan Komisaris pada tahun 2025;
 4. Komite Nominasi dan Remunerasi telah melakukan tinjauan dan evaluasi terhadap kebijakan remunerasi perusahaan untuk tingkat Group Head di tahun 2025 dan memberikan rekomendasi agar kebijakan tersebut tetap kompetitif secara eksternal, selaras secara internal, memperhatikan aspek-aspek manajemen risiko perusahaan serta memenuhi semua ketentuan yang berlaku;
 5. Komite Nominasi dan Remunerasi telah memberikan rekomendasi calon yang memenuhi syarat sebagai Group Head kepada Dewan Komisaris sebagai bahan pertimbangan untuk diputuskan dalam rapat Dewan Komisaris;
 6. Komite Nominasi dan Remunerasi telah melakukan tinjauan terhadap sistem penilaian kinerja Direksi dan Dewan Komisaris yang berlaku dan memberikan pandangan serta saran-saran terhadap sistem tersebut dengan memperhatikan ketentuan yang berlaku, praktik baik pada perusahaan-perusahaan terkemuka dan pemenuhan terhadap prinsip tata kelola yang baik;
 7. Komite Nominasi dan Remunerasi telah memberikan rekomendasi mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris;
 8. Komite Nominasi dan Remunerasi telah melakukan kegiatan monitoring dan evaluasi terhadap implementasi sistem pengelolaan SDM secara umum dan integrasi antara sistem tersebut dengan sistem-sistem lainnya;
 9. Komite Nominasi dan Remunerasi telah melakukan monitoring dan evaluasi terhadap program perencanaan suksesi yang menjadi bagian tak terpisahkan dari sistem manajemen talenta yang dikembangkan oleh Perusahaan;
 10. Komite Nominasi dan Remunerasi telah melakukan monitoring atas perkembangan Sistem Tata Kerja (STK) untuk mendukung proses bisnis Perseroan yang lebih efektif; dan
 11. Komite Nominasi dan Remunerasi melakukan monitoring atas realisasi Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2025 serta pembahasan rencana RAKB Tahun 2026, dengan penekanan pada peningkatan eksposur publik, penguatan program CSR, dan penguatan integritas prinsip keberlanjutan.
2. The Nomination and Remuneration Committee has monitored the Company's key performance indicators for 2025 and provided recommendations regarding the formulation of the Company's Key Performance Indicators for 2026 in accordance with prevailing regulations and the Company's long-term plan;
 3. The Nominations and Remuneration Committee has conducted an evaluation and provided recommendations to the Board of Commissioners regarding the proposals for performance bonuses and the adjustment of remuneration for the Board of Directors and the Board of Commissioners for 2025;
 4. The Nominations and Remuneration Committee has reviewed and evaluated the Company's remuneration policy for the Group Head level for 2025, and has provided recommendations to ensure that the policy remains externally competitive, internally aligned, considers the company's risk management aspects, and complies with all applicable provisions;
 5. The Nominations and Remuneration Committee has provided recommendations on qualified candidates for the position of Group Head to the Board of Commissioners for consideration and decision at the upcoming meeting;
 6. The Nominations and Remuneration Committee has reviewed the existing performance evaluation system for the Board of Directors and the Board of Commissioners and has offered insights and suggestions, taking into account applicable provisions, best practices from leading companies, and adherence to sound corporate governance principles;
 7. The Nominations and Remuneration Committee has provided recommendations regarding the capability development program for members of the Board of Directors and/or the Board of Commissioners;
 8. The Nominations and Remuneration Committee has conducted monitoring and evaluation of the implementation of the human resources management system overall, as well as its integration with other systems;
 9. The Nominations and Remuneration Committee has monitored and evaluated the succession planning program, an integral component of the Company's talent management system;
 10. The Nomination and Remuneration Committee has monitored the development of the Company's Standard Operating Procedures (STK) to support more effective business processes; and
 11. The Nomination and Remuneration Committee monitored the realization of the 2025 Sustainable Finance Action Plan (RAKB) and discussed the 2026 RAKB plan, with an emphasis on enhancing public exposure, strengthening CSR initiatives, and reinforcing the integrity of sustainability principles.

4.C

Komite Pemantau Risiko

Risk Monitoring Committee

Dasar pembentukan Komite Pemantau Risiko untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris mengacu pada POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian. Komite Pemantau Risiko bertugas membantu Dewan Komisaris dalam memantau pelaksanaan manajemen risiko yang disusun oleh Direksi, menilai toleransi risiko yang dapat diambil oleh perusahaan, serta mengawasi kebijakan atas pengelolaan risiko, khususnya usaha dan strategi yang dilakukan Direksi, mencakup identifikasi, analisis, penilaian, dan mitigasi risiko.

Piagam Komite Pemantau Risiko

Risk Monitoring Committee Charter

Dalam menjalankan fungsinya membantu Dewan Komisaris untuk mewujudkan sistem dan pelaksanaan pengawasan yang kompeten dan independen di Perseroan, Komite Pemantau Risiko berpedoman pada Piagam sebagai Tata Kerja Komite Pemantau Risiko. Piagam Komite Pemantau Risiko merupakan salah satu dokumen *Soft Structure* Tata Kelola Tugu Insurance dan disusun dengan mengacu pada peraturan perundang-undangan yang terkait.

Piagam Komite Pemantau Risiko mengatur tentang pembentukan, organisasi dan masa kerja, tugas, tanggung jawab dan wewenang, tata cara dan prosedur kerja serta mekanisme pelaporan Komite Pemantau Risiko. Piagam Komite Pemantau Risiko pertama kali disahkan oleh Dewan Komisaris pada Desember 2012 dengan pemutakhiran terakhir disahkan pada 4 Oktober tahun 2022.

Susunan, Dasar Pengangkatan, dan Masa Jabatan Komite Pemantau Risiko

Composition, Basis of Appointment, and Term of Office of the Risk Monitoring Committee

Anggota Komite Pemantau Risiko terdiri dari sekurang-kurangnya 3 (tiga) orang yang terdiri atas 1 (satu) orang ketua merangkap sebagai anggota yang merupakan Komisaris Independen, 1 (satu) orang anggota yang memiliki keahlian di bidang manajemen risiko dan/atau aktuaria, dan 1 (satu) orang anggota yang memiliki keahlian di bidang keuangan, ekonomi, dan/atau perasuransian.

Susunan keanggotaan Komite Pemantau Risiko Tugu Insurance per 31 Desember 2025 adalah sebagai berikut:

In order to support the effective implementation of its duties and responsibilities in accordance with POJK No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies, the Board of Commissioners of Tugu Insurance has established a Risk Monitoring Committee. The Risk Monitoring Committee has the duty to assist the Board of Commissioners in monitoring the implementation of risk management prepared by the Board of Directors, as well as assessing the risk tolerance acceptable to the Company, and overseeing risk management policies, particularly those related to the business and strategies undertaken by the Board of Directors, including the identification, analysis, assessment, and mitigation of risks.

In carrying out its function of assisting the Board of Commissioners in establishing a competent and independent supervisory system and implementation within the Company, the Risk Monitoring Committee adheres to the Charter as its Working Guidelines. The Risk Monitoring Committee Charter is one of the Soft Structure Governance documents of Tugu Insurance and is prepared in accordance with relevant laws and regulations.

The Risk Monitoring Committee Charter regulates the establishment, organization and tenure, duties, responsibilities and authority, work procedures and processes, as well as the reporting mechanism of the Risk Monitoring Committee. The Charter was first ratified by the Board of Commissioners in December 2012, with the most recent update approved on 4 October 2022.

The Risk Monitoring Committee consists of at least three (3) members, comprising one (1) chairman, who also serves as a member and is an Independent Commissioner, one (1) member with expertise in risk management and/or actuarial science, and one (1) member with expertise in finance, economics, and/or insurance.

The composition of the Risk Monitoring Committee of Tugu Insurance as of 31 December 2025 is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Periode Masa Jabatan Term of Office
Abdul Ghofar	Ketua Chairman	Surat Keputusan Dewan Komisaris No. 17/SKK-ATPI/XII/2024 tanggal 13 Desember 2024 tentang Perubahan Susunan Anggota Komite Pemantau Risiko PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners' Decree No. 17/SKK-ATPI/XII/2024 dated 13 December 2024 concerning Changes in the Composition of the Risk Monitoring Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	13 Desember 2024-sekarang 13 December 2024-present
Aria Farah Mita	Anggota Member	Surat Keputusan Dewan Komisaris No. 10/SKK-ATPI/XII/2023 tanggal 29 Desember 2023 tentang Perubahan Susunan Anggota Komite Pemantau Risiko PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners' Decree No. 10/SKK-ATPI/XII/2023 dated 29 December 2023 concerning Changes in the Composition of the Risk Monitoring Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	1 Januari 2024-31 Desember 2026 1 January 2024-31 December 2026
Desi Adhariani	Anggota Member	Surat Keputusan Dewan Komisaris No. 11/SKK-ATPI/X/2024 tanggal 1 Oktober 2024 tentang Perubahan Susunan Anggota Komite Pemantau Risiko PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners' Decree No. 11/SKK-ATPI/X/2024 dated 1 October 2024 concerning Changes in the Composition of the Risk Monitoring Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	1 Oktober 2024-30 September 2027 1 October 2024-30 September 2027
Arif Suryawan	Anggota Member	Surat Keputusan Dewan Komisaris No. 11/SKK-ATPI/X/2024 tanggal 1 Oktober 2024 tentang Perubahan Susunan Anggota Komite Pemantau Risiko PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners' Decree No. 11/SKK-ATPI/X/2024 dated 1 October 2024 concerning Changes in the Composition of the Risk Monitoring Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	1 Oktober 2024-30 September 2027 1 October 2024-30 September 2027

Profil Komite Pemantau Risiko per 31 Desember 2025
Profile of the Member of the Risk Monitoring Committee as of 31 December 2025

Nama Name	Abdul Ghofar
Jabatan Position	Ketua Komite Pemantau Risiko Chairman of the Risk Monitoring Committee
Keterangan Description	Profil lengkap Bapak Abdul Ghofar dapat dilihat pada profil Dewan Komisaris pada Laporan Tahunan ini. The full profile of Mr. Abdul Ghofar can be found in the Board of Commissioners' profile section of this Annual Report.

Nama Name	Aria Farah Mita	
Jabatan Position	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	
Masa Jabatan Term of Office	1 Januari 2024-31 Desember 2026 1 January 2024-31 December 2026	
Kewarganegaraan Citizenship	Indonesia	
Tempat, Tanggal Lahir Birthdate/Place	Jakarta, 2 Maret 1978 Jakarta, 2 March 1978	
Usia Age	47	
Domisili Domicile	Depok, Jawa Barat Depok, West Java	
Pendidikan dan Pelatihan Education and Training	- Doktor (S3) Akuntansi (2015) - Magister (S2) Sains Manajemen di Universitas Indonesia (2009) - Sarjana (S1) Ekonomi di Universitas Indonesia (1999) - Gelar sertifikasi yang dimiliki adalah Certified Public Accountant (CPA), Chartered Accountant (CA), Certification in Audit Committee Practises (CACP), Qualified Risk Governance Professional (QRGP), dan CERG (Certified in Enterprise Risk Governance) - Doctorate (PhD) in Accounting (2015) - Master's Degree (MSc) in Management Science from Universitas Indonesia (2009) - Bachelor's Degree (S1) in Economics from Universitas Indonesia (1999) - Holds certifications including Certified Public Accountant (CPA), Chartered Accountant (CA), Certification in Audit Committee Practices (CACP), Qualified Risk Governance Professional (QRGP), and Certified in Enterprise Risk Governance (CERG)	

Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Pengurus di organisasi profesi akuntan Institut Akuntan Publik Indonesia (IAPI) dan Ikatan Akuntan Indonesia (IAI) (2020-sekarang) • Auditor di Ernst & Young (1999-2001) dan RSM Indonesia (2010-2011 dan 2016-2020) • Penulis artikel ilmiah, buku, dan melakukan riset di bidang standar akuntansi internasional, akuntansi keuangan, serta corporate governance (2010-sekarang) • Peneliti dan konsultan pada Bank Indonesia, USAID, GIZ dan Pusat Pengembangan Akuntansi, Universitas Indonesia (2010-sekarang) • Anggota Komite Audit di Bank Jabar Banten (2010-2011) • Asisten Direktur Keuangan Universitas Indonesia (2009) • Asesor Corporate Governance Scorecard di Indonesian Institute of Corporate Directorship (IICD) (2008-2011) Rangkap Jabatan: Staf pengajar tetap di Departemen Akuntansi Fakultas Ekonomi dan Bisnis Universitas Indonesia (2001-sekarang).	• Board Member of the Indonesian Institute of Public Accountants (IAPI) and the Indonesian Institute of Accountants (IAI) (2020-present) • Auditor at Ernst & Young (1999-2001) and RSM Indonesia (2010-2011 and 2016-2020) • Author of academic articles, books, and researcher in the fields of international accounting standards, financial accounting, and corporate governance (2010-present) • Researcher and Consultant for Bank Indonesia, USAID, GIZ, and the Accounting Development Center at Universitas Indonesia (2010-present) • Audit Committee Member at Bank Jabar Banten (2010-2011) • Assistant Director of Finance at Universitas Indonesia (2009) • Corporate Governance Scorecard Assessor at the Indonesian Institute of Corporate Directorship (IICD) (2008-2011) Concurrent Position: Permanent Lecturer at the Department of Accounting, Faculty of Economics and Business, Universitas Indonesia (2001-present).
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliated relationship with members of the Board of Commissioners, Board of Directors, and Major/Controlling Shareholders.	

Nama Name	Desi Adhariani	
Jabatan Position	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	
Masa Jabatan Term of Office	1 Oktober 2024-30 September 2027 1 October 2024-30 September 2027	
Kewarganegaraan Citizenship	Indonesia	
Tempat, Tanggal Lahir Birthdate/Place	Bengkulu, 18 Desember 1975 Bengkulu, 18 December 1975	
Usia Age	50	
Domisili Domicile	Depok, Jawa Barat Depok, West Java	
Pendidikan dan Pelatihan Education and Training	• Victoria University Melbourne, Australia PhD Program in Accounting, Faculty of Business and Law (2010-2015) • Universitas Indonesia Post Graduate Program, Master Level, majoring in Financial Management (2002-2004) • Universitas Indonesia Bachelor Program in Accounting (1994-1998) • Chartered Accountant, Ikatan Akuntan Indonesia (IAI) • Certified in Sustainability for Finance, ACCA (Association of Chartered Certified Accountants) and IAI (Ikatan Akuntan Indonesia) • Certified in Circular Entrepreneurship, Rochester Institute of Technology • Sertifikat Kompetensi Pendamping UMKM, Badan Nasional Sertifikasi Profesi (BNSP) • Sertifikasi Manajemen Risiko dengan skema Qualified Risk Governance Professional (QRGP), LSP MKS BNSP (2025-2028)	



Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	- Universitas Indonesia: Director of Department of Accounting FEB UI (2024-Sekarang) - Universitas Indonesia: Head of Study Program, Lecturer, Researcher, and Consultant (2001-Sekarang) - Universitas Indonesia: Internal Auditor (2007) - Universitas Indonesia: Accounting Manager for Faculty of Engineering (2001-2002) - Ernst and Young Public Accounting Firm: Auditor (1998-2000)	- Universitas Indonesia: Director of the Department of Accounting, Faculty of Economics and Business (FEB UI) (2024-Present) - Universitas Indonesia: Head of Study Program, Lecturer, Researcher, and Consultant (2001-present) - Universitas Indonesia: Internal Auditor (2007) - Universitas Indonesia: Accounting Manager for the Faculty of Engineering (2001-2002) - Ernst & Young Public Accounting Firm: Auditor (1998-2000)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliated relationship with members of the Board of Commissioners, Board of Directors, and Major/Controlling Shareholders.	

Nama Name	Arif Suryawan	
Jabatan Position	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	
Masa Jabatan Term of Office	1 Oktober 2024-30 September 2027 1 October 2024-30 September 2027	
Kewarganegaraan Citizenship	Indonesia	
Tempat, Tanggal Lahir Birthdate/Place	Jember, 17 Februari 1971 Jember, 17 February 1971	
Usia Age	54	
Domisili Domicile	DKI Jakarta	
Pendidikan dan Pelatihan Education and Training	- S2 Sekolah Tinggi Ilmu Ekonomi IPWI Jakarta - S1 Universitas Brawijaya	- Master's Degree (S2) – Sekolah Tinggi Ilmu Ekonomi IPWI Jakarta - Bachelor's Degree (S1) – Universitas Brawijaya
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	- Asisten Staf Khusus Wakil Presiden (Oktober 2022-2024) - Area Collection & Recovery Manager Malang, PT Bank Syariah Mandiri (2020-2021) - Area Collection & Recovery Manager Jakarta Warung Buncit, PT Bank Syariah Mandiri (2019-2020) - Area Collection & Recovery Manager Denpasar, PT Bank Syariah Mandiri (2017-2019) - Corporate Asset Disposal NPF Officer, PT Bank Syariah Mandiri (2016-2017) - Asset Disposal Analyst 1 Asset Disposal Dept, PT Bank Syariah Mandiri (2015-2016) - AO Asset Disposal, PT Bank Syariah Mandiri (2014-2015) - Analyst Officer Commercial, PT Bank Syariah Mandiri (2014-2014) - Analyst Officer Non Korporasi, PT Bank Syariah Mandiri (2012-2014) - Cita Tenun Indonesia (2009-2011) - PT Lameddekom Pratama (2007-2009) - Wirausaha (2002-2007) - PT Bank Mandiri (Persero) (1999-2002) - PT Bank Dagang Negara (1997-1999)	- Assistant to the Special Staff of the Vice President (October 2022-2024) - Area Collection & Recovery Manager Malang, PT Bank Syariah Mandiri (2020-2021) - Area Collection & Recovery Manager Jakarta Warung Buncit, PT Bank Syariah Mandiri (2019-2020) - Area Collection & Recovery Manager Denpasar, PT Bank Syariah Mandiri (2017-2019) - Corporate Asset Disposal NPF Officer, PT Bank Syariah Mandiri (2016-2017) - Asset Disposal Analyst 1, Asset Disposal Dept, PT Bank Syariah Mandiri (2015-2016) - AO Asset Disposal, PT Bank Syariah Mandiri (2014-2015) - Analyst Officer Commercial, PT Bank Syariah Mandiri (2014) - Analyst Officer Non-Corporate, PT Bank Syariah Mandiri (2012-2014) - Cita Tenun Indonesia (2009-2011) - PT Lameddekom Pratama (2007-2009) - Entrepreneur (2002-2007) - PT Bank Mandiri (Persero) (1999-2002) - PT Bank Dagang Negara (1997-1999)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliated relationship with members of the Board of Commissioners, Board of Directors, and Major/Controlling Shareholders.	

Independensi Komite Pemantau Risiko Independence of the Risk Monitoring Committee

Untuk menjaga independensinya, Komite Pemantau Risiko diketuai oleh Abdul Ghofar sebagai Presiden Komisaris/Komisaris Independen yang tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali Perseroan.

To maintain its independence, the Risk Monitoring Committee is chaired by Abdul Ghofar, who serves as President Commissioner/Independent Commissioner and has no affiliated relationship with the Board of Commissioners, Board of Directors, or the Company's Major/Controlling Shareholders.

Seluruh anggota Komite Pemantau Risiko yang berasal dari pihak independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Utama/Pengendali atau hubungan dengan Perseroan, yang dapat mempengaruhi kemampuannya bertindak independen.

All members of the Risk Monitoring Committee from independent parties do not have any financial, managerial, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Major/Controlling Shareholders, nor any relationships with the Company that could affect their ability to act independently.

Tabel Hubungan Kekeluargaan dan Hubungan Keuangan
Table of the Familial and Financial Relationships

Keterangan Description	Hubungan Keluarga Familial 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
Abdul Ghofar	✗	✗	✗	✗	✗	✗
Aria Farah Mita	✗	✗	✗	✗	✗	✗
Desi Adhariani	✗	✗	✗	✗	✗	✗
Arif Suryawan	✗	✗	✗	✗	✗	✗

Tabel Independensi
Independence Table

Aspek Independensi Independence Aspect	Abdul Ghofar	Aria Farah Mita	Desi Adhariani	Arif Suryawan
Tidak mempunyai hubungan afiliasi dengan Emiten atau Perusahaan Publik, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut. Does not have affiliation with the Issuer or Public Company, members of the Board of Directors, members of the Board of Commissioners, or Majority Shareholders of the Issuer or Public Company.	✓	✓	✓	✓
Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki Emiten atau Perusahaan Publik tersebut. Does not hold concurrent positions as members of other committees owned by the Issuer or Public Company.	✓	✓	✓	✓

Tugas dan Tanggung Jawab Komite Pemantau Risiko
Duties and Responsibilities of the Risk Monitoring Committee

Komite Pemantau Risiko bertugas untuk membantu Dewan Komisaris dalam memantau pelaksanaan manajemen risiko yang disusun oleh Direksi serta menilai toleransi risiko yang dapat diambil oleh Perusahaan. Tugas dan tanggung jawab Komite Pemantau Risiko Tugu Insurance antara lain meliputi:

1. Pelaksanaan Bidang Pemantauan Risiko
- a. Manajemen Risiko
- i. Mengawasi agar keberadaan kebijakan manajemen risiko yang disusun oleh Direksi, termasuk toleransi yang diambil telah memadai dan sesuai dengan kebutuhan Perseroan;
- ii. Mengawasi pengelolaan risiko di Perseroan, khususnya usaha dan strategi yang dilakukan Direksi. Pengawasan tersebut mencakup proses identifikasi, analisis, penilaian, dan mitigasi risiko agar dilaksanakan sesuai dengan kebijakan yang berlaku;
- iii. Mengawasi agar pelaporan risiko telah disampaikan kepada Komisaris sesuai dengan ketentuan dan kebutuhan Komisaris.
- b. Hubungan dengan Komite lain dan Manajemen
- i. Berkoordinasi dengan komite lain dalam tugasnya mengawasi dan mengevaluasi laporan keuangan;
- ii. Mendapatkan akses informasi yang diperlukan untuk melaksanakan tugasnya dari Manajemen; dan
- iii. Berkoordinasi dengan Komite Audit dalam pengawasan manajemen risiko.
2. Menjaga kerahasiaan dokumen, data, dan informasi perusahaan; dan
3. Melaksanakan *self-assessment* pelaksanaan tugas Komite Pemantau Risiko.

The Risk Monitoring Committee is responsible for assisting the Board of Commissioners in monitoring the implementation of risk management formulated by the Board of Directors and assessing the risk tolerance that the Company can undertake. The duties and responsibilities of the Tugu Insurance Risk Monitoring Committee include:

1. Implementation of Risk Monitoring Activities
- a. Risk Management
- i. Ensuring that the risk management policies formulated by the Board of Directors, including the defined risk tolerance, are adequate and aligned with the Company's needs;
- ii. Monitoring risk management within the Company, particularly the business and strategic efforts undertaken by the Board of Directors. This oversight includes the identification, analysis, assessment, and mitigation of risks to ensure compliance with the applicable policies;
- iii. Ensuring that risk reporting is submitted to the Board of Commissioners in accordance with the established regulations and requirements.
- b. Coordination with Other Committees and Management
- i. Coordinating with other committees in overseeing and evaluating financial reports;
- ii. Gaining access to necessary information from Management to perform its duties effectively; and
- iii. Coordinating with the Audit Committee in monitoring risk management.
2. Maintaining confidentiality of company documents, data, and information; and
3. Conducting self-assessment on the performance of the Risk Monitoring Committee's duties.

Program Pengembangan Kompetensi Komite Pemantau Risiko
Competency Development Program for the Risk Monitoring Committee

Komite Pemantau Risiko telah mengikuti program peningkatan kompetensi sepanjang tahun 2025, antara lain:

The Risk Monitoring Committee has participated in various competency enhancement programs throughout 2025, including:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Abdul Ghofar	Ketua Chairman	Informasi peningkatan kompetensi/pelatihan Bapak Abdul Ghofar dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Dewan Komisaris pada bab tata kelola ini. Information on Mr. Abdul Ghofar's competency development/training can be found in the competency development/training section for the Board of Commissioners members in this governance chapter.			
Aria Farah Mita	Anggota Member	27 Mei 2025 27 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	<i>Rewriting the Rulebook: How AI is Transforming Organizational Compliance</i>	Institute of Compliance Professional Indonesia
		3 Juni 2025 3 June 2025	Bandung	<i>Enterprise Risk Management Associate Professional</i>	Enterprise Risk Management Academy

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Desi Adhariani	Anggota Member	17-18 Juli 2025 17-18 July 2025	Hotel Ibis Jakarta Harmoni Hotel Ibis Jakarta Harmoni	Workshop PSAK 117: Kontrak Asuransi (Level Dasar) PSAK 117 Workshop: Insurance Contracts (Basic Level)	Institut Akuntan Publik Indonesia Indonesian Institute of Public Accountants
		7 November 2025 7 November 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tata Kelola, Manajemen Risiko dan Kepatuhan: Transformasi Organisasi Melalui Budaya Sadar Risiko yang Efektif untuk Mendukung Keberlangsungan Usaha Governance, Risk Management, and Compliance: Organizational Transformation Through an Effective Risk-Aware Culture to Support Business Continuity	Widya Dharma Artha
		8 Mei 2025 8 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Ngobrol Bahas Asuransi – Prinsip Aplikasi Hukum Asuransi dan Reasuransi Insurance Talk – Principles of Insurance and Reinsurance Law Application	Asosiasi Ahli Manajemen Asuransi Indonesia Indonesian Insurance Management Experts Association
		16 Mei 2025 16 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tata Kelola, Manajemen Risiko dan Kepatuhan: Peran Chief Risk Officer (Unit Manajemen Risiko) yang Efektif dalam Membangun Governansi dan Budaya Risiko Korporasi Governance, Risk Management, and Compliance: The Role of an Effective Chief Risk Officer (Risk Management Unit) in Building Corporate Governance and Risk Culture	Widya Dharma Artha
		22 Mei 2025 22 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Ngobrol Bahas Asuransi – Implementasi Kebijakan dan Praktek <i>Underwriting</i> Perusahaan Insurance Talk – Implementation of Company Underwriting Policies and Practices	Asosiasi Ahli Manajemen Asuransi Indonesia Indonesian Insurance Management Experts Association
		27 Mei 2025 27 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	<i>Rewriting the Rulebook: How AI is Transforming Organizational Compliance</i>	Institute of Compliance Professional Indonesia
		3-5 Juni 2025 3-5 June 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Pendidikan dan Pelatihan Persiapan Ujian Profesional Tata Kelola Risiko Berkualifikasi – <i>Qualified Risk Governance Professional</i> Qualified Risk Governance Professional Exam Preparation Education and Training	Widya Dharma Artha dan LPK MKS Widya Dharma Artha and LPK MKS

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
		5 Juni 2025 5 June 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Implementasi Audit Investigasi dan Audit Forensik Berbasis POJK 12 Tahun 2024 (Dengan Studi Kasus) Implementation of Investigative Audits and Forensic Audits Based on POJK 12 of 2024 (With Case Studies)	Widya Dharma Artha
		11 Juli 2025 11 July 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	<i>Strategic Risk Management for Long-Term Corporate Agility and Endurance</i>	Certified Management Accountants
		1 Agustus 2025 1 August 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tata Kelola, Manajemen Risiko dan Kepatuhan: Strategi Meningkatkan Kematangan (Maturitas) Implementasi Manajemen Risiko sebagai Langkah Mewujudkan Produktivitas dan Kinerja Perusahaan Governance, Risk Management, and Compliance: Strategies to Increase the Maturity of Risk Management Implementation as a Step to Achieving Company Productivity and Performance	Widya Dharma Artha
		7 November 2025 7 November 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tata Kelola, Manajemen Risiko dan Kepatuhan: Transformasi Organisasi Melalui Budaya Sadar Risiko yang Efektif untuk Mendukung Keberlangsungan Usaha Governance, Risk Management, and Compliance: Organizational Transformation Through an Effective Risk-Aware Culture to Support Business Continuity	Widya Dharma Artha
		9 Desember 2025 9 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Identifikasi & Pemetaan Risiko IT, serta Audit IT Risk Management Sejalan dengan Regulasi Perlindungan Data Pribadi (PDP) IT Risk Identification & Mapping, and IT Risk Management Audit in line with Personal Data Protection (PDP) Regulations	Widya Dharma Artha
		10 Desember 2025 10 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Strategi & Peran Nyata Pekerja dalam Implementasi Program APU & PPPSPM Strategies & Real Roles of Workers in the Implementation of AML & PPPSPM Programs	Grajosa Resources

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
		19 Desember 2025 19 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tata Kelola, Manajemen Risiko dan Kepatuhan: Arah Baru Tata Kelola Privasi Pasca UU Nomor 27/2022 (Perlindungan Data Pribadi) Governance, Risk Management, and Compliance: A New Direction for Privacy Governance Post-Law No. 27/2022 (Personal Data Protection)	Widya Dharma Artha
Arif Suryawan	Anggota Member	3-5 Juni 2025 3-5 June 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Pendidikan dan Pelatihan Persiapan Ujian Profesional Tata Kelola Risiko Berkualifikasi – <i>Qualified Risk Governance Professional</i> Qualified Risk Governance Professional Exam Preparation Education and Training	Widya Dharma Artha dan LPK MKS Widya Dharma Artha and LPK MKS
		19 Desember 2025 19 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Tata Kelola, Manajemen Risiko dan Kepatuhan: Arah Baru Tata Kelola Privasi Pasca UU Nomor 27/2022 (Perlindungan Data Pribadi) Governance, Risk Management, and Compliance: A New Direction for Privacy Governance Post-Law No. 27/2022 (Personal Data Protection)	Widya Dharma Artha

Rapat dan Tingkat Kehadiran Komite Pemantau Risiko Meetings and Attendance of the Risk Monitoring Committee

Sepanjang tahun 2025, Komite Pemantau Risiko telah melaksanakan 21 kali rapat termasuk rapat gabungan antara Komite Pemantau Risiko dengan Komite Nominasi dan Remunerasi dan Komite Audit, dan rapat dengan manajemen, sebagian dari rapat-rapat ini dilakukan secara *online* melalui Microsoft Teams (MTeams).

Throughout 2025, the Risk Monitoring Committee held 21 meetings, including joint meetings with the Nomination and Remuneration Committee and the Audit Committee, as well as meetings with management. Some of these meetings were conducted online via Microsoft Teams (MTeams).

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Kehadiran dalam % Attendance in %	Tidak Hadir dengan Surat Kuasa Absence with Power of Attorney
Abdul Ghofar	21	20	100	1
Aria Farah Mita	21	20	95	-
Desi Adhariani	21	21	100	-
Arif Suryawan	21	21	100	-

Laporan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2025

Risk Monitoring Committee Activity Report for 2025

Per 31 Desember 2025, Komite Pemantau Risiko telah melaksanakan tugas-tugas sebagai berikut:

1. Melakukan pengawasan atas pelaksanaan *Enterprise Risk Management* (ERM) dengan pemantauan secara rutin dan berkala dengan divisi ERM, termasuk pengawasan terhadap fungsi manajemen risiko terintegrasi dengan anak perusahaan;
2. Melakukan pengawasan atas manajemen risiko kredit atas piutang, dan risiko penurunan nilai investasi dan properti investasi;
3. Melakukan pengawasan atas kebijakan dan pelaksanaan investasi perusahaan, termasuk kebijakan tentang investasi di anak perusahaan;
4. Melakukan pengawasan yang intensif atas risiko-risiko dalam proses bisnis perusahaan, terutama aspek dukungan IT dan progres bisnis ritel;
5. Melakukan pengawasan atas pelaksanaan seluruh aspek kepatuhan Perseroan terhadap regulasi, serta kepatuhan atas penyampaian laporan-laporan yang disyaratkan oleh regulator (OJK);
6. Bersama dengan Komite Dewan Komisaris yang lain melakukan pengawasan terhadap kinerja Perseroan secara bulanan;
7. Bersama dengan Komite Dewan Komisaris yang lain mengawasi proses penyusunan RKAP dan RJPP Perseroan;
8. Bersama dengan Komite Audit melakukan pengawasan atas kesiapan perusahaan dalam menerapkan PSAK 117 tentang Kontrak Asuransi yang berdampak signifikan pada Perseroan dan secara luas ke industri asuransi;
9. Melakukan pengembangan kapasitas Komite Pemantau Risiko melalui pelatihan, seminar, dan *sharing session*;
10. Melakukan monitoring atas implementasi kebijakan dan prosedur APU (Anti Pencucian Uang), PPT (Pencegahan Pendanaan Terorisme), serta Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM); dan
11. Melakukan penelaahan dan pengawasan atas Rencana Bisnis dan Rencana Aksi Korporasi beserta realisasinya.

As of 31 December 2025, the Risk Monitoring Committee has carried out the following duties:

1. Supervised the implementation of Enterprise Risk Management (ERM) through regular monitoring with the ERM division, including oversight of integrated risk management functions with subsidiaries;
2. Monitored credit risk management related to receivables, as well as the risk of impairment in investment and investment properties;
3. Oversaw the company's investment policies and implementation, including investment policies related to subsidiaries;
4. Conducted intensive supervision of business process risks, particularly regarding IT support and retail business progress;
5. Monitored the Company's compliance with regulations, including adherence to reporting obligations required by regulators (OJK);
6. Collaborated with other Board of Commissioners' Committees to conduct monthly performance monitoring of the Company;
7. Worked alongside other Board of Commissioners' Committees to oversee the preparation of the Company's Annual Budget Plan (RKAP) and Long-Term Corporate Plan (RJPP);
8. Cooperated with the Audit Committee to monitor the Company's readiness for PSAK 117 implementation regarding Insurance Contracts, which has a significant impact on both the Company and the insurance industry;
9. Enhanced the capacity of the Risk Monitoring Committee through training, seminars, and sharing sessions;
10. To monitor the implementation of policies and procedures on AML (Anti-Money Laundering), CFT (Counter-Terrorism Financing), and the Prevention of Proliferation Financing of Weapons of Mass Destruction (PFWMD); and
11. To review and oversee the Business Plan and Corporate Action Plan, including their realization.

4.D

Komite Tata Kelola Terintegrasi

Integrated Governance Committee

Komite Tata Kelola Terintegrasi dibentuk sesuai dengan ketentuan dalam Peraturan Menteri Badan Usaha Milik Negara No. PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara (BUMN) yang diterbitkan pada 24 Maret 2023 ("Peraturan Menteri BUMN PER-2/MBU/03/2023") jo. Surat Keputusan Direktur Utama PT Pertamina (Persero) No. Kpts-14/C00000/2023-S0 tanggal 23 Oktober 2023 mengenai Penetapan Kategori dan Klasifikasi Risiko Subholding dan Anak Perusahaan di bawah *Holding*; serta Surat Direktur Keuangan PT Pertamina (Persero) No. 024/H00000/2024-S4 yang mengingatkan tentang Tindak Lanjut Implementasi Permen BUMN PER/2/MBU/03/2023 pada 31 Januari 2025.

Komite Tata Kelola Terintegrasi telah memberikan dukungan kepada Dewan Komisaris dalam mengawasi dan memberikan nasihat terhadap kegiatan entitas Tugu Group yang terkait dengan tugas-tugas Komite Tata Kelola Terintegrasi. Tugas tersebut mencakup evaluasi kebijakan Tata Kelola Terintegrasi dan pemberian rekomendasi kepada Dewan Komisaris mengenai perbaikan kebijakan tersebut, pemantauan dan evaluasi terhadap keselarasan serta penerapan kebijakan Tata Kelola Terintegrasi di Tugu Group, serta memberikan rekomendasi perbaikan tata kelola yang meliputi upaya mitigasi dan solusi atas isu strategis di Tugu Group berdasarkan hasil penelaahan dan evaluasi yang terintegrasi.

Piagam Komite Tata Kelola Terintegrasi

Integrated Governance Committee Charter

Perseroan memiliki Piagam Komite Tata Kelola Terintegrasi, yang disahkan oleh Dewan Komisaris pada 25 April 2025.

Piagam Komite Tata Kelola Terintegrasi bertujuan agar Komite Tata Kelola Terintegrasi dapat melaksanakan tugas dan tanggung jawabnya secara efisien, transparan, kompeten, independen, bisa dipertanggungjawabkan, dan dapat diterima oleh pihak-pihak yang berkepentingan. Piagam Komite Tata Kelola Terintegrasi mengatur tentang pembentukan, organisasi dan masa kerja, tugas, tanggung jawab dan wewenang, tata cara dan prosedur kerja serta mekanisme pelaporan Komite Tata Kelola Terintegrasi.

The Integrated Governance Committee was established in accordance with the provisions of the Minister of State-Owned Enterprises Regulation No. PER-2/MBU/03/2023 on the Governance Guidelines and Significant Corporate Activities of State-Owned Enterprises (BUMN), issued on 24 March 2023 ("Minister of BUMN Regulation PER-2/MBU/03/2023") in conjunction with the President Director of PT Pertamina (Persero) Decree No. Kpts-14/C00000/2023-S0 dated 23 October 2023, regarding the Risk Category and Classification of Subholding and Subsidiaries under the Holding; as well as the PT Pertamina (Persero) Finance Director's Letter No. 024/H00000/2024-S4 regarding the Reminder for the Follow-Up Implementation of the Minister of BUMN Regulation PER/2/MBU/03/2023 on 31 January 2025.

The Integrated Governance Committee has assisted the Board of Commissioners in overseeing and providing advice on the activities of Tugu Group entities related to the tasks of the Integrated Governance Committee. These tasks include evaluating the Integrated Governance policy and providing recommendations to the Board of Commissioners regarding improvements to the policy, monitoring and evaluating the alignment and implementation of the Integrated Governance policy across Tugu Group, and offering recommendations for governance improvements, including mitigation efforts and solutions for strategic issues within Tugu Group, based on integrated reviews and evaluations.

The Company has an Integrated Governance Committee Charter, which was approved by the Board of Commissioners on 25 April 2025.

The Integrated Governance Committee Charter aims to ensure that the Integrated Governance Committee carries out its duties and responsibilities efficiently, transparently, competently, independently, accountably, and in a manner acceptable to stakeholders. The Charter regulates the establishment, organization and tenure, duties, responsibilities and authority, work procedures and processes, as well as the reporting mechanism of the Integrated Governance Committee.

Susunan, Dasar Pengangkatan, dan Masa Jabatan Komite Tata Kelola Terintegrasi
Composition, Basis of Appointment, and Term of Office of the Integrated Governance Committee

Anggota Komite Tata Kelola Terintegrasi terdiri dari sekurang-kurangnya 1 (satu) orang Komisaris Independen Perseroan sebagai ketua, Seluruh Anggota Komite Pemantau Risiko sebagai Anggota, dan Direktur Kepatuhan & Manajemen Risiko sebagai Sekretaris.

The Integrated Governance Committee consists of at least one (1) Independent Commissioner of the Company as Chairman, all members of the Risk Monitoring Committee as Members, and the Director of Compliance & Risk Management as Secretary.

Susunan keanggotaan Komite Tata Kelola Terintegrasi Tugu Insurance per 31 Desember 2025 adalah sebagai berikut:

The composition of the Integrated Governance Committee of Tugu Insurance as of 31 December 2025 is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Periode Masa Jabatan Term of Office
Abdul Ghofar	Ketua Chairman	Surat Keputusan Dewan Komisaris No. 12/SKK-ATPI/X/2024 tanggal 1 Oktober 2024 tentang Perubahan Komite Tata Kelola Terintegrasi PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners' Decree No. 12/SKK-ATPI/X/2024 dated 1 October 2024 concerning the Amendments to the Integrated Governance Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	13 Desember 2024-sekarang 13 December 2024-present
Aria Farah Mita	Anggota Member	Surat Keputusan Dewan Komisaris No. 05/SKK-ATPI/IV/2024 tanggal 25 April 2024 tentang Pembentukan Komite Tata Kelola Terintegrasi PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners' Decree No. 05/SKK-ATPI/IV/2024 dated 25 April 2024 concerning the Establishment of the Integrated Governance Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	25 April 2024-sekarang 25 April 2024-present
Desi Adhariani	Anggota Member	Surat Keputusan Dewan Komisaris No. 12/SKK-ATPI/X/2024 tanggal 1 Oktober 2024 tentang Perubahan Komite Tata Kelola Terintegrasi PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners' Decree No. 12/SKK-ATPI/X/2024 dated 1 October 2024 concerning the Amendments to the Integrated Governance Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	1 Oktober 2024-sekarang 1 October 2024-present
Arif Suryawan	Anggota Member	Surat Keputusan Dewan Komisaris No. 12/SKK-ATPI/X/2024 tanggal 1 Oktober 2024 tentang Perubahan Komite Tata Kelola Terintegrasi PT Asuransi Tugu Pratama Indonesia Tbk. Board of Commissioners' Decree No. 12/SKK-ATPI/X/2024 dated 1 October 2024 concerning the Amendments to the Integrated Governance Committee of PT Asuransi Tugu Pratama Indonesia Tbk.	1 Oktober 2024-sekarang 1 October 2024-present

Profil Komite Tata Kelola Terintegrasi per 31 Desember 2025
Profile of the Members of the Integrated Governance Committee as of 31 December 2025

Nama Name	Abdul Ghofar
Jabatan Position	Ketua Komite Tata Kelola Terintegrasi Chairman of the Integrated Governance Committee
Keterangan Description	Profil lengkap Bapak Abdul Ghofar dapat dilihat pada profil Dewan Komisaris pada Laporan Tahunan ini. The full profile of Mr. Abdul Ghofar can be found in the Board of Commissioners' profile in this Annual Report.

Nama Name	Aria Farah Mita
Jabatan Position	Anggota Komite Tata Kelola Terintegrasi Member of the Integrated Governance Committee
Keterangan Description	Profil lengkap Ibu Aria Farah Mita dapat dilihat pada profil Komite Pemantau Risiko. The full profile of Ms. Aria Farah Mita can be found in the Risk Monitoring Committee Profile section.

Nama Name	Desi Adhariani
Jabatan Position	Anggota Komite Tata Kelola Terintegrasi Member of the Integrated Governance Committee
Keterangan Description	Profil lengkap Ibu Desi Adhariani dapat dilihat pada profil Komite Pemantau Risiko. The full profile of Ms. Desi Adhariani can be found in the Risk Monitoring Committee Profile section.

Nama Name	Arif Suryawan
Jabatan Position	Anggota Komite Tata Kelola Terintegrasi Member of the Integrated Governance Committee
Keterangan Description	Profil lengkap Bapak Arif Suryawan dapat dilihat pada profil Komite Pemantau Risiko. The full profile of Mr. Arif Suryawan can be found in the Risk Monitoring Committee Profile section.

Independensi Komite Tata Kelola Terintegrasi Independence of the Integrated Governance Committee

Untuk menjaga independensinya, Komite Tata Kelola Terintegrasi diketuai oleh Abdul Ghofar sebagai Presiden Komisaris/Komisaris Independen yang tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali Perseroan.

To maintain its independence, the Integrated Governance Committee is chaired by Abdul Ghofar, serving as President Commissioner/Independent Commissioner, who has no affiliated relationship with the Board of Commissioners, Board of Directors, or the Company's Major/Controlling Shareholders.

Anggota Komite Tata Kelola Terintegrasi dari pihak independen (non-komisaris) tidak boleh berasal dari kalangan pejabat maupun karyawan Tugu Insurance dan tidak berasal dari kantor konsultan hukum terkait yang sedang memberikan jasa Tugu Insurance, dan bukan berasal dari satuan kerja pengaturan maupun pengawasan Otoritas Jasa Keuangan.

Independent (non-commissioner) members of the Integrated Governance Committee must not be officials or employees of Tugu Insurance, affiliated with any legal consulting firm currently providing services to Tugu Insurance, or part of the regulatory or supervisory division of the Financial Services Authority (OJK).

Seluruh anggota Komite Tata Kelola Terintegrasi yang berasal dari pihak independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Utama/Pengendali atau hubungan dengan Perseroan, yang dapat mempengaruhi kemampuannya bertindak independen.

All independent members of the Integrated Governance Committee have no financial, managerial, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Major/Controlling Shareholders, nor any relationship with the Company that could impact their ability to act independently.

Tabel Hubungan Kekeluargaan dan Hubungan Keuangan
Table of the Familial and Financial Relationships

Keterangan Description	Hubungan Keluarga Familial 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
Abdul Ghofar	✗	✗	✗	✗	✗	✗
Aria Farah Mita	✗	✗	✗	✗	✗	✗
Desi Adhariani	✗	✗	✗	✗	✗	✗
Arif Suryawan	✗	✗	✗	✗	✗	✗

Tabel Independensi
Independence Table

Aspek Independensi Independence Aspect	Abdul Ghofar	Aria Farah Mita	Desi Adhariani	Arif Suryawan
Tidak mempunyai hubungan afiliasi dengan Emiten atau Perusahaan Publik, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut. Does not have affiliation with the Issuer or Public Company, members of the Board of Directors, members of the Board of Commissioners, or Majority Shareholders of the Issuer or Public Company.	✓	✓	✓	✓
Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki Emiten atau Perusahaan Publik tersebut. Does not hold concurrent positions as members of other committees owned by the Issuer or Public Company.	✓	✓	✓	✓

Tugas dan Tanggung Jawab Komite Tata Kelola Terintegrasi
Duties and Responsibilities of the Integrated Governance Committee

Komite Tata Kelola Terintegrasi mempunyai wewenang, tugas, dan tanggung jawab sebagai berikut:

1. Melakukan evaluasi serta pemantauan atas keselarasan dan penerapan kebijakan Tata Kelola Terintegrasi, termasuk di Anak Perusahaan Perseroan;
2. Melakukan evaluasi pelaksanaan Tata Kelola Terintegrasi, paling sedikit melalui penilaian kecukupan pengendalian internal dan pelaksanaan fungsi kepatuhan secara terintegrasi;
3. Melakukan komunikasi dengan unit kerja untuk fungsi antara lain Audit Internal, Hukum dan Kepatuhan, Keuangan dan Manajemen Risiko, Sumber Daya Manusia, dan aspek fungsi Operasional Usaha yang diperlukan, untuk memperoleh informasi, klarifikasi serta meminta laporan yang diperlukan secara terintegrasi;
4. Mengevaluasi kebijakan Tata Kelola Terintegrasi (TKT) dan memberikan rekomendasi kepada Dewan Komisaris terkait penyempurnaan kebijakan TKT tersebut, untuk kemudian dimonitor pelaksanaannya oleh Sekretaris Komite Tata Kelola Terintegrasi;
5. Memberikan rekomendasi perbaikan tata Kelola, berupa upaya mitigasi dan solusi, atas isu strategis di *Holding/Subholding*/Anak Perusahaan Perseroan berdasarkan hasil penelaahan dan evaluasi yang terintegrasi;
6. Melaksanakan pemantauan dan evaluasi terhadap pelaksanaan fungsi Tata Kelola Terintegrasi lainnya sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS;
7. Memfasilitasi *sharing* dan *benchmarking* dari entitas-entitas di dalam lingkup perusahaan para anggota Komite, untuk mengakselerasi efektivitas penerapan Tata Kelola Terintegrasi melalui *lesson learned* dari entitas yang dimaksud;

The Integrated Governance Committee has the authority, duties, and responsibilities as follows:

1. To evaluate and monitor the alignment and implementation of Integrated Governance policies, including within the Company's Subsidiaries;
2. Evaluating the implementation of Integrated Governance, at a minimum through assessments of the adequacy of internal controls and the execution of compliance functions in an integrated manner;
3. Communicating with relevant work units, including Internal Audit, Legal and Compliance, Finance and Risk Management, Human Resources, and Business Operations, to obtain information, clarifications, and necessary integrated reports;
4. Evaluating Integrated Governance (TKT) policies and providing recommendations to the Board of Commissioners for policy improvements, which will then be monitored by the Secretary of the Integrated Governance Committee;
5. Providing governance improvement recommendations, including mitigation efforts and solutions, for strategic issues within the Holding/Subholding/Subsidiaries based on integrated review and evaluation results;
6. Monitoring and evaluating the implementation of other Integrated Governance functions in accordance with applicable laws and regulations, the Company's Articles of Association, and/or General Meeting of Shareholders (GMS) decisions;
7. Facilitating sharing sessions and benchmarking among entities within the scope of the Committee members' companies to accelerate the effectiveness of Integrated Governance implementation through lesson-learned practices;

8. Menjalankan wewenang, tugas, dan tanggung jawab lain yang terkait dengan fungsinya; dan
9. Anggota Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi berperan dalam Komite Tata Kelola Terintegrasi dalam bentuk penugasan.

8. Carrying out other authorities, duties, and responsibilities related to its function; and
9. Members of the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee participate in the Integrated Governance Committee through specific assignments.

Program Pengembangan Kompetensi Komite Tata Kelola Terintegrasi Competency Development Program for the Integrated Governance Committee

Komite Tata Kelola Terintegrasi telah mengikuti program peningkatan kompetensi sepanjang tahun 2025, antara lain:

The Integrated Governance Committee has participated in various competency development programs throughout 2025, including:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Abdul Ghofar	Ketua Chairman	Informasi peningkatan kompetensi/pelatihan Bapak Abdul Ghofar dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Dewan Komisaris pada bab tata kelola ini. Information on Mr. Abdul Ghofar's competency development/training can be found in the competency development/training section for the Board of Commissioners members in this governance chapter.			
Aria Farah Mita	Anggota Member	Informasi peningkatan kompetensi/pelatihan Ibu Aria Farah Mita telah disajikan pada bagian Komite Pemantau Risiko. Information on Ms. Aria Farah Mita's competency development/training has been presented in the Risk Monitoring Committee section.			
Desi Adhariani	Anggota Member	Informasi peningkatan kompetensi/pelatihan Ibu Desi Adhariani telah disajikan pada bagian Komite Pemantau Risiko. Information on Ms. Desi Adhariani's competency development/training has been presented in the Risk Monitoring Committee section.			
Arif Suryawan	Anggota Member	Informasi peningkatan kompetensi/pelatihan Bapak Arif Suryawan telah disajikan pada bagian Komite Pemantau Risiko. Information on Mr. Arif Suryawan's competency development/training has been presented in the Risk Monitoring Committee section.			

Rapat dan Tingkat Kehadiran Komite Tata Kelola Terintegrasi Meetings and Attendance of the Integrated Governance Committee

Selama tahun 2025, Komite Tata Kelola Terintegrasi telah menyelenggarakan 4 (empat) kali rapat. Berikut informasi frekuensi rapat dan tingkat kehadiran Anggota Komite Tata Kelola Terintegrasi dalam rapat di tahun 2025:

Throughout 2025, the Integrated Governance Committee held four meetings. Below is the information on the meeting frequency and attendance rate of the Integrated Governance Committee members in 2025:

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Kehadiran dalam % Attendance in %	Tidak Hadir dengan Surat Kuasa Absence with Power of Attorney
Abdul Ghofar	4	4	100	-
Aria Farah Mita	4	4	100	-
Desi Adhariani	4	4	100	-
Arif Suryawan	4	4	100	-



Laporan Pelaksanaan Tugas Komite Tata Kelola Terintegrasi Report on the Implementation of Duties of the Integrated Governance Committee

Selama tahun 2025, Komite Tata Kelola Terintegrasi telah melaksanakan tugasnya yaitu melakukan 4 (empat) kali rapat yang terdiri dari:

1. Dalam rangka pengkajian kebijakan tata kelola, Komite Tata Kelola Terintegrasi (KTKT) melakukan diskusi dan penetapan ruang lingkup Tata Kelola Terintegrasi di Tugu Group serta perencanaan penyusunan kebijakan TKT yang merujuk pada kebijakan TKT di level induk perusahaan (Pertamina). KTKT mendorong fokus pembahasan pada kebijakan TKT sebagai “baseline” sebelum pengembangan agenda lainnya, termasuk rencana sosialisasi kebijakan TKT;
2. Mengevaluasi piagam Komite Tata Kelola secara berkala sesuai perkembangan peraturan. KTKT menjalankan tugas dan tanggung jawabnya dengan mengacu pada Piagam KTKT dan mandat PER-2/MBU/03/2023. Arahan yang diberikan mencakup kebutuhan pembaruan SK KTKT serta *crosscheck* keanggotaan terhadap ketentuan yang berlaku.

Throughout 2025, the Integrated Governance Committee has carried out its duties by holding four meetings:

1. In the context of the governance policy review, the Integrated Governance Committee (KTKT) held discussions and determined the scope of Integrated Governance at Tugu Group and planned the formulation of an Integrated Governance policy that references the TKT policy at the parent company level (Pertamina). The KTKT encouraged the discussion to focus on the TKT policy as a “baseline” before developing other agendas, including plans for the socialization of the TKT policy;
2. Evaluate the Governance Committee charter periodically in line with regulatory developments. The Governance Committee carries out its duties and responsibilities in accordance with the Governance Committee Charter and the mandate of PER-2/MBU/03/2023. The guidance provided includes the need for updating the Governance Committee Decree and cross-checking membership against applicable regulations.

4.E

Sekretaris Dewan Komisaris

Secretary of the Board of Commissioners

Sekretaris Dewan Komisaris merupakan salah satu organ pendukung yang membantu dan memfasilitasi Dewan Komisaris dalam menjalankan tugas dan fungsi pengawasan, khususnya di bidang kesekretariatan dan sebagai penghubung antara Dewan Komisaris dengan pihak lain, termasuk Direksi.

The Secretary of the Board of Commissioners is one of the supporting organs that assists and facilitates the Board of Commissioners in carrying out its supervisory duties and functions, particularly in the area of secretarial matters and acting as a liaison between the Board of Commissioners and other parties, including the Board of Directors.

Profil Sekretaris Dewan Komisaris

Profile of the Secretary of the Board of Commissioners

Per 31 Desember 2025, Sekretaris Dewan Komisaris adalah Ulum Tri Handayani, yang diangkat berdasarkan Surat Keputusan Dewan Komisaris No. 12/SKK-ATPI/XII/2023 tanggal 29 Desember 2023.

As of 31 December 2025, the Secretary of the Board of Commissioners is Ulum Tri Handayani, who was appointed based on the Board of Commissioners' Decree No. 12/SKK-ATPI/XII/2023 dated 29 December 2023.

Nama Name	Ulum Tri Handayani	
Jabatan Position	Sekretaris Dewan Komisaris Secretary of the Board of Commissioners	
Masa Jabatan Term of Office	1 Januari 2024-31 Desember 2026 1 January 2024-31 December 2026	
Kewarganegaraan Citizenship	Indonesia	
Tempat, Tanggal Lahir Birthdate/Place	Kediri, 28 Januari 1988 Kediri, 28 January 1988	
Usia Age	37	
Domisili Domicile	Jakarta Barat West Jakarta	
Pendidikan dan Pelatihan Education and Training	• Master di bidang Ilmu Akuntansi dari Universitas Indonesia, lulus tahun 2015 • Sarjana Ekonomi, Jurusan Akuntansi dari Universitas Brawijaya, lulus tahun 2011	
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	Accounting Staff, PT Ground Risk Management (2012-2013)	Accounting Staff at PT Ground Risk Management (2012-2013)
	Rangkap Jabatan: Tidak memiliki rangkap jabatan di Tugu Insurance maupun perusahaan/lembaga lain.	Concurrent Position: Does not hold any concurrent positions at Tugu Insurance or any other company/institution.
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliated relationship with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.	

Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris

Secretary of the Board of Commissioners' Duties and Responsibilities

Sekretaris Dewan Komisaris membantu Dewan Komisaris di bidang kegiatan kesekretariatan, meliputi:

1. Pelaksanaan peran sebagai penghubung antara Dewan Komisaris dengan Direksi dan Pemegang Saham;
2. Penyiapan undangan rapat dan penyiapan bahan rapat Dewan Komisaris;

The Secretary of the Board of Commissioners assists the Board of Commissioners in secretarial activities, including:

1. Performing the role as a liaison between the Board of Commissioners with the Board of Directors and Shareholders;
2. Preparation of meeting invitations and materials for Board of Commissioners meetings;

3. Pendokumentasian surat;
4. Penyusunan notulen rapat; dan
5. Pengumpulan data atau informasi yang relevan dengan pelaksanaan tugas Dewan Komisaris.

Dalam membantu Dewan Komisaris, Sekretaris Dewan Komisaris bertugas:

1. Koordinator dalam seluruh kegiatan administrasi yang dilaksanakan di Sekretariat Dewan Komisaris;
2. Koordinator kegiatan Dewan Komisaris seperti rapat, pertemuan dan lain-lain;
3. Bersama Komite Dewan Komisaris, menyusun Rencana Kegiatan dan Anggaran (RKA) Dewan Komisaris setiap tahun;
4. Bersama Komite Dewan Komisaris, melakukan analisis RKAP Perseroan, *Business Plan* Perseroan dan rekomendasinya kepada Dewan Komisaris;
5. Notulis dan membuat *summary* pada setiap rapat antara Dewan Komisaris dan Direksi; dan
6. Tugas-tugas lain yang berhubungan dengan bidang kesekretariatan Dewan Komisaris.

3. Documentation of correspondences;
4. Preparation of minutes of meetings; and
5. Collection of the data or information relevant to implementing the Board of Commissioners' duties.

In assisting the Board of Commissioners, the Secretary of the Board of Commissioners is responsible for:

1. Coordinating all administrative activities carried out in the Secretariat of the Board of Commissioners;
2. Coordinating Board of Commissioners' activities, such as meetings, gatherings, and other events;
3. Collaborating with the Board of Commissioners' Committees to prepare the Annual Work Plan and Budget (RKA) for the Board of Commissioners;
4. Working with the Board of Commissioners' Committees to analyze the Company's Annual Budget Plan (RKAP), Business Plan, and providing recommendations to the Board of Commissioners;
5. Taking minutes and summarizing discussions in meetings between the Board of Commissioners and the Board of Directors; and
6. Performing other tasks related to the secretariat functions of the Board of Commissioners.

Program Pengembangan Kompetensi Sekretaris Dewan Komisaris

Secretary of the Board of Commissioners Competency Enhancement Program

Sekretaris Dewan Komisaris telah mengikuti program peningkatan kompetensi sepanjang tahun 2025, antara lain:

Throughout 2025, the Secretary of the Board of Commissioners participated in the following competence enhancement programs:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Ulum Tri Handayani	Sekretaris Dewan Komisaris Secretary of the Board of Commissioners	15 Mei 2025 15 May 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Efek Domino Tarif Trump: Ancaman atau Peluang bagi Ekonomi Indonesia The Domino Effect of Trump's Tariffs: A Threat or Opportunity for the Indonesian Economy	Otoritas Jasa Keuangan Financial Services Authority
		3-5 Juni 2025 3-5 June 2025	Daring Via Zoom Meeting Online Via Zoom Meeting Via Zoom	Pendidikan dan Pelatihan Persiapan Ujian Profesional Tata Kelola Risiko Berkualifikasi – <i>Qualified Risk Governance Professional</i> Qualified Risk Governance Professional Exam Preparation Education and Training	Widya Dharma Artha dan LSP MKS Widya Dharma Artha and LSP MKS
		17-18 Juli 2025 17-18 July 2025	Hotel Ibis Jakarta Harmoni	<i>Workshop</i> PSAK 117: Kontrak Asuransi (Level Dasar) PSAK 117 Workshop: Insurance Contracts (Basic Level)	Institut Akuntan Publik Indonesia Indonesian Institute of Public Accountants
		10 Desember 2025 10 December 2025	Daring Via Zoom Meeting Online Via Zoom Meeting	Strategi dan Peran Nyata Pekerja dalam Implementasi APU, PPT & PPPSPM Strategies and Real Roles of Workers in the Implementation of AML, PPT & PPPSPM	Grajosa Resources

5

Komite dan Fungsi di Bawah Direksi

Committees and Functions Under the Board of Directors

5.A

Komite Investasi

Investment Committee

Sesuai dengan ketentuan Peraturan OJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, Tugu Insurance sebagai perusahaan perasuransian wajib menyusun kebijakan dan strategi investasi secara tertulis. Ketaatan terhadap kebijakan dan strategi investasi tersebut harus dievaluasi secara berkala, paling sedikit satu kali dalam setahun. Oleh karena itu, Direksi telah membentuk Komite Investasi untuk membantu Direksi dalam menjalankan fungsi pengawasan, evaluasi, dan pemberian pertimbangan secara kolegal kepada Direksi sesuai dengan kewenangan yang telah ditetapkan.

Susunan Keanggotaan, Dasar Pengangkatan, dan Masa Jabatan Membership Composition, Basis of Appointment, and Term of Office

Sesuai dengan ketentuan pada POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, Komite Investasi harus terdiri dari paling sedikit:

1. Anggota Direksi yang membawahi fungsi pengelolaan investasi; dan
2. Aktuaris perusahaan atau tenaga ahli perusahaan.

Komite Investasi dibentuk berdasarkan Surat Keputusan Direksi No. 002/SKD/05/LEC-ATPI/IV/2024 tanggal 5 April 2024 tentang Revitalisasi Susunan Keanggotaan Komite Investasi, serta Memo No. 098/M/05/CRD-ATPI/IX/2024 tanggal 11 September 2024 Perihal Perubahan Susunan Komite Investasi dan Persetujuan Piagam Komite Investasi PT Asuransi Tugu Pratama Indonesia Tbk.

Adapun komposisi keanggotaan Komite Investasi per 31 Desember 2025 adalah sebagai berikut:

In accordance with OJK Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies, Tugu Insurance, as an insurance company, is required to establish written investment policies and strategies. Compliance with these policies and strategies is evaluated periodically, at least once a year. Therefore, the Board of Directors has established an Investment Committee to assist the Board of Directors in carrying out the functions of supervision, evaluation and providing collegial considerations to the Board of Directors in accordance with the authority that has been determined.

In accordance with the provisions of POJK No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies, the Investment Committee must consist of at least:

1. A member of the Board of Directors who oversees the investment management function; and
2. The company's actuary or experts from the company.

The Investment Committee was established based on the Board of Directors Decree No. 002/SKD/05/LEC-ATPI/IV/2024 dated 5 April 2024, regarding the Revitalization of the Investment Committee Membership Composition, and Memo No. 098/M/05/CRD-ATPI/IX/2024 dated 11 September 2024, concerning Changes to the Investment Committee Composition and Approval of the Investment Committee Charter PT Asuransi Tugu Pratama Indonesia Tbk.

The composition of the Investment Committee as of 31 December 2025, is as follows:

Posisi Position	Nama Name	Jabatan Position	Periode Masa Jabatan Term of Office
Ketua Chairman	Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Efektif sejak 5 April 2024 Effective since 5 April 2024
Sekretaris Secretary	Edwar	Investment & Treasury Group Head	
Anggota Member	Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	
	Fadlil Iswahyudi	Direktur Teknik Technical Director	
	Kristy Damayanti	SVP Strategic Management & Corporate Development	
	Aldy Rifianto	Financial Accounting Group Head	
	Ardi Arifianto	Management Accounting Group Head	
	Muhamad Baskoro	Legal & Compliance Group Head	
	Jonathan David Nandana	ERM & HSSE Group Head	
	Arkan Dewantara	Tenaga Ahli Perusahaan Company Expert	
	M. Ivan Faizal	Aktuaris Perusahaan Company Actuary	

Profil Komite Investasi per 31 Desember 2025
Profile of Investment Committee as of 31 December 2025

Untuk Profil Direktur Kepatuhan & Manajemen Risiko, Direktur Keuangan & Layanan Korporat, dan Direktur Teknik dapat dilihat pada profil Direksi.

For the Profile of the Director of Compliance & Risk Management, Finance & Corporate Services Director, and Technical Director can be viewed on the profile of the Board of Directors.

Nama Name	Edwar		
Jabatan Position	Investment & Treasury Group Head		
Kewarganegaraan Citizenship	Indonesia		
Usia Age	46		
Domisili Domicile	Depok		
Pendidikan dan Pelatihan Education and Training	S1 - Universitas Padjadjaran (Ekonomi) Bachelor's Degree - Universitas Padjadjaran (Economics)		
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Investment & Treasury Group Head (2023-sekarang) • Plt. Investment & Treasury Group Head (2023) • Capital Market Department Head (2021-2023) • Investment & Treasury Group Head (2023-present) • Plt. Investment & Treasury Group Head (2023) • Capital Market Department Head (2021-2023)		
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Directors, and Major/Controlling Shareholders.		

Nama Name	Kristy Damayanti		
Jabatan Position	SVP Strategic Management & Corporate Development		
Kewarganegaraan Citizenship	Indonesia		
Usia Age	47		

Domisili Domicile	Jakarta Timur East Jakarta
Pendidikan dan Pelatihan Education and Training	• Master in Finance & Insurance, University of Florence Italy (2006) • Sarjana Pertanian, Institut Pertanian Bogor (2003)
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• SVP Strategic Management & Corporate Development (2023-sekarang) • Direktur - PT Interindo (2023-sekarang) • Strategic Planning & Mgt. Accounting Group Head (2022-2023) • Fin. Planning & Evaluation Group Head (2016-2022) • Organization & Procedure Dept. Head (2014-2016) • Budget & Performance Analyst Manager (2013-2014) • Performance Analyst Sr. Officer (2008-2013)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Directors, and Major/Controlling Shareholders.

Nama Name	Aldy Rifianto
Jabatan Position	Financial Accounting Group Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	39
Domisili Domicile	Depok
Pendidikan dan Pelatihan Education and Training	S2 - Universitas Gadjah Mada (Manajemen) Master's Degree - Universitas Gadjah Mada (Management)
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Financial Accounting Group Head (2024-sekarang) • Production Accounting Department Head (2022-2024) • Budgeting & Forecasting Department Head (2018-2022) • Fin. Acc. Officer (2013-2018) • Senior Administrator (2013)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Directors, and Major/Controlling Shareholders.

Nama Name	Ardi Arifianto
Jabatan Position	Management Accounting Group Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	40
Domisili Domicile	Tangerang Selatan South Tangerang
Pendidikan dan Pelatihan Education and Training	S1 - Universitas Airlangga (Akuntansi) Bachelor's Degree – Airlangga University (Accounting)

Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Auditor PricewaterhouseCoopers (2009) • Bimbingan Profesi Sarjana Pertamina (Desember 2009-Desember 2010) • Early Professional Development (Desember 2010-Maret 2011) • Supervisor General Accounting – MOR 2 Palembang (April 2011-31 Desember 2012) • Senior Supervisor General Accounting – MOR 2 Palembang (Januari 2013-Agustus 2013) • Assistant Inventory – RU 6 Balongan (September 2013-Oktober 2013) • Jr. Officer Fuel Quantity Accounting – MOR 3 Jakarta (November 2013-Februari 2015) • Jr. Officer Fuel Quantity Accounting – MOR 5 Surabaya (Maret 2015-November 2015) • Senior Supervisor Budget & Product Costing – MOR 5 Surabaya (Desember 2015-Februari 2016) • Senior Supervisor Finance TBBM Tuban (Maret 2016-Juni 2017) • Officer Finance Operation – RDMP RU V Balikpapan (Juli 2017-Februari 2020) • Expert I Finance - Kantor Pusat Pertamina (Maret 2020-September 2020) • Sr. Analyst I Policy Development - Kantor Pusat Pertamina (Oktober 2020-Desember 2021) • Sr. Analyst II Policy Development – Kantor Pusat Pertamina (Januari 2022-Juli 2023) • Sr. Analyst III Policy Development – Kantor Pusat Pertamina (Agustus 2023-November 2023) • Sr. Analyst III Business Group Budget Monitoring - Kantor Pusat Pertamina (Desember 2023-Juni 2024) • Sr. Analyst III Business Group Budget Planning – Kantor Pusat Pertamina (Juli 2024-Maret 2025) • Management Accounting Group Head (April 2025-sekarang)	• Auditor at PricewaterhouseCoopers (2009) • Pertamina Graduate Professional Development Program (December 2009-December 2010) • Early Professional Development Program (December 2010-March 2011) • Supervisor, General Accounting – MOR 2 Palembang (April 2011-31 December 2012) • Senior Supervisor, General Accounting – MOR 2 Palembang (January 2013-August 2013) • Assistant Inventory – RU 6 Balongan (September 2013-October 2013) • Junior Officer, Fuel Quantity Accounting – MOR 3 Jakarta (November 2013-February 2015) • Junior Officer, Fuel Quantity Accounting – MOR 5 Surabaya (March 2015-November 2015) • Senior Supervisor, Budget & Product Costing – MOR 5 Surabaya (December 2015-February 2016) • Senior Supervisor, Finance – TBBM Tuban (March 2016-June 2017) • Officer, Finance Operation – RDMP RU V Balikpapan (July 2017-February 2020) • Expert I, Finance – Pertamina Head Office (March 2020-September 2020) • Senior Analyst I, Policy Development – Pertamina Head Office (October 2020-December 2021) • Senior Analyst II, Policy Development – Pertamina Head Office (January 2022-July 2023) • Senior Analyst III, Policy Development – Pertamina Head Office (August 2023-November 2023) • Senior Analyst III, Business Group Budget Monitoring – Pertamina Head Office (December 2023-June 2024) • Senior Analyst III, Business Group Budget Planning – Pertamina Head Office (July 2024-March 2025) • Management Accounting Group Head (April 2025-Present)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Directors, and Major/Controlling Shareholders.	

Nama Name	Muhamad Baskoro
Jabatan Position	Legal & Compliance Group Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	43
Domisili Domicile	Tangerang
Pendidikan dan Pelatihan Education and Training	S2 - University of Groningen (International Economic and Business Law) Master's Degree - University of Groningen (International Economic and Business Law)
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	Legal & Compliance Group Head (2025-sekarang) Legal & Compliance Group Head (2025-present)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Directors, and Major/Controlling Shareholders.

Nama Name	Jonathan David Nandana	
Jabatan Position	ERM & HSSE Group Head	
Kewarganegaraan Citizenship	Indonesia	
Usia Age	45	
Domisili Domicile	Tangerang Selatan South Tangerang	
Pendidikan dan Pelatihan Education and Training	S2 - Universitas Prasetya Mulya (Magister Manajemen) Master's Degree - Universitas Prasetya Mulya (Master of Management)	
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• ERM & HSSE Group Head (2024-sekarang) • Business Development Group Head (2023-2024) • Strategic Partnership Group Head (2023) • Marketing & Services Group Head (2022-2023) • Corporate Communication & Relation Group Head (2020-2022)	
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Directors, and Major/Controlling Shareholders.	

Nama Name	Arkan Dewantara	
Jabatan Position	Tenaga Ahli Perusahaan Company Expert	
Kewarganegaraan Citizenship	Indonesia	
Usia Age	49	
Domisili Domicile	Jakarta Barat West Jakarta	
Pendidikan dan Pelatihan Education and Training	S2 - Universitas Indonesia (Teknik Industri) Master's Degree - Universitas Indonesia (Industrial Engineering)	
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Marine & Aviation Claim Department Head (2019-sekarang) • Cargo & Hull U/W Dept. Head (2017-2019) • Sr. Underwriter (2013-2017) • Underwriter (2013)	
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Directors, and Major/Controlling Shareholders.	

Nama Name	M. Ivan Faizal	
Jabatan Position	Aktuaris Perusahaan Company Actuary	
Kewarganegaraan Citizenship	Indonesia	
Usia Age	45	
Domisili Domicile	Bekasi	

Pendidikan dan Pelatihan Education and Training	• S1 - Universitas Indonesia (Teknik Industri) • S2 - Universitas Indonesia (Manajemen Aktuaria)	• Bachelor Degree - Universitas Indonesia (Industrial Engineering) • Master's Degree - Universitas Indonesia (Actuarial Management)
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Company Actuary (2023-sekarang) • Actuary Department Head (2020-2023) • Sr. Underwriter (2020) • Underwriter (2017-2019) • Risk Analyst (2014-2017) • Portfolio Analyst (2013-2014)	• Company Actuary (2023-present) • Actuary Department Head (2020-2023) • Sr. Underwriter (2020) • Underwriter (2017-2019) • Risk Analyst (2014-2017) • Portfolio Analyst (2013-2014)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Directors, and Major/Controlling Shareholders.	

Pernyataan Independensi Komite Investasi
Statement of Investment Committee's Independence

Komite Investasi bertanggung jawab langsung kepada Direksi. Dalam melaksanakan fungsinya, seluruh anggota Komite Investasi bersifat independen serta wajib mematuhi dan memenuhi ketentuan hukum serta regulasi yang berlaku.

The Investment Committee reports directly to the Board of Directors. In performing its functions, all members of the Investment Committee are independent, compliant, and must adhere to the applicable laws and regulations.

Program Peningkatan Kompetensi Komite Investasi
Investment Committee's Competency Enhancement Program

Komite Investasi telah mengikuti program peningkatan kompetensi sepanjang tahun 2025, antara lain:

Investment Committee members enhanced their competencies in 2025 by participating in the following competency enhancement programs:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Edwar	Investment & Treasury Group Head	21 Maret 2025 21 March 2025	Daring Online	Tishare 020 - Sosialisasi Pelindungan Data Pribadi dan Penyusunan RoPA Tishare 020 - Socialization of Personal Data Protection and Preparation of RoPA	Tugu Institute X ERM & HSSE Group
		5 Juni 2025 5 June 2025	Daring Online	Implementasi Audit Investigasi dan Audit Forensik Berbasis POJK 12 Tahun 2024 (dengan Studi Kasus) Implementation of Investigative Audit and Forensic Audit Based on POJK No. 12 of 2024 (Case Study Included)	Widya Dharma Artha
		10-11 Juni 2025 10-11 June 2025	Jakarta	Tilearn 088 - <i>Managing Crisis with Composed and Strategic Communication</i>	Tugu Institute X Markplus Institute
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		18 Juni-1 Juli 2025 18 June-1 July 2025	Daring Online	Leadership Training - <i>Creating A High Performance Culture</i>	Linkedin Learning
		11 Agustus 2025 11 August 2025	Jakarta	Tilearn 094 - <i>Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level</i> Tilearn 094 - Kick-Off: Intermediate Service Training Program 2025 & Service Excellence Intermediate Series	Tugu Institute X Markplus Institute
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - <i>Privacy and Data Protection Legal Framework & Implementation in Insurance Industry</i>	Tugu Institute X ERM & HSSE Group

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Kristy Damayanti	SVP Strategic Management & Corporate Development	4 September 2025 4 September 2025	Jakarta	Tishare 024 - Literasi <i>Legal Advisory: Advance Legal Comprehension Seminar</i> Tishare 024 - Legal Advisory Literacy: Advanced Legal Comprehension Seminar	Tugu Institute X Legal & Compliance Group
		18 September 2025 18 September 2025	Jakarta	<i>Service Training Program 2025: Shaping (Batch 26)</i>	Tugu Institute X Markplus Institute
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 – Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		11-25 Oktober 2025 11-25 October 2025	Jakarta	Pelatihan & Sertifikasi Wakil Manajer Investasi Investment Manager Representative Training & Certification	BNSP
		27 Oktober 2025 27 October 2025	Jakarta	Tilearn 101 - Implementasi PSAK 117: Kontrak Asuransi Tilearn 101 - Implementation of PSAK 117: Insurance Contracts	Tugu Institute X Tim Implementasi PSAK 117
		17 November 2025 17 November 2025	Jakarta	Tilearn 102 - <i>Integrity in Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i> Tishare 027 – Sharing Session: Success Story of Service Excellence Implementation	Tugu Institute
		4 Desember 2025 4 December 2025	Daring Online	Tilearn 104 - <i>Leading Continuous Improvement Strategy</i>	Tugu Institute X Markplus Institute
		21 Februari 2025 21 February 2025	Jakarta	Workshop Sertifikasi Manajemen Risiko (AMRP) Risk Management Certification Workshop (AMRP)	AAMAI
		21-24 Mei 2025 21-24 May 2025	Bali	<i>Reimagining the Future of Insurance Innovation for Sustainable Future</i>	Dewan Asuransi Indonesia Indonesian Insurance Council
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		2-15 Juli 2025 2-15 July 2025	Daring Online	<i>Leadership Training - Creating a High Performance Culture</i>	LinkedIn Learning
		11 Agustus 2025 11 August 2025	Jakarta	Tilearn 094 - <i>Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level</i> Tilearn 094 - Kick-Off: Intermediate Service Training Program 2025 & Service Excellence Intermediate Series	Tugu Institute X Markplus Institute
		15 Agustus 2025 15 August 2025	Jakarta	Tilearn 095 - Perdagangan Karbon Indonesia Tilearn 095 - Indonesia Carbon Trading	Tugu Institute X IDX Stock Exchange
		18 September 2025 18 September 2025	Jakarta	<i>Service Training Program 2025: Shaping (Batch 26)</i>	Tugu Institute X Markplus Institute
		19 September 2025 19 September 2025	Jakarta	Tilearn 099 - Awareness ISO37001 – SMAP	Tugu Institute X Aurora Bisnis International

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Aldy Rifianto	Financial Accounting Group Head	2 Oktober 2025 2 October 2025	Daring Online	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 – Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		27 Oktober 2025 27 October 2025	Jakarta	Tilearn 101 - Implementasi PSAK 117: Kontrak Asuransi Tilearn 101 – Implementation of PSAK 117: Insurance Contracts	Tugu Institute X Tim Implementasi PSAK 117
		17 November 2025 17 November 2025	Jakarta	Tilearn 102 - <i>Integrity In Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i> Tishare 027 - Sharing Session: Success Story Service Excellence Implementation	Tugu Institute
		4 Desember 2025 4 December 2025	Daring Online	Tilearn 104 - <i>Leading Continuous Improvement Strategy</i>	Tugu Institute X Markplus Institute
		5 Juni 2025 5 June 2025	Daring Online	Implementasi Audit Investigasi dan Audit Forensik Berbasis POJK 12 Tahun 2024 (Dengan Studi Kasus) Implementation of Investigative Audit and Forensic Audit Based on POJK No. 12 of 2024 (Case Study Included)	Widya Dharma Artha
		16 Juni 2025 16 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU, PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		18 Juni-1 Juli 2025 18 June-1 July 2025	Daring Online	<i>Leadership Training - Creating A High Performance Culture</i>	Linkedin Learning
		23 Juni 2025 23 June 2025	Jakarta	Tilearn 090 - Aspek Akuntansi dan Aktuaria dalam Implementasi PSAK 117 Tilearn 090 - Accounting and Actuarial Aspects in the Implementation of PSAK 117	Tugu Institute X Actuary Department
		11 Agustus 2025 11 August 2025	Jakarta	Tilearn 094 - <i>Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level</i> Tilearn 094 - Kick-Off: Intermediate Service Training Program 2025 & Service Excellence Intermediate Series	Tugu Institute X Markplus Institute
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - <i>Privacy and Data Protection Legal Framework & Implementation in Insurance Industry</i>	Tugu Institute X ERM & HSSE Group
		4 September 2025 4 September 2025	Jakarta	Tishare 024 - Literasi <i>Legal Advisory: Advance Legal Comprehension Seminar</i> Tishare 024 - Legal Advisory Literacy: Advanced Legal Comprehension Seminar	Tugu Institute X Legal & Compliance Group
		18 September 2025 18 September 2025	Jakarta	<i>Service Training Program 2025: Shaping (Batch 26)</i>	Tugu Institute X Markplus Institute
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		27 Oktober 2025 27 October 2025	Jakarta	Tilearn 101 - Implementasi PSAK 117: Kontrak Asuransi Tilearn 101 - Implementation of PSAK 117: Insurance Contracts	Tugu Institute X Tim Implementasi PSAK 117

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Ardi Arifianto	Management Accounting Group Head	14 November 2025 14 November 2025	Jakarta	Workshop PSAK117 & PPL OJK Sektor LKNB Workshop PSAK117 & PPL OJK Sector LKNB	Iapi
		17 November 2025 17 November 2025	Jakarta	Tilearn 102 - <i>Integrity in Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i> Tishare 027 - Sharing Session: Success Story Service Excellence Implementation	Tugu Institute
		3 Desember 2025 3 December 2025	Jakarta	<i>Leadership Development Program Trailblazer Tahun 2025-2026</i> Leadership Development Program Trailblazer 2025-2026	PCU Pertamina
		9 Mei 2025 9 May 2025	Jakarta	Design Rencana Business Business Plan Design	AAUI
		10-11 Juni 2025 10-11 June 2025	Jakarta	Tilearn 088 - <i>Managing Crisis with Composed and Strategic Communication</i>	Tugu Institute X Markplus Institute
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		18 Juni-1 Juli 2025 18 June-1 July 2025	Daring Online	<i>Leadership Training - Creating a High Performance Culture</i>	LinkedIn Learning
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - <i>Privacy and Data Protection Legal Framework & Implementation in Insurance Industry</i>	Tugu Institute X ERM & HSSE Group
		27 Agustus 2025 27 August 2025	Daring Online	Tishare 023 - <i>Release Workflow Memo melalui Tugu Document Management System (T-DMS)</i> Tishare 023 - Memo Workflow Release through the Tugu Document Management System (T-DMS)	Tugu Institute X IT Group
		4 September 2025 4 September 2025	Jakarta	Tishare 024 - <i>Literasi Legal Advisory: Advance Legal Comprehension Seminar</i> Tishare 024 - Legal Advisory Literacy: Advanced Legal Comprehension Seminar	Tugu Institute X Legal & Compliance Group
		18 September 2025 18 September 2025	Jakarta	<i>Service Training Program 2025: Shaping (Batch 26)</i>	Tugu Institute X Markplus Institute
		19 September 2025 19 September 2025	Daring Online	Tilearn 099 - <i>Awareness ISO37001 – SMAP</i>	Tugu Institute X Aurora Bisnis International
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - <i>Peningkatan Pemahaman & Pelaporan Gratifikasi</i> Tilearn 100 - Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Muhamad Baskoro	Legal & Compliance Group Head	5 Juni 2025 5 June 2025	Daring Online	Implementasi Audit Investigasi dan Audit Forensik Berbasis POJK 12 Tahun 2024 (dengan Studi Kasus) Implementation of Investigative Audit and Forensic Audit Based on POJK No. 12 of 2024 (Case Study Included)	Widya Dharma Artha
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU, PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		18 Juni-1 Juli 2025 18 June-1 July 2025	Daring Online	<i>Leadership Training - Creating A High Performance Culture</i>	Linkedin Learning
		11 Agustus 2025 11 August 2025	Jakarta	Tilearn 094 - Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level Tilearn 094 - Kick-Off: Intermediate Service Training Program 2025 & Service Excellence Intermediate Series	Tugu Institute X Markplus Institute
		19 September 2025 19 September 2025	Jakarta	Tilearn 099 - Awareness ISO37001 – SMAP	Tugu Institute X Aurora Bisnis International
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 – Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		28-30 Oktober 2025 28-30 October 2025	Jakarta	Sertifikasi Manajemen Risiko RMC Risk Management Certification (RMC)	LSP AAUI
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - Sharing Session: Success Story Implementasi Service Excellence Tishare 027 - Sharing Session: Success Story Service Excellence Implementation	Tugu Institute
Jonathan David Nandana	ERM & HSSE Group Head	25 April 2025 25 April 2025	Jakarta	Tilearn 086 - Internal Auditor ISO 27001:2022 Berdasarkan Standard ISO 19011:2018 Tilearn 086 - Internal Auditor ISO 27001:2022 Based on ISO 19011:2018 Standard	Tugu Institute X Information Technology Group
		10-11 Juni 2025 10-11 June 2025	Jakarta	Tilearn 088 - Managing Crisis with Composed and Strategic Communication	Tugu Institute X Markplus Institute
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU, PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		18 Juni-1 Juli 2025 18 June-1 July 2025	Daring Online	<i>Leadership Training - Creating A High Performance Culture</i>	Linkedin Learning
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - Privacy and Data Protection Legal Framework & Implementation in Insurance Industry	Tugu Institute X ERM & HSSE Group
		4 September 2025 4 September 2025	Jakarta	Tishare 024 - Literasi Legal Advisory: Advance Legal Comprehension Seminar Tishare 024 – Legal Advisory Literacy: Advanced Legal Comprehension Seminar	Tugu Institute X Legal & Compliance Group
		18 September 2025 18 September 2025	Jakarta	Service Training Program 2025: Shaping (Batch 26)	Tugu Institute X Markplus Institute
		19 September 2025 19 September 2025	Jakarta	Tilearn 099 - Awareness ISO37001 – SMAP	Tugu Institute X Aurora Bisnis International

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		27 Oktober 2025 27 October 2025	Jakarta	Tilearn 101 - Implementasi PSAK 117: Kontrak Asuransi Tilearn 101 - Implementation of PSAK 117: Insurance Contracts	Tugu Institute X Tim Implementasi PSAK 117
		17 November 2025 17 November 2025	Jakarta	Tilearn 102 - <i>Integrity in Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i> Tishare 027 - Sharing Session: Success Story Service Excellence Implementation	Tugu Institute
Arkan Dewantara	Tenaga Ahli Perusahaan Company Expert	20 Januari 2025 20 January 2025	Jakarta	Asuransi Suretyship Suretyship Insurance	Tugu Institute X Widya Dharma Artha
		23 Januari 2025 23 January 2025	Jakarta	Tugu <i>Digital Transformation Workshop</i> 2025-2028	Tugu Institute X Research, Development & Transformation Group
		5 Februari 2025 5 February 2025	Daring Online	Tishare 019 - Sosialisasi Kebutuhan Kompetensi Teknis Jabatan (KKTJ) & <i>Training Playbook</i> Direktorat Teknik Tishare 019 - Socialization of Technical Competency Requirements for Positions (KKTJ) & Training Playbook for the Engineering Directorate	Tugu Institute
		21 Maret 2025 21 March 2025	Daring Online	Tishare 020 - Sosialisasi Pelindungan Data Pribadi dan Penyusunan ROPA Tishare 020 - Socialization of Personal Data Protection and Preparation of ROPA	Tugu Institute X ERM & HSSE Group
		22-23 April 2025 22-23 April 2025	Jakarta	Tilearn 085 - <i>Marine Hull: Understanding Vessel & Insuring Them</i>	Tugu Institute X Reinsurance Group
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU, PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		11 Agustus 2025 11 August 2025	Jakarta	Tilearn 094 - <i>Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level</i> Tilearn 094 - Kick-Off: Intermediate Service Training Program 2025 & Service Excellence Intermediate Series	Tugu Institute X Markplus Institute
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - <i>Privacy and Data Protection Legal Framework & Implementation in Insurance Industry</i>	Tugu Institute X ERM & HSSE Group
		11 September 2025 11 September 2025	Jakarta	<i>Service Training Program 2025: Leading - Frontliner (Batch 21)</i>	Tugu Institute X Markplus Institute
		19 September 2025 19 September 2025	Daring Online	Tilearn 099 - Awareness ISO37001 – SMAP	Tugu Institute X Aurora Bisnis International
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
M. Ivan Faizal	Aktuaris Perusahaan Company Actuary	17 November 2025 17 November 2025	Jakarta	Tilearn 102 - <i>Integrity in Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i> Tishare 027 - <i>Sharing Session: Success Story Service Excellence Implementation</i>	Tugu Institute
		10-11 Juni 2025 10-11 June 2025	Jakarta	Tilearn 088 - <i>Managing Crisis with Composed and Strategic Communication</i>	Tugu Institute X Markplus Institute
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - <i>Strategi & Peran Nyata Pekerja dalam Implementasi APU, PPT & PPPSPM</i> Tishare 028 - <i>Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM</i>	Tugu Institute X Grajosa
		23 Juni 2025 23 June 2025	Jakarta	Tilearn 090 - <i>Aspek Akuntansi dan Aktuaria dalam Implementasi PSAK 117</i> Tilearn 090 - <i>Accounting and Actuarial Aspects in the Implementation of PSAK 117</i>	Tugu Institute X Actuary Department
		2-15 Juli 2025 2-15 July 2025	Daring Online	<i>Leadership Training - Creating A High Performance Culture</i>	Linkedin Learning
		24-26 Juli 2025 24-26 July 2025	Bangka Belitung	The 8 th Indonesian Actuaries Summit	Persatuan Aktuaris Indonesia Society of Actuaries of Indonesia
		11 Agustus 2025 11 August 2025	Jakarta	Tilearn 094 - <i>Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level</i> Tilearn 094 - <i>Kick-Off: Intermediate Service Training Program 2025 & Service Excellence Intermediate Series</i>	Tugu Institute X Markplus Institute
		4 September 2025 4 September 2025	Jakarta	Tishare 024 - <i>Literasi Legal Advisory: Advance Legal Comprehension Seminar</i> Tishare 024 - <i>Legal Advisory Literacy: Advanced Legal Comprehension Seminar</i>	Tugu Institute X Legal & Compliance Group
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - <i>Peningkatan Pemahaman & Pelaporan Gratifikasi</i> Tilearn 100 - <i>Enhancing Understanding and Reporting of Gratification</i>	Tugu Institute X Legal & Compliance Group
		3 Desember 2025 3 December 2025	Jakarta	<i>Financial Strategy Behind Reinsurance</i>	Persatuan Aktuaris Indonesia Society of Actuaries of Indonesia
		4 Desember 2025 4 December 2025	Daring Online	Tilearn 104 - <i>Leading Continuous Improvement Strategy</i>	Tugu Institute X Markplus Institute
		24 Desember 2025 24 December 2025	Jakarta	Sertifikasi Manajemen Risiko (RMC) Risk Management Certification (RMC)	LSP AAUI

Tugas dan Tanggung Jawab Duties and Responsibilities

Komite Investasi Tugu Insurance mengemban tugas, tanggung jawab, dan memiliki wewenang sebagai berikut:

1. Menetapkan sasaran investasi dan tingkat risiko yang dapat diterima atau ditanggung;
2. Menetapkan batasan investasi, kebijakan investasi sesuai dengan aturan, ketentuan Pemerintah, dan Undang-Undang yang berlaku;
3. Bersama-sama dengan Kepala Grup Manajemen Investasi & Treasury, menetapkan kebijakan alokasi portofolio investasi yang diperkirakan akan dapat memenuhi target hasil investasi yang telah ditetapkan;
4. Menetapkan syarat-syarat/kualifikasi yang harus dipenuhi dalam memilih tenaga ahli/manajer investasi dari luar Perusahaan;
5. Menetapkan institusi tempat penitipan harta (kustodian);
6. Mengawasi kegiatan Kepala Grup Manajemen Investasi & Treasury serta kegiatan Manajer Investasi yang berasal dari luar Perusahaan;
7. Mengembangkan, mengkaji, dan menetapkan kebijakan dan strategi tahunan pengelolaan *Asset Liability Management* (ALMA);
8. Melakukan tinjauan secara periodik terhadap posisi likuiditas dalam bentuk aset likuid;
9. Menetapkan rambu-rambu/batasan dan petunjuk pengelolaan serta pengendalian risiko yang berdampak pada:
 - a. Risiko Likuiditas (*Liquidity Management*);
 - b. Risiko Pasar seperti Risiko Suku Bunga (*Interest Rate Management*); dan
 - c. Risiko Nilai Tukar (*Currency Management*).
10. Menyampaikan informasi kepada Direksi mengenai setiap perkembangan ketentuan dan peraturan terkait yang mempengaruhi strategi dan kebijakan ALMA.

The Investment Committee of Tugu Insurance has the following duties, responsibilities, and authorities:

1. Set investment targets and acceptable levels of risk;
2. Determine investment limits and policies in accordance with government regulations and prevailing laws;
3. Collaborate with the Investment & Financial Risk Management Group Head to establish the investment portfolio allocation policy, which is expected to achieve the predetermined investment return target;
4. Set the criteria/qualifications that must be met when selecting external investment experts/managers;
5. Appoint the institution responsible for the safekeeping of assets (custodian);
6. Oversee the activities of the Investment & Financial Risk Management Group Head as well as external Investment Managers;
7. Develop, review, and establish annual policies and strategies for Asset Liability Management (ALMA);
8. Periodically review the liquidity position in the form of liquid assets;
9. Set boundaries and guidelines for the management and control of risks that impact:
 - a. Liquidity Risk (Liquidity Management);
 - b. Market Risk, such as Interest Rate Risk (Interest Rate Management); and
 - c. Exchange Rate Risk (Currency Management).
10. Provide the pBoard of Directors with information on any developments in relevant regulations that affect ALMA's strategy and policies.

Kebijakan dan Pelaksanaan Rapat Meeting Policy and Implementation Policy

Komite Investasi wajib melakukan rapat berkala dengan ketentuan sebagai berikut:

1. Komite wajib melakukan rapat paling sedikit 3 (tiga) bulan sekali;
2. Rapat Komite dipimpin oleh Ketua Komite. Dalam hal Ketua Komite berhalangan hadir, Ketua Komite akan menunjuk salah satu Anggota Komite untuk bertugas sebagai pimpinan rapat;
3. Pembahasan dalam rapat Komite dapat berupa rapat tatap muka atau penandatanganan sirkuler;
4. Rapat dianggap sah dan berwenang mengambil keputusan yang mengikat apabila telah memenuhi kuorum kehadiran anggota;
5. Rapat akan memenuhi kuorum apabila dihadiri oleh 2/3 (dua per tiga) Anggota Komite. Keputusan rapat akan sah apabila disetujui oleh 2/3 (dua per tiga) Anggota Komite yang hadir;
6. Keputusan dapat diambil dengan suara bulat dari Anggota Komite yang hadir atau berdasarkan suara mayoritas (>50%) dari Anggota Komite yang hadir;

The Committee is required to hold regular meetings under the following conditions:

1. The Committee must hold a meeting at least once every 3 (three) months;
2. Committee meetings are chaired by the Committee Chairman. If the Chairman is unable to attend, the Chairman will appoint one of the Committee Members to act as the meeting chair;
3. Discussions in the Committee may take the form of meetings or circular resolutions;
4. Meetings are considered valid and authorized to make binding decisions if they meet the quorum for member attendance;
5. A meeting will meet the quorum if attended by 2/3 (two-thirds) of the Committee Members. The meeting's decision will be valid if approved by 2/3 (two-thirds) of the Committee Members present;
6. Decisions may be made by unanimous vote of the Committee Members present or by majority vote (>50%) of the Committee Members present;

7. Dalam hal jumlah suara yang setuju sama dengan jumlah suara yang tidak setuju, maka keputusan rapat diserahkan kepada pimpinan rapat;
8. Dalam pelaksanaan rapat Komite, selain dihadiri oleh Anggota Komite, rapat dapat mengundang pihak-pihak (*invitee*) yang dianggap terkait sesuai dengan agenda yang dibahas;
9. Setiap perbedaan pendapat (*dissenting opinion*) dalam rapat harus secara jelas dinyatakan dalam Risalah Rapat beserta alasannya; dan
10. Anggota Komite yang hadir maupun yang tidak hadir dalam rapat berhak menerima salinan risalah rapat Komite.

Selama tahun 2025, Komite Investasi telah menyelenggarakan 4 (empat) kali rapat dengan rincian kehadiran sebagai berikut:

7. In the event of a tie vote, the decision of the meeting shall be submitted to the meeting chairman;
8. In conducting the Committee meeting, in addition to being attended by Committee Members, the meeting may invite relevant parties (*invitees*) according to the agenda being discussed;
9. Any dissenting opinions in the meeting must be clearly stated in the minutes of the meeting along with the reasons; and
10. Both present and absent Committee Members are entitled to receive a copy of the meeting minutes.

During 2025, the Investment Committee held 4 (four) meetings with the following attendance details:

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Kehadiran dalam % Attendance in %	Tidak Hadir dengan Surat Kuasa Absence with Power of Attorney
Edi Yoga Prasetyo	4	4	100%	-
Edwar	4	4	100%	-
Fitri Azwar	3	3	100%	-
Fadlil Iswahyudi	3	3	100%	-
Kristy Damayanti	4	4	100%	-
Aldy Rifianto	1	1	100%	-
Ardi Arifianto	3	3	100%	-
Muhamad Baskoro	4	0	0%	-
Jonathan David Nandana	4	3	75%	-
Arkan Dewantara	4	4	100%	-
M. Ivan Faizal	4	3	75%	-

Laporan Pelaksanaan Tugas Komite Investasi Investment Committee Duties Implementation Report

Berikut adalah laporan pelaksanaan tugas Komite Investasi di tahun 2025:

1. Melakukan 4 (empat) kali rapat Komite Investasi sepanjang tahun 2024;
2. Melakukan monitoring terhadap *Asset & Liability Management* (ALMA);
3. Melakukan revitalisasi Pedoman Kebijakan dan Strategi Investasi 2025;
4. Memastikan proyeksi likuiditas tetap terjaga; dan
5. Mengoptimalkan alokasi investasi perusahaan dengan memilih instrumen investasi yang memberikan tingkat *yield* lebih tinggi dengan tetap memperhatikan tingkat risiko yang telah ditetapkan.

The following is a report on the implementation of the Investment Committee's duties in 2025:

1. Conduct 4 (four) Investment Committee meetings throughout 2024;
2. Monitor *Asset & Liability Management* (ALMA);
3. Revitalize the 2025 Investment Policy and Strategy Guidelines;
4. Ensure liquidity projections are maintained; and
5. Optimize the company's investment allocation by selecting investment instruments that provide higher yields while still considering the established risk level.

5.B

Komite Manajemen Risiko

Risk Management Committee

Tugu Insurance telah membentuk Komite Manajemen Risiko dengan tujuan untuk membantu Direksi dalam memantau implementasi Manajemen Risiko, mengantisipasi potensi risiko yang mungkin terjadi seiring dengan pertumbuhan bisnis Tugu Insurance, memantau perkembangan eksposur risiko, serta meninjau pelaksanaan dan pembaruan kebijakan, proses, dan prosedur Manajemen Risiko yang berkelanjutan.

Dasar hukum atas terbentuknya Komite Manajemen Risiko antara lain:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana diubah sebagian oleh Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja;
2. Peraturan Otoritas Jasa Keuangan No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko bagi Lembaga Jasa Keuangan Non-Bank;
3. Peraturan OJK No. 28 Tahun 2025 tanggal 10 November 2025 tentang Penerapan Manajemen Risiko bagi Perusahaan Perasuransian, Lembaga Penjamin, dan Dana Pensiun (Efektif berlaku tanggal 1 Januari 2026);
4. Peraturan OJK No. 12 Tahun 2023 tanggal 28 Desember 2016 tentang Penyelenggaraan Usaha Perusahaan Perasuransian;
5. Peraturan OJK No. 4 Tahun 2023 tanggal 28 Desember 2016 tentang Penerapan Tata Kelola bagi Perusahaan Perasuransian;
6. Surat Edaran OJK No. 8/SEOJK.05/2021 tanggal 5 Februari 2021 tentang Penerapan Manajemen Risiko untuk Perusahaan Asuransi, Asuransi Syariah, Reasuransi, dan Reasuransi Syariah;
7. Peraturan Menteri Badan Usaha Milik Negara No. PER-2/MBU/03/2023 Tahun 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara; dan
8. Surat Keputusan Direksi No. 004/SKD/05/LCO-ATPI/V/2025 tanggal 14 Mei 2025 tentang Perubahan Susunan dan Tugas Komite Manajemen Risiko PT Asuransi Tugu Pratama Indonesia Tbk, beserta *Term of Reference* Komite Manajemen Risiko PT Asuransi Tugu Pratama Indonesia Tbk.

Tugu Insurance has established the Risk Management Committee to support the Board of Directors in monitoring the implementation of Risk Management, anticipating potential risks that may arise in line with Tugu Insurance's business growth, monitoring the development of risk exposure, and reviewing the ongoing implementation and updates of Risk Management policies, processes, and procedures.

Legal basis of established the Risk Management Committee as follows:

1. Law No. 40 of 2007 on Limited Liability Companies, as partially amended by Law No. 11 of 2020 on Job Creation;
2. Financial Services Authority Regulation No. 44/POJK.05/2020 on the Implementation of Risk Management for Non-Bank Financial Services Institutions;
3. Financial Services Authority Regulation (OJK) No. 28 of 2025, dated 10 November 2025, concerning the Implementation of Risk Management for Insurance Companies, Guarantee Institutions, and Pension Funds (effective as of 1 January 2026);
4. Financial Services Authority Regulation (OJK) No. 12 of 2023, originally issued on 28 December 2016, concerning the Organization and Operation of Insurance Companies;
5. Financial Services Authority Regulation (OJK) No. 4 of 2023, originally issued on 28 December 2016, concerning the Implementation of Good Corporate Governance for Insurance Companies;
6. Financial Services Authority Circular Letter No. 8/SEOJK.05/2021, dated 5 February 2021, regarding the Implementation of Risk Management for Insurance, Sharia Insurance, Reinsurance, and Sharia Reinsurance Companies;
7. Regulation of the Minister of State-Owned Enterprises No. PER-2/MBU/03/2023 of 2023, concerning Guidelines on Corporate Governance and Significant Corporate Actions of State-Owned Enterprises; and
8. Board of Directors Decree No. 004/SKD/05/LCO-ATPI/V/2025, dated 14 May 2025, concerning Amendments to the Composition and Responsibilities of the Risk Management Committee of PT Asuransi Tugu Pratama Indonesia Tbk, including the Committee's Terms of Reference.

Susunan Keanggotaan, Dasar Pengangkatan, dan Masa Jabatan
Membership Composition, Basis of Appointment, and Term of Office

Susunan keanggotaan Komite Manajemen Risiko Tugu Insurance terdiri dari mayoritas anggota Direksi, yang salah satunya merupakan anggota Direksi yang membawahi fungsi Manajemen Risiko, serta beberapa Pejabat Eksekutif Perusahaan (satu tingkat di bawah Direksi) yang berhubungan dengan pengelolaan risiko dan pengendalian internal Perusahaan. Anggota komite terdiri dari Anggota Tetap dengan hak suara dan Anggota Tidak Tetap tanpa hak suara dalam pengambilan keputusan.

Komite Manajemen Risiko dibentuk berdasarkan Surat Keputusan Direksi No. 24/SKD/05/ERL-ATPI/XII/2022 tanggal 5 Desember 2022 tentang Perubahan Komite Manajemen Risiko PT Asuransi Tugu Pratama Indonesia Tbk, yang diubah terakhir kali dengan Surat Keputusan Direksi No. 004/SKD/05/LCO-ATPI/V/2025 tanggal 14 Mei 2025 tentang Perubahan Komite Manajemen Risiko PT Asuransi Tugu Pratama Indonesia Tbk. Adapun komposisi keanggotaan Komite Manajemen Risiko per 31 Desember 2025, antara lain:

The Tugu Insurance Risk Management Committee comprises the majority of the Board of Directors members, one of whom is a member of the Board of Directors in charge of the Risk Management function, and several Executive Officers of the Company (one level below the Board of Directors) who are involved in the Company's risk management and internal control. Committee members consist of Permanent Members with voting rights and Non-Permanent Members without voting rights in decision-making.

The Risk Management Committee was formed based on the Decree of the Board of Directors No. 24/SKD/05/ERL-ATPI/XII/2022 dated 5 December 2022 concerning Changes in the Formation of the Risk Management Committee of PT Asuransi Tugu Pratama Indonesia Tbk, as last amended by the Board of Directors' Decree No. 004/SKD/05/LCO-ATPI/V/2025 dated 14 May 2025 concerning Changes to the Risk Management Committee of PT Asuransi Tugu Pratama Indonesia Tbk. The composition of the Risk Management Committee membership as of 31 December 2025 is as follows:

Posisi Position	Nama Name	Jabatan Position	Periode Masa Jabatan Term of Office
Ketua Chairman	Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	3 (tiga) tahun dan dapat diangkat kembali dengan tidak mengurangi hak Direksi untuk mengubah susunan Komite Manajemen Risiko sewaktu-waktu.
Wakil Vice	Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	
Sekretaris Secretary	Jonathan David Nandana	ERM & HSSE Group Head	
Anggota Member	Fadlil Iswahyudi	Direktur Teknik Technical Director	Three (3) years and may be reappointed without limiting the Board of Directors' right to change the composition of the Risk Management Committee at any time.
	Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	
	Kristy Damayanti	SVP Strategic Management & Corporate Development	
	Edwar	Investment & Treasury Group Head	
	Resti Setia Utari	Internal Audit Group Head	
	Muhamad Baskoro	Legal & Compliance Group Head	
Anggota Tidak Tetap Non-Permanent Member	Pejabat yang terkait dengan topik yang dibahas dan/atau direkomendasikan dalam Komite Manajemen Risiko, kecuali pengusul untuk transaksi atau hal-hal yang menyimpang dari prosedur normal. Officials related to the topics discussed and/or recommended in the Risk Management Committee, except for proposers of transactions or matters that deviate from normal procedures.		

Profil Komite Manajemen Risiko per 31 Desember 2025
Profile of Risk Management Committee as of 31 December 2025

Untuk Profil Direktur Kepatuhan & Manajemen Risiko, Direktur Keuangan & Layanan Korporat, Direktur Teknik, dan Direktur Pemasaran Asuransi dapat dilihat pada profil Direksi.

The profiles of the Director of Compliance & Risk Management, Finance & Corporate Services Director, Technical Director, and Insurance Marketing Director can be found in the Board of Directors' profile section.

Nama Name	Jonathan David Nandana
Jabatan Position	ERM & HSSE Group Head

Untuk profil Bapak Jonathan David Nandana dapat dilihat pada profil anggota Komite Investasi dalam Laporan Tahunan ini.
The profile of Mr. Jonathan David Nandana can be found in the Investment Committee members' profile section of this Annual Report.

Nama Name	Kristy Damayanti
Jabatan Position	SVP Strategic Management & Corporate Development

Untuk profil Ibu Kristy Damayanti dapat dilihat pada profil anggota Komite Investasi dalam Laporan Tahunan ini.
The profile of Mrs. Kristy Damayanti can be found in the Investment Committee members' profile section of this Annual Report.

Nama Name	Edwar
Jabatan Position	Investment & Treasury Group Head

Untuk profil Bapak Edwar dapat dilihat pada profil anggota Komite Investasi dalam Laporan Tahunan ini.
The profile of Mr. Edwar can be found in the Investment Committee members' profile section of this Annual Report.

Nama Name	Resti Setia Utari
Jabatan Position	Internal Audit Group Head

Untuk profil Ibu Resti Setia Utami dapat dilihat pada profil Internal Audit Group Head dalam Laporan Tahunan ini.
The profile of Mrs. Resti Setia Utami can be found in the Internal Audit Group Head profile section of this Annual Report.

Nama Name	Muhamad Baskoro
Jabatan Position	Legal & Compliance Group Head

Untuk profil Bapak Muhamad Baskoro dapat dilihat pada profil anggota Komite Investasi dalam Laporan Tahunan ini.
The profile of Mr. Muhamad Baskoro can be found in the Investment Committee members' profile section of this Annual Report.

Pernyataan Independensi Komite Manajemen Risiko Risk Management Committee Statement of Independence

Semua anggota Komite Manajemen Risiko dalam menjalankan fungsinya patuh dan wajib memenuhi ketentuan hukum serta regulasi yang berlaku terkait dengan pembentukan Komite Manajemen Risiko perusahaan asuransi. Komite Manajemen Risiko memiliki pedoman dalam melaksanakan tugasnya yang dituangkan dalam *Term of Reference* (ToR) Komite Manajemen Risiko PT Asuransi Tugu Pratama Indonesia Tbk. yang berlaku.

All members of the Risk Management Committee, in performing their functions, must comply with prevailing laws and regulations related to the establishment of the Risk Management Committee for insurance companies. The Risk Management Committee has guidelines for carrying out its duties, as outlined in the Terms of Reference (ToR) of the Risk Management Committee of PT Asuransi Tugu Pratama Indonesia Tbk.

Program Peningkatan Kompetensi Komite Manajemen Risiko Risk Management Committee's Competency Enhancement Program

Komite Manajemen Risiko telah mengikuti program peningkatan kompetensi sepanjang tahun 2025, antara lain:

Members of the Risk Management Committee enhanced their competencies throughout 2025 by participating in the following competency enhancement programs:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Informasi peningkatan kompetensi/pelatihan Bapak Edi Yoga Prasetyo dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Direksi pada bab tata kelola ini. Information on Mr. Edi Yoga Prasetyo's competency development/training can be found in the competency development/training section for Board of Directors members in this governance chapter.			
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	Informasi peningkatan kompetensi/pelatihan Ibu Fitri Azwar dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Direksi pada bab tata kelola ini. Information on Mrs. Fitri Azwar's competency development/training can be found in the competency development/training section for Board of Directors members in this governance chapter.			
Jonathan David Nandana	ERM & HSSE Group Head	Informasi pelatihan dan peningkatan kompetensi Bapak Jonathan David Nandana dapat dilihat pada pelatihan dan peningkatan kompetensi anggota Komite Investasi dalam Laporan Tahunan ini. Information on Mr. Jonathan David Nandana competency development/training can be found in the competency development/training section for Investment Committee members in this governance chapter.			
Fadlil Iswahyudi	Direktur Teknik Technical Director	Informasi peningkatan kompetensi/pelatihan Bapak Fadlil Iswahyudi dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Direksi pada bab tata kelola ini. Information on Mr. Fadlil Iswahyudi's competency development/training can be found in the competency development/training section for Board of Directors members in this governance chapter.			
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	Informasi peningkatan kompetensi/pelatihan Bapak Ery Widiatmoko dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Direksi pada bab tata kelola ini. Information on Mr. Ery Widiatmoko's competency development/training can be found in the competency development/training section for Board of Directors members in this governance chapter.			
Kristy Damayanti	SVP Strategic Management & Corporate Development	Informasi peningkatan kompetensi/pelatihan Ibu Kristy Damayanti dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Komite Investasi pada bab tata kelola ini. Information on Mrs. Kristy Damayanti's competency development/training can be found in the competency development/training section for Investment Committee members in this governance chapter.			
Edwar	Investment & Treasury Group Head	Informasi peningkatan kompetensi/pelatihan Bapak Edwar dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Komite Investasi pada bab tata kelola ini. Information on Mr. Edwar's competency development/training can be found in the competency development/training section for Investment Committee members in this governance chapter.			
Resti Setia Utari	Internal Audit Group Head	Informasi pelatihan dan peningkatan kompetensi Ibu Resti Setia Utari dapat dilihat pada pelatihan dan peningkatan kompetensi Internal Audit pada bab tata kelola ini. Information on Mrs. Resti Setia Utari competency development/training can be found in the competency development/training section for Internal Audit in this governance chapter.			
Muhamad Baskoro	Legal & Compliance Group Head	Informasi pelatihan dan peningkatan kompetensi Bapak Muhamad Baskoro dapat dilihat pada pelatihan dan peningkatan kompetensi anggota Komite Investasi pada bab tata kelola ini. Information on Mr. Muhamad Baskoro competency development/training can be found in the competency development/training section for Investment Committee members in this governance chapter.			

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Duties and Responsibilities of Tugu Insurance's Risk Management Committee

Tugu Insurance mengemban tugas dan tanggung jawab sebagai berikut:

1. Melakukan evaluasi dan memberikan rekomendasi kepada Direktur Utama terkait Manajemen Risiko;
2. Penyusunan kebijakan, strategi, dan pedoman penerapan Manajemen Risiko serta perubahannya;
3. Penyusunan tingkat Risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*), kerangka Manajemen Risiko serta rencana kontingensi untuk mengantisipasi terjadinya kondisi tidak normal;

The Risk Management Committee of Tugu Insurance has the following duties and responsibilities:

1. Evaluate and provide recommendations to the President Director regarding Risk Management;
2. Formulate policies, strategies, and guidelines for the implementation of Risk Management and its amendments;
3. Establish the level of risk appetite and risk tolerance, the Risk Management framework, and contingency plans to anticipate unusual conditions;

4. Perbaikan atau penyesuaian pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi pelaksanaan Manajemen Risiko antara lain menyempurnakan proses Manajemen Risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Perusahaan yang memengaruhi kecukupan pendanaan, profil Risiko Perusahaan, dan tidak efektifnya penerapan Manajemen Risiko berdasarkan hasil evaluasi; dan
5. Penetapan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal.

Komite Manajemen Risiko memiliki wewenang untuk:

1. Mengambil keputusan berkaitan dengan pengelolaan Risiko Perusahaan berdasarkan Sistem Tata Kerja yang berlaku;
2. Memberikan rekomendasi kepada Direktur Utama atas permasalahan yang membutuhkan Persetujuan Direksi dan/atau Dewan Komisaris; dan
3. Mendapatkan masukan dan atau saran dari pihak luar Perusahaan yang berkaitan dengan tugasnya.

Kebijakan dan Pelaksanaan Rapat Meeting Policy and Implementation Policy

Komite Manajemen Risiko wajib melakukan rapat berkala dengan ketentuan sebagai berikut:

1. Komite wajib melakukan rapat Komite dilaksanakan secara triwulan dalam 1 (satu) tahun;
2. Rapat Komite dipimpin oleh Ketua Komite. Dalam hal Ketua Komite berhalangan hadir, maka Ketua Komite akan menunjuk Wakil Ketua Komite untuk bertugas sebagai pimpinan rapat;
3. Pembahasan dalam Komite Manajemen Risiko dapat berupa rapat ataupun penandatanganan sirkuler;
4. Tema pembahasan pada Rapat Komite Manajemen Risiko merujuk pada cakupan pembahasan dalam Rapat Komite Manajemen Risiko;
5. Rapat dianggap sah dan berwenang mengambil keputusan yang mengikat apabila telah memenuhi kuorum kehadiran anggota;
6. Rapat akan memenuhi kuorum apabila dihadiri oleh 2/3 (dua per tiga) anggota Komite. Keputusan rapat akan sah apabila disetujui oleh 2/3 (dua per tiga) anggota Komite yang hadir;
7. Keputusan dapat diambil dengan suara bulat dari Anggota tetap Komite yang hadir atau berdasarkan suara mayoritas (>50%) dari Anggota tetap Komite yang hadir;
8. Sekretaris Komite melakukan persiapan rapat, menentukan agenda rapat, dan mereviu kesesuaian materi yang akan disampaikan dalam rapat;
9. Dalam hal jumlah suara yang setuju sama dengan jumlah suara yang tidak setuju, maka keputusan rapat diserahkan kepada pimpinan rapat;

4. Make improvements or adjustments to the implementation of Risk Management based on evaluations of its execution, including refining the Risk Management process periodically or incidentally due to changes in the Company's external and internal conditions, which may affect funding adequacy, the Company's Risk profile, and the effectiveness of Risk Management based on evaluation outcomes; and
5. Determine matters concerning business decisions that deviate from normal procedures.

The Risk Management Committee has the authority to:

1. Make decisions related to managing the Company's Risks based on the applicable Work System;
2. Provide recommendations to the President Director on matters requiring the approval of the Board of Directors and/or the Board of Commissioners; and
3. Obtain input and/or suggestions from external parties related to their duties.

The Risk Management Committee must conduct regular meetings with the following stipulations:

1. The Committee is required to hold Committee meetings quarterly within 1 (one) year;
2. The meetings are led by the Committee Chairman. In the event the Committee Chairman is unable to attend, the Committee Chairman will appoint the Deputy Chairman of the Committee to act as the meeting chairman;
3. Discussions in the Risk Management Committee can be held through a meeting or circular signing;
4. The discussion theme at the Risk Management Committee Meeting refers to the scope of discussion outlined in the meeting's agenda;
5. Meetings are considered valid and have the authority to make binding decisions if the quorum of member attendance is met;
6. Meetings will have a quorum if attended by 2/3 (two-thirds) of the Committee members. The meeting's decision will be valid if approved by 2/3 (two-thirds) of the members present at the meeting;
7. Decisions can be made by unanimous vote from the permanent members of the Committee present, or based on a majority vote (>50%) from the permanent members present;
8. The Committee Secretary prepares the meeting, determines the meeting agenda, and reviews the suitability of the material to be presented at the meeting;
9. In the event the number of votes in favor is equal to the number of votes against, the decision of the meeting shall be referred to the Chairman of the Meeting;

10. Dalam pelaksanaan rapat Komite, selain dihadiri oleh Anggota Komite, Sekretaris Komite dapat mengundang pihak-pihak (*invitee*) yang dianggap terkait sesuai dengan agenda yang dibahas;
11. Status tindak lanjut rapat sebelumnya disampaikan pada setiap awal Rapat Komite Manajemen Risiko;
12. Setiap perbedaan pendapat (*dissenting opinion*) dalam rapat harus secara jelas dinyatakan dalam Risalah Rapat beserta alasannya;
13. Risalah rapat dibuat oleh Sekretaris Komite dan wajib ditandatangani oleh pimpinan rapat;
14. Anggota Komite yang hadir maupun yang tidak hadir dalam rapat Komite berhak menerima salinan risalah rapat Komite.

Selama tahun 2025, Komite Manajemen Risiko telah menyelenggarakan 4 (empat) kali rapat dengan rincian kehadiran sebagai berikut:

10. In the execution of Committee meetings, apart from being attended by Committee Members, the Committee Secretary may invite parties (*invitees*) deemed relevant according to the agenda discussed;
11. The follow-up status from the previous meeting is presented at the beginning of each Risk Management Committee meeting;
12. Any dissenting opinion in the meeting must be clearly stated in the Minutes of the Meeting, along with the reasons;
13. The Minutes of the Meeting are drafted by the Committee Secretary and must be signed by the Chairman of the meeting;
14. Committee members, whether present or not, are entitled to receive a copy of the Minutes of the Committee meeting.

During 2025, the Risk Management Committee held 4 (four) meetings with the following attendance details:

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Kehadiran dalam % Attendance in %	Tidak Hadir dengan Surat Kuasa Absence with Power of Attorney
Edi Yoga Prasetyo	4	4	100%	-
Fitri Azwar	3	3	100%	-
Ery Widiatmoko	4	2	50%	-
Fadlil Iswahyudi	3	2	67%	-
Kristy Damayanti	4	4	100%	-
Jonathan David Nandana	4	4	100%	-
Edwar	4	4	100%	-
Resti Setia Utari	4	4	100%	-
Muhamad Baskoro	4	3	75%	-

Laporan Pelaksanaan Tugas Komite Manajemen Risiko Report on the Implementation of Risk Management Committee's Duties

Berikut adalah laporan pelaksanaan tugas Komite Manajemen Risiko di tahun 2025:

1. Melakukan Rapat Komite Manajemen Risiko 4 (empat) kali dalam setahun;
2. Memberikan rekomendasi tindak lanjut pada Rapat Komite Manajemen Risiko; dan
3. Bersama Unit Kerja Manajemen Risiko melakukan kajian pemantauan terhadap risiko yang dihadapi dalam aktivitas operasional perusahaan.

The following outlines the Risk Management Committee's activities and performance in 2025:

1. Conducted 4 (four) Risk Management Committee meetings during the year;
2. Provided recommendations and follow-up actions arising from Risk Management Committee meetings; and
3. In collaboration with the Risk Management Unit, carried out monitoring reviews of risks arising from the Company's operational activities.

5.C

Komite Pengarah Teknologi Informasi

Information Technology Steering Committee

Tugu Insurance telah membentuk Komite Pengarah Teknologi Informasi ("Komite") dengan tujuan membantu Direksi dalam mengawasi risiko teknologi informasi (TI) dan memastikan program TI selaras dengan rencana bisnis Perseroan.

Tugu Insurance has established an Information Technology Steering Committee (the "Committee") to assist the Board of Directors in overseeing information technology (IT) risks and ensuring that IT programs are aligned with the Company's business strategy.

Susunan Keanggotaan, Dasar Pengangkatan, dan Masa Jabatan Membership Composition, Basis of Appointment, and Term of Office

Ketentuan mengenai pengangkatan dan masa jabatan Komite Pengarah Teknologi Informasi adalah sebagai berikut:

1. Anggota Komite diangkat dan diberhentikan oleh Direksi, berdasarkan rekomendasi dari Komite. Komite bersifat independen dan bertanggung jawab langsung kepada Direksi;
2. Masa kerja anggota Komite adalah 3 (tiga) tahun dan dapat diangkat kembali dengan tidak mengurangi hak Direksi untuk mengubah susunan Komite sewaktu-waktu;
3. Komite terdiri atas Ketua Komite merangkap sebagai Anggota Komite;
4. Komite terdiri atas Wakil Ketua Komite merangkap sebagai Anggota Komite;
5. Komite terdiri atas Sekretaris merangkap sebagai Anggota Komite;
6. Anggota Komite terdiri dari Anggota Tetap dengan hak suara dan Anggota tanpa hak suara;
7. Setiap anggota wajib memenuhi ketentuan hukum serta regulasi yang berlaku.

Komite Pengarah Teknologi Informasi dibentuk berdasarkan Surat Keputusan Direksi No. 19/SKD/05/LEC-ATPI/XI/2023 tanggal 6 November 2023 tentang Pembentukan Komite Pengarah Teknologi Informasi PT Asuransi Tugu Pratama Indonesia Tbk, serta Memo Usulan Perubahan *Term of Reference* Komite Pengarah Teknologi Informasi No. 004/M/04/ITE-ATPI/I/2025 tanggal 20 Januari 2025.

Adapun komposisi keanggotaan Komite Pengarah Teknologi Informasi per 31 Desember 2025 adalah sebagai berikut:

Provisions for the appointment and term of office of the Information Technology Steering Committee are as follows:

1. Committee members are appointed and dismissed by the Board of Directors, based on recommendations from the Committee. The Committee operates independently and reports directly to the Board of Directors;
2. The term of office for Committee members is 3 (three) years and may be reappointed without prejudice to the Board of Directors' authority to modify the Committee's composition at any time;
3. The Committee consists of the Chairman, who concurrently serves as a Committee Member;
4. The Committee consists of the Deputy Chairman, who concurrently serves as a Committee Member;
5. The Committee consists of a Secretary, who concurrently serves as a Committee Member;
6. Committee members include Permanent Members with voting rights and Non-Permanent Members without voting rights;
7. Each member is required to comply with applicable laws and regulations.

The Information Technology Steering Committee was established pursuant to Board of Directors Decree No. 19/SKD/05/LEC-ATPI/XI/2023 dated 6 November 2023 concerning the Establishment of the Information Technology Steering Committee of PT Asuransi Tugu Pratama Indonesia Tbk, as well as the Memorandum proposing amendments to the Committee's Terms of Reference No. 004/M/04/ITE-ATPI/I/2025 dated 20 January 2025.

The composition of the Information Technology Steering Committee as of 31 December 2025 is as follows:

Posisi Position	Nama Name	Jabatan Position	Masa Jabatan Term of Office
Ketua Chairman	Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	3 (tiga) tahun dan dapat diangkat kembali dengan tidak mengurangi hak Direksi untuk mengubah susunan Komite Pengarah TI sewaktu-waktu.
Wakil Vice	Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	
Sekretaris Secretary	Arga Fajar Syah	Information Technology Group Head	3 (three) years and may be reappointed without limiting the Board of Directors' right to change the composition of the IT Steering Committee at any time.
Anggota Tetap Permanent Member	Agung Hirawan	Strategic Business 1 Group Head	
	Alma Fatrizal	Broker Business Group Head	
	Rendy Andrias	Underwriting II Group Head	
	M. Haikal Sedayo	Research, Development & Transformation Group Head	
	Jonathan David Nandana	ERM & HSSE Group Head	
	Aldy Rifianto	Financial Accounting Group Head	
	Yudhi Ferraro	Business Development Group Head	
Anggota Tidak Tetap Non Permanent Member	Margaretha Suryanti Sirait	ERP Dept. Sr. Officer	Pejabat tertinggi pada fungsi yang terkait dengan topik yang dibahas dan/atau direkomendasikan dalam Komite Pengarah Teknologi Informasi, kecuali pengusul untuk transaksi atau hal-hal yang menyimpang dari prosedur normal.
	Gilang Gita Purchila	Master Data Management Dept. Head	
	Rudy Firmansyah	Infrastructure & IT Security Dept. Head	
	Meiliana Atmadja	Research & Development Dept. Sr. Officer	
			The highest-ranking official in the function related to the topics discussed and/or recommended in the IT Steering Committee, except for proposers of transactions or matters that deviate from normal procedures.

Profil Komite Pengarah Teknologi Informasi per 31 Desember 2025

Profile of Information Technology Steering Committee as of 31 December 2025

Untuk Profil Direktur Keuangan & Layanan Korporat, Direktur Kepatuhan & Manajemen Risiko, Direktur Pemasaran Asuransi, dan Direktur Teknik dapat dilihat pada profil Direksi.

For the profiles of the Finance & Corporate Services Director, Director of Compliance & Risk Management, Insurance Marketing Director, and Technical Director can be seen on Profile of the Board of Directors.

Nama Name	Arga Fajar Syah
Jabatan Position	Information Technology Group Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	41
Domisili Domicile	Jakarta Selatan South Jakarta
Pendidikan dan Pelatihan Education and Training	S1 - Teknik Informatika Bachelor's Degree - Informatics Engineering
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	- Information Technology Group Head - ERP Project Manager - Business Process & SOP Department Head
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.

Nama Name	Agung Hirawan
Jabatan Position	Strategic Business I Group Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	60
Domisili Domicile	Jakarta
Pendidikan dan Pelatihan Education and Training	S2 - Manajemen Master's Degree - Management
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Strategic Business I Group Head • Downstream Group Head
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.

Nama Name	Alma Fatrizal
Jabatan Position	Broker Business Group Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	48
Domisili Domicile	Bogor
Pendidikan dan Pelatihan Education and Training	S1 - Asuransi Bachelor's Degree - Insurance
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Broker Business Group Head • Sales & Distribution Group Head
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.

Nama Name	Rendy Andrias
Jabatan Position	Underwriting II Group Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	48
Domisili Domicile	Jakarta
Pendidikan dan Pelatihan Education and Training	S1 - Sarjana Teknik Bachelor's Degree - Bachelor of Engineering
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Group Head UW II (2024) • Onshore Energy Dept. Head (2023) • Property & Engineering Dept. Head (2016) • Sr. Underwriter (2011) • Underwriter (2011) • Jr. Underwriter (2007) • Senior Staff (2004) • Management Trainee (2004)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.

Nama Name	M. Haikal Sedayo
Jabatan Position	Research, Development & Transformation Group Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	41
Domisili Domicile	Bandung, Jawa Barat Bandung, West Java
Pendidikan dan Pelatihan Education and Training	S2 - Research & Earthquake and Active Tectonic Master's Degree - Research & Earthquake and Active Tectonics
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Research, Development & Transformation Group Head • Data Science Dept. Head
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.

Nama Name	Jonathan David Nandana
Jabatan Position	ERM & HSSE Group Head

Untuk profil Bapak Jonathan David Nandana dapat dilihat pada profil anggota Komite Investasi dalam Laporan Tahunan ini.
The profile of Mr. Jonathan David Nandana can be found in the Investment Committee members' profile section of this Annual Report.

Nama Name	Aldy Rifianto
Jabatan Position	Financial Accounting Group Head

Untuk profil Bapak Aldy Rifianto dapat dilihat pada profil anggota Komite Investasi dalam Laporan Tahunan ini.
The profile of Mr. Aldy Rifianto can be found in the Investment Committee members' profile section of this Annual Report.

Nama Name	Yudhi Ferraro
Jabatan Position	Business Development Group Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	36
Domisili Domicile	Bekasi
Pendidikan dan Pelatihan Education and Training	S1 - Institute Teknologi Bandung (Astronomi) Bachelor's Degree - Institute Teknologi Bandung (Astronomy)
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Business Development Group Head (2025-sekarang) • Research & product Development Division Head (2023-2025) • Strategy and Business Development Head (2018-2023) • Business Development Group Head (2025-present) • Research & product Development Division Head (2023-2025) • Strategy and Business Development Head (2018-2023)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.

Nama Name	Margaretha Suryanti Sirait
Jabatan Position	ERP Dept. Sr. Officer
Kewarganegaraan Citizenship	Indonesia
Usia Age	34
Domisili Domicile	Jakarta Timur East Jakarta
Pendidikan dan Pelatihan Education and Training	S1 - Universitas Mercu Buana (Sistem Informasi) Bachelor's Degree - Universitas Mercu Buana (Information Systems)
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	- ERP Team business analyst dan SAP functional - (Januari 2024-sekarang) - Tim implementor SAP - (November 2022-Desember 2023) - Programmer - (Februari 2018-Oktober 2022) - ERP Team business analyst dan SAP functional - (January 2024-present) - Tim implementor SAP - (November 2022-December 2023) - Programmer - (February 2018-October 2022)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.

Nama Name	Gilang Gita Purchila
Jabatan Position	Master Data Management Dept. Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	44
Domisili Domicile	Tangerang
Pendidikan dan Pelatihan Education and Training	S1 - Manajemen Bachelor's Degree - Management
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	- OCM, SS, & Master Data Stream Lead - Learning & Development Department Head
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.

Nama Name	Rudy Firmansyah
Jabatan Position	Infrastructure & IT Security Dept. Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	58
Domisili Domicile	Bekasi, Jawa Barat Bekasi, West Java
Pendidikan dan Pelatihan Education and Training	S1 - Manajemen Bachelor's Degree - Management
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	Master Data Management Department Head
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.

Nama Name	Meiliana Atmadja
Jabatan Position	Research & Development Dept. Sr. Officer
Kewarganegaraan Citizenship	Indonesia
Usia Age	50
Domisili Domicile	Jakarta
Pendidikan dan Pelatihan Education and Training	S1 - Manajemen Informatika Bachelor's Degree - Informatics Management
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	IT System Development Department Head (Maipark)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/ Controlling Shareholders.

Program Peningkatan Kompetensi Komite Pengarah Teknologi Informasi
IT Steering Committee's Competency Enhancement Program

Komite Pengarah Teknologi Informasi telah mengikuti program peningkatan kompetensi sepanjang tahun 2025, di antaranya:

Members of the IT Steering Committee enhanced their competencies throughout 2025 by participating in the following programs:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Fitri Azwar	Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director	Informasi peningkatan kompetensi/pelatihan Ibu Fitri Azwar dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Direksi pada bab tata kelola ini. Information on Mrs. Fitri Azwar's competency development/training can be found in the competency development/training section for Board of Directors members in this governance chapter.			
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Informasi peningkatan kompetensi/pelatihan Bapak Edi Yoga Prasetyo dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Direksi pada bab tata kelola ini. Information on Mr. Edi Yoga Prasetyo's competency development/training can be found in the competency development/training section for Board of Directors members in this governance chapter.			
Arga Fajar Syah	Information Technology Group Head	6 April-3 Juli 2025 6 April-3 July 2025	Daring Online	Cybersecurity: Building Cyber Resilience in a Digital Era	National University of Singapore (Nus) Business School
		25 April 2025 25 April 2025	Jakarta	Tilearn 086 - Internal Auditor ISO 27001:2022 Berdasarkan Standard ISO 19011:2018 Tilearn 086 - Internal Auditor ISO 27001:2022 Based on ISO 19011:2018 Standards	Tugu Institute X Information Technology Group
		18 Juni-1 Juli 2025 18 June-1 July 2025	Daring Online	Leadership Training - Creating A High Performance Culture	LinkedIn Learning
		23 Juni 2025 23 June 2025	Daring Online	Tilearn 090 - Aspek Akuntansi dan Aktuaria dalam Implementasi PSAK 117 Tilearn 090 - Accounting and Actuarial Aspects in the Implementation of PSAK 117	Tugu Institute X Actuary Department
		4 September 2025 4 September 2025	Jakarta	Tishare 024 - Literasi Legal Advisory: Advance Legal Comprehension Seminar Tishare 024 - Legal Advisory Literacy: Advanced Legal Comprehension Seminar	Tugu Institute X Legal & Compliance Group

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Agung Hirawan	Strategic Business I Group Head	18 September 2025 18 September 2025	Jakarta	Service Training Program 2025: Shaping (Batch 26)	Tugu Institute X Markplus Institute
		19 September 2025 19 September 2025	Daring Online	Tilearn 099 - Awareness ISO 37001 – SMAP	Tugu Institute X Aurora Bisnis International
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratuities	Tugu Institute X Legal & Compliance Group
		4 Desember 2025 4 Desember 2025	Daring Online	Tilearn 104 - Leading Continuous Improvement Strategy	Tugu Institute X Markplus Institute
		19-21 Februari 2025 19-21 February 2025	Daring Online	RCC Sertifikasi QCRO Kategori B RCC Certification - QCRO Category B	Tugu Institute X Widya Dharma Artha
		10-11 Juni 2025 10-11 June 2025	Jakarta	Tilearn 088 - Managing Crisis with Composed and Strategic Communication	Tugu Institute X Markplus Institute
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		18 Juni 2025 18 June 2025	Daring Online	Tishare 021 - Knowledge Management Awareness & Sosialisasi LinkedIn Learning Tishare 021 - Knowledge Management Awareness & LinkedIn Learning Socialization	Tugu Institute
		2 Juli 2025 2 July 2025	Daring Online	Tilearn 090 - Aspek Akuntansi dan Aktuaria dalam Implementasi PSAK 117 (Teknik & Marketing) Tilearn 090 - Accounting and Actuarial Aspects in the Implementation of PSAK 117 (Technical & Marketing)	Tugu Institute X Actuary Department
		2-15 Juli 2025 2-15 July 2025	Daring Online	Leadership Training - Creating a High Performance Culture	LinkedIn Learning
		15 Agustus 2025 15 August 2025	Jakarta	Tilearn 095 - Perdagangan Karbon Indonesia Tilearn 095 - Indonesia Carbon Trading	Tugu Institute X IDX Stock Exchange
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - Privacy and Data Protection Legal Framework & Implementation in Insurance Industry	Tugu Institute X ERM & HSSE Group
		27 Agustus 2025 27 August 2025	Daring Online	Tishare 023 - Release Workflow Memo melalui Tugu Document Management System (T-DMS) Tishare 023 - Memo Workflow Release through the Tugu Document Management System (T-DMS)	Tugu Institute X IT Group
		29 September 2025 29 September 2025	Daring Online	Tishare 024 - Sosialisasi Kebutuhan Kompetensi Teknis Jabatan (KKTJ) & Training Playbook Direktorat Pemasaran Asuransi Tishare 024 - Socialization of Technical Competency Requirements for Positions (KKTJ) & Training Playbook of the Insurance Marketing Directorate	Tugu Institute
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratuities	Tugu Institute X Tim Implementasi PSAK 117
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - Sharing Session: Success Story Implementasi Service Excellence Tishare 027 - Sharing Session: Success Story Implementation Service Excellence	Tugu Institute

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Alma Fatrizal	Broker Business Group Head	22-23 April 2025 22-23 April 2025	Jakarta	Tilearn 085 - <i>Marine Hull: Understanding Vessel & Insuring Them</i>	Tugu Institute X Reinsurance Group
		10-11 Juni 2025 10-11 June 2025	Jakarta	Tilearn 088 - <i>Managing Crisis with Composed and Strategic Communication</i>	Tugu Institute X Markplus Institute
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		18 Juni 2025 18 June 2025	Daring Online	Tishare 021 - <i>Knowledge Management Awareness & Sosialisasi LinkedIn Learning</i> Tishare 021 - Knowledge Management Awareness & LinkedIn Learning Socialization	Tugu Institute
		2-15 Juli 2025 2-15 July 2025	Daring Online	Tishare 024 - Literasi <i>Legal Advisory: Advance Legal Comprehension Seminar</i> Tishare 024 - Legal Advisory Literacy: Advanced Legal Comprehension Seminar	LinkedIn Learning
		29 Juli 2025 29 July 2025	Daring Online	Tishare 022 - Sosialisasi Pelaporan Sistem Layanan Informasi Keuangan (SLIK) Untuk Perusahaan Asuransi Umum Tishare 022 - Socialization of Financial Information Service System (SLIK) Reporting for General Insurance Companies	Tugu Institute X Underwriting I
		15 Agustus 2025 15 August 2025	Jakarta	Tilearn 095 - Perdagangan Karbon Indonesia Tilearn 095 - Indonesia Carbon Trading	Tugu Institute X IDX Stock Exchange
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - <i>Privacy and Data Protection Legal Framework & Implementation in Insurance Industry</i>	Tugu Institute X ERM & HSSE Group
		4 September 2025 4 September 2025	Jakarta	Tishare 024 - Literasi <i>Legal Advisory: Advance Legal Comprehension Seminar</i> Tishare 024 - Legal Advisory Literacy: Advanced Legal Comprehension Seminar	Tugu Institute X Legal & Compliance Group
		8 September 2025 8 September 2025	Jakarta	Tos Forum (Batch 1) - <i>Transforming Insurance Workflows: Strategic Business Process Redefined</i>	Tugu Institute
		18 September 2025 18 September 2025	Jakarta	Service Training Program 2025: <i>Shaping (Batch 26)</i>	Tugu Institute X Markplus Institute
		19 September 2025 19 September 2025	Daring Online	Tilearn 099 - Awareness ISO37001 – SMAP	Tugu Institute X Aurora Bisnis International
		1 Oktober 2025 1 October 2025	Jakarta	Tos Forum (Batch 2) - <i>Marketing Tanpa Batas: dari Kertas ke Lapangan</i> TOS Forum (Batch 2) - Marketing Without Limits: From Paper to the Field	Tugu Institute
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		28 Oktober 2025 28 October 2025	Jakarta	Tos Forum (Batch 3) - Agak Laen: Dua Warna, Satu Tujuan TOS Forum (Batch 3) - Agak Laen: Two Colors, One Purpose	Tugu Institute
		17 November 2025 17 November 2025	Jakarta	Tilearn 102 - <i>Integrity in Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i> Tishare 027 - Sharing Session: Success Story Implementation Service Excellence	Tugu Institute

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Rendy Andrias	Underwriting II Group Head	5 Februari 2025 5 February 2025	Daring Online	Tishare 019 - Sosialisasi Kebutuhan Kompetensi Teknis Jabatan (KKTJ) & <i>Training Playbook</i> Direktorat Teknik Tishare 019 - Socialization of Technical Competency Requirements for Positions (KKTJ) & Training Playbook of the Technical Directorate	Tugu Institute
		21 Maret 2025 21 March 2025	Daring Online	Tishare 020 - Sosialisasi Pelindungan Data Pribadi dan Penyusunan RoPA Tishare 020 - Socialization of Personal Data Protection and Preparation of RoPA (Record of Processing Activities)	Tugu Institute X ERM & HSSE Group
		10-11 Juni 2025 10-11 June 2025	Jakarta	Tilearn 088 - <i>Managing Crisis with Composed and Strategic Communication</i>	Tugu Institute X Markplus Institute
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		18 Juni 2025 18 June 2025	Daring Online	Tishare 021 - <i>Knowledge Management Awareness & Sosialisasi LinkedIn Learning</i> Tishare 021 - Knowledge Management Awareness & LinkedIn Learning Socialization	Tugu Institute
		7-11 Juli 2025 7-11 July 2025	London	Aon Energy Seminar	International Recovery Services
		11 Agustus 2025 11 August 2025	Jakarta	Tilearn 094 - <i>Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level</i> Tilearn 094 - Kick-Off: Intermediate Service Training Program 2025 & Series of Service Excellence Intermediate Level	Tugu Institute X Markplus Institute
		15 Agustus 2025 15 August 2025	Jakarta	Tilearn 095 - Perdagangan Karbon Indonesia Tilearn 095 - Indonesia Carbon Trading	Tugu Institute X IDX Stock Exchange
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - <i>Privacy and Data Protection Legal Framework & Implementation in Insurance Industry</i>	Tugu Institute X ERM & HSSE Group
		4 September 2025 4 September 2025	Jakarta	Tishare 024 - Literasi <i>Legal Advisory: Advance Legal Comprehension Seminar</i> Tishare 024 - Legal Advisory Literacy: Advanced Legal Comprehension Seminar	Tugu Institute X Legal & Compliance Group
		18 September 2025 18 September 2025	Jakarta	<i>Service Training Program 2025: Shaping (Batch 26)</i>	Tugu Institute X Markplus Institute
		19 September 2025 19 September 2025	Daring Online	Tilearn 099 - Awareness ISO37001 – SMAP	Tugu Institute X Aurora Bisnis International
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		27 Oktober 2025 27 October 2025	Jakarta	Tilearn 101 - Implementasi PSAK 117: Kontrak Asuransi Tilearn 101 - Implementation of PSAK 117: Insurance Contracts	Tugu Institute X Tim Implementasi PSAK 117
		17 November 2025 17 November 2025	Jakarta	Tilearn 102 - <i>Integrity in Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i> Tishare 027 - Sharing Session: Success Story Implementation Service Excellence	Tugu Institute

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
M. Haikal Sedayo	Research, Development & Transformation Group Head	4 Desember 2025 4 Desember 2025	Daring Online	Tilearn 104 - <i>Leading Continuous Improvement Strategy</i>	Tugu Institute X Markplus Institute
		25 April 2025 25 April 2025	Jakarta	Tilearn 086 - Internal Auditor ISO 27001:2022 Berdasarkan Standard ISO 19011:2018 Tilearn 086 - Internal Auditor ISO 27001:2022 Based on ISO 19011:2018 Standards	Tugu Institute X Information Technology Group
		27 Mei-27 Juli 2025 27 May-27 July 2025	Daring Online	<i>Rewriting The Rulebook: How Ai is Transforming Organizational Compliance</i>	CRMS
		4 Juni 2025 4 June 2025	Daring Online	Meniti Maturitas Mengawal Akuntabilitas Advancing Maturity, Safeguarding Accountability	Way Academy
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		18 Juni 2025 18 June 2025	Zurich	<i>Reinsurance Professional Property & Casualty 2</i>	Swiss Re Institute
		23 Juni 2025 23 June 2025	Jakarta	Tilearn 090 - Aspek Akuntansi dan Aktuaria dalam Implementasi PSAK 117 Tilearn 090 - Accounting and Actuarial Aspects in the Implementation of PSAK 117	Tugu Institute X Actuary Department
		2 Juli 2025 2 July 2025	Daring Online	Tilearn 095 - Perdagangan Karbon Indonesia Tilearn 095 - Indonesia Carbon Trading	LinkedIn Learning
		29 Juli 2025 29 July 2025	Daring Online	Tishare 022 - Sosialisasi Pelaporan Sistem Layanan Informasi Keuangan (SLIK) Untuk Perusahaan Asuransi Umum Tishare 022 - Socialization of Financial Information Service System (SLIK) Reporting for General Insurance Companies	Tugu Institute X Underwriting I
		11 Agustus 2025 11 August 2025	Jakarta	Tilearn 094 - <i>Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level</i> Tilearn 094 - Kick-Off: Intermediate Service Training Program 2025 & Series of Service Excellence Intermediate Level	Tugu Institute X Markplus Institute
		15 Agustus 2025 15 August 2025	Jakarta	Tilearn 095 - Perdagangan Karbon Indonesia Tilearn 095 - Indonesia Carbon Trading	Tugu Institute X IDX Stock Exchange
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - <i>Privacy and Data Protection Legal Framework & Implementation in Insurance Industry</i>	Tugu Institute X ERM & HSSE Group
		4 September 2025 4 September 2025	Jakarta	Tishare 024 - Literasi <i>Legal Advisory: Advance Legal Comprehension Seminar</i> Tishare 024 - Legal Advisory Literacy: Advanced Legal Comprehension Seminar	Tugu Institute X Legal & Compliance Group
		18 September 2025 18 September 2025	Jakarta	<i>Service Training Program 2025: Shaping (Batch 26)</i>	Tugu Institute X Markplus Institute
		19 September 2025 19 September 2025	Daring Online	Tilearn 099 - Awareness ISO37001 – SMAP	Tugu Institute X Aurora Bisnis International
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		27 Oktober 2025 27 October 2025	Jakarta	Tilearn 101 - Implementasi PSAK 117: Kontrak Asuransi Tilearn 101 - Implementation of PSAK 117: Insurance Contracts	Tugu Institute X Tim Implementasi PSAK 117

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i> Tishare 027 - <i>Sharing Session: Success Story Implementation Service Excellence</i>	Tugu Institute
		4 Desember 2025 4 Desember 2025	Daring Online	Tilearn 104 - <i>Leading Continous Improvement Strategy</i>	Tugu Institute X Markplus Institute
Jonathan David Nandana	ERM & HSSE Group Head	Untuk informasi Bapak Jonathan David Nandana dapat dilihat pada profil anggota Komite Investasi pada bab tata kelola ini. Information on Mr. Jonathan David Nandana can be found in the profile of the Investment Committee members in this governance chapter.			
Aldy Rifianto	Financial Accounting Group Head	Untuk informasi Bapak Aldy Rifianto dapat dilihat pada profil anggota Komite Investasi pada bab tata kelola ini. Information on Mr. Aldy Rifianto can be found in the profile of the Investment Committee members in this governance chapter.			
Yudhi Ferraro	Business Development Group Head	10-11 Juni 2025 10-11 June 2025	Jakarta	Tilearn 088 - <i>Managing Crisis with Composed and Strategic Communication</i>	Tugu Institute X Markplus Institute
		2 Juli 2025 2 July 2025	Daring Online	Tilearn 095 - <i>Perdagangan Karbon Indonesia</i> Tilearn 095 - <i>Indonesia Carbon Trading</i>	LinkedIn Learning
		29 Juli 2025 29 July 2025	Daring Online	Tishare 022 - <i>Sosialisasi Pelaporan Sistem Layanan Informasi Keuangan (SLIK) Untuk Perusahaan Asuransi Umum</i> Tishare 022 - <i>Socialization of Financial Information Service System (SLIK) Reporting for General Insurance Companies</i>	Tugu Institute X Underwriting I
		11 Agustus 2025 11 August 2025	Jakarta	Tilearn 094 - <i>Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level</i> Tilearn 094 - <i>Kick-Off: Intermediate Service Training Program 2025 & Series of Service Excellence Intermediate Level</i>	Tugu Institute X Markplus Institute
		15 Agustus 2025 15 August 2025	Jakarta	Tilearn 095 - <i>Perdagangan Karbon Indonesia</i> Tilearn 095 - <i>Indonesia Carbon Trading</i>	Tugu Institute X IDX Stock Exchange
		4 September 2025 4 September 2025	Jakarta	Tishare 024 - <i>Literasi Legal Advisory: Advance Legal Comprehension Seminar</i> Tishare 024 - <i>Legal Advisory Literacy: Advanced Legal Comprehension Seminar</i>	Tugu Institute X Legal & Compliance Group
		18 September 2025 18 September 2025	Jakarta	<i>Service Training Program 2025: Shaping (Batch 26)</i>	Tugu Institute X Markplus Institute
		19 September 2025 19 September 2025	Daring Online	Tilearn 099 - <i>Awareness ISO37001 – SMAP</i>	Tugu Institute X Aurora Bisnis International
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - <i>Peningkatan Pemahaman & Pelaporan Gratifikasi</i> Tilearn 100 - <i>Enhancing Understanding and Reporting of Gratification</i>	Tugu Institute X Legal & Compliance Group
		27 Oktober 2025 27 October 2025	Jakarta	Tilearn 101 - <i>Implementasi PSAK 117: Kontrak Asuransi</i> Tilearn 101 - <i>Implementation of PSAK 117: Insurance Contracts</i>	Tugu Institute X Tim Implementasi PSAK 117
		28 Oktober 2025 28 October 2025	Jakarta	Tos Forum (Batch 3) - <i>Agak Laen: Dua Warna, Satu Tujuan</i> TOS Forum (Batch 3) - <i>Agak Laen: Two Colors, One Purpose</i>	Tugu Institute
		4-7 November 2025 4-7 November 2025	Jakarta	<i>Certified Digital Marketing (CDM)</i>	PPM Manajemen
		17 November 2025 17 November 2025	Jakarta	Tilearn 102 - <i>Integrity in Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Margaretha Suryanti Sirait	Sr. Officer - ERP Dept. Head	26 November 2025 26 November 2025	Jakarta	Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i> Tishare 027 - <i>Sharing Session: Success Story Implementation Service Excellence</i>	Tugu Institute
		4 Desember 2025 4 Desember 2025	Daring Online	Tilearn 104 - <i>Leading Continous Improvement Strategy</i>	Tugu Institute X Markplus Institute
		24-25 Februari 2025 24-25 February 2025	Jakarta	Tilearn 083 - Tugu Blockchain	Tugu Insitute X Research, Development & Transformation Group
		3 Juni 2025 3 June 2025	Daring Online	Tilearn 087 - Optimalisasi Kompetensi Tim melalui Pelatihan TICS MV Tilearn 087 - Optimizing Team Competencies through TICS MV Training	Tugu Institute X Information Technology Group
		23 Juni 2025 23 June 2025	Jakarta	Tilearn 090 - Aspek Akuntansi dan Aktuaria dalam Implementasi PSAK 117 Tilearn 090 - Accounting and Actuarial Aspects in the Implementation of PSAK 117	Tugu Institute X Actuary Department
		29 Juli 2025 29 July 2025	Daring Online	Tishare 022 - Sosialisasi Pelaporan Sistem Layanan Informasi Keuangan (SLIK) Untuk Perusahaan Asuransi Umum Tishare 022 - Socialization of Financial Information Service System (SLIK) Reporting for General Insurance Companies	Tugu Institute X Underwriting I
		30 Juli 2025 30 July 2025	Daring Online	Undangan Tilearn 093 - Menguasai TICS MV: Jelajahi Fitur dan Skenario Lanjutan (5) Tilearn 093 - Mastering TICS MV: Exploring Advanced Features and Scenarios (5)	Tugu Institute X Information Technology Group
		11 Agustus 2025 11 August 2025	Jakarta	Tilearn 094 - <i>Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level</i> Tilearn 094 - Kick-Off: Intermediate Service Training Program 2025 & Series of Service Excellence Intermediate Level	Tugu Institute X Markplus Institute
		27 Agustus 2025 27 August 2025	Daring Online	Tishare 023 - <i>Release Workflow Memo</i> melalui Tugu Document Management System (T-DMS) Tishare 023 - Memo Workflow Release through the Tugu Document Management System (T-DMS)	Tugu Institute X IT Group
		22 Januari 2025 22 January 2025	Jakarta	Tugu <i>Digital Transformation Workshop 2025-2028</i>	Tugu Institute X Research, Development & Transformation Group
Gilang Gita Purchila	Master Data Management Dept. Head	19-21 Februari 2025 19-21 February 2025	Daring Online	QRMP Kategori B QRMP Category B	Tugu Institute X Widya Dharma Artha
		12-13 Maret 2025 12-13 Maret 2025	Jakarta	Keamanan Siber Untuk Industri Asuransi Cybersecurity for the Insurance Industry	OJK
		21 Maret 2025 21 March 2025	Daring Online	Tishare 020 - Sosialisasi Pelindungan Data Pribadi dan Penyusunan RoPA Tishare 020 - Socialization of Personal Data Protection and Preparation of RoPA (Record of Processing Activities)	Tugu Institute X ERM & HSSE Group
		25 April 2025 25 April 2025	Jakarta	Tilearn 086 - Internal Auditor ISO 27001:2022 Berdasarkan Standard ISO 19011:2018 Tilearn 086 - Internal Auditor ISO 27001:2022 Based on ISO 19011:2018 Standards	Tugu Institute X Information Technology Group

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
		3 Juni 2025 3 June 2025	Daring Online	Tilearn 087 - Optimalisasi Kompetensi Tim melalui Pelatihan TICS MV Tilearn 087 - Optimizing Team Competencies through TICS MV Training	Tugu Institute X Information Technology Group
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		16 Juli 2025 16 July 2025	Daring Online	Undangan Tilearn 093 - Menguasai TICS MV: Jelajahi Fitur dan Skenario Lanjutan (5) Tilearn 093 - Mastering TICS MV: Exploring Advanced Features and Scenarios (5)	Tugu Institute X Information Technology Group
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - Privacy and Data Protection Legal Framework & Implementation in Insurance Industry	Tugu Institute X ERM & HSSE Group
		25 Agustus 2025 25 August 2025	Daring Online	Learning Data Governance	LinkedIn Learning
		19 September 2025 19 September 2025	Daring Online	Tilearn 099 - Awareness ISO 37001 – SMAP	Tugu Institute X Aurora Bisnis International
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		17 November 2025 17 November 2025	Jakarta	Tilearn 102 - Integrity in Action: Strengthening Governance & Managing Procurement Risks	Tugu Institute
Rudy Firmansyah	Infrastructure & IT Security Dept. Head	22 Januari 2025 22 January 2025	Jakarta	Tugu Digital Transformation Workshop 2025-2028	Tugu Institute X Research, Development & Transformation Group
		21 Maret 2025 21 March 2025	Daring Online	Tishare 020 - Sosialisasi Pelindungan Data Pribadi dan Penyusunan RoPA Tishare 020 - Socialization of Personal Data Protection and Preparation of RoPA (Record of Processing Activities)	Tugu Institute X ERM & HSSE Group
		25 April 2025 25 April 2025	Jakarta	Tilearn 086 - Internal Auditor ISO 27001:2022 Berdasarkan Standard ISO 19011:2018 Tilearn 086 - Internal Auditor ISO 27001:2022 Based on ISO 19011:2018 Standards	Tugu Institute X Information Technology Group
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM Tishare 028 - Strategy and Active Role of Employees in Implementing APU, PPT & PPPSPM	Tugu Institute X Grajosa
		23 Juni 2025 23 June 2025	Jakarta	Tilearn 090 - Aspek Akuntansi dan Aktuaria dalam Implementasi PSAK 117 Tilearn 090 - Accounting and Actuarial Aspects in the Implementation of PSAK 117	Tugu Institute X Actuary Department
		29 Juli 2025 29 July 2025	Daring Online	Tishare 022 - Sosialisasi Pelaporan Sistem Layanan Informasi Keuangan (SLIK) Untuk Perusahaan Asuransi Umum Tishare 022 - Socialization of Financial Information Service System (SLIK) Reporting for General Insurance Companies	Tugu Institute X Underwriting I
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - Privacy and Data Protection Legal Framework & Implementation in Insurance Industry	Tugu Institute X ERM & HSSE Group

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
		19 September 2025 19 September 2025	Daring Online	Tilearn 099 - Awareness ISO37001 – SMAP	Tugu Institute X Aurora Bisnis International
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		17 November 2025 17 November 2025	Jakarta	Tilearn 102 - <i>Integrity in Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i> Tishare 027 - Sharing Session: Success Story Implementation Service Excellence	Tugu Institute
Meiliana Atmadja	IT Research & Development Officer	22-23 Januari 2025 22-23 January 2025	Jakarta	Tugu <i>Digital Transformation Workshop 2025-2028</i>	Tugu Institute X Research, Development & Transformation Group
		20 Februari 2025 20 February 2025	Jakarta	Tilearn 082 - <i>Catastrophe and Data Management Underwriter</i>	Tugu Institute X Reinsurance Group
		21 Maret 2025 21 March 2025	Daring Online	Tishare 020 - Sosialisasi Pelindungan Data Pribadi dan Penyusunan RoPA Tishare 020 - Socialization of Personal Data Protection and Preparation of RoPA (Record of Processing Activities)	Tugu Institute X ERM & HSSE Group
		2 Juni 2025 2 June 2025	Daring Online	Tilearn 087 - Optimalisasi Kompetensi Tim melalui Pelatihan TICS MV Tilearn 087 - Optimizing Team Competencies through TICS MV Training	Tugu Institute X Information Technology Group
		23 Juni 2025 23 June 2025	Jakarta	Tilearn 090 - Aspek Akuntansi dan Aktuaria dalam Implementasi PSAK 117 Tilearn 090 - Accounting and Actuarial Aspects in the Implementation of PSAK 117	Tugu Institute X Actuary Department
		29 Juli 2025 29 July 2025	Daring Online	Tishare 022 - Sosialisasi Pelaporan Sistem Layanan Informasi Keuangan (SLIK) Untuk Perusahaan Asuransi Umum Tishare 022 - Socialization of Financial Information Service System (SLIK) Reporting for General Insurance Companies	Tugu Institute X Underwriting I
		11 Agustus 2025 11 August 2025	Jakarta	Tilearn 094 - <i>Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level</i> Tilearn 094 - Kick-Off: Intermediate Service Training Program 2025 & Series of Service Excellence Intermediate Level	Tugu Institute X Markplus Institute
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - <i>Privacy and Data Protection Legal Framework & Implementation in Insurance Industry</i>	Tugu Institute X ERM & HSSE Group
		9 September 2025 9 September 2025	Jakarta	<i>Service Training Program 2025: Applying - Frontliner & Back Office (Batch 19)</i>	Tugu Institute X Markplus Institute
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		4 Desember 2025 4 Desember 2025	Daring Online	Tilearn 104 - <i>Leading Continuous Improvement Strategy</i>	Tugu Institute X Markplus Institute
		16 Desember 2025 16 December 2025	Daring Online	Sertifikasi BNSP Skema Data Scientist BNSP Certification - Data Scientist Scheme	LSP Data Digital Indonesia

Tugas dan Tanggung Jawab Duties and Responsibilities

Komite Pengarah TI Tugu Insurance memiliki tugas dan tanggung jawab sebagai berikut:

1. Menetapkan rencana pengembangan teknologi informasi dan kebijakan Perusahaan terkait penggunaan teknologi informasi;
2. Merumuskan kebijakan dan prosedur utama teknologi informasi, seperti kebijakan pengamanan teknologi informasi dan manajemen risiko terkait penggunaannya;
3. Memastikan kesesuaian proyek teknologi informasi yang disetujui dengan rencana pengembangan teknologi informasi;
4. Memastikan pelaksanaan proyek teknologi informasi sesuai dengan rencana proyek yang telah disepakati (*project charter*);
5. Menjamin penyelenggaraan teknologi informasi sesuai dengan kebutuhan sistem informasi manajemen dan kegiatan usaha Perusahaan;
6. Menilai efektivitas mitigasi risiko atas investasi Perusahaan di sektor teknologi informasi agar investasi tersebut berkontribusi terhadap pencapaian tujuan Perusahaan;
7. Memantau kinerja teknologi informasi dan mengupayakan peningkatan kinerja teknologi informasi;
8. Mengatasi berbagai masalah terkait teknologi informasi yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara secara efektif, efisien, dan tepat waktu; dan
9. Menjamin kecukupan dan alokasi sumber daya teknologi informasi yang dimiliki oleh Perusahaan.

Komite Pengarah TI memiliki pedoman kerja yang dituangkan dalam *Term of Reference* (ToR) Komite Pengarah TI PT Asuransi Tugu Pratama Indonesia Tbk.

Kebijakan dan Pelaksanaan Rapat Meeting Policy and Implementation Policy

Komite Pengarah TI wajib melakukan rapat berkala dengan ketentuan sebagai berikut:

1. Rapat Komite diselenggarakan minimal adalah 2 (dua) kali dalam 1 (satu) tahun atau dapat diselenggarakan setiap saat sesuai dengan kebutuhan;
2. Rapat dipimpin oleh Ketua Komite. Apabila Ketua Komite tidak dapat hadir, rapat akan dipimpin oleh Wakil Ketua atau Ketua Pengganti;
3. Sekretaris Komite melakukan persiapan rapat, membuat undangan, menentukan agenda rapat, dan mereview kesesuaian materi yang akan disampaikan dalam rapat;
4. Hak suara hanya dimiliki oleh anggota Komite yang menjabat sebagai Direktur;
5. Dalam pelaksanaan rapat Komite Pengarah Teknologi Informasi, selain dihadiri oleh Anggota Komite, Sekretaris Komite dapat mengundang pihak-pihak (*invitee*) yang dianggap terkait/sesuai dengan agenda yang dibahas;

Tugu Insurance's IT Steering Committee has the following duties and responsibilities:

1. Determining information technology development plans and the Company's policies related to the use of information technology;
2. Formulating key information technology policies and procedures, such as information technology security policies and risk management related to the use of information technology;
3. Ensuring the conformity of approved information technology projects with information technology development plans;
4. Ensuring the conformity of the implementation of information technology projects with the agreed project plans (*project charters*);
5. Ensuring the implementation of information technology aligns with the needs of management information systems and the Company's business activities;
6. Evaluating the effectiveness of risk mitigation for the Company's investment in the information technology sector to ensure the investment contributes to achieving the Company's goals;
7. Monitoring information technology performance and efforts to improve information technology performance;
8. Resolving various problems related to information technology that cannot be solved by the users and administrators' work units in an effective, efficient, and timely manner; and
9. Ensuring the adequacy and allocation of information technology resources owned by the Company.

The IT Steering Committee operates under guidelines outlined in the Terms of Reference (ToR) for the IT Steering Committee of PT Asuransi Tugu Pratama Indonesia Tbk.

The IT Steering Committee must conduct regular meetings with the following stipulations:

1. The Committee meetings are held at least 2 (two) times a year or can be held at any time as needed;
2. The meeting is chaired by the Committee Chairman. If the Committee Chairman is unable to attend, the meeting will be chaired by the Deputy Chairman or alternate chair;
3. The Committee Secretary prepares for the meetings, sends invitations, determines the meeting agenda, and reviews the suitability of the materials to be presented at the meeting;
4. Voting rights are only held by Committee members who serve as Directors;
5. In the implementation of IT Steering Committee meetings, apart from being attended by Committee Members, the Committee Secretary may invite relevant parties (*invitees*) based on the agenda being discussed;

6. Rapat Komite Pengarah Teknologi Informasi adalah sah dan berhak mengambil keputusan yang mengikat atau dianggap memenuhi kuorum apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu persen) dari jumlah anggota yang memiliki hak suara, dimana dua diantaranya adalah Direktur yang membawahi Teknologi Informasi dan Direktur yang membawahi fungsi manajemen risiko;
7. Keputusan rapat Komite diambil berdasarkan musyawarah mufakat;
8. Dalam hal tidak terjadi musyawarah mufakat sesuai dengan poin 7 diatas, pengambilan keputusan diambil melalui voting berdasarkan dengan hak suara setuju lebih dari $\frac{1}{2}$ (satu per dua) dari total suara dalam rapat;
9. Hasil rapat Komite wajib dituangkan dalam risalah rapat Komite Pengarah Teknologi Informasi dan disampaikan kepada seluruh Direksi serta anggota rapat Komite;
10. Setiap perbedaan pendapat (*dissenting opinion*) dalam rapat harus secara jelas dinyatakan dalam Risalah Rapat beserta alasannya; dan
11. Anggota Komite yang hadir maupun yang tidak hadir dalam rapat Komite Pengarah Teknologi Informasi berhak menerima salinan risalah rapat Komite.

Selama tahun 2025, Komite Pengarah Teknologi Informasi telah menyelenggarakan 2 (dua) kali rapat dengan rincian kehadiran sebagai berikut:

6. An Information Technology Steering Committee meeting is considered valid and has the right to make binding decisions or is deemed to meet quorum if attended by at least 51% (fifty-one percent) of the total members with voting rights, including two Directors in charge of Information Technology and the Director in charge of the Risk Management function;
7. Decisions of the Committee meetings are based on consensus deliberation;
8. If consensus deliberation does not occur as referred to in point 7 above, decisions are taken by voting, with more than $\frac{1}{2}$ (one-half) of the total votes in favor;
9. The results of the Committee meeting must be documented in the minutes of the Information Technology Steering Committee meeting and submitted to all Directors and members of the Committee meeting;
10. Any dissenting opinions at the meeting must be clearly stated in the Minutes of the Meeting along with the reasons; and
11. Committee members who are present and absent from the Information Technology Steering Committee meeting are entitled to receive a copy of the minutes of the Committee meeting.

In 2025, the IT Steering Committee held 2 (two) meeting, with the following attendance details for its members:

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Kehadiran dalam % Attendance in %	Tidak Hadir dengan Surat Kuasa Absence with Power of Attorney
Fitri Azwar	2	2	100%	Nil
Edi Yoga Prasetyo	2	2	100%	Nil
Arga Fajar Syah	2	2	100%	Nil
Agung Hirawan	2	2	50%	Nil
Alma Fatrizal	2	2	50%	Nil
Rendy Andrias	2	2	50%	Nil
M. Haikal Sedayo	2	2	100%	Nil
Jonathan David Nandana	2	2	100%	Nil
Aldy Rifianto	2	2	100%	Nil
Yudhi Ferraro	2	1	50%	Nil
Margaretha Suryanti Sirait	2	2	100%	Nil
Gilang Gita Purchila	2	2	100%	Nil
Rudy Firmansyah	2	2	100%	Nil
Meiliana Atmaja	2	2	100%	Nil

Laporan Pelaksanaan Tugas Komite Pengarah Teknologi Informasi Report on the Implementation of Information Technology Steering Committee's Duties

Komite membuat laporan berkala paling sedikit 1 (satu) kali dalam setahun mengenai pelaksanaan tugas serta rekomendasi Komite. Laporan komite dibuat oleh Sekretaris Komite dan wajib ditandatangani oleh Ketua Komite.

The Committee submits a periodic report at least once a year regarding the implementation of its duties and recommendations. The report is prepared by the Committee Secretary and must be signed by the Committee Chairman.

Per 31 Desember 2025, pelaksanaan kinerja Komite Pengarah Teknologi Informasi antara lain:

1. Penetapan lima proyek prioritas TI 2025 untuk memastikan sumber daya fokus pada inisiatif bernilai strategis;
2. Konfirmasi capaian *basic security hygiene* 100% serta peningkatan skor IKAS BSSN;
3. Penguatan strategi digitalisasi dokumen dan tata kelola korespondensi digital;
4. Komitmen terhadap penguatan siber dengan mempertahankan sertifikasi ISO 27001.

As of 31 December 2025, the performance of the Information Technology Steering Committee includes:

1. Determination of five priority IT projects for 2025 to ensure resources are focused on strategically valuable initiatives;
2. Confirmation of 100% achievement in basic security hygiene and improvement of the BSSN IKAS score;
3. Strengthening the strategy for document digitization and governance of digital correspondence;
4. Commitment to enhancing cybersecurity by maintaining ISO 27001 certification.

5.D

Komite Pengembangan Produk Asuransi

Insurance Product Development Committee

Tugu Insurance telah membentuk Komite Pengembangan Produk Asuransi dengan tujuan membantu Direksi dalam rangka memantau implementasi pengembangan produk asuransi seiring dengan pertumbuhan bisnis Perseroan, memantau perkembangan eksposur produk asuransi, meninjau pelaksanaan serta pengkinian kebijakan, proses dan prosedur yang terkait dengan pengembangan produk yang berkelanjutan.

Tugu Insurance has established the Insurance Product Development Committee to assist the Board of Directors in monitoring the implementation of insurance product development in line with the company's business growth. The committee also oversees the development of insurance product exposure, reviews the execution and updates of policies, processes, and procedures related to sustainable product development.

Susunan Keanggotaan, Dasar Pengangkatan, dan Masa Jabatan Membership Composition, Basis of Appointment, and Term of Office

Ketentuan mengenai pengangkatan dan masa jabatan Komite Pengembangan Produk Asuransi adalah sebagai berikut:

1. Anggota Komite diangkat dan diberhentikan oleh Direksi, berdasarkan rekomendasi dari Komite. Komite bersifat independen dan bertanggung jawab langsung kepada Direktur yang membawahi fungsi pengembangan produk asuransi;
2. Direktur Pemasaran yang membawahi fungsi pengembangan produk asuransi sebagai Penanggung Jawab Utama sekaligus sebagai Ketua Komite;
3. Direktur yang membawahi fungsi Kepatuhan & Manajemen Risiko dan Teknik sebagai Wakil Ketua Komite merangkap sebagai Anggota Tetap Komite;
4. Pejabat yang bertanggung jawab terhadap fungsi pengembangan produk sebagai Sekretaris Komite merangkap sebagai Anggota Tetap Komite;

The provisions regarding the appointment and term of office of the Insurance Product Development Committee are as follows:

1. Committee members are appointed and dismissed by the Board of Directors, based on recommendations from the Committee. The Committee is independent and reports directly to the Director overseeing insurance product development;
2. The Marketing Director overseeing insurance product development serves as the Primary Responsible Party and Committee Chair;
3. The Director overseeing Compliance & Risk Management and Technical serves as the Vice Chair of the Committee and concurrently as a Permanent Member of the Committee;
4. The official responsible for product development serves as the Committee Secretary and concurrently as a Permanent Member of the Committee;

5. Pejabat yang bertanggung jawab terhadap fungsi manajemen risiko sebagai Anggota Tetap Komite;
6. Pejabat yang bertanggung jawab terhadap fungsi pemasaran sebagai Anggota Tetap Komite;
7. Pejabat yang bertanggung jawab terhadap fungsi riset dan pengembangan sebagai Anggota Tetap Komite;
8. Pejabat yang bertanggung jawab terhadap fungsi teknik *underwriting* sebagai Anggota Tetap Komite;
9. Aktuaris sebagai Anggota Tetap Komite;
10. Tenaga Ahli Perusahaan sebagai Anggota Tetap Komite; dan
11. Anggota Komite terdiri dari Anggota Tetap dengan hak suara dan Anggota tanpa hak suara.

Komite Pengembangan Produk Asuransi diperbarui berdasarkan Surat Keputusan Direksi No. 001/SKD/05/LCO-ATPI/II/2025 tanggal 3 Februari 2025 tentang Komite Pengembangan Produk Asuransi PT Asuransi Tugu Pratama Indonesia Tbk.

Adapun susunan Komite Pengembangan Produk Asuransi per 31 Desember 2025, adalah sebagai berikut:

5. The official responsible for risk management serves as a Permanent Member of the Committee;
6. The official responsible for marketing serves as a Permanent Member of the Committee;
7. The official responsible for research and development serves as a Permanent Member of the Committee;
8. The official responsible for underwriting serves as a Permanent Member of the Committee;
9. The Actuary serves as a Permanent Member of the Committee;
10. The Company experts serve as permanent members of the Committee; and
11. Committee membership consists of permanent members with voting rights and non-voting members.

The Insurance Product Development Committee was updated based on the Board of Directors Decree No. 001/SKD/05/LCO-ATPI/II/2025 dated 3 February 2025 concerning the Insurance Product Development Committee of PT Asuransi Tugu Pratama Indonesia Tbk.

As of 31 December 2025, the composition of the Insurance Product Development Committee is as follows:

Posisi Position	Nama Name	Jabatan Position	Periode Masa Jabatan Term of Office
Penanggung Jawab Utama/ Ketua Primary Responsible Party/ Chairman	Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	Efektif sejak tanggal 1 Oktober 2024 Effective since 1 October 2024
Wakil/Anggota Tetap Vice/Permanent Member	Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	
	Fadlil Iswahyudi	Direktur Teknik Technical Director	
Sekretaris/Anggota Tetap Secretary/Permanent Member	Yudhi Ferarro	Business Development Group Head	
Anggota Tetap Permanent Member	M. Haikal Sedayo	Research, Development & Transformation Group Head	
	Jonathan David Nandana	ERM & HSSE Group Head	
	Rendy Andrias	Underwriting II Group Head	
	Carolina Ledy Babbyana	Sales & Distribution Group Head	
	M. Ivan Faizal	Aktuaris Perusahaan Company Actuary	
	Arkan Dewantara	Tenaga Ahli Perusahaan Company Expert	
Anggota Tidak Tetap Non-Permanent Member	Pejabat tertinggi pada fungsi yang terkait dengan topik yang dibahas dan/atau direkomendasikan dalam Komite Pengembangan Produk Asuransi. Officials related to the topics discussed and/or recommended in the Insurance Product Development Committee, except for proposers of transactions or matters that deviate from normal procedures.		

Profil Komite Pengembangan Produk Asuransi per 31 Desember 2025

Profile of the Insurance Product Development Committee as of 31 December 2025

Untuk Profil Direktur Pemasaran Asuransi, Direktur Kepatuhan & Manajemen Risiko, dan Direktur Teknik dapat dilihat pada profil Direksi.

The profiles of the Insurance Marketing Director, Director of Compliance & Risk Management, and Technical Director can be found in the Board of Directors' profile section.

Nama Name	Yudhi Ferraro
Jabatan Position	Business Development Group Head

Untuk profil Bapak Yudhi Ferraro dapat dilihat pada profil anggota Komite Pengarah Teknologi Informasi dalam Laporan Tahunan ini. The profile of Mr. Yudhi Ferraro can be found in the Information Technology Steering Committee members' profile section of this Annual Report.

Nama Name	M. Haikal Sedayo
Jabatan Position	Research, Development & Transformation Group Head

Untuk profil Bapak M. Haikal Sedayo dapat dilihat pada profil anggota Komite Pengarah Teknologi Informasi dalam Laporan Tahunan ini.

The profile of Mr. M. Haikal Sedayo can be found in the Information Technology Steering Committee members' profile section of this Annual Report.

Nama Name	Jonathan David Nandana
Jabatan Position	ERM & HSSE Group Head

Untuk profil Bapak Jonathan David Nandana dapat dilihat pada profil anggota Komite Investasi dalam Laporan Tahunan ini.

The profile of Mr. Jonathan David Nandana can be found in the Investment Committee members' profile section of this Annual Report.

Nama Name	Rendy Andrias
Jabatan Position	Underwriting II Group Head

Untuk profil Bapak Rendy Andrias dapat dilihat pada profil anggota Komite Pengarah Teknologi Informasi dalam Laporan Tahunan ini.

The profile of Mr. Rendy Andrias can be found in the Information Technology Steering Committee members' profile section of this Annual Report.

Nama Name	Carolina Ledy Babbyana
Jabatan Position	Sales & Distribution Group Head
Kewarganegaraan Citizenship	Indonesia
Usia Age	43
Domisili Domicile	Jakarta Barat West Jakarta
Pendidikan dan Pelatihan Education and Training	S1 - Ilmu Komunikasi Bachelor Degree - Communication Science
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Business Development Group Head • Broker Business Group Head
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.

Nama Name	M. Ivan Faizal
Jabatan Position	Aktuaris Perusahaan Company Actuary

Untuk profil Bapak M. Ivan Faizal dapat dilihat pada profil anggota Komite Investasi dalam Laporan Tahunan ini.
The profile of Mr. M. Ivan Faizal can be found in the Investment Committee members' profile section of this Annual Report.

Nama Name	Arkan Dewantara
Jabatan Position	Tenaga Ahli Perusahaan Company Expert

Untuk profil Bapak Arkan Dewantara dapat dilihat pada profil anggota Komite Investasi dalam Laporan Tahunan ini.
The profile of Mr. Arkan Dewantara can be found in the Investment Committee members' profile section of this Annual Report.

Program Peningkatan Kompetensi Komite Pengembangan Produk Asuransi
Competency Development Program for the Insurance Product Development Committee

Komite Pengembangan Produk Asuransi telah mengikuti program peningkatan kompetensi sepanjang tahun 2025, di antaranya:

Members of the Insurance Product Development Committee enhanced their competencies throughout 2025 by participating in the following programs:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Ery Widiatmoko	Direktur Pemasaran Asuransi Insurance Marketing Director	Informasi peningkatan kompetensi/pelatihan Bapak Ery Widiatmoko dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Direksi pada bab tata kelola ini. Information on Mr. Ery Widiatmoko's competency development/training can be found in the competency development/training section for Board of Directors members in this governance chapter.			
Edi Yoga Prasetyo	Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Informasi peningkatan kompetensi/pelatihan Bapak Edi Yoga Prasetyo dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Direksi pada bab tata kelola ini. Information on Mr. Edi Yoga Prasetyo's competency development/training can be found in the competency development/training section for Board of Directors members in this governance chapter.			
Fadlil Iswahyudi	Direktur Teknik Technical Director	Informasi peningkatan kompetensi/pelatihan Bapak Fadlil Iswahyudi dapat dilihat pada informasi peningkatan kompetensi/pelatihan anggota Direksi pada bab tata kelola ini. Information on Mr. Fadlil Iswahyudi's competency development/training can be found in the competency development/training section for Board of Directors members in this governance chapter.			
Yudhi Ferraro	Business Development Group Head	Informasi pelatihan dan peningkatan kompetensi Bapak Yudhi Ferraro dapat dilihat pada pelatihan dan peningkatan kompetensi anggota Komite Pengarah Teknologi Informasi pada bab tata kelola ini. Information on Mr. Yudhi Ferraro competency development/training can be found in the competency development/training section for Information Technology Steering Committee members in this governance chapter.			
M. Haikal Sedayo	Research, Development & Transformation Group Head	Informasi pelatihan dan peningkatan kompetensi Bapak M. Haikal Sedayo dapat dilihat pada pelatihan dan peningkatan kompetensi anggota Komite Pengarah Teknologi Informasi pada bab tata kelola ini. Information on Mr. M. Haikal Sedayo competency development/training can be found in the competency development/training section for Information Technology Steering Committee members in this governance chapter.			
Jonathan David Nandana	ERM & HSSE Group Head	Informasi pelatihan dan peningkatan kompetensi Bapak Jonathan David Nandana dapat dilihat pada pelatihan dan peningkatan kompetensi anggota Komite Investasi pada bab tata kelola ini. Information on Mr. Jonathan David Nandana competency development/training can be found in the competency development/training section for Investment Committee members in this governance chapter.			
Rendy Andrias	Underwriting II Group Head	Informasi pelatihan dan peningkatan kompetensi Bapak Rendy Andrias dapat dilihat pada pelatihan dan peningkatan kompetensi anggota Komite Pengarah Teknologi Informasi pada bab tata kelola ini. Information on Mr. Rendy Andrias competency development/training can be found in the competency development/training section for Information Technology Steering Committee members in this governance chapter.			

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Carolina Ledy Babbyana	Sales & Distribution Group Head	20 Januari 2025 20 January 2025	Jakarta	Asuransi Suretyship Suretyship Insurance	Tugu Institute X Widya Dharma Artha
		19-21 Februari 2025 19-21 February 2025	Daring Online	RCC Sertifikasi QCRO Kategori A RCC Certification – QCRO Category A	Tugu Institute X Widya Dharma Artha
		22-23 April 2025 22-23 April 2025	Jakarta	Tilearn 085 - <i>Marine Hull: Understanding Vessel & Insuring Them</i>	Tugu Institute X Reinsurance Group
		16-17 Juni 2025 16-17 June 2025	Daring Online	Tishare 028 - Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM Tishare 028 - Strategy and the Active Role of Employees in the Implementation of APU PPT & PPP SPM	Tugu Institute X Grajosa
		18 Juni 2025 18 June 2025	Daring Online	Tishare 021 - <i>Knowledge Management Awareness & Sosialisasi LinkedIn Learning</i> Tishare 021 - Knowledge Management Awareness & LinkedIn Learning Socialization	Tugu Institute
		2-15 Juli 2025 2-15 July 2025	Daring Online	<i>Leadership Training - Creating a High Performance Culture</i>	Linkedin Learning
		29 Juli 2025 29 July 2025	Daring Online	Tishare 022 - Sosialisasi Pelaporan Sistem Layanan Informasi Keuangan (SLIK) untuk Perusahaan Asuransi Umum Tishare 022 – Socialization of Financial Information Service System (SLIK) Reporting for General Insurance Companies	Tugu Institute X Underwriting I
		15 Agustus 2025 15 August 2025	Jakarta	Tilearn 095 - Perdagangan Karbon Indonesia Tilearn 095 – Carbon Trading in Indonesia	Tugu Institute X IDX Stock Exchange
		21 Agustus 2025 21 August 2025	Hybrid	Tilearn 096 - <i>Privacy And Data Protection Legal Framework & Implementation in Insurance Industry</i>	Tugu Institute X ERM & HSSE Group
		18 September 2025 18 September 2025	Jakarta	<i>Service Training Program 2025: Shaping (Batch 26)</i>	Tugu Institute X Markplus Institute
		29 September 2025 29 September 2025	Daring Online	Tishare 024 - Sosialisasi Kebutuhan Kompetensi Teknis Jabatan (KKTJ) & <i>Training Playbook</i> Direktorat Pemasaran Asuransi Tishare 024 - Socialization on Job-Specific Technical Competency Requirements (KKTJ) & Training Playbook of the Insurance Marketing Directorate	Tugu Institute
		2 Oktober 2025 2 October 2025	Hybrid	Tilearn 100 - Peningkatan Pemahaman & Pelaporan Gratifikasi Tilearn 100 - Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		28 Oktober 2025 28 October 2025	Jakarta	Tos Forum (<i>Batch 3</i>) - Agak Laen: Dua Warna, Satu Tujuan TOS Forum (<i>Batch 3</i>) - “Different Perspectives, One Goal”	Tugu Institute
		4-7 November 2025 4-7 November 2025	Jakarta	<i>Certified Digital Marketing (CDM)</i>	PPM Manajemen

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
		26 November 2025 26 November 2025	Jakarta	Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i> Tishare 027 - <i>Sharing Session: Success Story Implementasi Service Excellence</i>	Tugu Institute
		4 Desember 2025 4 December 2025	Daring Online	Tilearn 104 - <i>Leading Continuous Improvement Strategy</i>	Tugu Institute X Markplus Institute
M. Ivan Faizal	Aktuaris Perusahaan Company Actuary	Informasi pelatihan dan peningkatan kompetensi Bapak M. Ivan Faizal dapat dilihat pada pelatihan dan peningkatan kompetensi anggota Komite Investasi pada bab tata kelola ini. Information on Mr. M. Ivan Faizal competency development/training can be found in the competency development/training section for Investment Committee members in this governance chapter.			
Arkan Dewantara	Tenaga Ahli Perusahaan Company Expert	Informasi pelatihan dan peningkatan kompetensi Bapak Arkan Dewantara dapat dilihat pada pelatihan dan peningkatan kompetensi anggota Komite Investasi pada bab tata kelola ini. Information on Mr. Arkan Dewantara competency development/training can be found in the competency development/training section for Investment Committee members in this governance chapter.			

Tugas dan Tanggung Jawab
Duties and Responsibilities

Komite Pengembangan Produk Asuransi Tugu Insurance memiliki tugas dan tanggung jawab untuk melakukan tinjauan dan memberikan rekomendasi atas:

1. Pengembangan Produk Asuransi berdasarkan hasil kajian atau pengujian Produk Asuransi.
2. Pengklasifikasian Produk Asuransi yang:
 - a. Perlu mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK); atau
 - b. Dilaporkan kepada OJK.
3. Pemasaran Produk Asuransi, berupa:
 - a. Melanjutkan pemasaran Produk Asuransi;
 - b. Mengubah Produk Asuransi; dan/atau
 - c. Menghentikan pemasaran Produk Asuransi.

Pemberian rekomendasi atas perubahan produk asuransi pada poin 3 dilakukan berdasarkan evaluasi produk asuransi yang dilakukan oleh Aktuaris Perusahaan dan/atau anggota Komite Pengembangan Produk Asuransi lain.

Komite Pengembangan Produk Asuransi memiliki pedoman kerja yang dituangkan dalam *Term of Reference* (ToR) Komite Pengembangan Produk Asuransi PT Asuransi Tugu Pratama Indonesia Tbk.

Kewenangan Komite

Memberikan penetapan terhadap hasil identifikasi dan penilaian sendiri atas rencana pengembangan Produk Asuransi terkait Kategori Produk Asuransi sesuai dengan ketentuan yang diatur dalam Peraturan OJK No. 8 Tahun 2024 tentang Produk Asuransi dan Saluran Pemasaran Produk Asuransi.

The Insurance Product Development Committee of Tugu Insurance has the duties and responsibilities to review and provide recommendations on:

1. Insurance Product Development based on the results of studies or product testing.
2. Classification of Insurance Products, including:
 - a. Products that require approval from the Financial Services Authority (OJK); or
 - b. Products that must be reported to OJK.
3. Marketing of Insurance Products, including:
 - a. Continuing the marketing of insurance products;
 - b. Modifying insurance products; and/or
 - c. Discontinuing the marketing of insurance products.

Recommendations for changes to insurance products, as stated in point 3, are made based on the evaluation of insurance products conducted by the Company's Actuary and/or other members of the Insurance Product Development Committee.

The Insurance Product Development Committee operates based on work guidelines outlined in the Terms of Reference (ToR) of the Insurance Product Development Committee of PT Asuransi Tugu Pratama Indonesia Tbk.

Committee Authority

To approve the results of the identification and self-assessment of proposed Insurance Product development plans, including the determination of the relevant Insurance Product Category, in accordance with the provisions set out in Financial Services Authority Regulation (OJK) No. 8 of 2024 concerning Insurance Products and Insurance Product Marketing Channels.

Kebijakan dan Pelaksanaan Rapat Meeting Policy and Implementation Policy

Komite Pengembangan Produk Asuransi wajib melakukan rapat berkala dengan ketentuan sebagai berikut:

1. Komite wajib melakukan rapat Komite paling sedikit 2 (dua) kali dalam satu tahun;
2. Rapat Komite dipimpin oleh Ketua Komite. Dalam hal Ketua Komite berhalangan hadir, maka Ketua Komite akan menunjuk diantara anggota Tetap untuk bertugas sebagai pimpinan rapat;
3. Sekretaris Komite melakukan persiapan rapat, membuat undangan, menentukan agenda rapat, dan mereviu kesesuaian materi yang akan disampaikan dalam rapat serta menyusun risalah rapat Komite;
4. Pembahasan dalam Komite dapat berupa rapat ataupun penandatanganan sirkuler;
5. Tema pembahasan pada Rapat Komite merujuk pada cakupan pembahasan dalam Rapat Komite Pengembangan Produk Asuransi;
6. Rapat dianggap sah dan berwenang mengambil keputusan yang mengikat apabila telah memenuhi kuorum kehadiran anggota;
7. Rapat akan memenuhi kuorum apabila dihadiri oleh 2/3 (dua per tiga) anggota Komite;
8. Keputusan dapat diambil dengan suara bulat dari Anggota Komite yang hadir atau berdasarkan suara mayoritas (>50%) dari Anggota Komite yang hadir;
9. Dalam hal jumlah suara yang setuju sama dengan jumlah suara yang tidak setuju, maka keputusan Rapat diserahkan kepada pimpinan Rapat;
10. Dalam pelaksanaan rapat Komite, selain dihadiri oleh Anggota Komite, dapat mengundang pihak-pihak (*invitee*) yang dianggap terkait sesuai dengan agenda yang dibahas;
11. Status tindak lanjut rapat sebelumnya disampaikan pada setiap awal Rapat Komite;
12. Setiap perbedaan pendapat (*dissenting opinion*) dalam rapat harus secara jelas dinyatakan dalam Risalah Rapat beserta alasannya; dan
13. Anggota Komite yang hadir maupun yang tidak hadir dalam rapat Komite berhak menerima salinan risalah rapat Komite.

Selama tahun 2025, Komite Pengembangan Produk Asuransi telah menyelenggarakan 3 (tiga) kali rapat dengan rincian kehadiran sebagai berikut:

The Insurance Product Development Committee must conduct regular meetings with the following stipulations:

1. The Committee must hold at least 2 (two) meetings per year;
2. Committee meetings are led by the Committee Chair. If the Chair is unable to attend, they will appoint a Permanent Member to preside over the meeting;
3. The Committee Secretary is responsible for preparing meetings, sending invitations, setting the agenda, reviewing the relevance of materials to be presented, and preparing the meeting minutes;
4. Discussions within the Committee may take place through meetings or circular decision-making;
5. The discussion topics in Committee Meetings refer to the scope of discussions within the Insurance Product Development Committee Meetings;
6. Meetings are considered valid and authorized to make binding decisions if they meet the quorum of attendance;
7. A meeting meets the quorum if attended by two-thirds (2/3) of the Committee members;
8. Decisions are made unanimously by the attending Committee members or by a majority vote (>50%) of those present;
9. If the number of votes in favor is equal to the number of votes against, the decision is left to the Meeting Chair;
10. In Committee meetings, external invitees may be invited if relevant to the discussion agenda;
11. The status of follow-up actions from previous meetings is presented at the beginning of each Committee meeting;
12. Any dissenting opinions during the meeting must be clearly stated in the Minutes of Meeting, along with the reasons; and
13. All Committee members, whether present or absent, are entitled to receive a copy of the meeting minutes.

In 2025, the Insurance Product Development Committee held 3 (three) meetings, with the following attendance details for its members:

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Kehadiran dalam % Attendance in %	Tidak Hadir dengan Surat Kuasa Absence with Power of Attorney
Ery Widiatmoko	3	3	100%	-
Edi Yoga Prasetyo	3	3	100%	-
Fadlil Iswahyudi	3	3	100%	-
Yudhi Ferarro*	3	2	100%	-
M. Haikal Sedayo	3	3	100%	-
Jonathan David Nandana	3	3	100%	-
Rendy Andrias	3	3	100%	-
Carolina Ledy Babbyana	3	3	100%	-
M. Ivan Faizal	3	3	100%	-
Arkan Dewantara	3	3	100%	-

* Beliau resmi menjabat sejak tanggal 2 Mei 2025.
He has serves as the position since 2 May 2025.

Laporan Pelaksanaan Tugas Komite Pengembangan Produk Asuransi

Report on the Implementation of Tasks by the Insurance Product Development Committee

Komite membuat laporan berkala paling sedikit 1 (satu) kali dalam setahun mengenai pelaksanaan tugas serta rekomendasi Komite. Laporan komite dibuat oleh Sekretaris Komite dan wajib ditandatangani oleh Ketua Komite.

The Committee prepares a periodic report at least once a year on the implementation of its duties and recommendations. The report is prepared by the Committee Secretary and must be signed by the Committee Chair.

Per 31 Desember 2025, pelaksanaan kinerja Komite Pengembangan Produk Asuransi antara lain:

As of 31 December 2025, the performance implementation of the Insurance Product Development Committee includes:

1. *Meeting* perdana terkait Penetapan Susunan Komite Pengembangan Produk tahun 2025 dan penetapan untuk pendefinisian Bisnis *retail/Mass Product* yang dilaksanakan pada tanggal 12 Maret 2025;
2. *Meeting* Komite Pengembangan Produk dengan topik Pembahasan realisasi dan revisi rencana bisnis pengembangan produk 2025 yang dilaksanakan pada tanggal 3 Juni 2025; dan
3. *Meeting* Komite Pengembangan Produk dengan topik pembahasan realisasi rencana bisnis pengembangan produk di tahun berjalan dan rencana pengajuan rencana bisnis pengembangan produk untuk tahun 2026 yang dilaksanakan pada tanggal 10 November 2025.

1. The inaugural meeting of the Insurance Product Development Committee was held on 12 March 2025, addressing the determination of the Committee's composition for 2025 and the definition of retail business/mass products;
2. A Committee meeting was held on 3 June 2025 to discuss the realization and revision of the 2025 insurance product development business plan; and
3. A Committee meeting was held on 10 November 2025 to discuss the realization of the insurance product development business plan in the current year, as well as the proposed submission of the 2026 insurance product development business plan.

Sekretaris Perusahaan

Corporate Secretary

Sekretaris Perusahaan Tugu Insurance berperan sebagai penghubung utama antara Perseroan dan pihak eksternal, khususnya dalam menjaga persepsi publik terhadap citra Perseroan serta memastikan terlaksananya keterbukaan informasi. Setiap informasi yang disampaikan oleh Sekretaris Perusahaan kepada publik merupakan informasi resmi yang mewakili Perseroan.

Selain itu, Sekretaris Perusahaan bertanggung jawab untuk memastikan bahwa Perseroan senantiasa mematuhi seluruh ketentuan peraturan perundang-undangan di bidang pasar modal, termasuk kewajiban pelaporan dan pengungkapan informasi kepada otoritas serta pemangku kepentingan.

Kedudukan dan Penunjukan Sekretaris Perusahaan Position and Appointment of Corporate Secretary

Ketentuan mengenai kedudukan dan penunjukan Sekretaris Perusahaan di Tugu Insurance ditetapkan sebagai berikut:

1. Fungsi Sekretaris Perusahaan dapat dijalankan oleh seorang individu atau oleh suatu unit kerja yang dipimpin oleh satu orang penanggung jawab;
2. Sekretaris Perusahaan diangkat dan diberhentikan berdasarkan Keputusan Direksi melalui mekanisme internal Perseroan dengan persetujuan Dewan Komisaris. Dalam struktur organisasi Perseroan, Sekretaris Perusahaan bertanggung jawab langsung kepada Presiden Direktur;
3. Jabatan Sekretaris Perusahaan dapat dirangkap oleh anggota Direksi, atau Perseroan dapat menetapkan salah satu pejabat satu tingkat di bawah Direksi dalam struktur organisasi sebagai Sekretaris Perusahaan;
4. Sekretaris Perusahaan dilarang merangkap jabatan apa pun pada perusahaan publik lainnya; dan
5. Sekretaris Perusahaan Perseroan wajib memiliki pengetahuan yang memadai mengenai peraturan yang berkaitan dengan Perseroan, hubungan masyarakat, keterampilan administratif, serta pengalaman yang mendukung pelaksanaan tugas dan tanggung jawabnya.

The Corporate Secretary of Tugu Insurance serves as the primary liaison between the Company and external parties, particularly in safeguarding public perception of the Company's image and ensuring the implementation of information disclosure. All information conveyed by the Corporate Secretary to the public constitutes official information on behalf of the Company.

In addition, the Corporate Secretary is responsible for ensuring the Company's compliance with all applicable capital market regulations, including reporting obligations and the disclosure of information to the relevant authorities and stakeholders.

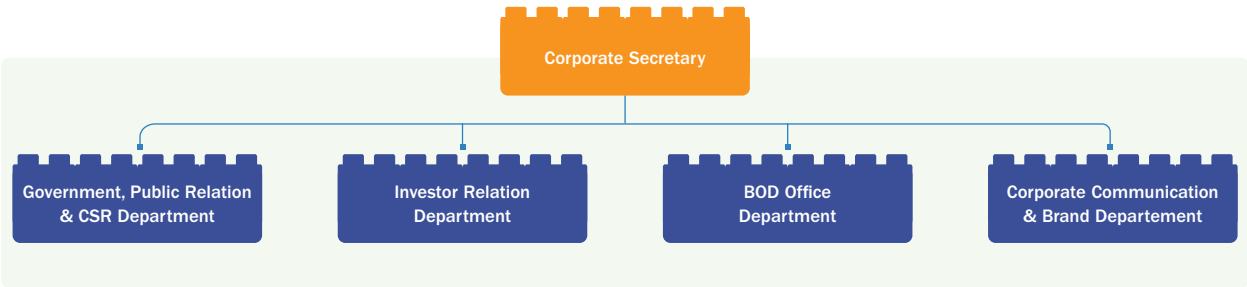
The provisions governing the position and appointment of the Corporate Secretary at Tugu Insurance are stipulated as follows:

1. The Corporate Secretary function may be carried out by an individual or by a dedicated unit led by a single person in charge;
2. The Corporate Secretary is appointed and dismissed by a Board of Directors' Resolution through the Company's internal mechanism with the approval of the Board of Commissioners. Within the Company's organizational structure, the Corporate Secretary reports directly to the President Director;
3. The position of Corporate Secretary may be concurrently held by a member of the Board of Directors, or the Company may designate an official one level below the Board of Directors within the organizational structure to serve as Corporate Secretary;
4. The Corporate Secretary is prohibited from holding any concurrent position in another public company; and
5. The Company's Corporate Secretary is required to possess adequate knowledge of regulations relevant to the Company, public relations, administrative skills, as well as experience that supports the effective execution of his or her duties and responsibilities.

Keorganisasian Sekretaris Perusahaan
Organization of Corporate Secretary

Struktur organisasi Corporate Secretary Group Tugu Insurance ditetapkan berdasarkan Keputusan Direksi No. 104/SKD/04/HCM-ATPI/VIII/2024 tanggal 9 Agustus 2024 tentang Struktur Organisasi PT Asuransi Tugu Pratama Indonesia Tbk. Struktur ini dirancang untuk mendukung pelaksanaan fungsi Sekretaris Perusahaan secara efektif, selaras dengan kebutuhan operasional Perseroan serta ketentuan peraturan perundang-undangan yang berlaku.

The organizational structure of the Corporate Secretary Group of Tugu Insurance is established pursuant to the Board of Directors' Resolution No. 104/SKD/04/HCM-ATPI/VIII/2024 dated 9 August 2024 concerning the Organizational Structure of PT Asuransi Tugu Pratama Indonesia Tbk. This structure is designed to support the effective execution of the Corporate Secretary's functions, in line with the Company's operational requirements and applicable laws and regulations.



Profil Pejabat Sekretaris Perusahaan
Profile of Corporate Secretary

Berdasarkan surat yang telah dilaporkan kepada Otoritas Jasa Keuangan (OJK) dengan No. 039/S/01/PD-ATPI/II/2025 tanggal 1 Februari 2025, posisi Sekretaris Perusahaan dijabat oleh Dudi Subekti. Profil Bapak Dudi Subekti sebagai berikut:

Based on the letter reported to the Financial Services Authority (OJK) under No. 039/S/01/PD-ATPI/II/2025 dated 1 February 2025, the position of Corporate Secretary is held by Dudi Subekti. Mr. Dudi Subekti's profile is as follows:

Nama Name	Dudi Subekti	
Jabatan Position	Corporate Secretary Group Head (Plt)	
Kewarganegaraan Citizenship	Indonesia	
Usia Age	41	
Domisili Domicile	Bogor	
Pendidikan dan Pelatihan Education and Training	• S2 Magister Desain dari Institut Teknologi Bandung (2021) • S1 Sarjana Teknologi Industri Pertanian dari Institut Pertanian Bogor (2008) • Master's Degree of Desain from Institut Teknologi Bandung (2021) • Bachelor's Degree of Agro-Industrial Technology from Institut Pertanian Bogor (2008)	
Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Quality Management & BoD Support Dept. Head, PT Asuransi Tugu Pratama Indonesia Tbk (Maret 2023-1 Februari 2025) • Electric Vehicle & Mobility Team Leader, PT Astra Honda Motor (Juli 2018-Februari 2023) • Marketing Product Management, PT Astra Honda Motor (Januari 2013-Juni 2018) • Product Officer, PT Astra Honda Motor (Juni 2008-Desember 2012) • Quality Management & BoD Support Dept. Head, PT Asuransi Tugu Pratama Indonesia Tbk (March 2023-1 February 2025) • Electric Vehicle & Mobility Team Leader, PT Astra Honda Motor (July 2018-February 2023) • Marketing Product Management, PT Astra Honda Motor (January 2013-June 2018) • Product Officer, PT Astra Honda Motor (June 2008-December 2012)	
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with members of the Board of Commissioners, Board of Directors, or Major/Controlling Shareholders.	

Tugas dan Tanggung Jawab Sekretaris Perusahaan Corporate Secretary's Duties and Responsibilities

Dalam menjalankan peran strategisnya sebagai penghubung antar organ perusahaan, penjaga hubungan Perseroan dengan para pemangku kepentingan, serta penjamin kepatuhan terhadap ketentuan yang berlaku, Sekretaris Perusahaan memiliki tugas dan tanggung jawab sebagai berikut:

1. Menetapkan anggaran operasional Group dan mengawasi penggunaannya untuk memastikan efektivitas anggaran;
2. Menetapkan sasaran dan target kerja Group, mengoordinasikan serta mengevaluasi pelaksanaannya guna memastikan pencapaian sasaran dan target kerja;
3. Merekomendasikan kebutuhan sumber daya manusia untuk menjamin efektivitas pencapaian sasaran dan target kerja Group;
4. Menilai kinerja dan kompetensi bawahan guna memastikan pencapaian kinerja individu serta pengembangan kompetensi;
5. Menyetujui dan mengevaluasi keterlibatan pihak ketiga, serta menunjuk pihak ketiga dalam proses komunikasi Perusahaan dan pelaksanaan Tanggung Jawab Sosial Perusahaan (CSR);
6. Mengevaluasi dan merekomendasikan perubahan kebijakan terkait proses komunikasi perusahaan dan CSR guna meningkatkan efektivitas kerja Corporate Secretary Group;
7. Mengawasi dan mengevaluasi pelaksanaan proses komunikasi perusahaan dan CSR untuk meningkatkan efektivitas kerja;
8. Mengevaluasi pelaksanaan program kerja Corporate Secretary Group guna mengidentifikasi kesenjangan antara perencanaan dan implementasi;
9. Memastikan penerapan budaya dan nilai-nilai Perusahaan di lingkungan Corporate Secretary Group;
10. Mengendalikan dan mengoordinasikan seluruh kegiatan komunikasi perusahaan dan hubungan masyarakat, serta mendampingi Direksi dan/atau mewakili Perusahaan dalam berkomunikasi dengan pihak eksternal;
11. Melaksanakan koordinasi dan menjadi penghubung antara Direksi dengan Dewan Komisaris, Pemegang Saham, masyarakat, dan media massa;
12. Mengoordinasikan penyelenggaraan RUPST, RUPSLB, rapat Dewan Komisaris, dan rapat Direksi, serta mengoordinasikan penyusunan risalah rapat;
13. Mengendalikan dan mengoordinasikan penyusunan Laporan Tahunan dan Laporan Berkelanjutan agar tersaji secara komprehensif, akurat, menarik, tepat waktu, dan sesuai ketentuan;
14. Mengendalikan dan mengevaluasi pelaksanaan program CSR yang strategis, komprehensif, dan berkelanjutan;
15. Mengendalikan dan mengoordinasikan kegiatan kesekretariatan perusahaan, pengelolaan dokumen penting, serta pemutakhiran informasi perusahaan kepada *stakeholders*;

In carrying out its strategic role in facilitating communication among the Company's organs, maintaining relationships with stakeholders, and ensuring compliance with prevailing regulations, the Corporate Secretary is responsible for the following duties:

1. Determine the Group's operational budget and oversee its utilization to ensure budget effectiveness;
2. Set the Group's objectives and performance targets, and coordinate and evaluate their implementation;
3. Recommend the required human resources to ensure effective achievement of the Group's objectives;
4. Assess subordinates' performance and competencies to ensure individual performance and competency development;
5. Approve and evaluate the engagement of third parties, and appoint third parties involved in corporate communications and Corporate Social Responsibility (CSR) activities;
6. Evaluate and recommend policy changes related to corporate communication and CSR processes to enhance effectiveness;
7. Supervise and evaluate the implementation of corporate communication and CSR processes;
8. Evaluate the implementation of work programs within the Corporate Secretary Group to identify gaps between planning and execution;
9. Ensure the implementation of the Company's culture and values within the Corporate Secretary Group;
10. Control and coordinate all corporate communication and public relations activities, and accompany the Board of Directors and/or represent the Company in communications with external parties;
11. Coordinate and act as a liaison between the Board of Directors and the Board of Commissioners, Shareholders, the public, and the media;
12. Coordinate the organization of AGMS, EGMS, Board of Commissioners' meetings, and Board of Directors' meetings, including the preparation of meeting minutes;
13. Control and coordinate the preparation of the Annual Report and Sustainability Report to ensure they are comprehensive, accurate, timely, and compliant with regulations;
14. Control and evaluate the implementation of strategic, comprehensive, and sustainable CSR programs;
15. Control and coordinate corporate secretarial activities, management of important documents, and the updating of corporate information for stakeholders;

16. Bertindak sebagai penghubung/mediator antara Direksi, karyawan, Dewan Komisaris, pemegang saham, regulator, asosiasi, masyarakat, media massa, dan pihak eksternal lainnya; dan
17. Mengoordinasikan pemantauan perubahan peraturan perundang-undangan yang relevan, menganalisis dampaknya terhadap Perseroan, serta menyampaikan hasil kajian kepada Direksi.

16. Act as a liaison/mediator among the Board of Directors, employees, Board of Commissioners, shareholders, regulators, associations, the public, the media, and other external parties; and
17. Coordinate the monitoring of changes in relevant laws and regulations, analyze their impact on the Company, and report the findings to the Board of Directors.

Pelatihan dan Sertifikasi Trainings and Certifications

Perseroan senantiasa berkomitmen untuk memastikan bahwa fungsi Sekretaris Perusahaan dijalankan oleh individu yang memiliki kompetensi dan kualifikasi yang memadai. Sepanjang tahun pelaporan, pengembangan kompetensi dilakukan secara berkelanjutan melalui berbagai forum peningkatan kapasitas, baik internal maupun eksternal dan telah mendapatkan sertifikasi yang mendukung fungsi tersebut.

The Company remains committed to ensuring that the Corporate Secretary function is carried out by individuals with adequate competencies and qualifications. Throughout the reporting year, competency development was continuously pursued through various internal and external capacity-building initiatives, and the Corporate Secretary has obtained certifications that support the execution of this function.

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Dudi Subekti	Sekretaris Perusahaan Corporate Secretary	24 Maret 2025 24 March 2025	Daring Online	Sertifikasi QCRO QCRO Certification	Widya Dharma Artha
		17 Mei 2025 17 May 2025	UGM	Program Mini Magister Hukum 2025 (<i>Legal Clarity in Business & Energy Industry</i>) Mini Master of Law Program 2025 (<i>Legal Clarity in Business & Energy Industry</i>)	Pertamina
		11 Juni 2025 11 June 2025	Jakarta	<i>Managing Crisis with Composed and Strategic Communication</i>	Tugu Institute X Markplus Institute
		18 Juni 2025 18 June 2025	Daring Online	<i>Leadership Training - Creating a High-Performance Culture</i>	LinkedIn Learning
		11 Agustus 2025 11 August 2025	Jakarta	<i>Kick Off: Intermediate Service Training Program 2025 & Rangkaian Service Excellence Intermediate Level</i> Kick-off: Intermediate Service Training Program 2025 & Series of Service Excellence (Intermediate Level)	Tugu Institute X Markplus Institute
		21 Agustus 2025 21 August 2025	Hybrid	<i>Privacy and Data Protection Legal Framework & Implementation in Insurance Industry</i>	Tugu Institute X ERM & HSSE Group
		2 Oktober 2025 2 October 2025	Hybrid	Peningkatan Pemahaman & Pelaporan Gratifikasi Enhancing Understanding and Reporting of Gratification	Tugu Institute X Legal & Compliance Group
		17 November 2025 17 November 2025	Jakarta	<i>Integrity in Action: Strengthening Governance & Managing Procurement Risks</i>	Tugu Institute
		4 Desember 2025 4 December 2025	Daring Online	<i>Leading Continuous Improvement Strategy</i>	Tugu Institute X Markplus Institute

Laporan Pelaksanaan Tugas Sekretaris Perusahaan Report on Implementation of Corporate Secretary Duties

Dalam menjalankan peran strategisnya dalam memfasilitasi komunikasi antar organ perusahaan, membangun hubungan Perseroan dengan para pemangku kepentingan, serta memastikan kepatuhan terhadap peraturan yang berlaku, Sekretaris Perusahaan per Desember 2025 memiliki tugas dan tanggung jawab sebagai berikut:

In fulfilling its strategic role to facilitate communication among corporate organs, maintain relationships between the Company and stakeholders, and ensure compliance with applicable regulations, the Corporate Secretary as of December 2025 holds the following responsibilities:

1. Government, Public Relations & CSR

Departemen Government, Public Relations & CSR bertanggung jawab atas kegiatan komunikasi eksternal Perseroan serta menjalin hubungan harmonis dengan para pemangku kepentingan. Dalam membangun kerja sama yang baik dengan pihak eksternal, departemen ini menjalankan fungsi Media Relations & Engagement untuk memastikan hubungan yang solid antara Tugu Insurance dengan jurnalis media.

Sepanjang tahun 2025, Departemen Government, Public Relations & CSR melaksanakan serangkaian kegiatan media *relations & engagement*, termasuk kunjungan media, wawancara media, dan kegiatan *courtesy media* dan *media gathering*. Departemen ini juga melakukan media monitoring & analisis untuk memberikan informasi terkait pemberitaan di media mengenai bisnis grup Tugu Insurance, regulasi, dan isu yang relevan dengan Perseroan. Media monitoring turut digunakan untuk menghitung *PR Value* dan *Advertising Value* dari pemberitaan Tugu Insurance yang terpublikasi.

Selain itu, departemen ini secara berkala menerbitkan *Press Release* dan mempublikasikan ringkasan Laporan Keuangan sesuai ketentuan regulasi. Kewajiban pelaporan kepada regulator, yaitu Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI), dilakukan secara rutin maupun *ad hoc*. Pada tahun 2025, Departemen Government, Public Relations & CSR juga melaksanakan pelaporan Rencana Aksi Keuangan Berkelanjutan (RAKB) periode 2026 dan menjalankan kegiatan *Corporate Social Responsibility* (CSR) Perseroan. Program CSR Tugu Insurance dikenal dengan Bakti Tugu, yang terdiri dari empat pilar: Bakti untuk Kesehatan dan Keselamatan, Bakti untuk Lingkungan Hidup, Bakti untuk Pendidikan dan Literasi Keuangan, dan Bakti untuk Pemberdayaan Ekonomi. Rincian kegiatan CSR yang telah dilaksanakan sepanjang tahun 2025 dijabarkan secara komprehensif dalam Laporan Keberlanjutan (*Sustainability Report*) 2025 Perseroan.

2. Investor Relations

Departemen Investor Relations aktif mengadakan pertemuan dengan analis, komunitas saham, dan investor, serta secara rutin melakukan korespondensi untuk memberikan pembaruan terkait kondisi dan kinerja perusahaan. Sepanjang tahun 2025, *Investor Relations* telah mengoordinasikan penyelenggaraan RUPST tahun buku 2024 pada 29 April 2025, dan RUPSLB pada 17 September 2025, serta *Public Expose Tahunan* pada 20 November 2025, termasuk penyusunan Laporan Tahunan 2024 untuk mendapatkan persetujuan pemegang saham melalui RUPS.

1. Government, Public Relations & CSR

The Government, Public Relations & CSR Department is responsible for the Company's external communications and maintaining harmonious relationships with stakeholders. In building effective collaboration with external parties, the department executes Media Relations & Engagement functions to sustain strong relations between Tugu Insurance and journalists/media representatives.

Throughout 2025, the Government, Public Relations & CSR Department conducted various media relations & engagement activities, including media visits, media interviews, courtesy events, and media gathering. The department also performed media monitoring & analysis to provide updates on media coverage related to Tugu Insurance's group business, regulations, and other matters concerning the Company. Media monitoring also supports the calculation of *PR Value* and *Advertising Value* for published coverage.

Additionally, the department periodically issues Press Releases and publishes financial summary reports in accordance with regulatory requirements. Reporting obligations to regulators, including the Financial Services Authority (OJK) and the Indonesia Stock Exchange (IDX), are fulfilled both routinely and on an *ad hoc* basis. In 2025, the department also executed Sustainable Finance Action Plan (RAKB) reporting for 2026 and implemented the Company's Corporate Social Responsibility (CSR) programs. Tugu Insurance's CSR initiatives, known as Bakti Tugu, consist of four pillars: Health and Safety, Environment, Education and Financial Literacy, and Economic Empowerment. Details of CSR activities conducted in 2025 are comprehensively presented in the Company's 2025 Sustainability Report.

2. Investor Relations

The Investor Relations Department actively engages with analysts, investment communities, and shareholders, and routinely corresponds to provide updates on the Company's condition and performance. In 2025, Investor Relations coordinated the Annual General Meeting of Shareholders (AGMS) for the 2024 fiscal year on 29 April 2025, Extraordinary General Meeting of Shareholders (EGMS) on 17 September 2025, and the Annual Public Expose on 20 November 2025, including the preparation of the 2024 Annual Report for shareholder approval through the AGMS.



3. BOD Office

BOD Office berperan mengoordinasikan seluruh kegiatan Direksi, termasuk *daily meeting*, *facilities*, *budgeting*, pertemuan dengan mitra bisnis, perjalanan dinas, serta memastikan pemenuhan kewajiban pelaporan dan dokumentasi sesuai peraturan yang berlaku.

Pada tahun 2025, BOD Office melaksanakan berbagai kegiatan, antara lain penyusunan arahan strategi korporat 2025 melalui **BOD Retreat**, yang kemudian di-cascade kepada jajaran BOD *minus one* dalam **Planning Cycle**, sebagai bentuk komunikasi dua arah antara penyampaian strategi perusahaan dan respons berupa proposal rencana bisnis dari fungsi terkait. Selain itu, BOD Office juga mengoordinasikan pelaksanaan BOD Meeting, Rapat dengan Dewan Komisaris, serta *Town Hall Meeting* Perusahaan.

4. Corporate Communication & Brand

Departemen Corporate Communication & Brand, yang berada di bawah Corporate Secretary Group, bertanggung jawab atas pengelolaan kampanye merek perusahaan melalui aktivitas komunikasi internal dan eksternal yang disesuaikan dengan target segmen Perseroan.

Sepanjang tahun 2025, departemen ini melaksanakan kampanye merek dan aktivitas promosi melalui kanal digital dan *offline* dengan memanfaatkan aset internal Perseroan, seperti *website* dan media sosial, serta berbagai kanal digital arus utama lainnya. Departemen ini juga mendukung fungsi internal melalui penyediaan *Marketing Kit/Promotional Tools* dan berkolaborasi dengan fungsi terkait dalam implementasi kampanye internalisasi *Core Value* BUMN/Danantara dan Pertamina.

Sebagai bagian dari keberlanjutan transformasi merek sejak 2018, Departemen Corporate Communication & Brand secara konsisten memperkuat pendekatan komunikasi yang berorientasi pada pelanggan dan pemangku kepentingan guna membangun kepercayaan, meningkatkan kualitas pengalaman, serta memperkuat keterlibatan di seluruh *touchpoints* komunikasi perusahaan.

Strategi komunikasi perusahaan pada tahun 2026 akan menekankan pendekatan humanis, mempermudah akses informasi, dan memperkuat citra Perseroan sebagai entitas yang terpercaya, mendukung visi perusahaan menjadi perusahaan asuransi umum nomor satu di Indonesia melalui inovasi produk dan layanan unggul.

Dalam menjalankan fungsi komunikasi dengan regulator, Sekretaris Perusahaan menyampaikan korespondensi kepada OJK dan BEI sepanjang tahun 2025, meliputi kewajiban rutin dan *ad hoc* antara lain sebagai berikut:

3. BOD Office

The BOD Office coordinates all activities of the Board of Directors, including daily meetings, facilities, budgeting, business partner meetings, official trips, and ensures compliance with reporting and documentation obligations under applicable regulations.

In 2025, the BOD Office carried out various activities, including corporate performance oversight through formulation of 2025 corporate strategy guidance via **BOD Retreat**, which was then cascaded to the BOD *minus one* level during the **Planning Cycle**, establishing two-way communication between strategy dissemination by the Board and responses in the form of business proposals from relevant functions. The BOD Office also coordinated BOD Meetings, Meeting with the Board of Commissioners, and the Company's Town Hall Meeting.

4. Corporate Communication & Brand

The Corporate Communication & Brand Department, under the Corporate Secretary Group, is responsible for managing the company's brand campaigns through internal and external communication activities tailored to the Company's target segments.

Throughout 2025, this department will implement brand campaigns and promotional activities through digital and offline channels, utilizing the Company's internal assets, such as the company's website and social media, as well as various other mainstream digital channels. The department also supports internal functions by providing Marketing Kits/Promotional Tools and collaborating with related functions in implementing the internalization campaign for BUMN/Danantara and Pertamina's Core Values.

As part of the ongoing brand transformation since 2018, the Corporate Communication & Brand Department has consistently strengthened its customer- and stakeholder-oriented communication approach to build trust, enhance the quality of the experience, and strengthen engagement across all corporate communication touchpoints.

The Company's communication strategy for 2026 will emphasize a human-centered approach, ease of access to information, and further strengthen the Company's reputation as a trusted entity, supporting the vision to become the leading general insurance company in Indonesia with superior product innovation and services.

In managing regulatory communications, the Corporate Secretary submitted correspondence to OJK and IDX throughout 2025, covering both routine and *ad hoc* obligations among others as follows:

No.	Nomor Surat Letter Number	Tanggal Date	Kepada To	Perihal Regarding
1	001/S/01/COS-ATPI/I/2025	6 Januari 2025 6 January 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk
2	003/S/01/COS-ATPI/I/2025	15 Januari 2025 15 January 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Laporan Perubahan Kepemilikan Saham Report on Changes in Share Ownership
3	004/S/01/COS-ATPI/I/2025	21 Januari 2025 21 January 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Laporan Perubahan Kepemilikan Saham Report on Changes in Share Ownership
4	006/S/01/COS-ATPI/II/2025	3 Februari 2025 3 February 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Laporan Perubahan Kepemilikan Saham Report on Changes in Share Ownership
5	007/S/01/COS-ATPI/II/2025	5 Februari 2025 5 February 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk
6	011/S/01/COS-ATPI/III/2025	3 Maret 2025 3 March 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Penyampaian Laporan Keuangan Audited XBLR 2024 Submission of Audited Financial Statements XBLR 2024
7	012/S/01/COS-ATPI/III/2025	3 Maret 2025 3 March 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Penyampaian Informasi Bukti Laporan Keuangan Tahunan Konsolidasian Submission of Proof of Submission of Consolidated Annual Financial Statements
8	013/S/01/COS-ATPI/III/2025	5 Maret 2025 5 March 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Pemberitahuan Rencana RUPST PT ATPI Tbk 2025 Notification of the Plan for Annual General Meeting of Shareholders (AGMS) PT ATPI Tbk 2025
9	014/S/01/COS-ATPI/III/2025	5 Maret 2025 5 March 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk
10	016/S/01/COS-ATPI/III/2025	7 Maret 2025 7 March 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Revisi Penyampaian Laporan Keuangan Tahunan Audited dan XLBR ATPI 2024 Revision of Submission of Audited Annual Financial Statements and XLBR ATPI 2024
11	017/S/01/COS-ATPI/III/2025	10 Maret 2025 10 March 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Laporan Perubahan Kepemilikan Saham Report on Changes in Share Ownership
12	018/S/01/COS-ATPI/III/2025	12 Maret 2025 12 March 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penyampaian Pengumuman RUPST 2025 Submission of AGMS Announcement 2025
13	019/S/01/COS-ATPI/III/2025	12 Maret 2025 12 March 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penjelasan Usulan Mata Acara RUPST 2025 Explanation of Proposed Agenda for AGMS 2025
14	020/S/01/COS-ATPI/III/2025	14 Maret 2025 14 March 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penyampaian Bukti Publikasi Pengumuman RUPST 2025 Submission of Proof of Publication of AGMS Announcement 2025
15	021/S/01/COS-ATPI/III/2025	17 Maret 2025 17 March 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Laporan Perubahan Kepemilikan Saham Report on Changes in Share Ownership
16	023/S/01/COS-ATPI/III/2025	21 Maret 2025 21 March 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Laporan Perubahan Kepemilikan Saham Report on Changes in Share Ownership
17	024/S/01/COS-ATPI/III/2025	27 Maret 2025 27 March 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Laporan Perubahan Kepemilikan Saham Report on Changes in Share Ownership
18	025/S/01/COS-ATPI/III/2025	27 Maret 2025 27 March 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Laporan Perubahan Kepemilikan Saham Report on Changes in Share Ownership
19	027/S/01/COS-ATPI/III/2025	25 Maret 2025 25 March 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Laporan Perubahan Kepemilikan Saham Report on Changes in Share Ownership

No.	Nomor Surat Letter Number	Tanggal Date	Kepada To	Perihal Regarding
20	028/S/01/COS-ATPI/III/2025	27 Maret 2025 27 March 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penyampaian Pemanggilan RUPST 2025 Submission of AGMS Invitation 2025
21	029/S/01/COS-ATPI/III/2025	27 Maret 2025 27 March 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penyampaian Bukti Publikasi Pemanggilan RUPST 2025 Submission of Proof of Publication of AGMS Invitation 2025
22	030/S/01/COS-ATPI/III/2025	27 Maret 2025 27 March 2025	Otoritas Jasa Keuangan (OJK) - PM Financial Services Authority (OJK) - PM	Penyampaian Annual Report 2024 Submission of Annual Report 2024
23	031/S/01/COS-ATPI/III/2025	27 Maret 2025 27 March 2025	Otoritas Jasa Keuangan (OJK) - IKNB Financial Services Authority (OJK) - IKNB	Penyampaian Annual Report 2024 Submission of Annual Report 2024
24	032/S/01/COS-ATPI/IV/2025	9 April 2025 9 April 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk
25	035/S/01/COS-ATPI/IV/2025	21 April 2025 21 April 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Ralat Pemanggilan RUPST 2025 Correction of AGMS Invitation 2025
26	039/S/01/COS-ATPI/IV/2025	30 April 2025 30 April 2025	Otoritas Jasa Keuangan (OJK) - IKNB Financial Services Authority (OJK) - IKNB	IKNB Penyampaian Informasi dan Bukti Publikasi Iklan Laporan Keuangan Tahunan 2024 IKNB Submission of Information and Proof of Publication of 2024 Annual Financial Statement Advertisement
27	042/S/01/COS-ATPI/V/2025	2 Mei 2025 2 May 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penyampaian Ringkasan Risalah RUPST 2025 Submission of Summary Minutes of AGMS 2025
28	043/S/01/COS-ATPI/V/2025	2 Mei 2025 2 May 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Tata Cara dan Jadwal Pembayaran Dividen Procedures and Schedule for Dividend Payment
29	044/S/01/COS-ATPI/V/2025	5 Mei 2025 5 May 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Surat Pengantar Bukti Publikasi Risalah RUPST 2025 Cover Letter for Proof of Publication of AGMS Minutes 2025
30	045/S/01/COS-ATPI/V/2025	5 Mei 2025 5 May 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk
31	050/S/01/COS-ATPI/V/2025	23 Mei 2025 23 May 2025	PT Kustodian Efek Sentral Indonesia (KSEI) PT Indonesian Central Securities Depository (KSEI)	Instruksi pendistribusian dividen tunai atas saham PT ATPI tahun buku 2024 Instruction for Distribution of Cash Dividends for PT ATPI Shares Fiscal Year 2024
32	051/S/01/COS-ATPI/V/2025	26 Mei 2025 26 May 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Surat Pengantar Risalah RUPST 2025 Cover Letter of AGMS Minutes 2025
33	052/S/01/COS-ATPI/V/2025	27 Mei 2025 27 May 2025	PT Kustodian Efek Sentral Indonesia (KSEI) PT Indonesian Central Securities Depository (KSEI)	Penjelasan Kesalahan Transfer dana Dividen Tunai ATPI Explanation of Error in Cash Dividend Transfer ATPI
34	054/S/01/COS-ATPI/VI/2025	4 Juni 2025 4 June 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk

No.	Nomor Surat Letter Number	Tanggal Date	Kepada To	Perihal Regarding
35	057/S/01/COS-ATPI/VI/2025	26 Juni 2025 26 June 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Keterbukaan Informasi Pengunduran Diri Samuel Lie (Samuel Ramna) Disclosure of Information on Resignation of Samuel Lie (Samuel Ramna)
36	058/S/01/COS-ATPI/VI/2025	30 Juni 2025 30 June 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Penyampaian Informasi Mengenai Perubahan Susunan Anggota Komite Audit Submission of Information on Changes in the Composition of the Audit Committee
37	059/S/01/COS-ATPI/VII/2025	4 Juli 2025 4 July 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk
38	062/S/01/COS-ATPI/VII/2025	8 Juli 2025 8 July 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Penyampaian Keputusan Dewan Komisiner OJK tentang Hasil FPT Presdir Submission of OJK Board of Commissioners Decision on Fit and Proper Test Result for President Director
39	064/S/01/COS-ATPI/VII/2025	8 Juli 2025 8 July 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Penyampaian Keputusan Hasil FPT Presdir ATPI Submission of Fit and Proper Test Result for President Director of ATPI
40	066/S/01/COS-ATPI/VII/2025	15 Juli 2025 15 July 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Laporan Informasi atau Fakta Material (FPT Dirkeu Dirtek) Report on Material Information or Facts (FPT Finance Director & Technical Director)
41	067/S/01/COS-ATPI/VII/2025	15 Juli 2025 15 July 2025	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)	Penyampaian Keputusan Dewan Komisiner OJK Hasil FPT Dirtek dan Dirkeu Submission of OJK Board of Commissioners Decision on Fit and Proper Test Results for Technical and Finance Directors
42	070/S/01/COS-ATPI/VIII/2025	1 Agustus 2025 1 August 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Pemberitahuan Rencana RUPSLB Notification of the Plan for Extraordinary General Meeting of Shareholders (EGMS)
43	071/S/01/COS-ATPI/VIII/2025	4 Agustus 2025 4 August 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk
44	077/S/01/COS-ATPI/VIII/2025	11 Agustus 2025 11 August 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Pengumuman RUPSLB 2025 Announcement of EGMS 2025
45	078/S/01/COS-ATPI/VIII/2025	12 Agustus 2025 12 August 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penyampaian Bukti Publikasi Pengumuman RUPSLB Submission of Proof of Publication of EGMS Announcement
46	080/S/01/COS-ATPI/VIII/2025	25 Agustus 2025 25 August 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Surat Pengantar Penyampaian Pemanggilan RUPSLB Cover Letter for Submission of EGMS Invitation
47	081/S/01/COS-ATPI/VIII/2025	27 Agustus 2025 27 August 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penyampaian Bukti Publikasi Pemanggilan RUPSLB Submission of Proof of Publication of EGMS Invitation
48	085/S/01/COS-ATPI/IX/2025	8 September 2025 8 September 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk
49	087/S/01/COS-ATPI/IX/2025	17 September 2025 17 September 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	KI - Perubahan Susunan Anggota Dewan Komisaris PT Asuransi Tugu Pratama Indonesia Tbk Disclosure of Information - Changes in the Composition of the Board of Commissioners PT Asuransi Tugu Pratama Indonesia Tbk

No.	Nomor Surat Letter Number	Tanggal Date	Kepada To	Perihal Regarding
50	088/S/01/COS- ATPI/IX/2025	19 September 2025 19 September 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penyampaian Ringkasan Risalah RUPSLB Submission of Summary Minutes of EGMS
51	089/S/01/COS- ATPI/IX/2025	22 September 2025 22 September 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penyampaian Bukti Publikasi Ringkasan Risalah RUPSLB Submission of Proof of Publication of Summary Minutes of EGMS
52	109/S/01/COS- ATPI/X/2025	6 Oktober 2025 6 October 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk
53	110/S/01/COS- ATPI/X/2025	15 Oktober 2025 15 October 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk
54	112/S/01/COS- ATPI/X/2025	22 Oktober 2025 22 October 2025	Otoritas Jasa Keuangan (OJK) - IKNB Financial Services Authority (OJK) - IKNB	Laporan Perubahan Kepemilikan Saham Report on Changes in Share Ownership
55	115/S/01/COS- ATPI/XI/2025	5 November 2025 5 November 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Pemberitahuan <i>Public Expose</i> Tahunan PT Asuransi Tugu Pratama Indonesia Tbk Tahun 2025 Notification of Annual Public Expose PT Asuransi Tugu Pratama Indonesia Tbk 2025
56	117/S/01/COS- ATPI/XI/2025	6 November 2025 6 November 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk
57	129/S/01/COS- ATPI/XI/2025	17 November 2025 17 November 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penyampaian Materi <i>Public Expose</i> PT Asuransi Tugu Pratama Indonesia Tbk 2025 Submission of Public Expose Materials PT Asuransi Tugu Pratama Indonesia Tbk 2025
58	130/S/01/COS- ATPI/XI/2025	24 November 2025 24 November 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Penyampaian Hasil <i>Public Expose</i> PT Asuransi Tugu Pratama Indonesia Tbk Tahun 2025 Submission of Public Expose Results PT Asuransi Tugu Pratama Indonesia Tbk 2025
59	131/S/01/COS- ATPI/XII/2025	3 Desember 2025 3 Desember 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Koreksi Penyampaian Hasil <i>Public Expose</i> PT Asuransi Tugu Pratama Indonesia Tbk Tahun 2025 Correction of Submission of Public Expose Results PT Asuransi Tugu Pratama Indonesia Tbk 2025
60	133/S/01/COS- ATPI/XII/2025	4 Desember 2025 4 December 2025	Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) Financial Services Authority (OJK) and Indonesia Stock Exchange (IDX)	Laporan Bulanan Kegiatan Registrasi PT Asuransi Tugu Pratama Indonesia Tbk Monthly Report on Registration Activities of PT Asuransi Tugu Pratama Indonesia Tbk

5.F

Audit Internal

Internal Audit

Sejalan dengan Peraturan Otoritas Jasa Keuangan (“POJK”) No. 2/POJK.05/2014 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian serta POJK No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal, Perseroan telah membentuk Internal Audit Group sebagai bagian integral dari sistem pengendalian internal.

Internal Audit Group menjalankan fungsi *assurance* dan *consulting* secara independen serta objektif untuk memberikan nilai tambah yang berkelanjutan bagi Perseroan. Fungsi ini berperan penting dalam mendukung pencapaian tujuan Perseroan melalui evaluasi yang komprehensif serta peningkatan berkelanjutan (*continuous improvement*) atas penerapan tata kelola perusahaan, manajemen risiko, dan sistem pengendalian internal. Selain itu, Internal Audit berfungsi sebagai mitra strategis manajemen dengan menyediakan *insights* dan rekomendasi yang relevan dalam penguatan tata kelola, manajemen risiko, dan pengendalian internal Perseroan.

Dalam melaksanakan tugas dan tanggung jawabnya, Internal Audit senantiasa mengacu pada Global Internal Audit Standards (GIAS), yang mulai berlaku secara efektif pada tahun 2025, yang diterbitkan oleh The Institute of Internal Auditors (IIA) sebagai standar profesional yang berlaku secara global.

In accordance with Financial Services Authority Regulation (“POJK”) No. 2/POJK.05/2014 on Good Corporate Governance for Insurance Companies and POJK No. 56/POJK.04/2015 on the Establishment and Guidelines for the Internal Audit Charter, the Company has established the Internal Audit Group as an integral component of its internal control system.

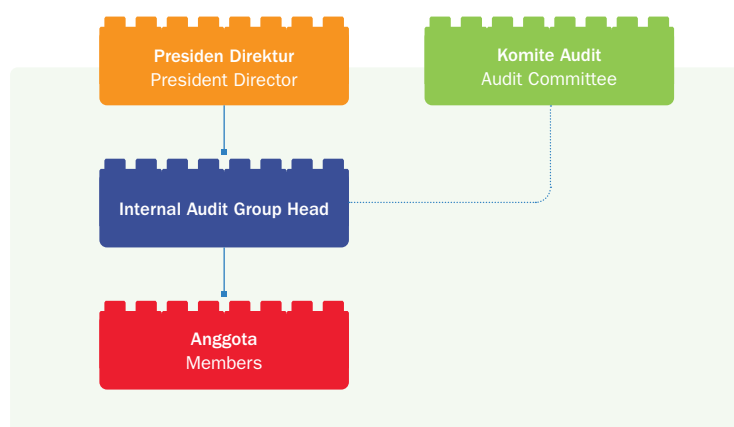
The Internal Audit Group provides independent and objective assurance and consulting services aimed at delivering sustainable value to the Company. This function plays a critical role in supporting the achievement of the Company’s objectives through comprehensive evaluation and continuous improvement of corporate governance practices, risk management, and internal control systems. Furthermore, Internal Audit serves as a strategic partner to management by offering insights and recommendations to strengthen governance, risk management, and internal control across the organization.

In carrying out its duties and responsibilities, the Internal Audit function consistently adheres to the Global Internal Audit Standards (GIAS), which effectively implemented in 2025, issued by The Institute of Internal Auditors (IIA) as a globally recognized professional standard.

Struktur Organisasi dan Kedudukan Internal Audit Group Organizational Structure and Position of the Internal Audit Group

Struktur organisasi Internal Audit Group per 31 Desember 2025 disusun untuk memastikan efektivitas pelaksanaan fungsi audit internal serta mendukung penerapan tata kelola perusahaan yang baik secara menyeluruh.

The organizational structure of the Internal Audit Group as of 31 December 2025 is designed to ensure the effective execution of the internal audit function and to support the comprehensive implementation of good corporate governance.



1. Internal Audit Group dipimpin oleh seorang Internal Audit Group Head yang pengangkatan dan pemberhentiannya dilakukan langsung oleh Presiden Direktur setelah memperoleh persetujuan dari Dewan Komisaris;
2. Internal Audit Group Head bertanggung jawab secara penuh dan langsung kepada Presiden Direktur;
3. Internal Audit Group Head memiliki jalur pelaporan administratif (*administrative reporting*) kepada Presiden Direktur serta jalur pelaporan fungsional (*functional reporting*) kepada Komite Audit;
4. Setiap anggota Internal Audit Group berada di bawah tanggung jawab langsung Internal Audit Group Head; dan
5. Presiden Direktur berwenang memberhentikan Internal Audit Group Head setelah mendapatkan persetujuan Dewan Komisaris apabila yang bersangkutan tidak lagi memenuhi persyaratan sebagai Auditor Internal sebagaimana diatur dalam POJK No. 56/POJK.04/2015 dan/atau dinilai gagal atau tidak cakap dalam melaksanakan tugas dan tanggung jawabnya.

1. The Internal Audit Group is led by an Internal Audit Group Head, who is appointed and dismissed directly by the President Director with the approval of the Board of Commissioners;
2. The Internal Audit Group Head is fully and directly accountable to the President Director;
3. The Internal Audit Group Head maintains an administrative reporting line to the President Director and a functional reporting line to the Audit Committee;
4. Each member of the Internal Audit Group reports directly to and is accountable to the Internal Audit Group Head; and
5. The President Director may dismiss the Internal Audit Group Head, subject to the approval of the Board of Commissioners, should the incumbent fail to meet the requirements as an Internal Auditor as stipulated under POJK No. 56/POJK.04/2015 and/or be deemed unsuccessful or incompetent in performing his or her duties and responsibilities.

Profil Internal Audit Group Head Internal Audit Group Head Profile

Berdasarkan Surat Keputusan Direksi No. 016/SKD/01/HCS-RTM/ATPI/II/2022 tanggal 10 Februari 2022, Resti Setia Utari secara efektif menjabat sebagai Internal Audit Group Head sejak 16 Februari 2022 dan tetap menjalankan peran tersebut hingga tahun pelaporan 2025. Pengangkatan Internal Audit Group Head tersebut telah disampaikan kepada Otoritas Jasa Keuangan melalui Surat Keputusan Direksi No. 016/SKD/01/HCS-RTM/ATPI/II/2022 tanggal 10 Februari 2022, sesuai dengan ketentuan yang berlaku.

Pursuant to the Board of Directors' Decree No. 016/SKD/01/HCS-RTM/ATPI/II/2022 dated 10 February 2022, Resti Setia Utari has been effectively appointed as Internal Audit Group Head since 16 February 2022 and continues to serve in this capacity throughout the 2025 reporting year. The appointment of the Internal Audit Group Head has been duly notified to the Financial Services Authority in accordance with the applicable regulations through the same Board of Directors' Decree dated 10 February 2022.

Nama Name	Resti Setia Utari	
Jabatan Position	Internal Audit Group Head	
Masa Jabatan Term of Office	16 Februari 2022-sekarang 16 February 2022-present	
Kewarganegaraan Citizenship	Indonesia	
Usia Age	54	
Domisili Domicile	Jakarta	
Pendidikan dan Pelatihan Education and Training	• Magister Management, Universitas Negeri Jakarta • Sertifikasi Forensik Auditor • Sertifikasi Profesional Risk Management	• Master of Management, Universitas Negeri Jakarta • Certified Forensic Auditor (CFrA) • Enterprise Risk Management Certified Professional (ERMCP)

Riwayat Pekerjaan dan Rangkap Jabatan Work History and Concurrent Position	• Group Head Internal Audit sebagai tenaga perbantuan dari PT Pertamina (Persero) (2022-sekarang) • Senior Auditor III Investigation Audit di PT Pertamina (Persero) (2021-2022) • Finance & Business Support Internal Audit Manager di PT Pertamina Drilling Services Indonesia, sebagai tenaga perbantuan dari PT Pertamina (Persero) (2015-2020) • Auditor di Pertamina (Persero) (2011-2015) • Manager (auditor eksternal) di Kantor Akuntan Publik Osman Bing Satrio & Rekan, Deloitte Touche Tohmatsu (1997-2011)	• Group Head of Internal Audit at the Company, as the assistant staff from PT Pertamina (Persero) (2022-present) • Senior Auditor III Investigation Audit at PT Pertamina (Persero) (2021-2022) • Manager at PT Pertamina Drilling Services Indonesia, as the assistant staff from PT Pertamina (Persero) (2015-2020) • Auditor at PT Pertamina (Persero) (2011-2015) • Manager - External Auditor at Osman Bing Satrio & Rekan, Deloitte Touche Tohmatsu, Public Accountant (1997-2011)
Hubungan Afiliasi Affiliation Relations	Tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi, dan Pemegang Saham Utama/Pengendali. Has no affiliation with the Board of Commissioners, Board of Directors, and Majority/Controlling Shareholders.	

Tugas dan Tanggung Jawab Internal Audit Group Duties and Responsibilities of Internal Audit Group

Internal Audit Group mengemban tugas dan tanggung jawab utama sebagai berikut:

1. Melaksanakan fungsi pengawasan atas kegiatan operasional dan bisnis Perseroan melalui penyediaan jasa *assurance* dan konsultasi;
2. Menyusun, mengusulkan, serta melaksanakan Program Kerja Pengawasan Tahunan ("PKPT") yang telah memperoleh persetujuan dari Presiden Direktur dan Komite Audit;
3. Memastikan setiap pelaksanaan kegiatan audit internal dilakukan dengan tingkat pengawasan yang memadai, didukung oleh kertas kerja audit yang lengkap, serta menghasilkan rekomendasi, saran, dan *insight* yang dapat diimplementasikan oleh *auditee*;
4. Melakukan pengujian dan evaluasi secara independen, objektif, dan berbasis risiko terhadap penerapan tata kelola, manajemen risiko, pengendalian internal, serta tingkat kepatuhan terhadap ketentuan internal dan eksternal yang berlaku;
5. Memberikan rekomendasi yang mendorong pengembangan berkelanjutan (*continuous improvement*) atas tata kelola, manajemen risiko, dan pengendalian internal Perseroan;
6. Menjalin koordinasi dengan Komite Audit serta Fungsi Internal Audit pada perusahaan induk Perseroan terkait pelaksanaan kegiatan audit internal;
7. Menyampaikan laporan hasil pelaksanaan audit internal kepada Presiden Direktur, Direktur terkait, dan Komite Audit;
8. Melakukan pemantauan atas tindak lanjut rekomendasi hasil audit internal dan eksternal, serta melaporkannya secara berkala kepada Presiden Direktur, Direktur terkait, dan Komite Audit;
9. Berkoordinasi dengan auditor eksternal sehubungan dengan pelaksanaan audit eksternal di Perseroan;
10. Mengoordinasikan penyelenggaraan *Whistleblowing System* (WBS) di Perseroan, termasuk penerimaan pengaduan melalui kanal yang tersedia, tindak lanjut atas laporan, serta komunikasi dengan pihak-pihak terkait;

The Internal Audit Group carries out the following key duties and responsibilities:

1. Conducting oversight of the Company's operational and business activities through the provision of assurance and consulting services;
2. Preparing, proposing, and implementing the Annual Audit Work Plan ("PKPT") as approved by the President Director and the Audit Committee;
3. Ensuring that all internal audit activities are performed under adequate supervision, supported by proper audit working papers, and result in actionable recommendations, suggestions, and insights for the auditees;
4. Performing independent, objective, and risk-based testing and evaluation of corporate governance, risk management, internal controls, and compliance with applicable internal and external regulations;
5. Providing recommendations to drive continuous improvement in corporate governance, risk management, and internal control systems;
6. Coordinating with the Audit Committee and the Internal Audit Function of the Company's parent entity in relation to the execution of internal audit activities;
7. Reporting internal audit results to the President Director, relevant Directors, and the Audit Committee;
8. Monitoring the implementation of recommendations arising from both internal and external audits and reporting the progress periodically to the President Director, relevant Directors, and the Audit Committee;
9. Coordinating with external auditors in connection with the conduct of external audits at the Company;
10. Coordinating the implementation of the Whistleblowing System (WBS) within the Company, including the receipt of reports through available channels, follow-up actions, and communication with relevant stakeholders;

11. Melaporkan secara berkala hasil kegiatan Internal Audit kepada Presiden Direktur dan Komite Audit; dan
12. Melaksanakan penugasan lain yang bersifat *ad hoc* dari Direksi dan/atau Komite Audit secara objektif dan independen.

Piagam Internal Audit Internal Audit Charter

Dalam melaksanakan tugas dan tanggung jawabnya sepanjang tahun pelaporan 2025, Internal Audit Group berpedoman pada Piagam Audit Internal yang telah ditandatangani oleh Internal Audit Group Head, Presiden Direktur, dan Ketua Komite Audit pada tanggal 14 Maret 2025.

Piagam Internal Audit tersebut memuat secara komprehensif Visi, Misi, Tujuan, serta Ruang Lingkup, Prinsip, Kedudukan dan Independensi, Wewenang, Tugas dan Tanggung Jawab, serta Standar Pelaksanaan yang menjadi acuan resmi dalam penyelenggaraan fungsi audit internal di Perseroan.

Pedoman dan Standar Kerja Internal Audit Internal Audit Guidelines and Work Standards

Selain berlandaskan pada Piagam Internal Audit, dalam menjalankan tugas dan fungsinya sepanjang tahun pelaporan 2025, Internal Audit Group juga mengacu pada berbagai ketentuan pendukung, antara lain:

1. Kode Etik Auditor Internal;
2. Pedoman Pengelolaan Fungsi Internal Audit;
3. Pedoman Audit Investigasi; dan
4. Global Internal Audit Standards (GIAS).

Ketentuan-ketentuan tersebut menjadi kerangka kerja yang memastikan seluruh aktivitas audit internal dilaksanakan secara profesional, berintegritas, dan selaras dengan standar praktik terbaik yang berlaku secara nasional maupun internasional.

Kualifikasi Anggota Internal Audit Group Qualification of Internal Audit Group Members

Per 31 Desember 2025, Internal Audit Group terdiri dari 4 (empat) anggota, dengan komposisi sebagai berikut:

No.	Pangkat Position	Jumlah Total
1.	Group Head	1
2.	Department Head	2
3.	Senior Auditor	0
4.	Junior Auditor	1
5.	Staff	0
Total		4

11. Periodically reporting the outcomes of Internal Audit activities to the President Director and the Audit Committee; and
12. Performing other *ad hoc* assignments mandated by the Board of Directors and/or the Audit Committee in an objective and independent manner.

In carrying out its duties and responsibilities throughout the 2025 reporting year, the Internal Audit Group is guided by the Internal Audit Charter, which was signed by the Internal Audit Group Head, the President Director, and the Chairman of the Audit Committee on 14 March 2025.

The Internal Audit Charter comprehensively outlines the Vision, Mission, Objectives, and Scope, as well as the Principles, Position and Independence, Authority, Duties and Responsibilities, and Standards of Practice that serve as the formal framework for the implementation of the Company's internal audit function.

In addition to the Internal Audit Charter, throughout the 2025 reporting year the Internal Audit Group also adheres to the following key provisions in carrying out its duties and functions:

1. Internal Auditor Code of Ethics;
2. Guidelines for the Management of the Internal Audit Function;
3. Investigation Audit Guidelines; and
4. Global Internal Audit Standards (GIAS).

These provisions constitute the operational framework that ensures all internal audit activities are conducted in a professional and ethical manner, and in alignment with nationally and internationally recognized best practices.

As of December 31, 2025, the Internal Audit Group consists of 4 (four) members, with the following composition:

Kualifikasi atau sertifikasi dari anggota Internal Audit Group, antara lain:

1. QIA (Qualified Internal Auditor);
2. CIAE (Certified Internal Audit Executive);
3. CIA (Certified Internal Auditor);
4. CACP (Certification in Audit Committee Practices);
5. ERMCP (Enterprise Risk Management Certified Professional);
6. CRMP (Certified Risk Management Professional);
7. CRMO (Certified Risk Management Officer);
8. CFA (Certified Forensic Auditor);
9. CA (Chartered Accountant); dan
10. AAIAK (Ajun Ahli Asuransi Indonesia Kerugian).

Pengembangan Kompetensi Internal Audit Group Competency Development of the Internal Audit Group

Perseroan secara konsisten memberikan kesempatan serta dukungan bagi seluruh anggota Internal Audit Group untuk meningkatkan kompetensi melalui berbagai program pelatihan dan pendidikan, baik yang diselenggarakan oleh pihak internal maupun eksternal. Upaya ini merupakan bagian dari komitmen Perseroan dalam memastikan kapabilitas fungsi audit internal tetap relevan, profesional, dan selaras dengan perkembangan regulasi serta praktik terbaik industri.

Adapun pelatihan yang diikuti oleh anggota Internal Audit Group sepanjang tahun pelaporan 2025 tercantum sebagai berikut:

Qualification or certification of Internal Audit Group Members are, among others:

1. QIA (Qualified Internal Auditor);
2. CIAE (Certified Internal Audit Executive);
3. CIA (Certified Internal Auditor);
4. CACP (Certification in Audit Committee Practices);
5. ERMCP (Enterprise Risk Management Certified Professional);
6. CRMP (Certified Risk Management Professional);
7. CRMO (Certified Risk Management Officer);
8. CFA (Certified Forensic Auditor);
9. CA (Chartered Accountant); and
10. AAIAK (Associate Indonesian General Insurance Expert).

The Company consistently provides opportunities and support for all members of the Internal Audit Group to enhance their competencies through various training and education programs, both internally and externally organized. This initiative reflects the Company's commitment to ensuring that the internal audit function remains competent, professional, and aligned with regulatory developments and industry best practices.

The training programs attended by members of the Internal Audit Group throughout the 2025 reporting year are presented as follows:

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
Resti Setia Utari	Group Head	24-25 April 2025 24-25 April 2025	Dalam Negeri Domestic	Pelatihan <i>Internal Assessor Risk Maturity Assessment - Batch 1</i> Internal Assessor Risk Maturity Assessment Training - Batch 1	PT Pertamina (Persero)
		25-26 Juni 2025 25-26 June 2025	Dalam Negeri Domestic	<i>AI Powered Business Intelligence</i>	CRMS Indonesia
Arfan Aryanto Dalimunthe	Department Head	19-21 Maret 2025 19-21 March 2025	Dalam Negeri Domestic	Implementasi Penerapan PSAK 117: Kontrak Asuransi di Lingkungan Pertamina Group Implementation of PSAK 117: Insurance Contracts in Pertamina Group Environment	PT Pertamina (Persero)
		31 Juli 2025 31 July 2025	Dalam Negeri Domestic	Sosialisasi ICOFR <i>Management System</i> (IMS) ICOFR Management System (IMS) Socialization	PT Pertamina (Persero)
		17 Desember 2025 17 December 2025	Dalam Negeri Domestic	Pengenalan dan Pelatihan ICOFR <i>Management System</i> (IMS) 2.0 Introduction and Training of ICOFR Management System (IMS) 2.0	PT Pertamina (Persero)
Brian Anugerah	Department Head	19-21 Maret 2025 19-21 March 2025	Dalam Negeri Domestic	Implementasi Penerapan PSAK 117: Kontrak Asuransi di Lingkungan Pertamina Group Implementation of PSAK 117: Insurance Contracts in Pertamina Group Environment	PT Pertamina (Persero)

Nama Name	Jabatan Position	Tanggal Date	Tempat Place	Subjek Subject	Penyelenggara Organizer
		20-22 Oktober 2025 20-22 October 2025	Dalam Negeri Domestic	<i>Tools For Audit Managers</i>	Institute of Internal Auditors Indonesia
		10-11 Desember 2025 10-11 December 2025	Dalam Negeri Domestic	<i>Financial Auditing for Internal Auditors</i>	Institute of Internal Auditors Indonesia
Silvy Eka Safitri	Junior Auditor	19-21 Maret 2025 19-21 March 2025	Dalam Negeri Domestic	Implementasi Penerapan PSAK 117: Kontrak Asuransi di Lingkungan Pertamina Group Implementation of PSAK 117: Insurance Contracts in Pertamina Group Environment	PT Pertamina (Persero)
		15-16 Mei 2025 15-16 May 2025	Dalam Negeri Domestic	Pelatihan <i>Internal Assessor Risk Maturity Assessment - Batch 2</i> Internal Assessor Risk Maturity Assessment Training - Batch 2	PT Pertamina (Persero)
Arib Esga Satryo	Junior Auditor	19-21 Maret 2025 19-21 March 2025	Dalam Negeri Domestic	Implementasi Penerapan PSAK 117: Kontrak Asuransi di Lingkungan Pertamina Group Implementation of PSAK 117: Insurance Contracts in Pertamina Group Environment	PT Pertamina (Persero)
		16 September 2025 16 September 2025	Dalam Negeri Domestic	<i>Auditor Academy Internal Audit Pertamina Group</i>	PT Pertamina (Persero)
		6 November 2025 6 November 2025	Dalam Negeri Domestic	<i>Auditor Academy Internal Audit Pertamina Group</i>	PT Pertamina (Persero)
		3-4 Desember 2025 3-4 December 2025	Dalam Negeri Domestic	Seminar Nasional Internal Audit National Internal Audit Seminar	Yayasan Pendidikan Internal Audit

Pelaksanaan Rapat Internal Audit dengan Direksi dan/atau Komite Audit
Meeting Frequency of Internal Audit with the Board of Directors and/or the Audit Committee

Nama Name	Jabatan Position	Frekuensi Rapat dengan: Frequency of Meeting with:	
		Direksi Board of Directors	Komite Audit Audit Committee
Resti Setia Utari	Group Head	7	6

Pelaksanaan Kegiatan Internal Audit
Implementation of Internal Audit Activities

Selama tahun 2025, Internal Audit Group telah melaksanakan berbagai kegiatan, diantaranya:

1. Menyelesaikan seluruh penugasan sesuai dengan Program Kerja Pengawasan Tahunan (“PKPT”);
2. Melakukan kegiatan-kegiatan konsultansi secara objektif dan independen;
3. Melakukan monitoring pemenuhan rekomendasi audit internal dan eksternal secara berkala;
4. Menerima dan menindaklanjuti laporan-laporan yang diterima melalui kanal-kanal *whistleblowing system*; dan
5. Menjadi *counterpart* atas pelaksanaan audit yang dilakukan oleh Kantor Akuntan Publik dan Regulator (BPK).

Throughout 2025, the Internal Audit Group has carried out various activities, including:

1. Completing all assignments in accordance with the Annual Audit Plan (“AAP”);
2. Conducting consulting activities in an objective and independent manner;
3. Regularly monitoring the fulfillment of recommendations on internal and external audit recommendations;
4. Receiving and following up on reports submitted through the *whistleblowing system* channels; and
5. Acting as the primary liaison a counterpart for audits conducted by Public Accounting Firms and Regulators.

5.G

Auditor Eksternal

External Auditor

Sebagai perusahaan terbuka di sektor perasuransian yang berada di bawah pengaturan dan pengawasan Otoritas Jasa Keuangan, Tugu Insurance memerlukan auditor eksternal untuk memastikan tersusunnya dan tersajinya informasi keuangan yang berkualitas, andal, dan dapat dipercaya. Oleh karena itu, dalam pelaksanaan audit laporan keuangan tahunan, Tugu Insurance menggunakan jasa Kantor Akuntan Publik ("KAP") dan akuntan publik independen dari pihak eksternal guna memperoleh penilaian yang objektif serta kredibilitas yang dapat dipertanggungjawabkan.

Akuntan publik merupakan organ eksternal Perseroan yang berperan dalam memberikan opini atas kewajaran penyajian laporan keuangan Perseroan sesuai dengan Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia. Keberadaan dan penggunaan jasa akuntan publik tersebut diatur dalam Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.

Penunjukan Kantor Akuntan Publik Appointment of Public Accountant Firm

Tugu Insurance menetapkan Kantor Akuntan Publik ("KAP") berdasarkan pelimpahan wewenang dari Pemegang Saham melalui Rapat Umum Pemegang Saham ("RUPS") kepada Dewan Komisaris, dengan mengacu pada ketentuan peraturan perundang-undangan yang berlaku, antara lain Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, Peraturan OJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, Peraturan Menteri Keuangan No. 17/PMK.01/2009 Pasal 3 ayat (11) tentang Jasa Akuntan Publik, serta Peraturan OJK No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.

Keputusan RUPST Tahun Buku 2024 telah memberikan pelimpahan kewenangan dan kuasa kepada Dewan Komisaris Perseroan untuk menetapkan KAP dalam melakukan pemeriksaan atas Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2025, termasuk penetapan besaran nilai jasanya, sesuai dengan ketentuan dan peraturan yang berlaku. Kewenangan tersebut juga mencakup penunjukan KAP pengganti apabila, karena alasan apapun berdasarkan ketentuan pasar modal di Indonesia, KAP yang telah ditetapkan tidak dapat melaksanakan tugasnya, dengan ketentuan bahwa KAP dimaksud terdaftar di Otoritas Jasa Keuangan serta terlebih dahulu dikomunikasikan kepada Pemegang Saham Pengendali, dalam hal ini PT Pertamina (Persero).

As a publicly listed insurance company regulated and supervised by the Financial Services Authority, Tugu Insurance requires external auditors to ensure the preparation and presentation of high-quality, reliable, and credible financial information. Accordingly, in conducting its annual financial audit, Tugu Insurance engages the services of an independent Public Accounting Firm ("KAP") and external public accountants to obtain an objective assessment and credible assurance.

Public accountants serve as an external organ of the Company, responsible for providing an opinion on whether the Company's financial statements are fairly presented in accordance with the Financial Accounting Standards (SAK) applicable in Indonesia. The engagement and use of public accounting services are governed by Financial Services Authority Regulation No. 13/POJK.03/2017 concerning the Use of Public Accountants and Public Accounting Firms in Financial Services Activities.

Tugu Insurance appoints its Public Accounting Firm ("KAP") based on the delegation of authority from the Shareholders through the General Meeting of Shareholders ("GMS"), in accordance with prevailing laws and regulations, including Law No. 40 of 2007 on Limited Liability Companies, OJK Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies, Minister of Finance Regulation No. 17/PMK.01/2009 Article 3 paragraph (11) on Public Accounting Services, and OJK Regulation No. 13/POJK.03/2017 on the Use of Public Accountants and Public Accounting Firms in Financial Services Activities.

The resolution of the AGMS for Fiscal Year 2024 granted authority and power to the Company's Board of Commissioners to appoint the KAP to audit the Company's financial statements for the financial year ending 31 December 2025, including the determination of audit fees, in accordance with applicable regulations. This authority also includes the appointment of a substitute KAP should, for any reason under Indonesia's capital market regulations, the appointed KAP be unable to perform its duties, provided that the substitute KAP is registered with the Financial Services Authority and that such appointment is first communicated to the Controlling Shareholder, namely PT Pertamina (Persero).

Berdasarkan Surat Keputusan Dewan Komisaris kepada Direksi No. 68 tanggal 13 Juni 2025 perihal Jasa Kantor Akuntan Publik untuk Mengaudit Laporan Keuangan Tahun Buku 2025, Dewan Komisaris memutuskan untuk menetapkan Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar, & Rekan (*Member of the RSM Network*) sebagai auditor yang melakukan audit atas Laporan Keuangan Konsolidasian PT Asuransi Tugu Pratama Indonesia Tbk dan Entitas Anak untuk Tahun Buku 2025.

Adapun daftar Kantor Akuntan Publik yang digunakan Perseroan dalam kurun waktu lima (5) tahun terakhir disajikan sebagai berikut:

Pursuant to the Board of Commissioners' Decree to the Board of Directors No. 68 dated 13 June 2025 regarding Public Accounting Firm Services for Fiscal Year 2025, the Board of Commissioners resolved to appoint Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar, & Partners (*Member of the RSM Network*) to conduct the audit of the Consolidated Financial Statements of PT Asuransi Tugu Pratama Indonesia Tbk and its Subsidiaries for Fiscal Year 2025.

The list of Public Accounting Firms engaged by the Company over the past five (5) years is presented as follows:

Tahun Year	Kantor Akuntan Publik Public Accountant Firm	Nama Akuntan Accountant Name	Fee Auditor (Tanpa PPN) Auditor Fee (Excluded Tax)	Opini Opinion
2025	Kantor Akuntan Publik (KAP) Amir Abadi Jusuf, Aryanto, Mawar & Rekan Public Accounting Firm (KAP) Amir Abadi Jusuf, Aryanto, Mawar & Partners	Chairul Wismoyo	Rp4.750.000.000 IDR4,750,000,000	Laporan Keuangan Konsolidasian menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2025, serta kinerja keuangan konsolidasian dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Indonesia. The consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of 31 December 2025, and their consolidated financial performance and consolidated cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standard.
2024	Kantor Akuntan Publik (KAP) Amir Abadi Jusuf, Aryanto, Mawar & Rekan Public Accounting Firm (KAP) Amir Abadi Jusuf, Aryanto, Mawar & Partners	Chairul Wismoyo	Rp1.538.392.857 IDR1,538,392,857	Laporan keuangan konsolidasian menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup per 31 Desember 2024, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal 31 Desember 2024, sesuai dengan Standar Akuntansi Keuangan di Indonesia. The consolidated financial statements fairly present, in all material respects, the consolidated financial position of the Group as of 31 December 2024, as well as its financial performance and consolidated cash flows for the year ended 31 December 2024, in accordance with the Indonesian Financial Accounting Standards.
2023	Amir Abadi Jusuf, Aryanto, Mawar, dan Rekan (Member of the RSM Network) Amir Abadi Jusuf, Aryanto, Mawar, and Partner (Member of the RSM Network)	Bimo Imam Santoso	Rp1.480.000.000 IDR1,480,000,000	Laporan keuangan konsolidasian menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup per 31 Desember 2023, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal 31 Desember 2023, sesuai dengan Standar Akuntansi Keuangan di Indonesia. The consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of 31 December 2023, and the consolidated financial performance and cash flows for the year ended 31 December 2023, in accordance with Indonesian Financial Accounting Standards.

Tahun Year	Kantor Akuntan Publik Public Accountant Firm	Nama Akuntan Accountant Name	Fee Auditor (Tanpa PPN) Auditor Fee (Excluded Tax)	Opini Opinion
2022	Amir Abadi Jusuf, Aryanto, Mawar, dan Rekan (Member of the RSM Network) Amir Abadi Jusuf, Aryanto, Mawar, and Partner (Member of the RSM Network)	Bimo Imam Santoso	Rp1.520.000.000 IDR1,520,000,000	Laporan keuangan konsolidasian menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup per 31 Desember 2022, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal 31 Desember 2022, sesuai dengan Standar Akuntansi Keuangan di Indonesia. The consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of 31 December 2022, and the consolidated financial performance and cash flows for the year ended 31 December 2022, in accordance with Indonesian Financial Accounting Standards.
2021	KAP Purwantono, Sungkoro & Surja (firma anggota Ernst & Young Global Limited) KAP Purwantoro, Sungkoro & Surja (member firm of Ernst & Young Global Limited)	Muhammad Kurniawan	Rp1.650.000.000 IDR1,650,000,000	Laporan konsolidasian menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Asuransi Tugu Pratama Indonesia Tbk dan entitas anaknya, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun buku yang bersangkutan, sesuai dengan Standar Akuntansi Keuangan di Indonesia. The consolidated statements present fairly, in all material respects, the consolidated financial position of PT Asuransi Tugu Pratama Indonesia Tbk and its subsidiaries, as well as the consolidated financial performance and cash flows for the fiscal year concerned, in accordance with Indonesian Financial Accounting Standards.

Lingkup Pekerjaan Scope of Works

Biaya jasa Kantor Akuntan Publik untuk Tugu Insurance pada tahun pelaporan 2025 mencakup ruang lingkup pekerjaan sebagai berikut:

1. Saldo Awal posisi 1 Januari 2025;
2. Penyajian ulang laporan keuangan tahun 2024 versi PSAK 117 Kontrak Asuransi;
3. Laporan Keuangan tahun 2025 berbasis PSAK 117; dan
4. Penilaian secara menyeluruh atas implementasi PSAK 117.

The professional fees of the Public Accounting Firm for Tugu Insurance in the 2025 reporting year cover the following scope of work:

1. Opening Balance Sheet as of 1 January 2025;
2. Restatement of the 2024 financial statements under PSAK 117 Insurance Contracts;
3. Financial Statements for 2025 based on PSAK 117; and
4. Comprehensive Assessment of the implementation of PSAK 117.



Sistem Pengendalian Internal

Internal Control System

Sistem Pengendalian Internal merupakan elemen dasar dalam aktivitas bisnis Perseroan. Sistem ini adalah suatu proses yang melibatkan Dewan Komisaris, Direksi, dan seluruh karyawan di Perseroan, yang dirancang untuk memberikan keyakinan yang memadai (*reasonable assurance*) terkait pencapaian tujuan yang berkaitan dengan operasi, pelaporan, dan kepatuhan.

Pelaksanaan Sistem Pengendalian Internal bertujuan untuk memastikan bahwa aktivitas bisnis Perseroan dilakukan sesuai dengan peraturan dan ketentuan yang berlaku, serta memastikan bahwa risiko-risiko yang terkait dengan aktivitas bisnis Perseroan telah termitigasi dengan baik.

Kerangka Pengendalian Internal Internal Control Framework

Setiap karyawan memiliki peran dan tanggung jawab masing-masing dalam pelaksanaan Sistem Pengendalian Internal di Perseroan, dengan dukungan kuat dari Direksi dan Dewan Komisaris. Peran dan tanggung jawab tersebut terpetakan dalam Model Tiga Lini (*Three-Lines Model*) yang diadopsi oleh Perseroan, sebagai berikut:

1. **Lini Pertama** – Merupakan tanggung jawab seluruh unit kerja yang menjalankan kegiatan bisnis Perseroan. Pengendalian internal pada lini ini bersifat preventif, dilakukan dengan melaksanakan ketentuan internal dan eksternal yang berlaku serta melibatkan konsultasi dengan lini kedua, ketiga, dan/atau Direksi untuk memastikan kepatuhan dan efektivitas pelaksanaan kegiatan bisnis Perseroan.
2. **Lini Kedua** – Merupakan tanggung jawab unit kerja yang menjalankan fungsi kepatuhan dan manajemen risiko. Pengendalian internal pada lini ini bersifat detektif, dilakukan melalui pemantauan kepatuhan terhadap ketentuan internal dan eksternal yang berlaku serta pengelolaan risiko Perseroan.
3. **Lini Ketiga** – Merupakan tanggung jawab unit kerja yang menjalankan fungsi internal audit. Pengendalian internal pada lini ini bersifat evaluatif serta dilaksanakan secara independen, objektif, dan berbasis risiko untuk mengidentifikasi area yang perlu diperbaiki dalam tata kelola, pengelolaan risiko, dan pengendalian internal Perseroan, serta memberikan rekomendasi perbaikan untuk pengembangan berkelanjutan (*continuous improvement*).

Komponen-komponen Sistem Pengendalian Internal Perseroan mencakup:

1. Lingkungan Pengendalian
Lingkungan Pengendalian adalah serangkaian standar, proses, dan struktur yang secara menyeluruh mempengaruhi sistem pengendalian internal. Lingkungan pengendalian menetapkan budaya dalam

The Internal Control System is a fundamental element in the Company's business activities. It is a process involving the Board of Commissioners, the Board of Directors, and the employees of the Company, designed to provide reasonable assurance regarding the achievement of objectives related to operations, reporting, and compliance.

The implementation of the Internal Control System aims to ensure that the Company's business activities are conducted in accordance with applicable regulations and provisions, and that risks associated with the Company's business activities are adequately mitigated.

Each employee has their own role and responsibility in implementing the Internal Control System within the Company, with strong support from the Board of Directors and the Board of Commissioners. These roles and responsibilities are mapped within the Three Lines Model adopted by the Company as follows:

1. **First Line** – The responsibility of all work units carrying out the Company's business activities. The internal control at this line is preventive, carried out by implementing applicable internal and external regulations and involving consultation with the second, third lines, and/or the Board of Directors to ensure compliance and effectiveness of business activities.
2. **Second Line** – The responsibility of the work unit responsible for compliance and risk management functions. Internal control at this line is detective, conducted through monitoring compliance with internal and external regulations and managing the Company's risks.
3. **Third Line** – The responsibility of the work unit responsible for internal audit functions. Internal control at this line is evaluative in nature and is carried out independently, objectively, and on a risk-based basis to identify areas requiring improvement in the Company's governance, risk management, and internal control framework, and to provide recommendations for continuous improvement.

Components of Internal Control System includes:

1. Control Environment
The Control Environment is a set of standards, processes, and structures that comprehensively affect the internal control system. It sets the tone or culture within the entity and creates awareness of control at

entitas serta membentuk kesadaran akan pengendalian di seluruh tingkat organisasi. Lingkungan pengendalian berfungsi sebagai fondasi utama bagi seluruh komponen pengendalian internal lainnya, memberikan disiplin dan struktur dalam penerapannya. Perseroan membentuk lingkungan pengendalian yang baik melalui:

- a. Penandatanganan Pakta Integritas oleh Direksi, Dewan Komisaris, dan seluruh pekerja;
- b. Penandatanganan komitmen penerapan Pedoman Etika Usaha dan Tata Perilaku (*Code of Conduct* – CoC) oleh seluruh pekerja;
- c. Penandatanganan Komitmen penerapan Pedoman Konflik Kepentingan (*Conflict of Interest* – Col) oleh seluruh pekerja;
- d. Pembentukan struktur organisasi serta jalur pelaporan yang mengoptimalkan kegiatan operasional Perseroan; dan
- e. Penerapan Tata Nilai Perusahaan (Amanah, Kompeten, Harmonis, Loyal, Adaptif & Kolaboratif) dengan semangat ONE PERTAMINA yang selaras dengan Budaya Pelayanan Perusahaan.

2. Penilaian Risiko

Penilaian risiko adalah identifikasi dan analisis risiko yang relevan terhadap pencapaian tujuan Perseroan. Proses penilaian ini mencakup penilaian risiko itu sendiri dan kebutuhan untuk mengelola perubahan organisasi. Proses ini merupakan dasar untuk menentukan bagaimana risiko dikelola. Perseroan telah melakukan penilaian risiko di semua unit kerja, yang dikoordinasikan oleh fungsi Enterprise Risk Management (“ERM”). Penilaian ini mencakup:

- a. Menetapkan penerimaan risiko (*risk appetite* dan *risk tolerance*);
- b. Mengukur risiko berdasarkan dampak dan probabilitas, yang dituangkan dalam matriks risiko untuk setiap fungsi dalam organisasi; dan
- c. Menetapkan strategi mitigasi risiko yang tepat.

3. Aktivitas Pengendalian

Aktivitas pengendalian adalah kebijakan dan prosedur yang dirancang untuk memastikan bahwa arahan manajemen terlaksana dengan baik. Aktivitas ini diterapkan pada berbagai tingkat dalam entitas dan pada berbagai tahapan proses. Aktivitas pengendalian dapat bersifat preventif maupun detektif, dan mencakup pemisahan tugas (*segregation of duties*). Perseroan telah membuat dan menerapkan Sistem Tata Kerja (“STK”) yang mencakup Pedoman serta Prosedur yang mengatur proses bisnis Perseroan, yang diperbarui secara berkala untuk memastikan relevansi dan efektivitasnya.

all levels of the organization. The control environment serves as the foundation for all other internal control components, providing discipline and structure in its implementation. The Company has established a good control environment through:

- a. Signing the Integrity Pact by the Board of Directors, Board of Commissioners, and all employees;
- b. Signing the commitment to apply the Code of Conduct (CoC) by all employees;
- c. Signing the commitment to apply the Conflict of Interest (Col) policy by all employees;
- d. Establishing an organizational structure and reporting lines designed to optimize operational activities; and
- e. The implementation of Corporate Values (Amanah, Kompeten, Harmonis, Loyal, Adaptif & Kolaboratif) with the spirit of ONE PERTAMINA, aligned with the Company's Service Culture.

2. Risk Assessment

Risk assessment is the identification and analysis of risks relevant to the achievement of the Company's objectives. This process includes assessing the risk itself and the need to manage organizational changes. It forms the basis for determining how risks are managed. The Company has conducted risk assessments in all work units, coordinated by the Enterprise Risk Management (ERM) function. This assessment includes:

- a. Defining risk acceptance (*risk appetite* and *risk tolerance*);
- b. Measuring risks based on impact and probability, expressed in a risk matrix for each function within the organization; and
- c. Defining appropriate risk mitigation strategies.

3. Control Activities

Control activities are policies and procedures designed to ensure that management directives are carried out effectively. These activities are implemented at various levels within the entity and across different stages of processes. Control activities can be preventive or detective, and include segregation of duties. The Company has established and implemented a Work System (STK) that includes Guidelines and Procedures governing the Company's business processes, regularly updated to ensure their relevance and effectiveness.

4. Informasi dan Komunikasi

Informasi yang relevan harus diidentifikasi, dikumpulkan, dan dikomunikasikan dalam bentuk dan waktu yang memungkinkan setiap individu menjalankan tugas dan tanggung jawabnya secara efektif. Sistem informasi memungkinkan organisasi untuk memperoleh, menghasilkan, menggunakan, dan mengomunikasikan informasi. Perseroan telah mengimplementasikan:

- a. *Core Insurance System* dan *Enterprise Resource Planning* ("ERP") untuk menghasilkan informasi operasional dan keuangan guna mendukung pengendalian internal;
- b. Media komunikasi internal untuk mengkomunikasikan informasi yang relevan bagi pekerja Perseroan, baik melalui email maupun portal Perseroan (*company portal*); dan
- c. Mekanisme pelaporan ke pihak eksternal yang relevan (seperti auditor eksternal dan regulator) atas informasi terkait dengan pengendalian internal.

5. Aktivitas Pengawasan

Pemantauan adalah proses yang bertujuan untuk menilai kualitas kinerja pengendalian internal secara berkelanjutan, guna memastikan bahwa pengendalian tetap efektif dan sesuai dengan kebutuhan Perseroan. Pengawasan atas Sistem Pengendalian Internal dilakukan melalui:

- a. Kegiatan Internal Audit yang independen, objektif, dan berbasis risiko;
- b. Rapat berkala antara Dewan Komisaris dan Direksi untuk memastikan bahwa manajemen melaksanakan tanggung jawabnya secara efektif; dan
- c. Rapat berkala antara Internal Audit Group dan Komite Audit sebagai bagian dari pengawasan terhadap kegiatan Perseroan.

4. Information and Communication

Relevant information must be identified, gathered, and communicated in a form and time frame that enables individuals to carry out their tasks and responsibilities effectively. The information system allows the organization to acquire, generate, use, and communicate information. The Company has implemented:

- a. *Core Insurance System* and *Enterprise Resource Planning* (ERP) to generate operational and financial information to support internal control;
- b. Internal communication media to communicate relevant information to the Company's employees, via email or the Company portal; and
- c. Reporting mechanisms to external parties (such as external auditors and regulators) on information related to internal control.

5. Monitoring Activities

Monitoring is a process aimed at assessing the quality of internal control performance continuously, to ensure that controls remain effective and meet the Company's needs. Monitoring of the Internal Control System is conducted through:

- a. Independent, objective, and risk-based Internal Audit activities;
- b. Regular meetings between the Board of Commissioners and the Board of Directors to ensure that management is fulfilling its responsibilities effectively; and
- c. Regular meetings between the Internal Audit Group and the Audit Committee as part of overseeing the Company's activities.

Tinjauan atas Efektivitas Pengendalian Internal Review of Internal Control Effectiveness

Manajemen mendorong dilakukannya evaluasi yang berkelanjutan terhadap penerapan Pengendalian Internal. Fungsi Internal Audit bertanggung jawab untuk melakukan evaluasi dan penilaian terhadap pelaksanaan Pengendalian Internal, serta memantau perbaikan atau tindak lanjut dari rekomendasi audit internal dan eksternal. Evaluasi ini dilakukan untuk:

1. Memberikan keyakinan yang memadai (*reasonable assurance*) kepada Direksi dan para pemangku kepentingan mengenai kecukupan penerapan Pengendalian Internal Perseroan, baik dalam aspek operasional maupun keuangan; dan
2. Memberikan rekomendasi untuk perbaikan berkelanjutan (*continuous improvement*) atas penerapan Pengendalian Internal di Perseroan.

Management encourages the continuous evaluation of the implementation of Internal Control. The Internal Audit function is responsible for evaluating and assessing the application of Internal Control, as well as monitoring the follow-up actions or improvements based on both internal and external audit recommendations. This evaluation is conducted to:

1. Provide reasonable assurance to the Board of Directors and stakeholders regarding the adequacy of the implementation of the Company's Internal Control, both in operational and financial aspects; and
2. Offer recommendations for continuous improvement in the application of Internal Control within the Company.

Perseroan, dalam hal ini Internal Audit Group, telah melakukan evaluasi berbasis risiko terhadap efektivitas Pengendalian Internal, dan menghasilkan rekomendasi-rekomendasi yang diharapkan dapat memberikan nilai tambah bagi Pengendalian Internal Perseroan sebagai bagian dari perbaikan berkelanjutan (*continuous improvement*).

The Company, specifically the Internal Audit Group, has conducted a risk-based evaluation of the effectiveness of Internal Control, and produced recommendations that are expected to add value to the Company's Internal Control as part of continuous improvement.

Pernyataan Direksi atas Kecukupan Pengendalian Internal **Statement of the Board of Directors on the Adequacy of Internal Control**

Manajemen telah melakukan evaluasi terhadap efektivitas Pengendalian Internal, dengan mempertimbangkan hasil audit internal dan eksternal beserta rekomendasinya. Berdasarkan evaluasi yang dilakukan sepanjang tahun 2025, Manajemen menilai bahwa sistem Pengendalian Internal yang diterapkan telah memadai dalam mendukung efektivitas operasional, mitigasi risiko, serta kepatuhan terhadap peraturan yang berlaku.

Management has evaluated the effectiveness of the Internal Control system, taking into account the results of both internal and external audits along with their recommendations. Based on the evaluation conducted throughout 2025, Management assesses that the implemented Internal Control system is adequate in supporting operational effectiveness, risk mitigation, and compliance with applicable regulations.





Kebijakan Manajemen Risiko

Risk Management Policies

Manajemen Risiko Internal Control System

Manajemen Risiko memiliki peran strategis yang krusial dalam memastikan kelangsungan operasional Perseroan dengan mengelola berbagai risiko yang perlu dihadapi secara terencana, sistematis, dan terstruktur. Budaya Manajemen Risiko ini mencakup seluruh proses dan struktur yang dirancang untuk mengelola potensi peluang dan pada saat yang sama, memitigasi dampak negatif secara efektif.

Dalam upaya mengurangi potensi kerugian dan meningkatkan peluang dalam mencapai tujuan, Tugu Insurance telah mengintegrasikan Manajemen Risiko ke dalam seluruh aktivitas bisnis dan operasionalnya. Pendekatan ini dijalankan dengan prinsip kehati-hatian, penerapan Tata Kelola Perusahaan yang Baik, serta mekanisme pengelolaan risiko yang sejalan dengan regulasi yang ditetapkan oleh Regulator.

Keberhasilan dalam pengelolaan risiko ini bergantung pada kolaborasi yang erat dari semua elemen internal Perseroan. Proses ini menjadi bagian yang tidak terpisahkan dari sistem pengawasan internal yang melibatkan Dewan Komisaris, Dewan Pengawas Syariah, Direksi, Manajemen Senior, hingga seluruh karyawan di berbagai level.

Dasar Hukum Penerapan Manajemen Risiko Legal Basis for Risk Management Implementation

Landasan hukum penerapan Manajemen Risiko di Perseroan merujuk pada berbagai ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK) serta regulator terkait, antara lain:

1. Peraturan OJK No. 28 Tahun 2025 tanggal 10 November 2025 tentang Penerapan Manajemen Risiko bagi Perusahaan Perasuransian, Lembaga Penjamin, dan Dana Pensiun;
2. Peraturan OJK No. 33 tahun 2025 tanggal 11 Desember 2025 tentang Penilaian Tingkat Kesehatan Perusahaan Perasuransian, Lembaga Penjamin, dan Dana Pensiun;
3. Peraturan OJK No. 12 Tahun 2023 tanggal 28 Desember 2016 tentang Penyelenggaraan Usaha Perusahaan Perasuransian;
4. Peraturan OJK No. 4 Tahun 2023 tanggal 28 Desember 2016 tentang Penerapan Tata Kelola bagi Perusahaan Perasuransian;

Risk Management plays a strategic role in ensuring the continuity of the Company's operations amidst various risks that must be managed in a planned, systematic, and structured manner. This Risk Management culture encompasses processes and structures designed to effectively manage potential opportunities while mitigating adverse impacts.

In an effort to minimize potential losses while maximizing the opportunities to achieve its objectives, Tugu Insurance has integrated Risk Management into all of its business and operational activities. This approach is implemented through the application of the precautionary principle, sound corporate governance practices, and risk management mechanisms that align with regulations set by the Regulator.

The success of risk management relies on the close collaboration of all internal elements of the Company. This process is an integral part of the internal control system, involving the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors, Senior Management, and all employees at every level.

The legal basis for the implementation of Risk Management within the Company refers to various provisions established by the Financial Services Authority (OJK) and related regulators, including the following:

1. OJK Regulation No. 28 of 2025 dated 10 November 2025 concerning the Implementation of Risk Management for Insurance Companies, Guarantee Institutions, and Pension Funds;
2. OJK Regulation No. 33 of 2025 dated 11 December 2025 concerning Assessment of the Health Level of Insurance Companies, Guarantee Institutions, and Pension Funds;
3. OJK Regulation No. 12 of 2023 dated 28 December 2016 concerning the Implementation of Insurance Company Business;
4. OJK Regulation No. 4 of 2023 dated 28 December 2016 concerning the Implementation of Governance for Insurance Companies;

5. Peraturan OJK No. 08/POJK.05/2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal;
6. Peraturan OJK No. 4/POJK.05/2021 tanggal 9 Maret 2021 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Lembaga Jasa Keuangan Non-Bank;
7. Surat Edaran OJK No. 8/SEOJK.05/2021 tanggal 5 Februari 2021 tentang Penerapan Manajemen Risiko untuk Perusahaan Asuransi, Asuransi Syariah, Reasuransi, dan Reasuransi Syariah;
8. Surat Edaran OJK No. 22/SEOJK.05/2021 tanggal 24 Agustus 2021 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Lembaga Jasa Keuangan Non-Bank;
9. Surat Edaran OJK No. 1/SEOJK.05/2021 tanggal 15 Januari 2021 tentang Penilaian Tingkat Kesehatan Perusahaan Asuransi, Asuransi Syariah, Reasuransi, dan Reasuransi Syariah;
10. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 Tahun 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara;
11. Salinan Keputusan Deputy Bidang Keuangan dan Manajemen Risiko Kementerian Badan Usaha Milik Negara Republik Indonesia No. SK-3/DKU. MBU/05/2023 tentang Petunjuk Teknis Komposisi dan Kualifikasi Organ Pengelola Risiko Kementerian Badan Usaha Milik Negara Republik Indonesia;
12. Salinan Keputusan Deputy Bidang Keuangan dan Manajemen Risiko Kementerian Badan Usaha Milik Negara Republik Indonesia No. SK-5/DKU. MBU/11/2024 tentang Petunjuk Teknis Pengendalian Internal atas Pelaporan Keuangan (*Internal Control over Financial Reporting*) Badan Usaha Milik Negara; dan
13. Salinan Keputusan Deputy Bidang Keuangan dan Manajemen Risiko Kementerian Badan Usaha Milik Negara Republik Indonesia No. SK-8/DKU. MBU/10/2023 tentang Petunjuk Teknis Penilaian Indeks Kematangan Risiko (*Risk Maturity Index*) di Lingkungan Badan Usaha Milik Negara.

Dalam kerangka penerapan Manajemen Risiko Terintegrasi, Perseroan sebelumnya berperan sebagai Entitas Utama dalam konglomerasi keuangan Tugu Group, yang mencakup integrasi dengan PT Tugu Reasuransi Indonesia sebagai Lembaga Jasa Keuangan Anggota Konglomerasi Keuangan. Sementara itu, dalam konteks Manajemen Risiko Terintegrasi di lingkungan Group Pertamina, di mana PT Pertamina (Persero) bertindak sebagai Entitas Utama, Perseroan menjalankan fungsi sebagai Entitas Anak.

Berdasarkan Surat Otoritas Jasa Keuangan No. S-828/NB.21/2022 tanggal 14 Desember 2022 perihal Perubahan Status Konglomerasi Keuangan, Konglomerasi Keuangan Group Tugu dinyatakan tidak lagi memenuhi kriteria sebagai konglomerasi keuangan. Sejalan dengan hal tersebut, sejak

5. OJK Regulation No. 08/POJK.05/2023 dated 14 June 2023 concerning the Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Financing of the Proliferation of Weapons of Mass Destruction Programs;
6. OJK Regulation No. 4/POJK.05/2021 dated 9 March 2021 concerning the Implementation of Risk Management in the Use of Information Technology by Non-Bank Financial Services Institutions;
7. OJK Circular Letter No. 8/SEOJK.05/2021 dated 5 February 2021 concerning the Implementation of Risk Management for Insurance Companies, Sharia Insurance, Reinsurance, and Sharia Reinsurance;
8. OJK Circular Letter No. 22/SEOJK.05/2021 dated 24 August 2021 concerning the Implementation of Risk Management in the Use of Information Technology by Non-Bank Financial Services Institutions;
9. OJK Circular Letter No. 1/SEOJK.05/2021 dated 15 January 2021 concerning Assessment of the Health Level of Insurance Companies, Sharia Insurance, Reinsurance, and Sharia Reinsurance;
10. Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023 of 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises;
11. Copy of the Decree of the Deputy for Finance and Risk Management of the Ministry of State-Owned Enterprises of the Republic of Indonesia No. SK-3/DKU. MBU/05/2023 concerning Technical Instructions for the Composition and Qualifications of the Risk Management Organ of the Ministry of State-Owned Enterprises of the Republic of Indonesia;
12. Copy of the Decree of the Deputy for Finance and Risk Management of the Ministry of State-Owned Enterprises of the Republic of Indonesia No. SK-5/DKU. MBU/11/2024 concerning Technical Instructions for Internal Control over Financial Reporting of State-Owned Enterprises; and
13. Copy of the Decree of the Deputy for Finance and Risk Management of the Ministry of State-Owned Enterprises of the Republic of Indonesia No. SK-8/DKU. MBU/10/2023 concerning Technical Instructions for Risk Maturity Index Assessment in State-Owned Enterprises.

As part of the implementation of Integrated Risk Management, the Company previously acted as the Parent Entity in the Tugu Group financial conglomerate, which included integration with PT Tugu Reasuransi Indonesia as a member of the financial conglomerate. Meanwhile, in the context of Integrated Risk Management within the Pertamina Group, where PT Pertamina (Persero) acts as the Parent Entity, the Company functioned as the Subsidiary Entity.

Based on the Financial Services Authority Letter No. S-828/NB.21/2022 dated 14 December 2022, regarding the Change in Financial Conglomerate Status, the Tugu Group Financial Conglomerate is no longer considered to meet the criteria of a financial conglomerate. Accordingly, from



tanggal penerbitan surat dimaksud, penerapan Manajemen Risiko Terintegrasi Konglomerasi Keuangan tidak lagi berlaku bagi Tugu Insurance.

Meskipun demikian, dalam rangka mendukung pemantauan dan pengelolaan perkembangan grup Lembaga Jasa Keuangan, Perseroan tetap ditunjuk sebagai koordinator bagi Group Keuangan Tugu.

Kerangka Penerapan Manajemen Risiko
Risk Management Implementation Framework

Berdasarkan Kebijakan Umum Manajemen Risiko, Perseroan mengimplementasikan kerangka Manajemen Risiko yang dirancang secara menyeluruh agar selaras dengan strategi bisnis, struktur organisasi, kebijakan internal, serta ketersediaan infrastruktur yang ada. Kerangka ini memastikan bahwa pengelolaan risiko terintegrasi secara efektif dalam seluruh aktivitas bisnis dan operasional.

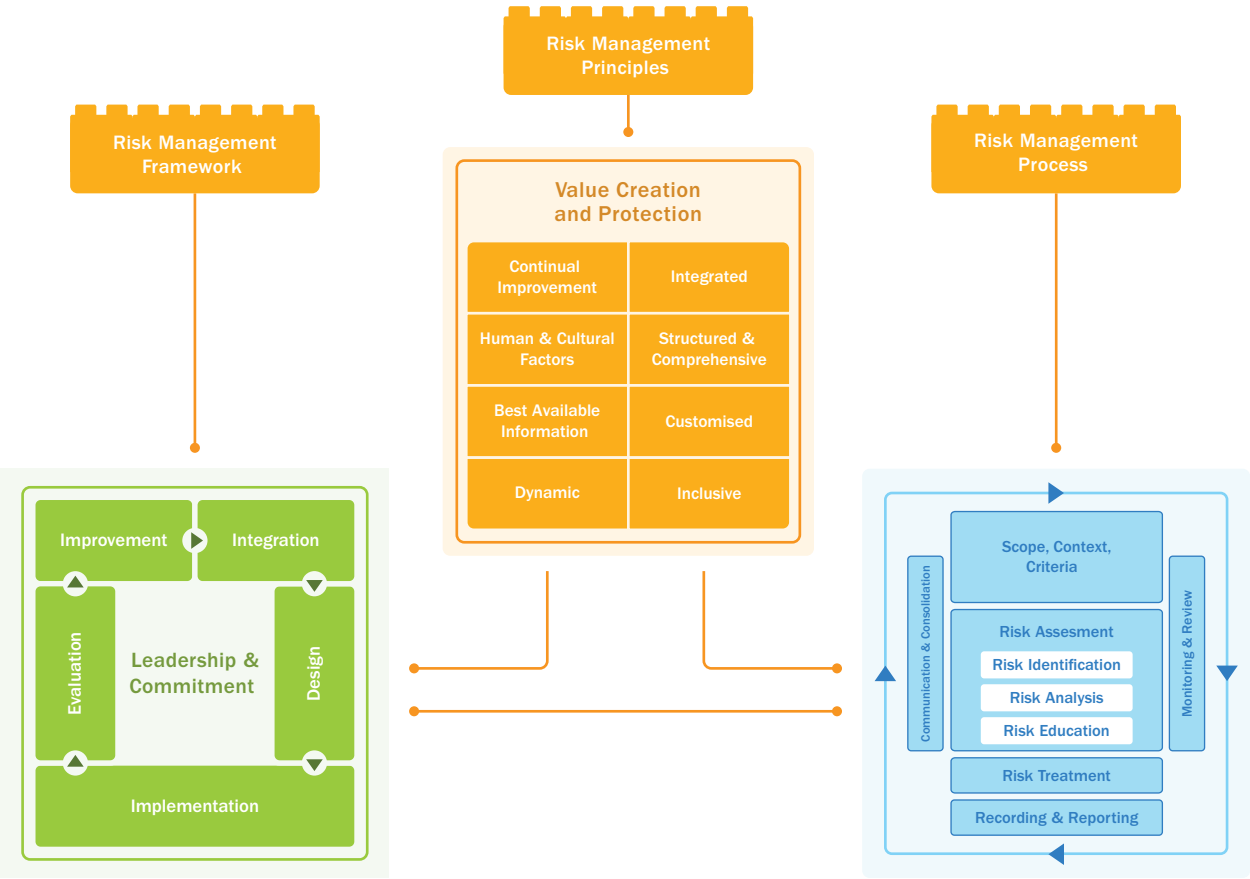
Dalam penerapannya, Manajemen Risiko merujuk pada standar SNI ISO 31000:2018 tentang Manajemen Risiko, yang menekankan pendekatan berbasis risiko. Standar ini mencakup tiga elemen utama, yaitu prinsip Manajemen Risiko, kerangka kerja Manajemen Risiko, dan proses Manajemen Risiko, yang secara keseluruhan membentuk dasar bagi Perseroan dalam mengidentifikasi, menganalisis, mengevaluasi, serta mengendalikan risiko secara sistematis dan berkelanjutan.

the issuance of the letter, the application of Integrated Risk Management for Financial Conglomerates no longer applies to Tugu Insurance.

Nevertheless, to support the monitoring and management of the development of the financial services group, the Company continues to be appointed as the coordinator for the Tugu Financial Group.

Based on the General Risk Management Policy, the Company applies a comprehensive Risk Management framework designed to align with the business strategy, organizational structure, internal policies, and the infrastructure available to the Company. This framework ensures that risk management is effectively integrated into all business and operational activities.

In its implementation, Risk Management refers to the SNI ISO 31000:2018 standard on Risk Management, which emphasizes a risk-based approach. This standard includes three key elements: Risk Management principles, Risk Management framework, and Risk Management processes, which collectively serve as the foundation for the Company in identifying, analyzing, evaluating, and controlling risks systematically and sustainably..

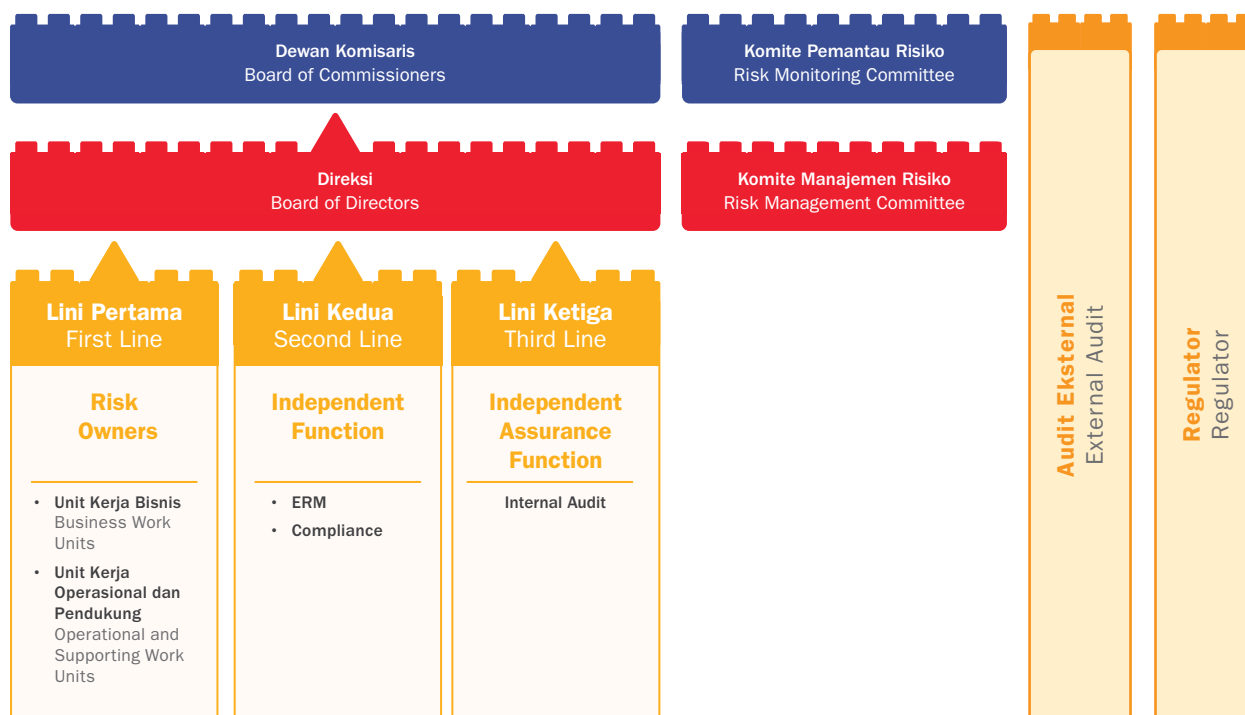


Landasan penerapan Manajemen Risiko adalah kerangka yang menjadi kunci keberhasilan dalam penerapan Manajemen Risiko Perseroan. Manajemen Risiko merupakan bagian integral dari Tata Kelola Perusahaan yang menjadi dasar dalam pengelolaan risiko di semua tingkatan Perseroan untuk mencapai dan meningkatkan kinerja. Kerangka Manajemen Risiko ini merupakan pengembangan dari prinsip-prinsip Manajemen Risiko yang memberikan dasar dalam pengelolaan Perseroan yang mencakup seluruh aktivitas usaha Perusahaan.

Pelaksanaan proses Manajemen Risiko dimulai dengan komunikasi dan konsultasi, penetapan konteks, penilaian risiko, identifikasi risiko, perlakuan terhadap risiko, dan diakhiri dengan pemantauan serta pengkajian terhadap proses pengelolaan risiko. Implementasi Manajemen Risiko di Tugu Insurance melibatkan seluruh unsur dalam organisasi, mulai dari manajemen hingga karyawan pelaksana. Seluruh unsur tersebut berperan aktif dalam konteks "Tiga Lini Pertahanan" manajemen risiko.

The foundation for the implementation of Risk Management is the framework that serves as the key to the successful application of Risk Management within the Company. Risk Management is an integral part of Corporate Governance and forms the basis for risk management at all levels of the Company to achieve and enhance performance. This Risk Management framework is an extension of the Risk Management principles, providing the foundation for the Company's management of all business activities.

The execution of the Risk Management process begins with communication and consultation, context setting, risk assessment, risk identification, risk treatment, and concludes with monitoring and review of the risk management process. The implementation of Risk Management at Tugu Insurance involves all elements of the organization, from management to operational employees. All these elements actively participate within the context of the "Three Lines of Defense" risk management model.



Lini Pertama

Lini pertahanan pertama terdiri dari unit kerja pemilik risiko yang menjalankan fungsi bisnis, serta unit kerja operasional dan pendukung bisnis. Dalam kegiatan sehari-hari, unit kerja ini menghadapi langsung berbagai jenis dan potensi risiko. Setiap fungsi di lini pertahanan pertama bertanggung jawab untuk mengidentifikasi dan mengelola risiko yang terkait dengan produk, kegiatan, proses, dan sistem yang dijalankan. Diharapkan unit kerja ini memiliki kesadaran risiko yang tinggi untuk dapat mengelola risiko dengan efektif.

First Line

The first line of defense consists of the risk owner units performing business functions as well as operational and business support units. In daily activities, these units directly face various types of risks and potential hazards. Each function in the first line of defense is responsible for identifying and managing risks related to every product, activity, process, and system in operation. These units are expected to have a high level of risk awareness to manage risks effectively.

Lini Kedua

Lini pertahanan kedua terdiri dari unit kerja Manajemen Risiko dan unit kerja Kepatuhan. Unit-unit ini bertanggung jawab untuk mengembangkan strategi Manajemen Risiko, memelihara dan mengembangkan secara berkelanjutan kerangka pengelolaan risiko, serta memberikan masukan dan arahan kepada unit kerja bisnis dan unit pendukung mengenai proses pengelolaan risiko, pengukuran risiko, dan pelaporan.

Lini Ketiga

Lini pertahanan ketiga adalah unit audit internal. Fungsi audit internal sebagai unit independen adalah untuk melaksanakan audit berbasis risiko dan memberikan nilai tambah kepada lini pertahanan pertama dan kedua. Tujuan utamanya adalah untuk memastikan bahwa seluruh elemen Perusahaan telah menjalankan fungsi dan tanggung jawabnya dengan baik, serta memastikan kesesuaian dengan kebijakan manajemen Perusahaan dan regulasi yang berlaku.

Organisasi Manajemen Risiko
Organization of Risk Management

Perseroan telah memberikan tanggung jawab kepada Unit Kerja Manajemen Risiko di bawah Direktur Kepatuhan & Manajemen Risiko sebagai upaya untuk memastikan pengelolaan Manajemen Risiko yang terukur dan sesuai dengan ketentuan. Unit Kerja Manajemen Risiko merupakan unit yang independen dari unit bisnis dan operasional Perseroan, dengan tanggung jawab utama untuk memastikan bahwa proses penerapan manajemen risiko berjalan efektif di seluruh Perseroan. Tugas dan wewenang Unit Kerja Manajemen Risiko antara lain:

1. Bertanggung jawab langsung kepada Direktur Kepatuhan & Manajemen Risiko.
2. Melakukan kegiatan-kegiatan antara lain:
 - a. Identifikasi risiko, termasuk risiko yang melekat (*inherent risk*) pada kegiatan usaha Perseroan;
 - b. Penyusunan metode pengukuran risiko;
 - c. Pemantauan pelaksanaan strategi Manajemen Risiko yang telah disetujui oleh Direksi;
 - d. Pemantauan posisi risiko secara keseluruhan (*composite*), per jenis risiko, dan per jenis aktivitas fungsional terhadap toleransi risiko (*risk tolerance*) dan limit yang telah ditetapkan;
 - e. Melakukan kaji ulang secara berkala terhadap proses Manajemen Risiko;
 - f. Kajian risiko atas pengembangan atau perluasan kegiatan usaha;
 - g. Evaluasi terhadap akurasi model (internal model) dan validitas data yang digunakan dalam pengukuran risiko;

Second Line

The second line of defense consists of the Risk Management unit and the Compliance unit. These units are responsible for developing Risk Management strategies, maintaining and continuously enhancing the risk management framework, and providing guidance and direction to the business and support units regarding risk management processes, risk measurement, and reporting.

Third Line

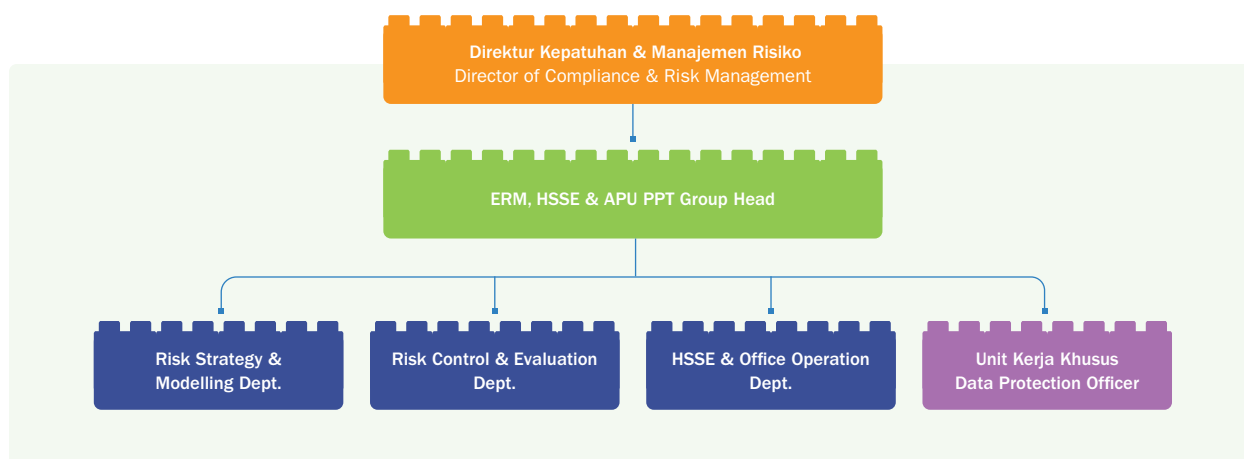
The third line of defense is the internal audit unit. The internal audit functions as an independent unit conducting risk-based audits and adding value to the first and second lines of defense. The main goal is to ensure that all elements of the Company are performing their functions and responsibilities well, while ensuring compliance with the Company's management policies and applicable regulations.

The Company has entrusted the Risk Management Work Unit under the Director of Compliance & Risk Management with the responsibility to ensure that the Risk Management processes are measurable and in compliance with regulations. The Risk Management Work Unit operates independently from the Company's business and operational units, with the main responsibility of ensuring that the implementation of risk management processes is effective across the Company. The tasks and authority of the Risk Management Work Unit include:

1. Reporting directly to the Director of Compliance & Risk Management.
2. Conducting activities, including:
 - a. Identifying risks, including inherent risks associated with the Company's business activities;
 - b. Developing risk measurement methods;
 - c. Monitoring the implementation of the Risk Management strategy approved by the Board of Directors;
 - d. Monitoring the overall risk position (*composite*), by risk type, and by functional activity against the established risk tolerance and limits;
 - e. Conducting periodic reviews of the Risk Management process;
 - f. Risk assessment for business development or expansion;
 - g. Evaluating the accuracy of internal models and the validity of data used in risk measurement;

- h. Memberikan rekomendasi kepada fungsi bisnis dan operasional serta Komite Manajemen Risiko sesuai dengan kewenangannya; dan
 - i. Menyusun dan menyampaikan profil risiko secara berkala kepada Direktur Utama atau Direktur yang membawahi fungsi Manajemen Risiko dan Komite Manajemen Risiko.
3. Menyusun dan menyampaikan laporan Manajemen Risiko, baik pelaporan internal maupun eksternal yang menjadi kewajiban Perseroan;
 4. Memberikan rekomendasi kepada Satuan Kerja Bisnis/Operasional dan Komite Manajemen Risiko sesuai kewenangan yang dimiliki;
 5. Memberikan masukan kepada Direksi dalam penyusunan Kebijakan Manajemen Risiko Perseroan;
 6. Mengembangkan budaya sadar risiko (*risk awareness*) di seluruh unit kerja Perseroan; dan
 7. Berkoordinasi dengan Satuan Kerja Kepatuhan dan Satuan Kerja Audit Internal dalam rangka pelaksanaan *three lines of defense*.
- h. Providing recommendations to business and operational functions, as well as the Risk Management Committee, within its authority; and
 - i. Preparing and submitting periodic risk profiles to the President Director or the Director overseeing the Risk Management function and the Risk Management Committee.
3. Preparing and submitting Risk Management reports, both internal and external, as required by the Company;
 4. Providing recommendations to Business/Operational Units and the Risk Management Committee within its authority;
 5. Providing input to the Board of Directors in formulating the Company's Risk Management Policy;
 6. Developing a risk-aware culture across all units of the Company;
 7. Coordinating with the Compliance Work Unit and the Internal Audit Work Unit to implement the three lines of defense.

Struktur Organisasi Unit Kerja Manajemen Risiko Organizational Structure of Risk Management Work Unit



Penerapan Manajemen Risiko Risk Management Implementation

Cakupan Penerapan Manajemen Risiko di Tugu Insurance:

1. Pengawasan Aktif oleh Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah.
Ketiganya bertanggung jawab atas efektivitas penerapan Manajemen Risiko di Perseroan. Oleh karena itu, Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah diharuskan untuk:
 - a. Memahami jenis risiko dan tingkat risiko yang melekat pada kegiatan usaha Perseroan;
 - b. Memberikan arahan yang jelas dalam penerapan Manajemen Risiko;
 - c. Melakukan pengawasan dan mitigasi risiko secara aktif;
 - d. Mengembangkan budaya Manajemen Risiko Perseroan;

Scope of Risk Management Implementation at Tugu Insurance:

1. Active Supervision by the Board of Directors, Board of Commissioners, and Sharia Supervisory Board. They are responsible for the effectiveness of Risk Management implementation in the Company. Therefore, the Board of Directors, Board of Commissioners, and Sharia Supervisory Board are required to:
 - a. Understand the types of risks and the level of risks inherent in the Company's business activities;
 - b. Provide clear guidance in the implementation of Risk Management;
 - c. Actively supervise and mitigate risks;
 - d. Develop the Company's Risk Management culture;

- e. Memastikan struktur organisasi yang memadai beserta tugas dan tanggung jawab masing-masing untuk mendukung penerapan Manajemen Risiko yang efektif; dan
- f. Memastikan kecukupan kuantitas dan kualitas sumber daya manusia untuk penerapan Manajemen Risiko secara efektif.

Pengawasan aktif oleh Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah dilakukan melalui beberapa kegiatan seperti:

- a. Pelaksanaan rapat Komite Pemantau Risiko secara berkala;
 - b. Pelaksanaan rapat Komite Manajemen Risiko secara berkala;
 - c. Rapat Dewan Pengawas Syariah secara berkala dan pengawasan terhadap pemenuhan prinsip syariah;
 - d. Menetapkan, memonitor, dan meninjau pelaksanaan mitigasi *Top Risk Register* secara berkala;
 - e. Monitoring dan *review* atas *Early Warning System/ Key Risk Indicator* secara berkala;
 - f. Pelaporan hasil penilaian profil risiko terintegrasi secara berkala;
 - g. Pelaporan hasil *self-assessment* Tingkat Kesehatan Perseroan secara tahunan;
 - h. Meningkatkan kesadaran melalui *flyer* Manajemen Risiko;
 - i. Mengadakan pertemuan antara Unit Kerja Manajemen Risiko dengan Komite Pemantau Risiko; dan
 - j. Mengikutsertakan karyawan dalam pelatihan, seminar, *workshop*, dan sertifikasi profesi.
2. Kecukupan Kebijakan, Prosedur, dan Penetapan Limit Risiko. Penerapan Manajemen Risiko yang efektif harus didukung dengan kebijakan dan prosedur yang jelas serta limit risiko yang sejalan dengan visi, misi, dan strategi bisnis Perseroan. Kebijakan ini disusun dengan memperhatikan karakteristik dan kompleksitas kegiatan bisnis, tingkat risiko, toleransi risiko, serta ketentuan regulator yang berlaku. Kecukupan kebijakan dan prosedur ditentukan melalui:
- a. Perseroan memiliki Pedoman Manajemen Risiko yang mencakup prinsip, kerangka kerja, dan kebijakan Manajemen Risiko;
 - b. Menetapkan dan melakukan kaji ulang *Risk Appetite Statement* serta pelaporan *Key Risk Indicator* setiap bulan; dan
 - c. Menyempurnakan kebijakan dan prosedur Manajemen Risiko agar sesuai dengan perkembangan usaha dan ketentuan regulator.
3. Kecukupan Proses Identifikasi, Pengukuran, Pengendalian, dan Pemantauan Risiko serta Sistem Informasi Manajemen Risiko. Penerapan Manajemen Risiko di Perseroan mengacu pada standar SNI ISO 31000:2018. Prosesnya meliputi identifikasi risiko, pengukuran risiko, pengendalian risiko, dan pemantauan risiko yang dilakukan secara berkala. Sistem Informasi Manajemen Risiko (T-ERMS) yang dibangun pada Agustus 2021, menyediakan alat untuk pengelolaan risiko yang lebih efektif.
- Proses Manajemen Risiko:

- e. Ensure an adequate organizational structure with clear roles and responsibilities to support the effective implementation of Risk Management; and
- f. Ensure the sufficiency of human resources for effective Risk Management implementation.

The active supervision by the Board of Directors, Board of Commissioners, and Sharia Supervisory Board is carried out through activities such as:

- a. Conducting regular meetings of the Risk Monitoring Committee;
 - b. Conducting regular meetings of the Risk Management Committee;
 - c. Regular Sharia Supervisory Board meetings and supervision of Sharia principles compliance;
 - d. Establishing, monitoring, and reviewing the Top Risk Register mitigation on an ongoing business basis;
 - e. Monitoring and reviewing the Early Warning System/ Key Risk Indicator regularly;
 - f. Reporting the results of integrated risk profile assessments periodically;
 - g. Reporting the results of self-assessment of the Company's Health annually;
 - h. Raising awareness through the creation of Risk Management flyers;
 - i. Holding meetings between the Risk Management Work Unit and the Risk Monitoring Committee; and
 - j. Involving employees in training, seminars, workshops, and professional certifications.
2. Sufficiency of Policies, Procedures, and Risk Limits. Effective Risk Management implementation must be supported by clear policies, procedures, and risk limits aligned with the Company's vision, mission, and business strategy. Policies are developed considering the characteristics and complexities of the business activities, risk levels, risk tolerance, and applicable regulations. The sufficiency of these policies and procedures is determined through:
- a. The Company has a Risk Management Guideline that includes principles, frameworks, and policies for Risk Management;
 - b. Establishing and reviewing the Risk Appetite Statement and reporting the Key Risk Indicators monthly; and
 - c. Continuously improving and updating Risk Management policies and procedures to align with business development and regulatory requirements.
3. Sufficiency of Risk Identification, Measurement, Control, and Monitoring Processes, as well as Risk Management Information Systems. The Company's Risk Management implementation follows the SNI ISO 31000:2018 standard. The process includes risk identification, risk measurement, risk control, and monitoring, carried out periodically. The Risk Management Information System (T-ERMS), established in August 2021, supports the efficient risk management activities.

- a. Identifikasi Risiko dilakukan oleh masing-masing pemilik risiko yang berkoordinasi dengan *risk champion*;
 - b. Pengukuran Risiko dilakukan menggunakan sistem yang mengukur *exposure* risiko secara berkala;
 - c. Pengendalian Risiko dilakukan dengan mekanisme lindung nilai dan mitigasi risiko;
 - d. Pemantauan Risiko dilakukan untuk memastikan risiko yang muncul sesuai dengan limit yang telah ditetapkan;
 - e. Sistem Informasi Manajemen Risiko menyediakan informasi yang akurat dan tepat waktu bagi Direksi, Dewan Komisaris, dan unit kerja terkait.
4. Sistem Pengendalian Internal yang Menyeluruh.
Sistem pengendalian internal yang efektif menjadi tanggung jawab seluruh unit kerja operasional dan pendukung. Perseroan menerapkan konsep *three lines of defense* untuk mengelola risiko, dengan pengawasan oleh Dewan Komisaris dan Direksi. Sistem ini juga melibatkan *Internal Control over Financial Reporting* (ICoFR) untuk mencegah kesalahan material dalam laporan keuangan.

Upaya Peningkatan Budaya Risiko Efforts to Improve Risk Culture

Perseroan menilai bahwa untuk menerapkan Manajemen Risiko yang efektif, diperlukan landasan inti yang kuat guna menanamkan prinsip kehati-hatian serta nilai-nilai penting terkait risiko kepada seluruh karyawan. Unit Kerja Manajemen Risiko secara proaktif berusaha meningkatkan kemampuan Manajemen Risiko di Perseroan dengan memberikan dukungan dan kontribusi penuh dalam pelaksanaannya. Selain itu, unit ini juga berupaya mengembangkan budaya sadar risiko (*corporate risk culture*) di seluruh proses Perseroan, dengan menekankan bahwa risiko adalah tanggung jawab setiap orang (*everybody is a risk manager*).

Satuan Kerja Manajemen Risiko (SKMR) melaksanakan penanaman budaya sadar risiko melalui berbagai kegiatan sepanjang tahun 2025, yang meliputi:

1. Pelatihan dan sosialisasi manajemen risiko;
2. *Coaching clinic* dan asistensi *risk register*;
3. Pembuatan *flyer* dan *banner*;
4. Display TV di area kantor;
5. Penyebaran e-mail kepada seluruh karyawan; dan
6. Forum komunikasi manajemen risiko.

Efektivitas Penerapan Manajemen Risiko Effectiveness of Risk Management Implementation

Implementasi Manajemen Risiko di Tugu Insurance dilakukan berdasarkan Peraturan Otoritas Jasa Keuangan No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko bagi Lembaga Jasa Keuangan Non-Bank dengan metode penilaian sendiri menggunakan model *Risk Based Nonbank Rating* (RBNBR). Evaluasi Perseroan atas efektivitas sistem manajemen risiko meliputi:

Risk Management Process:

- a. Risk Identification is carried out by each risk owner in coordination with the respective risk champion;
 - b. Risk Measurement is done using a system that measures risk exposure periodically;
 - c. Risk Control is carried out through hedging mechanisms and risk mitigation methods;
 - d. Risk Monitoring ensures that risks are within the limits set;
 - e. Risk Management Information System provides accurate and timely information for the Board of Directors, Board of Commissioners, and relevant work units.
4. Comprehensive Internal Control System.
A reliable and effective internal control system is the responsibility of all operational and supporting work units. The Company applies the three lines of defense concept to manage risks, with oversight from the Board of Commissioners and the Board of Directors. This system also involves Internal Control over Financial Reporting (ICoFR) to prevent material misstatements in financial reporting.

The Company recognizes the need for a strong core foundation in the implementation of effective Risk Management to instill the principles of prudence and the critical values of risk awareness among all employees. The Risk Management Work Unit proactively works to enhance the Company's Risk Management capabilities by providing full support and contribution in its execution. Additionally, it aims to foster a risk-aware culture across all processes within the Company, emphasizing that risk is everyone's responsibility (*everybody is a risk manager*).

The Risk Management Work Unit (RMWU) fosters a risk-aware culture through activities throughout 2025, including:

1. Risk management training and socialization;
2. Coaching clinics and assistance with risk registers;
3. Creation of flyers and banners;
4. TV displays in office areas;
5. Dissemination of emails to all employees; and
6. Risk management communication forums.

Tugu Insurance implements Risk Management in accordance with the Financial Services Authority Regulation No. 44/POJK.05/2020 concerning the Implementation of Risk Management for Non-Bank Financial Services Institutions, using the Self-Assessment method. The Company's evaluation of the effectiveness of the risk management system includes:

1. Kebijakan dan prosedur yang digunakan untuk menilai risiko;
2. Perkembangan eksposur risiko yang dihadapi oleh Perseroan;
3. Kecukupan kebijakan, prosedur, dan penetapan limit risiko;
4. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko; dan
5. Efektivitas sistem pengendalian internal yang menyeluruh.

Evaluasi atas efektivitas Manajemen Risiko dilakukan juga melalui laporan berkala yang dikirimkan kepada Dewan Komisaris, Dewan Pengawas Syariah, dan Direksi dalam Laporan Profil Risiko dan Laporan Tingkat Kesehatan Perseroan.

Jenis Risiko Perseroan dan Pengelolaannya Types of the Company's Risks and Their Management

Peraturan Otoritas Jasa Keuangan No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko bagi Lembaga Jasa Keuangan Non-Bank mewajibkan Perseroan menerapkan Manajemen Risiko untuk jenis risiko sebagai berikut:

- a. Risiko Strategis;
- b. Risiko Operasional;
- c. Risiko Asuransi;
- d. Risiko Kredit;
- e. Risiko Pasar;
- f. Risiko Likuiditas;
- g. Risiko Hukum;
- h. Risiko Kepatuhan; dan
- i. Risiko Reputasi.

1. Risiko Strategi adalah risiko yang timbul akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan keputusan strategis, serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Dalam pengelolaan Risiko Strategi, Perseroan:
 - a. Menyusun dan menetapkan strategi bisnis tahunan yang dituangkan dalam Rencana Kerja Anggaran Perusahaan (RKAP) dengan memperhatikan perubahan faktor eksternal dan faktor internal serta kriteria *Risk Appetite* dan *Risk Tolerance* sebagai landasan dalam pengambilan keputusan strategis Perseroan;
 - b. Menyusun dan menetapkan strategi bisnis jangka menengah/panjang yang dituangkan dalam Rencana Jangka Panjang Perusahaan (RJPP);
 - c. Melakukan monitoring dan evaluasi pelaksanaan strategi bisnis tahunan melalui pelaporan realisasi RKAP secara rutin/berkala;
 - d. Secara berkala melakukan Rapat Manajemen dengan agenda pembahasan *Performance Review*, selain itu dilakukan pemantauan dan evaluasi pelaksanaan strategi bisnis tahunan melalui pelaporan realisasi RKAP secara rutin/berkala; dan

1. Policies and procedures for assessing risks;
2. Development of the risk exposure faced by the Company;
3. Adequate policies, procedures, and determination of risk limits;
4. Adequacy of risk identification, measurement, monitoring, and control processes; and
5. Effectiveness of the comprehensive internal control system.

Evaluation of the effectiveness of Risk Management is also conducted through periodic reports sent to the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors in the Risk Profile Report and the Company's Soundness Level Report.

Pursuant to Financial Services Authority Regulation No. 44/POJK.05/2020 concerning the Application of Risk Management for Non-Bank Financial Services Institutions, the Company is required to apply Risk Management for the following types of risks:

- a. Strategic Risk;
- b. Operational Risk;
- c. Insurance Risk;
- d. Credit Risk;
- e. Market Risk;
- f. Liquidity Risk;
- g. Legal Risk;
- h. Compliance Risk; and
- i. Reputational Risk.

1. Strategic Risk is the risk arising from inaccuracies in making and/or implementing strategic decisions and failure to anticipate changes in the business environment. The Company manages Strategic Risk by:
 - a. Developing and determining the annual business strategy outlined in the Company's Budget and Plan (RKAP) based on changes in external factors and internal factors as well as Risk Appetite and Risk Tolerance criteria as a basis for making strategic decisions for the Company;
 - b. Developing and defining the medium-term and long-term business strategy outlined in the Company's Long-Term Plan (RJPP);
 - c. Monitoring and evaluating the implementation of the annual business strategy through periodic reporting on RKAP implementation;
 - d. Regularly conducted Management Meeting with the agenda of discussing Performance Review, in addition to monitoring and evaluating the implementation of the annual business strategy through regular/periodic reporting of RKAP realization; and

- e. Memantau pencapaian target bisnis, mengevaluasi permasalahan dan kelemahan yang ditemukan, serta menetapkan langkah-langkah perbaikan yang diperlukan.
2. Risiko Operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian eksternal yang memengaruhi operasional Perseroan. Dalam pengelolaan Risiko Operasional, Perseroan:
 - a. Menetapkan struktur organisasi dan pemenuhan kebutuhan SDM secara efektif dan efisien;
 - b. Pengembangan budaya risiko kepada seluruh karyawan Perseroan dengan adanya sosialisasi dan pelatihan, *sharing session*, *coaching clinic*, dan *risk campaign*;
 - c. Menyusun dan menetapkan Sistem Tata Kerja (STK) di masing-masing fungsi/unit kerja;
 - d. Menetapkan *Code of Conduct* sebagai pedoman pelaksanaan etika kerja dan etika bisnis bagi pekerja Perseroan;
 - e. Menetapkan kebijakan larangan pemberian/penerimaan gratifikasi yang didukung dengan *Whistleblowing System*; dan
 - f. Melakukan perawatan infrastruktur sistem Teknologi Informasi secara rutin/berkala.
 3. Risiko Asuransi adalah risiko kegagalan perusahaan asuransi, perusahaan reasuransi, perusahaan asuransi syariah, dan perusahaan reasuransi syariah untuk memenuhi kewajiban kepada pemegang polis, tertanggung, atau peserta akibat ketidakcukupan proses seleksi risiko (*underwriting*), penetapan premi atau kontribusi, penggunaan reasuransi, dan/atau penanganan klaim. Secara berkala, Perseroan melakukan identifikasi dan pengukuran profil Risiko Asuransi yang telah ditetapkan. Pengelolaan Risiko Asuransi antara lain dilakukan dengan:
 - a. Pembentukan *treaty* otomatis yang mengacu pada:
 - i. Strategi bisnis Perseroan;
 - ii. Peraturan Otoritas Jasa Keuangan No. 14/POJK.05/2015 tentang Retensi Sendiri dan Dukungan Reasuransi Dalam Negeri; dan
 - iii. Surat Edaran Otoritas Jasa Keuangan No. 31/SEOJK.05/2015 tentang Batas Retensi Sendiri, Besar Dukungan Reasuransi, dan Laporan Program Reasuransi/Retrocesi.
 - b. Penyusunan dan penetapan kebijakan *underwriting*, kewenangan *underwriting*, dan kewenangan klaim yang mengacu pada kebijakan internal Perseroan dan ketentuan peraturan dan perundang-undangan terkait; dan
 - c. Penyusunan dan penetapan proses penanganan klaim berdasarkan *Service Level Agreement* (SLA).
 4. Risiko Kredit adalah risiko akibat kegagalan pihak lain dalam memenuhi kewajiban kepada Perseroan. Pengelolaan Risiko Kredit oleh Perseroan antara lain dilakukan dengan:
 - e. Monitoring the achievement of business targets, evaluating problems and weaknesses found, and determining the necessary corrective measures.
 2. Operational Risk is the risk arising from inadequate and/or malfunctioning internal processes, human error, system failure, and/or external events impacting the Company's operations. In managing Operational Risk, the Company does the following:
 - a. Establishing an organizational structure and meeting HR needs effectively and efficiently;
 - b. Developing a risk culture for employees through socialization and training, sharing sessions, coaching clinics and risk campaigns;
 - c. Developing and establishing a Work System for each function/work unit;
 - d. Determining the Code of Conduct as a guideline for implementing work and business ethics for the Company's employees;
 - e. Issuing a policy prohibiting the giving and receiving of gratuities, supported by the Whistleblowing System; and
 - f. Performing routine maintenance on Information Technology system infrastructure.
 3. Insurance Risk is the risk of failure by an insurance company, reinsurance company, sharia insurance company, and sharia reinsurance company in fulfilling their obligations to policyholders, the insured, or participants due to inadequacy in the risk selection process (*underwriting*), premium or contribution determination, use of reinsurance, and/or claims handling. The Company periodically identifies and measures the Insurance Risk profile that has been determined. The Company manages Insurance Risk by:
 - a. Automatic treaty formation with reference to:
 - i. The Company's business strategy;
 - ii. Financial Services Authority Regulation No. 14/POJK.05/2015 concerning Self Retention and Domestic Reinsurance Support; and
 - iii. Financial Services Authority Circular No. 31/SEOJK.05/2015 concerning Self Retention Limit, Reinsurance Support Amount, and Reinsurance/Retrocession Program Report.
 - b. Formulating and determining underwriting policy, underwriting authority, and claim authority in accordance with the Company's internal policies and applicable laws and regulations; and
 - c. Formulating and determining claims handling process in accordance with Service Level Agreement (SLA).
 4. Credit Risk is the risk arising from the failure of other parties to fulfill their obligations to the Company. The Company manages Credit Risk by:



- a. Implementasi strategi dukungan reasuransi berdasarkan peringkat perusahaan reasuransi yang baik dan sehat;
 - b. Penyusunan kebijakan investasi sebagai dasar limit dan kriteria *counterpart* penempatan investasi, dan strategi investasi serta ketentuan Regulator terkait batasan investasi;
 - c. Penempatan aset investasi yang memiliki risiko rendah, namun dengan *yield* yang optimal seperti pada penempatan Surat Berharga Negara (SBN);
 - d. Pemantauan alokasi aset investasi dan pemenuhan terhadap batasan investasi yang diperkenankan;
 - e. Identifikasi risiko dan mitigasi terhadap risiko kredit, khususnya terkait kolektabilitas premi dan risiko *counterparty*;
 - f. Monitoring kinerja keuangan dari *counterpart* untuk memastikan tingkat kesehatan *counterpart* dan meminimalkan potensi adanya *insolvency* dari *counterpart*.
5. Risiko Pasar adalah risiko pada posisi aset, liabilitas, ekuitas, dan/atau rekening administratif termasuk transaksi derivatif akibat perubahan kondisi pasar secara keseluruhan. Pengelolaan Risiko Pasar oleh Perseroan antara lain dilakukan dengan:
- a. Pemantauan *Asset Liability Management* (ALMA) secara berkala;
 - b. Penetapan limit risiko pasar yang mengacu pada ketentuan internal dan peraturan perundang-undangan yang berlaku; dan
 - c. Melakukan pengukuran risiko pasar seperti *Value at Risk* (VaR) dan *sensitivity analysis* untuk memastikan transaksi investasi masih berada di *Risk Appetite* ataupun *Risk Tolerance* Perseroan.
6. Risiko Likuiditas adalah risiko akibat ketidakmampuan Perseroan untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid yang dapat dengan mudah dikonversi menjadi kas, tanpa mengganggu aktivitas dan kondisi keuangan Perseroan. Pengelolaan Risiko Likuiditas oleh Perseroan antara lain dilakukan dengan:
- a. Melakukan pemantauan rasio likuiditas untuk memastikan Perseroan mampu memenuhi kewajiban sesuai dengan *Risk Appetite* dan *Risk Tolerance*;
 - b. Melakukan *stress testing* solvabilitas untuk mengetahui dampak perubahan faktor pasar maupun faktor internal pada kondisi ekstrim (krisis) terhadap likuiditas;
 - c. Memonitor indikator-indikator eksternal seperti suku bunga, nilai tukar USD/IDR, Indeks Harga Saham Gabungan (IHSG), serta informasi pasar terkini untuk meningkatkan kewaspadaan terhadap kondisi ekonomi yang tidak stabil;
 - d. Melakukan pemantauan tingkat pembayaran klaim (*loss ratio*) secara berkala; dan
 - e. Memastikan tingkat solvabilitas sesuai dengan *Risk Appetite* Perseroan dan batasan minimum ketentuan Regulator.
- a. Implementing a reinsurance support strategy based on the good rating and financial performance reinsurance companies;
 - b. The formulation of investment policies as a basis for limits and criteria for counterparties in investment placement, investment strategies, and regulatory provisions related to investment restrictions.
 - c. Placement investment assets that have low risk, but with optimal yields, such as placement of Government Securities (SBN);
 - d. Monitoring investment asset allocation and compliance with permitted investment limits;
 - e. Identifying and mitigating credit risks, especially related to premium collectability and counterparty risk;
 - f. Monitoring the financial performance of the counterparty to ensure the health level of the counterparty and minimize the potential for counterparty insolvency.
5. Market Risk is the risk related to the position of assets, liabilities, equity, and/or off-balance sheet items, including derivative transactions, due to changes in overall market conditions. The Company manages Market Risk, among other things, by:
- a. Periodically Monitoring Asset Liability Management (ALMA);
 - b. Setting market risk limits based on internal provisions and applicable laws and regulations; and
 - c. Market risk measurements such as Value at Risk (VaR) and sensitivity analysis to ensure investment transactions are within the Company's Risk Appetite or Risk Tolerance.
6. Liquidity Risk is the risk due to the Company's inability to meet maturing liabilities from cash flow funding sources and/or from liquid assets that can easily be converted into cash, without disturbing the Company's activities and financial condition. The Company manages Liquidity Risk by:
- a. Monitoring liquidity ratios to ensure the Company is able to fulfill its obligations in accordance with Risk Appetite and Risk Tolerance;
 - b. Conducting solvability stress testing to assess the impact of changes in market and internal factors in extreme conditions (crises) on liquidity;
 - c. Monitoring external indicators, such as Rupiah interest rates, USD/IDR exchange rates, Composite Stock Price Index (JCI), and the latest market updates, to increase awareness of unfavorable economic conditions;
 - d. Regularly monitoring the claim payment rate (loss ratio); and
 - e. Ensure the level of solvency is in accordance with the Company's Risk Appetite and minimum limits set by the Regulator.

7. Risiko Hukum adalah risiko yang timbul akibat tuntutan hukum dan/atau kelemahan aspek hukum. Pengelolaan Risiko Hukum oleh Perseroan antara lain dilakukan dengan:
 - a. Perseroan memiliki unit kerja *legal advisory* dan unit kerja *litigation* yang mengelola Risiko Hukum apabila terdapat gugatan dari pihak eksternal;
 - b. Perusahaan memiliki *Corporate Lawyer* yang membantu dalam pendampingan dan analisa kasus hukum kepada unit kerja *legal advisory* dan unit kerja *litigation* dalam mengelola permasalahan risiko hukum;
 - c. Melakukan review pembuatan Perjanjian Kerja Sama (PKS), salah satunya aktivitas pemasaran khususnya kerja sama dengan pihak ketiga;
 - d. Melakukan review terhadap *policy wording* produk baru yang akan didaftarkan kepada regulator; dan
 - e. Menyelenggarakan forum hukum untuk membahas masalah terkait risiko hukum dan melakukan *sharing session* mengenai isu-isu penting yang dihadapi.
8. Risiko Kepatuhan adalah risiko akibat Perseroan tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan yang berlaku bagi Perseroan. Pengelolaan Risiko Kepatuhan oleh Perseroan antara lain dilakukan dengan:
 - a. Memantau pemenuhan kewajiban Perseroan atas regulasi baru. Unit kerja kepatuhan melaksanakan memonitor *action plan* yang perlu dilakukan, dan me-*reminder* kewajiban regulasi kepada unit kerja terkait melalui *system Compliance, Governance Management System (CGMS)*;
 - b. Melakukan penilaian penerapan *Good Corporate Governance* yang dilakukan oleh pihak eksternal (independen); dan
 - c. Bekerja sama dengan pihak ketiga untuk menyelenggarakan pelatihan terkait pengelolaan risiko kepatuhan, termasuk mengenai anti pencucian uang dan gratifikasi.
9. Risiko Reputasi adalah risiko yang timbul akibat menurunnya tingkat kepercayaan pemangku kepentingan akibat persepsi negatif terhadap Perseroan. Pengelolaan Risiko Reputasi oleh Perseroan antara lain dilakukan dengan:
 - a. Meningkatkan citra merek dan pengakuan melalui *rebranding* dan kampanye;
 - b. Menyediakan saluran resmi untuk menerima keluhan dan pertanyaan dari nasabah melalui Tugu Insurance Assistant (Call TIA) 1500458; dan
 - c. Memantau dan mengevaluasi berbagai pemberitaan di media cetak, *online*, elektronik, dan media sosial secara berkala untuk mengukur efektivitas aktivitas publikasi dan komunikasi Perseroan.
7. Legal Risk is the risk arising from lawsuits and/or weaknesses in legal aspects. The Company manages Legal Risk, among other things, by:
 - a. Company has a legal advisory work unit and a litigation work unit that manages Legal Risk if there is a lawsuit from an external party;
 - b. Company has a Corporate Lawyer who assists in assisting and analyzing legal cases for the legal advisory work unit and litigation work unit in managing legal risk issues;
 - c. Reviewing the preparation of Cooperation Agreements (PKS), one of which is marketing activities, especially collaboration with third parties;
 - d. Reviewing policies of new products to be registered with the regulator; and
 - e. Organizing legal forums to discuss issues related to legal risks and conducting sharing sessions on important related topics.
8. Compliance Risk is the risk arising from the Company's failure to comply with and/or implement laws and regulations applicable to the Company. The Company manages Compliance Risk by:
 - a. Monitoring the fulfillment of the Company's obligations under new regulations. The compliance unit conducts monitor action plans that need to be carried out, and remind regulatory obligations to related work units through the Compliance, Governance Management System (CGMS) system;
 - b. Conduct an assessment of the implementation of Good Corporate Governance carried out by external (independent) parties; and
 - c. Collaborate with third parties to provide training related to compliance risk management, including anti-money laundering and gratification.
9. Reputational Risk is the risk arising from a decline in stakeholder trust due to negative perceptions of the Company. The Company manages Reputational Risk by:
 - a. Rebranding and campaigns to improve brand image and recognition;
 - b. Providing an official channel to receive complaints and questions from customers, namely Tugu Insurance Assistant (Call TIA) 1500458; and
 - c. Monitoring and evaluating various reports in print, online, electronic, and social media periodically to assess the effectiveness of the Company's publications and communication activities.

Penilaian Tingkat Kesehatan Perseroan Company Soundness Level Assessment

Berdasarkan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 01/SEOJK.05/2021, Perseroan secara umum dalam kondisi sehat dan dinilai mampu menghadapi dampak negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. Hal ini tercermin dalam peringkat faktor-faktor penilaian Tingkat Kesehatan Lembaga Jasa Keuangan Non-Bank sebagaimana diatur dalam SEOJK No. 01/SEOJK.05/2021, yang mencakup empat faktor penilaian, yaitu:

- Tata Kelola Perusahaan yang Baik;
- Profil Risiko;
- Rentabilitas; dan
- Permodalan.

Pada tahun 2025, Perseroan melakukan penilaian mandiri terhadap Peringkat Komposit Tingkat Kesehatan dengan hasil menunjukkan Peringkat Komposit 2 (dua). Hal ini mencerminkan bahwa Perseroan secara umum dalam kondisi sehat, sehingga dinilai mampu menghadapi dampak negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. Hal ini juga tercermin dari peringkat faktor-faktor penilaian, seperti penerapan Tata Kelola Perusahaan yang Baik, Profil Risiko, Rentabilitas, dan Permodalan yang secara keseluruhan baik.

Based on the Financial Services Authority Circular Letter (SEOJK) No. 01/SEOJK.05/2021, the Company's condition is generally sound and is considered capable of facing significant negative influences from changes in business conditions and other external factors. This is reflected in the rating of the Soundness Rating Factors for Non-Bank Financial Services Institutions as outlined in SEOJK No. 01/SEOJK.05/2021, which includes four key assessment factors, namely:

- Good Corporate Governance;
- Risk Profile;
- Profitability; and
- Capital.

In 2025, the Company conducted an independent self-assessment of the Composite Rating of the Insurance Company's Soundness Level, resulting in a Composite Rank of 2 (two). This indicates that the Company's condition is generally sound, and thus capable of facing significant negative impacts from changes in business conditions and other external factors. This is reflected in the ratings of the assessment factors, including the effective implementation of Good Corporate Governance, a solid Risk Profile, good Profitability, and overall strong Capital.

No.	Faktor Penilaian Assessment Factor	Peringkat Rank	Definisi Peringkat Ranking Definition
1	Tata Kelola Perusahaan yang Baik bagi Perusahaan Good Corporate Governance for the Company	1	Manajemen Perusahaan telah melakukan penerapan Tata Kelola Perusahaan yang Baik yang secara umum Sangat Baik. Dalam hal terdapat kelemahan dalam penerapan prinsip Tata Kelola Perusahaan yang Baik, maka secara umum kelemahan tersebut tidak signifikan. The Company's management has implemented Good Corporate Governance (GCG) with an overall assessment of Very Good. In cases where weaknesses exist in the implementation of Good Corporate Governance principles, such weaknesses are generally not significant.
2	Profil Risiko Risk Profile	2	Secara umum dengan mempertimbangkan aktivitas bisnis yang dilakukan perusahaan, kemungkinan kerugian yang dihadapi perusahaan dari risiko inheren komposit tergolong rendah selama periode waktu tertentu pada masa datang dan Kualitas Penerapan Manajemen Risiko secara komposit memadai, dalam hal terdapat kelemahan minor maka kelemahan tersebut perlu segera mendapatkan perhatian manajemen untuk diperbaiki. In general, considering the company's business activities, the potential losses from composite inherent risks are classified as low over a certain period in the future, and the overall implementation quality of risk management is adequate. However, if there are minor weaknesses, these should be promptly addressed by management for improvement.
3	Rentabilitas Profitability	2	Rentabilitas Perusahaan memadai, laba Perusahaan melebihi target, dan mendukung pertumbuhan permodalan. Beberapa faktor utama yang mempengaruhi penilaian kinerja Perusahaan dalam menghasilkan laba. The Company's profitability is adequate, with profits exceeding targets and supporting capital growth. Several key factors influence the Company's performance assessment in generating profit.

No.	Faktor Penilaian Assessment Factor	Peringkat Rank	Definisi Peringkat Ranking Definition
4	Permodalan Capital	2	Perusahaan memiliki kualitas dan kecukupan permodalan yang memadai relatif terhadap Profil Risiko, yang disertai dengan pengelolaan yang kuat sesuai dengan karakteristik, skala usaha, dan kompleksitas usaha Perusahaan. The Company has adequate capital quality and sufficiency relative to its Risk Profile, supported by strong management in accordance with the Company's characteristics, business scale, and complexity.
Peringkat Komposit Tingkat Kesehatan Composite Rating of Soundness Level		2	Mencerminkan kondisi Perusahaan yang secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lain tercermin dari peringkat faktor-faktor penilaian antara lain Penerapan Tata Kelola Perusahaan yang Baik bagi Perusahaan, Profil Risiko, Rentabilitas, dan Permodalan yang secara umum baik. It reflects the Company's overall healthy condition, indicating its ability to withstand significant negative impacts from changes in business conditions and other external factors. This is evidenced by the ratings of various assessment factors, including the implementation of Good Corporate Governance, Risk Profile, Profitability, and Capital, which are generally in good standing.

Penilaian Tingkat Kesehatan Perseroan Konsolidasi Consolidated Assessment of the Soundness Level of the Company

Tugu Insurance merupakan entitas induk dari konsolidasi keuangan TUGU Group dan penerapan Manajemen Risiko terintegrasi. Oleh karena itu, Perseroan diwajibkan untuk menyusun dan melaporkan Tingkat Kesehatan secara konsolidasi sesuai dengan SEOJK No. 1/SEOJK.05/2021 tentang Penilaian Tingkat Perusahaan Asuransi, Perusahaan Asuransi Syariah, dan Perusahaan Reasuransi Syariah. Penilaian dilakukan menggunakan metode penilaian sendiri dengan model *Risk Based Nonbank Rating* (RBNBR) yang melibatkan penilaian tingkat kesehatan yang harus dikelola dalam Manajemen Risiko konsolidasi.

Hasil *self-assessment* tingkat kesehatan konsolidasi keuangan Tugu Insurance mencerminkan gabungan dari penilaian diri anggota konsolidasi keuangan dari Perseroan, anak perusahaan, dan afiliasi. Peringkat Komposit Tingkat Kesehatan Perseroan per 31 Desember 2025, berdasarkan penilaian konsolidasi dengan anak perusahaan/cucu perusahaan dan afiliasi, berada pada Peringkat 2 (dua). Berdasarkan SEOJK No. 1/SEOJK.05/2021, hal ini menunjukkan bahwa Perseroan secara umum dalam kondisi sehat dan dinilai mampu menghadapi pengaruh negatif yang signifikan akibat perubahan kondisi bisnis dan faktor eksternal lainnya. Hal ini tercermin dari faktor-faktor penilaian, antara lain Penerapan Tata Kelola Perusahaan yang Baik, Profil Risiko, Rentabilitas, dan Permodalan yang secara umum sangat baik.

Tugu Insurance is the parent entity of the TUGU Group financial consolidation and the implementation of integrated Risk Management. Therefore, the Company is required to compile and report a Consolidated Soundness Level in accordance with SEOJK No. 1/SEOJK.05/2021, which pertains to the Level Assessment of Insurance Companies, Sharia Insurance Companies, and Sharia Reinsurance Companies. The assessment is carried out using a self-assessment method with the Risk-Based Non-Bank Rating (RBNBR) model by evaluating the soundness level that must be managed within the consolidated Risk Management.

The results of Tugu Insurance's self-assessment of the financial consolidation soundness level are a combination of self-assessments from the Company's financial consolidation members, subsidiaries, and sub-subsidiaries. The Composite Rating of the Company's Soundness Level as of 31 December 2025, in the consolidated assessment with subsidiaries, sub-subsidiaries, and affiliates, is at Rank 2 (two). Based on SEOJK No. 1/SEOJK.05/2021, this reflects that the Company's condition is generally good and is considered capable of facing significant negative impacts from changes in business conditions and other external factors. This is reflected in the ranking of assessment factors, including the Implementation of Good Corporate Governance for the Company, Risk Profile, Profitability, and generally very good Capital.

No.	Faktor Penilaian Assessment Factor	Peringkat Rank	Definisi Peringkat Ranking Definition
1	Tata Kelola Perusahaan yang Baik bagi Perusahaan Good Corporate Governance for the Company	1	Penerapan Tata Kelola Perusahaan yang Baik sudah dilakukan dengan Sangat Baik, dalam hal terdapat kelemahan penerapan prinsip Tata Kelola Perusahaan yang Baik, maka secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Perusahaan. The implementation of Good Corporate Governance has been carried out Very Well. In cases where there are weaknesses in applying Good Corporate Governance principles, these weaknesses are generally not significant and can be promptly addressed by the Company's management.
2	Profil Risiko Risk Profile	2	Secara umum dengan mempertimbangkan aktivitas bisnis yang dilakukan perusahaan, kemungkinan kerugian yang dihadapi perusahaan dari risiko inheren komposit tergolong rendah selama periode waktu tertentu pada masa datang dan Kualitas Penerapan Manajemen Risiko secara komposit memadai, dalam hal terdapat kelemahan minor maka kelemahan tersebut perlu segera mendapatkan perhatian manajemen untuk diperbaiki. In general, considering the company's business activities, the potential losses from composite inherent risks are classified as low over a certain period in the future. The overall quality of Risk Management implementation is adequate. However, if there are minor weaknesses, they should be promptly addressed by management for improvement.
3	Rentabilitas Profitability	2	Rentabilitas Perusahaan memadai, laba Perusahaan melebihi target, dan mendukung pertumbuhan permodalan. Beberapa faktor utama yang mempengaruhi penilaian kinerja Perusahaan dalam menghasilkan laba. The Company's profitability is adequate, with profits exceeding targets and supporting capital growth. Several key factors influence the assessment of the Company's performance in generating profit.
4	Permodalan Capital	2	Perusahaan memiliki kualitas dan kecukupan permodalan yang memadai relatif terhadap Profil Risiko, yang disertai dengan pengelolaan yang kuat sesuai dengan karakteristik, skala usaha, dan kompleksitas usaha Perusahaan. The Company has adequate capital quality and sufficiency relative to its Risk Profile, supported by strong management aligned with the Company's characteristics, business scale, and complexity.
Peringkat Komposit Tingkat Kesehatan Composite Rating of Soundness Level		2	Mencerminkan kondisi Perusahaan yang secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lain tercermin dari peringkat faktor-faktor penilaian antara lain Penerapan Tata Kelola Perusahaan yang Baik bagi Perusahaan, Profil Risiko, Rentabilitas, dan Permodalan yang secara umum baik. It reflects the Company's overall healthy condition, indicating its ability to withstand significant negative impacts from changes in business conditions and other external factors. This is evidenced by the ratings of various assessment factors, including the implementation of Good Corporate Governance, Risk Profile, Profitability, and Capital, which are generally in good standing.

Penilaian Peringkat Profil Risiko Perseroan Individual Individual Company Risk Profile Rating Assessment

Peringkat Komposit Profil Risiko Perseroan secara individu pada periode 31 Desember 2025 adalah Peringkat 2 (Sedang Rendah). Peringkat Risiko Inheren pada periode 31 Desember 2025 tergolong Peringkat 2 (Sedang Rendah), sementara Kualitas Penerapan Manajemen Risiko (KPMR) pada periode 31 Desember 2025 tergolong Peringkat 2 (Agak Kuat). Hal ini berarti kemungkinan kerugian yang dihadapi selama periode waktu tertentu di masa depan untuk Tingkat Risiko Inheren tergolong Rendah, serta Kualitas Penerapan Manajemen Risiko (KPMR) memadai meskipun terdapat beberapa kelemahan minor yang dapat diselesaikan dalam aktivitas bisnis normal.

The Composite Rating of the Company's individual Risk Profile for the period ending 31 December 2025, is assessed at Rank 2 (Low to Moderate). The Inherent Risk Rating for the same period is classified as Rank 2 (Low to Moderate), while the Quality of Risk Management Implementation (KPMR) for the same period is classified as Rank 2 (Fairly Strong). This indicates that the likelihood of losses during a specified future period for the Inherent Risk Level is considered Low, and the Quality of Risk Management Implementation (KPMR) is deemed adequate, despite a few minor weaknesses that can be addressed during normal business operations.

Jenis Risiko Type of Risk	Tingkat Risiko Inheren Level of Inherent Risk	Tingkat Kualitas Penerapan Manajemen Risiko Level of Risk Management Implementation Quality	Peringkat Tingkat Risiko Risk Rank
Risiko Strategis Strategic Risk	2	2	2
Risiko Operasional Operational Risk	2	2	2
Risiko Asuransi Insurance Risk	2	2	2
Risiko Kredit Credit Risk	2	2	2
Risiko Pasar Market Risk	1	2	1
Risiko Likuiditas Liquidity Risk	1	2	1
Risiko Hukum Legal Risk	1	2	1
Risiko Kepatuhan Compliance Risk	2	2	2
Risiko Reputasi Reputation Risk	2	2	2
Peringkat Komposit Composite Rating	2	2	2

Tinjauan atas Efektivitas Sistem Manajemen Risiko Review of Risk Management System Effectiveness

Berdasarkan Peringkat Komposit Tingkat Kesehatan Perseroan secara individu maupun konsolidasi per 31 Desember 2025 mencerminkan kondisi Perseroan yang secara umum sehat, hal ini mencerminkan kondisi Perseroan yang secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lain tercermin dari peringkat faktor-faktor penilaian antara lain Penerapan Tata Kelola Perusahaan yang Baik, Profil Risiko, Rentabilitas, dan Permodalan yang secara umum baik. Dengan kata lain, Manajemen Risiko telah diterapkan dengan baik dan efektif.

Based on the Composite Rating of Risk Based Non Bank Rating individually and consolidated as of 31 December 2025, it reflects the generally good condition of the Company, this reflects the generally healthy condition of the Company, so that it is considered capable of facing significant negative influences from changes in business conditions and other external factors, reflected in the ranking of assessment factors including the Implementation of Good Corporate Governance, Risk Profile, Profitability, and Capital which are generally good.

Perusahaan telah melaksanakan sistem pengendalian internal yang efektif dan memadai tercermin dari efektivitas pelaksanaan fungsi pengendalian internal seperti audit internal, manajemen risiko, kepatuhan, dan pengendalian internal dari fungsi operasional dan fungsi bisnis Perusahaan.

The Company has implemented an effective and adequate internal control system as reflected in the effectiveness of the implementation of internal control functions such as internal audit, risk management, compliance, and internal control of the Company's operational and business functions.

Pernyataan Direksi atas Kecukupan Manajemen Risiko
Board of Directors' Statement on Risk Management System Adequacy

Berdasarkan hasil evaluasi yang telah dilakukan, Manajemen menyimpulkan bahwa penerapan Sistem Manajemen Risiko di Perseroan telah memadai dalam melindungi Perseroan dari potensi kerugian yang mungkin timbul akibat kegiatan usaha serta mendukung pencapaian sasaran yang telah ditetapkan. Manajemen juga menilai bahwa pengelolaan risiko strategis, operasional, asuransi, kredit, pasar, likuiditas, hukum, kepatuhan, dan reputasi di Perseroan telah dijalankan dengan baik. Mekanisme identifikasi, mitigasi, serta pemantauan terhadap masing-masing kategori risiko telah diterapkan secara efektif untuk menjaga stabilitas dan keberlanjutan bisnis Perseroan. Selain itu, Manajemen menilai bahwa Perseroan, baik secara individual maupun konsolidasi, berada dalam kondisi yang sehat.

Based on the evaluation conducted, Management concludes that the implementation of the Risk Management System in the Company is adequate in protecting the Company from potential losses arising from business activities and in supporting the achievement of the established objectives. Management also assesses that the management of strategic, operational, insurance, credit, market, liquidity, legal, compliance, and reputational risks within the Company has been effectively carried out. The mechanisms for identifying, mitigating, and monitoring each category of risk have been effectively applied to maintain the stability and sustainability of the Company's business. Furthermore, Management considers that the Company, both individually and on a consolidated basis, is in a healthy condition.

Tata Kelola Teknologi Informasi

Information Technology Governance

Teknologi Informasi (TI) merupakan salah satu aspek penting dalam mendukung inovasi digital Tugu Insurance. Penerapan TI menjadi bentuk wujud nyata Perseroan dalam upaya adaptasi terhadap perkembangan bisnis serta menghadirkan layanan berkualitas dan menyediakan kemudahan akses daring secara cepat, kapan saja, dan di mana saja. Perkembangan dunia TI yang semakin pesat mendorong Perseroan untuk terus berupaya mengembangkan penerapan TI, sehingga diharapkan Perseroan dapat memperkuat posisi dalam menghadapi persaingan usaha yang semakin kompetitif dengan mengintegrasikan seluruh bisnis yang ada, khususnya dalam bidang usaha perasuransian.

Information Technology (IT) is an important aspect in supporting Tugu Insurance's digital innovation. The application of IT is a concrete manifestation of the Company's efforts to adapt to business developments, deliver quality services, and provide easy online access quickly, anytime, and anywhere. The rapid development of the IT world drives the Company to continuously improve IT implementation, which is expected to strengthen its position in facing increasingly competitive business challenges by integrating all existing businesses, particularly in the insurance sector.

Visi dan Misi Tata Kelola Teknologi Informasi

Vision and Mission of Information Technology Governance

Mewujudkan peran IT sebagai *enabler* dalam menunjang pencapaian visi Perusahaan.

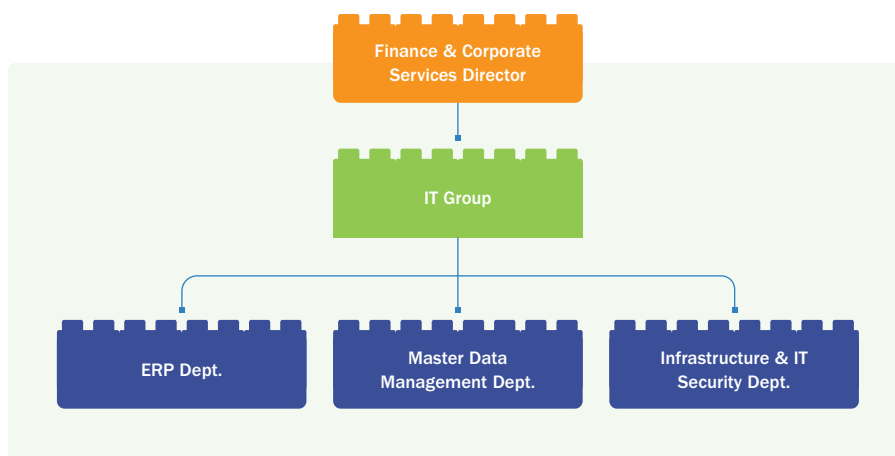
Realizing IT's role as enabler in supporting the Company's vision.

Struktur Pengelola Teknologi Informasi

Information Technology Management Structure

Teknologi Informasi di Tugu Insurance dikelola oleh Direktur Keuangan & Layanan Korporat, Ibu Fitri Azwar, dengan struktur organisasi sebagai berikut:

Information Technology at Tugu Insurance is managed by the Finance & Corporate Services Director, Mrs. Fitri Azwar, with the following organizational structure:



Information Technology Group dipimpin oleh Arga Fajar Syah sebagai IT Group Head dan bertanggung jawab langsung kepada Direktur Keuangan & Layanan Korporat.

The Information Technology Group is led by Arga Fajar Syah as the IT Group Head and reports directly to the Finance & Corporate Services Director.

Dukungan New Core System dalam Aktivitas Bisnis
Support of the New Core System in Business Activities

Tugu Insurance telah melakukan implementasi *Enterprise Resource Planning* (ERP) baru yang mengintegrasikan seluruh proses bisnis dalam perseroan baik bisnis korporasi dan bisnis ritel. Dengan adanya ERP sistem yang baru Tugu Insurance akan semakin tangkas dalam melakukan penetrasi bisnis, ini karena ERP sistem yang baru didukung dengan teknologi terkini namun tetap sesuai dengan kebutuhan.

Tugu Insurance has implemented a new Enterprise Resource Planning (ERP) system that integrates all business processes within the company, covering both corporate and retail businesses. With this new ERP system, Tugu Insurance will be more agile in business penetration, as it is supported by the latest technology while remaining aligned with the company's needs.v



Cyber Security (Keamanan Dunia Maya)
Cyber Security

Keamanan dunia maya, atau *cyber security*, mengacu pada praktik dan teknologi yang dirancang untuk melindungi sistem komputer, perangkat, jaringan, dan data dari serangan, kerusakan, atau akses yang tidak sah. Tujuannya adalah untuk mencegah, mendeteksi, dan merespons ancaman siber yang dapat mengganggu integritas, kerahasiaan, dan ketersediaan informasi penting. Praktik keamanan dunia maya dilakukan tidak hanya oleh individu,

Cyber Security refers to practices and technologies designed to protect computer systems, devices, networks, and data from cyber attacks, damage, or unauthorized access. Its goal is to prevent, detect, and respond to cyber threats that could compromise the integrity, confidentiality, and availability of critical information. Cyber security practices are not just limited to individuals, but also implemented by companies and other organizations. The

tetapi juga oleh perusahaan dan organisasi lainnya. Tindakan ini bertujuan untuk melindungi pusat data dan infrastruktur komputer dari akses yang tidak sah. Strategi keamanan dunia maya yang efektif dapat memberikan lapisan perlindungan yang kuat terhadap serangan yang berusaha mengakses, mengubah, menghapus, atau memeras data dan sistem sensitif. Keamanan dunia maya juga berperan penting dalam mencegah serangan yang bertujuan mengganggu atau bahkan menghentikan operasi sistem dan perangkat.

Ada beberapa jenis keamanan dunia maya yang fokus pada perlindungan aspek-aspek tertentu dari sistem dan data, antara lain:

1. Keamanan Jaringan: Melindungi infrastruktur jaringan dari serangan dan ancaman. Ini mencakup konfigurasi *firewall*, deteksi intrusi, enkripsi data, dan manajemen akses;
2. Keamanan Perangkat Lunak: Fokus pada perlindungan aplikasi dan sistem operasi dari serangan perangkat lunak berbahaya seperti *virus*, *worm*, *trojan*, dan *ransomware*. Ini melibatkan pembaruan perangkat lunak secara teratur, pemindaian *malware*, dan penerapan kebijakan keamanan;
3. Keamanan Perangkat Keras: Mengamankan perangkat keras komputer seperti *server*, *router*, dan perangkat penyimpanan dari akses yang tidak sah dan kerusakan fisik. Ini melibatkan penggunaan teknologi seperti enkripsi *disk* dan kontrol akses fisik;
4. Keamanan Data: Melindungi data sensitif dari akses yang tidak sah, pencurian, atau penghapusan yang tidak sah. Ini melibatkan enkripsi data, manajemen hak akses, dan pemulihan data;
5. Keamanan Identitas: Fokus pada perlindungan identitas pengguna dari pencurian dan penggunaan yang tidak sah. Ini mencakup penggunaan otentikasi multi-faktor, manajemen identitas, dan pemantauan aktivitas pengguna;
6. Keamanan Aplikasi Web: Melindungi aplikasi web dari berbagai serangan seperti *SQL injection*, *cross-site scripting* (XSS), dan *cross-site request forgery* (CSRF). Ini melibatkan pengembangan kode yang aman, pemindaian keamanan aplikasi, dan konfigurasi server yang tepat;
7. Keamanan *Cloud*: Fokus pada perlindungan data dan aplikasi yang disimpan di lingkungan *cloud*. Ini melibatkan penggunaan enkripsi data, manajemen identitas, dan kontrol akses yang ketat;
8. Keamanan *Mobile*: Mengamankan perangkat mobile dan aplikasi dari serangan seperti *malware*, serangan jaringan, dan pencurian data. Ini melibatkan penggunaan perangkat lunak keamanan mobile, enkripsi data, dan manajemen hak akses; dan
9. Keamanan *Endpoint*: Melindungi perangkat akhir seperti komputer pribadi, laptop, dan *smartphone* dari serangan dan ancaman. Ini melibatkan penggunaan perangkat lunak keamanan *endpoint*, deteksi ancaman lanjutan, dan manajemen perangkat.

objective is to protect data centers and other computer infrastructure from unauthorized access. An effective cyber security strategy provides robust protection against attacks that attempt to access, modify, delete, or extort sensitive data and systems. Cyber security is also crucial in preventing attacks that try to disrupt or halt the operations of systems and devices.

There are various types of cyber security focusing on protecting specific aspects of systems and data, including:

1. Network Security: Protecting network infrastructure from cyber attacks and threats. This includes firewall configuration, intrusion detection, data encryption, and access management;
2. Software Security: Protecting applications and operating systems from malicious software attacks such as viruses, worms, trojans, and ransomware. This involves regular software updates, malware scanning, and the implementation of security policies;
3. Hardware Security: Securing computer hardware like servers, routers, and storage devices from unauthorized access and physical damage. This includes technologies like disk encryption and physical access controls;
4. Data Security: Protecting sensitive data from unauthorized access, theft, or deletion. This involves data encryption, access management, and data recovery procedures;
5. Identity Security: Focused on protecting user identities from theft and unauthorized use. This includes multi-factor authentication, identity management, and monitoring user activity;
6. Web Application Security: Protecting web applications from attacks such as *SQL injection*, *cross-site scripting* (XSS), and *cross-site request forgery* (CSRF). It involves developing secure code, scanning for vulnerabilities, and proper server configuration;
7. Cloud Security: Protecting data and applications stored in cloud environments. This includes data encryption, identity management, and strict access controls;
8. Mobile Security: Securing mobile devices and applications from threats like *malware*, network attacks, and data theft. This involves using mobile security software, data encryption, and access management; and
9. Endpoint Security: Protecting endpoint devices like personal computers, laptops, and smartphones from attacks. This includes using endpoint security software, threat detection, and device management.



Beberapa ancaman keamanan dunia maya yang umum terjadi, antara lain:

1. *Malware*: Termasuk *virus*, *worm*, *trojan*, *ransomware*, dan *spyware* yang dapat merusak sistem, mencuri data, atau memeras uang dari korban;
2. Serangan *Phishing*: Upaya untuk memperoleh informasi sensitif seperti kata sandi dan informasi keuangan dengan menyamar sebagai entitas tepercaya melalui email, pesan teks, atau media sosial;
3. Serangan *DDoS*: Serangan yang bertujuan untuk membuat layanan *online* tidak tersedia dengan mengirimkan lalu lintas internet yang sangat besar ke server atau jaringan;
4. Serangan *Man-in-the-Middle* (MitM): Penyerang mencuri atau memanipulasi komunikasi antara dua pihak yang seharusnya aman, seperti pengguna dan server;
5. Serangan *Ransomware*: Perangkat lunak berbahaya yang mengenkripsi data korban dan meminta pembayaran tebusan untuk mendapatkan kunci dekripsi;
6. Pengintaian dan Pencurian Data: Penyerang mencari informasi rahasia, properti intelektual, atau data pribadi untuk keuntungan finansial atau politik; dan
7. Serangan *Insider*: Ancaman dari dalam organisasi, seperti karyawan yang tidak jujur atau mantan karyawan yang masih memiliki akses ke sistem.

Keamanan dunia maya adalah aspek penting dalam dunia digital yang terus berkembang. Melindungi sistem dan data dari ancaman dunia maya membutuhkan kombinasi strategi teknis, kebijakan, dan kesadaran pengguna yang kuat. Dengan pemahaman yang baik tentang ruang lingkup keamanan dunia maya dan ancaman yang mungkin terjadi, organisasi dapat mengembangkan strategi yang efektif untuk mengurangi risiko dan melindungi aset digital mereka.

Disaster Recovery (Pemulihan Bencana) **Disaster Recovery**

Terjadinya bencana yang sering kali tidak dapat diprediksi mendorong perusahaan untuk selalu siap menghadapi kemungkinan terburuk di masa depan. *Disaster Recovery* (DR) adalah konsep yang bertujuan untuk melindungi semua sistem, aplikasi, dan perangkat IT dari berbagai jenis bencana yang mungkin terjadi di masa depan. Tujuan utama dari *disaster recovery* adalah untuk mengambil langkah-langkah pencegahan terhadap kemungkinan kejadian yang tidak terduga.

Beberapa bencana atau kondisi yang dapat menyebabkan perusahaan harus melakukan *Disaster Recovery* antara lain:

1. Bencana Alam: Termasuk gempa bumi, banjir, badai, tornado, kebakaran hutan, dan tanah longsor. Bencana alam seringkali dapat mengakibatkan kerusakan fisik pada infrastruktur IT dan pusat data perusahaan;

Common cyber security threats include:

1. *Malware*: Including viruses, worms, trojans, ransomware, and spyware that can damage systems, steal data, or extort money;
2. *Phishing Attacks*: Attempts to acquire sensitive information, such as passwords or financial data, by impersonating trusted entities through email, text, or social media;
3. *DDoS Attacks*: Attacks that aim to make online services unavailable by overwhelming a server or network with large amounts of internet traffic;
4. *Man-in-the-Middle (MitM) Attacks*: Where attackers intercept or manipulate communications between two secure parties, such as a user and a server;
5. *Ransomware*: Malicious software that encrypts a victim's data and demands a ransom payment for the decryption key;
6. *Espionage and Data Theft*: Attacks aimed at stealing confidential data, intellectual property, or personal information for financial or political motives; and
7. *Insider Threats*: Threats originating from within the organization, like dishonest employees or former employees with continued access to systems.

Cyber security is a vital and evolving aspect of the digital world. Protecting systems and data from cyber threats requires a strong combination of technical strategy, policies, and user awareness. By understanding the scope of cyber security and potential threats, organizations can develop strategies to reduce risks and protect their digital assets.

Disasters that are often unpredictable encourage the company to always be prepared to face the worst possibilities in the future. *Disaster Recovery* (DR) is a concept aimed at protecting all IT systems, applications, and devices from various types of disasters that may occur in the future. The main goal of disaster recovery is to take preventive measures against unexpected events in the future.

The following are some conditions or disasters that may require a company to implement *Disaster Recovery*:

1. *Natural Disasters*: Earthquakes, floods, storms, tornadoes, forest fires, and landslides. Natural disasters can often result in physical damage to a company's IT infrastructure and data centers;

2. Kegagalan Perangkat Keras: Kegagalan perangkat keras seperti server utama, penyimpanan data, atau perangkat jaringan dapat mengganggu operasi bisnis. Hal ini bisa disebabkan oleh kegagalan komponen fisik, *overheat*, atau kegagalan listrik;
3. Serangan *Cyber*: Serangan *malware*, *ransomware*, serangan DDoS, atau serangan *hacking* lainnya dapat menyebabkan kerusakan pada sistem IT, pencurian data, atau gangguan layanan yang signifikan;
4. Kegagalan Perangkat Lunak: Kegagalan sistem operasi, *database*, atau aplikasi bisnis kritis dapat mengganggu operasi normal perusahaan dan menyebabkan kehilangan data atau penurunan produktivitas;
5. Kegagalan Jaringan: Gangguan atau kegagalan jaringan yang luas dapat menghentikan komunikasi antara sistem, pengguna, atau layanan eksternal, mengganggu aliran informasi dan proses bisnis;
6. Kerusakan Fisik pada Infrastruktur IT: Kerusakan fisik akibat kebakaran, banjir, atau kecelakaan lainnya dapat menyebabkan kerusakan pada perangkat keras, pusat data, atau fasilitas IT lainnya; dan
7. Bencana Kesehatan atau Pandemi: Kejadian seperti pandemi penyakit menular atau bencana kesehatan dapat memaksa perusahaan untuk mengubah model operasi mereka atau menghadapi keterbatasan sumber daya manusia, sehingga memerlukan rencana pemulihan yang cepat dan adaptif.

Terdapat langkah-langkah dalam *Disaster Recovery* yang perlu dilakukan oleh perusahaan, di antaranya:

1. Perencanaan *Disaster Recovery*
 - a. Identifikasi Risiko: Perusahaan harus mengidentifikasi potensi bencana atau insiden yang dapat mempengaruhi operasi IT, seperti bencana alam, serangan *cyber*, kegagalan perangkat keras, dan lainnya;
 - b. Evaluasi Dampak: Memahami dampak potensial dari bencana atau insiden terhadap sistem IT, termasuk waktu pemulihan yang diharapkan dan kerugian finansial yang mungkin timbul;
 - c. Penetapan Tujuan Pemulihan: Menetapkan tingkat layanan yang diperlukan dan target pemulihan waktu (RTO) serta pemulihan titik (RPO) untuk sistem dan data kritis; dan
 - d. Pengembangan Rencana *Disaster Recovery*: Membuat rencana detail yang mencakup langkah-langkah pemulihan, peran dan tanggung jawab personel, serta alat dan sumber daya yang dibutuhkan.
2. Implementasi dan Pengujian
 - a. Infrastruktur Pemulihan: Membangun infrastruktur *Disaster Recovery* yang sesuai dengan kebutuhan perusahaan, seperti pusat data cadangan, sistem cadangan, dan solusi *backup data*;
 - b. Pengujian Rencana: Melakukan pengujian reguler terhadap rencana *Disaster Recovery* untuk memastikan keefektifan dan kesiapan sistem serta

2. Hardware Failure: Failure of hardware such as a primary server, data storage, or network device can disrupt business operations. This can be caused by physical component failure, overheating, or electrical failure;
3. Cyber Attacks: Malware attacks, ransomware, DDoS attacks, or other hacking attacks can cause damage to IT systems, data theft, or significant service disruptions;
4. Software Failure: Failure of an operating system, database, or critical business application can disrupt a company's normal operations and lead to data loss or productivity decline;
5. Network Failure: Widespread network disruption or failure can halt communications between systems, users, or external services, disrupting the flow of information and business processes;
6. Physical Damage to IT Infrastructure: Physical damage caused by fire, flood, or other accidents can damage hardware, data centers, or other IT facilities; and
7. Health Disasters or Pandemics: Events such as infectious disease pandemics or health crises may force companies to alter their operating models or deal with limited human resource availability, requiring rapid and adaptive recovery plans.

These are the steps in Disaster Recovery that need to be carried out by companies, including:

1. Disaster Recovery Planning
 - a. Risk Identification: Companies must identify potential disasters or incidents that could affect IT operations, such as natural disasters, cyber-attacks, hardware failures, and others;
 - b. Impact Evaluation: Understand the potential impact of a disaster or incident on IT systems, including expected recovery time and possible financial losses;
 - c. Recovery Objective Setting: Establish required service levels and Recovery Time Objective (RTO) and Recovery Point Objective (RPO) targets for critical systems and data; and
 - d. Disaster Recovery Plan Development: Create a detailed plan that includes recovery steps, personnel roles and responsibilities, and required tools and resources.
2. Implementation and Testing
 - a. Recovery Infrastructure: Build a Disaster Recovery infrastructure that fits the company's needs, such as backup data centers, backup systems, and backup data solutions;
 - b. Plan Testing: Conduct regular testing of the Disaster Recovery plan to ensure the effectiveness and readiness of systems and personnel to deal with



personel dalam menghadapi bencana. Ini termasuk pengujian skenario bencana, simulasi pemulihan, dan latihan respons darurat.

3. Pelaksanaan dan Pemulihan
 - a. Aktivasi Rencana *Disaster Recovery*: Jika terjadi bencana atau insiden, perusahaan harus segera mengaktifkan rencana *Disaster Recovery* sesuai dengan prosedur yang telah ditetapkan;
 - b. Pemulihan Sistem dan Data: Memulihkan sistem IT dan data penting sesuai dengan RTO dan RPO yang telah ditetapkan dalam rencana *Disaster Recovery*; dan
 - c. Pemantauan dan Evaluasi: Memantau proses pemulihan, mengevaluasi kinerja sistem, dan menyesuaikan strategi pemulihan jika diperlukan.

Agar *Disaster Recovery* dapat dijalankan dengan baik dan tepat, perusahaan perlu melakukan persiapan, di antaranya:

1. Rencana Pemulihan Bencana yang Komprehensif: Perusahaan harus memiliki rencana *Disaster Recovery* yang terperinci dan terstruktur dengan baik, yang mencakup langkah-langkah pemulihan untuk berbagai jenis bencana atau insiden;
2. Infrastruktur Cadangan: Membangun infrastruktur cadangan yang memadai, termasuk pusat data cadangan, sistem replikasi, dan solusi *backup* yang dapat diandalkan;
3. Pengelolaan Data yang Efektif: Melakukan *backup* data secara teratur dan menyimpan salinan cadangan di lokasi yang aman dan terpisah dari pusat data utama;
4. Pelatihan dan Kesadaran Personel: Melatih personel tentang prosedur pemulihan dan memberikan kesadaran tentang pentingnya *Disaster Recovery* dalam menjaga kelangsungan bisnis; dan
5. Pengujian dan Revisi Teratur: Melakukan pengujian berkala terhadap rencana *Disaster Recovery* dan melakukan revisi jika ada perubahan dalam infrastruktur IT atau lingkungan bisnis.

Dengan mempersiapkan dan melaksanakan rencana pemulihan bencana dengan baik, perusahaan dapat meminimalkan dampak dari insiden yang tidak terduga dan memastikan kelangsungan operasional yang berkelanjutan dalam lingkungan IT yang semakin kompleks dan rentan terhadap risiko.

Roadmap Teknologi Informasi Information Technology Road Map

Dalam Rencana Jangka Panjang Perusahaan (RJPP), Perseroan berkontribusi secara mendalam dengan mempertimbangkan hasil analisis SWOT (*Strength, Weakness, Opportunity, and Threat*). Penerapan Teknologi Informasi (TI) merupakan salah satu dari 8 (delapan) pilar Program Kerja yang ditetapkan untuk memperkuat fondasi pengembangan bisnis Perseroan dalam rangka menjalankan kebijakan strategis dalam RJPP 2019-2026.

disasters. This includes disaster scenario testing, recovery simulations, and emergency response drills.

3. Implementation and Recovery
 - a. Disaster Recovery Plan Activation: If a disaster or incident occurs, the company must immediately activate the Disaster Recovery plan according to procedures;
 - b. System and Data Recovery: Recover IT systems and critical data in accordance with the RTO and RPO set in the Disaster Recovery plan; and
 - c. Monitoring and Evaluation: Monitor the recovery process, evaluate system performance, and adjust the recovery strategy if necessary.

For Disaster Recovery to be executed properly and precisely, companies need to make preparations, which include:

1. Comprehensive Disaster Recovery Plan: Companies should have a detailed and well-structured Disaster Recovery plan that includes recovery measures for various types of disasters or incidents;
2. Backup Infrastructure: Prepare an adequate backup infrastructure, including a data backup center, replication system, and reliable backup solutions;
3. Effective Data Management: Perform regular data backups and store backup copies in a secure location separate from the main data center;
4. Personnel Training and Awareness: Train personnel on recovery procedures and provide awareness on the importance of Disaster Recovery in maintaining business continuity; and
5. Regular Testing and Revision: Conduct regular testing of the Disaster Recovery plan and make revisions if there are changes in the IT infrastructure or business environment.

By preparing and executing disaster recovery plans appropriately, companies can minimize the impact of any unforeseen incidents and ensure continuous operational sustainability in an increasingly complex and risk-prone IT environment.

In preparing the Company's Long-Term Plan (RJPP), the Company makes a comprehensive contribution by considering the results of the SWOT (*Strength, Weakness, Opportunity, and Threat*) analysis. The implementation of IT is one of the 8 (eight) pillars of the Work Program set to strengthen the foundation of the Company's business development to execute the strategic policies in the Company's Long-Term Plan (RJPP) 2019-2026.

Saat ini, Tugu Insurance sedang melakukan pengembangan TI yang dituangkan dalam Strategi inisiatif TI dan disetujui Rapat KPTI yang dilakukan secara berkala, dengan cakupan hal-hal sebagai berikut:

1. Penguatan Tata Kelola TI: Memastikan bahwa pengelolaan TI dilakukan dengan baik yang selaras dengan strategi TI;
2. Peningkatan Keamanan Siber: Meningkatkan *maturity* keamanan siber Tugu Insurance yang mencakup kebijakan keamanan TI, teknologi pertahanan, *business continuity* hingga penyiapan tim CSIRT;
3. Penyempurnaan ERP System: Penyempurnaan *core system* agar lebih adaptif, aman, dan mendukung inovasi bisnis. Modernisasi, automasi, arsitektur, dan kapabilitas adalah ragam aktivitas yang dikembangkan untuk mendukung bisnis; dan
4. Kapabilitas SDM TI: pelaksanaan identifikasi *gap skill* sebagai dasar untuk peningkatan kompetensi SDM melalui beragam inisiatif diantaranya *training*, rotasi, *mentoring*, dan penyediaan tenaga kerja yang diperlukan.

Adapun *roadmap* pengembangan TI sebagaimana tertuang dalam dokumen Strategi Inisiatif TI yang diperbaharui secara berkala, akan berfokus pada pencapaian di atas untuk mendukung pertumbuhan dan kelangsungan bisnis perusahaan dalam menghadapi tantangan industri yang semakin berkembang.

Pencapaian Teknologi Informasi Tahun 2025 Information Technology Achievements in 2025

Sepanjang tahun 2025, Perseroan telah melaksanakan berbagai inisiatif Teknologi Informasi, antara lain:

- Pemutakhiran Tata Kelola TI;
- Penguatan maturitas keamanan siber dan pelaksanaan ISO 27001;
- Automasi proses kerja; dan
- Penerbitan beragam aplikasi pendukung dan peningkatan fitur aplikasi eksisting.

Rencana Kerja Teknologi Informasi Tahun 2026 Information Technology 2026 Work Plan

Seiring dengan kebijakan strategis Perseroan yang tercantum dalam RJPP, Tugu Insurance menyusun rencana kerja Teknologi Informasi untuk tahun 2026, antara lain:

1. ERP
Penyempurnaan ERP System agar lebih adaptif, aman, dan mendukung inovasi bisnis. Modernisasi, automasi, arsitektur, dan kapabilitas adalah ragam aktivitas yang dikembangkan untuk mendukung bisnis.
2. Master Data Management
Penyempurnaan tata kelola Teknologi Informasi.
3. Infrastructure & IT Security
 - Peningkatan keamanan siber;
 - Peremajaan perangkat TI; dan
 - Peningkatan kapabilitas *datawarehouse*.

Currently, Tugu Insurance is developing its IT infrastructure as outlined in the IT Initiative Strategy, which has been approved in regular KPTI Meetings. The scope of this development includes the following:

1. Strengthening IT Governance: Ensuring that IT management is conducted effectively and aligned with the company's IT strategy;
2. Enhancing Cybersecurity: Increasing the maturity of Tugu Insurance's cybersecurity, including IT security policies, defense technologies, business continuity, and the preparation of the CSIRT team;
3. Improving ERP System: Enhancing the core system to be more adaptive, secure, and supportive of business innovation. Activities such as modernization, automation, architecture, and capabilities are developed to support the business; and
4. IT Workforce Capabilities: Identifying skill gaps as the basis for improving IT workforce competencies through various initiatives, including training, rotation, mentoring, and providing necessary labor.

The IT development roadmap, as outlined in the IT Initiative Strategy document, which is regularly updated, will focus on achieving the goals to support the company's business growth and sustainability in facing the evolving industry challenges.

Throughout 2025, the Company has implemented various Information Technology initiatives, including:

- Updating IT Governance;
- Enhancing cybersecurity maturity and implementing ISO 27001;
- Work process automation; and
- Issuance of various supporting applications and enhancement of existing application features.

In line with the Company's strategic policy outlined in the RJPP, Tugu Insurance has developed an Information Technology work plan for 2026, including the following:

1. ERP
Enhancement of the ERP system to be more adaptive, secure, and supportive of business innovation. Activities developed include modernization, automation, architecture, and capabilities to support the business.
2. Master Data Management
Improvement of Information Technology governance.
3. Infrastructure & IT Security
 - Enhancement of cybersecurity;
 - Renewal of IT equipment; and
 - Enhancement of data warehouse capabilities.



Perkara Hukum yang Dihadapi Perseroan, Entitas Anak, Anggota Dewan Komisaris, dan Anggota Direksi yang Menjabat

Legal Cases Faced by the Company, Subsidiaries, Members of the Board of Commissioners, and the Board of Directors

Per 31 Desember 2025, Anggota Direksi dan Anggota Dewan Komisaris Perseroan tidak terlibat dalam kasus hukum apapun dan/atau tidak sedang dalam proses beracara di lembaga pengadilan maupun arbitrase yang dapat memiliki dampak signifikan atau memberikan risiko bagi Perseroan.

Pada tahun 2025, Perseroan tidak menghadapi perkara hukum yang masih dalam proses penyelesaian.

Perkara Hukum yang Dihadapi Entitas Anak Legal Cases Againsts the Subsidiaries

Sepanjang tahun 2025, Entitas Anak tidak menghadapi perkara hukum yang masih dalam proses penyelesaian.

As of 31 December 2025, members of the Board of Directors and the Board of Commissioners of the Company are not involved in any legal cases and/or are not undergoing litigation or arbitration processes that may have a significant impact or pose a risk to the Company.

In 2025, the Company did not face any legal matters still under resolution.

Throughout 2025, the Subsidiary did not face any legal matters still in the process of resolution.

Sanksi Administratif terhadap Perseroan, Anggota Dewan Komisaris, dan Anggota Direksi yang Menjabat

Administrative Sanctions Imposed on the Company, Members of the Board of Commissioners, and Members of the Board of Directors

Pada tahun 2025, terdapat 4 (empat) sanksi administratif perihal data penyampaian pelaporan yang disampaikan oleh Otoritas Jasa Keuangan (OJK) kepada Perusahaan. Tindak lanjut atas sanksi tersebut telah dipenuhi oleh Perusahaan tepat waktu sebelum batas waktu penyampaian berakhir.

In 2025, there were 4 (four) administrative sanctions regarding data reporting submitted by the Financial Services Authority (OJK) to the Company. The Company complied with the sanctions in a timely manner before the submission deadline.

Hingga akhir tahun 2025, tidak terdapat sanksi administratif yang dikenakan pada Dewan Komisaris dan/atau Direksi yang sedang menjabat oleh Otoritas Jasa Keuangan (OJK) atau pihak berwenang lainnya.

As of the end of 2025, there were no administrative sanctions imposed on the current Board of Commissioners and/or Directors by the Financial Services Authority (OJK) or any other authorities.

No.	Sanksi Sanctions	Deskripsi Description	Status Penyelesaian Settlement Status	Pengaruh terhadap Kondisi Perusahaan Potential Impact
1	Sanksi Administratif Administration Sanctions	Pelanggaran terhadap ketentuan berlaku yang dilakukan oleh Perusahaan diantaranya: terdapat 2 (dua) agen yang tidak memiliki sertifikat keagenan AAUI dengan denda administratif sebesar Rp200.000.000,- Violations of applicable provisions committed by the Company include: 2 (two) agents who do not have AAUI agency certificates with an administrative fine of IDR200,000,000.	Telah dibayarkan sesuai <i>due date</i> yang diberikan OJK. Has been paid according to the due date given by OJK.	Reputasi Perusahaan. Company Reputation.
2	Penghentian Pemasaran Produk Asuransi Kredit dan Suretyship Cessation of Marketing of Credit Insurance and Suretyship Products	Pelanggaran terhadap ketentuan berlaku yang dilakukan oleh Perusahaan: Dalam penyampaian Laporan Keuangan Bulanan, Rasio Likuiditas tidak mencapai paling rendah 150% dan ekuitas minimum paling sedikit Rp250 miliar. Violations of applicable provisions committed by the Company: In submitting the Monthly Financial Report, the Liquidity Ratio does not reach a minimum of 150% and minimum equity of at least IDR250 billion.	Telah dipenuhi sesuai <i>due date</i> yang diberikan OJK. Has been fulfilled according to the due date given by OJK.	Penghentian Pemasaran Produk Asuransi Kredit dan Suretyship. Termination of Marketing of Credit Insurance and Suretyship Products.
3	Sanksi Peringatan Tertulis Written Warning Sanction	Pelanggaran terhadap ketentuan berlaku yang dilakukan oleh Perusahaan: Perusahaan kekurangan Dana Jaminan Perusahaan sebesar Rp2.006,39 juta. Violations of applicable provisions committed by the Company: The Company has a Company Guarantee Fund shortfall of IDR2,006.39 million.	Telah dipenuhi sesuai <i>due date</i> yang diberikan OJK. Has been fulfilled according to the due date given by OJK.	Potensi pengenaan sanksi berikutnya sesuai peraturan perundang-undangan. The potential for further sanctions to be imposed in accordance with statutory regulations.
4	Sanksi Peringatan Tertulis Written Warning Sanction	Pelanggaran terhadap ketentuan berlaku yang dilakukan oleh Perusahaan: Perusahaan melanggar batasan maksimum investasi pada pihak terkait secara keseluruhan paling tinggi 10% (sepuluh persen). Violations of applicable provisions committed by the Company: The Company violates the maximum investment limit in related parties as a whole of a maximum of 10% (ten percent).	Telah dipenuhi sesuai <i>due date</i> yang diberikan OJK. Has been fulfilled according to the due date given by OJK.	Potensi pengenaan sanksi berikutnya sesuai peraturan perundang-undangan. The potential for further sanctions to be imposed in accordance with statutory regulations.



Kode Etik

Code of Conduct

Pedoman Sistematika Etika Usaha dan Tata Perilaku (Code of Conduct atau CoC) **Systematic Guideline of Business Ethics and Code of Conduct or CoC**

Kode etik adalah pedoman yang mengikat yang mencakup etika bisnis, etika kerja, dan nilai-nilai yang harus diimplementasikan oleh seluruh anggota perusahaan, Tugu Insurance memiliki Kode Etik sebagai pedoman perilaku yang menjadi acuan bagi organ perusahaan dan karyawan dalam menerapkan nilai-nilai perusahaan. Jika diterapkan secara konsisten, nilai-nilai ini akan membentuk budaya perusahaan.

Kode Etik Tugu Insurance tercantum dalam Pedoman Sistematika Etika Usaha dan Tata Perilaku yang disahkan berdasarkan Surat Keputusan Direksi (SKD) PT Tugu Pratama Indonesia No. 03/SKD/CSG-TPI/I/2009 tanggal 15 Januari 2009. Pedoman ini telah diperbarui dengan Pedoman No. A-003/9100/2017 Revisi Ke-1 pada tanggal 5 Desember 2017 yang diberlakukan dengan SKD No. 007/SKD/CSG/TPI/II/2018 tanggal 7 Februari 2018, dan revitalisasi melalui Pedoman No. A-003/6500/2021 Revisi Ke-2 tanggal 25 Agustus 2021, yang diberlakukan dengan SKD No. 67/SKD/06/ERL-ATPI/IX/2021 tanggal 28 September 2021, mengenai Perubahan Pedoman Sistematika Etika Usaha dan Tata Perilaku (*Code of Conduct* atau CoC) PT Asuransi Tugu Pratama Indonesia Tbk. Pembaharuan pedoman ini dilakukan untuk menyelaraskan dengan perkembangan perusahaan dan ketentuan yang berlaku.

Kode etik ini adalah salah satu dokumen dalam *Soft Structure* GCG Tugu Insurance yang menjadi acuan perilaku seluruh Insan Tugu. CoC ini wajib diterapkan oleh seluruh anggota perusahaan, termasuk Dewan Komisaris beserta perangkatnya, Dewan Pengawas Syariah, Direksi, dan Pekerja Tugu Insurance dalam mengelola perusahaan untuk mencapai visi, misi, dan tujuan perusahaan. Sebagai bagian dari komitmen dalam penerapan Kode Etik, seluruh Insan Tugu diwajibkan untuk menandatangani pernyataan kepatuhan dan integritas terhadap CoC.

Tujuan dari Pedoman Sistematika Etika Usaha dan Tata Perilaku Tugu Insurance adalah sebagai berikut:

1. Mengidentifikasi nilai dan standar etika yang selaras dengan visi dan misi perusahaan;
2. Menjabarkan Tata Nilai Perusahaan sebagai dasar etika yang wajib diimplementasikan oleh Insan Tugu dalam menjalankan tugas;

Covering business ethics, work ethics, and values that must be implemented by all members of the company, Tugu Insurance has a Code of Conduct (CoC) as a behavioral guideline for the company's organs and employees in applying the company's values. When consistently applied, these values will shape the company's culture.

Tugu Insurance's Code of Conduct is outlined in the Business Ethics and Conduct System Guidelines, which were ratified by the Board of Directors' Decree (SKD) PT Tugu Pratama Indonesia No. 03/SKD/CSG-TPI/I/2009 dated 15 January 2009. This guideline was updated with Guideline No. A-003/9100/2017 Revision 1 on 5 December 2017, enforced by SKD No. 007/SKD/CSG/TPI/II/2018 dated 7 February 2018, and revitalized through Guideline No. A-003/6500/2021 Revision 2 on 25 August 2021, enforced by SKD No. 67/SKD/06/ERL-ATPI/IX/2021 dated 28 September 2021, regarding the Amendment of the Business Ethics and Conduct System Guidelines (*Code of Conduct* or CoC) of PT Asuransi Tugu Pratama Indonesia Tbk. The updates were made to align with the company's development and applicable regulations.

This Code of Conduct is one of the documents in the Soft Structure of Tugu Insurance's Corporate Governance (GCG) that serves as a behavioral reference for all employees of Tugu. The CoC must be applied by all company members, including the Board of Commissioners and its devices, the Sharia Supervisory Board, the Board of Directors, and employees of Tugu Insurance, in managing the company to achieve its vision, mission, and objectives. As part of the commitment to implementing the Code of Conduct, all employees are required to sign a compliance and integrity statement regarding the CoC.

The objectives of the Business Ethics and Conduct System Guidelines of Tugu Insurance are as follows:

1. To identify the values and ethical standards aligned with the company's vision and mission;
2. To outline the Corporate Values as the ethical foundation that must be implemented by Tugu employees in carrying out their duties;

3. Menjadi acuan perilaku bagi Insan Tugu dalam menjalankan tugas dan tanggung jawab masing-masing serta berinteraksi dengan pemangku kepentingan; dan
4. Menjelaskan secara rinci standar etika yang membantu Insan Tugu untuk menilai kegiatan yang diinginkan dan memberikan pertimbangan jika menemui keraguan dalam bertindak.

Pokok-Pokok Kode Etik Principles of Code of Conduct

Pokok-pokok Kode Etik Tugu Insurance sebagaimana termuat dalam Pedoman Sistematis Etika Usaha dan Tata Perilaku (*Code of Conduct* atau CoC) adalah sebagai berikut:

1. Standar Etika Usaha:
 - a. Etika Perusahaan dengan Pekerja;
 - b. Etika Perusahaan dengan Pelanggan;
 - c. Etika Perusahaan dengan Pesaing;
 - d. Etika Perusahaan dengan Anak Perusahaan;
 - e. Etika Perusahaan dengan Mitra Kerja;
 - f. Etika Perusahaan dengan Pemerintah/Regulator;
 - g. Etika Perusahaan dengan Masyarakat;
 - h. Etika Perusahaan dengan Pemegang Saham;
 - i. Etika Perusahaan dengan Tertanggung;
 - j. Etika Perusahaan dengan Perusahaan Reasuransi;
 - k. Etika Perusahaan dengan Agen;
 - l. Etika Perusahaan dengan Penyedia Barang/Jasa/Pemasok;
 - m. Etika Perusahaan dengan Media Massa;
 - n. Etika Perusahaan dengan Organisasi Profesi dan Industri;
 - o. Integritas Laporan Keuangan; dan
 - p. Persaingan Usaha yang Sehat.
2. Standar Tata Perilaku:
 - a. Etika Kerja Insan Tugu;
 - b. Kerahasiaan Data dan Informasi;
 - c. Aset/Harta Perusahaan;
 - d. Perjalanan Dinas;
 - e. Keamanan, Keselamatan, Kesehatan Kerja (K3) dan Lingkungan;
 - f. Data dan Pelaporan;
 - g. Benturan Kepentingan dan Penyalahgunaan Jabatan;
 - h. Hadiah/Cendera mata/*Entertainment* (Gratifikasi);
 - i. Penyelenggaraan Jamuan Bisnis;
 - j. Pelanggaran atas Peraturan Perundangan dan Ketentuan Perusahaan;
 - k. Aktivitas Politik;
 - l. Tindak Pidana Pencucian Uang; dan
 - m. Informasi Transaksi Orang Dalam (*Insider Trading*).

3. To serve as a behavioral reference for Tugu employees in carrying out their respective duties and responsibilities and in interacting with stakeholders; and
4. To clearly define the ethical standards that help Tugu employees evaluate desired activities and provide guidance when facing doubts in actions.

The key points of Tugu Insurance's Code of Conduct as outlined in the Systematic Guidelines for Business Ethics and Code of Conduct (CoC) are as follows:

1. Business Ethics Standards:
 - a. Company and Workers Ethics;
 - b. Company and Customers Ethics;
 - c. Company and Competitors Ethics;
 - d. Company and Subsidiaries Ethics;
 - e. Company and Counterparts Ethics;
 - f. Company and Government/Regulator Ethics;
 - g. Company and the Society Ethics;
 - h. Company and Shareholders Ethics;
 - i. Company and Insured Ethics;
 - j. Company and Reinsurance Ethics;
 - k. Company and Agent Ethics;
 - l. Company and Suppliers Ethics;
 - m. Company and Mass Media Ethics;
 - n. Company and Professional and Industry Organization Ethics;
 - o. Integrity of Financial Statements; and
 - p. Healthy Business Competition Standards.
2. Code of Conduct:
 - a. Collaboration among Employees Ethics;
 - b. Data and Information Confidentiality;
 - c. Corporate Assets/Properties;
 - d. Business Trips;
 - e. Occupational, Health, and Safety (OHS), and Environment;
 - f. Data and Reporting;
 - g. Conflict of Interest and Abuse of Power;
 - h. Gifts/Souvenirs/Entertainment (Gratification);
 - i. Business Dinner;
 - j. Violations of Company Regulations and Provisions;
 - k. Political Activities;
 - l. Money Laundering; and
 - m. Insider Trading.

Sosialisasi dan Internalisasi Dissemination and Internalization

Fungsi Compliance, bekerja sama dengan fungsi SDM, bertanggung jawab atas pelaksanaan sosialisasi dan internalisasi Pedoman Sistematis Etika Usaha dan Tata Perilaku (*Code of Conduct*) kepada seluruh Insan Tugu. Kegiatan sosialisasi dilakukan melalui email *blast*, *flyer*, dan komik bertemakan implementasi CoC, portal internal, pengenalan kepada karyawan baru, dan penandatanganan Pakta Integritas oleh Dewan Komisaris, Dewan Pengawas Syariah, Direksi, dan pekerja tetap.

Setiap Insan Tugu dapat meminta penjelasan atau menyampaikan pertanyaan terkait dengan Etika Usaha dan Tata Perilaku kepada atasan langsung, fungsi Compliance, atau fungsi SDM, jika membutuhkan penjelasan lebih lanjut terkait etika perilaku yang berkaitan dengan pelaksanaan tugas dan tanggung jawabnya.

The Compliance function, in collaboration with the HR function, is responsible for the socialization and internalization of the Business Ethics and Conduct System Guidelines (*Code of Conduct*) to all employees of Tugu. Socialization activities are carried out through email blasts, flyers, comics themed around CoC implementation, internal portals, induction for new employees, and signing the Integrity Pact by the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors, and permanent employees.

Each employee of Tugu can request clarification or ask questions related to Business Ethics and Conduct from their direct supervisor, the Compliance function, or the HR function, if further explanation is needed regarding the ethical conduct related to the performance of their duties and responsibilities.

Komitmen untuk Melaksanakan Pedoman Sistematis Etika Usaha dan Tata Perilaku (*Code of Conduct*) Commitment to Implementing Systematic Guideline of Business Ethics and Code of Conduct

Perseroan mendorong setiap Insan Tugu untuk melakukan deklarasi komitmen dalam melaksanakan Pedoman Sistematis Etika Usaha dan Tata Perilaku (*Code of Conduct*). Pernyataan komitmen Dewan Komisaris dan Direksi didokumentasikan dalam bentuk Pakta Integritas yang ditandatangani oleh jajaran Dewan Komisaris dan Direksi Tugu Insurance. Pernyataan komitmen Pekerja dalam melaksanakan pedoman CoC dilakukan melalui sistem yang dibangun untuk kebutuhan *Compliance Group*, yaitu *Compliance Online System* (COS) dan dilaksanakan setiap tahun.

The Company encourages every Tugu Personnel to declare their commitment to implementing the Systematic Guidelines for Business Ethics and the Code of Conduct. This commitment is documented in the form of an Integrity Pact, which is signed by the Board of Commissioners and the Board of Directors of Tugu Insurance. Employees' commitment statements in implementing the Code of Conduct guidelines are made through a system designed for the Compliance Group's requirements, namely the Compliance Online System (COS). This activity is conducted annually.

Sanksi terhadap Pelanggaran Sanction for Violation

Perusahaan memberikan sanksi yang tegas dan konsisten kepada Insan Tugu yang melakukan pelanggaran *Code of Conduct* sesuai dengan ketentuan yang berlaku, dengan pemberian sanksi berupa Surat Teguran, Surat Peringatan 1, Surat Peringatan 2, Surat Peringatan 3, Pembebasan Tugas Sementara (*skorsing*) hingga sanksi Pemutusan Hubungan Kerja (PHK) tergantung jenis pelanggaran, frekuensi pelanggaran, bobot pelanggaran, dan unsur kesengajaan. Selama tahun 2025, tidak terdapat pelanggaran terhadap kode etik yang terjadi di lingkungan perseroan.

The company imposes strict and consistent sanctions on Insan Tugu who violate the Code of Conduct in accordance with applicable regulations. Sanctions may include a Warning Letter, First Warning Letter, Second Warning Letter, Third Warning Letter, Temporary Suspension (*skorsing*), up to Termination of Employment (PHK), depending on the type, frequency, severity of the violation, and intent. Throughout 2025, there were no violations of the code of ethics within the company.

Pemberian Kompensasi Jangka Panjang Berbasis Kinerja kepada Direksi dan Karyawan dalam Bentuk *Management Stock Option Plan* (MESOP)

Provision of Performance-Based Long-Term Compensation to the Board of Directors and Employees in the form of Management Stock Option Plan (MESOP)

Tugu Insurance memiliki kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada Direksi dan Karyawan melalui Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen. Program ini telah disetujui dalam Rapat Umum Pemegang Saham (RUPS) pada tahun 2018, yang dituangkan dalam Akta No. 23 tanggal 28 Februari 2018 mengenai Pernyataan Keputusan Para Pemegang Saham. Dalam RUPS tersebut, Pemegang Saham menyetujui penerbitan hak opsi melalui Program *Management and Employee Stock Option Plan* (MESOP) untuk membeli saham baru Perseroan sebanyak 88.888.800 saham (delapan puluh delapan juta delapan ratus delapan puluh delapan ribu delapan ratus).

Distribusi MESOP Perseroan telah dilaksanakan sejak 15 November 2018 hingga 28 Mei 2023. Setelah tanggal tersebut, seluruh hak opsi yang belum digunakan menjadi gugur.

Per 31 Desember 2025, Perseroan tidak lagi memiliki kebijakan pemberian kompensasi jangka panjang berbasis kinerja dalam bentuk *Management and Employee Stock Option Plan* (MESOP) kepada manajemen dan karyawan.

Tugu Insurance has a long-term performance-based compensation policy for the Board of Directors and Employees through the Employee and/or Management Stock Ownership Program. This program was approved during the 2018 General Meeting of Shareholders (GMS), as recorded in Deed No. 23 dated 28 February 2018, Statement of Shareholders' Decision. At this GMS, the Shareholders approved the issuance of options through the Management and Employee Stock Option Plan (MESOP) to purchase a total of 88,888,800 new shares of the Company (eighty-eight million, eight hundred eighty-eight thousand, eight hundred).

The distribution of MESOP to the Company's stakeholders was carried out from 15 November 2018, to 28 May 2023. After this period, all unexercised options expired.

As of 31 December 2025, the Company no longer has a policy of long-term performance-based compensation in the form of Management and Employee Stock Option Plan (MESOP) to its management and employees.



Kebijakan Pengungkapan Informasi mengenai Kepemilikan Saham Anggota Direksi dan Dewan Komisaris

Information Disclosure Policy on Share Ownership of the Board of Directors and the Board of Commissioners

Kebijakan pengungkapan kepemilikan saham Perseroan mengacu pada Peraturan Otoritas Jasa Keuangan No. 4 Tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan Laporan Aktivitas Menjaminkan Saham Perusahaan Terbuka. Anggota Direksi dan Dewan Komisaris wajib menyampaikan informasi kepada Perseroan mengenai kepemilikan dan setiap perubahan kepemilikan saham. Penyampaian informasi tersebut harus dilakukan paling lambat 5 (lima) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan saham Perseroan.

Berikut ini adalah pelaporan transaksi pembelian dan/atau penjualan saham yang dilakukan oleh Direksi Perseroan sepanjang tahun 2025:

The Company's disclosure policy regarding share ownership refers to the Financial Services Authority Regulation No. 4 of 2024 on the Report of Share Ownership or Any Changes in Share Ownership of Public Companies and the Report of Activities Pledging Shares of Public Companies. Members of the Board of Directors and the Board of Commissioners are required to report information to the Company regarding their ownership and any changes in share ownership. This information must be submitted no later than 5 (five) business days after the occurrence of ownership or any changes in share ownership of the Company.

Below is the report on the share purchase and/or sale transactions conducted by the Board of Directors of the Company throughout 2025:

No.	Nama Name	Tanggal Transaksi Transaction Date	Jenis Transaksi Transaction Type	Jumlah Saham Sebelum Transaksi Number of Shares Before Transaction	Jumlah Transaksi Transaction Volume	Jumlah Saham Setelah Transaksi Number of Shares After Transaction	Harga (Rp) Price (IDR)	Tujuan Transaksi Transaction Purpose	Tanggal Pelaporan ke OJK Reporting Date to OJK
Presiden Direktur President Director									
1	Adi Pramana	-*	-*	-*	-*	-*	-*	-*	-*
Direktur Keuangan & Layanan Korporat Finance & Corporate Services Director									
1	Fitri Azwar	-*	-*	-*	-*	-*	-*	-*	-*
Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management									
1	Edi Yoga Prasetyo	23 Oktober 2025 23 October 2025	Jual Sell	580.600	167.200	413.400	1.130	Divestasi Divestment	24 Oktober 2025 24 October 2025
Direktur Teknik Technical Director									
1	Fadlil Iswahyudi	-*	-*	-*	-*	-*	-*	-*	-*
Direktur Marketing Asuransi Insurance Marketing Director									
1	Ery Widiatmoko	20 Maret 2025 20 March 2025	Beli Buy	603.600	353.100	956.700	1.000	Investasi Investment	25 Maret 2025 25 March 2025

* Tidak melakukan transaksi selama tahun 2025.
No transactions were conducted during 2025.

Secara rutin, Perseroan juga menyampaikan laporan bulanan registrasi kepemilikan saham yang mencakup jumlah saham yang dimiliki oleh Dewan Komisaris dan Direksi. Penyampaian laporan tersebut diatur dalam Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep-00066/BEI/09-2022 tanggal 30 September 2022 mengenai Perubahan Peraturan No. I-E tentang Kewajiban Penyampaian Informasi.

The Company also regularly submits a monthly report on the share ownership registration, which includes the number of shares owned by each member of the Board of Directors and the Board of Commissioners, as stated in PT Bursa Efek Indonesia's Decree of the Board of Directors No. Kep-00066/BEI/09-2022 dated 30 September 2022, regarding the Obligation to Submit Information.





Sistem Pelaporan Dugaan Pelanggaran

Whistleblowing System

Salah satu upaya pendeteksian tindakan kecurangan atau *fraud*, Perseroan mengimplementasikan *Whistleblowing System* (WBS). WBS merupakan mekanisme untuk mengakomodasi pelaporan atas dugaan pelanggaran yang dilakukan oleh pihak internal atau eksternal yang berkaitan dengan Perseroan terhadap ketentuan eksternal dan internal, *code of conduct*, serta kode etik.

Sebagai dasar atau pedoman pelaksanaan dalam menangani pelaporan dugaan pelanggaran dari *stakeholders* serta menjamin terselenggaranya mekanisme pelaporan pelanggaran yang efektif, Perseroan telah memiliki Pedoman WBS yang berlaku sesuai dengan SK Direksi No. 06/SKD/06/ERLATPI/II/2022 tanggal 21 Februari 2022.

WBS merupakan salah satu wujud komitmen Perseroan dalam mendukung penerapan Tata Kelola Perusahaan yang Baik (GCG), serta praktik bisnis yang berintegritas.

Setiap Insan Tugu dan pihak eksternal dapat berpartisipasi dalam upaya pencegahan terjadinya pelanggaran dengan melaporkan setiap dugaan pelanggaran yang dilakukan disertai dengan bukti-bukti pendukungnya melalui mekanisme WBS yang disediakan oleh Perseroan.

One of the efforts to detect fraudulent activities, the Company implements a Whistleblowing System (WBS). The WBS is a mechanism designed to accommodate reports of alleged violations committed by internal or external parties related to the Company, against both external and internal regulations, the code of conduct, and the code of ethics.

As a basis or guideline for handling alleged violation reports from stakeholders and to ensure the effective operation of the reporting mechanism, the Company has established WBS Guidelines, which are in effect in accordance with the Board of Directors Decree No. 06/SKD/06/ERLATPI/II/2022 dated 21 February 2022.

The WBS is the manifestation of one of the Company's commitments to supporting the implementation of Good Corporate Governance (GCG) and conducting business practices with integrity.

Every member of Tugu and external parties can participate in preventing violations by reporting any suspected misconduct, along with supporting evidence, through the WBS mechanism provided by the Company.

Kanal-Kanal dan Cara Penyampaian Dugaan Pelanggaran melalui WBS

Channels and Methods for Reporting Alleged Violations through the WBS

Seluruh pihak, baik internal maupun eksternal Perseroan, dapat menyampaikan laporan dugaan pelanggaran disertai dengan bukti-bukti pendukung melalui kanal-kanal WBS yang disediakan Perseroan, sebagai berikut:

Clean 1 – apabila terlapor adalah pekerja Perseroan selain Dewan Komisaris dan Direksi

Email : clean1@tugu.com
Website : <https://tugu.com/aduanlaporan?type=1&lang=id>
Surat : Ditujukan ke Direksi PT Asuransi Tugu Pratama Indonesia Tbk
(Up: Tim Penanganan Pelaporan Pelanggaran)

All parties, both internal and external to the Company, may submit reports of alleged violations accompanied by supporting evidence through the WBS channels provided by the Company, as follows:

Clean 1 – if the reported party is an employee of the Company other than the Board of Commissioners and the Board of Directors

Email : clean1@tugu.com
Website : <https://tugu.com/aduanlaporan?type=1&lang=id>
Letter : Addressed to the Board of Directors of PT Asuransi Tugu Pratama Indonesia Tbk
(Attn: Violation Reporting Handling Team)

Clean 2 – apabila terlapor adalah Direksi, Dewan Komisaris, dan organ Pendukung Dewan Komisaris

Email : clean2@tugu.com
Website : <https://tugu.com/aduanlaporan?type=2&lang=id>
Surat : Ditujukan ke Komisaris PT Asuransi Tugu Pratama Indonesia Tbk
(Up: Tim Penanganan Pelaporan Pelanggaran)

Selain itu, laporan juga dapat disampaikan ke kanal-kanal WBS PT Pertamina (Persero), yaitu dengan alamat:

Website : <https://pertaminaclean.tipoffs.info>
E-mail : pertaminaclean@tipoffs.com.sg
WA : +62 811-1067-9111
Telp. : 135 ext. 5 atau 021-23507051
Faksimili : (021) 381 5912
Surat : Tip-offs Anonymous Pertamina Clean
PO. Box 2600 JKP 10026

Mekanisme Penanganan Laporan Dugaan Pelanggaran Whistleblowing Report Handling Mechanism

1. Pelapor menyampaikan laporan disertai bukti-bukti pendukung melalui kanal-kanal WBS yang tersedia;
2. Tim Penanganan Pelaporan menerima dan menelaah laporan;
3. Apabila bukti-bukti pendukung dianggap cukup, Tim Penanganan Pelaporan menindaklanjuti laporan tersebut, atau meneruskan ke fungsi-fungsi yang relevan untuk ditindaklanjuti; dan
4. Hasil tindak lanjut laporan kemudian disampaikan ke Direksi dan Komite Audit.

Laporan dugaan pelanggaran yang disampaikan melalui kanal-kanal *Clean 2* akan diterima dan ditentukan tindak lanjutnya oleh Dewan Komisaris.

Laporan dugaan pelanggaran yang disampaikan melalui kanal-kanal WBS PT Pertamina (Persero) akan ditelaah dan ditindaklanjuti oleh Fungsi WBS di PT Pertamina (Persero), dengan berkoordinasi dengan pihak Perseroan apabila diperlukan.

Tim Penanganan Pelaporan Pelanggaran dikoordinasikan oleh Internal Audit Group Head.

Ruang Lingkup Pelaporan Dugaan Pelanggaran melalui Kanal-Kanal WBS Scope of Whistleblowing Reports through the WBS Channels

Dugaan-dugaan pelanggaran yang dapat dilaporkan melalui kanal-kanal WBS yang tersedia termasuk namun tidak terbatas pada:

- Korupsi;
- Suap;
- Gratifikasi;
- Benturan Kepentingan;

Clean 2 – if the reported party is a member of the Board of Directors, the Board of Commissioners, or a supporting body of the Board of Commissioners

Email : clean2@tugu.com
Website : <https://tugu.com/aduanlaporan?type=2&lang=id>
Letter : Addressed to the Commissioner of PT Asuransi Tugu Pratama Indonesia Tbk
(Attn: Violation Reporting Handling Team)

Additionally, reports may also be submitted to the PT Pertamina (Persero) WBS channels, at the following address:

Website : <https://pertaminaclean.tipoffs.info>
E-mail : pertaminaclean@tipoffs.com.sg
WhatsApp : +62 811-1067-9111
Phone : 135 ext. 5 or 021-23507051
Fax : (021) 381 5912
Letter : Tip-offs Anonymous Pertamina Clean, P.O. Box 2600 JKP 10026

1. The whistleblower submits whistleblowing report accompanied by supporting evidence through the available WBS channels;
2. The Whistleblowing Report Handling Team receives and reviews the report;
3. If the supporting evidence is deemed sufficient, the Whistleblowing Report Handling Team follows up on the report or forwards it to the relevant functions for further action; and
4. The results of the follow-up are then communicated to the Board of Directors and the Audit Committee.

Whistleblowing report submitted through the *Clean 2* channels will be received and the appropriate follow-up will be determined by the Board of Commissioners.

Whistleblowing report submitted through the PT Pertamina (Persero) WBS channels will be reviewed and followed up by the WBS Function at PT Pertamina (Persero), in coordination with the Company if necessary.

The Whistleblowing Report Handling Team is coordinated by the Internal Audit Group Head.

Alleged violations that may be reported through the available WBS channels include, but are not limited to:

- Corruption;
- Bribery;
- Gratification;
- Conflict of Interest;

- Pencurian;
 - Kecurangan;
 - Pemerasan;
 - Pelanggaran Hukum;
 - Pelanggaran Kebijakan-Kebijakan Perusahaan; dan
 - Penyalahgunaan Wewenang.
- Theft;
 - Fraud;
 - Extortion;
 - Legal Violations;
 - Violations of Company Policies; and
 - Abuse of Power.

Perlindungan bagi Pelapor
Protection for Whistleblower

Perseroan merahasiakan identitas Pelapor, sebagai bagian dari upaya dalam memberikan perlindungan bagi Pelapor dari tindakan yang merugikan Pelapor, serta untuk mendorong keberanian melaporkan pelanggaran. Selain itu, kanal-kanal WBS yang tersedia juga telah memungkinkan untuk dilakukan pelaporan secara anonim.

The Company keeps the identity of the whistleblower confidential as part of its efforts to protect whistleblowers from any actions that might harm them, as well as to encourage the courage to report violations. In addition, the available WBS channels also allow for anonymous reporting.

Sanksi/Tindak Lanjut atas Laporan Dugaan Pelanggaran
Sanctions/Follow-Ups of Whistleblowing Report

Perseroan memberikan sanksi sesuai ketentuan yang berlaku atas pelanggaran yang terbukti, sehingga dapat memberikan efek jera bagi pelaku pelanggaran maupun pihak lain yang memiliki niat melakukan pelanggaran.

The Company imposes sanctions in accordance with applicable regulations for proven violations, in order to deter both the violators and others who may intend to commit violations.

Realisasi Pelaporan Dugaan Pelanggaran melalui WBS Tahun 2025
Realization of Reporting of Alleged Violations through WBS in 2025

Selama tahun 2025, terdapat 2 (dua) yang diterima dan ditindaklanjuti oleh Perusahaan melalui kanal WBS Perseroan.

Segenap Insan Tugu Insurance senantiasa menjadikan WBS sebagai salah satu fungsi kontrol dan mitigasi terhadap risiko dan potensi pelanggaran.

During 2025, the Company received and followed up on 2 (two) reports through its WBS channels.

All Tugu Insurance personnel consistently consider the WBS as one of the key functions for controlling and mitigating risks and potential violations.

Kebijakan Antikorupsi

Anticorruption Policy

Seluruh insan Perseroan terus berperan aktif dalam upaya pencegahan dan pemberantasan praktik Korupsi, Kolusi, dan Nepotisme (KKN) serta Gratifikasi. Tugu Insurance menunjukkan komitmen penuh dalam mendukung langkah-langkah ini melalui berbagai program yang telah direalisasikan. Komitmen nyata Perseroan diwujudkan melalui implementasi Sistem Manajemen Anti Penyuapan (SMAP) secara menyeluruh di seluruh lini bisnis dan fungsi pendukung, penerapan sistem pelaporan pelanggaran (*whistleblowing system*), serta penolakan terhadap praktik gratifikasi.

Dalam aktivitas sehari-hari, seluruh karyawan Tugu Insurance diwajibkan untuk menerapkan nilai-nilai perusahaan, salah satunya adalah AMANAH (*Clean*), yaitu bekerja dengan integritas dan menjunjung tinggi kode etik perusahaan serta bisnis. Upaya preventif juga dilakukan melalui publikasi pengumuman penolakan praktik gratifikasi di situs web perusahaan menjelang perayaan hari besar keagamaan.

Komitmen dan kebijakan Antikorupsi Tugu Insurance telah dituangkan dalam Panduan Umum Tata Kelola Perusahaan, yang mencakup:

- Pedoman Sistematika Etika Usaha dan Tata Perilaku (*Code of Conduct* atau CoC);
- Pedoman *Whistleblowing System* (WBS);
- Pedoman Pencegahan Pelanggaran Konflik Kepentingan (*Conflict of Interest* atau Col);
- Pedoman Gratifikasi;
- Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN);
- Pedoman Pengadaan Barang dan Jasa; dan
- Pedoman Sistem Manajemen Anti Penyuapan (SMAP) – ISO 37001:2016.

Berdasarkan kebijakan tersebut, Perseroan secara konsisten melakukan penyempurnaan dan evaluasi efektivitas setiap tahunnya. Dalam melaksanakan tugas dan tanggung jawab, seluruh insan Perseroan wajib memahami dan mematuhi setiap ketentuan terkait tindak pidana korupsi yang tercantum dalam Panduan Umum Tata Kelola.

Berikut ini adalah uraian program dan prosedur yang diterapkan Perseroan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), penipuan (*fraud*), suap, dan/atau gratifikasi:

All members of the Company actively participate in efforts to prevent and eradicate practices of Corruption, Collusion, and Nepotism (KKN) as well as Gratification. Tugu Insurance demonstrates its full commitment to supporting these efforts through various programs that have been implemented. The Company's commitment is realized through the comprehensive implementation of the Anti-Bribery Management System (SMAP) across all business lines and supporting functions, implementation of a whistleblowing system, and rejection of gratification practices.

In daily activities, all employees of Tugu Insurance are required to uphold the company's values, one of which is AMANAH (*Clean*), meaning to work with integrity and uphold the company's code of ethics and business conduct. Preventive measures are also taken through the publication of announcements rejecting gratification practices on the company's website prior to religious holiday celebrations.

Tugu Insurance's Anti-Corruption Commitment and Policy are outlined in the Company's General Governance Guidelines, which include:

- Business Ethics and Conduct System Guidelines (Code of Conduct or CoC);
- Whistleblowing System (WBS) Guidelines;
- Conflict of Interest Prevention Guidelines (Col);
- Gratification Guidelines;
- National Officials' Wealth Report Guidelines (LHKPN);
- Procurement of Goods and Services Guidelines; and
- Anti-Bribery Management System Guidelines (SMAP) – ISO 37001:2016.

Based on these policies, the Company consistently improves and evaluates their effectiveness each year. In carrying out their duties and responsibilities, all members of the Company must understand and comply with every provision related to criminal acts of corruption as outlined in the General Governance Guidelines.

Below is an outline of the programs and procedures implemented by the Company to address practices of corruption, kickbacks, fraud, bribery, and/or gratification:

15.A

Pedoman Pencegahan Pelanggaran Konflik Kepentingan

Guidelines for Preventing Violations of Conflict of Interest

Dalam menjalankan aktivitas bisnisnya, Tugu Insurance berinteraksi dengan berbagai pemangku kepentingan, baik internal maupun eksternal. Dalam interaksi bisnis tersebut, konflik kepentingan kerap kali muncul dan tidak dapat dihindari dalam operasional sehari-hari. Oleh karena itu, untuk menjaga integritas hubungan bisnis Perusahaan, diperlukan pengaturan yang jelas terkait konflik kepentingan serta mekanisme pelaporannya di lingkungan PT Asuransi Tugu Pratama Indonesia Tbk.

In its business activities, Tugu Insurance interacts with various stakeholders, both internal and external. In these business interactions, conflicts of interest often arise and are inevitable in day-to-day operations. Therefore, to maintain the integrity of the Company's business relationships, clear regulations regarding conflicts of interest and their reporting mechanisms are required within PT Asuransi Tugu Pratama Indonesia Tbk.

Pedoman Pencegahan Pelanggaran Konflik Kepentingan Conflict of Interest Guidelines

Perseroan telah menerbitkan Pedoman Pencegahan Pelanggaran Konflik Kepentingan No. A-001/TCE0030000/2024 Revisi 0 pada 23 September 2024. Pedoman ini memberikan arah dan acuan bagi seluruh Insan Tugu yang berkenaan dengan pencegahan Konflik Kepentingan di Perusahaan, agar sesuai dengan GCG, sehingga dapat mendorong terlaksananya etika bisnis yang tinggi dan mencegah kecurangan serta penyimpangan perilaku lainnya.

The Company has issued the Conflict of Interest Prevention Guidelines No. A-001/TCE0030000/2024 Revision 0 on 23 September 2024. These guidelines provide direction and reference for all members of Tugu regarding the prevention of conflicts of interest within the Company, in accordance with GCG, to promote high business ethics and prevent fraud and other behavioral deviations.

Bentuk-bentuk Konflik Kepentingan:

Terdapat berbagai bentuk konflik kepentingan yang dapat terjadi di lingkungan kerja Insan Tugu, antara lain:

1. Situasi yang menyebabkan seseorang menerima dan/atau memberi gratifikasi yang bertentangan dengan ketentuan Internal Perusahaan dan peraturan perundang-undangan yang menyebabkan adanya suatu keputusan/tindakan yang menguntungkan pihak pemberi gratifikasi;
2. Situasi yang menyebabkan penggunaan kewenangan jabatan untuk kepentingan pribadi/golongan/pihak lain;
3. Rangkap Jabatan saat pengambilan keputusan atau tindakan yang diambil dapat menyebabkan Insan Tugu tidak dapat menjalankan tugas jabatannya secara profesional, independen, dan akuntabel serta/atau mengakibatkan adanya keuntungan pribadi/pihak lain yang merugikan Perusahaan;
4. Situasi yang menyebabkan proses pengawasan tidak mengikuti prosedur karena adanya pengaruh dari pihak yang diawasi;
5. Situasi dan kondisi yang menyebabkan pihak yang melakukan penilaian/audit adalah pihak yang sama dengan pihak yang sedang dinilai/diaudit;
6. Situasi yang memanfaatkan jabatan di Perusahaan untuk kepentingan pekerjaan lain di luar Perusahaan yang merugikan Perusahaan; dan

Forms of Conflict of Interest:

There are various forms of conflict of interest that may occur in the workplace at Tugu, including:

1. Situations where an individual receives and/or gives gratification that contradicts the Company's internal regulations and laws, leading to decisions or actions that benefit the giver of the gratification;
2. Situations where authority is used for personal, group, or third-party interests;
3. Dual roles when decision-making or actions taken may prevent an individual from performing their duties professionally, independently, and accountably, and/or result in personal or third-party benefits that harm the Company;
4. Situations where the supervision process does not follow procedures due to influence from the party being supervised;
5. Situations and conditions where the evaluator/auditor is the same party being evaluated/audited;
6. Situations where a position in the Company is used for outside employment interests, which harms the Company; and

7. Situasi dimana terdapat penyalahgunaan jabatan oleh Insan Tugu yang memiliki hubungan kekeluargaan/ pihak lain yang memiliki kepentingan atas keputusan dan/atau tindakan Insan Tugu sehubungan dengan penyalahgunaan jabatannya di Perusahaan.

Sumber Penyebab Konflik Kepentingan

Beberapa faktor yang dapat memicu terjadinya konflik kepentingan antara lain:

1. Kekuasaan dan kewenangan Insan Tugu;
2. Kepentingan Pribadi (*vested interest*), yaitu keinginan/ kebutuhan Insan Tugu mengenai sesuatu hal yang bersifat pribadi, kepentingan keluarga Insan Tugu, atau pihak lain;
3. Rangkap Jabatan tanpa izin atau penugasan dari Perusahaan;
4. Hubungan yang dimiliki oleh Insan Tugu dengan pihak lain yang menimbulkan Benturan Kepentingan; dan
5. Penerimaan atau pemberian gratifikasi yang dilarang sesuai ketentuan internal Perusahaan dan peraturan perundang-undangan.

Deklarasi & Mekanisme Pelaporan

Deklarasi dan mekanisme pelaporan Konflik Kepentingan dilakukan dengan cara sebagai berikut:

1. Deklarasi Konflik Kepentingan dilakukan melalui *Compliance Online System* ("COS") atau dapat menyampaikan email melalui Compliance_Team@tugu.com. Insan Tugu yang memiliki kondisi Konflik Kepentingan wajib melakukan deklarasi; dan
2. Insan Tugu atau pihak ketiga yang mengetahui adanya pelanggaran terhadap pedoman Pencegahan Pelanggaran Konflik Kepentingan diwajibkan untuk segera melaporkannya beserta bukti pendukung sesuai dengan ketentuan yang berlaku di Perusahaan. Pelaporan harus dilakukan mengacu pada Pedoman *Whistleblowing System* (WBS). Perusahaan menjamin kerahasiaan serta perlindungan bagi pelapor, baik dari kalangan Insan Tugu maupun pihak ketiga, sesuai dengan Pedoman WBS.

Sanksi

Pelanggaran terhadap Pedoman Pencegahan Pelanggaran Konflik Kepentingan ini akan dikenakan sanksi sesuai dengan ketentuan yang berlaku di Perusahaan.

7. Situations involving the abuse of power by members of Tugu with familial relationships or third parties with interests in the decisions and/or actions taken, linked to the abuse of power in the Company.

Sources of Conflict of Interest

Several factors that can trigger conflicts of interest include:

1. The power and authority of members of Tugu;
2. Personal interests (*vested interests*), including personal needs/wants of members of Tugu, their family interests, or third-party interests;
3. Holding multiple positions without permission or assignment from the Company;
4. Relationships held by members of Tugu with others that create a conflict of interest; and
5. Acceptance or giving of prohibited gratification in accordance with the Company's internal regulations and laws.

Declaration & Reporting Mechanism

The declaration and reporting mechanism for conflicts of interest are as follows:

1. Declaration of conflict of interest is done via the *Compliance Online System* ("COS") or by emailing Compliance_Team@tugu.com. Members of Tugu who have a conflict of interest situation must declare it; and
2. Any member of Tugu or third party who becomes aware of violations of the Conflict of Interest Prevention Guidelines is required to report it immediately, along with supporting evidence, in accordance with the applicable Company regulations. Reports must be made according to the *Whistleblowing System* (WBS) Guidelines. The Company ensures confidentiality and protection for the whistleblower, whether from internal members or third parties, in accordance with the WBS Guidelines.

Sanctions

Violations of these Conflict of Interest Prevention Guidelines will be subject to sanctions in accordance with the Company's policies.





15.B

Pedoman Gratifikasi

Gratification Guidelines

Gratifikasi adalah pemberian, penerimaan, dan/atau permintaan dalam arti luas, yang mencakup hadiah/cendera mata dan hiburan (*entertainment*) kepada Insan Tugu, baik yang diterima di dalam maupun di luar negeri, serta dilakukan melalui sarana elektronik maupun tanpa menggunakan sarana elektronik. Gratifikasi sering kali menjadi pelanggaran yang sulit dihindari dan menjadi perhatian utama Perseroan, karena sifatnya yang dapat mengarah pada tindak pidana suap dan/atau korupsi.

Hadiah/cendera mata merujuk pada segala bentuk pemberian dan/atau penerimaan dalam arti luas yang ditujukan kepada Insan Tugu.

Hiburan (*entertainment*) mencakup segala hal yang berbentuk kata-kata, tempat, benda, atau perilaku yang, secara logis dan wajar, bersifat menghibur dan menyenangkan hati. Hiburan ini dinikmati bersama Pemberi, termasuk namun tidak terbatas pada musik, film, opera, drama, permainan, olahraga, dan wisata.

Pedoman Gratifikasi Gratification Guideline

Pedoman Gratifikasi dianggap penting untuk mencegah terjadinya pelanggaran dan mengurangi peluang tindak pidana suap. Sebagai langkah preventif, Perseroan telah menerbitkan Pedoman Gratifikasi yang pertama kali ditetapkan pada 1 Juli 2014 melalui Surat Keputusan Direksi (SKD) No. 018/SKD/TPI/VII/2014. Pedoman ini kemudian diperbarui melalui Revisi Ke-1 dengan Pedoman No. A-008/9100/2017 pada 5 Desember 2017, dan diberlakukan dengan SKD No. 011/SKD/CSG/TPI/II/2018 pada 7 Februari 2018. Kemudian pedoman ini direvitalisasi melalui SKD No. 65/SKD/06/ERL-ATPI/VIII/2021 pada 31 Agustus 2021 dengan Pedoman Pengendalian Gratifikasi No. A-001/6500/2021 Revisi Ke-2 tertanggal 28 Juli 2021. Terakhir Pedoman ini direvitalisasi dengan Pedoman Pengendalian Gratifikasi No. A-006/6440/2024 Revisi Ke-3 tertanggal 3 Juli 2024.

Ruang lingkup Pedoman Gratifikasi mencakup mengenai hal-hal yang terkait dengan kebijakan Gratifikasi, antara lain dalam hal pemberian, penerimaan, dan penolakan klasifikasi Gratifikasi dan sanksi serta mengatur batasan penerimaan dan pemberian, termasuk pemberian atas permintaan pihak ketiga. Pedoman ini juga mengatur prinsip kehati-hatian terkait potensi benturan kepentingan dan permintaan Gratifikasi serta mekanisme pelaporan di lingkungan Perseroan. Sebagai acuan, Pedoman Gratifikasi berlaku bagi seluruh Insan Tugu, Anak Perusahaan, dan Afiliasi.

Gratuities refer to gifts and/or receipts in a broad context, including gifts/souvenirs and entertainment provided to Tugu Personnel, whether domestically or internationally, through electronic means or otherwise. Gratuities often pose challenges and are a key concern for the Company due to their potential to lead to bribery and/or corruption.

Gifts/Souvenirs are any form of gifts and/or receipts in a broad sense, offered to Tugu Personnel.

Entertainment encompasses various elements such as words, venues, objects, or actions that, based on reasonable logic, are deemed entertaining and enjoyable. These are shared experiences with the Giver and include, but are not limited to, music, films, opera, drama, games, sports, and tourism.

The Gratification Guidelines are considered essential to prevent violations and reduce the risk of bribery. As a preventive measure, the Company first issued the Gratification Guidelines on 1 July 2014, through Board of Directors Decree (SKD) No. 018/SKD/TPI/VII/2014. The guidelines were later updated through the 1st Revision, documented as Guideline No. A-008/9100/2017 on 5 December 2017, and enforced through SKD No. 011/SKD/CSG/TPI/II/2018 on 7 February 2018. Further, the guidelines were revitalized under SKD No. 65/SKD/06/ERL-ATPI/VIII/2021 on 31 August 2021, with the issuance of the Gratification Control Guidelines No. A-001/6500/2021 (2nd Revision) dated 28 July 2021. The most recent revitalization was carried out with the Gratification Control Guidelines No. A-006/6440/2024 (3rd Revision) dated 3 July 2024.

The scope of the Gratification Guidelines covers aspects related to gratification policies, including the giving, receiving, and rejection of different classifications of gratification, applicable sanctions, as well as limits on acceptance and giving, including requests made by third parties. These guidelines also regulate prudence principles concerning potential conflicts of interest and gratification requests, along with reporting mechanisms within the Company. As a reference, the Gratification Guidelines apply to all Tugu personnel, subsidiaries, and affiliates.

Fungsi Compliance bertanggung jawab atas sosialisasi dan implementasi pedoman ini. Tujuan penerapan Pedoman Gratifikasi di antaranya:

1. Memberikan pemahaman dan kepatuhan seluruh Insan Tugu terhadap ketentuan gratifikasi;
2. Memberikan arahan dan acuan bagi Insan Tugu mengenai pentingnya kepatuhan melaporkan Gratifikasi untuk perlindungan dirinya sendiri maupun keluarganya dari peluang dikenakannya tuduhan tindak pidana suap;
3. Sebagai pedoman bagi Insan Tugu untuk memahami, mencegah dan menanggulangi Gratifikasi di Perusahaan;
4. Sebagai pedoman bagi Insan Tugu dalam mengambil sikap yang tegas terhadap gratifikasi di perusahaan untuk mewujudkan pengelolaan perusahaan yang baik;
5. Mewujudkan pengelolaan Perusahaan yang bebas dari segala bentuk Korupsi, Kolusi dan Nepotisme (KKN); dan
6. Membentuk lingkungan organisasi yang sadar dan terkendali dalam penanganan praktik Gratifikasi sehingga prinsip keterbukaan dan akuntabilitas dalam menjalankan kegiatan operasional dan bisnis Perseroan dapat diimplementasikan dengan baik.

Pedoman ini secara berkala disempurnakan dan dievaluasi penerapannya sesuai perkembangan model bisnis Perseroan. Pedoman ini berlaku di Internal Tugu Insurance dan dapat dijadikan acuan bagi anak Perusahaan dan Afiliasi.

Larangan dalam Pedoman Gratifikasi Prohibition in Gratuities Guideline

Penerimaan Gratifikasi oleh Insan Tugu

Seluruh Insan Tugu dan/atau anggota keluarga intinya dilarang menerima hadiah/cendera mata dan/atau hiburan (*Entertainment*), baik secara langsung maupun tidak langsung, baik atas inisiatif sendiri maupun orang lain, dari setiap pihak yang memiliki hubungan bisnis atau pesaing Perseroan yang bertujuan untuk mendapatkan informasi atau sesuatu hal yang tidak dibenarkan oleh ketentuan peraturan perundang-undangan yang berlaku, atau mempengaruhi pihak dimaksud agar melakukan dan/atau tidak melakukan sesuatu yang berkaitan dengan wewenang/jabatannya. Bentuk-bentuk penerimaan Gratifikasi yang dilarang dan wajib dilaporkan antara lain:

1. Bertentangan dan melebihi batasan ketentuan Gratifikasi yang diperbolehkan dan tidak wajib dilaporkan; dan
2. Gratifikasi yang dianggap suap, yaitu merupakan Gratifikasi yang diberikan oleh pihak yang memiliki benturan kepentingan dan dilarang oleh aturan yang berlaku.

The Compliance Function is responsible for the socialization and implementation of these guidelines.

Objectives of Implementing the Gratification Guidelines include:

1. Ensure understanding and compliance of all Tugu personnel with gratification regulations;
2. Provide guidance and reference for Tugu personnel on the importance of reporting gratification to protect themselves and their families from potential bribery accusations;
3. Serve as a guideline for Tugu personnel to understand, prevent, and mitigate gratification within the company;
4. Act as a reference for Tugu personnel in taking a firm stance against gratification within the company to achieve good corporate governance;
5. Establish a corporate environment free from all forms of Corruption, Collusion, and Nepotism (KKN); and
6. Create an organizational environment that is aware and controlled in handling gratification practices, ensuring that transparency and accountability principles are well-implemented in the Company's operations and business activities.

This guideline is periodically refined and its implementation evaluated in accordance with the development of the Company's business model. It is applicable internally within Tugu Insurance and may serve as a reference for subsidiaries and affiliates.

Receiving Gratuities by Tugu Personnel

All Tugu Personnel and/or their immediate family members are prohibited from receiving gifts/souvenirs and/or entertainment, either directly or indirectly, either on their own or at the initiative of others, from any party that has a business relationship with or is a competitor of the Company, with the aim of obtaining information or anything that is not justified by applicable laws and regulations, or to influence the party involved to do and/or not do something related to their authority/position. The following forms of Gratuities are prohibited and must be reported:

1. Contrary to and exceeding the permitted Gratification limits that are not required to be reported; and
2. Gratification considered as bribery, which refers to Gratification given by parties with a conflict of interest and is prohibited under applicable regulations.



Contoh Gratifikasi yang dianggap suap antara lain:

- a. Pemberian hadiah/cendera mata dan/atau hiburan (*Entertainment*) sebagai tanda terima kasih yang diterima Insan Tugu dari pihak ketiga terkait dengan proses pengadaan barang dan jasa dan/atau sehubungan dengan telah terpilihnya atau selesainya suatu pekerjaan dan/atau kegiatan lainnya dalam rangka pelaksanaan tugas dan jabatan Insan Tugu yang bersangkutan;
- b. Pemberian hadiah/cendera mata dan/atau hiburan (*Entertainment*) yang diterima Insan Tugu atas kerja sama/perjanjian kerja sama dari pihak ketiga;
- c. Pemberian hadiah/cendera mata dan/atau hiburan (*Entertainment*) sebagai tanda terima kasih yang diterima Insan Tugu dari pihak ketiga terkait dengan proses pemeriksaan kelayakan pekerjaan dan/atau proses persetujuan/pemantauan/pengawasan atas suatu pekerjaan;
- d. Pemberian hadiah/cendera mata dan/atau hiburan (*Entertainment*) yang diterima Insan Tugu dari pihak ketiga sehubungan dengan kenaikan pangkat dan/atau jabatan baru Insan Tugu;
- e. Pemberian dalam bentuk pinjaman bank atau lembaga keuangan lainnya yang diterima karena jabatan dan/atau kewenangan Insan Tugu dan tidak berlaku umum;
- f. Kesempatan atau keuntungan, termasuk jumlah/persentase bunga khusus atau diskon komersial yang diterima karena jabatan dan/atau kewenangan Insan Tugu dan tidak berlaku umum;
- g. Pemberian hadiah/cendera mata dan/atau hiburan (*Entertainment*) dari sesama Insan Tugu, dalam pelaksanaan tugas, termasuk namun tidak terbatas pada kegiatan pemeriksaan, audit, penilaian, *appraisal*, dan *assessment*;
- h. Pemberian dalam bentuk fasilitas transportasi, akomodasi, uang, dan/atau setara uang sehubungan dengan pelaksanaan tugas dan kewajiban Insan Tugu yang bersangkutan dari perusahaan pihak ketiga, yang dilakukan melalui undangan dari pihak ketiga tersebut;
- i. Pemberian hadiah/cendera mata dan/atau hiburan (*Entertainment*) yang dilakukan terkait dengan pelaksanaan tugas dan kewajiban Insan Tugu di perusahaan pihak ketiga yang tidak relevan/tidak berhubungan dengan maksud penugasannya; dan
- j. Potongan harga khusus (diskon) pada saat Insan Tugu membeli barang dari pihak ketiga.

Pemberian Gratifikasi

Seluruh Insan Tugu dan/atau anggota keluarga inti dilarang memberi Gratifikasi kepada pihak ketiga, baik secara langsung maupun tidak langsung. Pemberian oleh Insan Tugu yang diperbolehkan adalah pemberian yang tidak melanggar batasan ketentuan Gratifikasi yang diperbolehkan dan memenuhi kriteria tidak wajib dilaporkan.

Examples of Gratuities that are considered bribes include:

- a. Gifts/souvenirs and/or entertainment as a token of appreciation received by Tugu Personnel from third parties related to the process of procurement of goods and services and/or in connection with the selection or completion of a job and/or other activities in the context of performing the duties and positions of the Tugu Personnel concerned;
- b. Gifts/souvenirs and/or entertainment received by Tugu Personnel for cooperation/cooperation agreements from third parties;
- c. Gifts/souvenirs and/or entertainment as a token of appreciation received by Tugu Personnel from third parties related to the work feasibility check process and/or approval/monitoring/supervising of a job process;
- d. Gifts/souvenirs and/or entertainment received by Tugu Personnel from third parties in connection with the promotion and/or new positions of Tugu Personnel;
- e. Gifts in the form of bank loans or other financial institutions received due to the position and/or authority of Tugu Personnel and not generally applicable;
- f. Opportunities or benefits, including the amount/percentage of special interest or commercial discounts received due to the position and/or authority of Tugu Personnel and not generally applicable;
- g. Gifts/souvenirs and/or entertainment from fellow Tugu Personnel, in performing their tasks including but not limited to inspection, audit, valuation, appraisal, and assessment activities;
- h. Gifts in the form of transportation facilities, accommodation, money and/or money equivalents in connection with the implementation of the duties and obligations of the Tugu Personnel concerned from third-party companies, which are carried out through invitations from these third parties;
- i. Gifts/souvenirs and/or entertainment in connection with the implementation of duties and obligations of Tugu Personnel in third-party companies that are irrelevant/unrelated to the purpose of the assignment; and
- j. Special discounts when Tugu Personnel buy goods from third parties.

Giving Gratuities

All Tugu personnel and/or their immediate family members are prohibited from giving Gratification to third parties, either directly or indirectly. Gratification given by Tugu personnel is only allowed if it does not violate the permitted Gratification limits and meets the criteria for non-reportable Gratification.

Pengecualian dalam Penerimaan dan Pemberian Gratifikasi

Terdapat beberapa bentuk penerimaan dan pemberian Gratifikasi yang tidak terkait dengan jabatan dan tidak berlawanan dengan kewajiban atau tugas Insan Tugu, sehingga Gratifikasi tersebut tidak wajib dilaporkan. Bentuk-bentuk Gratifikasi yang diperbolehkan dan tidak wajib dilaporkan sebagai berikut:

- a. Pemberian dalam keluarga, yaitu dari kakek/nenek, bapak/ibu/mertua, suami/istri, anak/menantu, anak angkat/wali yang sah, cucu, besan, paman/bibi, kakak/adik/ipar, sepupu, dan keponakan, sepanjang tidak terdapat konflik kepentingan;
- b. Keuntungan atau bunga dari penempatan dana, investasi, atau kepemilikan saham pribadi yang berlaku umum;
- c. Manfaat dari koperasi, organisasi kepegawaian, atau organisasi yang sejenis berdasarkan keanggotaan yang berlaku umum;
- d. Perangkat atau perlengkapan yang diberikan kepada peserta dalam kegiatan kedinasan seperti seminar, *workshop*, konferensi, pelatihan, atau kegiatan sejenis, yang berlaku umum;
- e. Hadiah tidak dalam bentuk uang atau alat tukar lainnya yang dimaksudkan sebagai alat promosi atau sosialisasi yang menggunakan logo atau pesan sosialisasi, sepanjang tidak memiliki konflik kepentingan dan berlaku umum;
- f. Hadiah, apresiasi, atau penghargaan dari kejuaraan, perlombaan, atau kompetisi yang diikuti dengan biaya sendiri dan tidak terkait dengan kedinasan;
- g. Penghargaan, baik berupa uang atau barang, yang ada kaitannya dengan peningkatan prestasi kerja yang diberikan oleh pemerintah sesuai dengan peraturan perundang-undangan yang berlaku;
- h. Hadiah langsung/undian, diskon/rabat, *voucher*, *point rewards*, atau suvenir yang berlaku umum dan tidak terkait kedinasan;
- i. Kompensasi atau honor atas profesi di luar kegiatan kedinasan yang tidak terkait dengan tugas dan kewajiban, sepanjang tidak terdapat konflik kepentingan dan tidak melanggar peraturan/kode etik karyawan/pejabat yang bersangkutan;
- j. Kompensasi yang diterima terkait kegiatan kedinasan seperti honorarium, transportasi, akomodasi, dan pembiayaan yang telah ditetapkan dalam standar biaya yang berlaku di instansi penerima Gratifikasi sepanjang tidak terdapat pembiayaan ganda, tidak terdapat konflik kepentingan, dan tidak melanggar ketentuan yang berlaku di instansi penerima;
- k. Karangan bunga sebagai ucapan yang diberikan dalam acara seperti pertunangan, pernikahan, kelahiran, kematian, akikah, baptis, khitanan, potong gigi, atau upacara adat/agama lainnya, pisah sambut, pensiun, promosi jabatan;
- l. Pemberian terkait dengan pertunangan, pernikahan, kelahiran, akikah, baptis, khitanan, potong gigi, atau upacara adat/agama lainnya dengan batasan nilai sebesar Rp1.000.000,00 (satu juta rupiah) setiap pemberi;

Exception in Receiving and Giving Gratuities

There are several forms of receiving and giving Gratuities that are not related to the position and do not contradict the obligations or duties of Tugu Personnel. Therefore, these Gratuities are not required to be reported. The forms of Gratuities that are allowed and not required to be reported are as follows:

- a. Gifts within the family such as grandparents, parents, parents-in-law, spouses, children, children-in-law, adopted children, legal guardians, grandchildren, in-laws, uncles, aunts, brothers, sisters, nieces, cousins, and nephews, as long as there is no conflict of interest;
- b. Profit or interest from the placement of funds, investment, or personal share ownership that is generally applicable;
- c. Benefits from cooperatives, employment organizations, or similar organizations based on generally applicable membership;
- d. Equipment or supplies provided to participants in official activities such as seminars, workshops, conferences, training, or similar activities that are generally applicable;
- e. Non-monetary gifts that are intended as promotional or socialization tools with logos or messages, as long as they do not involve a conflict of interest and are generally applicable;
- f. Prizes, appreciation, or awards from championships, races, or competitions entered at one's own expense and unrelated to official duties;
- g. Awards (money or goods) related to improving work performance given by the government in accordance with applicable laws and regulations;
- h. Direct gifts/draws, discounts/rebates, vouchers, point rewards, or souvenirs that are generally applicable and not related to official duties;
- i. Compensation or honorarium for professions beyond official activities that are not related to duties, as long as there is no conflict of interest and no violation of applicable regulations or codes of ethics;
- j. Compensation related to official activities, such as honorarium, transportation, accommodation, and financing determined by the applicable cost standards in the recipient agency, as long as there is no double financing, no conflict of interest, and no violation of applicable provisions;
- k. Bouquets of flowers given as greetings in events like engagement, marriage, birth, death, aqiqah, baptism, circumcision, tooth cutting, or other traditional/religious ceremonies, farewells, retirement, or promotion;
- l. Gifts related to engagement, marriage, birth, aqiqah, baptism, circumcision, tooth cutting, or other ceremonies with a value limit of IDR1,000,000.00 (one million rupiah) per giver;

- m. Pemberian terkait dengan musibah atau bencana yang dialami oleh diri penerima Gratifikasi, suami, istri, anak, bapak, ibu, mertua, dan/atau menantu penerima Gratifikasi sepanjang tidak terdapat konflik kepentingan, dan memenuhi kewajaran atau kepatutan;
- n. Pemberian sesama rekan kerja dalam rangka pisah sambut, pensiun, mutasi jabatan, atau ulang tahun yang tidak dalam bentuk uang atau alat tukar lainnya paling banyak senilai Rp300.000,00 (tiga ratus ribu rupiah) setiap pemberian per orang, dengan total pemberian tidak melebihi Rp1.000.000,00 (satu juta rupiah) dalam 1 (satu) tahun dari pemberi yang sama, sepanjang tidak terdapat konflik kepentingan;
- o. Pemberian sesama rekan kerja yang tidak dalam bentuk uang atau alat tukar lainnya, dan tidak terkait kedinasan paling banyak senilai Rp200.000,00 (dua ratus ribu rupiah) setiap pemberian per orang, dengan total pemberian tidak melebihi Rp1.000.000,00 (satu juta rupiah) dalam 1 (satu) tahun dari pemberi yang sama;
- p. Pemberian berupa hidangan atau sajian yang berlaku umum; dan
- q. Pemberian cendera mata/plakat kepada instansi dalam rangka hubungan kedinasan dan kenegaraan, baik di dalam negeri maupun luar negeri sepanjang tidak diberikan untuk individu pegawai negeri.

Penerimaan Gratifikasi yang telah diputuskan milik Perseroan memiliki alternatif pemanfaatan yaitu:

1. Dikembalikan kepada Pemberi Gratifikasi;
2. Disumbangkan kepada Yayasan Sosial atau Lembaga Sosial lainnya;
3. Dimanfaatkan oleh Perusahaan untuk kegiatan operasional, untuk perpustakaan atau untuk barang *display* hasil pelaporan Gratifikasi;
4. Diserahkan kepada Insan Tugu/Unit Kerja untuk dimanfaatkan sebagai penunjang kinerja; dan
5. Lainnya yang ditentukan oleh Direksi.

Pedoman Gratifikasi ini berlaku mengikat bagi seluruh Insan Tugu dengan kewajiban pelaporan mengikat kepada Wajib Laport Gratifikasi. Pelanggaran terhadap Pedoman Gratifikasi akan dikenakan sanksi yang berlaku di Perseroan dan berpotensi dikenakan tindak pidana sesuai dengan peraturan perundang-undangan yang berlaku.

Pemberian Gratifikasi atas Permintaan Pihak Ketiga

Seluruh Insan Tugu dan/atau anggota keluarga inti dilarang memberi Gratifikasi kepada Pihak Ketiga, baik secara langsung maupun tidak langsung, yang dilakukan karena adanya permintaan dari Pihak Ketiga tersebut.

- m. Gifts related to calamities or disasters experienced by the recipient, their spouse, child, father, mother, father-in-law, or son-in-law, as long as there is no conflict of interest and the gift is fair and reasonable;
- n. Gifts from coworkers for welcome or farewell events, retirements, job transfers, or birthdays that are not in the form of money or other exchangeable items, with a maximum value of IDR300,000.00 (three hundred thousand rupiah) per gift per person. Total gifts from the same giver should not exceed IDR1,000,000.00 (one million rupiah) in one year, as long as there is no conflict of interest;
- o. Gifts from coworkers that are not in the form of money or other exchangeable items and not related to official duties, with a maximum value of IDR200,000.00 (two hundred thousand rupiah) per gift per person. Total gifts from the same giver should not exceed IDR1,000,000.00 (one million rupiah) in one year;
- p. Gifts in the form of feast or dishes that are generally accepted; and
- q. Gifts of souvenirs/plaques to agencies in the context of official or state relations, both domestically and abroad, as long as they are not given to individual civil servants or state administrators.

Received Gratuities that have been decided to belong to the Company have alternative utilizations, namely:

1. Returned to the Giver of Gratification;
2. Donated to a Social Foundation or other Social Institution;
3. Utilized by the Company for operational activities, for libraries, or for display items related to Gratification reporting products;
4. Handed over to Tugu Personnel/Work Units to be used as performance support; and
5. Other uses as determined by the Board of Directors.

The Gratification Guideline is binding for all Tugu Personnel with mandatory reporting obligations to the Person Obligated to Report Gratification. Violations of the Gratification Guideline will be subject to sanctions applicable in the Company and may lead to criminal charges in accordance with applicable laws and regulations.

Giving Gratification at the Request of a Third Party

All Tugu Personnel and/or immediate family members are prohibited from giving Gratification to Third Parties, either directly or indirectly, if requested by the parties concerned.

Batasan atas Pemberian Gratifikasi yang Berdasarkan Permintaan Pihak Ketiga

1. Insan Tugu apabila diminta untuk memberikan hadiah/cendera mata dan hiburan (*entertainment*) hendaknya menolak secara sopan dan santun dengan memberikan penjelasan mengenai kebijakan dan aturan terkait Gratifikasi yang berlaku di Perseroan kepada Penerima tersebut. Pemberian penjelasan ini dapat disampaikan dengan bantuan dari UPG Tugu Insurance sekaligus juga merupakan salah satu bentuk sosialisasi atas kebijakan Gratifikasi tersebut;
2. Apabila permintaan dimaksud mengarah kepada pemerasan dan/atau pemaksaan yang dapat mempengaruhi kelancaran proses operasional dan bisnis Perseroan, khususnya Wajib Laport Gratifikasi yang bersangkutan wajib segera melaporkannya kepada Atasan Langsung lalu dapat mengisi melalui aplikasi dalam *Compliance Online System* dan/atau melalui sarana elektronik (*e-mail*) kepada UPG Tugu Insurance; dan
3. Atasan Langsung Insan Tugu yang bersangkutan agar segera mengoordinasikan permasalahan tersebut dengan pimpinan tertinggi untuk mendapatkan keputusan mengenai tindakan yang akan diambil untuk menindaklanjuti permintaan tersebut. Apabila menghadapi keraguan dalam pengambilan keputusan, maka pimpinan tertinggi melaporkan hal tersebut kepada pimpinan yang lebih tinggi di atasnya dengan tembusan kepada fungsi Compliance.

Pada tahun 2025, terdapat 6 (enam) Laporan Gratifikasi yang dilaporkan kepada Unit Pengendalian Gratifikasi (UPG) Tugu Insurance, yang terdiri dari Gratifikasi berbentuk Makanan dan Uang Tunai. Seluruh Gratifikasi tersebut telah disampaikan kepada KPK melalui aplikasi GOL KPK. Keseluruhan Gratifikasi tersebut telah diproses sesuai hasil penetapan manfaat barang Gratifikasi yang ditetapkan oleh KPK.

Limitations on the Gifting of Gratuities Based on Third Party Requests

1. If Tugu Personnel are asked to give gifts/souvenirs and entertainment, they should politely refuse by providing an explanation of the Gratuities policy and regulations applied in the Company to the recipient. This explanation can be conveyed with the assistance of UPG Tugu Insurance, which also serves as a means of socializing the Gratuities policy;
2. If the request involves extortion and/or coercion that could affect the Company's operational and business processes, particularly the Person Obligated to Report Gratuities must immediately report it to their Direct Supervisor. The report can be submitted through the application in the Compliance Online System and/or via email to UPG Tugu Insurance; and
3. The Direct Supervisor of the Tugu Personnel involved should immediately coordinate the issue with top management to make a decision on the action to be taken in response to the request. If there is any doubt in decision-making, top management should escalate the issue to higher management, with copies sent to the Compliance function.

In 2025, there were 6 (six) gratuity reports submitted to the Gratuity Control Unit (UPG) of Tugu Insurance, consisting of gratuities in the form of food and cash. All of these gratuities have been submitted to the Corruption Eradication Commission (KPK) through the KPK GOL application. All of these gratuities have been processed in accordance with the determination of the benefits of gratuities set by the KPK.



15.C

Kebijakan Pengadaan Barang dan Jasa

Goods and Services Procurement Policy

Tugu Insurance melaksanakan proses pengadaan barang dan jasa bagi penyedia barang dan jasa yang memenuhi persyaratan. Proses pengadaan dilakukan melalui persaingan yang sehat dan wajar di antara penyedia barang dan jasa serta memenuhi syarat tertentu berdasarkan ketentuan dan prosedur yang jelas dan transparan. Penerapan manajemen proses pengadaan berdasarkan 9 (sembilan) prinsip utama, meliputi: Efektif, Ekonomis, Transparan, Bertanggung Jawab, Efisien, Kompetitif, Adil, Kehati-hatian, dan Kemandirian.

Pengadaan Produk dan Jasa

Dalam rangka menciptakan iklim persaingan yang sehat, tertib, dan terkendali, Tugu Insurance juga telah memiliki Pengadaan Barang dan Jasa yang sesuai dengan kebijakan umum terkait proses pengadaan barang dan jasa. Adapun proses pengadaan barang dan jasa di masing-masing unit dilakukan oleh Fungsi Pengadaan atau tim tender secara efektif, efisien, dan ekonomis. Kebijakan tersebut juga bertujuan untuk mempercepat proses pengambilan keputusan dan meningkatkan profesionalisme, kemandirian, serta tanggung jawab para perencana, pelaksana, dan pengawas pengadaan barang dan jasa.

Etika Pengadaan Barang dan Jasa

Segenap elemen yang terlibat dalam pengadaan barang dan jasa harus senantiasa mematuhi rambu-rambu yang telah ditentukan Perseroan dan mematuhi etika pengadaan barang dan jasa sebagai berikut:

- Melaksanakan secara tertib, penuh rasa tanggung jawab, demi kelancaran dan ketepatan tercapainya tujuan pengadaan barang dan jasa;
- Bekerja secara profesional dengan menjunjung tinggi kejujuran, kemandirian, dan menjaga informasi yang bersifat rahasia;
- Tidak saling mempengaruhi baik langsung maupun tidak langsung, yang mengakibatkan persaingan yang tidak sehat, penurunan kualitas proses pengadaan dan hasil pekerjaan;
- Bertanggung jawab terhadap segala keputusan yang ditetapkan sesuai dengan kewenangannya;
- Mencegah terjadinya pertentangan kepentingan (*conflict of interest*) pihak-pihak yang terlibat langsung maupun tidak langsung dalam proses pengadaan barang dan jasa;
- Mencegah terjadinya kebocoran keuangan dan kerugian Perusahaan; dan
- Tidak menyalahgunakan wewenang dan melakukan kegiatan bersama dengan tujuan untuk keuntungan pribadi, golongan atau pihak lain yang secara langsung atau tidak langsung merugikan Perusahaan.

Tugu Insurance has conducted the procurement process for goods and services that meet the required standards. This process is carried out through fair competition among suppliers and meets certain conditions based on clear and transparent terms and procedures. The implementation of the procurement management process is based on 9 (nine) main principles, including: Effectiveness, Economy, Transparency, Accountability, Efficiency, Competitiveness, Fairness, Prudence, and Independence.

Goods and Services Procurement

To foster a healthy, orderly, and controlled competitive environment, Tugu Insurance also has a Procurement Guideline for Goods and Services, which contains general policies related to the procurement process. The procurement process for each unit is carried out by the Procurement Function or the tender committee in an effective, efficient, and economical manner. This policy also aims to expedite decision-making processes and enhance the professionalism, independence, and responsibility of the planners, implementers, and supervisors of the procurement of goods and services.

Ethics of Goods and Services Procurement

All elements involved in the procurement of goods and services must always comply with the guidelines set by the Company and follow the ethics of goods and services procurement as outlined below:

- Implement in an orderly manner with a full sense of responsibility, ensuring smoothness and accuracy in achieving the objectives of goods and services procurement;
- Work professionally by upholding honesty, independence, and maintaining confidential information;
- Do not influence one another, either directly or indirectly, leading to unfair competition, a decrease in the quality of the procurement process, and the final results;
- Be accountable for all decisions made within their authority;
- Prevent conflicts of interest from parties involved, directly or indirectly, in the procurement process;
- Prevent financial leakage and losses to the Company; and
- Do not abuse authority or engage in collective actions aimed at personal, group, or other parties' benefits that may directly or indirectly harm the Company.

15.D

Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)

Report of State Official Assets (LHKPN)

Prinsip Dasar LHKPN

Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) merupakan daftar seluruh harta kekayaan Penyelenggara Negara yang dituangkan dalam formulir LHKPN yang ditetapkan oleh KPK sesuai dengan Peraturan Komisi Pemberantasan Korupsi (KPK) No. 2 Tahun 2020 tentang Perubahan atas Peraturan KPK No. 7 Tahun 2016 mengenai Tata Cara Pendaftaran, Pemeriksaan, dan Pengumuman Laporan Harta Kekayaan Penyelenggara Negara. Selain itu, Undang-Undang No. 28 Tahun 1999 tentang Penyelenggara Negara yang Bersih dan Bebas dari Korupsi, Kolusi, dan Nepotisme ("UU No. 28/1999") mengamanatkan bahwa setiap Penyelenggara Negara wajib melaporkan dan mengumumkan Harta Kekayaannya sebelum dan setelah memegang jabatan.

Berdasarkan Undang-Undang No. 28/1999, Penyelenggara Negara adalah Pejabat Negara yang menjalankan fungsi eksekutif, legislatif, atau yudikatif, serta pejabat lain yang tugas pokoknya berkaitan dengan penyelenggaraan negara sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Pemeriksaan LHKPN yang disampaikan kepada KPK bertujuan untuk mewujudkan Penyelenggara Negara yang menaati asas-asas umum penyelenggaraan negara yang bebas dari praktik korupsi, kolusi, nepotisme, serta perbuatan tercela lainnya. Setiap Penyelenggara Negara dituntut untuk melaporkan kekayaannya melalui formulir LHKPN yang telah disediakan oleh KPK untuk diisi secara jujur, benar, dan lengkap, agar KPK dapat menganalisis, mengevaluasi, serta menilai jumlah, jenis, dan nilai harta kekayaan yang dilaporkan dengan cara yang benar, cepat, tepat, akurat, dan bertanggung jawab.

Berdasarkan Surat Edaran KPK No. SE-08/01/10/2016 tentang Petunjuk Teknis Penyampaian dan Pengelolaan Laporan Harta Kekayaan Penyelenggara Negara setelah diberlakukannya Peraturan KPK No. 07 Tahun 2016, penyampaian LHKPN sejak 1 Januari 2017 dilaksanakan secara elektronik melalui aplikasi e-LHKPN.

Dasar Hukum Penerapan LHKPN di Tugu Insurance

Penerapan LHKPN di Tugu Insurance dilaksanakan dengan mengacu pada beberapa dasar hukum dan peraturan sebagai landasan cara pandang penerapan LHKPN di lingkungan Perusahaan. Dasar hukum tersebut antara lain adalah:

- Undang-Undang No. 28 Tahun 1999 tentang Penyelenggara Negara yang Bersih dan Bebas dari Korupsi, Kolusi, dan Nepotisme;

Basic Principles of LHKPN

The Report of State Official Assets (LHKPN) is a list of all the assets of State Officials, documented in the LHKPN form determined by the Corruption Eradication Commission (KPK) as regulated in KPK Regulation No. 2 of 2020 concerning Amendments to KPK Regulation No. 7 of 2016 on Procedures for Registration, Examination, and Announcement of the Report of State Official Assets. Additionally, Law No. 28 of 1999 concerning State Administrators Who are Clean and Free from Corruption, Collusion, and Nepotism ("Law No. 28/1999") mandates that every State Official must report and announce their assets before and after holding office.

Under Law No. 28/1999, State Officials are those holding executive, legislative, or judicial functions, as well as other officials whose main duties and responsibilities are related to state administration in accordance with the prevailing laws and regulations. The examination of LHKPN submitted to the KPK aims to ensure State Officials adhere to the general principles of state governance, which are free from corruption, collusion, nepotism, and other misconduct. Every State Official is required to report their assets via the LHKPN form provided by the KPK, to be filled out honestly, correctly, and completely, allowing the KPK to analyze, evaluate, and assess the total amount, types, and values of the reported assets in a correct, timely, precise, and responsible manner.

Based on KPK Circular No. SE-08/01/10/2016 regarding Technical Guidelines for Submitting and Managing the Report of State Officials' Assets after the enactment of KPK Regulation No. 07 of 2016, the submission of LHKPN, starting from 1 January 2017, is conducted electronically via the e-LHKPN application.

Legal Basis for the Implementation of LHKPN in Tugu Insurance

The implementation of LHKPN at Tugu Insurance is performed by referring to several laws and regulations as the basis for the perspective of LHKPN implementation within the Company. The legal basis includes:

- Law No. 28 of 1999 concerning State Officials that are Clean and Free from Corruption, Collusion, and Nepotism;

- Undang-Undang No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi sebagaimana telah diubah dengan Undang-Undang No. 20 Tahun 2001 tentang Perubahan atas Undang-Undang No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi;
- Undang-Undang No. 30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi sebagaimana terakhir kali diubah dengan Undang-Undang No. 19 Tahun 2019 tentang Perubahan Kedua atas Undang-Undang No. 30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi;
- Peraturan KPK No. 7 Tahun 2016 tentang Tata Cara Pendaftaran, Pengumuman, dan Pemeriksaan Harta Kekayaan Penyelenggara Negara sebagaimana telah diubah dengan Peraturan KPK No. 2 Tahun 2020 tentang Perubahan atas Peraturan KPK No. 7 Tahun 2016 tentang Tata Cara Pendaftaran, Pengumuman, dan Pemeriksaan Harta Kekayaan Penyelenggara Negara;
- Surat Keputusan Direksi No. 59/SKD/06/ERL-ATPI/VI/2021 tentang Wajib Laport atas Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) PT Asuransi Tugu Pratama Indonesia Tbk; dan
- Perjanjian Kerja Bersama (PKB) PT Asuransi Tugu Pratama Indonesia Tbk.
- Law No. 31 of 1999 concerning the Eradication of Criminal Acts of Corruption as amended by Law No. 20 of 2001 concerning Amendments to Law No. 31 of 1999 concerning the Eradication of Criminal Acts of Corruption;
- Law No. 30 of 2002 concerning the Corruption Eradication Commission as last amended by Law No. 19 of 2019 concerning the Second Amendment to Law No. 30 of 2002 concerning the Corruption Eradication Commission;
- KPK Regulation No. 7 of 2016 concerning Procedures for Registration, Announcement, and Examination of State Officials' Assets as amended by KPK Regulation No. 2 of 2020 concerning Amendments to KPK Regulation No. 7 of 2016 concerning Procedures for Registration, Announcement, and Examination of State Officials' Assets;
- Decree of the Board of Directors No. 59/SKD/06/ERL-ATPI/VI/2021 concerning Compulsory Reporting on the Report of State Official Assets (LHKPN) of PT Asuransi Tugu Pratama Indonesia Tbk; and
- Collective Labor Agreement (PKB) of PT Asuransi Tugu Pratama Indonesia Tbk.

Pedoman LHKPN

Tugu Insurance telah memiliki Pedoman Kewajiban Melaporkan Harta Kekayaan Penyelenggara Negara (Pedoman LHKPN) yang bertujuan untuk memberikan acuan bagi Insan Tugu mengenai pelaksanaan Pendaftaran, Pengumuman, dan Pemeriksaan LHKPN secara elektronik (e-LHKPN). Pedoman LHKPN yang saat ini berlaku adalah pedoman yang disahkan melalui Surat Keputusan Direksi (SKD) No. 12/SKD/CSG/TPI/II/2018 tanggal 7 Februari 2018 melalui SKD No. 68/SKD/06/ERL-ATPI/IX/2021 yang ditetapkan pada tanggal 28 September 2021 untuk pemberlakuan Pedoman Kewajiban Penyampaian Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) No. A-004/6500/2021 Revisi ke-1 (Pedoman LHKPN) dan telah dilakukan revitalisasi Pedoman LHKPN No. A-005/6440/2024 Revisi ke-2 tertanggal 3 Juli 2024 antara lain mengatur tentang pejabat yang wajib lapor LHKPN, waktu dan tata cara penyampaian LHKPN, mekanisme penyampaian e-LHKPN, serta sanksi yang berlaku.

LHKPN Guideline

Tugu Insurance has established the Guidelines for the Obligation to Report State Officials' Wealth (LHKPN Guidelines) to provide a reference for Tugu personnel regarding the implementation of electronic (e-LHKPN) registration, disclosure, and examination. The currently applicable LHKPN Guidelines were enacted through Board of Directors Decree (SKD) No. 12/SKD/CSG/TPI/II/2018 dated 7 February 2018, and later revised through SKD No. 68/SKD/06/ERL-ATPI/IX/2021, issued on 28 September 2021, which established the Guidelines for the Obligation to Submit the State Officials' Wealth Report (LHKPN) No. A-004/6500/2021 (1st Revision). Furthermore, the guidelines were revitalized through LHKPN Guidelines No. A-005/6440/2024 (2nd Revision) dated 3 July 2024, regulating officials required to report LHKPN, the timing and procedures for LHKPN submission, the electronic LHKPN (e-LHKPN) submission mechanisms, and the applicable sanctions.

Penerapan LHKPN di Tugu Insurance

Unit yang bertanggung jawab atas pelaksanaan LHKPN di lingkungan Perusahaan adalah fungsi Kepatuhan. Pejabat yang wajib melaporkan LHKPN adalah:

1. Dewan Komisaris;
2. Dewan Pengawas Syariah;
3. Direksi;
4. Senior Vice President/Deputy Director/jabatan setingkat;
5. Group Head;
6. Department Head;
7. Manager/jabatan setingkat; dan
8. Kepala Kantor Cabang/POSS sesuai dengan Surat Keputusan Direksi yang berlaku.

Waktu dan Tata Cara Penyampaian LHKPN:

1. Pejabat Wajib Laport harus menyampaikan LHKPN kepada KPK pada saat:
 - a. Pengangkatan pertama kali;
 - b. Pengangkatan kembali;
 - c. Berakhirnya masa jabatan dan pensiun; and
 - d. Masih menjabat.
2. Penyampaian LHKPN harus dilakukan paling lambat 3 (tiga) bulan terhitung sejak saat pengangkatan pertama/pengangkatan kembali/berakhirnya masa jabatan;
3. Penyampaian LHKPN selama masa jabatan Pejabat Wajib Laport dilakukan secara periodik setiap 1 (satu) tahun sekali, atas harta kekayaan yang diperoleh sejak tanggal 1 Januari hingga 31 Desember, dan disampaikan paling lambat tanggal 31 Maret tahun berikutnya.

Sanksi

Dalam hal Penyelenggara Negara tidak melaporkan e-LHKPN atau tidak memenuhi kewajibannya terkait penyampaian LHKPN, maka Perseroan dapat memberikan sanksi kepada Penyelenggara Negara sesuai dengan ketentuan yang berlaku di Perseroan.

Implementation of LHKPN in Tugu Insurance

The unit responsible for managing the implementation of LHKPN within the Company is the Compliance function. The officials required to report LHKPN are:

1. Board of Commissioners;
2. Sharia Supervisory Board;
3. Board of Directors;
4. Senior Vice President/Deputy Director/equivalent position;
5. Group Head;
6. Department Head;
7. Manager/equivalent position; and
8. Branch Office Head/POSS, as per the applicable Board of Directors Decision Letter.

Time and Procedure for Submitting LHKPN:

1. Officials must report LHKPN to KPK upon:
 - a. First appointment;
 - b. Reappointment;
 - c. Expiry of term of office and retirement; and
 - d. While still holding the position.
2. The LHKPN must be submitted no later than 3 (three) months from the time of the first appointment/reappointment/expiry of office term.
3. LHKPN submission during the term of the Person Obligated to Report must be made periodically every year for assets acquired from 1 January to 31 December, and submitted no later than 31 March of the following year.

Sanction

In the event that a State Official fails to report the e-LHKPN or does not fulfill their obligations related to the LHKPN submission, the Company may impose sanctions on the State Official in accordance with the applicable regulations in the Company.



15.E

Pelatihan/Sosialisasi Antikorupsi kepada Karyawan

Training/Socialization of Anti-Corruption to Employees

Tugu Insurance melaksanakan sosialisasi dan internalisasi komitmen antikorupsi untuk seluruh karyawan di setiap jenjang organisasi. Kegiatan sosialisasi dan internalisasi anti korupsi ini dilakukan melalui tatap muka, *email blast*, akses melalui portal GCG, *broadcast message* melalui WhatsApp *Compliance* kepada Insan Tugu, dan sosialisasi melalui media *online* seperti *Zoom Meeting* serta *Microsoft Teams* (MTeams) dengan beberapa kegiatan sebagai berikut:

1. *Broadcast Message Fraud Awareness* yang diselenggarakan oleh Fungsi Internal Audit;
2. Sosialisasi Sistem Manajemen Anti Penyuapan (SMAP) "*awareness ISO 37001 – SMAP*" yang diselenggarakan oleh Fungsi Kepatuhan Anti Penyuapan (FKAP);
3. Sosialisasi Anti Gratifikasi "*Peningkatan Pemahaman & Pelaporan Gratifikasi*" yang diselenggarakan oleh Fungsi Compliance; dan
4. Sosialisasi "*Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM*" yang diselenggarakan oleh Fungsi APU PPT.

Insan Tugu juga menerapkan media sosialisasi lainnya, seperti pemasangan *banner-banner* dan *digital signage* terkait antikorupsi (*do and don't Code of Conduct*, Gratifikasi, dan *Whistleblowing System*) pada tempat-tempat yang strategis dilalui oleh Insan Tugu. Pemasangan *banner* terkait anti korupsi ini selain dilakukan di kantor pusat juga di kantor cabang dan *Point of Sales Service* (PoSS) Tugu Insurance. Usaha preventif juga dilanjutkan melalui pemuatan pengumuman penolakan praktik gratifikasi di *website* perusahaan saat menjelang hari besar perayaan agama.

Tugu Insurance organizes socialization and internalization of the Anti-Corruption Commitment for all employees at every level of the organization. Anti-Corruption socialization and internalization activities are carried out through face-to-face meetings, email blasts, access via the GCG portal, broadcast messages via WhatsApp Compliance to Tugu Personnel, and socialization through online media such as Zoom Meetings and Microsoft Teams ("MTeams"). Some of the activities include:

1. Broadcast Message Fraud Awareness organized by the Internal Audit Function;
2. Socialization of the Anti-Bribery Management System (SMAP) "*ISO 37001 - SMAP awareness*" organized by the Anti-Bribery Compliance Function (FKAP);
3. Anti-Gratification Socialization "*Improving Understanding & Reporting Gratification*" organized by the Compliance Function; and
4. Socialization "*Strategy & Real Role of Workers in the Implementation of APU PPT & PPPSPM*" organized by the APU PPT Function.

Tugu personnel also utilize various socialization media, such as installing banners and digital signage related to anti-corruption (including Do and Don't Code of Conduct, Gratification, and Whistleblowing System) in strategic locations frequently accessed by Tugu personnel. The installation of anti-corruption banners is carried out not only at the head office but also at branch offices and Point of Sales Service (PoSS) locations of Tugu Insurance. Preventive efforts are also continued by publishing announcements rejecting gratification practices on the Company's website ahead of major religious celebrations.

Strategi Anti-Fraud

Anti-Fraud Strategy

Tindakan kecurangan atau *fraud* dapat terjadi setidaknya akibat 3 (tiga) hal, yaitu tekanan (*pressure*), kesempatan (*opportunity*), dan rasionalisasi (*rationalization*) oleh pelaku. Perseroan menerapkan Strategi Anti-Fraud sebagai bagian dari langkah untuk meminimalisasi risiko *fraud* di Perseroan. Strategi anti-*fraud* disusun berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 46/SEOJK.05/2017 tentang Pengendalian *Fraud*, Penerapan Strategi Anti-Fraud, dan Laporan Strategi Anti-Fraud bagi Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, Perusahaan Reasuransi Syariah, atau Unit Syariah.

Strategi Anti-Fraud terdiri dari 4 (empat) pilar yang saling berkaitan, yaitu:

1. Pencegahan;
2. Deteksi;
3. Investigasi, pelaporan, dan sanksi; dan
4. Pemantauan, evaluasi dan tindak lanjut;

Ketentuan Umum dalam Implementasi Strategi Anti-Fraud

Implementasi kebijakan ini merupakan bagian dari manajemen risiko perusahaan secara keseluruhan. Efektivitas penerapannya didukung oleh aspek-aspek utama berikut:

- **Pengawasan aktif dari manajemen**, termasuk peran Dewan Komisaris dan Direksi dalam memastikan kebijakan ini berjalan dengan baik;
- **Komitmen Zero Tolerance** terhadap *fraud*, baik yang berasal dari internal maupun eksternal;
- **Penerapan strategi berbasis empat pilar** dalam pengendalian *fraud*;
- **Peran aktif seluruh unit kerja** dalam mengimplementasikan kebijakan ini sesuai dengan kewenangan masing-masing;
- **Integrasi dengan kebijakan perusahaan lainnya**, seperti manajemen risiko, prinsip *Good Corporate Governance* (GCG), dan sistem pengendalian internal;
- **Penerapan kode etik yang ketat** sebagai pedoman profesionalisme bagi manajemen dan karyawan;
- **Budaya kepatuhan di seluruh jajaran**, dengan memastikan setiap individu bertindak sesuai dengan kebijakan internal maupun regulasi eksternal yang berlaku;
- **Pencegahan benturan kepentingan (Conflict of Interest - COI)** dengan mencegah karyawan terlibat dalam aktivitas yang dapat menimbulkan konflik kepentingan;

Fraudulent actions can occur due to at least three factors, namely pressure, opportunity, and rationalization by the perpetrator. The Company implements an Anti-Fraud Strategy as part of the measures to minimize fraud risk within the Company. The anti-fraud strategy is formulated based on the Financial Services Authority Circular Letter No. 46/SEOJK.05/2017 concerning Fraud Control, the Implementation of an Anti-Fraud Strategy, and the Anti-Fraud Strategy Report for Insurance Companies, Islamic Insurance Companies, Reinsurance Companies, Islamic Reinsurance Companies, or Islamic Units.

The Anti-Fraud Strategy consists of 4 (four) interrelated pillars:

1. Prevention;
2. Detection;
3. Investigation, reporting, and sanctions; and
4. Monitoring, evaluation, and follow-up;

General Provisions in the Implementation of the Anti-Fraud Strategy

The implementation of this policy is part of the overall corporate risk management. Its effectiveness is supported by the following key aspects:

- **Active oversight by management**, including the roles of the Board of Commissioners and the Board of Directors in ensuring that this policy is effectively implemented;
- **A Zero Tolerance commitment** toward fraud, whether it originates internally or externally;
- **The application of a four-pillar based** strategy in fraud control;
- **The active participation of all work units** in implementing this policy in accordance with their respective authorities;
- **Integration with other company policies**, such as risk management, Good Corporate Governance (GCG) principles, and internal control systems;
- **The implementation of a strict code of ethics** as a guideline for professionalism among management and employees;
- **A culture of compliance throughout the organization**, ensuring that each individual acts in accordance with internal policies as well as applicable external regulations;
- **The prevention of conflicts of interest (COI)** by preventing employees from engaging in activities that could give rise to such conflicts;

- **Identifikasi bentuk *fraud***, termasuk:
 - Kecurangan laporan keuangan (*Financial Statement Fraud*);
 - Penyalahgunaan aset (*Asset Misappropriation*);
 - Korupsi (*Corruption*);
- **Pendidikan dan pelatihan tentang *fraud*** secara berkala, minimal satu kali dalam setahun, guna meningkatkan pemahaman risiko *fraud*.

Kesadaran Anti-Fraud

Untuk meningkatkan kesadaran (*awareness*) atas anti-*fraud* bagi para pekerja, Perseroan melakukan langkah-langkah, seperti sosialisasi terkait *anti-fraud* dan *whistleblowing system* (WBS) secara berkala bagi seluruh pekerja di lingkungan group perusahaan, serta pemasangan *banner* berisi informasi WBS di tempat-tempat yang strategis di lingkungan kantor Perseroan.

Tujuan Implementasi Strategi Anti-Fraud

Strategi Anti-*Fraud* diimplementasikan dengan tujuan untuk:

1. Meningkatkan sistem pengendalian internal sehingga dapat mewujudkan Tata Kelola yang Baik yang telah ditetapkan oleh Perusahaan;
2. Sebagai bentuk penegasan kebijakan dari Perusahaan bahwa kecurangan (*Fraud*) merupakan bentuk tindak kejahatan dan tindakan yang tidak bermoral khususnya dalam organisasi Perusahaan.

Dengan implementasi strategi ini, Perseroan menegaskan komitmennya untuk menciptakan lingkungan kerja yang bersih, transparan, dan bebas dari segala bentuk *fraud*, serta memastikan keberlanjutan dan integritas bisnis perusahaan dalam jangka panjang.

- **Identification of types of fraud**, including:
 - Financial Statement Fraud;
 - Asset Misappropriation;
 - Corruption;
- **Regular education and training on fraud**, at least once a year, to enhance the understanding of fraud risks.

Anti-Fraud Awareness

To enhance anti-fraud awareness among employees, the Company takes measures such as socialization on anti-fraud and the whistleblowing system (WBS) for all employees within the Company Group, as well as installing banners containing anti-fraud and WBS information in strategic locations throughout the Company's office premises.

Purpose of Implementing the Anti-Fraud Strategy

The Anti-Fraud Strategy is implemented with the following objectives:

1. To enhance the internal control system so that the Good Corporate Governance established by the Company can be realized;
2. To affirm the Company's policy that fraud constitutes a criminal act and immoral behaviour, especially within the Company's organization.

Through the implementation of this strategy, the Company reaffirms its commitment to creating a clean, transparent, and fraud-free work environment, as well as ensuring the long-term sustainability and integrity of the company's business.

Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT)

Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) Program

Dengan semakin berkembangnya produk dan layanan jasa keuangan, didukung oleh kemajuan teknologi informasi, risiko yang dihadapi oleh perusahaan juga semakin kompleks. Salah satu risiko utama adalah tindak kejahatan Pencucian Uang dan/atau Pendanaan Terorisme, yang dapat berdampak negatif bagi perusahaan maupun negara. Untuk mengatasi risiko ini, Tugu Insurance menerapkan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) yang mencakup kebijakan, prosedur, dan regulasi yang jelas serta berlaku bagi seluruh pihak terkait.

Tujuan dan Ruang Lingkup

Program APU-PPT bertujuan untuk mengidentifikasi, menilai, memitigasi, dan memahami risiko yang berkaitan dengan tindak pidana pencucian uang dan pendanaan terorisme. Ruang lingkup program ini mencakup implementasi APU-PPT di lingkungan Tugu Insurance, khususnya dalam mengenali profil pelanggan serta mengidentifikasi potensi Transaksi Keuangan Mencurigakan (TKM).

Indikasi adanya tindak pidana pencucian uang dan pendanaan terorisme dapat dikenali melalui transaksi keuangan yang mencurigakan, baik dalam bentuk transaksi tunai maupun non-tunai dengan jumlah besar atau karakteristik tertentu yang dianggap tidak wajar. Pedoman dalam penerapan APU-PPT di Tugu Insurance merujuk pada:

- Peraturan Otoritas Jasa Keuangan (POJK) No. 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT), dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) di Sektor Jasa Keuangan.

Kewajiban Penerapan APU-PPT dan Pengawasan

Sebagai bagian dari kepatuhan terhadap regulasi yang berlaku, Tugu Insurance wajib mengidentifikasi, menilai, dan memahami risiko pencucian uang dan pendanaan terorisme berdasarkan berbagai aspek, termasuk:

- Profil nasabah;
- Area geografis atau yurisdiksi terkait;
- Produk dan jasa yang ditawarkan; dan
- Jenis transaksi dan jaringan distribusi.

Dalam implementasi Program APU-PPT, Tugu Insurance berkewajiban untuk:

1. Mendokumentasikan seluruh hasil penilaian risiko;
2. Mempertimbangkan berbagai faktor risiko yang relevan;
3. Memutakhirkan penilaian risiko secara berkala; dan
4. Menyediakan informasi terkait hasil penilaian risiko kepada otoritas yang berwenang.

As financial products and services continue to evolve, supported by advances in information technology, the risks faced by companies have become increasingly complex. One of the primary risks is money laundering and/or terrorism financing, which can negatively impact both the company and the country. To address this risk, Tugu Insurance has implemented an Anti-Money Laundering and Counter-Terrorism Financing Program (APU-PPT), which includes clear policies, procedures, and regulations applicable to all parties involved.

Objectives and Scope

The APU-PPT program aims to identify, assess, mitigate, and understand the risks related to money laundering and terrorism financing offenses. The scope of this program includes the implementation of APU-PPT within Tugu Insurance, specifically in recognizing customer profiles and identifying potential Suspicious Financial Transactions (TKM).

Indicators of money laundering and terrorism financing may be recognized through suspicious financial transactions, either in cash or non-cash transactions, involving large amounts or specific characteristics that are deemed unusual. Guidelines for implementing APU-PPT at Tugu Insurance refer to:

- OJK Regulation No. 8 of 2023 on the Implementation of Anti-Money Laundering (APU), Counter-Terrorism Financing (PPT), and Proliferation Financing of Weapons of Mass Destruction (PPSPM) Programs in the Financial Services Sector.

APU-PPT Implementation and Monitoring Obligations

As part of compliance with applicable regulations, Tugu Insurance is required to identify, assess, and understand money laundering and terrorism financing risks based on various aspects, including:

- Customer profiles;
- Relevant geographical areas or jurisdictions;
- Products and services offered; and
- Types of transactions and distribution networks.

In implementing the APU-PPT Program, Tugu Insurance is required to:

1. Document all risk assessment results;
2. Consider relevant risk factors;
3. Update risk assessments periodically; and
4. Provide risk assessment results to the relevant authorities.

Penerapan Program APU-PPT

Pelaksanaan Program APU-PPT di lingkungan Tugu Insurance mencakup aspek berikut:

- Pengawasan aktif oleh Direksi dan Dewan Komisaris;
- Penyusunan kebijakan dan prosedur yang komprehensif;
- Penerapan sistem pengendalian internal yang efektif;
- Pemanfaatan sistem informasi, baik manual maupun berbasis teknologi; dan
- Peningkatan kualitas sumber daya manusia melalui pelatihan berkala.

Kebijakan dan Prosedur

Tugu Insurance menerapkan Program APU-PPT sesuai dengan ketentuan perundang-undangan yang berlaku. Dalam hal ini, perusahaan dilarang untuk:

- Membuka atau memelihara rekening anonim; dan
- Menggunakan nama fiktif yang tidak sesuai dengan identitas resmi.

Sebagai bagian dari kebijakan yang tidak terpisahkan dari Pedoman APU-PPT, Tugu Insurance menetapkan ketentuan terkait:

1. Identifikasi dan verifikasi nasabah;
2. Identifikasi dan verifikasi *Beneficial Owner* (BO); dan
3. Langkah-langkah mitigasi terhadap risiko pencucian uang dan pendanaan terorisme.

Pengendalian Internal, Sumber Daya Manusia, dan Pelatihan

Efektivitas Program APU-PPT sangat bergantung pada pengawasan internal yang ketat. Tugu Insurance melaksanakan pengendalian internal dengan langkah-langkah berikut:

- Audit berkala oleh Satuan Kerja Internal Audit;
- Pengujian sampel acak untuk menilai efektivitas implementasi program; dan
- Dokumentasi dan pemutakhiran indikator transaksi mencurigakan di seluruh unit kerja.

Dalam aspek sumber daya manusia, implementasi APU-PPT dilakukan melalui:

- Metode penyaringan (*pre-screening*) bagi calon karyawan sesuai dengan tingkat kompleksitas perusahaan;
- Pemantauan profil pekerja, termasuk perilaku dan gaya hidup yang dapat mengindikasikan risiko tertentu; dan
- Pelatihan berkala, baik secara *online* (berkolaborasi dengan OJK/PPATK) maupun *offline* (melalui seminar dan *workshop* dengan praktisi profesional).

APU-PPT Program Implementation

The implementation of the APU-PPT Program at Tugu Insurance includes the following aspects:

- Active supervision by the Board of Directors and the Board of Commissioners;
- Development of comprehensive policies and procedures;
- Implementation of an effective internal control system;
- Utilization of information systems, both manual and technology-based; and
- Improvement of human resource quality through regular training.

Policies and Procedures

Tugu Insurance implements the APU-PPT Program in accordance with applicable laws and regulations. In this regard, the company is prohibited from:

- Opening or maintaining anonymous accounts; and
- Using fictitious names that do not match official identities.

As part of the policies integral to the APU-PPT Guidelines, Tugu Insurance sets provisions related to:

1. Customer identification and verification;
2. Beneficial Owner (BO) identification and verification; and
3. Mitigation measures for money laundering and terrorism financing risks.

Internal Controls, Human Resources, and Training

The effectiveness of the APU-PPT Program heavily relies on stringent internal monitoring. Tugu Insurance implements internal control through the following steps:

- Periodic audits by the Internal Audit Work Unit;
- Random sample testing to assess the effectiveness of program implementation; and
- Documentation and updating of suspicious transaction indicators across all work units.

In terms of human resources, the implementation of APU-PPT is carried out through:

- Pre-screening methods for potential employees according to the company's complexity;
- Monitoring of employee profiles, including behaviors and lifestyles that may indicate specific risks; and
- Regular training, both online (in collaboration with OJK/PPATK) and offline (via seminars and workshops with professional practitioners).

Penerapan APU-PPT di Jaringan Kantor dan Anak Perusahaan

Tugu Insurance memastikan bahwa kebijakan dan prosedur APU-PPT diterapkan secara menyeluruh di jaringan kantor dan anak perusahaan.

- Apabila kantor cabang atau anak perusahaan berada di negara yang memiliki regulasi APU-PPT lebih ketat daripada POJK, maka perusahaan wajib mengikuti ketentuan di negara tersebut; dan
- Sebaliknya, jika regulasi negara tempat anak perusahaan lebih longgar dibandingkan POJK atau belum mematuhi standar FATF, maka jaringan kantor dan anak perusahaan harus menerapkan standar APU-PPT yang ditetapkan oleh regulator di Indonesia.

Pelaporan

Sebagai bagian dari kepatuhan terhadap regulasi, Tugu Insurance wajib menyampaikan laporan terkait Program APU-PPT kepada Otoritas Jasa Keuangan (OJK) dan Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK), termasuk:

- Laporan Rencana Kegiatan Pengkinian Data dan Laporan Realisasi Pemutakhiran Data yang disampaikan setiap tahun, paling lambat pada akhir Desember; dan
- Laporan Transaksi Keuangan Mencurigakan serta laporan lainnya sesuai dengan ketentuan yang ditetapkan oleh PPATK.

Dengan implementasi Program APU-PPT yang sistematis dan berbasis pada regulasi yang berlaku, Tugu Insurance berkomitmen untuk menjaga integritas sistem keuangan, serta mendukung upaya nasional dalam mencegah dan memberantas tindak pidana pencucian uang dan pendanaan terorisme.

Implementation of APU-PPT at Branches and Subsidiaries

Tugu Insurance ensures that APU-PPT policies and procedures are applied across all branches and subsidiaries.

- If a branch or subsidiary is located in a country with stricter APU-PPT regulations than POJK, the company must comply with the regulations in that country; and
- Conversely, if the regulations in the country of the subsidiary are more lenient than POJK or fail to comply with FATF standards, the network of branches and subsidiaries must adhere to the APU-PPT standards set by Indonesian regulators.

Reporting

As part of compliance with regulations, Tugu Insurance is required to submit reports related to the APU-PPT Program to the Financial Services Authority (OJK) and the Financial Transaction Reporting and Analysis Center (PPATK), including:

- Annual reports on Data Update Activities and the Realization of Data Updates, to be submitted no later than the end of December; and
- Reports on Suspicious Financial Transactions and other reports as required by PPATK.

With the systematic implementation of the APU-PPT Program, based on applicable regulations, Tugu Insurance is committed to maintaining the integrity of the financial system and supporting national efforts to prevent and combat money laundering and terrorism financing crimes.



Penanganan Keluhan dan Pengaduan Pelanggan

Customer Complaints Handling and Resolution

Sesuai dengan Peraturan Otoritas Jasa Keuangan (OJK) No. 69/POJK.05/2016 tentang Penyelenggaraan Usaha Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah, seluruh perusahaan asuransi, termasuk Unit Syariah, diwajibkan untuk menyelesaikan setiap keluhan dan pengaduan yang diajukan oleh pemegang polis, peserta, tertanggung, atau Perusahaan Ceding terkait produk asuransi yang disediakan.

Sebagai bagian dari kepatuhan terhadap regulasi tersebut, Tugu Insurance telah menetapkan pedoman penanganan keluhan dan pengaduan guna memastikan setiap permasalahan pelanggan dapat diselesaikan secara efektif dan transparan. Selain itu, pelanggan yang mengajukan pengaduan wajib menyertakan dokumen pendukung untuk mempercepat proses penyelesaian.

Sarana Komunikasi dan Teknologi Informasi

Sebagai penyedia layanan asuransi, Tugu Insurance berkomitmen untuk menyediakan sarana komunikasi dan informasi yang mudah diakses oleh pemegang polis, peserta, tertanggung, dan Perusahaan Ceding. Dalam rangka memastikan komunikasi yang efektif, Tugu Insurance memiliki berbagai kanal komunikasi, antara lain:

- Alamat surat menyurat;
- Telepon;
- Surat elektronik (email);
- Faksimile; dan
- Situs web resmi.

Khusus untuk situs web, Tugu Insurance wajib menyajikan informasi berikut:

1. Profil Perusahaan;
2. Ringkasan informasi produk yang dipasarkan;
3. Prosedur dan tata cara transaksi;
4. Informasi pelayanan dan pengaduan pelanggan;
5. Implementasi sistem tata kelola perusahaan yang dimuat dalam laporan tahunan; dan
6. Informasi lain yang diwajibkan oleh regulasi atau kebutuhan perusahaan.

In accordance with the Financial Services Authority (OJK) Regulation No. 69/POJK.05/2016 on the Operation of Insurance, Sharia Insurance, Reinsurance, and Sharia Reinsurance Companies, all insurance companies, including Sharia Units, are required to resolve every complaint and grievance filed by policyholders, participants, insured parties, or Ceding Companies related to the insurance products provided.

As part of its compliance with this regulation, Tugu Insurance has established complaint handling guidelines to ensure that every customer issue is resolved effectively and transparently. In addition, customers who file complaints are required to provide supporting documents to expedite the resolution process.

Communication and Information Technology Facilities

As an insurance service provider, Tugu Insurance is committed to providing communication and information channels that are easily accessible by policyholders, participants, insured parties, and Ceding Companies. To ensure effective communication, Tugu Insurance offers various communication channels, including:

- Mailing address;
- Telephone;
- Email;
- Fax; and
- Official website.

Specifically, on the website, Tugu Insurance is required to provide the following information:

1. Company Profile;
2. Summary of marketed product information;
3. Transaction procedures and terms;
4. Customer service and complaint information;
5. Implementation of corporate governance systems published in the annual report; and
6. Other information required by regulations or company needs.

Mekanisme Pelayanan dan Penyelesaian Pengaduan Pelanggan

Tugu Insurance bertanggung jawab untuk menangani dan menyelesaikan pengaduan pelanggan sebelum eskalasi ke pihak lain. Dalam prosesnya, perusahaan menerapkan prinsip aksesibilitas, independensi, efisiensi, efektivitas, dan keadilan.

Pengaduan dapat disampaikan melalui berbagai jalur, seperti:

- Tatap muka langsung;
- Surat tertulis; dan
- Email.

Namun, pengaduan yang disampaikan melalui pemberitaan media massa tidak termasuk dalam kategori yang wajib ditindaklanjuti sebagai pengaduan resmi.

Tugu Insurance wajib menindaklanjuti dan menyelesaikan pengaduan pelanggan dalam waktu maksimal 20 hari kerja. Jika diperlukan, jangka waktu ini dapat diperpanjang dalam kondisi berikut:

- Pengaduan terkait transaksi keuangan yang memerlukan verifikasi dokumen secara mendalam;
- Kantor yang menerima pengaduan berbeda dengan lokasi terjadinya permasalahan sehingga terjadi kendala komunikasi; dan
- Adanya faktor di luar kendali perusahaan, seperti keterlibatan pihak ketiga dalam transaksi pelanggan.

Cakupan Tata Cara Komunikasi dengan Pelanggan

Dalam setiap interaksi dengan pelanggan, Tugu Insurance memastikan bahwa prosedur pelayanan dan penyelesaian pengaduan disajikan dalam format yang jelas, mudah diakses, dan dipahami. Jika hasil analisis menunjukkan bahwa pengaduan terjadi akibat kesalahan dari pihak perusahaan, maka Tugu Insurance berkewajiban untuk menawarkan solusi penyelesaian yang adil.

Sepanjang proses penanganan pengaduan, Tugu Insurance wajib menjaga kerahasiaan informasi pelanggan dan tidak boleh mengungkapkan kepada pihak lain, kecuali kepada OJK dalam rangka penyelesaian pengaduan atau jika diwajibkan oleh regulasi yang berlaku. Pelanggan juga dapat memantau perkembangan status pengaduan melalui Sistem Pelayanan Pelanggan Terintegrasi Sektor Jasa Keuangan yang dikelola oleh OJK.

Complaint Handling and Resolution Mechanism

Tugu Insurance is responsible for addressing and resolving customer complaints before escalation to other parties. In this process, the company applies the principles of accessibility, independence, efficiency, effectiveness, and fairness.

Complaints can be submitted through various channels, such as:

- In-person meetings;
- Written letters; and
- Email.

However, complaints submitted via media reports are not considered official complaints and are not required to be followed up.

Tugu Insurance is required to follow up and resolve customer complaints within a maximum of 20 business days. If necessary, this period may be extended under the following conditions:

- Complaints related to financial transactions requiring in-depth document verification;
- The office receiving the complaint is different from the location where the issue occurred, causing communication challenges; and
- There are external factors beyond the company's control, such as third-party involvement in customer transactions.

Communication Guidelines with Customers

In every interaction with customers, Tugu Insurance ensures that service procedures and complaint resolution are presented in a clear, accessible, and understandable format. If the analysis shows that the complaint arises from an error by the company, Tugu Insurance is obliged to offer a fair resolution.

Throughout the complaint handling process, Tugu Insurance is required to maintain the confidentiality of customer information and must not disclose it to third parties, except to OJK for complaint resolution or as required by applicable regulations. Customers can also monitor the progress of their complaints through the Integrated Customer Service System managed by OJK.

Metode Penyelesaian Pengaduan Pelanggan

Tugu Insurance memiliki beberapa mekanisme dalam menyelesaikan pengaduan pelanggan, antara lain:

1. Penyelesaian secara langsung – Melalui permintaan maaf dan pemberian kompensasi jika diperlukan; dan
2. Melalui lembaga alternatif penyelesaian sengketa – Jika pengaduan tidak terselesaikan secara langsung, pelanggan dapat mengajukan sengketa ke lembaga penyelesaian yang telah disetujui oleh OJK. Tugu Insurance wajib menjalankan keputusan yang ditetapkan oleh lembaga tersebut.

Unit Kerja Penanganan Keluhan dan Pengaduan

Untuk memastikan efektivitas proses penyelesaian pengaduan, Direksi Tugu Insurance membentuk unit kerja khusus yang bertanggung jawab dalam menangani layanan pelanggan dan penyelesaian sengketa. Karyawan atau pejabat yang ditunjuk dalam unit ini harus memiliki:

- Pemahaman mendalam mengenai produk dan layanan asuransi yang disediakan perusahaan;
- Pengalaman dalam bidang layanan pelanggan; dan
- Wewenang untuk mengambil keputusan terkait penyelesaian pengaduan.

Komitmen terhadap Kepuasan Pelanggan

Sebagai perusahaan asuransi yang berorientasi pada kepuasan pelanggan, Tugu Insurance berkomitmen untuk menyediakan pedoman dan prosedur yang jelas dalam menangani setiap keluhan dan pengaduan. Dengan penerapan sistem yang transparan dan profesional, diharapkan pelanggan merasa dihormati, dihargai, serta mendapatkan solusi terbaik atas permasalahan yang dihadapi.

Customer Complaint Resolution Methods

Tugu Insurance has several mechanisms for resolving customer complaints, including:

1. Direct resolution – Through an apology and compensation if necessary; and
2. Through alternative dispute resolution institutions – If the complaint is not resolved directly, customers may submit a dispute to a dispute resolution institution approved by OJK. Tugu Insurance is required to implement the decisions made by the institution.

Complaint Handling Unit

To ensure the effectiveness of the complaint resolution process, the Board of Directors of Tugu Insurance establishes a dedicated unit responsible for customer service and dispute resolution. Employees or officials appointed in this unit must have:

- A deep understanding of the insurance products and services provided by the company;
- Experience in customer service; and
- The authority to make decisions regarding complaint resolution.

Commitment to Customer Satisfaction

As an insurance company focused on customer satisfaction, Tugu Insurance is committed to providing clear guidelines and procedures for handling every complaint and grievance. With the implementation of a transparent and professional system, it is expected that customers will feel respected, valued, and receive the best solutions for the issues they face.

Kesesuaian Penerapan Tata Kelola Tugu Insurance terhadap Pedoman Tata Kelola Perusahaan Terbuka

Conformity of Tugu Insurance GCG Implementation with the Governance Guidelines for Public Companies

Sebagai perusahaan terbuka, Tugu Insurance berkomitmen untuk menerapkan Pedoman Tata Kelola Perusahaan Terbuka yang mencakup 5 (lima) aspek, 8 (delapan) prinsip tata kelola perusahaan yang baik, serta 25 rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik, sebagaimana yang diatur dalam Peraturan OJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka di lingkup Perseroan pada tahun 2025 adalah sebagai berikut:

Tugu Insurance, as a public company, is committed to implementing the Governance Guidelines for Public Companies, which include 5 (five) aspects, 8 (eight) principles of good corporate governance, and 25 recommendations for the implementation of aspects and principles of good corporate governance, as outlined in OJK Regulation No. 21/POJK.04/2015 concerning the Implementation of Governance Guidelines for Public Companies and OJK Circular Letter No. 32/SEOJK.04/2015 concerning Governance Guidelines for Public Companies.

The implementation of the Governance Guidelines for Public Companies at Tugu Insurance in 2025 is as follows:

Aspek I: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-hak Pemegang Saham Aspect I: Relationship of Publicly Listed Company with Shareholders in Guaranteeing Shareholders' Rights		
Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Comply or Explain
Prinsip 1 Meningkatkan Nilai Penyelenggaraan RUPS.	1.1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>), baik secara terbuka maupun tertutup, yang mengedepankan independensi dan kepentingan pemegang saham.	MEMENUHI Perseroan telah memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>), baik secara terbuka maupun tertutup, yang mengedepankan independensi dan kepentingan pemegang saham, Perusahaan melaksanakan RUPS secara fisik dan elektronik.
Principle 1 Increase the Value of GMS Holding.	1.1. Public Company has technical procedures for open or close voting that promote independence and the interests of shareholders.	Tata cara atau prosedur teknis pengumpulan suara (<i>voting</i>) untuk pemegang saham yang hadir secara fisik dan elektronik, telah, dibacakan dan tercantum dalam tata tertib RUPS.
		COMPLY The Company has established technical procedures for vote collection (<i>voting</i>), both open and closed, prioritizing independence and the interests of shareholders. The Company conducts General Meetings of Shareholders (GMS) both physically and electronically.
		The technical procedures for vote collection (<i>voting</i>) for shareholders attending physically and electronically have been read out and are included in the GMS rules and procedures.
	1.2. Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPST.	MEMENUHI Seluruh anggota Direksi dan anggota Dewan Komisaris Tugu Insurance hadir dalam RUPST.
	1.2. All members of the Board of Directors and Board of Commissioners of the Public Company attend the AGMS.	COMPLY All members of the Board of Directors and members of the Board of Commissioners of Tugu Insurance were present at the AGMS.

Prinsip 2 Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2 Increase the Quality of Public Company's Communications with Shareholders or Investors.	1.3. Ringkasan risalah RUPS tersedia dalam situs web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.	MEMENUHI Tugu Insurance telah menyediakan Ringkasan Risalah RUPS dalam situs perusahaan www.tugu.com .
	1.3. Summary minutes of the AGMS are available on the website of the Public Company for at least 1 (one) year.	COMPLY Tugu Insurance has provided a summary of the GMS Minutes on the company website at www.tugu.com .
	2.1. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.	MEMENUHI Perseroan telah memiliki kebijakan komunikasi dengan pemegang saham atau investor.
	2.1. Public Company has a communication policy with shareholders or investors.	COMPLY The Company has a communication policy with shareholders or investors.
	2.2. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam situs web.	MEMENUHI Kebijakan komunikasi dengan pemegang saham atau investor Perseroan dapat diakses pada situs web Perusahaan www.tugu.com .
	2.2. Public Company discloses the communication policy with shareholders or investors on the website.	COMPLY The Company's communication policy with shareholders or investors can be accessed on the Company's website at www.tugu.com .

Aspek II : Fungsi dan Peran Dewan Komisaris Aspect II : Function and Role of the Board of Commissioners		
Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Comply or Explain
Prinsip 3 Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Principle 3 Strengthen Membership and Composition of the Board of Commissioners.	3.1. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.	MEMENUHI Selain mengacu kepada Peraturan Otoritas Jasa Keuangan (POJK) mengenai Tata Kelola Perusahaan Perasuransian, penentuan jumlah anggota Dewan Komisaris telah mempertimbangkan kondisi Perusahaan Terbuka dan mengacu pada POJK 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
	3.1. Determination of the number of the Board of Commissioners members has considered the Public Company's condition.	COMPLY In addition to referring to the Financial Services Authority Regulation (POJK) regarding Insurance Company Governance, in determining the number of members of the Board of Commissioners has taken into account the conditions of the Public Company and refers to POJK 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
	3.2. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.	MEMENUHI Komposisi anggota Dewan Komisaris telah memenuhi kebutuhan Perseroan. Masing-masing anggota Komisaris memiliki pendidikan, pengalaman, dan kompetensi yang sesuai dengan kebutuhan Perseroan, sebagaimana yang telah diungkapkan pada Laporan Tahunan ini. Semua anggota Dewan Komisaris telah dinyatakan lulus <i>fit & proper test</i> dari OJK.
	3.2. Determination of the Board of Commissioners Composition has considered the diversity of skills, knowledge, and experience required.	COMPLY The composition of the Board of Commissioners meets the Company's needs. Each member of the Board of Commissioners possesses the education, experience, and competencies required by the Company, as disclosed in this Annual Report. All members of the Board of Commissioners have passed the fit and proper test conducted by the Financial Services Authority (OJK).

Prinsip 4 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Principle 4 Enhance the Quality of the Board of Commissioners Duties and Responsibilities Implementation.	4.1. Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Dewan Komisaris.	MEMENUHI Perseroan telah mempunyai kebijakan penilaian sendiri untuk Dewan Komisaris sebagaimana disepakati dalam <i>Key Performance Indicator</i> (KPI) Dewan Komisaris. Perseroan telah memiliki Komite Nominasi dan Remunerasi yang membantu melakukan evaluasi terhadap kinerja Dewan Komisaris.
	4.1. Board of Commissioners has a self-assessment policy to assess their performance.	COMPLY The Company has established its own evaluation policy for the Board of Commissioners, as agreed upon in the Key Performance Indicators (KPI) of the Board of Commissioners. The Company also has a Nomination and Remuneration Committee, which assists in evaluating the performance of the Board of Commissioners.
	a. Kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Dewan Komisaris diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.	MEMENUHI Kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Dewan Komisaris telah diungkapkan dalam Laporan Tahunan ini.
	a. Self-assessment to assess the performance of the Board of Commissioners is disclosed in the Annual Report of the Public Company.	COMPLY The self-assessment policy for assessing the performance of the Board of Commissioners has been disclosed in this Annual Report.
	b. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.	MEMENUHI Berdasarkan Permen BUMN 03/03/2023, POJK 33/POJK.04/2014 dan juga AD/ART Perusahaan, bahwa setiap anggota Dewan Komisaris yang tidak memenuhi syarat untuk menjadi anggota Dewan Komisaris dengan alasan apapun termasuk didalamnya adalah terlibat kejahatan keuangan maka jabatannya sebagai Dewan Komisaris dapat diberhentikan. Dalam hal anggota Dewan Komisaris tersebut mengundurkan diri maka akan diputuskan dalam mekanisme RUPS.
	b. Board of Commissioners has a policy on the resignation of Board of Commissioners members when engaged in financial crime.	COMPLY Based on Ministerial Regulation of SOEs No. 03/03/2023, OJK Regulation No. 33/POJK.04/2014, and the Company's Articles of Association (AD/ART), any member of the Board of Commissioners who fails to meet the requirements to serve as a commissioner, for any reason—including involvement in financial crimes—may be dismissed from their position. In the event that a Board of Commissioners member resigns, the decision will be made through the GMS (General Meeting of Shareholders) mechanism.
	c. Dewan Komisaris atau Komite yang menjalankan fungsi Remunerasi dan Nominasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.	MEMENUHI Telah disusun kebijakan suksesi dalam desain <i>talent pool management system</i> untuk mencapai keberlanjutan proses nominasi anggota Direksi.
	c. Board of Commissioners or the Committee carrying out the Remuneration and Nomination function formulates a succession policy in the nomination of Board of Directors members.	COMPLY A succession policy has been prepared in the design of the talent pool management system to achieve continuity in the nomination process for members of the Board of Directors.

Aspek III : Fungsi dan Peran Direksi Aspect III : Function and Role of the Board of Directors		
Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Comply or Explain
Prinsip 5 Memperkuat Keanggotaan dan Komposisi Direksi.	5.1. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.	MEMENUHI Penentuan jumlah anggota Direksi telah mempertimbangkan kondisi Perusahaan dan mengacu pada POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian sebagaimana telah diubah dengan POJK No. 43/POJK.05/2019 tentang Perubahan atas POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, serta POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
Principle 5 Strengthening the Membership and Composition of the Board of Directors.	5.1. Determination of the number of the Board of Directors members has considered the Public Company's condition and effectiveness in decision-making.	COMPLY Determination of the number of members of the Board of Directors has taken into account the condition of the Company and refers to POJK No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies as amended by POJK No. 43/POJK.05/2019 concerning Amendments to POJK No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies, and POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
	a. Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.	MEMENUHI Komposisi anggota Direksi telah memenuhi kebutuhan Perseroan. Masing-masing anggota Direksi memiliki pendidikan, pengalaman, dan kompetensi yang sesuai dengan kebutuhan Perseroan, sebagaimana yang telah diungkapkan dalam Laporan Tahunan ini. Semua anggota Direksi telah dinyatakan lulus <i>fit & proper test</i> dari OJK.
	a. Determination of the composition of Board of Directors members has considered the diversity of skills, knowledge, and experience needed.	COMPLY The composition of the members of the Board of Directors has complied with the needs of the Company. Each member of the Board of Directors has education, experience, and competence in accordance with the needs of the Company as disclosed in this Annual Report. All members of the Board of Directors have passed the fit and proper test conducted by the Financial Services Authority (OJK).
	b. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.	MEMENUHI Ibu Fitri Azwar, sebagai Direktur Keuangan & Layanan Korporat yang membawahi bidang akuntansi atau keuangan, memiliki latar belakang pendidikan, pengalaman kerja, serta keahlian dan/atau pengetahuan di bidang akuntansi. Beliau meraih gelar Sarjana Ekonomi dari Universitas Andalas dan gelar Magister Manajemen dari Universitas Indonesia. Profil Ibu Fitri Azwar dapat dilihat lebih lanjut pada Bab Profil Perusahaan.
	b. Board of Directors member in charge of accounting or finance has expertise and/or knowledge in accounting.	COMPLY Mrs. Fitri Azwar, as Finance & Corporate Services Director in charge of accounting or finance, has an educational background, work experience, and expertise and/or knowledge in accounting. He holds a Bachelor of Economy degree from Andalas University and a Master of Management degree from the University of Indonesia. Mrs. Fitri Azwar's profile can be found in the Company Profile chapter.

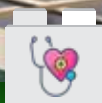
Prinsip 6 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6 Enhance the Quality of the Board of Directors Duties and Responsibilities Implementation.	6.1. Direksi mempunyai kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Direksi. 6.1. Board of Directors has a self-assessment policy to assess their performance.	MEMENUHI Perseroan telah mempunyai kebijakan penilaian sendiri untuk Direksi. Direksi memiliki kebijakan <i>self-assessment</i> yang dilakukan secara berkala berdasarkan KPI <i>corporate</i>, yang hasilnya ditinjau dan dievaluasi oleh Komite Nominasi dan Remunerasi dan dilaporkan kepada Dewan Komisaris. COMPLY The Company has its self-assessment policy for the Board of Directors. The Board of Directors has a self-assessment policy, which is conducted periodically based on corporate KPIs. The results are reviewed and evaluated by the Nomination and Remuneration Committee and reported to the Board of Commissioners.
	6.2. Kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. 6.2. Self-assessment policy to assess the Board of Directors' performance is disclosed through the annual report of the Public Company.	MEMENUHI Kebijakan <i>self-assessment</i> atas kinerja Direksi telah diungkapkan pada bagian Penilaian Kinerja Direksi dalam Bab Tata Kelola Laporan Tahunan ini. COMPLY The Self-Assessment Policy on Board of Directors' performance has been disclosed in the Board of Directors' Performance Assessment section in the Governance Chapter of this Annual Report.
	6.3. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. 6.3. Board of Directors has a policy regarding the resignation of the Board of Directors members when engaged in financial crime.	MEMENUHI Berdasarkan Peraturan Menteri BUMN 03/03/2023 dan POJK 33/POJK.04/2014 dan juga AD/ART PT Asuransi Tugu Pratama Indonesia, Tbk. Bahwa setiap anggota Direksi yang tidak memenuhi syarat untuk menjadi anggota Direksi dengan alasan apapun termasuk di dalamnya adalah terlibat kejahatan keuangan maka akan diberhentikan sebagai anggota Direksi. Dalam hal anggota Direksi tersebut mengundurkan diri maka akan diputuskan dalam mekanisme RUPS. COMPLY Based on Ministerial Regulation of SOEs No. 03/03/2023, OJK Regulation No. 33/POJK.04/2014, and the Articles of Association (AD/ART) of PT Asuransi Tugu Pratama Indonesia Tbk, any member of the Board of Directors who fails to meet the requirements to serve as a director, for any reason including involvement in financial crimes shall be dismissed from their position. In the event that a Board of Directors member resigns, the decision will be made through the GMS (General Meeting of Shareholders) mechanism.



Aspek IV : Partisipasi Pemangku Kepentingan Aspect IV : Stakeholders' Participation		
Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Comply or Explain
Prinsip 7 Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7 Improve Corporate Governance Aspect through Stakeholders' Participation.	7.1. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> . 7.1. Public Company has a policy to prevent insider trading.	MEMENUHI Perseroan telah memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> , sebagaimana diatur dalam Pedoman Kebijakan Transaksi Bagi Orang Dalam No. A-001/6500/2023, serta Pedoman Pencegahan Pelanggaran Konflik Kepentingan Tugu Insurance, yang melarang Insan Tugu untuk memanfaatkan informasi rahasia dan data bisnis perusahaan untuk kepentingan di luar perusahaan. COMPLY The Company has established a policy to prevent insider trading, as stipulated in the Guidelines on Transaction Policy for Insiders No. A-001/6500/2023 and the Guidelines for Preventing Violations of Conflict of Interest at Tugu Insurance, which prohibit Tugu personnel from using confidential information and company business data for interests outside the Company.
	7.2. Perusahaan Terbuka memiliki kebijakan antikorupsi dan <i>anti-fraud</i> . 7.2. Public Company has an anti-corruption and anti-fraud policy.	MEMENUHI Perseroan telah memiliki kebijakan antikorupsi dan <i>anti-fraud</i> sebagaimana diatur dalam Pedoman Pengendalian Gratifikasi, Pedoman Tata Kelola Perusahaan, Pedoman Sistematis Etika Usaha dan Tata Perilaku (<i>Code of Conduct</i>), Pedoman Pencegahan Pelanggaran Konflik Kepentingan, Pedoman Strategi <i>Anti-Fraud</i> , dan Pedoman Sistem Manajemen Anti Penyuapan (SMAP), yang diberlakukan bagi seluruh Insan Perseroan. COMPLY The Company has established anti-corruption and anti-fraud policies, as regulated in the Gratification Control Guidelines, Corporate Governance Guidelines, Business Ethics and Code of Conduct Guidelines, Guidelines for Preventing Violations of Conflict of Interest, Anti-Fraud Strategy Guidelines, and the Anti-Bribery Management System (SMAP) Guidelines. These policies apply to all Company personnel.
	7.3. Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. 7.3. Public Company has a policy of vendor selection and enhancement of suppliers or vendors' capabilities.	MEMENUHI Perseroan telah melakukan seleksi pemasok (vendor) berdasarkan Pedoman Tata Kerja Organisasi Pelaksanaan Sertifikasi dan Evaluasi Penyedia Barang dan/atau Jasa No. B-002/3701/2023 dan Pedoman Manajemen Rekanan Pihak Ketiga No. A-001/TCD0000200/2025 PT Asuransi Tugu Pratama Indonesia, Tbk. Perseroan juga melakukan evaluasi pemasok (vendor) berkala setiap 1 (satu) tahun sekali. COMPLY The Company conducts supplier (vendor) selection based on the Guidelines for Organizational Work Procedures for the Implementation of Certification and Evaluation of Goods and/or Services Providers No. B-002/3701/2023 and Third Party Partner Management Guidelines No. A-001/TCD0000200/2025 of PT Asuransi Tugu Pratama Indonesia Tbk. The Company also performs periodic supplier (vendor) evaluations once every year.
	7.4. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. 7.4. Public Company has a policy on the fulfillment of the rights of creditors.	JELASKAN Perseroan tidak memiliki pinjaman/kreditur dalam artian Bank atau Lembaga Keuangan lainnya. EXPLAIN The Company does not have loans/creditors in the context of banks or other financial institutions.

7.5. Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i> .	MEMENUHI Perseroan telah mempunyai Pedoman <i>Whistleblowing System</i> (WBS) sebagaimana diungkapkan dalam Bab Tata Kelola Laporan Tahunan ini.
7.5. Public Company has a whistleblowing system policy.	COMPLY The Company has Whistleblowing System (WBS) Guidelines as disclosed in the Governance Chapter of this Annual Report.
7.6. Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.	MEMENUHI Kebijakan insentif jangka panjang Perseroan mengacu pada ketentuan Peraturan Menteri Badan Usaha Milik Negara Nomor PER-3/MBU/03/2023 tentang Organ Dan Sumber Daya Manusia Badan Usaha Milik Negara serta keputusan Pemegang Saham yang ditetapkan dalam Rapat Umum Pemegang Saham Tahunan.
7.6. Public Company has a policy to give long-term incentives to the Board of Directors and employees.	COMPLY The Company's long-term incentive policy refers to the provisions of the Minister of State-Owned Enterprises Regulation Number PER-3/MBU/03/2023 concerning the Organs and Human Resources of State-Owned Enterprises, as well as to resolutions of the Shareholders adopted at the Annual General Meeting of Shareholders.

Aspek V : Keterbukaan Informasi Aspect V : Information Disclosure		
Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Comply or Explain
Prinsip 8 Meningkatkan Pelaksanaan Keterbukaan Informasi.	8.1. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi.	MEMENUHI Selain menggunakan situs web dan pelaporan secara elektronik seperti IDXNet dan OJK Reporting, Perseroan juga menggunakan <i>platform</i> media sosial prioritas sebagai sarana pengungkapan informasi, yaitu Instagram, LinkedIn, dan Facebook.
Principle 8 Improve the Implementation of Information Disclosure.	8.1. Public Company utilizes information technology more widely in addition to the website as a media for information disclosure.	COMPLY In addition to using the website and electronic reporting platforms such as IDXNet and OJK Reporting, the Company also utilizes priorities social media platforms to disclose information, including Instagram, LinkedIn, and Facebook.
	8.2. Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.	MEMENUHI Perseroan telah mengungkapkan informasi mengenai pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perseroan melalui pemegang saham utama dan pengendali.
	8.2. Public Company's Annual Report discloses the ultimate beneficial owner in the shareholding of Public Company's shares at least 5% (five percent), in addition to the disclosure of the ultimate beneficial owner in Public Company's share ownership through majority and controlling shareholders.	COMPLY The Company has disclosed information regarding the ultimate beneficial owner in Public Company share ownership of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner in the Company's share ownership through the majority and controlling shareholders.



Asuransi Kesehatan Health Insurance

Tugu Insurance Health Insurance (THIS) adalah program asuransi kesehatan untuk komersial yang ditujukan kepada kumpulan/perusahaan bagi karyawannya. Setelah pihak perusahaan membayar premi 1 tahun, Perseroan memberikan manfaat maksimal program THIS, berupa manfaat medis sesuai dengan jenis dan besarnya manfaat asuransi kesehatan yang terdapat dalam daftar manfaat.

Tugu Insurance Health Insurance (THIS) is a health insurance program for commercial aimed at groups/companies' employees. After paying for 1-year premium, the Company provides the maximum benefits of the 'THIS' program in the form of medical benefits according to the type and amount of health insurance benefits.



Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility



.06



Tata Kelola Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility Governance

Komitmen dan Strategi Keberlanjutan

Commitment and Strategy of Sustainability

Tugu Insurance menempatkan Tanggung Jawab Sosial dan Lingkungan (TJSL) dalam konteks yang lebih luas dan fokus pada keberlanjutan bisnis melalui komitmen dan strategi yang dapat mendukung terciptanya nilai tambah jangka panjang untuk seluruh pemangku kepentingan.

Tugu Insurance positions Corporate Social and Environmental Responsibility (CSR) within a broader context by focusing on business sustainability through commitments and strategies that support the creation of long-term value for all stakeholders.

Komitmen dan Keberlanjutan Sebagai Model Bisnis

Commitment and Sustainability as a Business Model

Tugu Insurance menempatkan strategi keberlanjutan sebagai bagian inti dari model bisnis dan tata kelola risiko, bukan sekadar program filantropi. Perseroan memastikan bahwa prinsip *Environmental, Social, and Governance* (ESG) terintegrasi dalam proses perencanaan dan pengambilan keputusan, sehingga keberlanjutan menjadi pertimbangan yang melekat dalam pengembangan bisnis, pengelolaan risiko, serta alokasi sumber daya.

Tugu Insurance places its sustainability strategy as a core component of its business model and risk governance, rather than merely a philanthropic program. The Company ensures that Environmental, Social, and Governance (ESG) principles are integrated into its planning and decision-making processes, making sustainability an inherent consideration in business development, risk management, and resource allocation.

Sebagai dasar arah jangka panjang, strategi keberlanjutan Perseroan diselaraskan dengan visi “Menjadi Perusahaan Asuransi Umum Nomor Satu di Indonesia” dan misi Perseroan. Dengan pendekatan ini, Tugu Insurance menjaga konsistensi antara target pertumbuhan, ketahanan perusahaan, serta penciptaan nilai jangka panjang bagi pemangku kepentingan.

As the basis of its long-term direction, the Company's sustainability strategy is adjusted to its vision of “Become the Number One General Insurance Company in Indonesia” and its corporate mission. Through this approach, Tugu Insurance maintains consistency between its growth targets, corporate resilience, and the creation of long-term value for stakeholders.

Penyelarasan Strategi dengan RJPP, RKAP, dan RAKB

Alignment of Strategies with RJPP, RKAP, and RAKB

Untuk memastikan implementasi yang terarah dan akuntabel, Tugu Insurance mengintegrasikan prinsip ESG ke dalam Rencana Jangka Panjang Perusahaan (RJPP), Rencana Kerja dan Anggaran Perusahaan (RKAP) tahunan, serta Rencana Aksi Keuangan Berkelanjutan (RAKB). Kerangka ini memastikan setiap keputusan strategis, termasuk investasi, pengembangan produk, dan pengelolaan risiko, dipertimbangkan secara menyeluruh dari sisi ekonomi, sosial, dan lingkungan.

In order to ensure focused and accountable implementation, Tugu Insurance integrates ESG principles into the Company's Long-Term Plan (RJPP), the annual Corporate Work Plan and Budget (RKAP), and the Sustainable Finance Action Plan (RAKB). This framework ensures that every strategic decision, including investments, product development, and risk management, is comprehensively assessed from economic, social, and environmental perspectives.

Perseroan juga melakukan evaluasi berkala atas strategi dan pelaksanaannya melalui mekanisme RJPP, RKAP, dan RAKB. Evaluasi ini dilakukan agar strategi tetap sejalan dengan tujuan jangka panjang Perseroan, sekaligus responsif terhadap dinamika regulasi dan ekspektasi pemangku kepentingan.

The Company also conducts periodic evaluations of its strategy and its implementation through the RJPP, RKAP, and RAKB mechanisms. These evaluations are carried out to ensure that the strategy remains aligned with the Company's long-term objectives while remaining responsive to regulatory developments and stakeholder expectations.



Fokus Strategi pada Tiga Pilar Utama

Strategi keberlanjutan Tugu Insurance dijalankan melalui tiga pilar utama:

Pilar pertama adalah pengembangan produk dan portofolio yang berorientasi ESG. Perseroan mengembangkan solusi perlindungan yang relevan dengan transisi menuju ekonomi hijau, termasuk dukungan terhadap kendaraan listrik serta perlindungan aset energi baru dan terbarukan. Selain itu, Perseroan juga melakukan kajian atas peluang pengembangan asuransi karbon serta *Carbon Capture Utility Storage & Compression* (UCC) sebagai bagian dari kesiapan menghadapi kebutuhan pasar yang terus berkembang.

Pilar kedua adalah penguatan tata kelola dan manajemen risiko. Perseroan memperkuat pengawasan dan pengendalian melalui pendekatan yang terstruktur agar pengelolaan risiko, kepatuhan, dan pengambilan keputusan berjalan konsisten dengan prinsip tata kelola yang baik.

Pilar ketiga adalah pemberdayaan masyarakat dan pelestarian lingkungan melalui program Bakti Tugu. Pilar ini menjadi wujud komitmen Perseroan dalam membangun dampak sosial yang relevan dan memberikan manfaat yang dapat dirasakan oleh pemangku kepentingan.

Strategic Focus on Three Main Pillars

Tugu Insurance's sustainability strategy is implemented through three main pillars:

The first pillar is the development of ESG-oriented products and portfolio. The Company develops protection solutions that are relevant to the transition towards a green economy, including support for electric vehicles as well as protection for new and renewable energy assets. Moreover, the Company also conducts assessments of opportunities for the development of carbon insurance as well as Carbon Capture Utility Storage & Compression (UCC), as part of its preparedness in addressing the evolving needs of the market.

The second pillar is the strengthening of governance and risk management. The Company enhances oversight and control through a structured approach to ensure that risk management, compliance, and decision-making are carried out consistently in line with the principles of good corporate governance.

The third pillar is community empowerment and environmental conservation through the Bakti Tugu program. This pillar represents the Company's commitment to creating relevant social impact and delivering tangible benefits for stakeholders.

1

Pengembangan Produk dan Portofolio yang Berorientasi ESG
ESG-Oriented Product and Portfolio Development

Sebagai bagian dari upaya mendukung ekonomi berkelanjutan, Tugu Insurance mengembangkan portofolio produk yang relevan dengan transisi energi dan pertumbuhan ekonomi hijau. Perseroan menyediakan perlindungan untuk kendaraan listrik melalui produk *t drive* (konvensional dan syariah), serta memperluas dukungan terhadap perlindungan aset pembangkit energi baru dan terbarukan, seperti panas bumi, tenaga air, dan tenaga surya. Selain itu, Perseroan juga melakukan kajian pengembangan asuransi karbon serta *Carbon Capture Utilization and Storage* (CCUS) sebagai langkah antisipatif terhadap kebutuhan pasar yang terus berkembang.

Inisiatif tersebut selaras dengan Kegiatan Usaha Berkelanjutan (KKUB) OJK dan berkontribusi terhadap Tujuan Pembangunan Berkelanjutan (TPB), khususnya TPB 7 (Energi Bersih dan Terjangkau), TPB 9 (Industri, Inovasi, dan Infrastruktur), serta TPB 13 (Penanganan Perubahan Iklim).

As part of efforts to support a sustainable economy, Tugu Insurance develops a product portfolio aligned with the energy transition and green economy growth. The Company provides coverage for electric vehicles through its *t drive* products (conventional and sharia), and expands its support for the protection of new and renewable energy generation assets, such as geothermal, hydropower, and solar energy. In addition, the Company conducts assessments on the development of carbon insurance as well as Carbon Capture, Utilization and Storage (CCUS) as an anticipatory measure to address evolving market needs.

These initiatives are aligned with the OJK's Sustainable Business Activities Category (KKUB) and contribute to the Sustainable Development Goals (SDGs), particularly SDG 7 (Affordable and Clean Energy), SDG 9 (Industry, Innovation, and Infrastructure), and SDG 13 (Climate Action).

2

Penguatan Tata Kelola dan Manajemen Risiko
Strengthening Governance and Risk Management

Seluruh strategi keberlanjutan Perseroan ditopang oleh tata kelola yang kuat melalui penerapan *Three Lines Model*, penguatan manajemen risiko, serta peningkatan kompetensi berkelanjutan bagi Dewan Komisaris, Direksi, Komite, dan Corporate Secretary. Pengembangan kapabilitas dilakukan melalui berbagai pelatihan di bidang keuangan berkelanjutan, manajemen risiko, tata kelola, serta integritas, sehingga Perseroan dapat menjaga konsistensi penerapan prinsip ESG di seluruh fungsi organisasi.

Konsistensi dalam pengelolaan risiko dan kinerja keberlanjutan tercermin dari kemampuan Tugu Insurance mempertahankan predikat *Financial Strength Rating A- (Excellent)* dan *Long-Term Issuer Credit Rating "a-" (Excellent)* dari AM Best sejak 2016 hingga 2025, serta *Indonesia National Scale Rating* (NSR) *aaa.ID (Exceptional)*. Kinerja ini juga diperkuat oleh 40 penghargaan eksternal yang diperoleh perusahaan selama tahun 2025. Diantaranya, CSR Brand Equity Awards, The Best Corporate Emission Reduction Transparency Awards, GCG Awards, TOP GRC Awards, serta pengakuan lainnya terkait kualitas layanan dan reputasi manajemen seperti sertifikasi ISO 37001 dan ISO 27001.

All of the Company's sustainability strategies are supported by strong governance through the implementation of the Three Lines Model, enhanced risk management, and continuous competency development for the Board of Commissioners, Board of Directors, Committees, and the Corporate Secretary. Capability development is carried out through various training programs in sustainable finance, risk management, governance, and integrity, so that the Company can consistently apply ESG principles across all organizational functions.

Consistency in risk management and sustainability performance is reflected in Tugu Insurance's ability to maintain a Financial Strength Rating of A- (Excellent) and a Long-Term Issuer Credit Rating of "a-" (Excellent) from AM Best from 2016 to 2025, as well as an Indonesia National Scale Rating (NSR) of *aaa.ID* (Exceptional). This performance is further reinforced by 40 external awards received by the Company in 2025, including the CSR Brand Equity Awards, The Best Corporate Emission Reduction Transparency Awards, GCG Awards, TOP GRC Awards, and other recognitions related to service quality and management reputation, such as ISO 37001 and ISO 27001 certifications.

3

Pemberdayaan Masyarakat dan Pelestarian
Community Empowerment and Environmental

Lingkungan melalui Program Bakti Tugu Pada dimensi sosial, strategi keberlanjutan Perseroan dijalankan melalui program Bakti Tugu yang memiliki empat pilar utama, yaitu Lingkungan Hidup, Pendidikan & Literasi Keuangan, Kesehatan & Keselamatan, serta Pemberdayaan Masyarakat. Selama periode pelaporan, Tugu Insurance melaksanakan berbagai program CSR, termasuk literasi keuangan di sekolah dan universitas, literasi keuangan untuk masyarakat dan pelaku UMKM, kampanye keselamatan berkendara, layanan ambulans gratis, program disabilitas berdaya, serta kegiatan penguatan komunitas lainnya.

Sepanjang tahun 2025, program-program tersebut menjangkau lebih dari 15.000 penerima manfaat. Capaian ini memperkuat komitmen Perseroan dalam membangun dampak sosial yang nyata dan relevan dengan kebutuhan masyarakat.

Pada aspek lingkungan, Tugu Insurance berfokus pada pengurangan jejak lingkungan dari aktivitas operasional melalui pengelolaan energi, air, kertas, dan sampah. Pemantauan dilakukan oleh fungsi HSSE melalui pendekatan yang terukur, juga pengurangan penggunaan kertas melalui digitalisasi proses bisnis. Digitalisasi ini didukung oleh implementasi Tugu Insurance Core System (TICS) serta pemanfaatan berbagai aplikasi internal untuk meningkatkan efisiensi dan tata kelola proses kerja.

Selain upaya internal, Perseroan juga menjalankan inisiatif konservasi, termasuk penanaman lebih dari 10.000 bibit mangrove di Kepulauan Seribu dan program reforestasi serta penerapan program daur ulang limbah tekstil. Program ini dikaitkan secara langsung dengan TPB 12 (Konsumsi dan Produksi yang Bertanggung Jawab), TPB 13 (Penanganan Perubahan Iklim), TPB 14 (Ekosistem Lautan), dan TPB 15 (Ekosistem Daratan).

Conservation through the Bakti Tugu Program From a social perspective, the Company's sustainability strategy is implemented through the Bakti Tugu program, which has four main pillars: Environment, Education & Financial Literacy, Health & Safety, and Community Empowerment. During the reporting period, Tugu Insurance organized various CSR programs, including financial literacy in schools and universities, financial literacy for the community and MSMEs, road safety campaigns, free ambulance services, disability empowerment programs, and other community development activities.

Throughout 2025, these programs had reached more than 15,000 beneficiaries. This achievement reinforces the Company's commitment to creating tangible social impact that is relevant to community needs.

From an environmental perspective, Tugu Insurance focuses on reducing the environmental footprint of its operational activities through the management of energy, water, paper, and waste. Monitoring is carried out by the HSSE function using a measurable approach, as well as reduction of paper usage through the digitalization of business processes. This digitalization is supported by the implementation of the Tugu Insurance Core System (TICS) and the utilization of various internal applications to enhance efficiency and governance in work processes.

In addition to internal efforts, the Company also implements conservation initiatives, including the planting of more than 10,000 mangrove seedlings in the Seribu Islands and reforestation programs, as well as implementing textile waste recycling programs. These initiatives are directly linked to SDG 12 (Responsible Consumption and Production), SDG 13 (Climate Action), SDG 14 (Life Below Water), and SDG 15 (Life on Land).

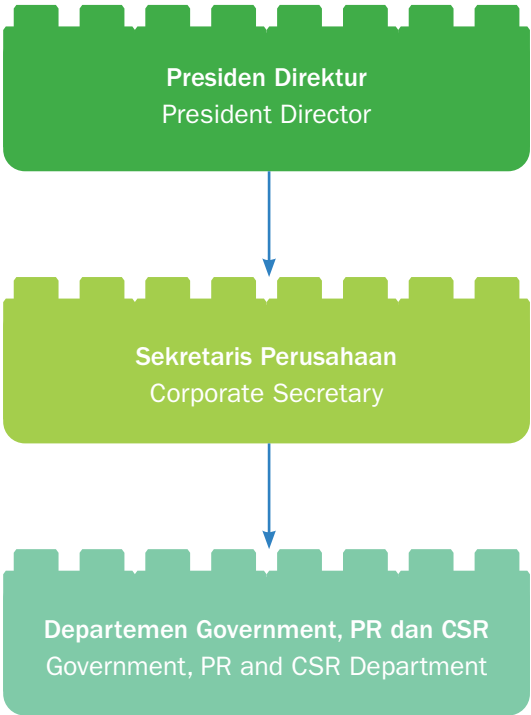


Struktur Organisasi TJSL

CSR Organization Structure

Tugu Insurance memiliki struktur organisasi TJSL yang lincah dan adaptif, sehingga mampu merespons kebutuhan pemangku kepentingan secara cepat, terukur, dan selaras dengan strategi bisnis Perseroan. Adapun fungsi TJSL dijalankan oleh Departemen Government, Public Relation dan CSR yang selaras dengan misi Perseroan. Departemen ini berada di bawah Sekretaris Perusahaan secara langsung dan memiliki arahan langsung dari Presiden Direktur dilaksanakan sesuai dengan pedoman TJSL No. A-001/TCA0020000/2025.

Tugu Insurance has established a CSR organizational structure that is agile and adaptive, enabling the Company to respond to stakeholder needs in a timely, measurable, and business-aligned manner. The CSR function is carried out by the Government, Public Relations, and CSR Department, which operates in alignment with the Company’s mission. This department reports directly to the Corporate Secretary and receives direct oversight from the President Director implemented in accordance with CSR guidelines No. A-001/TCA0020000/2025.



Implementasi Program TJSL

CSR Program Implementation

Implementasi program Tanggung Jawab Sosial dan Lingkungan (TJSL) Tugu Insurance dilaksanakan secara terstruktur dengan mengacu pada tiga strategi utama keberlanjutan Perseroan, yaitu pengembangan produk dan portofolio berorientasi ESG, penguatan tata kelola dan manajemen risiko, serta pemberdayaan masyarakat dan

The implementation of Tugu Insurance’s Corporate Social and Environmental Responsibility (CSR) programs is carried out in a structured manner and aligned with the Company’s three key sustainability strategies, namely ESG-oriented product and portfolio development, strengthening governance and risk management, and community

pelestarian lingkungan. Melalui kerangka ini, Perseroan memastikan bahwa seluruh inisiatif TJSL tidak hanya memberikan dampak sosial dan lingkungan yang nyata, tetapi juga mendukung keberlanjutan model bisnis serta penciptaan nilai jangka panjang bagi para pemangku kepentingan. Dalam pelaksanaannya, program TJSL juga diselaraskan dengan Tujuan Pembangunan Berkelanjutan (TPB/SDGs) sehingga kontribusi Perseroan terhadap pembangunan berkelanjutan dapat terukur dan terarah.

Sepanjang tahun 2025, implementasi TJSL diwujudkan melalui delapan aktivitas utama yang mencerminkan komitmen Perseroan dalam mengintegrasikan prinsip keberlanjutan ke dalam kegiatan operasional, pengembangan bisnis, serta program pemberdayaan masyarakat secara konsisten dan bertanggung jawab.

empowerment and environmental conservation. Through this framework, the Company ensures that all CSR initiatives deliver tangible social and environmental impact while also supporting the sustainability of its business model and the creation of long-term value for stakeholders. In addition, the CSR programs are aligned with the Sustainable Development Goals (SDGs) to ensure that the Company's contributions to sustainable development are measurable and well-directed.

Throughout 2025, the implementation of CSR was reflected in eight key initiatives that demonstrate the Company's commitment to integrating sustainability principles into its operational activities, business development, and community empowerment programs in a consistent and responsible manner.

Program TJSL dan Kontribusi terhadap Pencapaian TPB Tahun 2025 The CSR Program and Contribution to the Achievement of the SDGs in 2025

Tugu Insurance memandang Tujuan Pembangunan Berkelanjutan (TPB/SDGs) sebagai kerangka yang relevan untuk memastikan kontribusi Perseroan berjalan terarah dan memberikan dampak yang nyata. Oleh karena itu, Perseroan mengintegrasikan agenda TPB ke dalam strategi bisnis, Rencana Aksi Keuangan Berkelanjutan (RAKB), serta pelaksanaan program Bakti Tugu.

Kontribusi Perseroan tidak hanya diwujudkan melalui kegiatan sosial dan lingkungan, tetapi juga melalui pengembangan produk dan layanan berorientasi ESG yang selaras dengan Kategori Kegiatan Usaha Berkelanjutan (KKUB). Pendekatan ini memperkuat peran Tugu Insurance dalam mendukung agenda pembangunan berkelanjutan nasional, sekaligus memastikan bahwa keberlanjutan menjadi bagian dari praktik bisnis yang relevan dan berkelanjutan.

Secara garis besar, kontribusi Tugu Insurance terhadap TPB sepanjang tahun 2025 dipetakan melalui empat pilar Bakti Tugu serta inisiatif produk dan layanan berkelanjutan. Pemetaan ini membantu pemangku kepentingan melihat keterkaitan yang jelas antara program Perseroan, indikator dampak yang dipantau, dan TPB yang didukung.

Berikut tabel yang merangkum pilar, contoh program atau kegiatan utama, serta TPB yang relevan:

Tugu Insurance views the Sustainable Development Goals (SDGs) as a relevant framework to ensure that the Company's contributions are well-directed and deliver tangible impact. Therefore, the Company integrates the SDG agenda into its business strategy, the Sustainable Finance Action Plan (RAKB), and the implementation of the Bakti Tugu program.

The Company's contributions are realized not only through social and environmental initiatives, but also through the development of ESG-oriented products and services which are aligned with the Sustainable Business Activities Categories (KKUB). This approach strengthens Tugu Insurance's role in supporting the national sustainable development agenda, while ensuring that sustainability is embedded as an integral and relevant part of its business practices.

Overall, Tugu Insurance's contributions to the SDGs throughout 2025 are mapped through the four pillars of the Bakti Tugu program as well as its sustainable product and service initiatives. This mapping enables stakeholders to clearly understand the linkages between the Company's programs, the impact indicators being monitored, and the SDGs being supported.

The following table summarizes the pillars, examples of main programs or activities, and the relevant SDGs:

No.	Kegiatan/Produk/ Layanan Activities/Products/ Services	Contoh Program/Kegiatan Utama 2025 Examples of Main Programs/Activities in 2025	TPB yang Didukung Supported SDGs
1	Bakti untuk Lingkungan Hidup Bakti for the Environment	• Penanaman mangrove, termasuk kegiatan yang dikaitkan dengan <i>World Mangroves Day</i> dan program internal Perseroan. • Program pengelolaan sampah, termasuk daur ulang seragam dan pakaian bekas, aksi bersih pantai, serta pemantauan limbah untuk penguatan data lingkungan. • Mangrove planting, including activities linked to World Mangroves Day and the Company's internal programs. • Waste management programs, including the recycling of uniforms and used clothing, beach clean-up activities, and waste monitoring to strengthen environmental data.	    
2	Bakti untuk Pendidikan dan Literasi Keuangan Bakti for Education and Financial Literacy	• Roadshow literasi keuangan di sekolah dan universitas, termasuk kerja sama dengan institusi pendidikan. • Literasi Keuangan untuk masyarakat pesisir dan UMKM. • Kegiatan edukasi publik melalui webinar serta kompetisi pengembangan ide dan studi kasus. • Bantuan sarana dan prasarana pendidikan. • Financial literacy roadshows at schools and universities, including collaborations with educational institutions. • Financial literacy programs for coastal communities and MSMEs. • Public education initiatives through webinars as well as idea development and case study competitions. • Assistance of educational facilities and infrastructure.	   
3	Bakti untuk Kesehatan dan Keselamatan Bakti for Health and Safety	• Layanan ambulans gratis Tugu Insurance (operasional Jabodetabek). • Donor darah bersama PMI. • Bantuan pembangunan dan pemeliharaan fasilitas air bersih di wilayah yang membutuhkan akses air layak. • Kampanye keselamatan berkendara. • Tugu Insurance's free ambulance services (operating in Jabodetabek area). • Blood donation program in collaboration with PMI. • Assistance of the construction and maintenance of clean water facilities in areas with limited access to safe water. • Road safety campaigns.	 
4	Bakti untuk Pemberdayaan Masyarakat Bakti for Community Empowerment	• Program Disabilitas Berdaya melalui dukungan UMKM disabilitas. • Pemberdayaan masyarakat melalui program komunitas dan pelatihan, termasuk pelatihan pertanian hidroponik untuk disabilitas. • Literasi Keuangan untuk UMKM. • Disability Empowerment Program through support for disability-led MSMEs. • Community empowerment initiatives through community programs and training, including hydroponic farming training for persons with disabilities. • Financial Literacy for MSMEs.	 

No.	Kegiatan/Produk/ Layanan Activities/Products/ Services	Contoh Program/Kegiatan Utama 2025 Examples of Main Programs/Activities in 2025	TPB yang Didukung Supported SDGs
5	Bantuan Sosial, Keagamaan, dan Seni Budaya Social, Religious, and Cultural Arts Assistance	Bakti sosial dalam kegiatan keagamaan seperti Idul Fitri, Idul Adha, Natal dan Bantuan Bencana Alam di Aceh. Social assistance activities during religious occasions such as Eid al-Fitr, Eid al-Adha, Christmas and Disaster Relief Aid in Aceh.	     
6	Produk dan Layanan KKUB - Asuransi dan Portofolio Hijau KKUB Products and Services – Green Insurance and Portfolio	- Produk asuransi kendaraan listrik t drive (konvensional dan syariah). - Perlindungan aset pembangkit energi baru dan terbarukan seperti panas bumi, tenaga air, dan tenaga surya. - Dukungan terhadap inisiatif pengembangan asuransi karbon serta kajian perlindungan terkait CCUS.	  
7	Layanan Aplikasi t friends dan Inovasi Digital t friends Application Service and Digital Innovation	- Pemanfaatan aplikasi untuk kampanye keselamatan berkendara (road safety) serta perluasan akses layanan asuransi melalui kanal digital. - Pendekatan digital membantu mengurangi kebutuhan mobilitas fisik serta mendukung efisiensi penggunaan kertas.	 
8	Tata Kelola dan Keuangan Berkelanjutan Governance and Sustainable Finance	- Penguatan tata kelola melalui model tiga lini pertahanan, penerapan SMAP ISO 37001, ISO 27001, serta peningkatan kompetensi terkait keuangan berkelanjutan. - Implementasi RAKB 2021-2026, termasuk penguatan monitoring dan perluasan portofolio kegiatan berkelanjutan.	

Informasi lebih lanjut mengenai pelaksanaan program Tanggung Jawab Sosial dan Lingkungan (TJSL) Perseroan, termasuk berbagai inisiatif keberlanjutan yang mencakup aspek sosial, ekonomi, dan lingkungan, dapat dilihat secara lebih rinci dalam Laporan Keberlanjutan Perseroan Tahun 2025. Laporan tersebut memuat penjelasan mengenai kebijakan, strategi, program, serta capaian kinerja Perseroan dalam menjalankan praktik bisnis yang bertanggung jawab dan berkelanjutan.

Further information regarding the implementation of the Company's Environmental and Social Responsibility (CSR) programs, including various sustainability initiatives covering social, economic, and environmental aspects, can be found in the Company's 2025 Sustainability Report. The report outlines the Company's policies, strategies, programs, and performance achievements in implementing responsible and sustainable business practices.



Dampak Program TJSL

The CSR Program Impacts



Tugu Insurance secara konsisten melakukan evaluasi dan penilaian terhadap efektivitas implementasi program Tanggung Jawab Sosial dan Lingkungan (TJSL) guna memastikan bahwa setiap inisiatif yang dijalankan memberikan dampak yang terukur dan berkelanjutan. Evaluasi tersebut dilakukan secara komprehensif dengan mempertimbangkan tiga dimensi utama keberlanjutan, yaitu dampak ekonomi, sosial, dan lingkungan.

Dampak Ekonomi Economic Impacts

Dampak ekonomi dari implementasi program keberlanjutan Perseroan antara lain diukur melalui cakupan manfaat yang dihasilkan dari pengembangan produk asuransi yang mendukung kegiatan usaha berwawasan lingkungan dalam kerangka Klasifikasi Kegiatan Usaha Berkelanjutan (KKUB). Pada tahun 2025, Tugu Insurance memiliki lima produk asuransi yang berorientasi ramah lingkungan yang dirancang untuk memberikan perlindungan bagi aktivitas dan aset yang mendukung praktik bisnis yang lebih berkelanjutan. Produk-produk tersebut memberikan manfaat tidak hanya bagi nasabah ritel, tetapi juga bagi nasabah korporasi yang menjalankan kegiatan usaha dengan mempertimbangkan aspek keberlanjutan. Jumlah produk asuransi ramah lingkungan tersebut juga menunjukkan perkembangan positif dibandingkan tahun 2024 yang tercatat sebanyak tiga produk, mencerminkan komitmen Perseroan untuk terus memperluas portofolio solusi asuransi yang mendukung transisi menuju ekonomi yang lebih berkelanjutan.

Tugu Insurance consistently evaluates the effectiveness of its Corporate Social and Environmental Responsibility (CSR) programs to ensure that each initiative delivers measurable and sustainable impact. This evaluation is conducted comprehensively by considering three key dimensions of sustainability: economic, social, and environmental impact.

The economic impact of the Company's sustainability initiatives is partly measured through the scope of benefits generated from the development of insurance products that support environmentally responsible business activities under the Sustainable Business Activities Classification (Klasifikasi Kegiatan Usaha Berkelanjutan/KKUB). In 2025, Tugu Insurance offered five environmentally oriented insurance products designed to provide protection for activities and assets that support more sustainable business practices. These products deliver benefits to both retail and corporate customers whose operations consider sustainability aspects. The number of environmentally friendly insurance products also reflects a positive increase compared to 2024, when the Company had only three such products, demonstrating Tugu Insurance's commitment to continuously expanding its portfolio of insurance solutions that support the transition toward a more sustainable economy.

Jumlah Produk Ramah Lingkungan*

Number of Eco-Friendly Products*

**2025**

Berikut produk ramah lingkungan yang dimiliki Tugu Insurance pada tahun 2025:

1. Asuransi mobil listrik;
2. Asuransi aset untuk pembangkit listrik tenaga surya;
3. Asuransi aset untuk pembangkit listrik tenaga panas bumi;
4. Asuransi aset untuk pembangkit listrik tenaga air;
5. Asuransi Carbon Capture Utility Storage & Compression (UCC).

The eco-friendly products owned by Tugu Insurance in 2025, as follows:

1. Electric vehicle insurance;
2. Asset insurance for solar power plants;
3. Asset insurance for geothermal power plants;
4. Asset insurance for hydroelectric power plants;
5. Carbon Capture Utility Storage & Compression (UCC) insurance.

2024

Berikut produk ramah lingkungan yang dimiliki Tugu Insurance pada tahun 2024:

1. Asuransi mobil listrik;
2. Asuransi aset untuk pembangkit listrik tenaga surya;
3. Asuransi aset untuk pembangkit listrik tenaga panas bumi.

The eco-friendly products owned by Tugu Insurance in 2024, as follows:

1. Electric vehicle insurance;
2. Asset insurance for solar power plants;
3. Asset insurance for geothermal power plants.

**Dampak Sosial
Social Impacts**

Dampak sosial dari implementasi program Tanggung Jawab Sosial dan Lingkungan (TJSL) Tugu Insurance diukur melalui jumlah program yang dilaksanakan sepanjang tahun serta cakupan penerima manfaat dari setiap kegiatan yang dijalankan. Sepanjang tahun 2025, Perseroan melaksanakan berbagai inisiatif sosial melalui program Bakti Tugu serta sejumlah program lainnya dalam bentuk bantuan dan sumbangan sosial. Secara keseluruhan, jumlah program yang dilaksanakan telah memberikan manfaat kepada lebih dari 15.000 penerima. Capaian ini mencerminkan komitmen Perseroan untuk terus memperluas jangkauan program sosial yang tidak hanya berorientasi pada pemberian bantuan, tetapi juga pada penciptaan nilai sosial yang berkelanjutan bagi masyarakat.

The social impact of Tugu Insurance's Corporate Social and Environmental Responsibility (CSR) initiatives is measured by the number of programs implemented throughout the year and the scale of beneficiaries reached through these initiatives. Throughout 2025, the Company carried out various social initiatives through the Bakti Tugu program as well as other activities in the form of donations and social assistance. In total, the programs were implemented benefiting more than 15,000 recipients. This achievement reflects the Company's commitment to continuously expanding the reach of its social initiatives, not only through charitable support but also through the creation of sustainable social value for the communities it serves.

Dampak Lingkungan
Environmental Impacts

Dampak lingkungan dari implementasi program keberlanjutan Tugu Insurance diukur melalui berbagai upaya Perseroan dalam mendorong praktik operasional yang lebih ramah lingkungan dan berkelanjutan. Hal ini dilakukan antara lain melalui pemantauan secara berkala terhadap penggunaan material, konsumsi energi, serta pemanfaatan air di lingkungan operasional perkantoran guna memastikan efisiensi penggunaan sumber daya dan meminimalkan jejak lingkungan. Selain itu, Perseroan juga melakukan evaluasi terhadap kontribusi program-program lingkungan yang dijalankan melalui inisiatif **Bakti Tugu untuk Lingkungan Hidup**, yang berfokus pada kegiatan pelestarian lingkungan serta peningkatan kesadaran masyarakat terhadap pentingnya pengelolaan sumber daya alam secara bertanggung jawab. Melalui pendekatan tersebut, Tugu Insurance berupaya memastikan bahwa kegiatan operasional maupun program sosial yang dijalankan memberikan dampak positif terhadap keberlanjutan lingkungan.

The environmental impact of Tugu Insurance's sustainability initiatives is measured through the Company's efforts to promote environmentally responsible and sustainable operational practices. This includes the regular monitoring of material usage, energy consumption, and water utilization within the office environment to ensure efficient resource management and minimize environmental footprint. In addition, the Company evaluates the environmental outcomes of programs implemented under the **Bakti Tugu for the Environment** initiative, which focuses on environmental preservation activities and increasing public awareness of responsible natural resource management. Through this approach, Tugu Insurance seeks to ensure that both its operational activities and social initiatives contribute positively to environmental sustainability.

Uraian Description	Satuan Unit	2025	2024
a. Penggunaan Energi* Energy Consumption*	GigaJoule	2.418	2.435
1. Penggunaan Listrik Electricity Consumption	kWh	248.298	274.533
	GigaJoule	894	988
2. Penggunaan BBM* Fuel Consumption*			
Pertamax Turbo	Liter	25.369	20.368
Pertamax	Liter	17.926	20.230
Pertamina Dex	Liter	2.580	2.978
	GigaJoule	1.524	1.447
3. Penggunaan BBM* Fuel Consumption*	m ³	29.475	6.928
	Liter	29.475.000	6.928.000
b. Selisih Penambahan (Pengurangan) Emisi Difference in Addition (Reduction) of Emissions			
1. Emisi GRK Cakupan 1 (BBM) Direct (Scope 1) GHG Emissions	KgCO ₂ eq	9.671	(11.493)
2. Emisi GRK Cakupan 2 (Listrik) Direct (Scope 2) GHG Emissions	KgCO ₂ eq	24.504	20.937
3. Emisi GRK Cakupan 3 (Pesawat) Direct (Scope 3) GHG Emissions (Aircraft)	KgCO ₂ eq	23.142	18.106
c. Penambahan (Pengurangan) Limbah dan Efluen* Addition (Reduction) of Waste and Effluents*	Ton Tons	68,1	78,83
d. Pelestarian Keanekaragaman Hayati Biodiversity Conservation			
1. Penanaman Pohon Mangrove Mangrove Tree Planting	Pohon Trees	10.800	10.950
2. Dana Pelestarian Alam Nature Conservation Funds	Juta Rupiah Million Rupiah	226,7	581

Realisasi Anggaran
Budget Realization

Berikut adalah realisasi anggaran untuk program TJSL 2025:

The following table presents CSR budget realization for 2025:

Uraian Description	Satuan Unit	2025	2024
Bakti Lingkungan Hidup Bakti for the Environment	Juta Rupiah Million Rupiah	324*	581*
Bakti Pendidikan dan Literasi Keuangan Bakti for Education and Financial Literacy	Juta Rupiah Million Rupiah	616*	804*
Bakti untuk Kesehatan dan Keselamatan Bakti for Health and Safety	Juta Rupiah Million Rupiah	313*	464*
Bakti untuk Pemberdayaan Masyarakat Bakti for Community Empowerment	Juta Rupiah Million Rupiah	207*	243*
Sumbangan (Bantuan Sosial, Keagamaan, dan Seni Budaya) Donations (Social Assistance, Religious Affairs, and Arts and Culture)	Juta Rupiah Million Rupiah	531*	471,5*
Total Kontribusi Bakti Tugu Total Contribution of Bakti Tugu	Juta Rupiah Million Rupiah	1.991*	2.563*

Catatan | Notes:

*) Total anggaran kegiatan TJSL yang bersumber dari fungsi kerja Corporate Secretary (Government, PR & CSR Dept) dan Human Capital Management.
Total budget for the CSR programs sourced from the Corporate Secretary function (Government, PR & CSR Department) and Human Capital Management.

Upaya Penanganan Dampak Negatif

Measures to Mitigate Negative Impacts

Untuk meminimalkan potensi dampak negatif tersebut, Tugu Insurance menjalankan upaya mitigasi secara terstruktur yang mencakup penguatan aspek operasional, layanan, dan tata kelola. Pendekatan ini dilakukan agar pengelolaan risiko berjalan konsisten dan dapat dipantau secara berkala.

Upaya yang dilakukan Perseroan antara lain:

- 1) Operasional dan Efisiensi Lingkungan
 - Efisiensi energi dan pengurangan penggunaan kertas melalui digitalisasi proses kerja;
 - Pemantauan konsumsi listrik, air, dan BBM; serta
 - Pengelolaan sampah dan pelaksanaan program daur ulang limbah tekstil.

In order to minimize these potential negative impacts, Tugu Insurance implements structured mitigation measures including the strengthening of operational practices, service quality, and governance. This approach is intended to ensure that risk management is applied consistently and can be monitored on a regular basis.

The Company's mitigation efforts include:

- 1) Operations and Environmental Efficiency
 - Energy efficiency and reduced paper usage through the digitalization of work processes;
 - Monitoring of electricity, water, and fuel consumption; and
 - Waste management and the implementation of textile waste recycling programs.

2) Penguatan Layanan dan Perlindungan Nasabah • Penyediaan informasi produk yang transparan melalui situs resmi dan media komunikasi Perseroan; • Penguatan layanan pelanggan melalui <i>contact center</i> 24/7; serta • Pengembangan layanan digital untuk mempermudah pembelian, klaim, dan penanganan keluhan. 3) Tata Kelola, Risiko, dan Kepatuhan • Integrasi pertimbangan ESG dalam manajemen risiko, kebijakan <i>underwriting</i>, dan kebijakan investasi; • Penerapan Sistem Manajemen Anti Penyuapan ISO 37001 serta penguatan fungsi kepatuhan dan manajemen risiko; • Pelatihan etika bisnis dan perlindungan konsumen bagi karyawan secara berkala; • Pemantauan indikator seperti kepuasan nasabah, tingkat keluhan, dan kinerja ESG sebagai bagian dari evaluasi keberlanjutan; serta • Penerapan Sistem Manajemen Keamanan Informasi (SMKI) ISO 27001: 2022, sebagai wujud komitmen Perseroan dalam memperkuat tata kelola dan pengelolaan risiko keamanan informasi.	2) Strengthening Services and Customer Protection • Provision of transparent product information through the Company's official website and communication channels; • Enhanced customer service through a 24/7 contact center; and • Development of digital services to facilitate policy purchases, claims processing, and complaint handling. 3) Governance, Risk, and Compliance • Integration of ESG considerations into risk management, underwriting policies, and investment policies; • Implementation of ISO 37001 Anti-Bribery Management System and the strengthening of compliance and risk management functions; • Regular training on business ethics and consumer protection for employees; • Monitoring of indicators such as customer satisfaction, complaint levels, and ESG performance as part of sustainability evaluations; and • Implementation of the ISO 27001:2022 Information Security Management System, as a manifestation of the Company's commitment to strengthening governance and information security risk management.

Melalui langkah-langkah tersebut, Perseroan berupaya menjaga konsistensi penerapan tata kelola yang baik sekaligus memastikan operasional dan layanan berjalan lebih bertanggung jawab.

Through these measures, the Company attempts to maintain consistent implementation of good corporate governance while ensuring that its operations and services are conducted in a more responsible manner.

Pemenuhan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021

Compliance with Financial Services Authority Circular Letter No. 16/SEOJK.04/2021

Sebagai bentuk pemenuhan kewajiban kepatuhan terhadap Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, Tugu Insurance telah menyusun Laporan Keberlanjutan Tahun 2025 yang diterbitkan secara terpisah dari Laporan Tahunan ini.

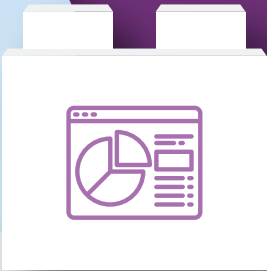
Laporan Keberlanjutan tersebut merupakan laporan berkala yang mengungkapkan kinerja dan implementasi Tanggung Jawab Sosial dan Lingkungan (TJSL) Perseroan, yang disusun dengan mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

In compliance with Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, Tugu Insurance has prepared its 2025 Sustainability Report, which is presented separately from this Annual Report.

The Sustainability Report is issued on a periodic basis and discloses the Company's Social and Environmental Responsibility performance and implementation. The report has been prepared in accordance with Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 regarding the Form and Content of Annual Reports of Issuers or Public Companies.







Laporan Keuangan

Audited Report



.07

Halaman Ini Sengaja Dikosongkan
This Page is intentionally Left Blank



Checklist AR 2025 dengan Surat Edaran Otoritas Jasa Keuangan Nomor 16/SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik

Checklist of AR 2025 with OJK's Circular Letter
Number 16/SEOJK.04/2021 on the Form and Content of
Annual Report of the Issuers and Public Company

No.	Keterangan Description	Checklist AR AR Checklists
A	Ikhtisar Data Keuangan Penting Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama tiga (3) tahun buku atau sejak memulai usahanya, jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari tiga (3) tahun. Ikhtisar ini paling sedikit mencakup: Overview of Important Financial Data The summary of important financial data presents financial information in a comparative format for three (3) fiscal years or since the start of business operations if the Issuer or Public Company has been operating for less than three (3) years. This summary contains at least:	28
1	Pendapatan/Penjualan Revenue/Sales	28
2	Laba Bruto Gross Profit	28
3	Laba (Rugi) Profit (Loss)	28, 160
4	Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non-pengendali The amount of profit (loss) attributable to the owners of the parent entity and non-controlling interests	28, 160
5	Total laba (rugi) komprehensif Total comprehensive profit (loss)	28, 160
6	Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non-pengendali The amount of comprehensive profit (loss) attributable to the owners of the parent entity and non-controlling interests	28, 160
7	Laba (rugi) per saham Profit (loss) per share	28
8	Jumlah aset Total assets	28
9	Jumlah liabilitas Total liabilities	28
10	Jumlah ekuitas Total equity	28
11	Rasio laba (rugi) terhadap jumlah aset Ratio of profit (loss) on total assets	28
12	Rasio laba (rugi) terhadap ekuitas Ratio of profit (loss) on equity	28
13	Rasio laba (rugi) terhadap pendapatan/penjualan Ratio of profit (loss) on revenue/sales	28
14	Rasio lancar Current ratio	162-164
15	Rasio liabilitas terhadap ekuitas Ratio of liabilities on equity	162-164
16	Rasio liabilitas terhadap jumlah aset Ratio of liabilities on total assets	162-164
17	Informasi dan rasio keuangan lainnya yang relevan dengan Emiten atau Perusahaan Publik dan jenis industrinya Information and other financial ratios that are relevant to the Issuer or Public Company and the type of industry	162-164



No.	Keterangan Description	Checklist AR AR Checklists
B Informasi Saham Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: Share Information: Share information for a Public Company must at least contain:		
1	Saham yang telah diterbitkan untuk setiap triwulan dalam 2 tahun terakhir, paling sedikit memuat: Shares that have been issued for each quarter in the last 2 years, contain at least:	29-30
	a. Jumlah saham yang beredar Total shares outstanding	29-30
	b. Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan Market capitalization based on the price on the stock exchange where the shares are listed	29-30
	c. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan The highest, lowest, and closing stock prices based on the price on the stock exchange where the shares are listed	29-30
	d. Volume perdagangan pada bursa efek tempat saham dicatatkan (hanya jika saham tercatat di bursa) Trading volume on the stock exchange where the shares are listed (only if the shares are listed)	29-30
2	Dalam hal terjadi aksi korporasi yang menyebabkan perubahan saham, informasi saham ditambahkan dengan: In the event of a corporate action that causes changes in shares, stock information is added with:	29-30
	a. Tanggal pelaksanaan aksi korporasi Date of implementation of the corporate action	29-30
	b. Rasio pemecahan saham, penggabungan saham, dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham Ratio of stock splits, reverse stock, stock dividends, bonus shares, number of convertible securities issued, and changes in nominal value of shares	29-30
	c. Jumlah saham beredar sebelum dan sesudah aksi korporasi Number of shares outstanding before and after the corporate action	29-30
	d. Jumlah efek konversi yang dilaksanakan (jika ada) Number of conversion effects implemented (if any)	29-30
	e. Harga saham sebelum dan sesudah aksi korporasi Share prices before and after corporate actions	29-30
3	Dalam hal terjadi penghentian sementara perdagangan saham (suspension) dan/atau pembatalan pencatatan saham (<i>delisting</i>) dalam tahun buku, dijelaskan alasan penghentian dan/atau pembatalan pencatatan saham In the event of a temporary suspension of share trading and/or delisting of share listing in the fiscal year, the reasons for the temporary suspension and/or delisting are explained	29-30
4	Jika penghentian sementara perdagangan saham dan/atau proses pembatalan pencatatan saham masih berlangsung hingga akhir periode laporan tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikannya. If the temporary suspension of share trading and/or the process of delisting is still ongoing until the end of the annual report period, the actions taken to resolve it are explained.	29-30
C Laporan Direksi Laporan Direksi paling sedikit memuat uraian singkat mengenai: Board of Directors report The Board of Directors report must at least contain a brief description of:		
1	Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: The performance of the Issuer or Public Company, at least includes:	
	a. Strategi dan kebijakan strategis Emiten atau Perusahaan Publik Strategy and strategic policies of the Issuer or Public Company	47-49
	b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik The role of the Board of Directors in formulating the strategy and strategic policies of the Issuer or Public Company	47-51
	c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy	49-51
	d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik Comparison between the results achieved and those targeted by the Issuer or Public Company	52-53
	e. Kendala yang dihadapi Emiten atau Perusahaan Publik Obstacles faced by Issuers or Public Companies	53-54
2	Gambaran tentang prospek usaha Emiten atau Perusahaan Publik An overview of the business prospects of the Issuer or Public Company	55-56
3	Penerapan tata kelola Emiten atau Perusahaan Publik Implementation of governance for Issuers or Public Companies	56-57

No.	Keterangan Description	Checklist AR AR Checklists
D Laporan Dewan Komisaris Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: Board of Commissioners report The Board of Commissioners report must at least contain a brief description of:		
		35-44
1	Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi Assessment of the performance of the Board of Directors regarding the management of the Issuer or Public Company, including supervision of the Board of Commissioners in the formulation and implementation of the Issuer or Public Company strategy carried out by the Board of Directors	36-37
2	Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi Views on the business prospects of the Issuer or Public Company prepared by the Board of Directors	37-38
3	Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik Views on the implementation of governance of Issuers or Public Companies	38-39
E Profil Emiten atau Perusahaan Publik Profil Emiten atau Perusahaan Publik paling sedikit memuat informasi: Profile of Issuers or Public Company Profile of Issuers or Public Company must at least include the following information:		
		66-137
1	Nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku The name of the Issuer or Public Company including if there is a name change, the reason for the change, and the effective date of the name change in the fiscal year	69
2	Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information regarding Issuers or Public Companies, including:	66
	a. Alamat Address	
	b. Nomor telepon Telephone number	
	c. Alamat surat elektronik Email address	
	d. Alamat situs web Website	
3	Riwayat singkat Emiten atau Perusahaan Publik Brief history of the Issuer or Public Company	67-69
4	Visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan (<i>corporate culture</i>) atau nilai-nilai Perusahaan The vision and mission of the Issuer or Public Company as well as corporate culture or company values	74-77
5	Kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan Business activities according to the latest articles of association, business activities carried out in the fiscal year, as well as the types of goods and/or services produced	78-79
6	Wilayah operasional Emiten atau Perusahaan Publik The operational area of an Issuer or Public Company	87-88
7	Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan Organizational structure of the Issuer or Public Company in chart form, at least up to a structure 1 (one) level below the Board of Directors including committees below the Board of Directors (if any) and committees below the Board of Commissioners, accompanied by names and positions	90-91
8	Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan Membership list of industry associations both on a national and international scale related to the implementation of sustainable finance	89

No.	Keterangan Description	Checklist AR AR Checklists
9	Profil Direksi, paling sedikit memuat: Profile of the Board of Directors, which must at least contain:	104-117
	a. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab Names and positions which are in accordance with duties and responsibilities	
	b. Foto terbaru Newest photograph	
	c. Usia Age	
	d. Kewarganegaraan Nationality	
	e. Riwayat pendidikan dan/atau sertifikasi Educational background and/or certification	
	f. Riwayat jabatan, meliputi informasi dasar hukum pengangkatan, rangkap jabatan, dan pengalaman kerja Positional history, including legal basis for appointment, holding multiple positions, and work experience	
	g. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali Affiliate relationships with other members of the Board of Directors, members of the Board of Commissioners, major shareholders, and controllers	
	Perubahan komposisi anggota Direksi dan alasan perubahannya Changes in the composition of members of the Board of Directors and the reasons for the changes	
	Nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku The name of the Issuer or Public Company including if there is a name change, the reason for the change, and the effective date of the name change in the fiscal year	
	Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information regarding Issuers or Public Companies, including:	
	h. Alamat Address	
	i. Nomor telepon Telephone number	

No.	Keterangan Description	Checklist AR AR Checklists
10	Profil Dewan Komisaris, paling sedikit memuat: Profile of the Board of Commissioners, which must at least contain: a. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab Names and positions which are in accordance with duties and responsibilities b. Foto terbaru Newest photograph c. Usia Age d. Kewarganegaraan Nationality e. Riwayat pendidikan dan/atau sertifikasi Educational background and/or certification f. Riwayat jabatan, meliputi informasi dasar hukum pengangkatan, rangkap jabatan, dan pengalaman kerja Positional history, including legal basis for appointment, holding multiple positions, and work experience Dasar hukum pengangkatan sebagai anggota Dewan Komisaris Legal basis for appointment as a member of the Board of Commissioners Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan Komisaris Independen pada Emiten atau Perusahaan Publik yang bersangkutan Legal basis for the first appointment as a member of the Board of Commissioners who is an Independent Commissioner of the Issuer or Public Company concerned Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut Holding multiple positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member as well as other positions both inside and outside the Issuer or Public Company. In the event that a member of the Board of Commissioners does not hold concurrent positions, this matter shall be disclosed Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik Work experience and time period both inside and outside the Issuer or Public Company g. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut Affiliate relationships with other members of the Board of Commissioners, major shareholders, and controllers, both directly and indirectly, down to individual owners, including the names of affiliated parties. In the event that members of the Board of Commissioners do not have an affiliate relationship, the Issuer or Public Company shall disclose this h. Pernyataan independensi Komisaris Independen dalam hal Komisaris Independen telah menjabat lebih dari 2 (dua) periode Statement of independence of the Independent Commissioner if the Independent Commissioner has served more than 2 (two) terms i. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut Changes in the composition of members of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this matter will be disclosed	92-103
11	Dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya. If there is a change in the composition of members of the Board of Directors and/or members of the Board of Commissioners that occurs after the fiscal year ends up to the deadline for submission of the Annual Report, the composition included in the Annual Report is the latest and previous composition of members of the Board of Directors and/or Board of Commissioners.	92-93, 104-105
12	Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku Total employees based on gender, position, age, education level, and employment status (permanent/contract) in the fiscal year	118-120
13	Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai: Name of shareholders and percentage of ownership at the beginning and end of the fiscal year, consisting of information regarding:	127-129

No.	Keterangan Description	Checklist AR AR Checklists
	a. Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik Shareholders who own 5% (five percent) or more shares of an Issuer or Public Company b. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut Members of the Board of Directors and members of the Board of Commissioners who own shares in Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, this will be disclosed c. Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik Community shareholder group, namely a group of shareholders who each own less than 5% (five percent) of the shares of an Issuer or Public Company	
14	Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut. Percentage of indirect ownership of shares of an Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the fiscal year, including information regarding shareholders registered in the shareholder register for indirect ownership interests of members of the Board of Directors and members of the Board of Commissioners. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, then this matter shall be disclosed.	129
15	Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: Number of shareholders and percentage of ownership as of the end of the fiscal year based on classification: a. Kepemilikan institusi lokal Local institutional ownership b. Kepemilikan institusi asing Foreign institutional ownership c. Kepemilikan individu lokal Local individual ownership d. Kepemilikan individu asing Foreign individual ownership	129
16	Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan Information regarding the main and controlling shareholders of the Issuer or Public Company, both directly and indirectly, down to individual owners, presented in the form of a scheme or chart	130-131
17	Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut. Name of subsidiary, associated company, joint venture company where the Issuer or Public Company has joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of the subsidiary, associated company, joint venture company. For subsidiary entities, information regarding the address of the subsidiary entity is added.	133-134
18	Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (stock split), penggabungan saham (reverse stock), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada). Chronology of share listing, number of shares, nominal value and offering price from the beginning of the listing to the end of the fiscal year as well as the name of the stock exchange where the shares of the Issuer or Public Company are listed, including stock splits, reverse stock mergers, stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of additions and reductions in capital (if any).	135

No.	Keterangan Description	Checklist AR AR Checklists
19	Informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat: Information on recording securities other than securities as referred to in number 18), which have not yet matured in the fiscal year at least contains: a. Nama efek Name of securities b. Tahun penerbitan Date of issuance c. Tingkat suku bunga/imbal hasil Interest rate/yield d. Tanggal jatuh tempo Due date e. Nilai penawaran Offer value f. Peringkat efek (jika ada) Securities rating (if any)	137
20	Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya meliputi: Information on the use of public accountant (AP) and public accounting firms (KAP) services and their networks/associations/alliances, which includes: a. Nama dan alamat Names and address b. Periode penugasan Assignment period c. Informasi jasa audit dan/atau non-audit yang diberikan Information on audit and/or non-audit services provided d. Biaya jasa (fee) audit dan/atau non-audit untuk masing-masing penugasan yang diberikan selama tahun buku Audit fees and/or non-audit for each assignment given in the fiscal year e. Dalam hal AP dan KAP beserta jaringan/asosiasi/aliansinya, yang ditunjuk tidak memberikan jasa non-audit, maka diungkapkan mengenai informasi tersebut In the case of public accountant or public accounting firm as well as their networks/associations/alliances that is appointed to provide audit services, the information is disclosed	136
21	Nama dan Alamat Lembaga dan/atau Profesi Penunjang Pasar Modal Selain Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP). Names and Address of the Capital Market Institutions and/or Professions In addition to Public Accountants (AP) and Public Accounting Firms (KAP).	136
F Analisis dan Pembahasan Manajemen Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku, yang paling sedikit memuat: Management Analysis and Discussion Management analysis and discussion includes analysis and discussion of financial reports and other important information with an emphasis on material changes that occur during the fiscal year, which at least contains:		139-187
1	Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: Operational review per business segment, in accordance with the types of industries of the issuers or public companies, which must at least contain: a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya Production, which includes its process, capacities, and its development b. Pendapatan/Penjualan Revenue/Sales c. Profitabilitas Profitability	151-153



No.	Keterangan Description	Checklist AR AR Checklists
2	Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: Comprehensive financial performance which includes a comparison of financial performance in the last 2 (two) fiscal years, an explanation of the causes of changes, and the impact of these changes, which must at least contain: a. Aset lancar, aset tidak lancar, dan total aset Current assets, non-current assets, and total assets b. Liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas Short and long-term liabilities, as well as total liabilities c. Ekuitas Equity d. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif Revenue/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss) e. Arus kas Cash flow	154-167
3	Kemampuan membayar utang atau kewajiban dengan menyajikan perhitungan rasio yang relevan Ability to pay debts or obligations by presenting relevant ratio calculations	163-165
4	Tingkat kolektibilitas piutang Emiten atau Perusahaan Publik dengan menyajikan perhitungan rasio yang relevan Receivable collectivity rate of the issuers or public companies by presenting relevant ratio calculations	165
5	Struktur modal (<i>capital structure</i>) dan kebijakan manajemen atas struktur modal tersebut disertai dasar penentuan kebijakan dimaksud Capital structure and management policy on the capital structure accompanied by the basis for determining the policy in question	166-167
6	Bahasan mengenai ikatan yang material untuk investasi barang modal dengan penjelasan paling sedikit memuat: Discussion on material bonds for capital goods investment, which at least must include: a. Tujuan dari ikatan tersebut Purpose of the bond b. Sumber dana yang diharapkan untuk memenuhi ikatan tersebut The source of funding to fulfill the bond c. Mata uang yang menjadi denominasi Denominating currency d. Langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait Planned steps by the issuers or public companies to protect the risks from relevant currency positions	168
7	Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir, paling sedikit memuat: Discussion regarding investment in capital goods realized in the last fiscal year, which must at least contain: a. Jenis investasi barang modal Types of capital good investment b. Tujuan investasi barang modal Purpose of capital good investment c. Nilai investasi barang modal yang dikeluarkan Distributed value of capital good investment	168-169
8	Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada) Material facts and information that happened after the date of accounting report (if any)	180
9	Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya The business prospects of the Issuer or Public Company are linked to industrial conditions, general economy and international markets accompanied by quantitative supporting data from reliable data sources	176

No.	Keterangan Description	Checklist AR AR Checklists
10	Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: Comparison between target/projection at the beginning of fiscal year with the realization, regarding: a. Pendapatan/Penjualan Revenue/Sales b. Laba (Rugi) Profit (Loss) c. Struktur modal (<i>Capital Structure</i>) Capital Structure d. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik Other matters deemed important to the issuers or public companies	173-175
11	Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai: Target/projection which the issuers or the public companies try to achieve in the next 1 (one) year, regarding: a. Pendapatan/Penjualan Revenue/Sales b. Laba (Rugi) Profit (Loss) c. Kebijakan dividen Dividend Policy d. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik Other matters deemed important to the issuers or public companies	176
12	Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar Marketing aspects on goods and/or services of the issuers or public companies, which must at least contain marketing strategy and target market	170-172
13	Uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit: Description on dividend policy for the last 2 (two) fiscal years, which must at least contain: a. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih Dividend policy, which must at least contain information on the percentage of the number of dividends distributed on net profit b. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non-kas Date of payment of cash dividend and/or date of non-cash dividend distribution c. Jumlah dividen per saham (kas dan/atau non-kas) Number of dividend per share (cash and/or non-cash) d. Jumlah dividen per tahun yang dibayar Number of dividends per year paid	177-178
14	Realisasi penggunaan dana hasil penawaran umum, dengan ketentuan: Realization of IPO fund usage, with the following considerations: a. Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku. In the event that during the fiscal year the issuers have an obligation to submit a realization report of the fund usage, then the realization of the fund usage gained from the IPO is disclosed cumulatively until the end of the fiscal year. b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka Emiten menjelaskan perubahan tersebut. In the event that there were changes in the fund usage as regulated in the OJK Regulation on reports on the realization of IPO fund usage, then the issuers shall disclose those changes.	178-180
15	Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/ peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan, yang terjadi pada tahun buku, paling sedikit memuat: Material information (if any), which contain investment, expansion, divestment, business mergers/ consolidations, acquisitions, debt/capital restructuring, material transactions, affiliate transactions, and conflict of interest transactions, which occurred in the fiscal year, which contain at least: a. Tanggal, nilai, dan objek transaksi Date, value, and objects of the transaction b. Nama pihak yang melakukan transaksi Name of parties conducting the transaction	170, 180, 181-187

No.	Keterangan Description	Checklist AR AR Checklists
	c. Sifat hubungan afiliasi (jika ada) Nature of the affiliated relationship (if any) d. Penjelasan mengenai kewajaran transaksi Explanation on the fairness of the transaction e. Pemenuhan ketentuan terkait Fulfillment of related regulations f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), Emiten atau Perusahaan Publik juga mengungkapkan informasi: In the event that there is an affiliated relationship, in addition to disclosing information, as mentioned in letter a) to letter e), the issuers or public companies also disclosed the following information: Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>armslength principle</i>). Statement of the Board of Directors that states that the transaction has gone through proper procedures to ensure that the affiliated transaction has been carried out in accordance with prevailing business practice, which was conducted by fulfilling the principles of fair transaction (<i>armslength principle</i>). Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>armslength principle</i>). The role of the Board of Commissioners and the audit committee in conducting appropriate procedures to ensure that the affiliated transaction has been carried out in accordance with prevailing business practice, which was conducted by fulfilling the principles of fair transaction (<i>armslength principle</i>). g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan. For affiliated or material transactions which are business activities done in order to generate business income and are carried out routinely, repeatedly, and/or continuously, an explanation is added which states that the affiliated transactions or material transactions are business activities carried out to generate business income and are conducted routinely, repeatedly, and/or continuously. h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut. For disclosure of affiliated and/or conflict of interest transactions as a result of the implementation of affiliated and/or conflict of interest transactions approved by independent shareholders, information regarding the date of the GMS which approved the affiliated and/or conflict of interest transaction is added. i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. If there were no affiliated and/or conflict of interest transactions, such matters will also be disclosed.	
16	Perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada). Changes in legal provisions that have a significant impact on the issuers or public companies, and its impact on the financial statement (if any).	185-186
17	Perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada). Changes in accounting policies, the reasons, and its impact on the financial statement (if any).	187
G Tata Kelola Emiten atau Perusahaan Publik Tata Kelola Emiten atau Perusahaan Publik paling sedikit memuat uraian singkat mengenai: Governance of Issuers or Public Companies The governance of an Issuer or Public Company must at least contain a brief description of:		189-435
1	RUPS, paling sedikit memuat: AGM, must at least contain: a. Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: Information on AGM resolution on the fiscal year and 1 (one) year prior to the fiscal year, which must at least contain: Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku Resolution of the AGM on the fiscal year and 1 (one) year prior to the fiscal year which are realized on the fiscal year	199-216

No.	Keterangan Description	Checklist AR AR Checklists
	Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan Resolution of the AGM on the fiscal year and 1 (one) year prior to the fiscal year which are not realized on the fiscal year and the reasonings	
	b. Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut In the event that the issuers and public companies make use of independent parties in the conduction of AGM to vote, that will also be disclosed	
2	Direksi, paling sedikit memuat: Board of Directors, which must at least contain:	
	a. Tugas dan tanggung jawab masing-masing anggota Direksi Duties and responsibilities of each member of the Board of Directors	232-239
	b. Pernyataan bahwa Direksi memiliki pedoman atau piagam (<i>charter</i>) Direksi Statement that the Board of Directors is equipped with a guidance or a charter	231
	c. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS Policies and implementation on the frequency of the Board of Directors' meetings, the Board of Directors' and Board of Commissioners' meetings, and the level of attendance of the member of the Board of Directors in such meeting, including attendance in the GMS	239-241
	d. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: Training and/or competency development of the member of the Board of Directors: Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada) Policy on training and/or competency development of the member of the Board of Directors, including orientation program for the member of the Board of Directors who was newly appointed (if any) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada) Training and/or competency development of the member of the Board of Directors in the fiscal year (if any)	241-243
	e. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: The Board of Directors' assessment on the committee's performance which supports the implementation of the Board of Directors' duties in the fiscal year, which must contain at least: Prosedur penilaian kinerja Procedures of performance assessment Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat Criteria used, such as performance achievement in the fiscal year, the competence, and the attendance in the meeting	244
	f. Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. If the issuers or public companies do not have a committee that supports implementation of the Board of Directors' duties, then that will also be disclosed.	
3	Dewan Komisaris, paling sedikit memuat: The Board of Commissioners, which must contain at least:	
	a. Tugas dan tanggung jawab Dewan Komisaris Duties and responsibilities of each member of the Board of Commissioners	219-221
	b. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (<i>charter</i>) Dewan Komisaris Statement that the Board of Commissioners is equipped with guidelines or charters	218-219
	c. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS Policies and implementation on the frequency of the Board of Commissioners' meetings, the Board of Directors' and Board of Commissioners' meetings, and the level of attendance of the member of the Board of Commissioners in such meetings, including attendance in the GMS	222-223
	d. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: Training and/or competency development of the member of the Board of Commissioners:	224-226
	Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada) Policy on training and/or competency development of the member of the Board of Commissioners, including orientation program for the member of the Board of Commissioners who was newly appointed (if any)	

No.	Keterangan Description	Checklist AR AR Checklists
	Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada) Training and/or competency development of the member of the Board of Commissioners in the fiscal year (if any)	
	e. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: The assessment on the Board of Directors' and Board of Commissioners' performance as well as the members of the Board of Directors' and Board of Commissioners' performance, which must contain at least: Prosedur pelaksanaan penilaian kinerja Procedures of performance assessment Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat Criteria used, such as performance achievement in the fiscal year, the competence, and the attendance in the meeting Pihak yang melakukan penilaian Parties conducting the assessment	226-229
	f. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: The Board of Commissioners' assessment on the committee's performance which supports the implementation of the Board of Commissioners' duties in the fiscal year, which must contain at least: Prosedur penilaian kinerja Procedures of performance assessment Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat Criteria used, such as performance achievement in the fiscal year, the competence, and the attendance in the meeting	
4	Nominasi dan remunerasi Direksi dan Dewan Komisaris, paling sedikit memuat: Nomination and remuneration of the Board of Directors and Board of Commissioners, which must contain at least: a. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris Nomination procedure, which includes a brief explanation on the policies and processes of nomination of the members of the Board of Directors and/or the members of Board of Commissioners b. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: The procedures and implementation of the Board of Directors' and Board of Commissioners' remuneration, which must include: Prosedur penetapan remunerasi Direksi dan Dewan Komisaris Procedures for determining the remuneration of the Board of Directors and Board of Commissioners Struktur remunerasi Direksi dan Dewan Komisaris seperti gaji, tunjangan, tantiem/bonus dan lainnya Remuneration structure of the Board of Directors and Board of Commissioners such as salary, allowance, bonus, and others Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris. Pengungkapan informasi dapat disajikan dalam bentuk tabel. Disclosure of information of the remuneration of each member of the Board of Directors and each member of the Board of Commissioners is presented in the form of a table.	251-256
5	Dewan Pengawas Syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar, paling sedikit memuat: Sharia Supervisory Board, for issuers or public companies that conduct business based on sharia principles as stated in the article of association, which must contain at least: a. Nama Name b. Dasar hukum pengangkatan Dewan Pengawas Syariah Legal basis of appointment of the Sharia Supervisory Board c. Periode penugasan Dewan Pengawas Syariah Assignment period of the Sharia Supervisory Board d. Tugas dan tanggung jawab Dewan Pengawas Syariah Duties and responsibilities of the Sharia Supervisory Board e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik The frequency and method of providing advice and suggestions, as well as the fulfillment of sharia principles in the capital market on issuers and public companies	257-261

No.	Keterangan Description	Checklist AR AR Checklists
6	Komite audit, paling sedikit memuat: Audit committee, which must contain at least: a. Nama dan jabatannya dalam keanggotaan komite Name and positions in the committee membership b. Usia Age c. Kewarganegaraan Nationality d. Riwayat Pendidikan Educational background e. Riwayat jabatan, meliputi informasi: Position history, which includes this information: Dasar hukum penunjukan sebagai anggota komite Legal basis of appointment as a committee member Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada) Concurrent position, whether as a member of the Board of Commissioners, member of the Board of Directors, and/or member of committee, or other position (if any) f. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik Working experience and its period in the issuers or public companies g. Periode dan masa jabatan anggota komite audit Period and tenure of the position of the audit committee h. Pernyataan independensi komite audit Statement of independence of the audit committee i. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada) Training and/or competency development that has been participated in the fiscal year (if any) j. Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut The policies and frequency of the audit committee meetings and the audit committee's member's level of attendance in the meetings	262-275
7	Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (<i>charter</i>) komite audit Implementation of the audit committee's activities in the fiscal year, in accordance with the statement in the audit committee's guidelines or charter a. Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik, paling sedikit memuat: Nomination and remuneration committee and function on the issuers or public companies, which must at least contain: b. Nama dan jabatannya dalam keanggotaan komite Names and positions in the committee membership c. Usia Age d. Kewarganegaraan Nationality e. Riwayat Pendidikan Educational background Riwayat jabatan, meliputi informasi: Positional history, which includes this information: Dasar hukum penunjukan sebagai anggota komite Legal basis of appointment as a committee member Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada) Concurrent position, whether as a member of the Board of Commissioners, member of the Board of Directors, and/or member of committee, or other position (if any) f. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik Working experience and its period in the issuers or public companies g. Pernyataan independensi komite Statement of independence of the committee h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada) Training and/or competency development that has been participated in the fiscal year (if any)	276-286



No.	Keterangan Description	Checklist AR AR Checklists
	i. Uraian tugas dan tanggung jawab Description of duties and responsibilities j. Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>) Statement that it has guidelines or charters k. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut Policies and implementation of the meeting frequency and the member's level of attendance in that meeting l. Uraian singkat pelaksanaan kegiatan pada tahun buku Brief explanation of the implementation of activities in the fiscal year m. Dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: If the nomination and remuneration committee was not established, issuers or public companies need to disclose that information as mentioned in the letter i) until letter l), and it must contain: Alasan tidak dibentuknya komite The reason for not establishing the committee Pihak yang melaksanakan fungsi nominasi dan remunerasi Party/ies implementing the nomination and remuneration functions	
8	Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris, paling sedikit memuat: Other committees owned by the issuers or public companies in supporting the functions and duties of the Board of Directors (if any) and/or committees owned by the issuers or public companies in supporting the functions and duties of the Board of Commissioners, which must at least include: a. Nama dan jabatannya dalam keanggotaan komite Names and positions in the committee membership b. Usia Age c. Kewarganegaraan Nationality d. Riwayat Pendidikan Educational background e. Riwayat jabatan, meliputi informasi: Positional history, which includes this information: Dasar hukum penunjukan sebagai anggota komite Legal basis of appointment as a committee member Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada) Concurrent position, whether as a member of the Board of Commissioners, member of the Board of Directors, and/or member of committee, or other position (if any) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik Working experience and its period in the issuers or public companies f. Periode dan masa jabatan anggota komite Period and tenure of the position of the committee g. Pernyataan independensi komite Statement of independence of the committee h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada) Training and/or competency development that has been participated in the fiscal year (if any) i. Uraian tugas dan tanggung jawab Description of duties and responsibilities j. Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>) komite Statement that it has committee guidelines or charters k. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut Policies and implementation of the meeting frequency and the member's level of attendance in that meeting l. Uraian singkat pelaksanaan kegiatan komite pada tahun buku Brief explanation of the implementation of activities in the fiscal year	Unit dan Komite di bawah Dewan Komisaris: • Komite Pemantau Risiko (287-296) • Komite Tata Kelola Integrasi (297-302) • Sekretaris Dewan Komisaris (303-304) Unit dan Komite di bawah Direksi • Komite Investasi (305-318) • Komite Manajemen Risiko (319-324) • Komite Pengarah TI (325-341) • Komite Pengembangan Produk Asuransi (341-348) Unit and Committee under Board of Commissioners: • Risk Monitoring Committee (287-296) • Integrated Governance Committee (297-302) • Board of Commissioners Secretary (303-304) Unit and Committee under Board of Directors: • Investment Committee (305-318) • Risk Management Committee (319-324) • IT Steering Committee (325-341) • Insurance Product Development Committee (341-348)

No.	Keterangan Description	Checklist AR AR Checklists
9	Sekretaris perusahaan, paling sedikit memuat: Corporate secretary, which must at least include: a. Nama Name b. Domisili Domicile c. Riwayat jabatan, meliputi: Positional history, which must at least include: Dasar hukum penunjukan sebagai sekretaris Perusahaan Legal basis of appointment as a corporate secretary Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik Working experience and its period in the issuers or public companies d. Riwayat Pendidikan Educational background e. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku Training and/or competency development that has been participated in the fiscal year f. Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku Brief explanation of the duties of corporate secretary in the fiscal year	349-358
10	Unit audit internal, paling sedikit memuat: Internal audit unit, which must at least include: a. Nama kepala unit audit internal Name of the head of internal audit unit b. Riwayat jabatan, meliputi: Positional history, which must at least include: Dasar hukum penunjukan sebagai kepala unit audit internal Legal basis of appointment as a head of internal audit unit Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik Working experience and its period in the issuers or public companies c. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada) Qualification and certification as an internal auditor (if any) d. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku Training and/or competency development that has been participated in the fiscal year e. Struktur dan kedudukan unit audit internal Structure and position of internal audit unit f. Uraian tugas dan tanggung jawab Description of duties and responsibilities g. Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>) unit audit internal Statement that it has internal audit unit guidelines or charters h. Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan Direksi, Dewan Komisaris, dan/atau komite audit Brief explanation of the implementation of activities of the internal audit unit including its policies and frequency of meeting with the Board of Directors, Board of Commissioners, and/or audit committee	359-364
11	Uraian mengenai sistem pengendalian internal (internal control) yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit memuat: Description of the internal control unit implemented by issuers or public companies, which must at least include: a. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya Financial and operational control, as well as its compliance to the regulation b. Tinjauan atas efektivitas sistem pengendalian internal Review on the effectiveness of internal control c. Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal The statement of the Board of Directors and/or Board of Commissioners on the sufficiency of internal control system	368-371
12	Sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit memuat: Risk management system implemented by issuers or public companies, which must at least include: a. Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik General description on the risk management system of the issuers or public companies	372-388



No.	Keterangan Description	Checklist AR AR Checklists
	b. Jenis risiko dan cara pengelolaannya Types of risks and its management c. Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik Review on the effectiveness of the risk management system of the issuers or public companies d. Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko Statement of the Board of Directors and/or Board of Commissioners or audit committee on the sufficiency of the risk management system	
13	Perkara hukum yang berdampak material yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada), paling sedikit memuat: Legal issues that have a material impact on the issuers or public companies, subsidiaries, the members of Board of Directors and Board of Commissioners (if any), which must at least include: a. Pokok perkara/gugatan The case of lawsuit b. Status penyelesaian perkara/gugatan The state of case/lawsuit settlement c. Pengaruhnya terhadap kondisi Emiten atau Perusahaan Publik Its impact on the condition of the issuers or public companies	396
14	Informasi tentang sanksi administratif/sanksi yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan anggota Direksi, oleh Otoritas Jasa Keuangan dan otoritas lainnya pada tahun buku (jika ada) Information on the administrative sanctions/sanctions imposed on the issuers or public companies, as well as the members of the Board of Commissioners and Board of Directors, by the Financial Service Authority and other authorities in the fiscal year (if any)	397
15	Informasi mengenai kode etik Emiten atau Perusahaan Publik meliputi: Information on the Code of Conduct of the issuers or public companies, which includes: a. Pokok-pokok kode etik The basics of Code of Conduct b. Bentuk sosialisasi kode etik dan upaya penegakannya Its dissemination and enforcement c. Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik Statement that the Code of Conduct is in effect for the members of the Board of Directors, Board of Commissioners, and all the employees of the issuers or public companies	398-400
16	Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (MSOP) dan/atau program kepemilikan saham oleh karyawan (ESOP) A brief description of the policy of providing long-term, performance-based compensation to management and/or employees owned by the issuer or public companies (if any), including in the form of a management stock ownership program (MSOP) and/or employee stock ownership program (ESOP) a. Jumlah saham dan/atau opsi The number of stock and/or options b. Jangka waktu pelaksanaan The period of implementation c. Persyaratan karyawan dan/atau manajemen yang berhak Requirements of eligible employees and/or management d. Harga pelaksanaan atau penentuan harga pelaksanaan The price of implementation or the decision of price of implementation	401
17	Uraian singkat mengenai kebijakan pengungkapan informasi mengenai: Brief description on the policy to disclose information on: a. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka Share ownership by the members of Board of Directors and Board of Commissioners must be disclosed at the latest 3 (three) working days after the ownership or in any changes of ownership of the share of the public companies b. Pelaksanaan atas kebijakan dimaksud Implementation of the policies	402-403
18	Uraian mengenai sistem pelaporan pelanggaran (<i>whistleblowing system</i>) di Emiten atau Perusahaan Publik, paling sedikit memuat: Brief explanation on the whistleblowing system on the issuers or public companies, which must contain at least:	404-406

No.	Keterangan Description	Checklist AR AR Checklists
	a. Cara penyampaian laporan pelanggaran Whistleblowing delivery methods b. Perlindungan bagi pelapor Protection for the whistleblower c. Penanganan pengaduan Complaint handling d. Pihak yang mengelola pengaduan Parties handling the complaint e. Hasil dari penanganan pengaduan, paling sedikit: The results of the complaint handling, which must include at least: Jumlah pengaduan yang masuk dan diproses dalam tahun buku Number of complaints entering the system and processed in the fiscal year Tindak lanjut pengaduan Follow up on the complaint Dalam hal Emiten atau Perusahaan Publik tidak memiliki sistem pelaporan pelanggaran (<i>whistleblowing system</i>), maka diungkapkan mengenai hal tersebut. If the Issuers or Public Companies do not have whistleblowing system, it needs to be disclosed.	
19	Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik, paling sedikit memuat: Description on the anti-corruption policies in the issuers or public companies, which must at least include: a. Program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (<i>kickbacks</i>), fraud, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik Programs and procedures implemented in handling corruption, kickbacks, fraud, bribes and/or gratuities in the issuers or public companies b. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik Training/dissemination of anti-corruption to the employees of the issuers or public companies Dalam hal Emiten atau Perusahaan Publik tidak memiliki kebijakan anti korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud. If the issuers of public companies do not have an anti-corruption policy, the reasons behind it needs to be disclosed.	407-422
20	Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik, meliputi: Implementation of limited liabilities governance guidelines for the issuers that issues equity-based securities or public companies, which must include: a. Pernyataan mengenai rekomendasi yang telah dilaksanakan Statement of recommendation that has been implemented b. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). Explanation on the recommendation that has not been implemented, with the reasonings and implementation alternatives (if any) Pengungkapan informasi dapat disajikan dalam bentuk tabel. Information disclosure is presented in the form of a table.	429-435
H	Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik Social and environmental responsibilities of the issuers or public companies	437-449
1	Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik yang merupakan Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Social and Environmental Responsibility of Issuers or Public Companies that are Sustainability Reports as referred to in the Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.	437-449
I	Laporan Keuangan Tahunan yang Telah Diaudit Audited Annual Financial Report	473
J	Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan Statement Letter of the Board of Directors and the Board of Commissioners Members regarding Responsibility for the Annual Report	62-63



Halaman Ini Sengaja Dikosongkan
This Page is intentionally Left Blank

**PT ASURANSI TUGU PRATAMA
INDONESIA TBK
DAN ENTITAS ANAK**

**Laporan Keuangan Konsolidasian
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024**

***PT ASURANSI TUGU PRATAMA
INDONESIA TBK
AND ITS SUBSIDIARIES***

***Consolidated Financial Statements
For the Years Ended
December 31, 2025 and 2024***

Daftar Isi	Halaman/ <u>Page</u>	Table of Contents
Surat Pernyataan Direksi		<i>Directors' Statement Letter</i>
Laporan Auditor Independen		<i>Independent Auditor's Report</i>
Laporan Keuangan Konsolidasian Untuk Tahun-Tahun yang Berakhir Pada Tanggal 31 Desember 2025 dan 2024		<i>Consolidated Financial Statements For the Years Ended December 31, 2025 and 2024</i>
Laporan Posisi Keuangan Konsolidasian	1	<i>Consolidated Statements of Financial Position</i>
Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian	3	<i>Consolidated Statements of Profit or Loss and Other Comprehensive Income</i>
Laporan Perubahan Ekuitas Konsolidasian	5	<i>Consolidated Statements of Changes in Equity</i>
Laporan Arus Kas Konsolidasian	6	<i>Consolidated Statements of Cash Flows</i>
Catatan Atas Laporan Keuangan Konsolidasian	7	<i>Notes to the Consolidated Financial Statements</i>
Informasi Tambahan		<i>Additional Information</i>
Laporan Posisi Keuangan (Entitas Induk)	I	<i>Statements of Financial Position (Parent Entity)</i>
Laporan Laba Rugi dan Penghasilan Komprehensif Lain (Entitas Induk)	II	<i>Statements of Profit or Loss and Other Comprehensive Income (Parent Entity)</i>
Laporan Perubahan Ekuitas (Entitas Induk)	III	<i>Statements of Changes in Equity (Parent Entity)</i>
Laporan Arus Kas (Entitas Induk)	IV	<i>Statements of Cash Flows (Parent Entity)</i>
Catatan atas Investasi pada Entitas Anak (Entitas Induk)	V	<i>Notes on Investments in Subsidiaries (Parent Entity)</i>

**SURAT PERNYATAAN DEWAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK**

**BOARD OF DIRECTOR'S STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENT
AS OF DECEMBER 31, 2025
AND OF THE YEAR THEN ENDED
PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES**

Kami, yang bertanda tangan dibawah ini :

We, the under signed below :

1. Nama	Adi Pramana	Name
Alamat kantor	Wisma Tugu 1, Jl. H.R. Rasuna Said Kav. C 8-9 Jakarta 12920	Office address
Alamat domisili atau sesuai KTP	Kelapa Dua RT.008/0005 Kebon Jeruk, Jakarta Barat	Domicile address or address according to ID
Nomor telepon	+6221 529 61777	Telephone number
Jabatan	Presiden Direktur /President Director	Title
2. Nama	Fitri Azwar	Name
Alamat kantor	Wisma Tugu 1, Jl. H. R Rasuna Said Kav. C 8-9 Jakarta 12920	Office address
Alamat domisili atau sesuai KTP	Pondok Kelapa RT 006/007, Duren Sawit, Jakarta Timur.	Domicile address or address according to ID
Nomor telepon	+6221 529 61777	Telephone number
Jabatan	Direktur Keuangan dan Layanan Korporat/ Financial and Corporate Service Director	Title

Menyatakan bahwa:

Declare that:

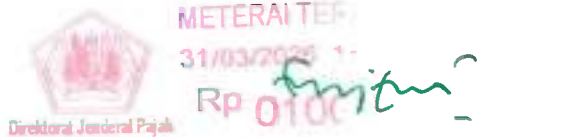
1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian PT Asuransi Tugu Pratama Indonesia Tbk dan entitas anaknya;	1. We are responsible for the preparation and presentation of the consolidated financial statements of PT Asuransi Tugu Pratama Indonesia Tbk and its subsidiaries;
2. Laporan keuangan konsolidasian PT Asuransi Tugu Pratama Indonesia Tbk dan entitas anaknya telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;	2. The consolidated financial statements of PT Asuransi Tugu Pratama Indonesia Tbk and its subsidiaries have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. Semua informasi dalam laporan keuangan konsolidasian PT Asuransi Tugu Pratama Indonesia dan entitas anaknya telah dimuat secara lengkap dan benar; dan	3. a. All information in the financial statements of PT Asuransi Tugu Pratama Indonesia Tbk and its subsidiaries have been fully disclosed in a complete and truthful manner; and
b. Laporan keuangan konsolidasian PT Asuransi Tugu Pratama Indonesia dan entitas anaknya tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;	b. The consolidated financial statements of PT Asuransi Tugu Pratama Indonesia Tbk and its subsidiaries do not contain any incorrect information or material fact, nor do they omit any information or material fact;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Asuransi Tugu Pratama Indonesia Tbk.	4. We are responsible for the internal control system of PT Asuransi Tugu Pratama Indonesia Tbk.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 31 Maret 2026 / Jakarta, March 31 , 2026


Adi Pramana
 Presiden Direktur /
 President Director


Fitri Azwar
 Direktur Keuangan dan Layanan Korporat/
 Financial and Corporate Service Director

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Registered Public Accountants

Nomor/Number : 00349/2.1030/AU.1/08/1698-2/1/III/2026

RSM Indonesia
Plaza ASIA, Level 10
Jl. Jend. Sudirman Kav. 59
Jakarta 12190 Indonesia

T +62 21 5140 1340
F +62 21 5140 1350

www.rsm.id

Laporan Auditor Independen/ Independent Auditor's Report

Pemegang Saham, Dewan Komisaris dan Direksi/
The Shareholders, Board of Commissioners and Directors

PT Asuransi Tugu Pratama Indonesia Tbk

Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Asuransi Tugu Pratama Indonesia Tbk dan entitas anaknya ("Grup"), yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2025, 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 2025, serta kinerja keuangan konsolidasian dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Indonesia.

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 sesuai dengan Kode Etik Profesi Akuntan Publik yang ditetapkan oleh IAPI, 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 audit kami.

Opinion

We have audited the consolidated financial statements of PT Asuransi Tugu Pratama Indonesia Tbk and its subsidiaries ("the Group"), which comprise the consolidated statement of financial position as of December 31, 2025, and the consolidated statements 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, 2025, and their consolidated financial performance and consolidated cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IAPI"). 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 Code of Ethics for Public Accountants established by IAPI, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan konsolidasian periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan konsolidasian secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan konsolidasian terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Penerapan PSAK 117 - Kontrak Asuransi

Penerapan PSAK 117 merupakan area audit yang signifikan mengingat kompleksitas dalam pengakuan pendapatan yang berasal dari pelepasan *Contractual Service Margin* (CSM), serta besarnya dampak transisi secara retrospektif terhadap saldo ekuitas Grup. Proses pengukuran liabilitas kontrak asuransi berdasarkan PSAK 117 melibatkan penggunaan model aktuarial yang kompleks, asumsi yang bersifat subjektif, serta estimasi atas arus kas masa depan yang tidak pasti.

Selain itu, terdapat tingkat subjektivitas yang tinggi dalam penentuan asumsi utama, termasuk penetapan tingkat diskonto, penyesuaian risiko (*risk adjustment*), serta pendekatan transisi yang digunakan, seperti *Fair Value Approach* (FVA), khususnya untuk portofolio dengan keterbatasan data historis. Kondisi ini meningkatkan risiko terjadinya salah saji material, termasuk risiko *override* oleh manajemen.

Sehubungan dengan hal tersebut, audit atas penerapan PSAK 117 memerlukan pertimbangan profesional yang signifikan, serta keterlibatan intensif dengan spesialis aktuarial dan teknis untuk mengevaluasi kewajaran metodologi dan asumsi yang digunakan oleh manajemen.

Bagaimana audit kami merespons Hal Audit Utama:

Kami memahami dan telah mengevaluasi dampak penerapan PSAK 117, dimana kami telah melibatkan pakar aktuarial kami dan melakukan pengujian substantif. Kami melakukan prosedur-prosedur audit berikut untuk merespons Hal Audit Utama ini:

- Memperoleh pemahaman atas proses yang diterapkan oleh manajemen serta mengevaluasi desain dan menguji efektivitas pengendalian utama terkait penerapan awal PSAK 117, termasuk pemilihan kebijakan akuntansi,

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Implementation of PSAK 117 - Insurance Contract

The implementation of PSAK 117 is a significant audit area due to the complexity of revenue recognition arising from the release of the Contractual Service Margin (CSM), as well as the magnitude of the retrospective transition impact on the Group's equity balance. The measurement of insurance contract liabilities under PSAK 117 involves the use of complex actuarial models, subjective assumptions, and estimates of uncertain future cash flows.

In addition, there is a high degree of subjectivity in determining key assumptions, including the selection of discount rates, risk adjustment, and the transition approach applied, such as the Fair Value Approach (FVA), particularly for portfolios with limited historical data. These factors increase the risk of material misstatement, including the risk of management override.

Accordingly, the audit of the implementation of PSAK 117 requires significant professional judgment and close involvement of actuarial and technical specialists to evaluate the reasonableness of the methodologies and assumptions applied by management.

How our audit addressed the Key Audit Matter:

We understood and evaluated the impact of implementation of PSAK 117, in which we involved our actuarial expert and performed substantive testing. We have performed the following audit procedures to address this Key Audit Matter:

- *Obtaining an understanding of management's processes and evaluating the design and testing the operating effectiveness of key controls over the initial implementation of PSAK 117, including the selection of accounting policies, transition*



pendekatan transisi, klasifikasi kontrak (GMM/BBA dan PAA), tata kelola perubahan model, serta proses revaluasi manajemen atas pergerakan dan pelepasan CSM;

- Mengevaluasi kesesuaian kebijakan akuntansi, metodologi aktuarial, dan model penilaian yang digunakan oleh manajemen dengan ketentuan PSAK 117, termasuk pendekatan transisi yang diterapkan (*fully retrospective*, *modified retrospective*, atau *fair value*);
- Menguji kelengkapan dan keakuratan data yang digunakan dalam perhitungan saldo transisi, CSM, dan pergerakannya melalui pengujian berbasis sampel serta rekonsiliasi ke sistem sumber yang relevan;
- Menguji keakuratan perhitungan CSM melalui pelaksanaan ulang (*re-performance*) untuk sampel kelompok kontrak asuransi (*insurance contract groups/ICGs*), termasuk penentuan coverage units, pelepasan CSM, serta akresi bunga untuk kontrak dengan pendekatan GMM;
- Mengevaluasi kewajaran asumsi utama dengan membandingkannya terhadap pengalaman historis (PSAK 104), data pasar yang dapat diobservasi, karakteristik produk, serta persyaratan PSAK 117, termasuk melakukan analisis sensitivitas atas dampak perubahan asumsi terhadap pergerakan CSM dan BEL;
- Menguji perhitungan CSM awal untuk kontrak baru, termasuk penilaian atas identifikasi kontrak yang merugikan (*onerous contracts*);
- Memvalidasi pengungkapan terkait saldo dan pergerakan CSM dalam laporan keuangan dengan membandingkannya terhadap output model perhitungan serta mengevaluasi kecukupan pengungkapan sesuai dengan ketentuan PSAK 117.

Penilaian atas Liabilitas Kontrak Asuransi

Liabilitas kontrak asuransi terdiri dari Liabilitas untuk Sisa Masa Pertanggungan (*Liability for Remaining Coverage/LRC*) dan Liabilitas untuk Klaim yang Terjadi (*Liability for Incurred Claims/LIC*). Pada tanggal 31 Desember 2025, sebagaimana diungkapkan dalam Catatan 12 atas laporan keuangan konsolidasian, saldo liabilitas kontrak asuransi adalah sebesar Rp15.370.755.386, yang merepresentasikan sekitar 88% dari total liabilitas Grup, sehingga merupakan komponen yang signifikan terhadap jumlah liabilitas Grup. Penentuan liabilitas kontrak asuransi melibatkan pertimbangan yang signifikan dan estimasi atas arus kas masa depan yang tidak pasti, termasuk estimasi klaim yang

approaches, contract classification (GMM/BBA and PAA), model change governance, and management's review over CSM movements and release;

- *Evaluating the appropriateness of the accounting policies, actuarial methodologies, and valuation models applied by management in accordance with PSAK 117, including the transition approaches adopted (fully retrospective, modified retrospective, or fair value);*
- *Testing the completeness and accuracy of data used in the calculation of transition balances, CSM, and its movements through sample-based testing and reconciliation to relevant source systems;*
- *Testing the accuracy of CSM calculations by performing re-performance for a sample of insurance contract groups (ICGs), including the determination of coverage units, CSM release, and interest accretion for contracts measured under the GMM;*
- *Evaluating the reasonableness of key assumptions by comparing them against historical experience (under PSAK 104), observable market data, product characteristics, and the requirements of PSAK 117, including performing sensitivity analyses on the impact of changes in assumptions on CSM and BEL movements;*
- *Testing the calculation of initial CSM for new contracts, including the assessment of the identification of onerous contracts;*
- *Validating the disclosures related to CSM balances and movements in the financial statements by reconciling them to model outputs and evaluating the adequacy of disclosures in accordance with PSAK 117.*

Valuation of Insurance Contract Liabilities

Insurance contract liabilities comprise the Liability for Remaining Coverage (LRC) and the Liability for Incurred Claims (LIC). As of 31 December 2025, as disclosed in Note 12 to the consolidated financial statements, the balance of insurance contract liabilities amounted to Rp15,370,755,386, representing approximately 88% of the Group's total liabilities, and therefore constitutes a significant component of the Group's total liabilities. The determination of insurance contract liabilities involves significant judgment and estimates of uncertain future cash flows, including estimates of claims to be incurred, claims payment patterns, as well as the risk adjustment and discount rates applied. These



akan terjadi, pola pembayaran klaim, serta penyesuaian risiko (*risk adjustment*) dan tingkat diskonto yang digunakan. Estimasi tersebut juga mempertimbangkan karakteristik kontrak dan eksposur risiko yang mendasari.

Grup menggunakan berbagai model aktuarial dan teknik valuasi untuk mengukur liabilitas kontrak asuransi sesuai dengan ketentuan PSAK 117. Kompleksitas dalam penerapan model tersebut, termasuk penggunaan asumsi aktuarial, data input, serta pertimbangan manajemen, dapat meningkatkan risiko kesalahan material, baik yang disebabkan oleh ketidaklengkapan atau ketidakakuratan data, ketidaktepatan metode dan asumsi, maupun kelemahan dalam desain dan implementasi model.

Karena ketidakpastian estimasi yang signifikan terkait dengan penilaian liabilitas asuransi, hal ini dianggap sebagai hal audit utama.

Bagaimana audit kami merespons Hal Audit Utama:

Kami memahami dan telah mengevaluasi penilaian atas liabilitas kontrak asuransi, dimana kami telah melibatkan pakar aktuarial kami dan melakukan pengujian substantif. Kami melakukan prosedur-prosedur audit berikut untuk merespons Hal Audit Utama ini:

- Memperoleh pemahaman tentang pengendalian internal yang relevan dengan audit untuk merancang prosedur audit yang tepat sesuai dengan keadaan dan kondisi, tetapi bukan untuk tujuan menyatakan opini atas keefektifan pengendalian internal Grup;
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi serta pengungkapan terkait yang dibuat oleh manajemen;
- Memeriksa dan menguji metodologi dan asumsi atas liabilitas kontrak asuransi termasuk konsistensi penerapan asumsi dalam perhitungan;
- Menghitung estimasi independen atas liabilitas kontrak asuransi untuk sampel polis asuransi dan membandingkan hasilnya dengan estimasi manajemen;
- Dengan bantuan spesialis aktuarial, menguji kewajaran asumsi asumsi aktuarial dengan cara:
 - a. Mengevaluasi apakah asumsi manajemen ditetapkan sesuai dengan persyaratan PSAK 117;

estimates also take into account the underlying contract characteristics and risk exposures.

The Group applies various actuarial models and valuation techniques to measure insurance contract liabilities in accordance with PSAK 117. The complexity in applying these models, including the use of actuarial assumptions, input data, and management judgment, increases the risk of material misstatement, whether arising from incomplete or inaccurate data, inappropriate methods and assumptions, or deficiencies in the design and implementation of the models.

Due to the significance of estimation uncertainty associated with valuation of insurance liabilities, this is considered a key audit matter.

How our audit addressed the Key Audit Matter:

We understood and evaluated the valuation of insurance contract liabilities, in which we involved our actuarial expert and performed substantive testing. We have performed the following audit procedures to address this Key Audit Matter:

- *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;*
- *Examining and testing the methodology and assumptions applied to insurance contract liabilities, including the consistency of the application of such assumptions in the calculations;*
- *Recalculating an independent estimate of insurance contract liabilities for a sample of insurance policies and comparing the results with management's estimates;*
- *With the assistance of our actuarial specialists, testing the reasonableness of actuarial assumptions by:*
 - a. *Evaluating whether management's assumptions are established in accordance with the requirements of PSAK 117;*



- b. Menguji studi pengalaman dan masukan lainnya yang digunakan dalam penentuan asumsi;
 - c. Menganalisis interpretasi dan pertimbangan manajemen terkait hasil studi pengalaman dan pengalaman klaim yang muncul, mengevaluasi asumsi kunci baru dan yang direvisi, menilai kemungkinan asumsi alternatif yang wajar, serta mempertimbangkan tolak ukur industri dan sumber eksternal lainnya jika berlaku.
 - d. Menguji input dan informasi sumber yang mendasari penentuan tingkat diskonto, mengembangkan kisaran estimasi independen, dan membandingkannya dengan tingkat diskonto yang dipilih manajemen;
- Validasi kelengkapan dan akurasi data yang digunakan untuk menghitung liabilitas kontrak asuransi dengan melakukan rekonsiliasi antara laporan aktuaria dengan angka dalam dokumen pendukung.

Informasi Lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan, tetapi tidak mencantumkan laporan keuangan konsolidasian dan laporan auditor kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan konsolidasian tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan konsolidasian, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan konsolidasian atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami, membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggungjawab atas tata kelola dan melakukan tindakan tepat yang akan dilakukan

- b. *Testing the experience studies and other inputs used in determining the assumptions;*
 - c. *Analyzing management's interpretations and judgments regarding the results of experience studies and emerging claims experience, including evaluating new and revised key assumptions, assessing reasonably possible alternative assumptions, and considering industry benchmarks and other external sources, where applicable.*
 - d. *Testing the inputs and underlying source information used in determining the discount rates, developing an independent range of estimates, and comparing these to the discount rates selected by management;*
- *Validate the completeness and accuracy of the data used in calculating insurance contract liabilities by reconciling actuarial reports to the underlying supporting documentation.*

Other Information

Management is responsible for the other information. The other information comprises the information included in the Annual Report but does not include the consolidated financial statements and our auditors' report thereon. The Annual Report is expected to be available to us after the date of this auditor's report.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance on the conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations or Standards on Auditing established by IAPI.



berdasarkan peraturan perundang-undangan yang berlaku atau Standar Audit yang ditetapkan oleh IAPI.

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 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.

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 yang mencakup opini kami. Keyakinan memadai merupakan suatu level keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit 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 secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional

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 operations, or has no realistic alternative but to do so.

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 as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and



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, merancang dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya 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 pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk merancang 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.
- Menyimpulkan ketepatan penggunaan basis akuntansi atas 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 kami ke pengungkapan terkait dalam laporan keuangan konsolidasian atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor 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.

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 those 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 the 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.*
- *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 auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our 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.*



- Memperoleh 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.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, langkah yang diambil untuk menghilangkan ancaman atau pengamanan yang diterapkan.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan konsolidasian periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

- 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.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matter. We describe the matter in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Amir Abadi Jusuf, Aryanto, Mawar & Rekan



Chairul Wismoyo
Nomor Izin Akuntan Publik: AP.1698/
Public Accountant License Number: AP.1698

Jakarta, 31 Maret 2026/ March 31, 2026



**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN**
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION**
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2025 Rp	2024 *) Rp	2023 *) Rp
ASET				
Kas dan bank	5,31	734,656,595	357,871,939	537,451,620
Investasi				
Deposito berjangka	6a,31	3,198,081,044	2,157,622,420	3,074,620,966
Efek-efek	6b,31	7,165,030,420	7,671,317,347	6,060,601,437
Penyertaan langsung	6c	28,019,206	28,019,206	36,254,223
Investasi pada entitas asosiasi	6d	186,281,404	178,565,473	166,600,716
Properti investasi	6f	1,143,952,266	1,179,943,393	2,317,627,368
Aset kontrak asuransi dan reasuransi	12b	10,590,779,040	6,306,734,675	7,249,956,640
Piutang lain-lain	7	557,601,800	419,172,994	405,510,447
Aset tetap, neto	9	2,980,071,022	2,906,940,891	1,614,302,861
Aset tak berwujud, neto	11	110,844,449	123,678,966	113,420,431
Aset hak guna, neto	10a	27,860,924	23,367,109	10,357,593
Biaya dibayar di muka dan uang muka		37,054,000	56,730,903	32,288,969
Pajak dibayar di muka	13a	98,435,847	79,681,846	35,238,365
Aset pajak tangguhan	13e	305,039,384	312,382,607	312,045,939
Aset lain-lain	8	548,805,267	543,728,930	167,001,067
JUMLAH ASET		27,712,512,668	22,345,758,699	22,133,278,642
LIABILITAS DAN EKUITAS				
LIABILITAS				
Liabilitas kontrak asuransi dan reasuransi	12a	15,370,755,386	10,742,939,463	10,847,531,325
Pinjaman diterima	17,31	632,029,429	527,075,229	296,149,553
Utang pembiayaan konsumen dan sewa pembiayaan	18,31	139,779,289	117,815,784	45,513,893
Liabilitas sewa	10b	13,849,516	24,567,325	6,194,693
Beban akrual	14	388,030,521	289,365,193	290,477,838
Tagihan kekurangan pembayaran pajak		--	--	3,256,171
Utang pajak	13b	41,816,958	50,973,809	180,342,673
Utang lain-lain	15	733,699,992	480,400,696	331,957,414
Liabilitas imbalan kerja	16	218,794,827	230,998,378	295,526,178
JUMLAH LIABILITAS		17,538,755,918	12,464,135,877	12,296,949,738

*) Disajikan kembali, lihat Catatan 4

ASSETS				
Cash on hand and in banks				
Investments				
Time deposits				
Marketable securities				
Direct participation				
Investment in associates				
Investment properties				
Insurance and reinsurance contract assets				
Other receivables				
Fixed assets, net				
Intangible assets, net				
Right-of-use- assets, net				
Prepaid expenses and advances				
Prepaid taxes				
Deferred tax assets				
Other assets				
TOTAL ASSETS				
LIABILITIES AND EQUITY				
LIABILITIES				
Insurance and Reinsurance Contract Liabilities				
Borrowings				
Consumer finance and leases payables				
Lease liabilities				
Accrued expenses				
Tax underpayment bill				
Taxes payables				
Other payables				
Employee benefits liabilities				
TOTAL LIABILITIES				

*) Restated, see note 4

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statement as a whole

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION (Continued)**
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2025 Rp	2024 *) Rp	2023 *) Rp	
EKUITAS					EQUITY
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk:					Equity attributable to equity owner's holders of the parent:
Modal saham - nilai nominal					Share capital - par value
Rp50 (nilai penuh) per saham					Rp50 (full amount) per share
Modal dasar -					Authorized -
6.400.000.000 saham					6,400,000,000 shares
Modal ditempatkan dan disetor penuh -					Issued and fully paid -
3.555.575.600 saham dengan jumlah nilai nominal seluruhnya sebesar					3,555,575,600 shares with a total nominal value
Rp177.778.780.000 (nilai penuh) per 31 Desember 2025					Rp177,778,780,000 (full amount) as of December 31, 2025
nilai nominal					Share capital
Rp50 (nilai penuh) per saham					Rp50 (full amount) per share
Modal dasar -					Authorized -
6.400.000.000 saham					6,400,000,000 shares
Modal ditempatkan dan disetor penuh -					Issued and fully paid -
3.555.575.600 saham dengan jumlah nilai nominal seluruhnya sebesar					3,555,575,600 shares with a total nominal value
Rp177.778.780.000 (nilai penuh) per 31 Desember 2024	19	177,778,780	177,778,780	177,778,780	Rp177,778,780,000 (full amount) as of December 31, 2024
Tambahan modal disetor	21	625,460,209	625,460,209	625,460,209	Additional paid in capital
Selisih kurs penjabaran laporan keuangan		50,718,610	75,077,349	(32,418,370)	Translation adjustments
Selisih transaksi antara pemegang saham entitas anak		105,555,883	105,555,883	105,555,883	Difference in transaction between shareholders of a subsidiary
Keuntungan yang belum direalisasi atas efek - efek yang tersedia untuk dijual, neto	6e	100,661,500	(61,199,111)	19,314,654	Unrealized gains on available-for-sale marketable securities, net
Surplus revaluasi aset tetap	9	1,770,604,601	1,998,384,161	2,027,351,117	Fixed assets revaluation surplus
Pengukuran Kembali atas Beban Keuangan Asuransi		(49,874,168)	20,016,285	687,731	Remeasurement of Insurance Finance Expense
Saldo laba					Retained earnings
Ditentukan penggunaannya		413,313,271	413,313,271	413,313,271	Appropriated
Belum ditentukan penggunaannya		6,221,577,670	5,794,166,704	5,776,616,402	Unappropriated
Sub-jumlah ekuitas yang dapat diatribusikan kepada pemilik entitas induk		9,415,796,356	9,148,553,531	9,113,659,677	Equity attributable to equity owners holders of the parent
Kepentingan non-pengendali	23	757,960,394	733,069,291	722,669,227	Non-controlling interest
JUMLAH EKUITAS		10,173,756,750	9,881,622,822	9,836,328,904	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		27,712,512,668	22,345,758,699	22,133,278,642	TOTAL LIABILITIES AND EQUITY
*) Disajikan kembali, lihat Catatan 4					*) Restated, see note 4

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statement as a whole

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK**
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES**
**CONSOLIDATED STATEMENTS OF PROFIT OR
LOSS AND OTHER COMPREHENSIVE INCOME**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2025 Rp	2024 *) Rp	
PENDAPATAN ASURANSI DAN REASURANSI				INSURANCE AND REINSURANCE REVENUE
Pendapatan asuransi	24	9,107,069,240	7,458,184,062	Insurance revenue
Beban jasa asuransi	24	(8,251,104,251)	(4,479,257,165)	Insurance service expenses
Alokasi premi reasuransi		(3,703,592,353)	(3,393,137,852)	Allocation of reinsurances premium
Tagihan ke reasuransi atas klaim yang terjadi	24	<u>3,871,340,724</u>	<u>1,150,198,779</u>	Recoverable from reinsurer for incurred claim
Hasil jasa asuransi		1,023,713,360	735,987,824	Insurance service result
Pendapatan keuangan dari kontrak asuransi	25	(457,924,394)	(470,109,600)	Net finance income from insurance contracts
Pendapatan (beban) keuangan dari kontrak reasuransi	25	<u>83,382,163</u>	<u>50,256,793</u>	Net finance income (expense) from reinsurance contracts
Pendapatan (beban) keuangan - bersih		(374,542,231)	(419,852,807)	Net financial result (expense)
Pendapatan investasi	26	717,356,311	445,151,262	Investment income
Beban operasional lain-lain	28	(967,596,002)	(809,852,380)	Other operating expenses
Pendapatan operasional lainnya	27	542,519,627	532,567,654	Other operating revenues
Pendapatan (beban) lain-lain, neto	29	<u>1,766,211</u>	<u>120,057,149</u>	Other expenses (income), net
Laba sebelum bagian laba bersih entitas asosiasi dan beban pajak final dan pajak penghasilan		943,217,276	604,058,702	Income before share in associates' net income and final tax and income tax expenses
Bagian laba bersih entitas asosiasi	6d	<u>5,902,416</u>	<u>12,677,012</u>	Share in associates net income
Laba sebelum beban pajak final dan pajak penghasilan		949,119,692	616,735,714	Income before final tax and income tax expenses
Beban pajak final	13c	<u>(84,491,684)</u>	<u>(69,608,193)</u>	Final tax expense
Laba sebelum beban pajak penghasilan		864,628,008	547,127,521	Income before tax expenses
Beban pajak penghasilan	13c	<u>(102,204,755)</u>	<u>(124,978,681)</u>	Income tax expenses
LABA TAHUN BERJALAN		<u>762,423,253</u>	<u>422,148,840</u>	INCOME FOR THE YEAR

*) Disajikan kembali, lihat Catatan 4

*) Restated, see note 4

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statement as a whole

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
(Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF PROFIT OR
LOSS AND OTHER COMPREHENSIVE INCOME
(Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2025 Rp	2024 *) Rp	
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified to profit or loss:
Pengukuran kembali atas liabilitas imbalan kerja	16	(2,171,847)	69,704,724	Remeasurement of employee benefits liability
Surplus revaluasi aset tetap	9	(227,779,560)	(28,966,956)	Fixed assets revaluation surplus
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi		968,476	(14,350,305)	Income tax related to items that will not be reclassified to profit or loss
Pos yang akan direklasifikasi ke laba rugi:				Items that will be reclassified to profit or loss:
Keuntungan yang belum direalisasi atas instrumen keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain		137,502,094	(98,531,379)	Unrealized gains of financial instruments measured at fair value through other comprehensive income
Selisih kurs penjabaran laporan keuangan		(24,358,739)	107,495,719	Translation adjustments
Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi		3,673,565	6,722,643	Income tax related to items that will be reclassified to profit or loss
Pengukuran Kembali atas Beban Keuangan Asuransi		(69,890,454)	19,328,554	Remeasurement of Insurance Finance Expense
Jumlah penghasilan komprehensif lain setelah pajak		(182,056,465)	61,403,000	Total other comprehensive income after tax
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		580,366,788	483,551,840	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
Laba tahun berjalan yang dapat diatribusikan kepada:				Income for the year attributable to:
Pemilik entitas induk		711,056,556	401,574,888	Equity owners of the parent entity
Kepentingan non-pengendali		51,366,697	20,573,952	Non-controlling interest
Jumlah		762,423,253	422,148,840	Total
Jumlah penghasilan komprehensif tahun berjalan yang dapat diatribusikan kepada:				Total other comprehensive income for the year attributable to:
Pemilik entitas induk		547,584,586	473,140,865	Equity owners of the parent entity
Kepentingan non-pengendali		32,782,202	10,410,975	Non-controlling interest
Jumlah		580,366,788	483,551,840	Total
LABA PER SAHAM YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (nilai penuh)	30	200	113	EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY OWNERS OF THE PARENT ENTITY (full amount)
*) Disajikan kembali, lihat Catatan 4				*) Restated, see note 4

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statement as a whole

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY For the Years Ended December 31, 2025 and 2024 (Expressed in thousands of Rupiah, unless otherwise stated)												
Catatan/ Notes	Modal saham/ Share capital	Tambahan modal disetor/ Additional paid in capital	Selisih transaksi antara pemegang saham entitas anak/ Difference in transactions between shareholders of a subsidiary	Selisih kurs penjabaran laporan keuangan/ Translation adjustments	Keuntungan/ (kerugian) yang belum direalisasi atas efek-efek tersedia untuk dijual, metod Unrealized gain/(loss) on available-for-sale securities, net	Surplus revaluasi aset tetap/ Fixed assets revaluation surplus	Pengukuran kembali beban keuangan asuransi/ Remeasurement on insurance finance expenses	Saldo laba/Retained earnings		Ekuitas yang dapat diatribusikan kepada pemilik entitas induk/ Equity attributable to equity holders of the parent	Kepentingan non pengendali/ Non-controlling interest	Jumlah ekuitas/ Total equity
								Belum pengumumannya/ Unappropriated	Belum pengumumannya/ Unappropriated			
Saldo per 31 Desember 2023	177.778.780	625.460.209	105.555.883	(37.679.259)	8.409.087	2.027.351.117	--	6.662.074.018	9.582.263.106	687.595.127	--	10.279.858.233
Dampak penyajian kembali PSAK 109 PSAK 117	--	--	--	--	10.905.567	--	687.731	--	10.905.567	25.074.100	--	10.905.567
Saldo per 31 Desember 2023 (Setelah disajikan kembali)	177.778.780	625.460.209	105.555.883	(32.418.370)	19.314.654	2.027.351.117	687.731	5.776.616.402	9.113.659.677	722.669.227	--	9.836.328.904
Dividen kas	--	--	--	--	--	--	--	(438.247.011)	(438.247.011)	(10.911)	--	(439.257.922)
Laba tahun berjalan	--	--	--	--	--	--	--	401.574.888	401.574.888	20.573.952	--	422.148.840
Pengukuran kembali liabilitas imbalan kerja setelah pajak	--	--	--	--	--	--	--	54.222.425	54.222.425	1.131.994	--	55.354.419
Selisih kurs penjabaran laporan keuangan	--	--	--	107.495.719	--	--	--	--	107.495.719	--	--	107.495.719
Keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual neto setelah pajak PSAK 117	--	--	--	--	(80.513.765)	--	--	--	(80.513.765)	(11.294.971)	--	(91.808.736)
Surplus revaluasi aset tetap PSAK 117	--	--	--	--	--	(28.966.956)	19.328.554	--	(9.638.402)	--	--	19.328.554
Saldo per 31 Desember 2024	177.778.780	625.460.209	105.555.883	75.077.349	(61.199.111)	1.998.394.161	20.016.285	5.794.166.704	9.148.551.531	733.069.291	--	9.881.622.822
Dividen kas	--	--	--	--	--	--	--	(290.341.762)	(280.341.762)	(7.891.099)	--	(288.232.861)
Laba tahun berjalan	--	--	--	--	--	--	--	711.056.556	711.056.556	51.366.697	--	762.423.253
Management Employee Stock Option Plan	--	--	--	--	--	--	--	--	--	--	--	--
Pengukuran kembali liabilitas imbalan kerja setelah pajak	--	--	--	--	--	--	--	(3.303.828)	(3.303.828)	2.100.457	--	(1.203.371)
Penyesuaian entitas anak	--	--	--	--	--	--	--	--	--	--	--	--
Selisih kurs penjabaran laporan keuangan	--	--	--	(24.358.739)	--	--	--	--	(24.358.739)	--	--	(24.358.739)
Keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual neto setelah pajak PSAK 117	--	--	--	--	161.860.611	--	--	--	161.860.611	(20.684.952)	--	141.175.659
Surplus revaluasi aset tetap PSAK 117	--	--	--	--	--	(227.779.560)	(69.890.453)	--	(227.779.560)	--	--	(227.779.560)
Saldo per 31 Desember 2025	177.778.780	625.460.209	105.555.883	50.718.610	100.661.500	1.770.604.601	(49.874.188)	6.221.577.670	9.415.798.395	757.890.304	--	10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560)
Fixed assets revaluation surplus/plus												10.173.196.790
Fixed assets revaluation surplus/plus												141.175.659
Fixed assets revaluation surplus/plus												(69.890.453)
Fixed assets revaluation surplus/plus												(227.779.560

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statement as a whole

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2025 Rp	2024 Rp	
ARUS KAS DARI				CASH FLOWS FROM
AKTIVITAS OPERASI				OPERATING ACTIVITIES
Penerimaan kas dari tertanggung, reasuradur, dan pelanggan		9,008,391,418	9,705,817,709	Cash receipts from insured, reinsurers, and customers
Pembayaran kas kepada tertanggung, reasuradur, pemasok, dan karyawan		(7,596,784,140)	(9,087,432,170)	Cash paid to insured, reinsurers, suppliers, and employees
Pembayaran pajak penghasilan		(212,999,282)	(204,329,167)	Income tax paid
Arus kas neto yang diperoleh dari aktivitas operasi		1,198,607,996	414,056,372	Net cash flows provided by operating activities
ARUS KAS DARI				CASH FLOWS FROM
AKTIVITAS INVESTASI				INVESTING ACTIVITIES
Penerimaan bunga		383,426,608	469,732,911	Interest received
Penerimaan dividen		9,570,788	17,261,802	Dividends received
Pencairan (penempatan) investasi, neto		(664,085,050)	(637,938,482)	Proceeds from sale (placement) of investments, net
Perolehan aset tetap	9	(282,918,024)	(184,810,506)	Acquisitions of fixed assets
Hasil penjualan aset tetap	9	17,558	612,236	Proceeds from sale of fixed assets
Arus kas neto digunakan untuk aktivitas investasi		(553,988,120)	(335,142,039)	Net cash flows used for investing activities
ARUS KAS DARI				CASH FLOWS FROM
AKTIVITAS PENDANAAN				FINANCING ACTIVITIES
Pembayaran dividen	20	(288,232,861)	(438,257,922)	Dividends paid
Pembayaran pinjaman diterima	17	(160,831,713)	(148,655,251)	Payment of borrowings
Pencairan pinjaman diterima	17	265,785,913	379,580,927	Proceeds from borrowings
Pembayaran utang sewa pembiayaan konsumen dan sewa pembiayaan	18	(19,224,102)	(19,224,102)	Payment of consumer finance and lease payable
Pembayaran bunga sewa pembiayaan	18	(47,969,884)	(21,835,313)	Payment of lease payable interest
Pembayaran liabilitas sewa	10	(11,132,569)	(6,079,883)	Payment of lease liabilities
Arus kas neto yang digunakan untuk aktivitas pendanaan		(261,605,216)	(254,471,544)	Net cash flows used in financing activities
KENAIKAN (PENURUNAN) NETO KAS DAN BANK		383,014,660	(175,557,211)	NET INCREASE (DECREASE) IN CASH AND BANKS
PENYESUAIAN ATAS SELISIH KURS		(6,230,004)	(4,022,470)	ADJUSTMENT OF FOREIGN EXCHANGES DIFFERENCE
KAS DAN BANK AWAL TAHUN	5	357,871,939	537,451,620	CASH AND BANKS AT BEGINNING OF YEAR
KAS DAN BANK AKHIR TAHUN	5	734,656,595	357,871,939	CASH AND BANKS AT END OF YEAR

* Lihat Catatan 32 untuk pengungkapan informasi tambahan arus kas, termasuk tambahan informasi transaksi non-kas

* See Note 32 for the additional cash flows information, include additional information non cash transaction.

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statement as a whole

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. Umum

1.a. Pendirian Perseroan

PT Asuransi Tugu Pratama Indonesia Tbk ("Perseroan") didirikan berdasarkan Akta Notaris No. 9 tanggal 25 November 1981 dari Tan Thong Kie, S.H. Akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. Y.A5/177/20 tanggal 15 Maret 1982 serta diumumkan dalam Tambahan No. 845 dari Berita Negara Republik Indonesia No. 54 tanggal 6 Juli 1982. Anggaran dasar Perseroan telah mengalami beberapa kali perubahan, terakhir dengan Akta Notaris No. 47 tanggal 10 Mei 2021 dari Notaris Jose Dima Satria, S.H., M.Kn. tentang Pernyataan Keputusan Rapat Perubahan Anggaran Dasar PT Tugu Pratama Indonesia. Perubahan Anggaran Dasar tersebut telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0032939.AH.01.02 tanggal 9 Juni 2021.

Anggaran Dasar Perseroan telah disesuaikan dengan ketentuan Undang-Undang No. 40 Tahun 2007 mengenai Perseroan Terbatas (UU PT) yang dituangkan dalam Akta Notaris No. 27 tanggal 25 Juni 2008 dari Lenny Janis Ishak, S.H. Perubahan tersebut telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-51110.AH.01.02.Tahun 2008 tanggal 14 Agustus 2008 serta diumumkan dalam Berita Negara Republik Indonesia No. 95 tanggal 25 November 2008, Tambahan No. 25141.

Kantor pusat Perseroan berkedudukan di Gedung Wisma Tugu I, Jalan Rasuna Said Kav C 8-9, Jakarta 12920, dengan 28 kantor di luar kantor pusat yang tersebar di kota-kota besar di Indonesia seperti Surabaya, Bandung, Semarang, Yogyakarta, Denpasar, Medan, Palembang, Pekanbaru, Padang, Balikpapan, Pontianak, Bandar Lampung, Makassar, Manado, Palu, dan kota-kota lainnya.

Sesuai dengan pasal 3 Anggaran Dasar Perseroan, ruang lingkup kegiatan Perseroan adalah dalam bidang industri asuransi umum, reasuransi, dan bisnis syariah. Perseroan memperoleh izin usaha dari Kementerian Keuangan Republik Indonesia melalui Direktorat Jenderal Moneter Dalam Negeri

1. General

1.a. Establishment of the Company

PT Asuransi Tugu Pratama Indonesia Tbk ("the Company") was established based on Notarial Deed No. 9 dated November 25, 1981 of Notary Tan Thong Kie, S.H. The deed of establishment was approved by the Minister of Justice of the Republic of Indonesia in his Decision Letter No.Y.A5/177/20 dated March 15, 1982 and was published in Supplement No. 845 to the State Gazette of the Republic of Indonesia No. 54 dated July 6, 1982. The Company's Articles of Association have been amended several times, most recently by Notarial Deed No. 47 dated May 10, 2021, of Jose Dima Satria, S.H., M.Kn., regarding the Statement of Meeting Resolutions on the Amendment to the Articles of Association of PT Tugu Pratama Indonesia. This change was approved by the Minister of Law and Human Rights of The Republic of Indonesia in his Decision Letter No. AHU-0032939.AH.01.02 dated June 9, 2021.

The Company's Articles of Association have confirmed with Law No. 40 Year 2007 on Limited Liability Company (UU PT) based on Notarial Deed No. 27 dated June 25, 2008 of Lenny Janis Ishak, S.H. This change was approved by the Minister of Justice and Human Rights of the Republic of Indonesia in his decision letter No. AHU- 51110.AH.01.02. Year 2008 dated August 14, 2008 and was published in the Supplement No. 25141 to State Gazette of Republic of Indonesia No. 95 dated November 25, 2008.

The Company's head office is located at Wisma Tugu I Building, Jalan Rasuna Said Kav C 8-9, Jakarta 12920, with 28 offices outside the head office spread across major cities in Indonesia such as Surabaya, Bandung, Semarang, Yogyakarta, Denpasar, Medan, Palembang, Pekanbaru, Padang, Balikpapan, Pontianak, Bandar Lampung, Makassar, Manado, Palu, and other cities.

In accordance with article 3 of the Company's Articles of Association, the Company is engaged in general insurance, reinsurance and sharia business. The Company obtained its business license from the Ministry of Finance of the Republic of Indonesia through the Directorate General of Domestic Monetary Affairs in its

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

dengan Surat Keputusan No. Kep-5572/MD/1981 tanggal 9 Desember 1981 dan Kep-8014/MD/1986 tanggal 8 Desember 1986.

Perseroan memperoleh izin pembukaan divisi yang beroperasi dengan prinsip syariah berdasarkan Surat Rekomendasi No.U-044/DSN-MUI/III/2005 tanggal 20 Maret 2005 dari Dewan Syariah Nasional Majelis Ulama Indonesia dan Surat Keputusan Menteri Keuangan Republik Indonesia No. KEP-108/KM.05/2005 tanggal 18 April 2005.

1.b. Manajemen kunci dan informasi lainnya

Berdasarkan Akta Notaris No. 81 tanggal 20 Desember 2024 dan telah memperoleh persetujuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.09-0292061 tanggal 23 Desember 2024 dan Akta Notaris No. 78 tanggal 22 Mei 2024 dan telah memperoleh persetujuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.09-0206626 tanggal 28 Mei 2024. Susunan Dewan Komisaris, Direksi, Komite Audit, dan Dewan Pengawas Syariah Perseroan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025
Dewan Komisaris :	
Presiden Komisaris	Abdul Ghofar *
Komisaris Independen	Poerwo Tjahjono
Komisaris Independen	Tajudin Noor
Komisaris	--
Komisaris	Bagus Agung Rahadiansyah
Direksi :	
Presiden Direktur	Adi Pramana
Direktur	Fitri Azwar
Direktur	Fadlil Iswahyudi
Direktur	Ery Widiatmoko
Direktur	Edi Yoga Prasetyo
Komite Audit :	
Ketua	Poerwo Tjahjono
Anggota	Bambang Suprihantono
Anggota	Ari Marsudi
Anggota	--
Dewan Pengawas Syariah :	
Ketua	Muhammad Maksum
Anggota	Siti Hannah

* Merangkap sebagai komisaris independen

Manajemen kunci Perseroan terdiri dari Dewan Komisaris dan Direksi.

Jumlah kompensasi yang berupa imbalan kerja jangka pendek dan panjang untuk Dewan Komisaris dan Direksi sebagai personil

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Decision Letter No. Kep-5572/MD/1981 dated December 9, 1981 and Kep-8014/MD/1986 dated December 8, 1986.

The Company has obtained a license to open a division that would operate in accordance with sharia principles based on Letter of Recommendation from Dewan Sharia Nasional - Majelis Ulama Indonesia No. U-044/DSN-MUI/III/2005 dated March 20, 2005 and Decision Letter of the Minister of Finance of Republic of Indonesia No. KEP-108/KM.05/2005 dated April 18, 2005.

1.b. Key management and other information

Based on Notarial Deed No. 81 dated December 20, 2024 and was approved by the Minister of Law and Human Rights of Republic of Indonesia in his Decision Letter No. AHU-AH.01.09-0292061 dated December 23, 2024 and Notarial Deed No. 78 dated May 22, 2024 and was approved by the Minister of Law and Human Rights of Republic of Indonesia in his Decision Letter No. AHU-AH.01.09-0206626 dated May 28, 2024. The Company's Board of Commissioners, Directors, Audit Committee, and Sharia Supervisory Board as of December 31, 2025 and 2024, are as follows:

	2025	2024	
Dewan Komisaris :			Board of Commissioners :
Presiden Komisaris	Abdul Ghofar *	Abdul Ghofar *	President Commissioner
Komisaris Independen	Poerwo Tjahjono	Poerwo Tjahjono	Independent Commissioner
Komisaris Independen	Tajudin Noor	Tajudin Noor	Independent Commissioner
Komisaris	--	Samuel Lie (Samuel Ramna)	Commissioner
Komisaris	Bagus Agung Rahadiansyah	Bagus Agung Rahadiansyah	Commissioner
Direksi :			Board of Directors :
Presiden Direktur	Adi Pramana	Tatang Nurhidayat	President Director
Direktur	Fitri Azwar	Emil Hakim	Director
Direktur	Fadlil Iswahyudi	Sudarlin	Director
Direktur	Ery Widiatmoko	Ery Widiatmoko	Director
Direktur	Edi Yoga Prasetyo	Edi Yoga Prasetyo	Director
Komite Audit :			Audit Committee :
Ketua	Poerwo Tjahjono	Poerwo Tjahjono	Chairman
Anggota	Bambang Suprihantono	Dini Rosdini	Member
Anggota	Ari Marsudi	Eni Pratiwi Herlinawati	Member
Anggota	--	Saleh Basir	Member
Dewan Pengawas Syariah :			Sharia Supervisory Board :
Ketua	Muhammad Maksum	Muhammad Maksum	Chairman
Anggota	Siti Hannah	Siti Hannah	Member

* Holding a concurrent position as an independent commissioner

The Company's key management personnel consist of the Boards of Commissioners and Directors.

The total compensation in the form of short-term and long-term employee benefits received by the Board of Commissioners and the Board

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

manajemen kunci Perseroan adalah sebagai berikut:

of Directors as the Company's key management personnel are as follows:

	2025 Rp	2024 Rp
Dewan Komisaris :		
Imbalan kerja jangka pendek	7,503,665	15,816,990
Imbalan kerja jangka panjang	4,217,584	979,264
Sub jumlah	11,721,249	16,796,254
Direksi :		
Imbalan kerja jangka pendek	16,088,554	46,078,376
Imbalan kerja jangka panjang	8,964,912	2,241,228
Sub jumlah	25,053,466	48,319,604
Jumlah	36,774,715	65,115,858

Board of Commissioners :

Short-term benefits
Long-term benefits
Sub total

Board of Directors :

Short-term benefits
Long-term benefits
Sub total

Total

Total karyawan Perseroan pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah 336 dan 350 orang (tidak diaudit).

The Company had total number of employees as of December 31, 2025 and 2024 are 336 and 350, respectively (unaudited).

1.c. Penawaran umum saham

Saham Perseroan ditawarkan perdana kepada masyarakat dan dicatatkan di Bursa Efek Indonesia pada tanggal 28 Mei 2018. Penawaran perdana saham Perseroan tersebut sejumlah 177.777.800 saham dengan nilai nominal Rp100 per saham dan harga saham perdana Rp3.850 per saham, telah dinyatakan efektif untuk dicatatkan pada tanggal 17 Mei 2018 oleh Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-50/D.04/2018.

1.c. Public offering of shares

The Company's shares of stock were initially offered to the public and listed on the Indonesia Stock Exchange on May 28, 2018. The Company's initial public offering of 177,777,800 shares with a par value of Rp100 per share and offering price of Rp3,850 per share, was approved for listing on May 17, 2018 by the Financial Services Authority (OJK) in its letter No. S-50/D.04/2018.

1.d. Struktur perseroan dan entitas anak

Laporan keuangan konsolidasian mencakup akun-akun Perseroan dan Entitas Anak (selanjutnya disebut "Grup"), dimana Perseroan memiliki, baik secara langsung maupun tidak langsung, lebih dari 50% saham pada entitas anak, yang terdiri dari:

1.d. Corporate structure and subsidiaries

The consolidated financial statements include the accounts of the Company and subsidiaries (here in after collectively referred to as "the Group"), where the Company has direct or indirect ownership interests of more than 50% in the voting shares of the subsidiaries, consisting of:

Entitas anak/Subsidiaries	Tahun beroperasi secara komersial/ Commencement of commercial operation	Domisili/ Domicile	Jenis usaha/ Nature of business	Persentase kepemilikan/ Percentage of ownership		Jumlah aset sebelum eliminasi/ Total assets before elimination	
				2025	2024	2025	2024
PT Tugu Pratama Interindo (TPInt)	29 April 1994/ April 29, 1994	Jakarta	Investasi saham/ Investment in shares of stock	99.99%	99.99%	1,170,030,253	1,127,546,818
PT Pratama Mitra Sejati (PMS) *)	15 Januari 1990/ January 15, 1990	Jakarta	Real estate, persewaan, pengembangan dan jasa servis real estate, perdagangan/ Real estate, rental, real estate and services development, trading	99.99%	99.99%	3,026,577,844	2,764,174,694
Tugu Insurance Company Limited (TIC)**)	15 Desember 1965/ December 15, 1965	Hong Kong	Asuransi kerugian/ General insurance	100.00%	100.00%	2,033,734,936	2,606,009,997
PT Synergy Risk Management Consultants*)	23 Januari 1995/ January 23, 1995	Jakarta	Manajemen risiko, surveyor dan penilai/ Risk management, surveyor and valuation	99.90%	99.90%	56,513,325	53,761,521
PT Tugu Reasuransi Indonesia (TRI)*)	2 April 1987/ April 2, 1987	Jakarta	Reasuransi/ Reinsurance	50.74%	50.74%	6,008,331,774	5,942,450,745
Reksa dana GAP Dana Kombinasi****)	20 April 2015/ April 20, 2015	Jakarta	Investasi reksadana/ Investment in mutual fund	100.00%	100.00%	17,645,919	56,516,804
Reksa dana Terproteksi Insight Terproteksi 2***)	30 September 2013/ September 30, 2013	Jakarta	Investasi reksadana/ Investment in mutual fund	100.00%	100.00%	--	90,454,013

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

- *) Pemilikan tidak langsung melalui entitas anak, TPInt
 **) Pemilikan tidak langsung melalui entitas anak, TPInt, sebesar 72,5% dan pemilikan langsung sebesar 27,5%
 ***) Pemilikan tidak langsung melalui entitas anak, TRI

- *) Indirect ownership through subsidiary, TPInt
 **) Indirect ownership through the subsidiary entity, TPInt, is 72.5% and direct ownership is 27.5%,
 ***) Indirect ownership through subsidiary, TRI

1.e. Penyusunan dan penyelesaian laporan keuangan konsolidasian

Laporan keuangan konsolidasian Grup disusun dan diotorisasi untuk diterbitkan oleh Direksi pada tanggal 31 Maret 2026.

1.e. Preparation and completion of the consolidated financial statements

The consolidated financial statements of the Group were prepared and authorized for issuance by the Directors on March 31, 2026.

2. Ikhtisar Kebijakan Akuntansi Material

2. Summary Of Material Accounting Policies

2.a. Pernyataan kepatuhan dan dasar penyusunan laporan keuangan konsolidasian

Laporan keuangan konsolidasian telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia ("SAK"), yang mencakup Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia, serta Peraturan No. VIII.G.7 Lampiran Keputusan Ketua BAPEPAM-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 yang terdapat di dalam Peraturan dan Pedoman Penyajian dan Pengungkapan Laporan Keuangan yang diterbitkan oleh Badan Pengawas Pasar Modal dan Lembaga Keuangan ("BAPEPAM-LK"), yang fungsinya dialihkan kepada Otoritas Jasa Keuangan ("OJK") sejak tanggal 1 Januari 2013.

2.a. Statement of compliance and basis for preparation of the consolidated financial statements

The consolidated financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards ("IFAS"), which comprise the Statements of Financial Accounting Standards ("PSAK") and Interpretations to Financial Accounting Standards ("ISAK") issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants, and Rule No. VIII.G.7 Attachment of Chairman of BAPEPAM-LK's Decision No. KEP-347/BL/2012 dated June 25, 2012 on the Regulations and the Guidelines on Financial Statement Presentation and Disclosures issued by Capital Market and Financial Institution Supervisory Agency ("BAPEPAM-LK"), which function has been transferred to Financial Service Authority ("OJK") starting on January 1, 2013.

Laporan keuangan konsolidasian disusun berdasarkan harga perolehan, kecuali untuk beberapa akun tertentu yang disajikan berdasarkan penilaian lain seperti dijelaskan dalam kebijakan akuntansi masing-masing akun yang bersangkutan. Laporan keuangan konsolidasian disusun berdasarkan akuntansi berbasis akrual, kecuali laporan arus kas konsolidasian.

The consolidated financial statements have been prepared under the historical cost convention except for certain accounts which are presented on the basis of other measurements, as stated in the respective accounting policies of the relevant accounts. The consolidated financial statements are prepared under the accrual basis of accounting, except for the consolidated statement of cash flows.

Laporan arus kas konsolidasian disusun menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi, dan pendanaan.

The consolidated statement of cash flows are prepared using the direct method with cash flows classified into operating, investing, and financing activities.

Seluruh angka dalam laporan keuangan konsolidasian ini, disajikan dalam ribuan Rupiah, kecuali dinyatakan lain.

Figures in the consolidated financial statements are expressed in thousand Rupiah, unless otherwise stated.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Pos-pos dalam Penghasilan Komprehensif Lain ("PKL") disajikan terpisah antara akun-akun yang akan direklasifikasikan ke laba rugi dan akun-akun yang tidak akan direklasifikasikan ke laba rugi.

Kebijakan akuntansi signifikan telah diterapkan secara konsisten dalam penyusunan laporan keuangan konsolidasian terhadap seluruh tahun yang disajikan, kecuali jika dinyatakan lain.

2.b. Prinsip konsolidasi

Laporan keuangan konsolidasian meliputi laporan keuangan Perseroan dan entitas anaknya seperti yang disebutkan pada Catatan 1d yang dimiliki oleh Perseroan dengan kepemilikan kontrol.

Seluruh transaksi, saldo dan keuntungan atau kerugian (termasuk keuntungan atau kerugian yang belum direalisasi) antar entitas dalam Perseroan dieliminasi.

Laporan keuangan konsolidasian disusun dengan menggunakan kebijakan akuntansi yang sama untuk peristiwa dan transaksi sejenis dalam kondisi yang sama. Apabila laporan keuangan entitas anak menggunakan kebijakan akuntansi yang berbeda dari kebijakan akuntansi yang digunakan dalam laporan keuangan konsolidasian, maka dilakukan penyesuaian yang diperlukan terhadap laporan keuangan entitas anak tersebut.

Entitas Anak dikonsolidasikan secara penuh sejak tanggal akuisisi, yaitu tanggal Perseroan memperoleh pengendalian, sampai dengan tanggal entitas induk kehilangan pengendalian. Pengendalian dianggap ada ketika Perseroan memiliki, secara langsung atau tidak langsung melalui entitas anak, lebih dari setengah hak suara entitas.

Pengendalian diperoleh ketika Perseroan terekspos, atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan *investee* dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kekuasaannya atas *investee*. Secara khusus, Perseroan mengendalikan *investee* jika, dan hanya jika, Perseroan memiliki seluruh hal berikut ini:

- i. kekuasaan atas *investee*, yaitu hak yang ada saat ini yang memberi entitas induk kemampuan kini untuk mengarahkan aktivitas relevan dari *investee*;

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

The items under Other Comprehensive Income ("OCI") are presented separately between items to be reclassified to profit or loss and items not to be reclassified to profit or loss.

The accounting policies were consistently applied in the preparation of the consolidated financial statements to all years presented, unless otherwise stated.

2.b. Principles of consolidation

The consolidated financial statements include the financial statements of the Company and its subsidiaries mentioned in Note 1d in which the Company has control.

All intercompany transactions, balances and gains or losses (including unrealized gains or losses) between the entities in the Company are eliminated.

The consolidated financial statements are prepared using uniform accounting policies for transactions and events in similar circumstances. If the subsidiaries' financial statements use different accounting policies different from those adopted in the consolidated financial statements, appropriate adjustments are made to the subsidiaries' financial statements.

Subsidiaries are fully consolidated from the date of acquisition, being the date on which the Company obtained control, and continue to be consolidated until the date such control ceases. Control is presumed to exist if the Company owns, directly or indirectly through a subsidiary, more than half of the voting rights of an entity.

Control is achieved when the Company 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. Specifically, the Company controls an investee if, and only if, the Company has all of the following:

- i. *power over the investee, which is existing rights that give the parent current ability to direct the relevant activities of the investee;*

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

- 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.

Umumnya, ada dugaan bahwa mayoritas hak suara menghasilkan pengendalian. Untuk mendukung anggapan ini dan bila entitas induk memiliki kurang dari mayoritas hak suara atau hak serupa dari *investee*, entitas induk mempertimbangkan semua fakta dan keadaan yang relevan dalam menilai apakah entitas induk memiliki kuasa 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 entitas induk.

Dalam hal pengendalian terhadap entitas anak dimulai atau diakhiri dalam suatu periode berjalan, maka hasil usaha entitas anak yang diperhitungkan ke dalam laporan keuangan konsolidasian hanya sebatas hasil pada saat pengendalian tersebut mulai diperoleh atau hingga saat pengendalian itu berakhir.

Seluruh laba rugi dan setiap komponen penghasilan komprehensif lain diatribusikan kepada pemilik entitas induk dan pada kepentingan non pengendali ("KNP"), walaupun hal ini akan menyebabkan saldo KNP yang defisit.

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 Perseroan menghentikan pengakuan atas aset (termasuk *goodwill*), liabilitas, serta KNP dan komponen lain dari ekuitas terkait, dan selisihnya diakui pada laba rugi. Bagian dari investasi yang tersisa diakui pada nilai wajar.

Investasi pada reksadana

Grup mempunyai investasi di entitas bertujuan khusus yaitu reksadana. Kepemilikan Grup dapat berfluktuasi dari hari ke hari sesuai dengan partisipasi Grup di entitas tersebut.

Grup mengonsolidasikan reksadana di mana Grup memiliki unit penyertaan lebih dari 50%

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

- 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

Generally, there is a presumption that majority of voting rights results in control. To support this presumption and when the parent has less than a majority of the voting or similar rights of an investee, the parent 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. right arising from other contractual arrangements; and
- iii. the parent's voting rights and potential voting rights.

Where a subsidiary, if any, either began or ceased to be controlled during the period, the result of operations of that subsidiary is included in the consolidated financial statements only from the date that the control has commenced or up to the date that the control has ceased.

Profit or loss and each component of other comprehensive income are attributed to the equity holders of the parent of the Company and to the non-controlling interests ("NCI"), even if this results in the NCI having a deficit balance.

A change in the parent's ownership interest in a subsidiary, without a loss of control, is accounted as an equity transaction. If the Company loses control over a subsidiary, it derecognizes the related assets (including goodwill), liabilities, NCI and other components of equity, while the difference is recognized in the profit or loss. Any investment retained is recognized at fair value.

Investments in mutual funds

The Group has invested in a number of special purpose entities such as mutual funds. The Group's percentage of ownership may fluctuate from day to day according to the Group's participation in the mutual funds.

The Group consolidates mutual funds which The Group owns more than 50% of total fund units

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

dari unit penyertaan yang diterbitkan serta mempunyai pengendalian secara langsung atau tidak langsung terhadap reksadana tersebut.

Pada tanggal pelaporan, Grup menyajikan reksadana yang dikonsolidasikan berdasarkan *underlying assets* atas reksadana yang dimiliki Grup.

2.c. Kombinasi bisnis

Kombinasi bisnis dicatat dengan menggunakan metode akuisisi. Biaya perolehan dari sebuah akuisisi diukur pada nilai agregat imbalan yang dialihkan, diukur pada nilai wajar pada tanggal akuisisi dan jumlah setiap KNP pada pihak yang diakuisisi. Untuk setiap kombinasi bisnis, pihak pengakuisisi mengukur KNP pada entitas yang diakuisisi baik pada nilai wajar ataupun pada proporsi kepemilikan KNP atas aset neto yang teridentifikasi dari entitas yang diakuisisi. Biaya-biaya akuisisi yang timbul dibebankan langsung dan disertakan dalam beban-beban administrasi.

Ketika melakukan akuisisi atas sebuah bisnis, Grup mengklasifikasikan dan menentukan aset keuangan yang diperoleh dan liabilitas keuangan yang diambil alih berdasarkan pada persyaratan kontraktual, kondisi ekonomi, dan kondisi terkait lain yang ada pada tanggal akuisisi.

Dalam suatu kombinasi bisnis yang dilakukan secara bertahap, pihak pengakuisisi mengukur kembali kepentingan ekuitas yang dimiliki sebelumnya pada pihak yang diakuisisi pada nilai wajar tanggal akuisisi dan mengakui keuntungan atau kerugian yang dihasilkan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Pada tanggal akuisisi, *goodwill* awalnya diukur pada harga perolehan yang merupakan selisih lebih nilai agregat dari imbalan yang dialihkan dan jumlah setiap KNP atas selisih jumlah dari aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih. Jika imbalan tersebut kurang dari nilai wajar aset neto entitas anak yang diakuisisi, selisih tersebut diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai keuntungan dari pembelian dengan diskon setelah sebelumnya manajemen menilai kembali identifikasi dan nilai wajar dari aset yang diperoleh dan liabilitas yang diambil alih.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

issued and has direct or indirect control over the respective mutual funds.

As of the reporting date, the Group presents the consolidated mutual funds based on the mutual funds' underlying assets directly held by the Group.

2.c. Business combination

Business combinations are accounted for using the acquisition method. The cost of an acquisition is measured as the aggregate of the consideration transferred, measured at acquisition date fair value and the amount of any NCI in the acquiree. For each business combination, the acquirer measures the NCI in the acquiree either at fair value or at the proportionate share of the acquiree's identifiable net assets. Acquisition costs incurred are directly expensed and included in administrative expenses.

When the Group acquires a business, it classifies and determines the financial assets acquired and liabilities assumed based on the contractual terms, economic circumstances, and pertinent conditions as at the acquisition date.

In the business combination which is achieved in stages, the acquirer remeasures the previously held equity interest at the acquisition date fair value and recognizes gain or loss which is generated in consolidated statements of profit or loss and other comprehensive income.

At acquisition date, goodwill is initially measured at cost that is being the excess of the aggregate of the consideration transferred and the amount recognized for NCI over the net identifiable assets acquired and liabilities assumed. If this consideration is lower than the fair value of the net assets of the subsidiary acquired, the difference is recognized in the consolidated statements of profit or loss and other comprehensive income as gain on bargain purchase after previously assessing the identification and fair value measurement of the acquired assets and the assumed liabilities.

Setelah pengakuan awal, *goodwill* diukur pada jumlah tercatat dikurangi akumulasi kerugian penurunan nilai. Untuk tujuan uji penurunan nilai, *goodwill* yang diperoleh dari suatu kombinasi bisnis, sejak tanggal akuisisi dialokasikan kepada setiap Unit Penghasil Kas ("UPK") dari Grup yang diharapkan akan bermanfaat dari sinergi kombinasi tersebut, terlepas dari apakah aset atau liabilitas lain dari pihak yang diakuisisi ditetapkan atas UPK tersebut.

Jika *goodwill* telah dialokasikan pada suatu UPK dan operasi tertentu atas UPK tersebut dihentikan, maka *goodwill* yang diasosiasikan dengan operasi yang dihentikan tersebut termasuk dalam jumlah tercatat operasi tersebut ketika menentukan keuntungan atau kerugian dari pelepasan. *Goodwill* yang dilepaskan tersebut diukur berdasarkan nilai relatif operasi yang dihentikan dan porsi UPK yang ditahan.

2.d. Pernyataan dan Interpretasi Standar Akuntansi Baru dan Revisi yang Berlaku Efektif pada Tahun Berjalan

Amandemen dan revisi atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, dengan penerapan dini diperkenankan yaitu:

- Amendemen PSAK 221: Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran;
- PSAK 117: Kontrak Asuransi; dan
- Amendemen PSAK 117: Kontrak Asuransi tentang Penerapan Awal PSAK 117 dan PSAK 109 – Informasi Komparatif.

Beberapa PSAK juga diamendemen yang merupakan amendemen konsekuensial karena berlakunya PSAK 117: Kontrak Asuransi, yaitu:

- PSAK 103: Kombinasi Bisnis
- PSAK 105: Aset Tidak Lancar yang dikuasai untuk Dijual dan Operasi yang Dihentikan
- PSAK 107: Instrumen Keuangan: Pengungkapan
- PSAK 109: Instrumen Keuangan
- PSAK 115: Pendapatan dari Kontrak dengan Pelanggan
- PSAK 201: Penyajian Laporan Keuangan
- PSAK 207: Laporan Arus Kas
- PSAK 216: Aset Tetap
- PSAK 219: Imbalan Kerja
- PSAK 228: Investasi pada Entitas Asosiasi dan Ventura Bersama

After initial recognition, *goodwill* is measured at cost less any accumulated impairment losses. For the purpose of impairment testing, *goodwill* which is acquired in a business combination, from the acquisition date, allocated to each of the Group's Cash-Generating Units ("CGU") that are expected to benefit from the combination, irrespective of whether other assets or liabilities of the acquiree are assigned to those CGUs.

Where *goodwill* forms part of a CGU and part of the operation within that CGU is disposed of, the *goodwill* associated with the operation disposed of is included in the carrying amount of the operation when determining the gain or loss on disposal of the operation. *Goodwill* disposed of in this circumstance is measured based on the relative values of the operation disposed of and the portion of the CGU retained.

2.d. New and Revised Statements and Interpretation of Financial Accounting Standards Effective in the Current Year

Amendment and revised to standards which are effective for periods beginning on or after January 1, 2025, with early adoption is permitted, are as follows:

- Amendments PSAK 221: Foreign Exchange Rate regarding Lack of Exchangeability;
- PSAK 117: Insurance Contract; and
- Amendments PSAK 117: Insurance Contract regarding Initial Application of PSAK 117 and PSAK 109 – Comparative Information.

Several PSAKs were also amended which were consequential amendments due to the enactment of PSAK 117: Insurance Contracts, as follows:

- PSAK 103: Business Combination
- PSAK 105: Non-Current Assets Held for Sale and Discontinued Operations
- PSAK 107: Financial Instruments: Disclosures
- PSAK 109: Financial Instruments
- PSAK 115: Income from Contracts with Customers
- PSAK 201: Presentation of Financial Statements
- PSAK 207: Statement of Cash Flows
- PSAK 216: Fixed Assets
- PSAK 219: Employee Benefits
- PSAK 228: Investment in Associated Entities and Joint Ventures

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

- PSAK 232: Instrumen Keuangan: Penyajian
- PSAK 236: Penurunan Nilai Aset
- PSAK 237: Provisi, Liabilitas Kontinjensi dan Aset Kontinjensi
- PSAK 238: Aset Takberwujud
- PSAK 240: Properti Investasi

Pada tanggal 1 Januari 2025, Perseroan telah menerapkan PSAK 117: Kontrak Asuransi dan PSAK 109: Instrumen Keuangan, termasuk seluruh amandemen konsekuensial terhadap standar akuntansi keuangan lainnya yang relevan.

Penerapan standar-standar tersebut mengakibatkan perubahan yang material terhadap kebijakan akuntansi Perseroan, khususnya terkait pengakuan, pengukuran, penyajian, dan pengungkapan kontrak asuransi dan reasuransi, serta klasifikasi, pengukuran, dan penurunan nilai instrumen keuangan.

Sehubungan dengan penerapan PSAK 117 dan PSAK 109 tersebut, Perseroan telah melakukan penyesuaian atas saldo awal pada tanggal penerapan awal dan menyajikan kembali (*restatement*) informasi komparatif yang relevan sesuai dengan ketentuan transisi yang berlaku.

Sebagai konsekuensinya, Perseroan menyajikan laporan posisi keuangan untuk tiga periode pelaporan, termasuk laporan posisi keuangan pada tanggal 1 Januari 2024 sebagai awal periode komparatif.

Selain penerapan PSAK 117 dan PSAK 109 sebagaimana diuraikan lebih lanjut dalam Catatan 38, penerapan standar baru, amandemen, dan interpretasi lainnya yang berlaku efektif pada periode berjalan tidak menimbulkan dampak material terhadap laporan keuangan Perseroan.

**2.e. Penjabaran mata uang asing
Mata uang pelaporan**

Laporan keuangan konsolidasian disajikan dalam Rupiah.

Transaksi dan saldo

Transaksi dalam mata uang lain dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi atau penilaian. Keuntungan atau

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

- PSAK 232: Financial Instruments: Presentation
- PSAK 236: Impairment of Asset
- PSAK 237: Provisions, Contingent Liabilities and Contingent Assets
- PSAK 238: Intangible Assets
- PSAK 240: Investment Property

As of January 1, 2025, the Company adopted PSAK 117: Insurance Contracts and PSAK 109: Financial Instruments, including all consequential amendments to other relevant financial accounting standards.

The adoption of these standards resulted in material changes to the Company's accounting policies, particularly with respect to the recognition, measurement, presentation, and disclosure of insurance and reinsurance contracts, as well as the classification, measurement, and impairment of financial instruments.

In connection with the adoption of PSAK 117 and PSAK 109, the Company adjusted its opening balances as of the date of initial application and restated the relevant comparative information in accordance with the applicable transition requirements.

Accordingly, the Company presents statements of financial position for three reporting periods, including the statement of financial position as of January 1, 2024 as the beginning of the comparative period.

Other than the adoption of PSAK 117 and PSAK 109 as further described in Note 38, the adoption of the other new standards, amendments, and interpretations effective in the current period did not have a material impact on the Company's financial statements.

**2.e. Foreign currency translation
Reporting currency**

The consolidated financial statements are presented in Indonesian Rupiah.

Transactions and balances

Other currencies transactions are translated into Indonesian Rupiah using the exchange rates prevailing at the dates of the transactions or valuation where items are remeasured.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

kerugian dari selisih kurs yang timbul dari penyelesaian transaksi dalam mata uang lain dan dari penjabaran aset dan liabilitas moneter dalam mata uang lain diakui di dalam laba rugi konsolidasian.

Exchange gains or losses resulting from the settlement of such transactions in other currencies and from the translation of monetary assets and liabilities denominated in other currencies are recognized in consolidated profit or loss.

Untuk tujuan penyajian laporan keuangan konsolidasian, aset dan liabilitas entitas anak yang tidak disajikan dalam Rupiah pada tanggal pelaporan dijabarkan menjadi Rupiah dengan menggunakan kurs yang berlaku pada tanggal tersebut, sedangkan pendapatan dan beban dijabarkan dengan menggunakan kurs rata-rata untuk tahun yang bersangkutan. Selisih kurs yang terjadi disajikan sebagai bagian dari ekuitas pada akun "Selisih Kurs Penjabaran Laporan Keuangan". Kurs nilai tukar yang digunakan adalah kurs tengah Bank Indonesia.

For consolidation purposes, assets and liabilities of subsidiaries who's reported not using Rupiah at reporting date are translated into Rupiah using the exchange rates prevailing at that date, while revenues and expenses are translated at the average exchange rates for the year. The resulting translation adjustments are shown as part of equity under the "Translation Adjustments" account. The exchange rate used are the Bank Indonesia middle rates.

	2025 Rp	2024 Rp	
1 Dolar Amerika Serikat (USD)	16,680	16,157	1 United Stated Dollar (USD)
1 Dolar Hong Kong (HKD)	2,144	2,082	1 Hong Kong Dollar (HKD)
1 Poundsterling Inggris (GBP)	22,428	20,332	1 Great British Pounds (GBP)
100 Yen Jepang (JPY)	11,226	10,236	100 Japan Yen (JPY)
1 Euro (EUR)	19,561	16,851	1 Euro (EUR)
1 Chinese Yuan (CNY)	2,343	2,214	1 Chinese Yuan (CNY)
1 Korean Won (KRW)	12	11	1 Korean Won (KRW)
1 Singapore Dollar (SGD)	12,934	11,919	1 Singapore Dollar (SGD)
1 Indian Rupee (INR)	190	190	1 Indian Rupee (INR)

2.f. Instrumen keuangan

2.f. Financial instruments

I. Pengakuan dan pengukuran awal

Grup mengakui aset keuangan atau liabilitas keuangan dalam laporan posisi keuangan konsolidasian, jika dan hanya jika, Grup menjadi salah satu pihak dalam ketentuan pada kontrak instrumen tersebut. Pada saat pengakuan awal aset keuangan atau liabilitas keuangan, Grup mengukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laba rugi, nilai wajar tersebut ditambah atau dikurang dengan biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan aset keuangan atau liabilitas keuangan tersebut. Biaya transaksi yang dikeluarkan sehubungan dengan perolehan aset keuangan dan penerbitan liabilitas keuangan yang diklasifikasikan pada nilai wajar melalui laba rugi dibebankan segera.

I. Initial recognition and measurement

The Group recognizes a financial assets or a financial liabilities in the consolidated statement of financial position when, and only when, it becomes a party to the contractual provisions of the instrument. At initial recognition, the Group measures all financial assets and financial liabilities at its fair value. In the case of a financial asset or financial liability not at fair value through profit or loss, fair value plus or minus with the transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability. Transaction costs incurred on acquisition of a financial asset and issue of a financial liability classified at fair value through profit or loss are expensed immediately.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

II. Aset keuangan

Grup mengklasifikasikan aset keuangannya dalam kategori aset keuangan yang diukur pada nilai wajar melalui laba rugi, pinjaman yang diberikan dan piutang, aset keuangan yang dimiliki hingga jatuh tempo, dan aset keuangan tersedia untuk dijual. Klasifikasi ini tergantung dari tujuan perolehan aset keuangan tersebut. Manajemen menentukan klasifikasi aset keuangan tersebut pada saat awal pengakuannya.

Aset keuangan diakui apabila Grup memiliki hak kontraktual untuk menerima kas atau aset keuangan lainnya dari entitas lain. Seluruh pembelian atau penjualan aset keuangan secara reguler diakui dengan menggunakan akuntansi tanggal transaksi yaitu tanggal di mana Grup berketetapan untuk membeli atau menjual suatu aset keuangan.

Aset keuangan yang diukur pada biaya perolehan diamortisasi

Aset keuangan diukur pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:

- (1) Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual saja; dan
- (2) Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang semata dari pembayaran pokok dan bunga (*Solely Payments of Principal and Interest–SPPI*) dari jumlah pokok terutang.

Aset keuangan ini diukur pada jumlah yang diakui pada awal pengakuan dikurangi dengan pembayaran pokok, kemudian dikurangi atau ditambah dengan jumlah amortisasi kumulatif atas perbedaan jumlah pengakuan awal dengan jumlah pada saat jatuh tempo, dan penurunan nilainya.

Pendapatan bunga dihitung dengan menggunakan metode suku bunga efektif dan diakui di laba rugi. Perubahan pada nilai wajar diakui di laba rugi jika aset dihentikan atau direklasifikasi.

Aset keuangan yang diklasifikasikan ke

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

II. Financial assets

The Group classifies its financial assets in the following categories of financial assets at fair value through profit or loss, loans and receivables, held-to-maturity financial assets, and available-for-sale financial assets. The classification depends on the purpose for which the financial assets were acquired. Management determines the classification of its financial assets at initial recognition.

Financial assets are recognized when the Group has a contractual right to receive cash or other financial assets from other entities. All purchases or sales of financial assets in regular way are recognized using trade date accounting. Trade date is the date when the Group has a commitment to purchase or sell a financial asset.

Financial assets measured at amortized costs

Financial assets are measured at amortized costs if these conditions are met:

- (1) The financial assets is held within a business model whose objective is to hold the financial asset to collect contractual cash flows (held to collect); and*
- (2) The contractual terms of the financial assets give rise on specified dates to cash flows that are Solely Payments of Principal and Interest (SPPI) on the principal amount outstanding.*

The financial asset is measured at the amount recognized at initial recognition minus principal repayments, plus or minus the cumulative amortization of any difference between that initial amount and the maturity amount, and any loss allowance.

Interest income is calculated using the effective interest method and is recognized in profit or loss. Changes in fair value are recognized in profit and loss when the asset is derecognized or reclassified.

Financial assets classified to amortized

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

biaya perolehan diamortisasi dapat dijual jika terdapat peningkatan risiko kredit. Pelepasan karena alasan lain diperbolehkan tetapi penjualan tersebut harus tidak material nilainya atau jarang terjadi.

Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain ("FVTOCI")

Aset keuangan diukur pada FVTOCI ketika kedua kondisi berikut terpenuhi:

- (1) Aset keuangan dikelola dalam model bisnis yang tujuannya akan terpenuhi dengan mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- (2) Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang semata dari pembayaran pokok dan bunga (*Solely Payments of Principal and Interest-SPPI*) dari jumlah pokok terutang.

Aset keuangan tersebut diukur sebesar nilai wajar, dimana keuntungan atau kerugian diakui dalam penghasilan komprehensif lain, kecuali untuk kerugian akibat penurunan nilai dan keuntungan atau kerugian akibat perubahan kurs, diakui pada laba rugi. Ketika aset keuangan tersebut dihentikan pengakuannya atau direklasifikasi, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain direklasifikasi dari ekuitas ke laba rugi sebagai penyesuaian reklasifikasi.

Aset keuangan yang diukur pada nilai wajar melalui laba rugi ("FVTPL")

Aset keuangan yang diukur pada FVTPL adalah aset keuangan yang tidak memenuhi kriteria untuk diukur pada biaya perolehan diamortisasi atau untuk diukur FVTOCI. 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. Aset keuangan berupa derivatif dan investasi pada

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

cost may be sold where there is an increase in credit risk. Disposals for other reasons are permitted but such sales should be immaterial in value or infrequent in nature.

Financial assets measured at fair value through other comprehensive income ("FVTOCI")

Financial assets are measured at FVTOCI if these conditions are met:

- (1) The financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and
- (2) The contractual terms of the financial assets give rise on specified dates to cash flows that are Solely Payments of Principal and Interest (SPPI) on the principal amount outstanding.

The financial assets are measured at fair value, where the gain or losses is recognized initially in other comprehensive income, except for impairment gains and losses, and a portion of foreign exchange gains and losses, are recognized in profit or loss. When the asset is derecognized or reclassified, changes in fair value previously recognized in other comprehensive income and accumulated in equity are reclassified from equity to profit and loss as a reclassification adjustment.

Financial assets at fair value through profit or loss ("FVTPL")

Financial assets measured at FVTPL are financial assets that do not meet the criteria to be measured at amortized cost or to be measured at FVTOCI. Financial assets are classified in the fair value through profit or loss category if they are acquired or held primarily for the purpose of being sold or repurchased in the near term or if they are part of a specific portfolio of financial instruments that are managed together and there is evidence of a recent pattern of short-term profit taking. Financial assets in the form of derivatives and investments in equity do not meet the criteria to be measured at amortized cost

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

ekuitas tidak memenuhi kriteria untuk diukur pada biaya perolehan diamortisasi atau kriteria untuk diukur pada FVTOCI, sehingga diukur pada FVTPL.

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 laba rugi konsolidasian. Setelah pengakuan awal, aset keuangan yang diukur pada FVTPL diukur pada nilai wajarnya.

Keuntungan atau kerugian yang timbul dari perubahan nilai wajar aset keuangan diakui dalam laba rugi. Keuntungan atau kerugian yang timbul dari perubahan nilai wajar dan penjualan instrumen keuangan ini diakui di dalam akun "Pendapatan Investasi" dalam laba rugi konsolidasian dan dicatat masing-masing sebagai Keuntungan/(kerugian) yang belum direalisasi dari perubahan nilai wajar efek dan "Keuntungan/(kerugian) pelepasan investasi".

Pendapatan bunga dari aset keuangan dalam klasifikasi ini diakui di laba rugi konsolidasian sebagai "Pendapatan investasi". Pendapatan investasi diakui dengan basis akrual. Keuntungan/(kerugian) selisih kurs atas investasi dilaporkan sebagai bagian dari pendapatan investasi.

Namun demikian, Grup dapat menetapkan pilihan yang tidak dapat dibatalkan saat pengakuan awal atas investasi pada instrument ekuitas yang bukan untuk diperjualbelikan dalam waktu dekat (*held for trading*) untuk diukur pada FVTOCI. Penetapan ini menyebabkan semua keuntungan atau kerugian disajikan di penghasilan komprehensif lain, kecuali pendapatan dividen tetap diakui di laba rugi. Keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain direklasifikasi ke saldo laba tidak melalui laba rugi.

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

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

or the criteria to be measured at FVTOCI, and therefore are measured at FVTPL.

Financial instruments classified in this category are recognized at fair value at the time of initial recognition; transaction costs (if any) are recognized directly in the consolidated profit or loss. After initial recognition, financial assets measured at FVTPL are measured at fair value.

Gains or losses arising from changes in the fair value of financial assets are recognized in profit or loss. Gains or losses arising from changes in the fair value and the sale of these financial instruments are recognized in the account "Investment Income" in the consolidated profit or loss and are recorded respectively as Unrealized Gains/(Losses) from changes in the fair value of securities and "Gains/(Losses) on disposal of investments."

Interest income from financial assets in this classification is recognized in the consolidated profit or loss as 'Investment income'. Investment income is recognized on an accrual basis. Foreign exchange gains/(losses) on investments are reported as part of investment income.

Nonetheless, the Group can make an irrevocable election at initial recognition of an investment in an equity instrument that is not held for trading to be measured at FVTOCI. This designation results in all gains or losses being presented in other comprehensive income, except that dividend income is still recognized in profit or loss. Cumulative gains or losses previously recognized in other comprehensive income are reclassified to retained earnings without passing through profit or loss.

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:

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; dan
- 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 metode suku bunga efektif. Pendapatan bunga dari aset keuangan yang diklasifikasi sebagai pinjaman yang diberikan dan piutang (deposito berjangka) dicatat di dalam pendapatan investasi.

Pengakuan

Grup menggunakan akuntansi tanggal perdagangan untuk kontrak reguler ketika mencatat transaksi aset keuangan.

Penurunan nilai dari aset keuangan

Grup mengakui kerugian kredit ekspektasian untuk aset keuangan yang diukur pada biaya perolehan diamortisasi dan aset keuangan yang diukur pada FVTOCI.

Pada setiap tanggal pelaporan, Grup mengukur penyisihan kerugian instrument keuangan sejumlah kerugian kredit ekspektasian sepanjang umurnya jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal. Namun, jika risiko kredit instrumen keuangan tersebut tidak meningkat secara signifikan sejak pengakuan awal, maka mengakui sejumlah kerugian kredit ekspektasian 12 bulan.

Grup menerapkan metode yang disederhanakan untuk mengukur kerugian kredit ekspektasian tersebut terhadap piutang usaha dan aset kontrak tanpa komponen pendanaan yang signifikan.

- those that the Group intends to sell immediately or in the short term, which are classified as held for trading, and those that the entity upon initial recognition designates as at fair value through profit or loss;
- those that upon initial recognition designates as available-for-sale; and
- those for which the Group may not recover substantially all of its initial investment, other than the deterioration of loans and receivables.

Loans and receivables are initially recognized at fair value plus transaction costs (if any) and subsequently measured at amortized cost using the effective interest rate method. Interest income on financial assets classified as loans and receivables (time deposits) is included in the investment income.

Recognition

The Group uses trade date accounting for regular way contracts when recording financial assets transactions.

Impairment of financial assets

The Group recognizes expected credit loss for its financial assets measured at amortized costs and financial assets measured at FVTOCI.

At the end of each reporting date, the Group calculates any impairment provision in financial instruments based on its lifetime expected credit loss if the credit risk of the financial instruments has increased significantly since its initial recognition. However, if credit risk has not increased significantly since initial recognition, then a 12 months expected credit loss is recognized.

The Group applied a simplified approach to measure such expected credit loss for trade receivables and contract assets without significant financing component.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Grup menganggap aset keuangan gagal bayar ketika pihak ketiga tidak mampu membayar kewajiban kreditnya kepada Grup secara penuh. Periode maksimum yang dipertimbangkan ketika memperkirakan kerugian kredit ekspektasian adalah periode maksimum kontrak dimana Grup terekspos terhadap risiko kredit.

Penyisihan kerugian diakui sebagai pengurang jumlah tercatat aset keuangan kecuali untuk aset keuangan yang diukur pada FVTOCI yang penyisihan kerugiannya diakui dalam penghasilan komprehensif lain. Sedangkan jumlah kerugian kredit ekspektasian (atau pemulihan kerugian kredit) diakui dalam laba rugi, sebagai keuntungan atau kerugian penurunan nilai.

Pengukuran kerugian kredit ekspektasian dari instrumen keuangan dilakukan dengan suatu cara yang mencerminkan:

- (i) Jumlah yang tidak bias dan rata-rata probabilitas tertimbang yang ditentukan dengan mengevaluasi serangkaian kemungkinan yang dapat terjadi;
- (ii) Nilai waktu uang; dan
- (iii) Informasi yang wajar dan didukung yang tersedia tanpa biaya atau upaya berlebihan pada tanggal pelaporan mengenai peristiwa masa lalu, kondisi kini, dan perkiraan kondisi ekonomi masa depan.

Aset keuangan dapat dianggap tidak mengalami peningkatan risiko kredit secara signifikan sejak pengakuan awal jika aset keuangan memiliki risiko kredit yang rendah pada tanggal pelaporan. Risiko kredit pada instrumen keuangan dianggap rendah ketika aset keuangan tersebut memiliki risiko gagal bayar yang rendah, peminjam memiliki kapasitas yang kuat untuk memenuhi kewajiban arus kas kontraktualnya dalam jangka waktu dekat dan memburuknya kondisi ekonomi dan bisnis dalam jangka waktu panjang mungkin, namun tidak selalu, menurunkan kemampuan peminjam untuk memenuhi kewajiban arus kas kontraktualnya. Untuk menentukan apakah aset keuangan memiliki risiko kredit rendah, Grup dapat menggunakan peringkat risiko kredit

The Group considers a financial asset to be in default when the counterparty is unlikely to pay its credit obligations to the Group in full. The maximum period considered when estimating expected credit loss is the maximum contractual period over which the Group is exposed to credit risk.

Impairment losses are recognized as a deduction in financial assets' carrying amount, except for financial assets measured at FVTOCI where its impairment is recognized in other comprehensive income. The expected credit loss (or recovery of credit loss) is recognized in profit or loss, as gains or losses of financial asset impairment.

The expected credit loss of financial instruments are conducted by a means which reflect:

- (i) An unbiased and probability-weighted amount that reflects a range of possible outcomes;*
- (ii) Time value of money; and*
- (iii) Reasonable and supportable information that is available without undue cost or effort about past events, current conditions and forecasts of future conditions.*

Financial assets may be considered to not having significant increase in credit risk since initial recognition if the financial assets have a low credit risk at the reporting date. Credit risk on financial instrument may be considered be low if there is a low risk of default, the borrower has a strong capacity to meet its contractual cash flow obligations in the near term and adverse changes in economy and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations. To determine whether a financial asset has a low credit risk, the Group may use internal credit risk rating or external assessment. For example, a financial asset with "investment grade" according to external

internal atau penilaian eksternal. Misal, aset keuangan dengan peringkat "investment grade" berdasarkan penilaian eksternal merupakan instrumen yang memiliki risiko kredit yang rendah, sehingga tidak mengalami peningkatan risiko kredit secara signifikan sejak pengakuan awal.

Grup menggunakan metode roll rate untuk mengukur penurunan nilai piutang usaha.

III. Liabilitas keuangan

Grup mengklasifikasikan seluruh liabilitas keuangan sehingga setelah pengakuan awal liabilitas keuangan diukur pada biaya perolehan diamortisasi, kecuali:

- (a) Liabilitas keuangan pada nilai wajar melalui laba rugi. Liabilitas dimaksud, termasuk derivatif yang merupakan liabilitas, selanjutnya akan diukur pada nilai wajar.
- (b) Liabilitas keuangan yang timbul saat pengalihan aset keuangan yang tidak memenuhi kualifikasi penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan.
- (c) Kontrak jaminan keuangan dan komitmen untuk menyediakan pinjaman dengan suku bunga dibawah pasar. Setelah pengakuan awal, penerbit kontrak dan penerbit komitmen selanjutnya mengukur kontrak tersebut sebesar jumlah yang lebih tinggi antara:
 - (i) jumlah penyisihan kerugian; dan
 - (ii) jumlah yang pertama kali diakui dikurangi dengan, jika sesuai, jumlah kumulatif dari penghasilan yang diakui sesuai dengan prinsip PSAK 115.
- (d) Imbalan kontingensi yang diakui oleh pihak pengakusisi dalam kombinasi bisnis ketika PSAK 103 diterapkan. Imbalan kontingensi selanjutnya diukur pada nilai wajar dan selisihnya dalam laba rugi.

Saat pengakuan awal Grup dapat membuat penetapan yang takterbatalkan untuk mengukur liabilitas keuangan pada nilai wajar melalui laba rugi, jika diizinkan oleh standar atau jika penetapan akan

assessment has a low credit risk rating, thus it does not experience an increase in significant credit risk since initial recognition.

The Group is using the roll rate method to measure the provision for impairment of account receivable.

III. Financial liabilities

The Group shall classify all financial liabilities as subsequently measured at amortised cost, except for:

- (a) Financial liabilities at fair value through profit or loss. Such liabilities, including derivatives that are liabilities, shall be subsequently measured at fair value.
- (b) Financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach applies.
- (c) Financial guarantee contracts and commitments to provide a loan at a below-market interest rate. After initial recognition, an issuer of such a contract and an issuer of such a commitment shall subsequently measure it at the higher of:
 - (i) the amount of the loss allowance; and
 - (ii) the amount initially recognized is reduced by, where appropriate, the cumulative amount of the income recognized in accordance with the principles of PSAK 115.
- (d) Contingent consideration recognized by an acquirer in a business combination to which PSAK 103 applies. Such contingent consideration shall subsequently be measured at fair value with changes recognised in profit or loss.

A Group may, at initial recognition, irrevocably designate a financial liability as measured at fair value through profit or loss when permitted by the standard or when doing so results in more relevant

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

menghasilkan informasi yang lebih relevan, karena:

- (a) Mengeliminasi atau mengurangi secara signifikan inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai “*accounting mismatch*”) yang dapat timbul dari pengukuran aset atau liabilitas atau pengakuan keuntungan dan kerugian atas aset atau liabilitas dengan dasar yang berbeda beda; atau
- (b) Sekelompok liabilitas keuangan atau aset keuangan dan liabilitas keuangan dikelola dan kinerjanya dievaluasi berdasarkan nilai wajar, sesuai manajemen risiko atau strategi investasi yang terdokumentasi, dan informasi dengan dasar nilai wajar dimaksud atas kelompok tersebut disediakan secara internal untuk personil manajemen kunci Grup

IV. Penghentian pengakuan

Grup menghentikan pengakuan aset keuangan, jika dan hanya jika hak kontraktual atas arus kas yang berasal dari aset keuangan berakhir atau Grup mengalihkan hak kontraktual untuk menerima kas yang berasal dari aset keuangan atau tetap memiliki hak kontraktual untuk menerima kas tetapi juga menanggung kewajiban kontraktual untuk membayar arus kas yang diterima tersebut kepada satu atau lebih pihak penerima melalui suatu kesepakatan. Jika Grup secara substansial mengalihkan seluruh risiko dan manfaat atas kepemilikan aset keuangan, maka Grup menghentikan pengakuan aset keuangan dan mengakui secara terpisah sebagai aset atau liabilitas untuk setiap hak dan kewajiban yang timbul atau yang masih dimiliki dalam pengalihan tersebut. Jika Grup secara substansial tidak mengalihkan dan tidak memiliki seluruh risiko dan manfaat atas kepemilikan aset keuangan tersebut dan masih memiliki pengendalian, maka Grup mengakui aset keuangan sebesar keterlibatan berkelanjutan dengan aset keuangan tersebut. Jika Grup secara substansial masih memiliki seluruh risiko dan manfaat atas kepemilikan aset keuangan, maka Grup tetap mengakui aset keuangan tersebut.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

information, because either:

- (a) *It eliminates or significantly reduces a measurement or recognition inconsistency (sometimes referred to as “an accounting mismatch”) that would otherwise arise from measuring assets or liabilities or recognizing the gains and losses on them on different bases; or*
- (b) *A group of financial liabilities or financial assets and financial liabilities is managed and its performance is evaluated on a fair value basis, in accordance with a documented risk management or investment strategy, and information about the Group is provided internally on that basis to the Group’s key management personnel.*

IV. Derecognition

The Group derecognizes a financial asset when, and only when the contractual rights to the cash flows from the financial asset expire or the Group transfer the contractual rights to receive the cash flows of the financial asset or retains the contractual rights to receive the cash flows but assumes a contractual obligation to pay the cash flows to one or more recipients in an arrangement. If the Group transfers substantially all the risks and rewards of ownership of the financial asset, the Group derecognize the financial asset and recognize separately as asset or liabilities any rights and obligation created or retained in the transfer. If the Group neither transfer nor retains substantially all the risks and rewards of ownership of the financial asset and has retained control, the Group continues to recognize the financial asset to the extent of its continuing involvement in the financial asset. If the Group retains substantially all the risks and rewards of ownership of the financial asset, the Group continues to recognize the financial asset.

Grup menghentikan pengakuan liabilitas keuangan, jika dan hanya jika, liabilitas keuangan tersebut berakhir, yaitu ketika kewajiban yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kedaluwarsa.

The Group derecognizes a financial liability from its statement of financial position when, and only when, it is extinguished, is when the obligation specified in the contract is discharged or cancelled or expired.

V. Klasifikasi instrumen keuangan

Grup mengklasifikasikan instrumen keuangan ke dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi ini dapat dilihat pada tabel berikut:

V. Classification of financial instrument

The Group classifies the financial instruments into classes that reflect the nature of information and take into account the characteristic of those financial instruments. The classification can be seen in the table below:

Kategori yang didefinisikan oleh PSAK 239 (Revisi 2014)/ Category as defined by PSAK 239 (Revised 2014)		Golongan (ditentukan oleh Grup)/ Class (as determined by the Group)	Sub-golongan/ Sub-classes
Aset keuangan/ Financial assets	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/ Financial assets at fair value through profit or loss	Efek-efek/ Marketable securities	Saham/Shares Reksadana/Mutual funds
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ Financial assets at fair value through other comprehensive income	Efek-efek/ Marketable securities	Saham/ Shares Obligasi/ Bonds Reksadana/ Mutual funds
	Pinjaman yang diberikan dan piutang/ Loans and receivables	Penyertaan langsung/ Direct participations	
		Investasi pada entitas asosiasi/ Investment in associates	
		Kas dan bank/ Cash on hand and in banks	
		Deposito berjangka/ Time deposits	
		Piutang lain-lain/ Other receivables	
Liabilitas keuangan/ Financial liabilities	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ Financial liabilities at amortized cost	Biaya dibayar di muka dan uang muka/ Prepaid expenses and advances	
		Aset lain-lain/ Other assets	Uang jaminan/ Refundable Deposits
		Utang lain-lain/ Other payables	
		Pinjaman diterima/ Borrowings	
		Utang pembiayaan konsumen dan sewa pembiayaan/ Consumer finance and leases payables	
		Beban akrual/ Accrued expenses	

VI. Metode Suku Bunga Efektif

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari aset atau liabilitas keuangan (atau kelompok aset atau liabilitas keuangan) dan metode untuk mengalokasikan pendapatan bunga atau beban bunga selama periode yang relevan. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas masa depan selama perkiraan umur dari instrumen keuangan, atau jika lebih tepat, digunakan periode yang lebih singkat untuk memperoleh jumlah tercatat neto dari aset keuangan atau liabilitas keuangan. Pada saat menghitung suku bunga efektif, Grup mengestimasi arus kas dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, seperti pelunasan dipercepat, opsi beli dan opsi serupa lain, tetapi tidak mempertimbangkan kerugian kredit masa depan. Perhitungan ini

VI. The Effective Interest Method

The effective interest method is a method of calculating the amortized cost of a financial asset or a financial liability (or group of financial assets or financial liabilities) and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that exactly discount estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Group estimate cash flows considering all contractual terms of the financial instrument, for example, prepayment, call and similar option, but shall not consider future credit losses. The calculation includes all fees and points paid or received between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

mencakup seluruh komisi dan bentuk lain yang dibayarkan atau diterima oleh pihak-pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premium atau diskonto lain.

VII. Reklasifikasi

Grup mereklasifikasi aset keuangan ketika Grup mengubah tujuan model bisnis untuk pengelolaan aset keuangan sehingga penilaian sebelumnya menjadi tidak dapat diterapkan.

Jika Grup mereklasifikasi aset keuangan, maka diperlukan untuk menerapkan reklasifikasi secara prospektif sejak tanggal reklasifikasi. Keuntungan, kerugian (termasuk keuntungan atau kerugian penurunan nilai) atau bunga yang sebelumnya diakui tidak disajikan kembali.

Ketika Grup mereklasifikasi aset keuangan dari biaya perolehan diamortisasi menjadi FVTPL, maka nilai wajarnya diukur pada tanggal reklasifikasi. Keuntungan atau kerugian yang timbul dari perbedaan antara biaya perolehan diamortisasi sebelumnya dan nilai wajarnya diakui dalam laporan laba rugi. Sebaliknya, jika Grup mereklasifikasi aset keuangannya dari FVTPL menjadi biaya perolehan diamortisasi, maka nilai wajarnya pada tanggal reklasifikasi menjadi nilai tercatat bruto baru.

Ketika Grup mereklasifikasi aset keuangan dari biaya perolehan diamortisasi menjadi FVTOCI, nilai wajarnya diukur pada tanggal reklasifikasi. Keuntungan atau kerugian yang timbul dari selisih antara biaya perolehan diamortisasi sebelumnya dan nilai wajar diakui pada penghasilan komprehensif lain. Tingkat suku bunga efektif dan pengukuran kerugian kredit yang diharapkan tidak disesuaikan sebagai hasil dari reklasifikasi. Sebaliknya, ketika Grup mereklasifikasi aset keuangannya dari FVTOCI menjadi biaya perolehan diamortisasi, aset keuangan tersebut direklasifikasi ke nilai wajarnya pada tanggal reklasifikasi. Namun, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain dihilangkan dari ekuitas dan

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

other premiums or other discounts.

VII. Reclassification

The Group reclassifies a financial asset if and only if the Group's business model objective for its financial assets changes so its previous model assessment would no longer apply.

If the Group reclassifies a financial asset, it is required to apply the reclassification prospectively from the reclassification date. Previously recognized gains, losses (including impairment gains or losses) or interest are not restated.

When the Group reclassifies its financial asset out of the amortized cost into FVTPL, then its fair value is measured at reclassification date. Any gains or losses resulted from the difference between previous amortized cost and its fair value is recognized in profit or loss. Otherwise, if the Group reclassifies its financial asset from FVTPL into amortized cost, then its fair value at the date of reclassification becomes new gross carrying amount.

When the Group reclassifies its financial asset out of the amortized cost into FVTOCI, its fair value is measured at the reclassification date. Any gains or losses resulted from the difference between previous amortized cost and fair value is recognized in other comprehensive income. Effective interest rate and expected credit loss measurement are not adjusted as a result of the reclassification. Otherwise, when the Group reclassifies its financial asset out of the FVTOCI into amortized cost, the financial asset is reclassified by its fair value at the reclassification date. However, any cumulative gains or losses previously recognized in other comprehensive income are omitted from equity and adjusted to the financial asset's fair value at the date of reclassification.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

disesuaikan dengan nilai wajar aset keuangan pada tanggal reklasifikasi. Akibatnya, pada tanggal reklasifikasi, aset keuangan diukur dengan cara yang sama seperti biaya perolehan diamortisasi.

Penyesuaian ini memengaruhi penghasilan komprehensif lain tetapi tidak memengaruhi laba rugi, dan karenanya bukan merupakan penyesuaian reklasifikasi. Suku bunga efektif dan pengukuran kerugian kredit ekspektasian tidak disesuaikan sebagai akibat dari reklasifikasi.

Pada saat Grup mereklasifikasi aset keuangan keluar dari kategori pengukuran FVTPL menjadi kategori pengukuran FVTOCI, aset keuangan tetap diukur pada nilai wajarnya. Sama halnya, ketika Grup mereklasifikasi aset keuangan keluar dari kategori FVTOCI menjadi kategori pengukuran FVTPL, aset keuangan tetap diukur pada nilai wajarnya. Keuntungan atau kerugian kumulatif yang sebelumnya diakui di penghasilan komprehensif lain direklasifikasi dari ekuitas ke laba rugi sebagai penyesuaian reklasifikasi pada tanggal reklasifikasi.

VIII. Saling hapus instrumen keuangan

Aset keuangan dan liabilitas keuangan saling dihapuskan, jika dan hanya jika, Grup saat ini memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut; dan berintens untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

IX. Pengukuran 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.

Nilai wajar aset dan liabilitas keuangan diestimasi untuk keperluan pengakuan dan pengukuran atau untuk keperluan pengungkapan.

Dalam mengukur nilai wajar aset atau liabilitas, Grup sebisa mungkin menggunakan data pasar yang dapat diobservasi. Apabila nilai wajar aset atau liabilitas tidak dapat diobservasi secara

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Consequently, at the reclassification date, the financial asset is measured the same way as if it were amortized cost.

This adjustment affects other comprehensive income but not profit or loss, and hence it is not a reclassification adjustment. Effective interest rate and expected credit loss are no longer adjusted as a result of the reclassification.

When the Group reclassifies its financial asset out of the FVTPL into FVTOCI, the financial asset is measured at its fair value. Similarly, when the Group reclassifies its financial asset out of the FVTOCI into FVTPL the financial asset is measured at its fair value. Any gains or losses previously recognized in other comprehensive income are reclassified out of the equity to profit or loss as a reclassification adjustment at the date of reclassification.

VIII. Offsetting financial instruments

A financial asset and financial liability shall be offset when and only when, the Group currently has a legally enforceable right to set off the recognized amount; and intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

IX. Fair value measurement

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.

The fair value of financial assets and financial liabilities must be estimated for recognition and measurement or for disclosure purposes.

When measuring the fair value of an asset or a liability, the Group uses market observable data to the extent possible. If the fair value of an asset or a liability is not directly observable, the Group uses

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

langsung, Grup menggunakan teknik penilaian yang sesuai dengan keadaannya dan memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar yang aktif ditentukan berdasarkan kuotasi pasar aktif dari sumber yang handal pada tanggal laporan posisi keuangan konsolidasian. Kuotasi pasar aktif ini termasuk yang berasal dari harga kuotasi broker dari IBPA, *Bloomberg*, dan *Reuters*.

Instrumen keuangan dianggap memiliki kuotasi pasar aktif, jika harga kuotasi tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang efek (*dealer*), perantara efek (*broker*), kelompok industri, badan pengawas (*pricing service or regulatory agency*), dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar.

Jika kriteria di atas tidak terpenuhi, maka pasar aktif dinyatakan tidak tersedia. Indikasi-indikasi dari pasar tidak aktif adalah terdapat selisih yang besar antara harga penawaran dan permintaan atau kenaikan signifikan dalam selisih harga penawaran dan permintaan atau hanya terdapat beberapa transaksi terkini.

Untuk instrumen keuangan yang tidak mempunyai kuotasi harga pasar, estimasi yang wajar ditetapkan dengan mengacu pada nilai pasar terkini instrumen keuangan lain yang secara substansi memiliki karakteristik yang sama atau dihitung berdasarkan ekspektasi arus kas yang didiskonto dengan tingkat suku bunga pasar yang relevan.

Nilai wajar dikategorikan dalam level yang berbeda dalam suatu hirarki nilai wajar berdasarkan pada apakah input suatu pengukuran dapat diobservasi dan signifikansi input terhadap keseluruhan pengukuran nilai wajar:

- (i) Harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

valuation techniques that appropriate in the circumstances and maximizes the use of relevant observable inputs and minimizes the use of unobservable inputs.

The fair value of financial instruments traded in active markets is determined based on quoted market prices at the consolidated statement of financial position date from credible sources. This includes broker's quoted price from IBPA, Bloomberg, and Reuters.

A financial instrument is regarded as quoted in an active market if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis.

If the criterias above are not met, the market is regarded as being inactive. Indications of inactive market are when there is a wide bid-offer spread or significant increase in the bid-offer spread or there are few recent transactions.

For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially have the same characteristic or calculated based on the expected cash flows discounted by relevant market rates.

Fair values are categorized into different levels in a fair value hierarchy based on the degree to which the inputs to the measurement are observable and the significance of the inputs to the fair value measurement in its entirety:

- (i) *Quoted prices (unadjusted) in active markets for identical assets or liabilities that can be accessed at the*

- tanggal pengukuran (Level 1);
- (ii) Input selain harga kuotasian yang termasuk dalam Level 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung maupun tidak langsung (Level 2);
 - (iii) Input yang tidak dapat diobservasi untuk aset atau liabilitas (Level 3).

Perpindahan antara level hierarki nilai wajar diakui oleh Grup pada akhir periode pelaporan dimana perpindahan terjadi.

Investasi reksadana dinyatakan pada nilai pasar berdasarkan nilai aset neto pada tanggal laporan posisi keuangan konsolidasian.

X. Biaya perolehan yang diamortisasi dari instrumen keuangan

Biaya perolehan yang diamortisasi diukur dengan menggunakan metode suku bunga efektif dikurangi penyisihan kerugian penurunan nilai dan pembayaran atau pengurangan pokok. Perhitungan ini mencakup seluruh premi atau diskonto pada saat akuisisi dan mencakup biaya transaksi serta komisi yang merupakan bagian tak terpisahkan dari suku bunga efektif.

2.g. Kas dan bank

Kas dan bank mencakup kas dan kas di bank, yang tidak dibatasi penggunaannya dan tidak digunakan sebagai jaminan atas pinjaman.

2.h. Investasi

Deposito berjangka

Deposito berjangka dicatat sebesar nilai nominal.

Efek-efek

Efek-efek terdiri dari obligasi, saham, dan reksadana. Efek-efek diklasifikasikan atas dasar tujuan investasi atau intensi dari manajemen. Lihat Catatan 2f untuk perlakuan akuntansi aset keuangan.

Unit penyertaan reksadana disajikan sebesar nilai aset neto. Keuntungan/kerugian belum direalisasi akibat kenaikan/penurunan nilai aset neto unit penyertaan reksadana disajikan dalam laba rugi konsolidasian tahun berjalan untuk reksadana yang termasuk dalam klasifikasi aset keuangan yang diukur pada

- measurement date (Level 1);
- (ii) Inputs other than quoted prices included in Level 1 that are observable for the assets or liabilities, either directly or indirectly (Level 2);
 - (iii) Unobservable inputs for the assets or liabilities (Level 3).

Transfers between levels of the fair value hierarchy are recognized by the Group at the end of the reporting period during which the change occurred.

Investment in mutual funds are stated at market value in accordance with its net assets value at the consolidated statement of financial position date.

X. Amortized cost of financial instruments

Amortized cost is computed using the effective interest rate method less any allowance for impairment and principal repayment or reduction. The calculation takes into account any premium or discount on acquisition and includes transaction costs and fees that are an integral part of the effective interest rate.

2.g. Cash on hand and in banks

Cash and banks include cash on hand and cash in banks, which are not restricted and pledged as collateral for any borrowing.

2.h. Investments

Time deposits

Time deposits are stated at nominal value.

Marketable securities

Marketable securities consist of bonds, shares and mutual funds. Marketable securities are classified based on the management's purpose or intention of maintaining such instruments. Refer to Note 2f for the accounting policy of financial assets.

Investments in mutual fund units are stated at net asset value. Unrealized gain/loss due to increase/decrease in net asset of mutual fund is reflected in the consolidated profit or loss for the year for mutual fund classified as financial assets at fair value through profit or loss, and in the other comprehensive income (as part of

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

nilai wajar melalui laba rugi, dan dalam penghasilan komprehensif lain (yang merupakan bagian dari ekuitas) untuk reksadana yang termasuk dalam klasifikasi aset keuangan yang tersedia untuk dijual.

Grup memiliki investasi pada saham yang diklasifikasikan sebagai aset keuangan tersedia untuk dijual. Investasi ini dicatat sebesar harga perolehan karena kisaran estimasi yang signifikan atas nilai wajar yang realistis dan probabilitas berbagai estimasi tidak dapat dinilai secara handal mengakibatkan tidak memungkinkan bagi Grup untuk melakukan pengukuran investasi pada saham pada nilai wajarnya.

Bila terjadi penurunan nilai yang bersifat permanen, nilai tercatatnya dikurangi untuk mengakui penurunan tersebut yang ditentukan untuk setiap investasi secara individu dan kerugiannya dibebankan pada laba rugi konsolidasian tahun berjalan.

Dividen kas yang diterima atas investasi penyertaan saham diakui sebagai "Pendapatan investasi".

Lihat Catatan 2f untuk perlakuan akuntansi aset keuangan.

2.i. Penyertaan langsung

Penyertaan saham merupakan investasi jangka panjang pada perusahaan non-publik yang terdaftar.

2.j. Properti investasi

Properti investasi adalah properti (tanah atau bangunan atau bagian dari suatu bangunan atau keduanya) yang dimiliki untuk menghasilkan sewa atau untuk kenaikan nilai atau keduanya dan tidak untuk digunakan dalam penyediaan jasa atau untuk tujuan administratif.

Properti investasi dicatat sebesar nilai wajarnya, yang mencerminkan nilai pasar yang ditentukan setiap tahun oleh penilai independen. Nilai wajar didasarkan pada harga pasar aktif, yang apabila diperlukan dilakukan penyesuaian atas perbedaan sifat, lokasi, atau kondisi dari investasi tersebut. Jika informasi tidak tersedia, Grup menggunakan metode penilaian alternatif seperti harga pasar terkini atau proyeksi arus kas. Penilaian ini ditinjau ulang setiap tahun oleh penilai independen.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

equity) for mutual fund classified as available-for-sale financial assets.

The Group has investment in shares which is classified as available-for-sale financial assets. This investment is recorded at cost because of the significant estimation range of the realistic fair value and the probability of various estimation could not be assessed reliably and therefore the Group is unable to measure the investment in shares at its fair value.

The carrying amount of the investments is written down to recognize a permanent decline in value of the individual investments. Any such write-down is charged directly to the current year's consolidated profit or loss.

Cash dividend received from investment in shares is recognized as "Investment income".

Refer to Note 2f for the accounting policy of financial assets.

2.i. Direct participations

Investment in shares represents long-term investment in non-publicly-listed companies.

2.j. Investment properties

Investment properties are properties (land or a building or part of a building or both) held to earn rentals or for capital appreciation or both, rather than for use in providing service or for administrative purpose.

Investment property is carried at fair value, representing open market value determined annually by an independent appraiser. Fair value is based on active market prices, adjusted, if necessary, for any difference in the nature, location, or condition of the specific asset. If the information is not available, the Group uses alternative valuation methods such as recent prices on less active markets or discounted cash flow projections. These valuations are reviewed annually by independent appraiser.

Perubahan dalam nilai wajar dicatat dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai bagian dari pendapatan investasi.

Changes in fair values are recorded in the consolidated statements of profit or loss and other comprehensive income as part of investment income.

Properti investasi dihentikan pengakuannya pada saat pelepasan atau ketika properti investasi tersebut tidak digunakan lagi secara permanen dan tidak memiliki manfaat ekonomis di masa depan yang dapat diharapkan pada saat pelepasannya. Laba atau rugi yang timbul dari penghentian atau pelepasan properti investasi diakui dalam laba rugi konsolidasian dalam tahun terjadinya penghentian atau pelepasan tersebut.

An investment property should be derecognized on disposal or when the investment property is permanently withdrawn from use and no future economic benefits are expected from its disposal. Gains or losses arising from the retirement or disposal of investment property is credited or charged to the consolidated profit or loss in the year the asset is derecognized.

2.k. Investasi pada entitas asosiasi

Entitas asosiasi adalah entitas dimana Grup memiliki kekuasaan untuk berpartisipasi dalam keputusan kebijakan keuangan dan operasional *investee*, tetapi tidak mengendalikan atau mengendalikan bersama atas kebijakan tersebut (pengaruh signifikan).

2.k. Investments in associates

Associates are entities which the Group has the power to participate in the financial and operating policy decisions of the investee but is not control or joint control over those policies (significant influence).

Investasi pada entitas asosiasi dicatat dengan menggunakan metode ekuitas. Dalam metode ekuitas, pengakuan awal investasi diakui sebesar biaya perolehan, dan jumlah tercatat ditambah atau dikurang untuk mengakui bagian atas laba rugi *investee* setelah tanggal perolehan. Bagian atas laba rugi *investee* diakui dalam laba rugi. Penerimaan distribusi dari *investee* mengurangi nilai tercatat investasi. Penyesuaian terhadap jumlah tercatat tersebut juga mungkin dibutuhkan untuk perubahan dalam proporsi bagian investor atas *investee* yang timbul dari penghasilan komprehensif lain, termasuk perubahan yang timbul dari revaluasi aset tetap dan selisih penjabaran valuta asing. Bagian investor atas perubahan tersebut diakui dalam penghasilan komprehensif lain.

Investment in associates accounted for using the equity method. Under the equity method, the investment in an associate is initially recognised at cost and the carrying amount is increased or decreased to recognise the investor's share of the profit or loss of the investee after the date of acquisition. The investor's share of the profit or loss of the investee is recognised in profit or loss. Distributions received from an investee reduce the carrying amount of the investment. Adjustments to the carrying amount may also be necessary for changes in the investor's proportionate interest in the investee arising from changes in the investee's other comprehensive income, including those arising from the revaluation of property, plant and equipment and from foreign exchange translation differences. The investor's share of those changes is recognized in other comprehensive income.

Grup menghentikan penggunaan metode ekuitas sejak tanggal ketika investasinya berhenti menjadi investasi pada entitas asosiasi sebagai berikut:

- if the investment becomes a subsidiary;*
- If the retained interest in the former associate is a financial asset, the Group measure the retained interest at fair value;*

The Group discontinue the use of the equity method from the date when its investment ceases to be an associate as follows:

- if the investment becomes a subsidiary;*
- If the retained interest in the former associate is a financial asset, the Group measure the retained interest at fair value;*
or

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

- c. ketika Grup menghentikan penggunaan metode ekuitas, Grup mencatat seluruh jumlah yang sebelumnya telah diakui dalam penghasilan komprehensif lain yang terkait dengan investasi tersebut menggunakan dasar perlakuan yang sama dengan yang disyaratkan jika *investee* telah melepaskan secara langsung aset dan liabilitas terkait.

2.1. Aset tetap

Seluruh aset tetap awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud Manajemen.

Setelah pengakuan awal, aset tetap, kecuali tanah dan bangunan, dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai.

Tanah dan bangunan dinyatakan berdasarkan nilai revaluasi yang merupakan nilai wajar pada tanggal revaluasi dikurangi akumulasi penyusutan, kecuali tanah yang tidak disusutkan, dan akumulasi rugi penurunan nilai yang terjadi setelah tanggal revaluasi. Revaluasi dilakukan dengan keteraturan yang memadai untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dari jumlah yang ditentukan dengan menggunakan nilai wajar pada tanggal pelaporan.

Kenaikan revaluasi yang berasal dari revaluasi tanah dan bangunan langsung dikreditkan ke surplus revaluasi pada penghasilan komprehensif lain, kecuali bila sebelumnya terdapat penurunan revaluasi atas aset yang sama pernah diakui dalam laporan laba rugi, dalam hal ini kenaikan revaluasi hingga sebesar penurunan nilai aset akibat revaluasi tersebut, dikreditkan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Penurunan jumlah tercatat yang berasal dari revaluasi tanah dan bangunan dibebankan dalam laporan laba rugi apabila penurunan tersebut melebihi saldo surplus revaluasi aset yang bersangkutan, jika ada.

Surplus revaluasi tanah dan bangunan yang telah disajikan dalam ekuitas dipindahkan langsung ke saldo laba pada saat aset tersebut

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

- c. when the Group discontinue the use of the equity method, the Group account for all amounts previously recognized in other comprehensive income in relation to that investment on the same basis as would have been required if the investee had directly disposed of the related assets or liabilities.

2.1. Fixed assets

All fixed assets are initially recognized at cost, which comprises its purchase price and any costs directly attributable in bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by Management.

Subsequent to initial recognition, fixed assets, except land and buildings, are carried at cost less any subsequent accumulated depreciation and impairment losses.

Land and buildings are stated at their revalued amounts, being the fair value at the date of revaluation, less any subsequent accumulated depreciation, except land which is not depreciated, and subsequent accumulated impairment losses. Revaluation is made with sufficient regularity to ensure that the carrying amount does not differ materially from that which would be determined using fair value at the reporting date.

Any revaluation increases arising on the revaluation of such land and buildings is credited to the revaluation surplus in other comprehensive income, except to the extent that it reverses a revaluation decrease, for the same asset which was previously recognized in profit or loss, in which case the increase is credited to consolidated statement of profit or loss and other comprehensive income to the extent of the decrease previously charged.

A decrease in carrying amount arising on the revaluation of such land and buildings is charged to profit or loss to the extent that it exceeds the balance, if any, held in the properties' revaluation reserve relating to a previous revaluation of such land and buildings.

The revaluation surplus included in properties' revaluation reserve in respect of land and buildings is directly transferred to retained

dihentikan pengakuannya.

Penyusutan terhadap aset tetap dihitung dengan menggunakan metode garis lurus (*straight-line method*) dan metode saldo menurun ganda (*double declining balance method*), berdasarkan taksiran masa manfaat ekonomis aset tetap yang bersangkutan, sebagai berikut:

	<u>Tahun/Years</u>	
Gedung kantor	10 - 20	Office buildings
Kendaraan bermotor	4 - 8	Motor vehicles
Meubel dan perabot kantor	4 - 8	Office furniture and fixtures
Mesin dan peralatan kantor	4 - 8	Office machines and equipment
Peralatan komputer	4 - 8	Computer equipment

Masa manfaat ekonomis, nilai residu, dan metode penyusutan ditelaah setiap akhir tahun dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

Biaya perbaikan dan pemeliharaan dibebankan ke laba rugi konsolidasian di periode yang sama pada saat terjadinya. Pengeluaran yang memperpanjang masa manfaat aset atau yang memberikan manfaat ekonomis dikapitalisasi dan disusutkan.

Apabila aset tetap dihentikan penggunaannya atau dijual, harga perolehan dan akumulasi depresiasi yang terkait dengan aset tetap tersebut dihentikan pengakuannya dari laporan keuangan konsolidasian dan keuntungan atau kerugian yang dihasilkan diakui dalam laba rugi konsolidasian.

Apabila nilai tercatat aset tetap lebih besar dari nilai yang dapat diperoleh kembali, aset diturunkan menjadi sebesar nilai yang dapat diperoleh kembali, dengan menggunakan nilai tertinggi antara harga jual neto dengan nilai pakai.

Akumulasi biaya konstruksi aset tetap dikapitalisasi sebagai aset dalam penyelesaian. Biaya tersebut direklasifikasi ke akun aset tetap pada saat proses konstruksi selesai. Penyusutan mulai dibebankan pada tanggal yang sama.

Aset sewa pembiayaan disusutkan berdasarkan taksiran masa manfaat ekonomis yang sama dengan aset yang dimiliki sendiri atau disusutkan selama jangka waktu yang lebih pendek antara periode masa sewa dan umur manfaatnya.

earnings when the asset is derecognized.

Fixed assets are depreciated from the month the assets are placed in service on a straight-line method and double declining balance method over their estimated useful lives, as follows:

The estimated useful lives, residual values, and depreciation method are reviewed at each year end, with the effect of any changes in estimate accounted for on a prospective basis.

Repair and maintenance expenses are charged to the consolidated profit or loss during the financial period in which they are incurred. Expenditure which extends the useful lives of the assets or provides further economic benefits are capitalized and depreciated.

When fixed assets are retired or otherwise disposed of, their costs and the related accumulated depreciation are eliminated from the consolidated financial statements and any resulting gain or losses are recognized in the consolidated profit or loss.

When the carrying amount of an asset is greater than its estimated recoverable amount, it is written down immediately to its recoverable amount, which is determined based on the higher of net selling price or value in use.

The accumulated costs of the construction of fixed assets are capitalized as construction in progress. These costs are reclassified to the fixed assets accounts when the construction is complete. Depreciation is charged from such date.

Assets held under finance lease are depreciated over their expected useful lives on the same basis as owned assets or where shorter, the term of the relevant lease.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

2.m. Biaya dibayar di muka

Biaya dibayar di muka diamortisasi dan dibebankan selama masa manfaatnya dengan menggunakan metode garis lurus.

2.n. Penurunan nilai atas aset non-keuangan

Pada setiap akhir tahun pelaporan, Grup menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut atau pada saat pengujian penurunan nilai aset (yaitu aset takberwujud dengan umur manfaat tidak terbatas, aset takberwujud yang belum dapat digunakan, atau *goodwill* yang diperoleh dalam suatu kombinasi bisnis) diperlukan, maka Grup membuat estimasi formal jumlah terpulihkan aset tersebut.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau UPK dikurangi biaya untuk menjual dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain.

Jika nilai tercatat aset lebih besar daripada nilai terpulihkannya, maka aset tersebut dipertimbangkan mengalami penurunan nilai dan nilai tercatat aset diturunkan menjadi sebesar nilai terpulihkannya. Rugi penurunan nilai diakui pada laba rugi sebagai "Rugi penurunan nilai".

Kerugian penurunan nilai yang telah diakui dalam periode sebelumnya untuk aset selain *goodwill* dibalik hanya jika terdapat perubahan asumsi-asumsi yang digunakan untuk menentukan jumlah terpulihkan aset tersebut sejak rugi penurunan nilai terakhir diakui.

Dalam hal ini, jumlah tercatat aset dinaikkan ke jumlah terpulihkannya. Pembalikan tersebut dibatasi sehingga jumlah tercatat aset tidak melebihi jumlah terpulihkannya maupun jumlah tercatat, neto setelah penyusutan, seandainya tidak ada rugi penurunan nilai yang telah diakui untuk aset tersebut pada periode sebelumnya. Pembalikan rugi penurunan nilai diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Setelah pembalikan tersebut, penyusutan yang dibebankan disesuaikan di periode mendatang untuk mengalokasikan jumlah tercatat aset yang direvisi, dikurangi nilai residu, dengan dasar yang sistematis selama sisa umur manfaatnya.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

2.m. Prepaid expenses

Prepaid expenses are amortized and charged as expense over the periods of benefits using the straight-line method.

2.n. Impairment on non-financial assets

The Group assesses at end of each annual reporting year whether there is an indication that an asset may be impaired. If any such indication exists, or when annual impairment testing for an asset (i.e. an intangible asset with an indefinite useful life, an intangible asset not yet available for use, or goodwill acquired in a business combination) is required, the Group makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's or CGU's fair value less costs to sell and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets.

Where the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. Impairment losses are recognized in the profit or loss as "Impairment losses".

A previously recognized impairment loss for an asset other than goodwill is reversed only if there has been a change in the assumptions used to determine the asset's recoverable amount since the last impairment loss was recognized.

If that is the case, the carrying amount of the asset is increased to its recoverable amount. The reversal is limited so that the carrying amount of the assets does not exceed its recoverable amount, nor exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognized for the asset in prior years. Reversal of an impairment loss is recognized in the consolidated statement of profit or loss and other comprehensive income. After such a reversal, the depreciation charge is adjusted in future periods to allocate the asset's revised carrying amount, less any residual value, on a systematic basis over its remaining useful life.

2.o. Kontrak Asuransi

Kontrak asuransi adalah suatu kontrak di mana satu pihak (penerbit) menerima risiko asuransi signifikan dari pihak lain (pemegang polis) dengan menyetujui untuk mengompensasi pemegang polis jika suatu kejadian masa depan yang tidak pasti (kejadian terasuransikan) berdampak merugikan terhadap pemegang polis.

Tingkat Agregasi Kontrak Asuransi

Kontrak asuransi dikelompokkan ke dalam portofolio berdasarkan kesamaan risiko dan cara pengelolaan yang serupa.

Dalam setiap portofolio, kontrak asuransi selanjutnya dikelompokkan ke dalam kelompok kontrak asuransi.

Setiap kelompok kontrak asuransi diklasifikasikan ke dalam salah satu dari kategori berikut pada saat pengakuan awal:

- Kontrak yang merugi pada pengakuan awal
- Kontrak yang, pada pengakuan awal, tidak memiliki kemungkinan signifikan untuk menjadi merugi.
- Kontrak lainnya dalam portofolio yang sama.

Perusahaan menerapkan pendekatan alokasi premi (*premium allocation approach*) dengan asumsi penilaian mengenai apakah suatu kontrak memiliki kemungkinan signifikan untuk menjadi merugi dengan pertimbangan seluruh fakta dan keadaan yang relevan pada tanggal pengakuan awal.

Perusahaan mengungkapkan klaim aktual dibandingkan dengan estimasi sebelumnya atas jumlah klaim tidak terdiskonto (yaitu pengembangan klaim). Pengungkapan tentang pengembangan klaim dimulai dari periode ketika klaim material paling awal muncul dan masih ada ketidakpastian mengenai jumlah dan waktu pembayaran klaim pada akhir periode pelaporan; namun pengungkapan tidak diwajibkan pada rentang waktu lebih dari 10 tahun sebelum akhir periode pelaporan.

Untuk risiko kredit yang timbul dari kontrak dalam lingkup PSAK 117 Kontrak Asuransi, Perusahaan mengungkapkan jumlah yang paling merepresentasikan eksposur maksimum

2.o. Insurance Contracts

Insurance contract is a contract under which one party (the issuer) accepts significant insurance risk from another party (the policyholder) by agreeing to compensate the policyholder if a specified uncertain future event (the insured event) adversely affects the policyholder.

Level of Aggregation of Insurance Contracts

Insurance contracts are grouped into portfolios based on similar risks and the manner in which they are managed.

Within each portfolio, insurance contracts are further grouped into groups of insurance contracts.

Each group of insurance contracts is classified into one of the following categories at initial recognition:

- Contracts that are onerous at initial recognition.*
- Contracts that, at initial recognition, have no significant possibility of becoming onerous.*
- Other contracts in the same portfolio.*

The company applies the premium allocation approach with valuation assumptions regarding whether a contract is likely to be onerous, taking into account all relevant facts and circumstances at the initial recognition date.

The company discloses actual claims compared to previous estimates of the undiscounted claim amount (i.e., claims development). Disclosure of claims development starts from the period when the earliest material claims arise and there is still uncertainty regarding the amount and timing of claim payments at the end of the reporting period; however, disclosure is not required for periods more than 10 years before the end of the reporting period.

For credit risk arising from contracts within the scope of PSAK 117 Insurance Contracts, the Company discloses the amount that most represents the maximum exposure to credit risk

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

atas risiko kredit pada akhir periode pelaporan, yang disajikan secara terpisah antara Kontrak Asuransi terbitan dan Kontrak Reasuransi milikan, serta mengungkapkan informasi mengenai kualitas kredit dari Kontrak Reasuransi milikan sebagai bagian dari pengelolaan dan pemantauan eksposur risiko kredit yang terkait dengan kontrak tersebut.

Perusahaan tidak mengelompokkan kontrak asuransi yang diterbitkan dengan jarak waktu lebih dari satu tahun ke dalam kelompok kontrak yang sama.

Tingkat agregasi yang diterapkan oleh Perusahaan mencerminkan cara kontrak asuransi dikelola secara internal dan memastikan bahwa kontrak yang merugi tidak dikompensasikan dengan kontrak yang menguntungkan.

Pengakuan Kontrak Asuransi

Perusahaan mengakui kelompok kontrak asuransi pada tanggal yang paling awal dari kondisi-kondisi berikut:

- a) Awal periode pertanggungan dari kelompok kontrak asuransi tersebut.
- b) Tanggal jatuh tempo pembayaran premi pertama dari pemegang polis.
- c) Saat kelompok kontrak asuransi tersebut menjadi kontrak yang merugi.

Pada saat pengakuan awal, Perusahaan mengakui Liabilitas atas Sisa Pertanggungan (*Liability for Remaining Coverage – LRC*) yang mewakili kewajiban untuk menyediakan jasa pertanggungan di masa depan.

Apabila pada tanggal pengakuan awal telah terjadi klaim atas kelompok kontrak asuransi, Perusahaan juga mengakui Liabilitas atas Klaim Terjadi (*Liability for Incurred Claims – LIC*).

Pengakuan kontrak asuransi dilakukan secara konsisten dengan tingkat agregasi kontrak asuransi yang telah ditetapkan oleh Perusahaan.

Setiap perubahan klasifikasi kelompok kontrak asuransi sebagai kontrak yang merugi setelah pengakuan awal diakui sesuai dengan ketentuan PSAK 117. Dalam hal ini, perusahaan harus memastikan bahwa pengukuran liabilitas kontrak asuransi dilakukan dengan memperhitungkan seluruh

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

at the end of the reporting period, presented separately between issued Insurance Contracts and held Reinsurance Contracts, and discloses information regarding the credit quality of held Reinsurance Contracts as part of the management and monitoring of credit risk exposure related to these contracts.

The Company does not include insurance contracts issued more than one year apart in the same group of insurance contracts.

The level of aggregation applied by the Company reflects the way insurance contracts are managed internally and ensures that losses from onerous contracts are not offset by gains from profitable contracts.

Recognition of Insurance Contracts

The Company recognises a group of insurance contracts at the earliest of the following dates:

- a) The beginning of the coverage period of the group of insurance contracts.
- b) The date when the first premium payment from the policyholder is due.
- c) When the group of insurance contracts becomes onerous.

At initial recognition, the Company recognises the *Liability for Remaining Coverage (LRC)*, representing the obligation to provide insurance coverage services in the future.

If insured events have already occurred at the date of initial recognition, the Company also recognises the *Liability for Incurred Claims (LIC)*.

The recognition of insurance contracts is performed consistently with the level of aggregation determined by the Company.

Any subsequent identification of a group of insurance contracts as onerous after initial recognition is accounted for in accordance with PSAK 117. In this case, the company must ensure that the measurement of insurance contract liabilities is carried out by taking into account all aspects that affect the obligations

aspek yang mempengaruhi kewajiban yang timbul, termasuk arus kas yang berasal dari mekanisme pembagian hasil atau risiko antar pemegang polis dalam portofolio yang sama.

arising, including cash flows originating from profit or risk-sharing mechanisms among policyholders within the same portfolio.

Pengukuran pada Pengakuan Awal

Pengukuran kontrak asuransi mencakup estimasi arus kas masa depan yang diharapkan timbul dari pemenuhan kontrak asuransi.

Measurement at Initial Recognition

The measurement of insurance contracts includes estimates of future cash flows expected to arise from the fulfilment of the insurance contracts.

Estimasi arus kas masa depan mencakup seluruh arus kas masuk dan arus kas keluar yang secara langsung berkaitan dengan pemenuhan kontrak asuransi.

Estimates of future cash flows include all cash inflows and outflows that relate directly to the fulfilment of the insurance contracts.

Estimasi tersebut mencerminkan pandangan Perusahaan dan menggunakan seluruh informasi yang tersedia secara wajar dan dapat didukung tanpa menggunakan biaya atau upaya berlebihan.

These estimates reflect the Company's perspective and use all reasonable and supportable information available without undue cost or effort.

Estimasi arus kas masa depan disesuaikan untuk mencerminkan nilai waktu uang dan risiko keuangan yang terkait, melalui penerapan tingkat diskonto yang sesuai.

The estimates of future cash flows are adjusted to reflect the time value of money and related financial risks through the application of appropriate discount rates.

Tingkat diskonto yang digunakan mencerminkan karakteristik arus kas kontrak asuransi, termasuk waktu, mata uang, dan likuiditas, serta konsisten dengan observasi pasar terkini.

The discount rates used reflect the characteristics of the insurance contract cash flows, including timing, currency, and liquidity, and are consistent with current market observations.

Selain itu, pengukuran kontrak asuransi mencakup penyesuaian risiko untuk risiko non-keuangan, yang mencerminkan kompensasi yang diminta Perusahaan atas ketidakpastian terkait jumlah dan waktu arus kas.

In addition, the measurement of insurance contracts includes a risk adjustment for non-financial risk, representing the compensation the Company requires for bearing the uncertainty about the amount and timing of the cash flows.

Penyesuaian risiko untuk risiko non-keuangan ditentukan dengan menggunakan teknik yang sesuai dan konsisten dengan tujuan pengukuran kontrak asuransi.

The risk adjustment for non-financial risk is determined using appropriate techniques that are consistent with the objective of measuring insurance contracts.

Pada saat pengakuan awal, Perusahaan juga menentukan *Contractual Service Margin* (CSM), yang mewakili laba belum diakui yang akan diakui selama periode pertanggungan.

At initial recognition, the Company also determines the Contractual Service Margin (CSM), which represents the unearned profit that will be recognised over the coverage period.

CSM ditentukan sebagai jumlah yang diperlukan agar nilai tercatat kontrak asuransi pada pengakuan awal sama dengan nol, kecuali untuk kelompok kontrak asuransi yang merugi.

The CSM is determined as the amount that results in the carrying amount of the insurance contracts at initial recognition being equal to zero, except for groups of insurance contracts that are onerous.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Untuk kelompok kontrak asuransi yang merugi pada pengakuan awal, CSM tidak diakui dan kerugian diakui segera dalam laba rugi.

Pengukuran Selanjutnya

Pengukuran selanjutnya mencerminkan jasa pertanggungan yang telah diberikan, peristiwa yang telah terjadi, serta perubahan estimasi dan asumsi yang relevan.

Pengukuran selanjutnya kontrak asuransi mencakup dua komponen utama, yaitu Liabilitas atas Sisa Pertanggungan (LRC) dan Liabilitas atas Klaim Terjadi (LIC).

Dalam pengukuran selanjutnya, Perusahaan memperbarui estimasi arus kas masa depan berdasarkan informasi terkini yang tersedia secara wajar dan dapat didukung.

Perubahan estimasi arus kas masa depan yang berkaitan dengan jasa masa depan disesuaikan terhadap *Contractual Service Margin* (CSM), kecuali untuk kontrak asuransi yang merugi.

Perubahan estimasi yang berkaitan dengan jasa masa lalu atau periode berjalan diakui secara langsung dalam laba rugi.

Pengukuran selanjutnya kontrak asuransi diterapkan secara konsisten antarperiode untuk memastikan keterbandingan laporan keuangan.

Liabilitas atas Sisa Pertanggungan (LRC)

LRC mewakili kewajiban Perusahaan untuk menyediakan jasa pertanggungan selama periode pertanggungan.

LRC pada setiap tanggal pelaporan terdiri dari saldo awal LRC yang disesuaikan dengan komponen-komponen pengukuran selanjutnya.

Saldo LRC disesuaikan dengan pengakuan pendapatan asuransi atas jasa pertanggungan yang telah diberikan selama periode berjalan.

LRC juga disesuaikan dengan perubahan estimasi arus kas masa depan yang berkaitan dengan jasa masa depan dari kontrak asuransi.

Perubahan estimasi yang berkaitan dengan jasa masa depan disesuaikan terhadap *Contractual Service Margin* (CSM), kecuali untuk kelompok kontrak asuransi yang merugi.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

For groups of insurance contracts that are onerous at initial recognition, no CSM is recognised and the loss is recognised immediately in profit or loss.

Subsequent Measurement

Subsequent measurement reflects insurance coverage services provided, insured events that have occurred, and changes in relevant estimates and assumptions.

Subsequent measurement of insurance contracts comprises two main components: the *Liability for Remaining Coverage* (LRC) and the *Liability for Incurred Claims* (LIC).

In subsequent measurement, the Company updates estimates of future cash flows using current, reasonable, and supportable information.

Changes in estimates of future cash flows that relate to future service adjust the *Contractual Service Margin* (CSM), except for onerous insurance contracts.

Changes in estimates that relate to past or current service are recognised directly in profit or loss.

Subsequent measurement of insurance contracts is applied consistently across periods to ensure comparability of the financial statements.

Liability for Remaining Coverage (LRC)

The LRC represents the Company's obligation to provide insurance coverage services over the coverage period.

At each reporting date, the LRC comprises the opening balance of the LRC adjusted for subsequent measurement components.

The LRC balance is adjusted for the recognition of insurance revenue for coverage services provided during the period

The LRC is also adjusted for changes in estimates of future cash flows that relate to future service of the insurance contracts.

Changes in estimates that relate to future service adjust the *Contractual Service Margin* (CSM), except for groups of insurance contracts that are onerous.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Dampak perubahan nilai waktu uang dan perubahan asumsi keuangan atas LRC diakui sesuai dengan kebijakan akuntansi Grup.

Liabilitas atas Klaim Terjadi (LIC)

LIC mewakili kewajiban Grup untuk menyelesaikan klaim yang telah terjadi, termasuk klaim yang telah dilaporkan maupun yang belum dilaporkan.

LIC diukur sebagai nilai kini estimasi arus kas masa depan yang diharapkan untuk menyelesaikan klaim yang telah terjadi.

Pengukuran LIC mencakup estimasi klaim yang telah dilaporkan dan klaim yang belum dilaporkan (*Incurred But Not Reported – IBNR*).

LIC juga mencakup penyesuaian risiko untuk risiko non-keuangan yang terkait dengan ketidakpastian atas jumlah dan waktu arus kas penyelesaian klaim.

Setiap perubahan estimasi LIC diakui dalam laba rugi pada periode terjadinya.

Marjin Jasa Kontraktual

Marjin Jasa Kontraktual (*Contractual Service Margin/CSM*) merupakan komponen pengukuran kontrak asuransi yang mewakili laba belum diakui yang akan diakui oleh Grup selama periode pertanggungan.

CSM ditentukan pada saat pengakuan awal kontrak asuransi sebagai jumlah yang diperlukan agar nilai tercatat kontrak asuransi pada pengakuan awal sama dengan nol, kecuali untuk kelompok kontrak asuransi yang merugi.

Untuk kelompok kontrak asuransi yang merugi pada pengakuan awal, CSM tidak diakui dan kerugian diakui segera dalam laba rugi.

Setelah pengakuan awal, CSM disesuaikan untuk mencerminkan dampak perubahan estimasi arus kas masa depan yang berkaitan dengan jasa masa depan dari kontrak asuransi.

CSM juga disesuaikan untuk dampak perubahan penyesuaian risiko untuk risiko non-keuangan yang berkaitan dengan jasa masa depan.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

The effects of changes in the time value of money and changes in financial assumptions on the LRC are recognised in accordance with the Group's accounting policy.

Liability for Incurred Claims (LIC)

The LIC represents the Group's obligation to settle claims that have occurred, including reported and unreported claims.

The LIC is measured as the present value of estimates of future cash flows expected to be required to settle incurred claims.

The measurement of the LIC includes estimates of reported claims and Incurred But Not Reported (IBNR) claims.

The LIC also includes a risk adjustment for non-financial risk related to the uncertainty about the amount and timing of cash flows for claim settlements.

Any changes in the estimates of the LIC are recognised in profit or loss in the period in which they arise.

Contractual Service Margin

The Contractual Service Margin (CSM) is a component of the measurement of insurance contracts that represents the unearned profit that the Group will recognise over the coverage period.

The CSM is determined at initial recognition of insurance contracts as the amount that results in the carrying amount of the insurance contracts at initial recognition being equal to zero, except for groups of insurance contracts that are onerous.

For groups of insurance contracts that are onerous at initial recognition, no CSM is recognised and the loss is recognised immediately in profit or loss.

After the initial recognition, the CSM is adjusted to reflect the impact of changes in estimates of future cash flows relating to future services from insurance contracts.

The CSM is also adjusted for the effects of changes in the risk adjustment for non-financial risk that relate to future service.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

CSM diamortisasi dan diakui sebagai bagian dari pendapatan asuransi secara sistematis selama periode pertanggungan berdasarkan jasa pertanggungan yang diberikan.

Metode amortisasi CSM mencerminkan pola penyediaan jasa pertanggungan yang diharapkan dari kontrak asuransi.

CSM tidak boleh disesuaikan sehingga menjadi negatif dan tidak diakui kembali untuk kelompok kontrak asuransi yang merugi.

Perlakuan akuntansi atas CSM diterapkan secara konsisten oleh Grup pada seluruh kelompok kontrak asuransi yang relevan.

Kontrak Asuransi yang Merugi

Suatu kelompok kontrak asuransi diklasifikasikan sebagai kontrak yang merugi apabila, pada pengakuan awal atau pengukuran selanjutnya, estimasi arus kas keluar yang berkaitan dengan pemenuhan kontrak asuransi, termasuk penyesuaian risiko untuk risiko non-keuangan dan biaya akuisisi yang dapat dipulihkan, melebihi estimasi arus kas masuk yang diharapkan dari kontrak tersebut.

Pada saat suatu kelompok kontrak asuransi ditentukan sebagai kontrak yang merugi, Perusahaan mengakui kerugian secara segera dalam laba rugi pada periode terjadinya.

Untuk kelompok kontrak asuransi yang merugi, Marjin Jasa Kontraktual (CSM) tidak diakui atau, jika sebelumnya telah diakui, disesuaikan hingga menjadi nol.

Kerugian atas kontrak asuransi yang merugi mencerminkan kelebihan dari estimasi kewajiban pemenuhan kontrak atas manfaat ekonomi yang diharapkan dari kontrak tersebut.

Setiap pemulihan selanjutnya atas kerugian kontrak asuransi yang merugi diakui sesuai dengan ketentuan PSAK 117.

Modifikasi atas Kontrak Asuransi

Modifikasi kontrak asuransi adalah perubahan atas syarat dan ketentuan kontrak asuransi setelah pengakuan awal yang disepakati oleh Grup dan pemegang polis.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

The CSM is amortised and recognised as part of insurance revenue on a systematic basis over the coverage period based on the insurance coverage services provided.

The method of amortising the CSM reflects the expected pattern of insurance coverage services provided under the insurance contracts.

The CSM cannot be adjusted to a negative amount and is not reinstated for groups of insurance contracts that are onerous.

The accounting treatment of the CSM is applied consistently by the Group to all relevant groups of insurance contracts.

Onerous Insurance Contracts

A group of insurance contracts is classified as onerous when, at initial recognition or subsequent measurement, the estimated cash outflows related to the fulfilment of the insurance contracts, including the risk adjustment for non-financial risk and recoverable acquisition cash flows, exceed the estimated cash inflows expected from the contracts.

When a group of insurance contracts is determined to be onerous, the Company recognises a loss immediately in profit or loss in the period in which it arises.

For groups of insurance contracts that are onerous, the Contractual Service Margin (CSM) is not recognised or, if previously recognised, is adjusted to nil.

The loss on onerous insurance contracts represents the excess of the fulfilment cash flows over the expected economic benefits of the contracts.

Any subsequent recovery of losses on onerous insurance contracts is recognised in accordance with PSAK 117.

Modification of Insurance Contracts

A modification of an insurance contract is a change to the terms and conditions of an insurance contract after initial recognition that is agreed by the Group and the policyholder.

Grup menentukan apakah suatu modifikasi kontrak asuransi diperlakukan sebagai modifikasi atas kontrak yang ada atau sebagai penghentian pengakuan kontrak asuransi lama dan pengakuan kontrak asuransi baru.

The Group determines whether a modification of an insurance contract is accounted for as a modification of the existing contract or as a derecognition of the original insurance contract and recognition of a new insurance contract.

Suatu modifikasi kontrak asuransi diperlakukan sebagai penghentian pengakuan kontrak asuransi lama dan pengakuan kontrak asuransi baru apabila, seandainya syarat yang dimodifikasi telah berlaku sejak awal, kontrak tersebut akan termasuk dalam portofolio kontrak asuransi yang berbeda atau kelompok kontrak asuransi yang berbeda.

A modification of an insurance contract is accounted for as a derecognition of the original insurance contract and recognition of a new insurance contract if, had the modified terms been included at inception, the contract would have been included in a different portfolio of insurance contracts or a different group of insurance contracts.

Apabila modifikasi kontrak asuransi tidak memenuhi kriteria penghentian pengakuan, modifikasi tersebut diperlakukan sebagai modifikasi atas kontrak asuransi yang ada.

If a modification of an insurance contract does not meet the derecognition criteria, the modification is accounted for as a modification of the existing insurance contract.

Dalam hal modifikasi atas kontrak asuransi yang ada, Perusahaan memperbarui estimasi arus kas masa depan, penyesuaian risiko untuk risiko non-keuangan, dan Marjin Jasa Kontraktual (CSM) sesuai dengan ketentuan PSAK 117.

In the case of a modification of an existing insurance contract, the Group/Company updates the estimates of future cash flows, the risk adjustment for non-financial risk, and the Contractual Service Margin (CSM) in accordance with PSAK 117.

Dampak modifikasi kontrak asuransi yang berkaitan dengan jasa masa depan disesuaikan terhadap CSM, sedangkan dampak yang berkaitan dengan jasa masa lalu diakui dalam laba rugi pada periode terjadinya.

The effects of a modification of an insurance contract that relate to future service adjust the CSM, while effects that relate to past service are recognised in profit or loss in the period in which they arise.

Perlakuan akuntansi atas modifikasi kontrak asuransi diterapkan secara konsisten oleh Perusahaan untuk seluruh kontrak asuransi yang dimodifikasi.

The accounting treatment for modifications of insurance contracts is applied consistently by the Company to all modified insurance contracts.

Penghentian Pengakuan Kontrak Asuransi

Suatu kontrak asuransi dianggap berakhir apabila seluruh kewajiban Grup untuk menyediakan jasa pertanggungan telah dipenuhi atau dilepaskan.

Derecognition of Insurance Contracts

An insurance contract is considered to have expired when all of the Group's obligations to provide insurance coverage services have been fulfilled or released.

Pembatalan kontrak asuransi terjadi apabila hak dan kewajiban utama yang timbul dari kontrak asuransi tersebut dihentikan sebelum berakhirnya periode pertanggungan.

Cancellation of an insurance contract occurs when the main rights and obligations arising from the insurance contract are terminated before the end of the coverage period.

Grup dapat menghentikan pengakuan atas kontrak asuransi ketika salah satu kondisi terpenuhi untuk modifikasi yang membatalkan kontrak awal dan mengakui kontrak modifikasian sebagai kontrak baru.

A Group may stop recognizing an insurance contract when one of the conditions for a modification that cancels the original contract is met and recognizes the modified contract as a new contract.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Pada saat penghentian pengakuan kontrak asuransi, Grup menghapus pengakuan seluruh aset dan liabilitas yang terkait dengan kontrak asuransi tersebut.

Setiap selisih yang timbul antara jumlah tercatat kontrak asuransi dan imbalan yang diterima atau dibayarkan, jika ada, diakui dalam laba rugi pada periode terjadinya.

Perlakuan akuntansi atas penghentian pengakuan kontrak asuransi diterapkan secara konsisten oleh Perusahaan.

2.p. Kontrak Reasuransi yang Dimiliki

Grup mengakui kontrak reasuransi yang dimiliki dalam ruang lingkup PSAK 117 apabila kontrak tersebut mengalihkan risiko asuransi signifikan dari Grup kepada reasuradur. Kontrak reasuransi yang dimiliki mencakup perjanjian reasuransi proporsional maupun non-proporsional yang diterbitkan oleh reasuradur untuk melindungi eksposur risiko atas kontrak reasuransi yang diterbitkan oleh Grup.

Tingkat Agregasi Kontrak Reasuransi

Kontrak reasuransi yang dimiliki dikelompokkan dalam portofolio berdasarkan risiko yang serupa dan dikelola secara bersama-sama. Setiap portofolio selanjutnya dibagi ke dalam kelompok kontrak pada saat pengakuan awal berdasarkan periode penerbitan dan ekspektasi profitabilitas.

Pengakuan Kontrak Asuransi

Grup mengakui kelompok kontrak reasuransi yang dimiliki pada tanggal yang paling awal antara:

1. Tanggal dimulainya periode pertanggungan atas kelompok kontrak reasuransi tersebut; dan
2. Tanggal pengakuan awal atas kontrak asuransi yang mendasarinya, apabila kontrak reasuransi tersebut memberikan pertanggungan atas kontrak asuransi yang telah diakui.

Apabila premi reasuransi dibayarkan sebelum tanggal dimulainya periode pertanggungan, pembayaran tersebut diakui sebagai arus kas akuisisi reasuransi atau sebagai aset prapengakuan sampai dengan tanggal pengakuan awal kontrak reasuransi.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Upon derecognition of an insurance contract, the Group derecognises all assets and liabilities related to the insurance contract.

Any difference between the carrying amount of the insurance contract and the consideration received or paid, if any, is recognised in profit or loss in the period in which it arises.

The accounting treatment for the derecognition of insurance contracts is applied consistently by the Company.

2.p. Reinsurance Contracts Held

The Group recognises reinsurance contracts held within the scope of PSAK 117 when such contracts transfer significant insurance risk from the Company to the reinsurer. Reinsurance contracts held include both proportional and non-proportional reinsurance arrangements issued by reinsurers to protect the Group's risk exposure arising from reinsurance contracts issued by the Group.

Level of Aggregation of Reinsurance Contracts

Reinsurance contracts held are aggregated into portfolios consisting of contracts that are exposed to similar risks and are managed together. Each portfolio is subsequently subdivided, at initial recognition, into groups of contracts based on their year of issuance and expected profitability.

Recognition of Reinsurance Contracts Held

The Group recognises a group of reinsurance contracts held at the earlier of:

1. *The beginning of the coverage period of the group of reinsurance contracts held; and*
2. *The initial recognition date of the underlying insurance contracts, if the reinsurance contracts provide coverage for insurance contracts that have already been recognised.*

If reinsurance premiums are paid before the beginning of the coverage period, such payments are recognised as reinsurance acquisition cash flows or as a pre-recognition asset until the date of initial recognition of the reinsurance contracts.

Batas Kontrak

Arus kas reasuransi berada dalam batas kontrak apabila timbul dari hak dan kewajiban substantif yang ada selama periode pelaporan, di mana Grup memiliki kewajiban substantif untuk membayar premi kepada perusahaan reasuransi dan memiliki hak substantif untuk menerima jasa dari Perusahaan reasuransi tersebut.

Kewajiban substantif untuk membayar premi kepada perusahaan reasuransi berakhir ketika Grup memiliki hak substantif untuk menghentikan pertanggungan tersebut:

- Tanpa kewajiban untuk mengembalikan biaya *recapture fee* apapun; dan
- Tidak disebabkan oleh kondisi apapun yang timbul dari tindakan perusahaan reasuransi atau kondisi lain di luar kendali Perseroan.

Hak substantif untuk menerima jasa dari Perusahaan reasuransi

- Memiliki kemampuan praktis untuk menilai kembali risiko yang telah dialihkan kepadanya dan dapat menetapkan harga atau tingkat manfaat yang sepenuhnya mencerminkan risiko yang telah dinilai kembali tersebut; atau
- Memiliki hak substantif untuk menghentikan pertanggungan.

Beberapa kontrak reasuransi *quota share* milik Grup mencakup kontrak yang mendasari yang diterbitkan dalam jangka waktu tahunan dengan dasar *risk-attaching* dan memberikan hak sepihak kepada baik Grup maupun perusahaan reasuransi untuk menghentikan penutupan kontrak dasar baru kapan saja dengan pemberitahuan tiga bulan kepada pihak lainnya. Berdasarkan PSAK 117, arus kas yang timbul dari kontrak dasar yang diharapkan akan diterbitkan dan dialihkan setelah tanggal pengukuran, selain yang timbul dari kontrak dasar yang telah dialihkan sebelumnya, termasuk dalam batas kontrak reasuransi dan telah dipertimbangkan serta diestimasi dalam pengukurannya.

Pengakuan

Grup mengakui kelompok kontrak reasuransi yang dimiliki pada tanggal yang paling awal antara:

- Tanggal dimulainya periode pertanggungan atas kelompok kontrak reasuransi tersebut; dan

Contract Boundary

The reinsurance cash flows are within the contract boundary if they arise from substantive rights and obligations that exist during the reporting period in which the Group has a substantive obligation to pay premiums to the reinsurer and a substantive right to receive services from the reinsurer.

A substantive obligation to pay premiums to the reinsurer ends when the Group has a substantive right to terminate the coverage:

- *Without the requirement of repayment of any recapture fee; and*
- *Not upon any conditions due to action performed by the reinsurer or other conditions out of the Company's control.*

A substantive right to receive services from the reinsurer ends when the reinsurer:

- *Has the practical ability to reassess the risks transferred to it and can set a price or level of benefits that fully reflects those reassessed risks; or*
- *Has a substantive right to terminate the coverage.*

Some of the Group's quota share reinsurance contracts cover underlying contracts issued within the annual term on a risk-attaching basis and provide unilateral rights to both the Group and the reinsurer to terminate the attachment of new underlying contracts at any time by giving three months' notice to the other party. Under PSAK 117, cash flows arising from underlying contracts expected to be issued and ceded after the measurement date, in addition to those arising from underlying contracts already ceded, are within the boundaries of the reinsurance contracts and have been considered and estimated in their measurement.

Recognition

The Group recognizes a group of reinsurance contracts held at the earlier of:

- *The beginning of the coverage period of the group of reinsurance contracts held; and*

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

- Tanggal pengakuan awal atas kontrak reasuransi yang mendasarinya, apabila kontrak reasuransi tersebut memberikan pertanggungan atas kontrak reasuransi yang telah diakui.

Apabila premi reasuransi dibayarkan sebelum tanggal dimulainya periode pertanggungan, pembayaran tersebut diakui sebagai arus kas prapengakuan reasuransi atau sebagai aset prapengakuan sampai dengan tanggal pengakuan awal kontrak reasuransi.

Pengukuran pada Pengakuan Awal

Pada saat pengakuan awal, kelompok kontrak reasuransi yang dimiliki diukur sebesar jumlah arus kas pemenuhan (*fulfilment cash flows*) yang disesuaikan dengan margin jasa kontraktual (*Contractual Service Margin/CSM*), sesuai dengan ketentuan PSAK 117.

Arus kas pemenuhan merupakan estimasi kini atas arus kas masa depan yang timbul dalam rangka pemenuhan kontrak reasuransi tersebut dan terdiri atas: (i) estimasi arus kas masa depan yang tidak bias dan probabilitas tertimbang, (ii) penyesuaian atas nilai waktu uang dan risiko keuangan lainnya melalui penerapan tingkat diskonto yang mencerminkan karakteristik arus kas, serta (iii) penyesuaian risiko untuk risiko non-keuangan yang mencerminkan kompensasi atas ketidakpastian jumlah dan waktu arus kas masa depan.

Estimasi arus kas masa depan mencakup seluruh arus kas yang berada dalam batasan kontrak (*contract boundary*) pada setiap kelompok kontrak dan disusun dengan mempertimbangkan seluruh informasi yang wajar dan dapat didukung yang tersedia tanpa biaya atau upaya yang berlebihan terkait jumlah, waktu, serta ketidakpastian arus kas masa depan. Estimasi tersebut ditentukan secara tidak bias dengan menggunakan pendekatan nilai ekspektasian, antara lain melalui rata-rata probabilitas tertimbang dari seluruh rentang kemungkinan hasil, sehingga mencerminkan seluruh kemungkinan *outcome* yang relevan dalam pengukuran kewajiban kontrak reasuransi. Estimasi arus kas masa depan dalam batasan kontrak tersebut juga mencakup arus kas yang terkait dengan kontrak reasuransi yang dimiliki, termasuk premi reasuransi yang dibayarkan, komisi reasuransi, klaim yang diharapkan dapat

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

- The initial recognition date of the underlying reinsurance contracts, if the reinsurance contracts provide coverage for reinsurance contracts that have already been recognized.

If reinsurance premiums are paid before the beginning of the coverage period, such payments are recognized as reinsurance acquisition cash flows or as a pre-recognition asset until the date of initial recognition of the reinsurance contracts.

Measurement on Initial Recognition

At initial recognition, a group of reinsurance contracts held is measured at the amount of the fulfilment cash flows adjusted for the Contractual Service Margin ("CSM"), in accordance with PSAK 117.

Fulfilment cash flows comprise the present value of the future cash flows expected to arise as the Company fulfils the reinsurance contracts, and include: (i) unbiased, probability-weighted estimates of future cash flows; (ii) an adjustment to reflect the time value of money and the effect of financial risks, determined using discount rates that reflect the characteristics of the cash flows; and (iii) a risk adjustment for non-financial risk, representing the compensation required for bearing the uncertainty inherent in the amount and timing of those future cash flows.

Estimates of future cash flows include all cash flows within the contract boundary for each group of contracts and are prepared by taking into account all reasonable and supportable information available without undue cost or effort regarding the amount, timing, and uncertainty of future cash flows. These estimates are determined in an unbiased manner using an expected value approach, including through the probability-weighted average of the full range of possible outcomes, thereby reflecting all relevant possibilities in measuring reinsurance contract liabilities. Estimates of future cash flows within the contract boundary also include cash flows related to held reinsurance contracts, including reinsurance premiums paid, reinsurance commissions, claims expected to be recoverable from the reinsurer, and expenses that can be directly attributed to the held reinsurance contracts.

dipulihkan dari reasuradur, serta biaya yang secara langsung dapat diatribusikan pada kontrak reasuransi yang dimiliki.

Arus kas dianggap berada dalam batasan suatu kontrak reasuransi apabila arus kas tersebut timbul dari hak dan kewajiban substantif yang ada selama periode pelaporan, yaitu pada saat Perusahaan memiliki kemampuan untuk memaksa Pemegang Polis membayar premi atau ketika Perusahaan memiliki kewajiban substantif untuk menyediakan jasa kontrak reasuransi kepada Pemegang Polis.

Kewajiban substantif untuk menyediakan jasa kontrak reasuransi berakhir ketika Grup memiliki kemampuan praktis untuk menilai kembali risiko atas Pemegang Polis tertentu dan, sebagai akibatnya, dapat menetapkan harga atau tingkat manfaat yang secara penuh mencerminkan risiko tersebut. Kewajiban tersebut juga dianggap berakhir apabila Grup memiliki kemampuan praktis untuk menilai kembali risiko atas suatu portofolio kontrak reasuransi yang mencakup kontrak tersebut dan dapat menetapkan harga atau tingkat manfaat yang secara penuh mencerminkan risiko portofolio tersebut, sepanjang penetapan harga premi hingga tanggal penilaian kembali tidak memperhitungkan risiko yang terkait dengan periode setelah tanggal penilaian kembali tersebut.

Alokasi biaya *overhead* tetap dan variabel, seperti biaya fungsi akuntansi, sumber daya manusia, teknologi dan sistem informasi pendukung, depresiasi bangunan, sewa, serta biaya pemeliharaan dan utilitas, yang dapat diatribusikan secara langsung terhadap aktivitas pemenuhan kontrak reasuransi. Biaya overhead tersebut dialokasikan ke dalam kelompok kontrak dengan menggunakan metode alokasi yang sistematis dan rasional serta diterapkan secara konsisten terhadap seluruh biaya yang memiliki karakteristik serupa.

Pada saat pengakuan awal, CSM ditentukan sebagai selisih antara arus kas pemenuhan dan jumlah yang dibayarkan atau terutang sehubungan dengan kontrak reasuransi tersebut. CSM merepresentasikan keuntungan bersih yang diharapkan dari kontrak reasuransi dan diakui sebagai aset yang selanjutnya diamortisasi selama periode jasa reasuransi sesuai dengan pola penerimaan jasa dari reasuradur.

Cash flows are considered to be within the scope of an reinsurance contract if such cash flows arise from substantive rights and obligations existing during the reporting period, namely when the Company has the ability to compel the Policyholder to pay premiums or when the Company has a substantive obligation to provide reinsurance contract services to the Policyholder.

The substantive obligation to provide reinsurance contract services ends when the Group has the practical ability to reassess the risk for a specific Policyholder and, as a result, can set a price or level of benefits that fully reflects that risk. The obligation is also considered to have ended if the Group has the practical ability to reassess the risk for a portfolio of reinsurance contracts that includes the contract and can set a price or level of benefits that fully reflects the risk of the portfolio, as long as the premium pricing up to the reassessment date does not take into account the risks related to the period after that reassessment date.

The allocation of fixed and variable overhead costs, such as costs for accounting functions, human resources, technology and supporting information systems, building depreciation, rent, as well as maintenance and utility costs, which can be directly attributed to reinsurance contract fulfillment activities. These overhead costs are allocated to contract groups using a systematic and rational allocation method and are applied consistently to all costs that have similar characteristics.

At initial recognition, the CSM is measured as the difference between the fulfilment cash flows and the consideration paid or payable for the reinsurance contracts. The CSM represents the net gain expected to arise from the reinsurance contracts held and is recognised as an asset. The CSM is subsequently amortised over the coverage period in a manner that reflects the pattern of services received from the reinsurer.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Apabila kontrak reasuransi yang dimiliki memberikan perlindungan atas kontrak reasuransi yang merugi, Perusahaan mengakui komponen pemulihan kerugian (*loss recovery component*) dalam laba rugi pada saat pengakuan awal atau pada saat kontrak reasuransi yang mendasarinya menjadi merugi, sesuai dengan ketentuan PSAK 117.

Dalam hal kontrak reasuransi yang dimiliki memenuhi kriteria untuk menggunakan pendekatan alokasi premi (*Premium Allocation Approach/PAA*), pada saat pengakuan awal aset untuk sisa masa pertanggungan diukur sebesar premi reasuransi yang dibayarkan atau terutang, disesuaikan dengan arus kas akuisisi yang terkait dan, apabila relevan, disesuaikan atas komponen pembiayaan signifikan.

Pengukuran Selanjutnya

Setelah pengakuan awal, kelompok kontrak reasuransi yang dimiliki diukur pada setiap tanggal pelaporan sebesar jumlah tercatat yang terdiri atas aset untuk sisa masa pertanggungan dan aset untuk klaim yang telah terjadi, sesuai dengan ketentuan PSAK 117.

Penentuan CSM untuk Kontrak Reasuransi mencerminkan biaya bersih atau keuntungan bersih yang ditangguhkan atas pembelian reasuransi, dengan menambah komponen setiap pendapatan yang diakui dalam Laba Rugi ketika mengakui kerugian pada pengakuan awal atas Kelompok Kontrak Asuransi pendasar yang merugi atau pada penambahan Kontrak Asuransi pendasar yang merugi ke dalam suatu kelompok.

Aset untuk sisa masa pertanggungan mencerminkan hak Perusahaan atas jasa reasuransi yang belum diberikan oleh reasurador dan terdiri atas arus kas pemenuhan yang terkait dengan jasa masa depan serta margin jasa kontraktual (*Contractual Service Margin/CSM*) yang belum diamortisasi. CSM diamortisasi secara sistematis selama periode jasa reasuransi dengan mencerminkan pola penerimaan jasa dari reasurador dan diakui dalam laba rugi sebagai bagian dari hasil reasuransi.

Aset untuk klaim yang telah terjadi mencerminkan estimasi nilai kini arus kas yang diharapkan dapat dipulihkan dari reasurador atas klaim yang telah terjadi, termasuk penyesuaian risiko untuk risiko non-keuangan dan dampak diskonto.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Where the reinsurance contracts held provide coverage for underlying reinsurance contracts that are onerous, the Company recognises a loss recovery component in profit or loss at initial recognition or when the underlying reinsurance contracts become onerous, in accordance with PSAK 117.

If the reinsurance contracts held meet the eligibility criteria for the Premium Allocation Approach ("PAA"), the asset for remaining coverage at initial recognition is measured at the amount of reinsurance premiums paid or payable, adjusted for any related reinsurance acquisition cash flows and, where applicable, for any significant financing component.

Subsequent Measurement

Subsequent to initial recognition, a group of reinsurance contracts held is measured at each reporting date at its carrying amount, comprising the asset for remaining coverage and the asset for incurred claims, in accordance with PSAK 117.

The determination of CSM for Reinsurance Contracts reflects the net cost or deferred net profit on the reinsurance purchase, by adding the component of any revenue recognized in Profit or Loss when recognizing a loss at initial recognition on a group of underlying losing Insurance Contracts or upon the addition of a losing underlying Insurance Contract to a group.

The asset for remaining coverage represents the Company's right to receive reinsurance services that have not yet been provided by the reinsurer and consists of the fulfilment cash flows relating to future services and the unamortised Contractual Service Margin (CSM). The CSM is amortised on a systematic basis over the coverage period in a manner that reflects the pattern of reinsurance services received from the reinsurer and is recognised in profit or loss as part of the reinsurance result.

The asset for incurred claims represents the present value of the cash flows expected to be recovered from the reinsurer in respect of claims that have been incurred, including a risk adjustment for non-financial risk and the effect of discounting.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Pada setiap tanggal pelaporan, Grup memperbarui estimasi arus kas masa depan, tingkat diskonto, dan penyesuaian risiko. Perubahan estimasi yang berkaitan dengan jasa masa depan disesuaikan terhadap CSM sepanjang CSM masih tersedia. Apabila penyesuaian tersebut melebihi jumlah CSM, kelebihannya diakui dalam laba rugi. Perubahan yang berkaitan dengan jasa masa lalu atau klaim yang telah terjadi diakui langsung dalam laba rugi periode berjalan.

Apabila kontrak reasuransi yang dimiliki memberikan perlindungan atas kontrak asuransi yang merugi, Perusahaan mengakui dan menyesuaikan komponen pemulihan kerugian (*loss recovery component*) sesuai dengan perubahan estimasi atas kontrak asuransi yang mendasarinya, sebagaimana diatur dalam PSAK 117.

Penurunan Nilai

Pada setiap tanggal pelaporan, Perusahaan menilai apakah terdapat bukti objektif bahwa aset reasuransi yang dimiliki mengalami penurunan nilai akibat risiko kredit reasurador.

Kerugian penurunan nilai diakui dalam laba rugi sebesar selisih antara jumlah tercatat dan estimasi nilai kini arus kas yang dapat dipulihkan.

Pendapatan Kontrak Reasuransi

Pendapatan kontrak reasuransi mencerminkan jumlah imbalan yang dialokasikan untuk jasa asuransi yang diberikan dalam periode pelaporan. Pendapatan tidak merepresentasikan premi bruto yang diterima atau terutang, melainkan mencerminkan transfer jasa reasuransi kepada pemegang polis sepanjang periode pertanggungan.

Pendapatan kontrak reasuransi diakui seiring dengan pemberian jasa reasuransi dan terdiri atas:

- Pelepasan liabilitas untuk sisa masa pertanggungan (*liability for remaining coverage*) yang berkaitan dengan jasa yang telah diberikan pada periode berjalan;
- Amortisasi marjin jasa kontraktual (*Contractual Service Margin/CSM*) yang mencerminkan pengakuan keuntungan secara sistematis selama periode jasa;

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

At each reporting date, the Group updates its estimates of future cash flows, discount rates, and risk adjustments. Changes in estimates that relate to future services are adjusted against the Contractual Service Margin (CSM), to the extent that the CSM remains available. To the extent that such adjustments exceed the carrying amount of the CSM, the excess is recognised in profit or loss. Changes in estimates relating to past services or incurred claims are recognised directly in profit or loss in the current period.

Where reinsurance contracts held provide coverage for underlying insurance contracts that are onerous, the Company recognises and adjusts a loss recovery component to reflect changes in the estimates of the underlying insurance contracts, in accordance with PSAK 117.

Impairment

At each reporting date, the Company assesses whether there is objective evidence that reinsurance contracts held are impaired due to credit risk of the reinsurer.

An impairment loss is recognised in profit or loss for the amount by which the carrying amount of the reinsurance asset exceeds the present value of the estimated recoverable cash flows.

Reinsurance Contract Revenue

Reinsurance contract revenue represents the consideration allocated to the insurance services provided. Revenue does not represent gross premiums received or receivable; rather, it reflects the transfer of reinsurance services to policyholders over the coverage period.

Reinsurance contract revenue is recognised in the period in which reinsurance services are rendered and comprises:

- The release of the liability for remaining coverage attributable to services provided during the reporting period;
- The systematic amortisation of the Contractual Service Margin (CSM), representing the recognition of profit as insurance services are provided over the coverage period;

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

- Pelepasan penyesuaian risiko untuk risiko non-keuangan (*risk adjustment*) atas jasa yang telah diberikan; dan
- Alokasi arus kas akuisisi yang terkait dengan periode jasa berjalan.

Komponen investasi (*investment component*) yang dipisahkan sesuai dengan PSAK 117 tidak disajikan sebagai bagian dari pendapatan kontrak reasuransi.

Beban Kontrak Reasuransi

Beban kontrak reasuransi mencerminkan pengeluaran yang timbul sehubungan dengan pemberian jasa asuransi selama periode pelaporan, yang diakui sesuai dengan ketentuan dan prinsip pengukuran PSAK 117.

Beban kontrak reasuransi terdiri atas:

- Klaim yang terjadi selama periode berjalan, termasuk perubahan estimasi atas klaim yang telah terjadi pada periode sebelumnya;
- Beban yang secara langsung dapat diatribusikan pada pemenuhan kontrak reasuransi;
- Amortisasi arus kas akuisisi yang dialokasikan pada periode berjalan;
- Kerugian yang timbul dari kontrak reasuransi yang merugi (*loss component*), apabila terdapat; dan
- Perubahan penyesuaian risiko untuk risiko non-keuangan yang berkaitan dengan jasa masa lalu.

Beban kontrak reasuransi tidak mencakup komponen yang berkaitan dengan dampak keuangan dari diskonto dan perubahan asumsi keuangan, yang disajikan secara terpisah sebagai pendapatan atau beban keuangan asuransi (*insurance finance income or expenses*).

Pendapatan Kontrak Reasuransi

Pendapatan kontrak reasuransi mencerminkan jumlah yang diakui sehubungan dengan jasa reasuransi yang diterima dari reasuradur selama periode pelaporan. Pendapatan tersebut tidak merepresentasikan premi reasuransi yang dibayarkan, melainkan mencerminkan hak pemulihan klaim dan pelepasan komponen pengukuran yang terkait dengan jasa reasuransi yang diterima dalam periode berjalan.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

- The release of the risk adjustment for non-financial risk relating to services rendered during the period; and
- The allocation of insurance acquisition cash flows to the period in which the related services are provided.

Investment components that are separated in accordance with PSAK 117 are not presented as part of reinsurance contract revenue.

Reinsurance Contract Expenses

Reinsurance contract expenses reflect expenses incurred in connection with the provision of insurance services during the reporting period, which are recognized in accordance with the provisions and measurement principles of PSAK 117.

Reinsurance contract expenses comprise:

- Claims incurred during the period, including changes in estimates relating to claims incurred in prior periods;
- Expenses that are directly attributable to the fulfilment of reinsurance contracts;
- The amortisation of acquisition cash flows allocated to the current reporting period;
- Losses arising from onerous reinsurance contracts (*loss component*), where applicable; and
- Changes in the risk adjustment for non-financial risk relating to past services.

Reinsurance contract expenses do not include components relating to the financial effects of discounting and changes in financial assumptions. Such components are presented separately as insurance finance income or expenses.

Reinsurance Contract Income

Reinsurance contract income represents the amounts recognised in respect of reinsurance services received from the reinsurer during the reporting period. Such income does not represent reinsurance premiums paid; rather, it reflects the recovery of claims and the release of measurement components relating to reinsurance services received in the current period.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Pendapatan kontrak reasuransi terdiri atas:

- Jumlah klaim yang dapat dipulihkan dari reasuradur atas klaim yang terjadi selama periode berjalan, termasuk perubahan estimasi atas klaim yang telah terjadi pada periode sebelumnya;
- Pelepasan marjin jasa kontraktual (*Contractual Service Margin/CSM*) atas kontrak reasuransi yang mencerminkan pengakuan keuntungan secara sistematis selama periode jasa reasuransi;
- Pelepasan penyesuaian risiko untuk risiko non-keuangan yang berkaitan dengan jasa reasuransi yang telah diterima; dan
- Penyesuaian atas komponen pemulihan kerugian (*loss recovery component*), apabila kontrak reasuransi memberikan perlindungan atas kontrak asuransi yang merugi.

Beban Kontrak Reasuransi

Beban kontrak reasuransi mencerminkan biaya yang timbul sehubungan dengan jasa reasuransi yang diterima selama periode pelaporan.

Beban kontrak reasuransi meliputi:

- Premi reasuransi yang dialokasikan pada periode jasa berjalan;
- Perubahan estimasi arus kas masa depan yang berkaitan dengan jasa masa lalu;
- Kerugian yang timbul dari kontrak reasuransi yang merugi, apabila terdapat; dan
- Kerugian penurunan nilai yang timbul akibat risiko kredit reasuradur.

Beban kontrak reasuransi tidak mencakup komponen yang berkaitan dengan dampak keuangan dari diskonto dan perubahan asumsi keuangan, yang disajikan secara terpisah sebagai pendapatan atau beban keuangan reasuransi (*reinsurance finance income or expenses*).

Pendapatan dan Beban Keuangan Asuransi

Pendapatan dan beban keuangan asuransi mencerminkan dampak perubahan nilai tercatat kontrak asuransi yang timbul dari pengaruh nilai waktu uang, risiko keuangan, dan perubahan asumsi keuangan dalam pengukuran kontrak asuransi. Komponen ini tidak berkaitan dengan pemberian jasa asuransi, melainkan merepresentasikan dampak faktor keuangan atas liabilitas atau aset kontrak asuransi.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Reinsurance contract income comprises:

- *Amounts recoverable from the reinsurer in respect of claims incurred during the reporting period, including changes in estimates relating to claims incurred in prior periods.*
- *The release of the Contractual Service Margin (CSM) relating to reinsurance contracts, reflecting the systematic recognition of gains over the reinsurance coverage period.*
- *The release of the risk adjustment for non-financial risk relating to reinsurance services received; and*
- *Adjustments to the loss recovery component, where the reinsurance contracts provide coverage for underlying insurance contracts that are onerous.*

Reinsurance Contract Expenses

Reinsurance contract expenses represent costs incurred in connection with reinsurance services received during the reporting period.

Reinsurance contract expenses comprise:

- *Reinsurance premiums allocated to the current period of service;*
- *Changes in estimates of future cash flows relating to past services;*
- *Losses arising from onerous reinsurance contracts, where applicable; and*
- *Impairment losses arising from the credit risk of the reinsurer.*

Reinsurance contract expenses exclude components relating to the financial effects of discounting and changes in financial assumptions. Such components are presented separately as reinsurance finance income or expenses.

Insurance Finance Income or Expenses

Insurance finance income or expenses reflect the effects of changes in the carrying amount of insurance contracts arising from the impact of the time value of money, financial risks, and changes in financial assumptions used in measuring insurance contracts. These components do not relate to the provision of insurance services; rather, they represent the financial effects on the liabilities or assets arising from insurance contracts.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Pendapatan dan beban keuangan asuransi meliputi antara lain:

- Dampak pelepasan diskonto (*unwinding of discount*) atas liabilitas kontrak asuransi yang diukur menggunakan pendekatan nilai kini, yang mencerminkan bertambahnya nilai tercatat liabilitas akibat berlalunya waktu;
- Dampak perubahan tingkat diskonto yang digunakan untuk mendiskontokan estimasi arus kas masa depan;
- Dampak perubahan asumsi keuangan lainnya, termasuk perubahan kurva imbal hasil (*yield curve*), tingkat inflasi, dan variabel ekonomi relevan lainnya; dan
- Dampak perubahan risiko keuangan yang tidak disesuaikan terhadap marjin jasa kontraktual (*Contractual Service Margin/CSM*), sesuai dengan model pengukuran yang diterapkan.

Dalam hal Perusahaan menerapkan model pengukuran umum (*General Measurement Model/GMM*), pendapatan dan beban keuangan asuransi mencerminkan perubahan nilai kini atas arus kas pemenuhan (*fulfilment cash flows*) yang disebabkan oleh perubahan asumsi keuangan dan pelepasan diskonto. Untuk kontrak yang diukur dengan pendekatan partisipasi langsung (*Variable Fee Approach/VFA*), perubahan tertentu atas asumsi keuangan dapat disesuaikan terhadap CSM.

Sesuai dengan kebijakan akuntansi yang dipilih secara konsisten untuk setiap portofolio kontrak asuransi, Perusahaan menyajikan pendapatan dan beban keuangan asuransi:

- Seluruhnya dalam laba rugi; atau
- Dipisahkan antara laba rugi dan penghasilan komprehensif lain (OCI), dimana bagian yang mencerminkan perubahan tingkat diskonto sejak pengakuan awal dapat disajikan dalam OCI.

Pemilihan kebijakan tersebut bertujuan untuk memberikan informasi yang lebih relevan mengenai kinerja jasa asuransi terpisah dari volatilitas yang timbul akibat perubahan kondisi pasar keuangan.

Pendapatan dan beban keuangan asuransi disajikan secara terpisah dari pendapatan dan beban jasa asuransi dalam laporan laba rugi dan penghasilan komprehensif lain untuk

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Insurance finance income or expenses include, among others:

- *The effect of the unwinding of discount on insurance contract liabilities measured on a present value basis, reflecting the increase in the carrying amount of the liability due to the passage of time;*
- *The effect of changes in the discount rates used to discount estimates of future cash flows;*
- *The effect of changes in other financial assumptions, including changes in yield curves, inflation rates, and other relevant economic variables; and*
- *The effect of changes in financial risks that are not adjusted against the Contractual Service Margin (CSM), in accordance with the applicable measurement model.*

Where the Company applies the General Measurement Model (GMM), insurance finance income or expenses comprise the effects of changes in the present value of fulfilment cash flows resulting from movements in financial assumptions, together with the effects of the unwinding of discount over the reporting period. For contracts measured under the Variable Fee Approach (VFA), certain changes in financial assumptions are recognised as adjustments to the Contractual Service Margin (CSM).

In accordance with the accounting policy applied consistently to each portfolio of insurance contracts, the Company presents insurance finance income or expenses either:

- *entirely in profit or loss; or*
- *disaggregated between profit or loss and other comprehensive income ("OCI"), whereby the portion reflecting changes in discount rates since initial recognition may be presented in OCI*

The selection of this accounting policy is intended to provide more relevant information regarding the performance of insurance services, separately from the volatility arising from changes in financial market conditions.

Insurance finance income or expenses are presented separately from insurance service revenue and insurance service expenses in the statement of profit or loss and other

membedakan antara hasil jasa asuransi (*insurance service result*) dan dampak faktor keuangan (*insurance finance result*).

2.q. Dividen

Pembagian dividen kepada pemegang saham diakui sebagai liabilitas dalam laporan keuangan konsolidasian Grup dalam tahun dimana pembagian dividen tersebut diumumkan.

2.r. Aset takberwujud

Aset takberwujud terdiri dari beban perpanjangan Hak Guna Tanah dan Bangunan dan perangkat lunak sistem komputer.

Beban yang terjadi sehubungan dengan pengurusan legal hak atas tanah ditangguhkan dan diamortisasi dengan metode garis lurus. Manajemen mengestimasi masa manfaat ekonomis aset takberwujud antara 1 (satu) sampai dengan 4 (empat) tahun. Perubahan tingkat pemakaian dan perkembangan teknologi dapat memengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya biaya amortisasi masa depan mungkin direvisi.

2.s. Pengakuan pendapatan dan beban

Pendapatan jasa diakui pada saat jasa diberikan kepada langganan.

Pembayaran sewa dan jasa pemeliharaan yang diterima di muka disajikan sebagai pendapatan diterima di muka pada utang lain-lain (liabilitas) dalam laporan posisi keuangan konsolidasian yang diakui sebagai pendapatan secara proporsional sesuai dengan periode perjanjian sewa dan jasa pemeliharaan. Pendapatan dan beban lainnya diakui pada saat terjadinya, menggunakan dasar akrual.

2.t. Sewa

Suatu perjanjian, yang meliputi suatu transaksi atau serangkaian transaksi, merupakan perjanjian sewa atau mengandung sewa jika Grup menentukan bahwa perjanjian tersebut memberikan hak untuk menggunakan suatu aset atau sekelompok aset selama periode tertentu dengan imbalan suatu atau serangkaian pembayaran.

Grup sebagai lessor

Pertimbangan tersebut dibuat berdasarkan hasil evaluasi terhadap substansi perjanjian terlepas dari bentuk formal dari perjanjian sewa tersebut.

comprehensive income in order to distinguish between the insurance service result and the effects of financial factors (insurance finance result).

2.q. Dividends

Dividend distribution to the shareholders is recognized as a liability in the Group's consolidated financial statements in the year in which the dividends are declared.

2.r. Intangible assets

Intangible assets consist of cost related to renewal of land and building use rights and computer system softwares.

Charges occurred in respect of land rights are deferred and amortized using straight line method. Management properly estimates the useful lives of these intangible assets to be within 1 (one) to 4 (four) years. Changes in the expected level of usage and technological development could impact the economic useful lives and the residual values of these assets, and therefore future amortization charges could be revised.

2.s. Revenue and expense recognition

Revenue from services is recognized when the service is delivered.

Payment for rental and services charge received upfront are presented in other payables (liabilities) in the consolidated statement of financial position as deferred revenue and recognized as revenue proportionally according to the rental and service period in the rental agreement. Other income and expenses are recognized as incurred an accrual basis.

2.t. Leases

An arrangement, comprising a transaction or a series of transactions, is or contains a lease if the Group determines that the arrangement conveys a right to use a specific asset or assets for an agreed period of time in return for a payment or a series of payments.

The Group as lessor

Such a determination is made based on an evaluation of the substance of the arrangement regardless of whether the arrangement takes the legal form of a lease.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Sewa di mana 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 dimasukkan dalam pendapatan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian karena sifat operasinya. Biaya perolehan langsung awal yang timbul dalam negosiasi dan pengaturan sewa operasi ditambahkan ke nilai tercatat aset sewaan dan diakui selama masa sewa atas dasar yang sama dengan pendapatan sewa. Sewa kontinjensi diakui sebagai pendapatan pada periode perolehannya.

Grup sebagai lessee/ penyewa

Aset pada sewa pembiayaan dicatat pada awal masa sewa sebesar nilai wajar aset sewaan Grup yang ditentukan pada awal kontrak atau, jika lebih rendah, sebesar nilai kini dari pembayaran sewa minimum. Liabilitas kepada lessor disajikan di dalam laporan posisi keuangan sebagai bagian dari utang pembiayaan konsumen dan sewa pembiayaan.

Pada tanggal permulaan kontrak, Grup menilai apakah kontrak merupakan, atau mengandung, sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasi selama suatu jangka waktu untuk dipertukarkan dengan imbalan.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasi, Grup mempertimbangkan apakah:

- Grup memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasi; dan
- Grup memiliki hak untuk mengarahkan penggunaan aset identifikasi. Grup memiliki hak ini ketika Grup memiliki hak untuk pengambilan keputusan yang relevan tentang penentuan bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya dan:
 1. Grup memiliki hak untuk mengoperasikan aset; atau
 2. Grup telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

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. Rental income arising is accounted for on a straight-line basis over the lease terms and is included in revenue in the consolidated statement of profit or loss and other comprehensive income 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 rental income. Contingent rents are recognized as revenue in the period in which they are earned.

The Group as lessee

Assets held under finance leases are initially recognised as assets of the Group at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the statement of financial position as part of consumer finance and leases payable.

At the inception of a contract, the Group assesses whether the contract is, or contains, a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

To assess whether a contract conveys the right to control the use of an identified asset, the Group considers whether:

- *The Group has the right to obtain substantially all the economic benefits from use of the asset throughout the period of use; and*
- *The Group has the right to direct the use of the asset. The Group has this right when it has the decision-making rights that are the most relevant to changing the determination of how and for what purpose the asset is used and:*
 1. *The Group has the right to operate the asset; or*
 2. *The Group has designed the asset in a way that predetermines how and for what purpose it will be used.*

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Pada tanggal inisiasi atau pada penilaian kembali atas kontrak yang mengandung sebuah komponen sewa, Grup mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa dan harga tersendiri agregat dari komponen non sewa.

Pada tanggal permulaan sewa, Grup mengakui aset hak guna dan liabilitas sewa. Aset hak guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan dan estimasi biaya yang akan dikeluarkan untuk membongkar dan memindahkan aset pendasar untuk merestorasi aset pendasar ke kondisi yang disyaratkan dan ketentuan sewa, dikurangi dengan insentif sewa yang diterima.

Aset hak guna kemudian disusutkan menggunakan metode garis lurus dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak guna atau akhir masa sewa.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Grup menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto.

Pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi pembayaran tetap, termasuk pembayaran tetap secara substansi dikurangi dengan piutang insentif sewa.

Setiap pembayaran sewa dialokasikan sebagai beban keuangan dan pengurangan liabilitas sehingga menghasilkan tingkat suku bunga yang konstan atas saldo liabilitas yang tersisa.

2.u. Pinjaman diterima

Pinjaman yang diterima pada awalnya diakui sebesar nilai wajar setelah dikurangi biaya-biaya transaksi (jika ada) yang dapat diatribusikan secara langsung. Pinjaman yang diterima selanjutnya dicatat menggunakan

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

At the inception or on reassessment of a contract that contains a lease component, the Group allocates the consideration in the contract to each lease component on the basis of the relative stand-alone prices and the aggregate stand-alone price of the non-lease components.

The Group recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payment made at or before the commencement date, plus any initial direct cost incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset to the condition required by the terms and conditions of the lease, less any lease incentives received.

The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, using the incremental borrowing rate. Generally, the Group uses its incremental borrowing rate as the discount rate.

Lease payments included in the measurement of the lease liability comprise fixed payments, including in-substance fixed payments less any lease incentive receivable.

Each lease payment is allocated between finance charges and reduction of the lease liability so as to achieve a constant rate on the finance balance outstanding.

2.u. Borrowings

Borrowings are recognized initially at fair value, net of directly attributable transaction costs (if any). Borrowings are subsequently stated at amortized cost, any difference between the proceeds (net of transaction costs) and the

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

biaya perolehan diamortisasi, selisih antara jumlah yang diterima (neto setelah dikurangi biaya-biaya transaksi) dan nilai penyelesaian pinjaman yang diterima tersebut diakui dalam laba rugi konsolidasian sepanjang masa pinjaman dengan menggunakan metode bunga efektif. Pinjaman yang diterima diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2f untuk perlakuan akuntansi aset keuangan.

2.v. Imbalan kerja

- i. Imbalan kerja jangka pendek
Imbalan kerja jangka pendek diakui pada saat terutang kepada karyawan.
- ii. Imbalan pensiun dan pasca kerja lainnya

Imbalan pensiun dan imbalan jangka panjang lainnya dihitung berdasarkan peraturan Perseroan dan tiap-tiap entitas anak. Kecuali TIC, imbalan pensiun dan imbalan jangka panjang lainnya juga mengacu kepada Undang-Undang No. 6 tahun 2023 tentang Cipta Kerja. Grup juga mencatat penyisihan manfaat tambahan selain program dana pensiun tersebut di atas untuk memenuhi dan menutup imbalan minimum yang harus dibayarkan kepada karyawan-karyawan kontrak sesuai dengan Undang-Undang No. 6 tahun 2023 tentang Cipta Kerja.

Grup memiliki program pensiun dan pasca kerja dalam bentuk imbalan pasti dan iuran pasti.

Program imbalan pasti merupakan program pensiun yang menetapkan jumlah imbalan 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 iuran pasti merupakan program pensiun dimana Grup membayar sejumlah iuran tertentu kepada entitas yang terpisah dan Grup tidak memiliki liabilitas hukum atau konstruktif untuk membayar kontribusi lebih lanjut.

Kecuali TIC, Grup diwajibkan menyediakan jumlah minimum imbalan

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

redemption value is recognized in the consolidated profit or loss over the period of the borrowings using the effective interest method. Borrowings are classified as financial liabilities at amortized cost. Refer to Note 2f for the accounting policy for the accounting policy of financial assets.

2.v. Employee benefits

- i. Short-term employee benefits
Short-term employee benefits are recognized when they accrue to the employees.
- ii. Pension and other post employment benefits

Pension and other post employment benefits are calculated in accordance with the Company and each of subsidiaries' regulations. Except for TIC, the pension and other post employment benefits also referred to No.6 of 2023 concerning Job Creation. The Group also provides additional provisions on top of the benefit provided under the above-mentioned defined contribution pension program in order to meet and cover the minimum benefits required to be paid to the contract employees with law No.6 of 2023 concerning Job Creation.

The Group has pension and other post employment benefits in the form of defined benefits and defined contribution plans.

Defined benefit plan is a pension plan that defines the 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 and compensation.

A defined contribution plan is a pension plan under which the Group pays fixed contributions into a separate entity and the Group has no legal or constructive obligation to pay further contributions.

Except for TIC, the Group is required to provide a minimum amount of pension

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

pensiun berdasarkan UUCK. Secara substansi program pensiun dalam UUCK merupakan program imbalan pasti karena undang-undang telah menetapkan formula dalam menentukan jumlah minimum imbalan. Jika porsi program imbalan pensiun yang didanai oleh karyawan lebih rendah dari imbalan yang diwajibkan menurut undang-undang, Grup akan membentuk penyisihan untuk menutupi kekurangan tersebut.

Sehubungan dengan program pensiun imbalan pasti, liabilitas diakui pada laporan posisi keuangan konsolidasian sebesar nilai kini liabilitas imbalan pasti pada akhir periode pelaporan, dikurangi dengan nilai wajar aset program.

Liabilitas imbalan pasti dihitung setiap tahun oleh aktuaris yang independen dengan menggunakan metode *projected unit credit*. Nilai kini liabilitas ditentukan dengan mendiskontokan arus kas keluar yang diestimasi dengan menggunakan tingkat bunga Obligasi Pemerintah yang didenominasikan dalam mata uang dimana imbalan akan dibayarkan dan memiliki jangka waktu jatuh tempo mendekati jangka waktu liabilitas pensiun.

Aset program adalah aset yang dimiliki oleh dana imbalan kerja jangka panjang. Aset program tersebut dimiliki oleh entitas hukum terpisah dan didirikan semata-mata untuk membayar atau mendanai imbalan kerja dan tidak boleh dipakai untuk menyelesaikan liabilitas kepada kreditur Grup dan tidak dapat dibayarkan kepada Grup. Nilai wajar ditentukan berdasarkan informasi harga pasar.

Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian pengalaman dan perubahan asumsi aktuarial dibebankan atau dikreditkan pada penghasilan komprehensif lain dan disajikan pada bagian ekuitas.

Biaya jasa lalu diakui segera dalam laba rugi konsolidasian.

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

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

benefits in accordance with UUCK. Since the Law sets the formula for determining the minimum amount of benefits, in substance pension plans under UUCK represent defined benefit plans. If the employee funded portion of the pension plan benefit is less than the benefit as required by the law, the Group will provide provision for such shortage.

The liability recognized 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 end of the reporting period, less the fair value of plan assets.

The defined benefit obligation is calculated annually by independent actuaries 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 Government Bonds that are denominated in the currency in which the benefits will be paid, and that have terms to maturity approximating to the terms of the related pension obligation.

Plan assets are assets that are held by a long-term employee benefit fund. Plan assets are held by a separate legal entity and exist solely to pay or fund employee benefits and are not available to the creditors of the Group, nor can they be paid to the Group. Fair value is determined based on market price information.

Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions are charged or credited to other comprehensive income and is presented in the equity section.

Past-service costs are recognized immediately in the consolidated profit or loss.

The post-employment benefits expense recognized during the current year consists of service cost in profit or loss, net interest on the net defined benefit

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

rugi, dan pengukuran kembali liabilitas imbalan pasti neto dalam penghasilan komprehensif lain.

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.

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.

- iii. Liabilitas jangka panjang lainnya
Beberapa entitas di dalam Grup memberikan imbalan jangka panjang lainnya dalam bentuk cuti berimbalan jangka panjang dan penghargaan *jubilee*.

Liabilitas jangka panjang lainnya dihitung oleh aktuaris independen dengan menggunakan metode *projected unit credit* dan didiskontokan ke nilai kini.

2.w Perpajakan

Beban pajak terdiri dari pajak kini dan pajak tangguhan. Pajak diakui dalam laba rugi konsolidasian, kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang langsung diakui ke ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

Pajak penghasilan tangguhan diakui untuk semua perbedaan temporer antara dasar pengenaan pajak aset dan liabilitas dengan nilai tercatatnya pada laporan keuangan. Pajak penghasilan tangguhan ditentukan dengan menggunakan tarif pajak yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan dan diharapkan diterapkan ketika aset pajak penghasilan tangguhan direalisasi atau utang pajak penghasilan tangguhan diselesaikan.

Aset pajak penghasilan tangguhan diakui hanya jika besar kemungkinan jumlah

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

liability in profit or loss and remeasurement of the net defined benefit liabilities in other comprehensive income.

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.

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 changes in effect of the asset ceiling, excluding amount including in net interest on the net defined benefit liability.*

- iii. *Other long-terms obligations*
Some entities within the Group provide other long-term employee benefits including long-service leave and jubilee awards.

Other long-term obligation is calculated annually by independent actuary using the projected unit credit method and discounted to present value.

2.w. Taxation

The tax expense comprises current and deferred tax. Tax is recognized in the consolidated profit or loss, except to the extent that it relates to items recognized directly in equity. In this case, the tax is also recognized in other comprehensive income or directly in equity.

Deferred income tax is recognized on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred income tax is determined using tax rates that have been enacted or substantially enacted as of reporting period and is expected to apply when the related deferred income tax asset is realized, or the deferred income tax liability is settled.

Deferred income tax assets are recognized only to the extent that it is probable that future

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

penghasilan kena pajak di masa depan akan memadai untuk dikompensasi dengan perbedaan temporer yang masih dapat dimanfaatkan.

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas perpajakan yang sama, baik atas entitas kena pajak yang sama ataupun berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto.

Koreksi atas utang pajak diakui pada saat Surat Ketetapan Pajak diterima, atau apabila diajukan keberatan dan/atau banding, maka koreksi diakui pada saat keputusan atas keberatan dan/atau banding tersebut diterima.

Manajemen juga dapat membentuk pencadangan terhadap utang pajak di masa depan sebesar jumlah yang diestimasikan akan dibayarkan ke kantor pajak jika berdasarkan evaluasi pada tanggal laporan posisi keuangan konsolidasian terdapat risiko pajak yang *probable*. Asumsi dan estimasi yang digunakan dalam perhitungan pembentukan cadangan tersebut memiliki unsur ketidakpastian.

Peraturan perpajakan di Indonesia mengatur beberapa jenis penghasilan dikenakan pajak yang bersifat final. Pajak final yang dikenakan atas nilai bruto transaksi tetap dikenakan walaupun atas transaksi tersebut pelaku transaksi mengalami kerugian.

Pajak final tersebut tidak termasuk dalam lingkup yang diatur oleh PSAK 212. Oleh karena itu, Grup memutuskan untuk menyajikan beban pajak final sehubungan dengan pendapatan bunga sebagai pos tersendiri.

2.x. Akuntansi transaksi syariah

Perseroan menggunakan PSAK 401: "Penyajian Laporan Keuangan Syariah" dan PSAK 408: "Akuntansi Transaksi Asuransi Syariah" untuk mencatat transaksi asuransi syariahnya termasuk dana peserta. Dana peserta merupakan dana *Tabarru'* dan dana *syirkah* temporer. Pada tanggal 31 Desember 2025 dan 2024, Grup tidak

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

taxable profit will be available against which the temporary differences can be utilized.

Deferred income tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income taxes assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on a net basis.

Correction to taxation obligations is recorded when a tax assessment is received or, if appealed against, when the result of the appeal is determined.

Management provides provision for future tax liability at the amount that will be payable to the tax office on probable tax exposure, based on assessment as of the date of consolidated statement of financial position. Assumption and estimation used in the provisioning calculation may involve elements of uncertainty.

Tax regulation in Indonesia determined that certain taxable income is subject to final tax. Final tax applied to the gross value of transactions is applied even when the parties carrying the transaction are recognizing losses.

Such final tax is not governed by PSAK 212. Therefore, the Group presented all of the final tax arising from interest income as a separate line item.

2.x. Accounting for sharia transactions

The Company applies PSAK 401: "Presentation of Sharia Financial Statements" and PSAK 408: "Accounting for Sharia Insurance Transactions" to record its sharia insurance transactions including participant funds. Participant funds consist of Tabarru' funds and temporary syirkah funds. As of December 31, 2025 and 2024, the Group did

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

memiliki dana *syirkah* temporer.

Kontribusi peserta untuk produk asuransi syariah diakui sebagai pendapatan dana *Tabarru'* sesuai jangka waktu akad yang mendasarinya. Dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian, bagian kontribusi untuk *ujroh* (fee) sebagai pengelola disajikan oleh Perseroan sebagai bagian dari akun "Beban usaha lainnya".

Surplus yang dapat didistribusikan akan ditetapkan berdasarkan kecukupan kontribusi yang diterima dan hasil investasi yang terkait cukup untuk menutup beban atas pembayaran klaim dan pembentukan cadangan. Setiap kelebihan, setelah dikurangkan dengan porsi untuk membayar pinjaman kepada Perseroan atau *qardh*, jika ada, akan dibagikan kepada peserta, Perseroan, dan dana *Tabarru'* sesuai dengan akad kontrak asuransi.

Ketika dana *Tabarru'* tidak mencukupi untuk menutup klaim yang telah terjadi, Perseroan akan memberikan *qardh* (pinjaman tidak bunga) untuk menyelesaikannya. Pada saat dana *Tabarru'* memiliki surplus *underwriting*, maka *qardh* akan dibayarkan terlebih dahulu sebelum Perseroan menyatakan pembagian surplus yang dapat didistribusikan.

Dalam laporan posisi keuangan konsolidasian, Perseroan menyajikan dana *Tabarru'* sebagai bagian dari akun "Utang lain-lain".

Penyisihan teknis diakui pada saat akhir periode pelaporan sebagai beban dalam laporan surplus dan defisit *underwriting* dana *Tabarru'*.

Investasi pada sukuk

Pengakuan dan pengukuran

Sebelum pengakuan awal, Grup menentukan klasifikasi investasi pada sukuk berdasarkan tujuan investasi Grup.

Grup menentukan klasifikasi investasi pada sukuk berdasarkan:

- Biaya perolehan
Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

not have temporary *syirkah* funds.

Participant's contribution for sharia insurance product is recognized as *Tabarru'* fund income based on the underlying term of the contract. In the consolidated statement profit or loss and other comprehensive income, contribution part for *ujroh* (fee) as operator is shown as part of "Other operating expenses".

The distributable surplus will be determined based on whether the contribution received and its related investment return are sufficient to cover for the expenses on claims paid and reserve set up. Any excess, after deducting the portion to repay the loan or *qardh* from the Company, if any, will be distributed to the policyholders, to the Company, and to the *Tabarru'* fund in accordance with insurance contract.

When the *Tabarru'* fund is insufficient to cover all claims incurred, the Company will settle under *qardh* (non-bearing interest loans). The *qardh* is to be repaid first when *Tabarru'* fund have an underwriting surplus before the Company declares the distributable surplus.

In the consolidated statement of financial position, the Company presents *Tabarru'* fund as part of "Other payables".

Technical reserve is recognized as expense at the end of the reporting period in the statement of underwriting surplus and deficit of *Tabarru'* fund.

Investments in sukuk

Recognition and measurement

Prior to initial recognition, the Group determines the classification of investments in sukuk based on the investment objectives of the Group.

The Group determines the classification of investments in sukuk by:

- Acquisition cost
The investments are held within a business model whose primary purpose is to obtain contractual cash flows and there is a contractual requirement to determine a specific date for the payment of principal and or result.

Biaya perolehan sukuk termasuk biaya transaksi dan selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk dan diakui dalam laba.

- Diukur pada nilai wajar melalui penghasilan komprehensif lain
Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan terutama untuk memperoleh arus kas kontraktual dan melakukan penjualan sukuk, terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya.

Biaya perolehan sukuk termasuk biaya transaksi dan selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk dan diakui dalam laba.

Keuntungan atau kerugian dari perubahan nilai wajar diakui dalam penghasilan komprehensif lain setelah memperhitungkan saldo selisih biaya perolehan dan nilai nominal yang belum diamortisasi dan saldo akumulasi keuntungan atau kerugian nilai wajar yang telah diakui dalam penghasilan komprehensif lain sebelumnya. Ketika investasi sukuk dihentikan pengakuannya, akumulasi keuntungan atau kerugian yang sebelumnya diakui dalam penghasilan komprehensif lain direklasifikasi ke laba rugi.

- Diukur pada nilai wajar melalui laba rugi
Biaya perolehan sukuk tidak termasuk biaya transaksi, dan selisih antara nilai wajar dan jumlah tercatat diakui dalam laba rugi.

Grup mengklasifikasikan investasi sukuk sebagai surat berharga yang diukur pada biaya perolehan pada tanggal implementasi.

Penyajian

Pendapatan investasi dan beban amortisasi disajikan secara neto dalam laba rugi konsolidasian.

Reklasifikasi

Grup tidak dapat mengubah klasifikasi investasi, kecuali terdapat perubahan tujuan model usaha.

Model usaha yang bertujuan untuk

Sukuk acquisition cost including transaction cost and the difference between the acquisition cost and nominal value is amortized straight-line basis over the term sukuk and recognized in earnings.

- *Measured at fair value through other comprehensive income
The investment is held within a business model whose primary purpose is to obtain contractual require cash flow and selling sukuk, there is a contractual requirement to determine a certain date for payment of principal and or the result.*

The cost securities include transaction cost and the difference between the acquisition cost and nominal value is amortized straight-line basis over the term sukuk and recognized in earnings.

Gains or losses from changes in fair value recognized in other comprehensive income after taking into account the differences between the cost and the balance of the nominal value and the unamortized balance of accumulated profit or loss of fair value has been recognized in previous other comprehensive income. When the sukuk investments are derecognized, the cumulative gain or loss previously recognized in other comprehensive income is reclassified to profit or loss.

- *Measured at fair value through profit or loss
Sukuk acquisition cost excluding transaction cost, and the difference between the fair value and the carrying amount is recognized in profit or loss.*

The Group classified investments in sukuk as at cost securities at the date of the implementation.

Presentation

Investment income and amortization expenses are presented in net amount in the consolidated profit or loss.

Reclassification

The Group cannot change investment classification unless there is a change in the business model's purpose.

Business model that is intended to collect

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

memperoleh arus kas kontraktual didasarkan pada tujuan investasi yang ditentukan oleh Grup. Arus kas kontraktual yang dimaksud adalah arus kas bagi hasil dan pokok dari Sukuk *Mudharabah* atau arus kas imbalan (*consideration/ujrah*) dari Sukuk *Ijarah*. Setelah pengakuan awal, jika arus kas aktual berbeda dengan tujuan investasi yang telah ditetapkan, maka Grup menelaah kembali konsistensi tujuan investasinya.

2.y. Persediaan

Persediaan mencakup kendaraan bermotor yang tersedia untuk dijual, perlengkapan kantor, dan suku cadang. Kendaraan bermotor yang tersedia untuk dijual merupakan kendaraan bekas sewa yang dapat dijual dengan segera, dan penjualannya harus sangat mungkin terjadi. Kendaraan bermotor yang memenuhi kriteria dimiliki untuk dijual diukur pada nilai yang lebih rendah antara nilai tercatat dan nilai realisasi neto. Pada saat pengakuan, kendaraan tidak disusutkan lagi.

Persediaan disajikan sebagai bagian dari "Aset lain-lain" dalam laporan posisi keuangan konsolidasian.

2.z. Biaya emisi penerbitan saham

Biaya-biaya emisi yang terjadi sehubungan dengan penawaran saham kepada masyarakat dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun Tambahan Modal Disetor, sebagai bagian dari Ekuitas pada laporan posisi keuangan konsolidasian.

2.aa. Opsi saham

Perseroan memberikan opsi saham kepada Direksi dan Komisaris selain komisaris independen dan karyawan kunci dalam Program *Management and Employee Stock Option Plan (MESOP)*.

Jumlah biaya kompensasi saham dihitung pada tanggal diberikannya opsi saham dengan menggunakan nilai wajar dari opsi saham tersebut dan diakui pada akun "Gaji, Upah dan Kesejahteraan Karyawan" selama periode opsi saham berdasarkan program hak bertingkat (*graded vesting scheme*). Akumulasi biaya kompensasi saham diakui pada akun "Opsi Saham" dan disajikan sebagai bagian dari akun Tambahan Modal Disetor pada bagian Ekuitas.

Nilai wajar dari opsi saham ditentukan

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

contractual cash flow is based on the investment purpose set by the Group. The underlying contractual cash flow is the cash flow from revenue sharing and principal of Sukuk *Mudharabah* or benefit cash flow (*consideration/ujrah*) from Sukuk *Ijara*. After initial recognition, if the actual cash flow differs from the investment purpose initially set by the Group, then the Group reconsiders the consequences of the revised investment purpose.

2.y. Inventories

Inventories include held-for-sale motor vehicles, office supplies and spare parts. Held-for-sale motor vehicles are used for rental vehicles which can be sold immediately, and the sales should be highly probable. Motor vehicles which fulfill the criteria of held-for-sale, are measured at lower carrying amount and net realizable value. At the point of recognition, the vehicle is no longer depreciated.

Inventory is presented as part of "Other assets" in the consolidated statement of financial position.

2.z. Issuance cost on shares issued

Issuance costs related to offering shares to the public are deducted directly from the proceeds and presented as a deduction on Additional Paid in Capital account, as part of Equity in the consolidated statement of financial position.

2.aa. Share options

The Company granted share options to the Boards of Directors and Commissioners other than independent commissioners and key employees via the Management and Employee Stock Option Plan (MESOP).

The compensation cost of the option is calculated at the grant date of the option using the fair value and is recorded under the account "Salaries, Wages and Employee Benefits" during the vesting period based on the graded vesting scheme. The accumulation of the compensation cost of the option is recognized in "Share Options" account and is presented as part of Additional Paid in Capital in the Equity section.

The fair value of the share option is computed

berdasarkan hasil penilaian aktuaris independen dengan menggunakan metode *Black-Scholes*.

2.ab. Transaksi dengan pihak-pihak berelasi

Grup memiliki transaksi dengan pihak berelasi, sebagaimana didefinisikan pada PSAK 224 "Pengungkapan Pihak-Pihak Berelasi".

Pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (dalam pernyataan ini dirujuk sebagai "entitas pelapor"):

- a. Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
 - i. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
 - ii. memiliki pengaruh signifikan atas entitas pelapor; atau
 - iii. merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.
- b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
 - i. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan sesama entitas anak saling berelasi dengan entitas lainnya);
 - ii. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, di mana entitas lain tersebut adalah anggotanya);
 - iii. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
 - iv. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
 - v. Entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga

based on the calculation of an independent actuary using the *Black-Scholes* method.

2.ab. Transactions with related parties

The Group has transactions with related parties, as defined on PSAK 224 "Related Party Disclosures".

A related party is a person or an entity that is related to the reporting entity (referred to in this statement as "reporting entity"):

- a. A person or a close member of that person's family is related to a reporting entity if that person:
 - i. has control or joint control over the reporting entity;
 - ii. has significant influence over the reporting entity; or
 - iii. is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.
- b. An entity is related to the reporting entity if it meets one of the following:
 - i. The entity and the reporting entity are members of the same group (meaning parent entity, subsidiary entity, and fellow subsidiaries are related to each other);
 - ii. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
 - iii. Both entities are joint ventures of the same third party;
 - iv. One entity is a joint venture of a third entity, and the other entity is an associate of the third entity;
 - v. The entity is a post-employment defined benefit plan for the benefit of employees of either the reporting entity, for entity or an entity related to the reporting entity;

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

- berelasi dengan entitas pelapor;
- vi. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
 - vii. Orang yang diidentifikasi dalam huruf (a) (i) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas); atau
 - viii. Entitas, atau anggota dari kelompok di mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi pihak berelasi adalah suatu pengalihan sumber daya, jasa atau kewajiban antara entitas pelapor dengan pihak-pihak berelasi, terlepas apakah ada harga yang dibebankan

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan 31 atas laporan keuangan.

Transaksi dengan pihak berelasi dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

Pemegang saham utama Grup adalah PT Pertamina (Persero) yang berada di bawah pengendalian Pemerintah Republik Indonesia, dengan demikian semua instansi pemerintah, BUMN, BUMD, dan entitas lain dimana Pemerintah memiliki pengendalian atau pengaruh signifikan, baik secara langsung maupun tidak langsung, merupakan pihak berelasi dengan Grup.

2.ac. Informasi segmen

Grup menyajikan informasi segmen sesuai PSAK 108, "Segmen Operasi" yang menyajikan informasi yang lebih rinci untuk pelaporan segmen usaha dan segmen geografis.

Grup mengelompokkan kegiatan usahanya ke dalam asuransi dan reasuransi, sewa, dan bisnis terkait, dan lain-lain.

Informasi keuangan atas tiap kegiatan usaha dimanfaatkan oleh Manajemen untuk mengevaluasi kinerja setiap segmen dan menentukan alokasi sumber daya.

Pendapatan, beban, hasil, aset, dan liabilitas

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

- vi. The entity is controlled or jointly controlled by a person identified in (a);
- vii. A person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity); or
- viii. The entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.

A related party transaction is a transfer of reasourcea, services or obligations between a reporting entity and a related party, regardless of whether a price is charge.

All significant transactions and balances with related parties are disclosed in note 31 to the financial statements.

Transactions with related parties are based on the terms accepted by both parties, which may not be the same as other transactions conducted by parties who are not related.

The Group's main shareholders are PT Pertamina (Persero) which is controlled by the Indonesian Government, hence all the government agencies, BUMN, BUMD and other entities where the Government has control or significant influence, either directly or indirectly, are related parties of the Group.

2.ac. Segments information

The Group presents segment information following PSAK 108, "Operating Segment", which provides a more detailed guidance for identifying reportable business segments and geographical segments.

The Group classifies its line of business into insurance and reinsurance, rental and related business, and others.

Financial information based on such lines of business is used by Management in evaluating the performance of each segment and determining the allocation of resources.

Segment revenue, expenses, results, assets,

segmen termasuk item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut. Segmen ditentukan sebelum saldo dan transaksi antar Grup, dieliminasi sebagai bagian dari proses konsolidasi.

Dalam hal ini, informasi keuangan atas pelaporan segmen disajikan berdasarkan segmen usaha, karena risiko dan imbalan dipengaruhi secara dominan oleh jenis-jenis jasa yang disediakan oleh Grup. Pelaporan segmen kedua ditentukan berdasarkan pada lokasi geografis.

2.ad. Laba per saham

Laba per saham dihitung dengan membagi laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk dengan jumlah rata-rata tertimbang saham biasa yang beredar pada tahun yang bersangkutan.

Laba per saham dilusian dihitung setelah melakukan penyesuaian yang diperlukan terhadap jumlah rata-rata tertimbang saham biasa yang beredar dengan asumsi bahwa semua opsi saham dilaksanakan pada saat penerbitan.

2.ae. Provisi

Provisi diakui jika Grup memiliki kewajiban kini (baik bersifat hukum maupun bersifat konstruktif) sebagai 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 tidak lagi terdapat kemungkinan arus keluar sumber daya yang mengandung manfaat ekonomi untuk menyelesaikan kewajiban tersebut, provisi dibatalkan.

2.af. Kontinjensi

Liabilitas kontinjensi diungkapkan, kecuali jika arus keluar sumber daya yang mengandung manfaat ekonomi kemungkinannya kecil (*remote*). Aset kontinjensi tidak diakui dalam laporan keuangan konsolidasian, tetapi diungkapkan jika terdapat kemungkinan besar

and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment. They are determined before the balances and transactions within the Group are eliminated.

In this regard, the primary financial information on segment reporting is presented based on such business segments, since the risks and rates of return are affected predominantly by the types of services provided by the Group. The secondary segment reporting is based on the geographical location.

2.ad. Earnings per share

Basic earnings per share amounts are computed by dividing the income for the year attributable to owners of the parent entity by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share is computed after making necessary adjustments to the weighted-average number of ordinary shares outstanding assuming the full exercise of employee stock option at time of issuance.

2.ae. Provisions

Provisions are recognized when the Group have 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 of the amount of the obligation can be made.

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.

2.af. Contingencies

Unless the possibility of an outflow of resources embodying economic benefits is remote, contingent liabilities are disclosed. Contingent assets are not recognized in the consolidated financial statements but disclosed when an inflow of economic

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

(probable) arus masuk manfaat ekonomi.

3. Sumber Estimasi Dan Ketidakpastian

Penyusunan laporan keuangan konsolidasian Grup mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang memengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi, pada akhir tahun pelaporan. Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam tahun pelaporan berikutnya.

3.a. Pertimbangan

Pertimbangan berikut ini dibuat oleh Manajemen dalam rangka penerapan kebijakan akuntansi Grup yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan konsolidasian:

Pajak penghasilan

Pertimbangan signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti sepanjang kegiatan usaha normal. Grup mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

Pertimbangan signifikan juga dilakukan dalam menentukan jumlah aset pajak tangguhan yang dapat diakui, berdasarkan waktu dan tingkat keuntungan masa depan dan strategi perencanaan pajak.

Penentuan mata uang fungsional

Mata uang fungsional dari Grup adalah mata uang dari lingkungan ekonomi primer dimana entitas beroperasi. Mata uang tersebut adalah mata uang yang memengaruhi pendapatan dan beban dari jasa yang diberikan.

3.b. Estimasi dan Asumsi

Asumsi utama masa depan dan sumber utama estimasi ketidakpastian lain pada akhir tahun pelaporan yang memiliki risiko signifikan bagi penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun berikutnya diungkapkan di bawah ini.

Grup mendasarkan asumsi dan estimasi pada

benefits is probable.

3. Source Of Estimation And Uncertainty

The preparation of the Group is consolidated financial statements requires management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities, at the end of the reporting year. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of the asset and liability affected in future years.

3.a. Judgments

The following judgments are made by Management in the process of applying the Group accounting policies that have the most significant effects on the amounts recognized in the consolidated financial statements:

Income tax

Significant judgment is involved in determining the provision for corporate income tax. There are certain transactions and computation for which the ultimate tax determination is uncertain during the ordinary course of business. The Group recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due.

Significant judgment is also involved to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and the level of future taxable profits together with future tax planning strategies.

Determination of functional currency

The functional currency of the Group is the currency of the primary economic environment in which each entity operates. It is the currency that mainly influences the revenue and cost of rendering services.

3.b. Estimates and Assumptions

The key assumptions concerning the future and other key sources of estimation uncertainty at end of reporting year that has a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below.

The Group based its assumptions and

parameter yang tersedia pada saat laporan keuangan konsolidasian disusun. Asumsi dan situasi mengenai perkembangan masa depan mungkin berubah akibat perubahan pasar atau situasi di luar kendali Grup. Perubahan tersebut dicerminkan dalam asumsi terkait pada saat terjadinya.

Estimasi Arus Kas Masa Depan

Dalam mengestimasi arus kas masa depan, Grup memasukkan, secara tidak bias, seluruh informasi yang wajar dan dapat didukung yang tersedia tanpa biaya atau upaya yang berlebihan pada tanggal pelaporan. Informasi tersebut mencakup data historis internal dan eksternal mengenai klaim dan pengalaman lainnya, yang diperbarui untuk mencerminkan ekspektasi terkini atas peristiwa di masa depan.

Estimasi arus kas masa depan mencerminkan pandangan Grup atas kondisi terkini pada tanggal pelaporan, sepanjang estimasi atas setiap variabel pasar yang relevan konsisten dengan harga pasar yang dapat diobservasi.

Dalam mengestimasi arus kas masa depan, Grup mempertimbangkan ekspektasi terkini atas peristiwa di masa depan yang dapat mempengaruhi arus kas tersebut. Namun, ekspektasi atas perubahan peraturan perundang-undangan di masa depan yang dapat mengubah atau menghapus kewajiban kini atau menciptakan kewajiban baru berdasarkan kontrak yang ada tidak dipertimbangkan sampai dengan perubahan peraturan tersebut secara substantif telah ditetapkan.

Arus kas yang berada dalam batas kontrak adalah arus kas yang berhubungan secara langsung dengan pemenuhan kontrak, termasuk arus kas yang jumlah atau waktu terjadinya berada dalam diskresi Grup. Arus kas tersebut mencakup pembayaran kepada (atau atas nama) pemegang polis, arus kas akuisisi asuransi, serta biaya lainnya yang timbul dalam rangka pemenuhan kontrak.

Arus kas akuisisi asuransi dan biaya lainnya yang timbul dalam rangka pemenuhan kontrak mencakup biaya langsung serta alokasi biaya *overhead* tetap dan variabel.

estimates on parameters available when the consolidated financial statements were prepared. Existing circumstances and assumptions about future developments may change due to market changes or circumstances arising beyond the control of the Group. Such changes are reflected in the assumptions when they occur.

Estimates of Expected Future Cash Flows

In estimating future cash flows, the Group uses probability-weighted estimates that are unbiased and incorporate all reasonable and supportable information available at the reporting date without undue cost or effort. Such information includes relevant internal and external historical data on claims and other experience, which are updated to reflect current expectations of future events and conditions.

Estimates of future cash flows are developed from the Group's perspective and reflect current conditions at the reporting date. To the extent that the estimates include relevant market variables, those variables are consistent with observable market prices at that date.

In estimating future cash flows, the Group incorporates its current expectations of future events that may affect those cash flows, based on conditions existing at the reporting date. However, expectations of future changes in laws or regulations that would amend or extinguish existing obligations, or give rise to new obligations under existing contracts, are excluded from the estimates until such changes are substantively enacted.

Cash flows within the contract boundary comprise cash flows that arise from the substantive rights and obligations of the Group and are directly attributable to the fulfilment of the insurance contract, including cash flows for which the Group has discretion over the amount or timing. These cash flows include payments to, or on behalf of, policyholders, insurance acquisition cash flows, and other costs that are incurred in fulfilling the insurance contract.

Insurance acquisition cash flows and other costs incurred in fulfilling the contract include directly attributable costs, as well as a systematic and rational allocation of fixed and

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Arus kas dialokasikan ke aktivitas akuisisi, aktivitas pemenuhan lainnya, dan aktivitas lainnya pada tingkat entitas lokal dengan menggunakan teknik penentuan biaya berbasis aktivitas (*activity-based costing*). Arus kas yang dapat diatribusikan pada aktivitas akuisisi dan aktivitas pemenuhan lainnya dialokasikan ke kelompok kontrak dengan menggunakan metode yang sistematis dan rasional serta diterapkan secara konsisten untuk seluruh biaya yang memiliki karakteristik serupa. Secara umum, Grup mengalokasikan arus kas akuisisi asuransi ke kelompok kontrak berdasarkan premi dan jumlah kontrak bisnis baru untuk setiap kelompok, biaya penanganan klaim berdasarkan jumlah klaim yang terjadi untuk setiap kelompok, serta biaya pemeliharaan dan administrasi berdasarkan premi dan jumlah kontrak yang masih berlaku pada setiap kelompok.

Tingkat Diskonto

Grup menetapkan tingkat diskonto untuk mengukur estimasi arus kas kontrak asuransi sesuai dengan prinsip PSAK 117, yaitu tingkat diskonto yang mencerminkan nilai waktu dari uang, karakteristik arus kas dan liabilitas kontrak asuransi, serta konsistensi dengan informasi pasar yang dapat diobservasi pada tanggal pelaporan.

Dalam menentukan tingkat diskonto, Grup menerapkan pendekatan *bottom-up* untuk seluruh kontrak asuransi, karena sebagian besar kontrak yang dimiliki Grup melibatkan arus kas yang tidak bervariasi berdasarkan item yang mendasari. Grup menentukan tingkat diskonto menggunakan *liquid risk-free yield curve*. Selanjutnya Grup tidak menambahkan tingkat bebas risiko (*illiquidity premium*) karena keseluruhan aset yang diinvestasikan merupakan aset yang *liquid*.

Tingkat diskonto yang digunakan meliputi komponen *Yield of risk free rates* dari *Indonesian Bond Pricing Agency* (IBPA) yang sudah mewakili sesuai kebutuhan masing-masing durasi kontrak asuransi.

Penyesuaian Risiko untuk Risiko Non-Keuangan

Penyesuaian risiko untuk risiko non-keuangan ditentukan untuk mencerminkan kompensasi yang dibutuhkan oleh Grup atas

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

variable overhead costs.

Cash flows are allocated to acquisition activities, other fulfillment activities, and other activities at the local entity level using activity-based costing techniques. Cash flows that are attributable to acquisition activities and other fulfillment activities are allocated to groups of contracts using methods that are systematic and rational, and are applied consistently to all costs with similar characteristics. In general, the Group allocates insurance acquisition cash flows to groups of contracts based on premiums and the number of new business contracts for each group, claims handling costs based on the number of claims incurred for each group, and maintenance and administrative costs based on premiums and the number of in-force contracts for each group.

Discount rates

The Group establishes a discount rate to measure the estimated cash flows of insurance contracts in accordance with PSAK 117 principles, namely a discount rate that reflects the time value of money, the characteristics of cash flows and insurance contract liabilities, as well as consistency with market information that can be observed at the reporting date.

In determining the discount rate, the Group applies a bottom-up approach for all insurance contracts, because most of the contracts held by the Group involve cash flows that do not vary based on the underlying items. The Group determines the discount rate using a liquid risk-free yield curve. Furthermore, the Group does not add a premium for illiquidity because all of the invested assets are liquid.

The discount rate used includes the component of the Yield of risk-free rates from the Indonesian Bond Pricing Agency (IBPA), which has already been represented according to the needs of each insurance contract duration.

Risk Adjustment for Non-Financial Risk

The Risk adjustments for non-financial risks are determined to reflect the compensation required by the Group for bearing non-financial

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

penanggunggan risiko non-keuangan dan tingkat aversi risikonya. Penyesuaian risiko ini mencerminkan dampak manfaat diversifikasi antar berbagai lini bisnis, yang ditentukan dengan menggunakan metode *Value at Risk of the Aggregate Loss Distribution*. Perhitungan penyesuaian risiko dilakukan dengan menggunakan tingkat keyakinan minimal 75% mengikuti SEOJK 27 tahun 2017.

Penyesuaian risiko untuk risiko non-keuangan ditentukan dengan menggunakan teknik tingkat keyakinan (*confidence level technique*). Dalam menentukan penyesuaian risiko untuk risiko non-keuangan atas kontrak reasuransi, Grup menerapkan pendekatan yang sama dengan yang digunakan untuk kontrak asuransi yang mendasarinya atas arus kas yang dapat diatribusikan kepada reasuransi.

Dengan menerapkan teknik tingkat keyakinan, Grup mengestimasi distribusi probabilitas dari nilai kini yang diharapkan atas arus kas masa depan dari kontrak pada setiap tanggal pelaporan, dan menghitung penyesuaian risiko untuk risiko non-keuangan sebagai selisih nilai pada tingkat keyakinan target di atas nilai kini yang diharapkan atas arus kas masa depan tersebut, dengan mempertimbangkan risiko terkait sepanjang seluruh periode masa depan.

Amortisasi Marjin Jasa Kontraktual

Marjin Jasa Kontraktual (*Contractual Service Margin/CSM*) merupakan komponen dari aset atau liabilitas untuk kelompok kontrak asuransi yang merepresentasikan laba yang belum diakui yang akan diakui oleh Grup seiring dengan penyediaan jasa asuransi di masa depan. Sejumlah CSM untuk suatu kelompok kontrak asuransi diakui dalam laba rugi sebagai pendapatan asuransi pada setiap periode untuk mencerminkan jasa kontrak asuransi yang diberikan berdasarkan kelompok kontrak asuransi tersebut pada periode bersangkutan.

Jumlah CSM yang diakui ditentukan melalui tahapan sebagai berikut:

- Mengidentifikasi unit pertanggungan (*coverage units*) dalam kelompok kontrak;
- Mengalokasikan CSM pada akhir periode pelaporan (sebelum pengakuan jumlah apa pun dalam laba rugi untuk mencerminkan jasa kontrak asuransi yang diberikan pada periode tersebut) secara

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

risks and its level of risk aversion. These risk adjustments reflect the impact of diversification benefits across various lines of business, which are determined using the Value at Risk of the Aggregate Loss Distribution method. The calculation of risk adjustments is carried out using a minimum confidence level of 75% in accordance with SEOJK 27 of 2017.

The risk adjustment for non-financial risk is determined using the confidence level technique. In determining the risk adjustment for non-financial risk for reinsurance contracts, the Group applies the same approach as that used for the underlying insurance contracts to the cash flows attributable to reinsurance.

By applying the confidence level technique, the Group estimates the probability distribution of the expected present value of future cash flows arising from the contracts at each reporting date, and determines the risk adjustment for non-financial risk as the excess of the value at the target confidence level over the expected present value of those future cash flows, taking into account the associated risks over the entire future period.

Amortisation of the Contractual Service Margin

The Contractual Service Margin (CSM) is a component of the asset or liability for a group of insurance contracts that represents the unearned profit that the Group will recognise as it provides insurance contract services in the future. An amount of the CSM for a group of insurance contracts is recognised in profit or loss as insurance revenue in each period to reflect the insurance contract services provided under that group of insurance contracts in the relevant period.

The amount of CSM recognised is determined through the following steps:

- Identifying the coverage units in the group of contracts.
- Allocating the CSM at the end of the reporting period (before recognising any amounts in profit or loss to reflect the insurance contract services provided in that period) on a systematic and rational

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

merata kepada setiap unit pertanggungan yang diberikan pada periode berjalan dan yang diharapkan akan diberikan di masa depan; dan

- Mengakui dalam laba rugi jumlah CSM yang dialokasikan kepada unit pertanggungan yang diberikan pada periode berjalan.

Jumlah unit pertanggungan dalam suatu kelompok merupakan kuantitas jasa kontrak asuransi yang diberikan oleh kontrak-kontrak dalam kelompok tersebut, yang ditentukan dengan mempertimbangkan kuantitas manfaat yang diberikan serta periode pertanggungan yang diharapkan. Untuk kelompok kontrak asuransi jiwa, kuantitas manfaat ditentukan berdasarkan jumlah uang pertanggungan yang disepakati secara kontraktual selama periode kontrak. Total unit pertanggungan dari setiap kelompok kontrak asuransi dinilai kembali pada akhir setiap periode pelaporan untuk menyesuaikan dengan penurunan sisa pertanggungan akibat klaim yang dibayar, ekspektasi *lapse*, serta pembatalan kontrak yang terjadi dalam periode tersebut. Selanjutnya, unit pertanggungan tersebut dialokasikan berdasarkan rata-rata durasi tertimbang probabilitas dari setiap unit pertanggungan yang diberikan pada periode berjalan dan yang diharapkan akan diberikan di masa depan.

Untuk kontrak reasuransi yang diterbitkan, jumlah unit pertanggungan dalam suatu kelompok mencerminkan pola yang diharapkan dari penjaminan atas kontrak-kontrak yang mendasarinya, karena tingkat jasa yang diberikan bergantung pada jumlah kontrak yang mendasari yang masih berlaku. Kuantitas manfaat ditentukan sebagai kerugian maksimum yang mungkin terjadi (*maximum probable loss*). Sisa unit pertanggungan dinilai kembali pada akhir setiap periode pelaporan untuk mencerminkan pola jasa yang diharapkan serta ekspektasi *lapse* dan pembatalan kontrak. Sisa pertanggungan tersebut dialokasikan berdasarkan rata-rata durasi tertimbang probabilitas dari setiap unit pertanggungan yang diberikan pada periode berjalan dan yang diharapkan akan diberikan di masa depan.

Pengakuan awal sekelompok kontrak reasuransi pada CSM mewakili biaya bersih

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

basis to each coverage unit provided in the current period and expected to be provided in the future; and

- Recognising in profit or loss the amount of the CSM allocated to the coverage units provided in the current period.

The number of coverage units in a group represents the quantity of insurance contract services provided by the contracts within that group, determined by considering both the quantity of benefits provided and the expected coverage period. For groups of life insurance contracts, the quantity of benefits is determined based on the sum assured contractually agreed over the contract period. The total coverage units for each group of insurance contracts are reassessed at the end of each reporting period to reflect reductions in remaining coverage resulting from claims paid, expected lapses, and contract cancellations occurring during the period. The coverage units are subsequently allocated based on the probability-weighted average duration of each coverage unit provided in the current period and those expected to be provided in the future.

For issued reinsurance contracts, the number of coverage units in a group reflects the expected pattern of coverage of the underlying contracts, as the level of services provided depends on the number of underlying contracts that remain in force. The quantity of benefits is determined as the maximum probable loss. The remaining coverage units are reassessed at the end of each reporting period to reflect the expected pattern of services as well as expected lapses and contract cancellations. The remaining coverage units are allocated based on the probability-weighted average duration of each coverage unit provided in the current period and those expected to be provided in the future.

The initial recognition of a group of reinsurance contracts on the CSM represents

(*net cost*) atau keuntungan bersih (*net gain*) dari pembelian reasuransi. Untuk kontrak reasuransi yang dimiliki, amortisasi CSM dilakukan dengan cara yang serupa dengan kontrak reasuransi yang diterbitkan dan mencerminkan pola yang diharapkan dari penjaminan atas kontrak-kontrak yang mendasarinya, karena tingkat jasa yang diberikan bergantung pada jumlah kontrak yang mendasari yang masih berlaku.

Konsolidasian reksadana

Grup mengonsolidasikan investasi dalam reksadananya ketika mempunyai pengendalian. Pertimbangan signifikan digunakan untuk menentukan apakah Grup mempunyai pengendalian atas reksadana tersebut atau tidak.

Penyusutan aset tetap

Aset tetap, kecuali tanah, disusutkan dengan menggunakan metode garis lurus berdasarkan estimasi masa manfaat ekonomisnya. Manajemen mengestimasi masa manfaat ekonomis aset tetap, kecuali tanah, antara 4 sampai dengan 20 tahun. Perubahan tingkat pemakaian dan perkembangan teknologi dapat memengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya biaya penyusutan masa depan mungkin direvisi.

Liabilitas imbalan kerja

Nilai kini liabilitas imbalan kerja tergantung pada sejumlah faktor yang ditentukan dengan menggunakan asumsi aktuarial. Asumsi yang digunakan dalam menentukan biaya neto untuk pensiun termasuk tingkat pengembalian jangka panjang yang diharapkan atas aset program, tingkat diskonto yang relevan, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri, dan lain-lain. Setiap perubahan dalam asumsi ini akan berdampak pada nilai tercatat liabilitas imbalan kerja.

Asumsi tingkat pengembalian yang diharapkan atas aset program ditentukan secara seragam, dengan mempertimbangkan pengembalian historis jangka panjang, alokasi aset dan perkiraan masa depan atas pengembalian investasi jangka panjang.

Nilai wajar instrumen keuangan

Grup mengungkapkan aset dan liabilitas keuangan tertentu pada nilai wajar, yang mengharuskan penggunaan estimasi akuntansi. Sementara komponen signifikan atas pengukuran nilai wajar ditentukan menggunakan bukti objektif yang dapat

the net cost or net gain of purchasing reinsurance. For reinsurance contracts held, the amortization of the CSM is carried out similarly to issued reinsurance contracts and reflects the expected pattern of service provided over the underlying contracts, as the level of service provided depends on the number of underlying contracts still in force.

Consolidated mutual funds

Mutual funds investments in which the Group has a controlling interest are consolidated. Significant judgement is involved in determining whether or not the Group has control over the mutual funds.

Depreciation of fixed assets

The fixed assets, except land, are depreciated on a straight-line method over their estimated useful lives. Management properly estimates the useful lives of these fixed assets except land, to be within 4 to 20 years. Changes in the expected level of usage and technological development could impact on the economic useful lives and the residual values of these assets, and therefore future depreciation charges could be revised.

Employee benefits liabilities

The present value of the employee benefits obligation depends on a few factors that are determined on an actuarial basis using a number of assumptions. The assumptions used in determining the net cost for pensions include the expected long-term rate of return on the relevant plan assets, the discount rate, future salary increases, mortality rate, resignation rate, and others. Any changes in these assumptions will impact on the carrying amount of employee benefits obligation.

The expected return on plan assets assumption is determined on a uniform basis, taking into consideration long-term historical returns, asset allocation and future estimates of long-term investment returns.

Fair value of financial instruments

The Group discloses certain financial assets and liabilities at their fair values, which requires the use of accounting estimates. While significant components of fair value measurement were determined using verifiable objective evidence, the amount of

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

diverifikasi, jumlah perubahan nilai wajar dapat berbeda bila Grup menggunakan metodologi penilaian yang berbeda.

Penurunan nilai aset non-keuangan

Dalam mengidentifikasi terdapat atau tidaknya penurunan nilai aset, Grup mempertimbangkan hal-hal berikut ini:

- i. terdapat bukti mengenai keuangan atau kerusakan fisik aset;
- ii. telah atau akan terjadi perubahan signifikan yang bersifat merugikan sehubungan dengan cara penggunaan aset;
- iii. terdapat bukti bahwa kinerja ekonomi aset tidak memenuhi harapan atau lebih buruk dari yang diharapkan; dan
- iv. arus kas aktual secara material lebih kecil dari arus kas estimasi, sebelum diperhitungkan diskonto.

Sewa

Berdasarkan penelaahan yang dilakukan oleh Perseroan atas perjanjian-perjanjian yang ada, transaksi sewa tersebut diklasifikasikan sebagai sewa operasi dan sewa pembiayaan.

Sewa - Klasifikasi sewa properti – Kelompok Usaha sebagai lessor

Grup telah menandatangani sewa properti komersial atas portofolio properti investasinya. Grup telah menentukan, berdasarkan evaluasi terhadap syarat dan ketentuan pengaturan, seperti masa sewa yang bukan merupakan bagian utama dari kehidupan ekonomi dari properti komersial dan nilai sekarang dari pembayaran sewa minimum yang tidak berjumlah secara substansial seluruhnya dari nilai wajar properti komersial, bahwa ia memiliki secara substansial semua risiko dan manfaat yang terkait dengan kepemilikan properti tersebut dan mencatat kontrak sebagai sewa operasi.

Sewa - Memperkirakan suku bunga pinjaman tambahan

Grup tidak dapat langsung menentukan tingkat bunga implisit dalam sewa, oleh karena itu, Grup menggunakan suku bunga pinjaman tambahan (IBR) untuk mengukur liabilitas sewa. IBR adalah tingkat bunga yang harus dibayar oleh Grup untuk meminjam dengan syarat yang sama, dan dengan jaminan serupa, dana yang diperlukan untuk memperoleh aset dengan nilai yang sama dengan aset hak guna dalam lingkup ekonomi

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

changes in fair values would differ if the Group utilized different valuation methodology.

Impairment in value of non-financial assets

In identifying whether there is an impairment over assets or not, the Group considers the following matters:

- i. there is evidence of obsolescence or physical damage to assets;*
- ii. has or will occur detrimental to significant changes with respect to how the assets used;*
- iii. there is evidence that the economic performance of the asset does not meet expectations or worse than expected; and*
- iv. actual cash flow is materially smaller than the estimated cash flow, before discount taken into account.*

Leases

Based on the review performed by the Company for the existing agreements, accordingly, the rent transactions were classified as operating lease and finance lease.

Leases - Property lease classification – Group as lessor

The Group has entered commercial property leases on its investment property portfolio. The Group has determined, based on an evaluation of the terms and conditions of the arrangements, such as the lease term not constituting a major part of the economic life of the commercial property and the present value of the minimum lease payments not amounting to substantially all of the fair value of the commercial property, that it retains substantially all the risks and rewards incidental to ownership of these properties and accounts for the contracts as operating leases.

Lease - Estimating the incremental borrowing rate

The Group cannot readily determine the interest rate implicit in the lease, therefore, it uses its incremental borrowing rate (IBR) to measure lease liabilities. The IBR is the rate of interest that the Group would have to pay to borrow over a similar term, and with a similar security, the funds necessary to obtain an asset of a similar value to the right-of-use asset in a similar economic environment.

yang serupa.

Oleh karena itu, IBR mencerminkan apa yang 'harus dibayar' oleh Grup, yang memerlukan estimasi ketika tidak tersedianya tingkat suku bunga yang dapat diobservasi (seperti untuk entitas-entitas anak yang tidak mengadakan transaksi pembiayaan) atau ketika perlu disesuaikan untuk mencerminkan syarat dan ketentuan dari sewa (misalnya, ketika sewa tidak dalam mata uang fungsional entitas anak). Grup mengestimasi IBR menggunakan input yang dapat diamati (seperti tingkat suku bunga pasar) jika tersedia dan diperlukan untuk membuat estimasi spesifik entitas tertentu (seperti peringkat kredit entitas anak yang berdiri sendiri).

The IBR therefore reflects what the Group 'would have to pay, which requires estimation when no observable rates are available (such as for subsidiaries that do not enter into financing transactions) or when they need to be adjusted to reflect the terms and conditions of the lease (for example, when leases are not in the subsidiary's functional currency). The Group estimates the IBR using observable inputs (such as market interest rates) when available and is required to make certain entity-specific estimates (such as the subsidiary's stand-alone credit rating).

4. Penyajian Kembali

4. Restatement

4.a. Penerapan PSAK 109: Instrumen Keuangan

Perseroan telah menerapkan PSAK 109: Instrumen Keuangan mulai 1 Januari 2025.

PSAK 109 diterapkan menggunakan opsi pengecualian sementara (*temporary exemption*) sesuai PSAK 109 paragraf 7.2.21 sehingga tidak dilakukan rekategorisasi dan remeasuring aset keuangan yang terkait kontrak asuransi hingga tanggal penerapan PSAK 117: Kontrak Asuransi.

Dampak penyajian kembali pada laporan posisi keuangan per 31 Desember 2024 dan 1 Januari 2024/ 31 Desember 2023 adalah sebagai berikut:

4.a. Adoption of PSAK 109: Financial Instrument

The Company adopted PSAK 109: Financial Instruments effective January 1, 2025.

PSAK 109 is applied using the temporary exemption option in accordance with paragraph 7.2.21 of PSAK 109, whereby the Company did not reclassify or remeasure financial assets associated with insurance contracts until the date of initial application of PSAK 117: Insurance Contracts.

The effects of the restatement in the statement of financial position as of December 31, 2024 and Januari 1, 2024/ December 31, 2023 are as follows:

Dampak Penerapan PSAK 109/ Impact of Adoption of PSAK 109					
December 31, 2024/ December 31, 2024 Rp	Reklasifikasi/ Reclassification Rp	Dampak Saldo Awal/ Impact on Opening Balance Rp		December 31, 2024/ December 31, 2024 Rp	
Deposito Berjangka					Time deposits
Dimiliki hingga jatuh tempo	1,608,697,524	(1,608,697,524)	--	--	Held to maturity
Harga perolehan diamortisasi	--	1,608,697,524	--	1,608,697,524	Measured to amortized cost
Saham					Shares
Tersedia untuk dijual	128,143,000	(128,143,000)	--	--	Available for sale
FVTPL	--	128,143,000	1,310,190	129,453,190	FVTPL
FVOCI					FVOCI
Obligasi					Bonds
Tersedia untuk dijual	4,441,981,263	(4,441,981,263)	--	--	Available for sale
FVOCI	--	4,441,981,263	--	4,441,981,263	FVOCI
Reksadana					Mutual funds
Tersedia untuk dijual	169,097,890	(169,097,890)	13,242,465	13,242,465	Available for sale
FVTPL	287,522,439	169,097,890	--	456,620,329	FVTPL
Jumlah Investasi	6,635,442,116	--	14,552,655	6,649,994,771	Total Investments

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Dampak Penerapan PSAK 109/ Impact of Adoption of PSAK 109					
Dampak Saldo Awal					
1 Januari, 2024/ January 1, 2024 Rp	Reklasifikasi/ Reclassification Rp	Impact on Opening Balance Rp	1 Januari, 2024/ January 1, 2024 Rp		
Deposito Berjangka				Time deposits	
Dimiliki hingga jatuh tempo	2,538,259,482	(2,538,259,482)	--	Held to maturity	
Harga perolehan diamortisasi	--	2,538,259,482	--	Measured to amortized cost	
Saham				Shares	
Tersedia untuk dijual	181,179,063	(181,179,063)	--	Available for sale	
FVTPL	37,611,405	181,179,063	1,310,190	FVTPL	
Obligasi				Bonds	
Tersedia untuk dijual	4,712,384,283	(4,712,384,283)	--	Available for sale	
FVOCI	--	4,712,384,283	--	FVOCI	
Reksadana				Mutual funds	
Tersedia untuk dijual	762,304,072	(762,304,072)	--	Available for sale	
FVOCI	--	97,708,499	--	FVOCI	
FVTPL	262,696,590	664,595,573	13,242,465	FVTPL	
Jumlah Investasi	8,494,434,895	--	14,552,655	8,508,987,550	Total Investments

Dampak penyajian kembali tersebut berpengaruh terhadap saldo awal pada tanggal 1 Januari 2024/31 Desember 2023, yang diakui pada Penghasilan Komprehensif Lain dan Saldo Laba Ditahan.

The restatement impact affected the opening balance as of January 1, 2024/December 31, 2023, and was recognized in Other Comprehensive Income and Retained Earnings

4.b. Penerapan PSAK 117: Kontrak Asuransi

Perseroan telah menerapkan PSAK 117: Kontrak Asuransi yang berlaku efektif mulai 1 Januari 2025. Standar ini menggantikan PSAK 104 dan menetapkan persyaratan untuk pengakuan, pengukuran, penyajian, dan pengungkapan kontrak asuransi.

Dalam menerapkan PSAK 117 pada tanggal transisi, Perseroan menggunakan Pendekatan Nilai Wajar sesuai ketentuan transisi yang diizinkan dalam standar tersebut. Pendekatan ini diterapkan dalam menentukan liabilitas kontrak asuransi dan CSM pada tanggal transisi dengan menggunakan nilai wajar portofolio kontrak pada tanggal tersebut.

Pendekatan Nilai Wajar diterapkan karena penerapan retrospektif penuh tidak praktis dan pendekatan ini memberikan pengukuran awal liabilitas kontrak asuransi dan CSM yang lebih andal serta relevan pada tanggal transisi.

Dampak penerapan awal PSAK 117 telah disajikan kembali (restated) pada laporan posisi keuangan dan laporan laba rugi komprehensif untuk periode sebelumnya agar dapat dibandingkan dengan penyajian pada periode berjalan. Selain itu, penerapan PSAK 117 menyebabkan perubahan dalam:

- Pengukuran liabilitas kontrak asuransi;

4.b. Adoption of PSAK 117: Insurance Contract

The Company has adopted PSAK 117: Insurance Contracts, which became effective on January 1, 2025. This standard replaces PSAK 104 and sets out the requirements for the recognition, measurement, presentation, and disclosure of insurance contracts.

At the date of transition, the Company applied the Fair Value Approach as permitted under the transitional provisions of the standard. Under this approach, the insurance contract liabilities and the Contractual Service Margin (CSM) at the transition date were determined based on the fair value of the underlying portfolio of insurance contracts at that date.

The Company applied the Fair Value Approach as the full retrospective approach was impracticable, and the fair value approach provided a more reliable and relevant basis for determining the CSM and insurance contract liabilities at transition.

The impact of the initial adoption of PSAK 117 has been reflected through the restatement of the comparative statement of financial position and the statement of profit or loss and other comprehensive income, to present the prior period amounts on a basis consistent with the current period. In addition, the adoption of PSAK 117 resulted in changes to:

- The measurement of insurance contract liabilities;

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

- Pengakuan dan penyajian pendapatan jasa asuransi dan beban akuisisi;
- Klasifikasi dan terminologi pos pada laporan laba rugi;
- Penyajian kontrak asuransi dan kontrak reasuransi; dan
- Pengungkapan terkait asumsi aktuarial, risiko asuransi, dan analisis sensitivitas.

- The recognition and presentation of insurance service revenue and acquisition costs;
- The classification and terminology of line items in the statement of profit or loss;
- The presentation of insurance and reinsurance contract balances; and
- Disclosures relating to actuarial assumptions, insurance risks, and sensitivity analyses.

Dampak penyajian kembali pada laporan posisi keuangan per 31 Desember 2024 dan 1 Januari 2024/ 31 Desember 2023 adalah sebagai berikut:

The effects of the restatement In the statement of financial position as of December 31, 2024 and January 1, 2024/ December 31, 2023 are as follows:

31 Desember 2024/ December 31, 2024				
Sebelum Penyajian Kembali/ Before Restatement Rp	Dampak Penerapan PSAK 117/ Impact of Adoption of PSAK 117 Rp	Setelah Penyajian Kembali/ After Restatement Rp		
ASET				ASSETS
Piutang premi dan sesi, neto	1,616,850,321	(1,616,850,321)	--	Premium and cession receivables, net
Piutang koasuransi, neto	192,273,045	(192,273,045)	--	Coinsurance receivables, net
Piutang reasuransi dan retrosesi, neto	486,022,965	(486,022,965)	--	Reinsurance and retrocession receivables, net
Aset kontrak reasuransi	8,023,804,564	(1,717,069,889)	6,306,734,675	Reinsurance contract assets
LIABILITAS				LIABILITIES
Liabilitas kontrak asuransi dan reasuransi	12,171,114,196	(1,428,174,733)	10,742,939,463	Insurance and Reinsurance Contract Liabilities
Utang reasuransi dan retrosesi	1,835,027,181	(1,835,027,181)	--	Reinsurance and Retrocession Liabilities
Utang komisi	96,142,324	(96,142,324)	--	Commissions payables
Utang klaim	155,449,063	(155,449,063)	--	Claims payables
Utang koasuransi	91,592,644	(91,592,644)	--	Coinsurance payables
1 Januari 2024/ January 1, 2024				
Sebelum Penyajian Kembali/ Before Restatement Rp	Dampak Penerapan PSAK 117/ Impact of Adoption of PSAK 117 Rp	Setelah Penyajian Kembali/ After Restatement Rp		
ASET				ASSETS
Piutang premi dan sesi, neto	1,859,030,780	(1,859,030,780)	--	Premium and cession receivables, net
Piutang koasuransi, neto	422,878,924	(422,878,924)	--	Coinsurance receivables, net
Piutang reasuransi dan retrosesi, neto	655,594,034	(655,594,034)	--	Reinsurance and retrocession receivables, net
Aset kontrak reasuransi	7,262,059,610	(12,102,970)	7,249,956,640	Reinsurance contract assets
LIABILITAS				LIABILITIES
Liabilitas kontrak asuransi dan reasuransi	11,147,535,021	(300,003,696)	10,847,531,325	Insurance and Reinsurance Contract Liabilities
Utang reasuransi dan retrosesi	1,891,733,387	(1,891,733,387)	--	Reinsurance and Retrocession Liabilities
Utang komisi	43,569,121	(43,569,121)	--	Commissions payables
Utang klaim	313,786,300	(313,786,300)	--	Claims payables
Utang koasuransi	73,562,226	(73,562,226)	--	Coinsurance payables
EKUITAS				EQUITY
Saldo laba (defisit)				Retained earnings (deficit)
Belum ditentukan penggunaannya	6,262,074,018	(485,457,616)	5,776,616,402	Unappropriated

Dampak penyajian kembali pada laporan posisi keuangan per 31 Desember 2024 dan laporan laba rugi dan penghasilan komprehensif lain untuk tahun yang berakhir pada tanggal 31 Desember 2024 adalah sebagai berikut, sehubungan dengan penerapan PSAK 109: Instrumen Keuangan dan PSAK 117: Kontrak Asuransi:

The restatement impact on the statement of financial position as of December 31, 2024 and statement profit or loss and other comprehensive income for the year ended December 31, 2024, arising from the adoption of PSAK 109: Financial Instruments and PSAK 117: Insurance Contracts, is as follows:

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Laporan Posisi Keuangan

Statement of Financial Position

	31 Desember/ December 31, 2024			
	Sebelum Penyajian Kembali/ Before Restatement Rp	Penyesuaian Penyajian Kembali/ Restatement adjustment Rp	Setelah Penyajian Kembali/ After Restatement Rp	
ASET				ASSETS
Kas dan bank	358,000,320	(128,381)	357,871,939	Cash on hand and in banks
Investasi				Investments
Deposito berjangka	2,160,840,127	(3,217,707)	2,157,622,420	Time deposits
Efek-efek	7,677,715,514	(6,398,167)	7,671,317,347	Marketable securities
Penyertaan langsung	28,019,206	--	28,019,206	Direct participation
Investasi pada entitas asosiasi	177,265,802	1,299,671	178,565,473	Investment in associates
Properti investasi	1,179,943,393	--	1,179,943,393	Investment properties
Aset kontrak asuransi				Insurance and Reinsurance
dan reasuransi	8,023,804,564	(1,717,069,889)	6,306,734,675	Contract Assets
Piutang premi dan				Premium and cession
sesi, neto	1,616,850,321	(1,616,850,321)	--	receivables, net
Piutang koasuransi, neto	192,273,045	(192,273,045)	--	Coinsurance receivables, net
Piutang reasuransi dan				Reinsurance and retrocession
retrosesi, neto	486,022,965	(486,022,965)	--	receivables, net
Piutang lain-lain	335,086,216	84,086,778	419,172,994	Other receivables
Aset tetap, neto	2,906,940,891	--	2,906,940,891	Fixed assets, net
Aset tak berwujud, neto	123,678,966	--	123,678,966	Intangible assets, net
Aset hak guna, neto	23,367,109	--	23,367,109	Right use of assets, net
Biaya dibayar di muka dan uang muka	56,730,903	--	56,730,903	Prepaid expenses and advances
Pajak dibayar di muka	79,681,846	--	79,681,846	Prepaid taxes
Aset pajak tangguhan	293,205,718	19,176,889	312,382,607	Deferred tax assets
Aset lain-lain	630,643,626	(86,914,696)	543,728,930	Other assets
JUMLAH ASET	26,350,070,532	(4,004,311,833)	22,345,758,699	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas kontrak asuransi				Insurance and Reinsurance
dan reasuransi	12,171,114,196	(1,428,174,733)	10,742,939,463	Contract Liabilities
Utang reasuransi dan				Reinsurance and
retrosesi	1,835,027,181	(1,835,027,181)	--	retrocession payables
Utang komisi	96,142,324	(96,142,324)	--	Commissions payables
Utang klaim	155,449,063	(155,449,063)	--	Claims payables
Utang koasuransi	91,592,644	(91,592,644)	--	Coinsurance payables
Pinjaman diterima	527,075,229	--	527,075,229	Borrowings
Utang pembiayaan konsumen				Consumer finance
dan sewa pembiayaan	117,815,784	--	117,815,784	and leases payables
Liabilitas sewa	24,567,325	--	24,567,325	Lease liabilities
Beban akrual	289,365,193	--	289,365,193	Accrued expenses
Utang pajak	50,973,809	--	50,973,809	Taxes payables
Utang lain-lain	251,399,834	229,000,862	480,400,696	Other payables
Liabilitas imbalan kerja	230,998,378	--	230,998,378	Employee benefits liabilities
JUMLAH LIABILITAS	15,841,520,960	(3,377,385,083)	12,464,135,877	TOTAL LIABILITIES
EKUITAS				EQUITY
Ekuitas yang dapat diatribusikan				Equity attributable to equity
kepada pemilik entitas induk:				owner's holders of the parent:
Modal saham - nilai nominal				Share capital - par value
Rp50 (nilai penuh) per saham				Rp50 (full amount) per share
Modal dasar -				Authorized -
6.400.000.000 saham				6,400,000,000 shares
Modal ditempatkan dan disetor penuh -				Issued and fully paid -
3.555.575.600 saham dengan jumlah				3,555,575,600 shares
nilai nominal seluruhnya sebesar				with a total nominal value
Rp177.778.780.000 (nilai penuh)				Rp177,778,780,000 (full amount)
per 31 Desember 2024				as of December 31, 2024
nilai nominal				Share capital
Rp50 (nilai penuh) per saham				Rp50 (full amount) per share
Modal dasar -				Authorized -
6.400.000.000 saham				6,400,000,000 shares
Modal ditempatkan dan disetor penuh -				Issued and fully paid -
3.555.575.600 saham dengan jumlah				3,555,575,600 shares
nilai nominal seluruhnya sebesar				with a total nominal value
Rp177.778.780.000 (nilai penuh)				Rp177,778,780,000 (full amount)
per 31 Desember 2023	177,778,780	--	177,778,780	as of December 31, 2023
Tambahan modal disetor	625,460,209	--	625,460,209	Additional paid in capital
Selisih kurs penjabaran				
laporan keuangan	(32,356,770)	107,434,119	75,077,349	Translation adjustments
Selisih transaksi antara pemegang				Difference in transaction between
saham entitas anak	105,555,883	--	105,555,883	shareholders of a subsidiary

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)**

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)**

31 Desember/ December 31, 2024				
Penyesuaian				
Sebelum Penyajian Kembali/ Before Restatement Rp	Penyajian Kembali/ Restatement adjustment Rp	Setelah Penyajian Kembali/ After Restatement Rp		
Keuntungan yang belum direalisasi atas efek - efek yang tersedia untuk dijual, neto	(95,569,506)	34,370,395	(61,199,111)	Unrealized gains on available-for-sale marketable securities, net
Surplus revaluasi aset tetap	1,998,384,997	(836)	1,998,384,161	Fixed assets revaluation surplus
Pengukuran Kembali atas Beban Keuangan Asuransi	--	20,016,286	20,016,286	Remeasurement of Insurance Finance Expense
Saldo laba				Retained earnings
Ditentukan penggunaannya	413,313,271	--	413,313,271	Appropriated
Belum ditentukan penggunaannya	6,578,903,836	(784,737,133)	5,794,166,703	Unappropriated
Sub-jumlah ekuitas yang dapat diatribusikan kepada pemilik entitas induk	9,771,470,700	(622,917,169)	9,148,553,531	Equity attributable to equity owners holders of the parent
Kepentingan non-pengendali	737,078,872	(4,009,581)	733,069,291	Non-controlling interest
JUMLAH EKUITAS	10,508,549,572	(626,926,750)	9,881,622,822	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	26,350,070,532	(4,004,311,833)	22,345,758,699	TOTAL LIABILITIES AND EQUITY
1 Januari / January 1, 2024				
Penyesuaian				
Sebelum Penyajian Kembali/ Before Restatement Rp	Penyajian Kembali/ Restatement adjustment Rp	Setelah Penyajian Kembali/ After Restatement Rp		
ASET				ASSETS
Kas dan bank	537,857,224	(405,604)	537,451,620	Cash on hand and in banks
Investasi				Investments
Deposito berjangka	3,080,099,520	(5,478,554)	3,074,620,966	Time deposits
Efek-efek	6,071,399,365	(10,797,928)	6,060,601,437	Marketable securities
Penyertaan langsung	36,254,223	--	36,254,223	Direct participation
Investasi pada entitas asosiasi	166,639,022	(38,306)	166,600,716	Investment in associates
Properti investasi	2,317,627,368	--	2,317,627,368	Investment properties
Aset kontrak asuransi dan reasuransi	7,262,059,610	(12,102,970)	7,249,956,640	Insurance and Reinsurance Contract Assets
Piutang premi dan sesi, neto	1,859,030,780	(1,859,030,780)	--	Premium and cession receivables, net
Piutang koasuransi, neto	422,878,924	(422,878,924)	--	Coinurance receivables, net
Piutang reasuransi dan retrosesi, neto	655,594,034	(655,594,034)	--	Reinsurance and retrocession receivables, net
Piutang lain-lain	266,796,478	138,713,969	405,510,447	Other receivables
Aset tetap, neto	1,614,302,861	--	1,614,302,861	Fixed assets, net
Aset tak berwujud, neto	113,420,431	--	113,420,431	Intangible assets, net
Aset hak guna, neto	10,357,593	--	10,357,593	Right use of assets, net
Biaya dibayar di muka dan uang muka	32,437,029	(148,060)	32,288,969	Prepaid expenses and advances
Pajak dibayar di muka	35,238,365	--	35,238,365	Prepaid taxes
Aset pajak tangguhan	281,650,749	30,395,190	312,045,939	Deferred tax assets
Aset lain-lain	374,299,039	(207,297,972)	167,001,067	Other assets
JUMLAH ASET	25,137,942,615	(3,004,663,973)	22,133,278,642	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas kontrak asuransi dan reasuransi	11,147,535,021	(300,003,696)	10,847,531,325	Insurance and Reinsurance Contract Liabilities
Utang reasuransi dan retrosesi	1,891,733,387	(1,891,733,387)	--	Reinsurance and retrocession payables
Utang komisi	43,569,121	(43,569,121)	--	Commissions payables
Utang klaim	313,786,300	(313,786,300)	--	Claims payables
Utang koasuransi	73,562,226	(73,562,226)	--	Coinurance payables
Pinjaman diterima	296,149,553	--	296,149,553	Borrowings
Utang pembiayaan konsumen dan sewa pembiayaan	45,513,893	--	45,513,893	Consumer finance and leases payables
Liabilitas sewa	6,194,693	--	6,194,693	Lease liabilities
Beban akrual	290,477,838	--	290,477,838	Accrued expenses
Tagihan kekurangan pembayaran pajak	3,256,171	--	3,256,171	Tax underpayment bill
Utang pajak	180,342,673	--	180,342,673	Taxes payables
Utang lain-lain	270,437,331	61,520,083	331,957,414	Other payables
Liabilitas imbalan kerja	295,526,175	3	295,526,178	Employee benefits liabilities
JUMLAH LIABILITAS	14,858,084,382	(2,561,134,644)	12,296,949,738	TOTAL LIABILITIES

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	1 Januari / January 1, 2024			
	Penyesuaian			
	Sebelum Penyajian Kembali/ Before Restatement Rp	Penyajian Kembali/ Restatement adjustment Rp	Setelah Penyajian Kembali/ After Restatement Rp	
EKUITAS				EQUITY
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk:				Equity attributable to equity owner's holders of the parent:
Modal saham - nilai nominal				Share capital - par value
Rp50 (nilai penuh) per saham				Rp50 (full amount) per share
Modal dasar -				Authorized -
6.400.000.000 saham				6,400,000,000 shares
Modal ditempatkan dan disetor penuh -				Issued and fully paid -
3.555.575.600 saham dengan jumlah nilai nominal seluruhnya sebesar				3,555,575,600 shares with a total nominal value
Rp177.778.780.000 (nilai penuh) per 31 Desember 2024				Rp177,778,780,000 (full amount) as of December 31, 2024
nilai nominal				Share capital
Rp100 (nilai penuh) per saham				Rp100 (full amount) per share
Modal dasar -				Authorized -
6.400.000.000 saham				6,400,000,000 shares
Modal ditempatkan dan disetor penuh -				Issued and fully paid -
3.555.575.600 saham dengan jumlah nilai nominal seluruhnya sebesar				3,555,575,600 shares with a total nominal value
Rp177.778.780.000 (nilai penuh) per 31 Desember 2023	177,778,780	--	177,778,780	Rp177,778,780,000 (full amount) as of December 31, 2023
Tambahan modal disetor	625,460,209	--	625,460,209	Additional paid in capital
Selisih kurs penjabaran laporan keuangan	(37,679,259)	5,260,889	(32,418,370)	Translation adjustments
Selisih transaksi antara pemegang saham entitas anak	105,555,883	--	105,555,883	Difference in transaction between shareholders of a subsidiary
Keuntungan yang belum direalisasi atas efek - efek yang tersedia untuk dijual, neto	8,409,087	10,905,567	19,314,654	Unrealized gains on available-for-sale marketable securities, net
Surplus revaluasi aset tetap	2,027,351,117	--	2,027,351,117	Fixed assets revaluation surplus
Pengukuran Kembali atas Beban Keuangan Asuransi	--	687,731	687,731	Remeasurement of Insurance Finance Expense
Saldo laba				Retained earnings
Ditentukan penggunaannya	413,313,271	--	413,313,271	Appropriated
Belum ditentukan penggunaannya	6,262,074,018	(485,457,616)	5,776,616,402	Unappropriated
Sub-jumlah ekuitas yang dapat diatribusikan kepada pemilik entitas induk	9,582,263,106	(468,603,429)	9,113,659,677	Equity attributable to equity owners holders of the parent
Kepentingan non-pengendali	697,595,127	25,074,100	722,669,227	Non-controlling interest
JUMLAH EKUITAS	10,279,858,233	(443,529,329)	9,836,328,904	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	25,137,942,615	(3,004,663,973)	22,133,278,642	TOTAL LIABILITIES AND EQUITY

Laporan Laba/Rugi dan Penghasilan Komprehensif lain

Statement of Profit/Loss and Other Comprehensive Income

	31 Desember/ December 31, 2024			
	Penyesuaian			
	Sebelum Penyajian Kembali/ Before Restatement Rp	Penyajian Kembali/ Restatement adjustment Rp	Setelah Penyajian Kembali/ After Restatement Rp	
PENDAPATAN ASURANSI DAN REASURANSI				INSURANCE AND REINSURANCE REVENUES
Pendapatan asuransi	--	7,458,184,062	7,458,184,062	Insurance revenue
Penghasilan kontrak reasuransi	--	(2,242,939,073)	(2,242,939,073)	Income from reinsurance contracts
Pendapatan premi				Premium income
Premi bruto	8,536,877,518	(8,536,877,518)	--	Gross premium
Premi reasuransi dan retrosesi	(4,754,995,256)	4,754,995,256	--	Reinsurance and retrocession premium
Perubahan premi yang belum merupakan pendapatan dan liabilitas manfaat				Changes in unearned premium reserves and liabilities for future policy benefits
polis masa depan	(314,399,802)	314,399,802	--	
Perubahan aset reasuransi atas premi yang belum merupakan pendapatan dan liabilitas manfaat				Changes in reinsurance assets of unearned premium reserves and liabilities for future policy benefits
polis masa depan	296,196,402	(296,196,402)	--	
Pendapatan premi, neto	3,763,678,862	1,451,566,127	5,215,244,989	Premium income, net
Beban komisi, neto	(793,419,627)	793,419,627	--	Commission expense, net
Pendapatan (beban) keuangan dari kontrak reasuransi	--	50,256,793	50,256,793	Net finance income (expense) from reinsurance contracts
Pendapatan Asuransi dan Reasuransi	2,970,259,235	2,295,242,547	5,265,501,782	Insurance and Reinsurance income

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)**

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)**

31 Desember/ December 31, 2024				
	Penyesuaian			
	Sebelum Penyajian Kembali/ Before Restatement	Penyajian Kembali/ Restatement adjustment	Setelah Penyajian Kembali/ After Restatement	
	Rp	Rp	Rp	
Pendapatan investasi	443,286,914	1,864,348	445,151,262	Investment income
Pendapatan operasional lainnya	519,850,137	12,717,517	532,567,654	Other operating revenues
Jumlah Pendapatan	3,933,396,286	2,309,824,412	6,243,220,698	Total Revenue
BEBAN				EXPENSES
Beban jasa asuransi	--	(4,479,257,165)	(4,479,257,165)	Insurance service expense
Beban kontrak reasuransi	--	1,150,198,779	1,150,198,779	Expenses reinsurance contracts
Beban klaim				Claim expenses
Klaim bruto	(2,689,824,306)	2,689,824,306	--	Gross claims
Klaim reasuransi				Reinsurance
dan retrosesi	885,785,313	(885,785,313)	--	and retrocession claims
Perubahan estimasi liabilitas klaim	(709,179,372)	709,179,372	--	claims liabilities
Perubahan aset reasuransi atas estimasi liabilitas klaim	465,548,551	(465,548,551)	--	Changes in reinsurance assets for estimated liabilities claims
Beban Asuransi dan Reasuransi	(2,047,669,814)	(1,281,388,572)	(3,329,058,386)	Insurance and Reinsurance Expense
Beban usaha	(760,121,157)	760,121,157	--	Operating expenses
Beban usaha lainnya	(309,633,130)	(500,219,250)	(809,852,380)	Other operating expenses
Pendapatan (beban) lain-lain, neto	106,043,082	14,014,067	120,057,149	Other income (expenses), net
JUMLAH BEBAN	(3,011,381,019)	(1,007,472,598)	(4,018,853,617)	TOTAL EXPENSES
Beban keuangan lainnya dari kontrak reasuransi dan retrosesi	--	-	-	Other finance expenses from reinsurance and retrocession contracts
Laba (Rugi) Sebelum Pajak Final dan Pajak Penghasilan	(3,011,381,019)	(1,007,472,598)	(4,018,853,617)	Income (Loss) Before Final Tax and Income Tax Expense
Laba sebelum bagian laba bersih entitas asosiasi dan beban pajak final dan pajak penghasilan	922,015,267	(317,956,565)	604,058,702	Income before share in associates' net income and final tax and income tax expenses
Bagian laba bersih entitas asosiasi	11,366,384	1,310,628	12,677,012	Share in associates net income
Laba sebelum beban pajak final dan pajak penghasilan	933,381,651	(316,645,937)	616,735,714	Income before final tax and income tax expenses
Beban pajak final	(69,280,090)	(328,103)	(69,608,193)	Final tax expense
Laba sebelum beban pajak penghasilan	864,101,561	(316,974,040)	547,127,521	Income before income tax expenses
Beban pajak penghasilan	(113,588,770)	(11,389,911)	(124,978,681)	Income tax expense
LABA TAHUN BERJALAN	750,512,791	(328,363,951)	422,148,840	INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified to profit or loss:
Pengukuran kembali atas liabilitas imbalan kerja	69,704,724	--	69,704,724	Remeasurement of employee benefits liability
Surplus revaluasi aset tetap	(28,966,956)	--	(28,966,956)	Fixed assets revaluation surplus
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	(14,350,305)	--	(14,350,305)	Income tax related to items that will not be reclassified to profit or loss
Pos yang akan direklasifikasi ke laba rugi:				Items that will be reclassified to profit or loss:
Keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual	(121,996,207)	23,464,828	(98,531,379)	Unrealized gains on available-for-sale marketable securities
Selisih kurs penjabaran laporan keuangan	5,322,571	102,173,148	107,495,719	Translation adjustments
Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi	6,722,643	--	6,722,643	Income tax related to items that will be reclassified to profit or loss
Jumlah penghasilan komprehensif lain setelah pajak	(83,563,530)	144,966,530	61,403,000	Total other comprehensive income after tax
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	666,949,261	(183,397,421)	483,551,840	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
Laba tahun berjalan yang dapat diatribusikan kepada:				Income for the year attributable to:
Pemilik entitas induk	700,854,404	(299,279,516)	401,574,888	Equity owners of the parent entity
Kepentingan non-pengendali	49,658,387	(29,084,435)	20,573,952	Non-controlling interest
Jumlah	750,512,791	(328,363,951)	422,148,840	Total
Jumlah penghasilan komprehensif tahun berjalan yang dapat diatribusikan kepada:				Total comprehensive income for the year attributable to:
Pemilik entitas induk	627,454,605	(154,313,740)	473,140,865	Equity owners of the parent entity
Kepentingan non-pengendali	39,494,656	(29,083,681)	10,410,975	Non-controlling interest
Jumlah	666,949,261	(183,397,421)	483,551,840	Total

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2024			
	Penyesuaian			
	Sebelum Penyajian Kembali/ Before Restatement	Penyajian Kembali/ Restatement adjustment	Setelah Penyajian Kembali/ After Restatement	
	Rp	Rp	Rp	
LABA PER SAHAM YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (nilai penuh)	197	(84)	113	EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY OWNERS OF THE PARENT ENTITY (full amount)

5. Kas dan Bank

5. Cash On Hand and In Banks

	2025 Rp	2024 Rp	
Kas			Cash on hand
Rupiah	73,341	67,953	Rupiah
Dolar Hongkong	66,445	63,489	Hongkong Dollar
Jumlah kas	139,786	131,442	Total cash on hand
Bank			Cash in banks
Pihak berelasi (Catatan 30)	481,928,748	210,581,934	Related parties (Note 30)
Pihak ketiga			Third parties
<u>Rupiah</u>			<u>Rupiah</u>
PT Bank Capital Indonesia Tbk	50,004,842	--	PT Bank Capital Indonesia Tbk
PT Bank Panin Dubai Syariah Tbk	11,867,687	--	PT Bank Panin Dubai Syariah Tbk
PT Bank Maybank Indonesia Tbk	7,354,795	966	PT Bank Maybank Indonesia Tbk
PT Bank Muamalat Indonesia Tbk	2,196,108	3,538,219	PT Bank Muamalat Indonesia Tbk
Citibank NA	2,126,149	2,257,996	Citibank NA
PT Bank Central Asia Tbk	1,531,345	2,754,800	PT Bank Central Asia Tbk
PT Bank KB Bukopin Tbk	994,672	484,920	PT Bank KB Bukopin Tbk
PT Bank IBK Indonesia Tbk	213,661	80,629	PT Bank IBK Indonesia Tbk
PT Bank CIMB Niaga Tbk	110,728	198,098	PT Bank CIMB Niaga Tbk
PT Bank Aceh Syariah	194,768	5,042,203	PT Bank Aceh Syariah
PT Bank Woori Saudara Indonesia	92,080	1,103,468	PT Bank Woori Saudara Indonesia
PT Bank CIMB Niaga Tbk Syariah	86,232	--	PT Bank CIMB Niaga Tbk Syariah
PT Bank Mega Syariah	84,141	121,880	PT Bank Mega Syariah
PT Bank BCA Syariah	35,557	321,289	PT Bank BCA Syariah
PT Bank Shinhan Indonesia	9,220	--	PT Bank Shinhan Indonesia
PT Bank Permata Tbk	9,014	35,487,172	PT Bank Permata Tbk
PT Bank Mayapada Internasional Tbk	--	11,200,697	PT Bank Mayapada Internasional Tbk
<u>Dolar Amerika Serikat</u>			<u>United States Dollar</u>
Citibank NA	126,984,405	48,604,362	Citibank NA
Dah Sing Bank Ltd	29,033,816	12,936,023	Dah Sing Bank Ltd
Lloyds Bank	12,324,772	12,774,138	Lloyds Bank
PT Bank Sinarmas Tbk	5,465,712	7,716,857	PT Bank Sinarmas Tbk
PT Bank CIMB Niaga Tbk	105,249	103,057	PT Bank CIMB Niaga Tbk
PT Bank Mega Tbk	46,270	157,024	PT Bank Mega Tbk
PT Bank Central Asia Tbk	13,125	13,653	PT Bank Central Asia Tbk
PT Bank Permata Tbk	7,336	107,666	PT Bank Permata Tbk
<u>Yen Jepang</u>			<u>Japanese Yen</u>
Citibank NA	1,784,624	1,663,338	Citibank NA
<u>Dolar Singapura</u>			<u>Singapore Dollar</u>
Citibank NA	60,223	54,928	Citibank NA
<u>Euro</u>			<u>Euro</u>
Citibank NA	695,231	563,561	Citibank NA
Sub-jumlah	253,431,762	147,286,944	Sub-total
Jumlah bank	735,360,510	357,868,878	Total cash in bank
Cadangan kerugian penurunan nilai	(843,701)	(128,381)	Expected credit losses
Jumlah kas dan bank	734,656,595	357,871,939	Total cash on hand and in bank

Mutasi cadangan kerugian penurunan nilai
adalah sebagai berikut:

Movement allowances for impairment losses
are as follows:

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	2025 Rp	2024 Rp	
Saldo awal tahun	(128,381)	(405,604)	Balance at beginning year
Penambahan	(715,320)	--	Additional
Pemulihan	--	277,223	Recovery
Saldo akhir tahun	(843,701)	(128,381)	Balance at end of year

Saldo kas dan bank pada 31 Desember 2025 dan 2024, pada Unit Bisnis Syariah masing-masing adalah sebesar Rp39.337.932 dan Rp33.324.828 (Catatan 37).

As of December 31, 2025 and 2024, cash on hand and in bank in Sharia Business Unit amounted to Rp39,337,932 and Rp33,324,828, respectively (Note 37).

Lihat Catatan 31 untuk rincian saldo dan transaksi pihak berelasi.

Refer to Note 31 for details of related parties' balances and transactions.

6. Investasi

6. Investments

a. Deposito berjangka

a. Time deposits

	2025 Rp	2024 Rp	
Pihak berelasi (Catatan 31)	2,796,847,478	1,718,686,868	Related parties (Note 31)
Pihak ketiga			Third parties
<u>Rupiah</u>			<u>Rupiah</u>
PT Bank Woori Saudara Tbk	144,538,500	--	PT Bank Woori Saudara Tbk
PT Bank Permata Tbk	58,000,000	--	PT Bank Permata Tbk
PT Bank Mega Syariah	43,000,000	36,000,000	PT Bank Mega Syariah
PT Bank KB Bukopin Syariah	19,500,000	12,500,000	PT Bank KB Bukopin Syariah
PT Bank BCA Syariah	11,500,000	5,500,000	PT Bank BCA Syariah
PT Bank CIMB Niaga Tbk	4,900,000	5,100,000	PT Bank CIMB Niaga Tbk
PT Bank Panin Dubai Syariah Tbk	3,500,000	3,500,000	PT Bank Panin Dubai Syariah Tbk
PT Bank BTPN Syariah Tbk	3,000,000	8,500,000	PT Bank BTPN Syariah Tbk
PT Bank Mega Tbk	--	115,250,000	PT Bank Mega Tbk
PT Bank Maybank Indonesia Tbk	--	9,500,000	PT Bank Maybank Indonesia Tbk
PT Bank SMBC Indonesia Tbk	--	5,500,000	PT Bank SMBC Indonesia Tbk
PT Bank Danamon Indonesia Tbk	--	5,500,000	PT Bank Danamon Indonesia Tbk
PT Bank Nationalnobu Tbk	--	2,500,000	PT Bank Nationalnobu Tbk
PT Bank Maybank Syariah Indonesia	--	1,500,000	PT Bank Maybank Syariah Indonesia
<u>Dolar Amerika Serikat</u>			<u>United States Dollar</u>
PT Bank Mega Tbk	88,105,500	40,392,500	PT Bank Mega Tbk
Dah Sing Bank Ltd	17,574,928	154,438,723	Dah Sing Bank Ltd
PT Bank Permata Tbk	--	8,081,000	PT Bank Permata Tbk
<u>Dolar Singapura</u>			<u>Singapore Dollar</u>
PT Bank Danamon Indonesia Tbk	1,339,942	1,211,373	PT Bank Danamon Indonesia Tbk
<u>Dolar Hongkong</u>			<u>Hongkong Dollar</u>
Dah Sing Bank Ltd	6,486,031	27,179,663	Dah Sing Bank Ltd
Jumlah pihak ketiga	401,444,901	442,153,259	Total third parties
Cadangan kerugian penurunan nilai	(211,335)	(3,217,707)	Expected credit losses
Jumlah deposito berjangka	3,198,081,044	2,157,622,420	Total time deposit

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut:

Movement allowances for impairment losses are as follows:

	2025 Rp	2024 Rp	
Saldo awal tahun	(3,217,707)	(5,478,554)	Balance at beginning year
Pemulihan	3,006,372	2,260,847	Recovery
Saldo akhir tahun	(211,335)	(3,217,707)	Balance at end of year

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	2025 %	2024 %	
Tingkat suku bunga per tahun:			Interest rate per annum:
Rupiah	2.25% - 6.75%	2.50% - 7.50%	Rupiah
Dolar Amerika Serikat	1.25% - 4.00%	1.00% - 5.50%	United States Dollar
Dolar Singapura	3.80% - 4.75%	0.25% - 1.25%	Singapore Dollar
Hongkong Dollar	2.70% - 3.15%	2.40% - 4.12%	Hongkong Dollar

Jumlah deposito berjangka pada 31 Desember 2025 dan 2024, di Unit Bisnis Syariah adalah sebesar Rp92.465.050 dan Rp65.944.550 (Catatan 37).

Time deposits as of December 31, 2025 and 2024 in Sharia Business Unit amounted to Rp92,465,050 and Rp65,944,550, respectively (Note 37).

Pada tanggal 31 Desember 2025, termasuk dalam deposito berjangka adalah dana jaminan yang dimiliki oleh unit bisnis syariah sebesar Rp5.000.000 (2024: Rp5.000.000).

As of December 31, 2025, included in time deposits are statutory funds of sharia business unit amounting to Rp5,000,000 (2024: Rp5,000,000).

b. Efek-efek

b. Marketable securities

	2025 Rp	2024 Rp	
Pihak berelasi (catatan 31)			Related parties (note 31)
Nilai wajar melalui laba rugi			Fair value through profit or loss
Saham	173,326,407	43,493,757	Shares
Reksadana	178,011,672	124,825,333	Mutual funds
	<u>351,338,079</u>	<u>168,319,090</u>	
Nilai wajar melalui penghasilan komprehensif lain			Fair value through other comprehensive income (FVTOCI)
Saham	--	74,963,500	Shares
Obligasi	5,672,601,918	6,106,818,761	Bonds
Reksadana	20,000,000	176,676,674	Mutual funds
	<u>5,692,601,918</u>	<u>6,358,458,935</u>	
Sub-jumlah - pihak berelasi	6,043,939,997	6,526,778,025	Sub-total - related parties
Pihak ketiga			Third parties
Nilai wajar melalui laba rugi			Fair value through profit or loss
Saham	114,974,863	94,601,123	Shares
Reksadana	620,856,512	240,231,148	Mutual funds
	<u>735,831,375</u>	<u>334,832,271</u>	
Nilai wajar melalui penghasilan komprehensif lain			Fair value through other comprehensive income (FVTOCI)
Saham	--	54,302,493	Shares
Obligasi	281,221,170	364,423,366	Bonds
Reksadana	104,037,878	390,981,192	Mutual funds
	<u>385,259,048</u>	<u>809,707,051</u>	
Sub-jumlah - pihak ketiga	1,121,090,423	1,144,539,322	Sub-total - third parties
Jumlah efek-efek	7,165,030,420	7,671,317,347	Total marketable securities

i. Saham

i. Shares

Saham yang dimiliki adalah saham perusahaan-perusahaan yang tercatat di pasar modal, dengan rincian sebagai berikut:

The shares are listed in the capital market, with details as follows:

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember/December 31, 2025					
Jumlah Saham/ Number of Shares	Biaya Perolehan/ Cost	Nilai Wajar/ Fair Value			
Nilai wajar melalui laba rugi				Fair value through profit or loss	
Pihak berelasi (catatan 31)		173,326,407		Related parties (note 31)	
Pihak ketiga				Third parties	
<u>Rupiah</u>				<u>Rupiah</u>	
PT Bank Central Asia Tbk	6,509,200	34,859,021	52,561,790	PT Bank Central Asia Tbk	
PT Unilever Indonesia Tbk	4,213,000	17,801,047	10,953,800	PT Unilever Indonesia Tbk	
PT United Tractors Tbk	262,400	7,662,962	7,740,800	PT United Tractors Tbk	
PT Astra International Tbk	1,015,500	7,000,028	6,803,850	PT Astra International Tbk	
PT Charoen Pokphand Indonesia Tbk	1,323,500	3,509,388	5,968,985	PT Charoen Pokphand Indonesia Tbk	
PT Total Bangun Persada Tbk	3,911,100	3,317,130	3,969,767	PT Total Bangun Persada Tbk	
PT Barito Pacific Tbk	1,100,481	1,099,688	3,598,573	PT Barito Pacific Tbk	
PT Kalbe Farma Tbk	2,046,200	3,070,629	2,465,671	PT Kalbe Farma Tbk	
PT Indofood Sukses Makmur Tbk	363,900	2,540,355	2,465,423	PT Indofood Sukses Makmur Tbk	
PT Indofood CBP Sukses Makmur Tbk	242,900	2,522,713	1,991,780	PT Indofood CBP Sukses Makmur Tbk	
PT Ciputra Development Tbk	2,272,600	3,227,067	1,886,258	PT Ciputra Development Tbk	
PT Sumber Alfaria Trijaya Tbk	589,700	1,742,423	1,164,658	PT Sumber Alfaria Trijaya Tbk	
PT AKR Corporindo Tbk	907,700	1,332,754	1,143,702	PT AKR Corporindo Tbk	
PT Merdeka Copper Gold Tbk	489,099	1,586,893	1,115,146	PT Merdeka Copper Gold Tbk	
PT Summarecon Agung Tbk	2,819,500	4,422,511	1,077,049	PT Summarecon Agung Tbk	
PT Mitra Adiperkasa Tbk	922,900	1,302,969	1,075,179	PT Mitra Adiperkasa Tbk	
PT Indosat Tbk	462,900	1,059,093	1,073,928	PT Indosat Tbk	
PT Bumi Serpong Damai Tbk	995,600	2,060,846	901,018	PT Bumi Serpong Damai Tbk	
PT Matahari Department Store Tbk	358,300	5,277,128	609,110	PT Matahari Department Store Tbk	
PT Indocement Tunggal Prakarsa Tbk	74,700	1,570	558,383	PT Indocement Tunggal Prakarsa Tbk	
PT Vale Indonesia Tbk	103,800	393,727	537,165	PT Vale Indonesia Tbk	
PT Bakrieland Development Tbk	4,444,400	399,996	199,998	PT Bakrieland Development Tbk	
PT Matahari Putra Prima Tbk	1,676,600	3,956,428	98,919	PT Matahari Putra Prima Tbk	
PT Sri Rejeki Isman Tbk	900,000	--	45,000	PT Sri Rejeki Isman Tbk	
PT Astra Agro Lestari Tbk	99	1,131	728	PT Astra Agro Lestari Tbk	
PT Truba Alam Manunggal Engineering Tbk	410,500	--	411	PT Truba Alam Manunggal Engineering Tbk	
<u>Dolar Hongkong</u>				<u>Hongkong Dollar</u>	
Link Real Estate Investment Trust	33,000	5,352,238	2,458,429	Link Real Estate Investment Trust	
MTR Corporation Ltd	26,000	2,582,714	1,664,032	MTR Corporation Ltd	
New World Development Co Ltd	54,139	4,882,925	845,311	New World Development Co Ltd	
Sub-jumlah			114,974,863	Sub-total	
Jumlah nilai wajar melalui laba rugi			288,301,270	Total fair value through profit or loss	
Jumlah saham			288,301,270	Total shares	

31 Desember/December 31, 2024					
Jumlah Saham/ Number of Shares	Biaya Perolehan/ Cost	Nilai Wajar/ Fair Value			
Nilai wajar melalui laba rugi				Fair value through profit or loss	
Pihak berelasi (catatan 31)		43,493,757		Related parties (note 31)	
Pihak ketiga				Third parties	
<u>Rupiah</u>				<u>Rupiah</u>	
PT Bank Central Asia Tbk	1,282,500	7,772,070	10,695,710	PT Bank Central Asia Tbk	
PT Astra International Tbk	1,015,500	7,000,028	4,975,950	PT Astra International Tbk	
PT Total Bangun Persada Tbk	3,911,100	3,317,130	2,659,548	PT Total Bangun Persada Tbk	
PT United Tractors Tbk	97,700	2,518,935	2,615,918	PT United Tractors Tbk	
PT Indofood Sukses Makmur Tbk	315,300	2,194,687	2,427,810	PT Indofood Sukses Makmur Tbk	
PT Ciputra Development Tbk	2,272,600	3,227,067	2,227,148	PT Ciputra Development Tbk	
PT Indofood CBP Sukses Makmur Tbk	179,300	1,991,653	2,039,538	PT Indofood CBP Sukses Makmur Tbk	
PT Sumber Alfaria Trijaya Tbk	589,700	1,742,423	1,680,645	PT Sumber Alfaria Trijaya Tbk	
PT Kalbe Farma Tbk	1,219,200	2,025,593	1,658,112	PT Kalbe Farma Tbk	
PT Summarecon Agung Tbk	2,819,500	4,422,511	1,381,555	PT Summarecon Agung Tbk	
PT Charoen Pokphand Indonesia Tbk	260,600	1,531,491	1,240,456	PT Charoen Pokphand Indonesia Tbk	
PT Barito Pacific Tbk	1,100,481	1,099,688	1,012,443	PT Barito Pacific Tbk	
PT Bumi Serpong Damai Tbk	995,600	2,060,846	940,842	PT Bumi Serpong Damai Tbk	
PT AKR Corporindo Tbk	767,500	1,181,552	859,600	PT AKR Corporindo Tbk	
PT Merdeka Copper Gold Tbk	489,099	1,586,893	789,895	PT Merdeka Copper Gold Tbk	
PT Matahari Department Store Tbk	358,300	5,277,128	503,412	PT Matahari Department Store Tbk	
PT Vale Indonesia Tbk	103,800	393,727	375,756	PT Vale Indonesia Tbk	
PT Unilever Indonesia Tbk	72,800	583,836	137,228	PT Unilever Indonesia Tbk	
PT Matahari Putra Prima Tbk	1,676,600	3,956,428	108,979	PT Matahari Putra Prima Tbk	
PT Bakrieland Development Tbk	4,444,400	399,996	53,333	PT Bakrieland Development Tbk	
PT Astra Agro Lestari Tbk	99	1,131,071	614	PT Astra Agro Lestari Tbk	
PT Truba Alam Manunggal Engineering Tbk	410,500	411	411	PT Truba Alam Manunggal Engineering Tbk	
<u>Dolar Hongkong</u>				<u>Hongkong Dollar</u>	
AIA Group Ltd	110,000	11,205,032	12,878,635	AIA Group Ltd	
Power Assets Holdings Ltd	83,000	8,346,572	9,357,681	Power Assets Holdings Ltd	
Bank Of China Ltd - H Shares	1,050,000	7,887,519	8,671,029	Bank Of China Ltd - H Shares	
China Life Insurance Co Ltd	250,000	11,933,866	7,634,084	China Life Insurance Co Ltd	
China Construction Bank Corporation	450,000	6,843,757	6,065,664	China Construction Bank Corporation	
Agricultural Bank Of China Ltd	300,000	1,999,645	2,764,495	Agricultural Bank Of China Ltd	

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember/December 31, 2024					
Jumlah Saham/ Number of Shares		Biaya Perolehan/ Cost		Nilai Wajar/ Fair Value	
Regal Real Estate Investment Trust		2,765,000		2,703,235	
Link Real Estate Investment Trust		33,000		2,254,967	
Hong Kong Exchanges and Clearing Ltd		3,000		1,839,669	
MTR Corporation Ltd		26,000		1,465,661	
New World Development Co Ltd		54,139		581,100	
Sub-jumlah				94,601,123	
Jumlah nilai wajar melalui laba rugi				138,094,880	
Nilai wajar melalui penghasilan komprehensif lain					
Pihak berelasi (catatan 31)				74,963,500	
Pihak ketiga					
Rupiah					
PT Bank Central Asia Tbk		2,611,000		26,358,525	
PT Unilever Indonesia Tbk		6,231,400		11,329,165	
PT United Tractors Tbk		262,400		7,662,962	
PT Gudang Garam Tbk		209,300		2,929,724	
PT Sarana Menara Nusantara Tbk		3,758,200		4,239,411	
PT HM Sampoerna Tbk		2,776,600		2,500,203	
PT Charoen Pokphand Tbk		350,000		2,298,750	
PT Astra Argo Lestari Tbk		200,111		1,476,819	
PT Matahari Department Store Tbk		223,600		362,232	
PT Sri Rejeki Isman Tbk		900,000		45,000	
PT Barito Pacific Tbk		56		58	
Sub-jumlah				54,302,492	
Jumlah nilai wajar melalui penghasilan komprehensif lain				129,265,992	
Jumlah saham				267,360,872	
Regal Real Estate Investment Trust				2,703,235	
Link Real Estate Investment Trust				2,254,967	
Hong Kong Exchanges and Clearing Ltd				1,839,669	
MTR Corporation Ltd				1,465,661	
New World Development Co Ltd				581,100	
Sub-total					
Total fair value through profit or loss					
Fair value through other comprehensive income (FVTOCI)					
Related parties (note 31)					
Third parties					
Rupiah					
PT Bank Central Asia Tbk				25,261,425	
PT Unilever Indonesia Tbk				11,746,189	
PT United Tractors Tbk				7,025,760	
PT Gudang Garam Tbk				2,778,458	
PT Sarana Menara Nusantara Tbk				2,461,621	
PT HM Sampoerna Tbk				1,763,141	
PT Charoen Pokphand Tbk				1,666,000	
PT Astra Argo Lestari Tbk				1,240,688	
PT Matahari Department Store Tbk				314,158	
PT Sri Rejeki Isman Tbk				45,000	
PT Barito Pacific Tbk				52	
Sub-total					
Total fair value through other comprehensive income					
Total shares					

ii. Obligasi

ii. Bonds

	Tanggal jatuh tempo/ Maturity date	Tingkat bunga per tahun (%)/ Interest rate per annum (%)	Peringkat/Rating		Nilai wajar/Fair value	
			2025	2024	2025	2024
Nilai wajar melalui penghasilan komprehensif lain/ Fair value through other comprehensive income (FVOCI)						
Pihak berelasi (catatan 31)/ Related parties (note 31)/					5,672,601,918	6,106,818,761
Pihak ketiga/Third parties						
Rupiah/ Rupiah						
Obligasi Berkelanjutan II	29 Maret 2027/ March 29, 2027	7.00%	AA	AA	60,974,324	59,320,638
Mayora Indah Tahap II Tahun 2022 Seri A	8 Oktober 2029/ October 8, 2029	7.25%	AA	AA	58,162,969	17,489,981
Obligasi Berkelanjutan IV Bank Panin Tahap II Tahun 2024	13 November 2019/ November 13, 2019	12.13%	Default	Default	50,000,000	50,000,000
MTN III SNP Th 2017 Sr B	7 Maret 2020/ March 7, 2020	10.50%	Default	Default	50,000,000	50,000,000
MTN VI Sunprima Nusantara Pembiayaan Thp I Thn 2018 Sr B	5 Juni 2029/ June 5, 2029	9.00%	AA	AA	43,422,435	62,365,186
Obligasi Berkelanjutan I Dian Swastatika Sentosa Thp II Th 2024 Seri C	1 September 2027/ September 1, 2027	7.40%	AAA	AAA	41,144,695	40,108,251
Sukuk Ijarah Berkelanjutan III XL Axiata Thp I Thn 2022 Sr B	1 September 2027/ September 1, 2027	7.40%	AAA	AAA	26,311,220	26,237,640
Obligasi Berkelanjutan II XL Axiata Tahap I Tahun 2022 Seri B	30 Oktober 2018/ October 30, 2018	12.50%	Default	Default	25,000,000	25,000,000
MTN III SNP Th 2017 Sr A	13 November 2026/ November 13, 2026	9.25%	AA	AA	18,567,122	18,509,245
Obligasi Subordinasi Berkelanjutan Bank UOB Indonesia Thp II Thn 2019	23 September 2019/ September 23, 2019	10.25%	Default	Default	18,000,000	18,000,000
MTN VI Sunprima Nusantara Pembiayaan Thp I Thn 2018 Sr C	9 Oktober/ October 9, 2030	6.88%	AA	--	17,262,547	--
Obligasi Berkelanjutan I Dian Swastatika Sentosa Thp IV Th 2025	9 Oktober/ October 9, 2030	6.88%	AA	--	13,274,496	--
Sukuk Mudharabah Berkelanjutan I Dian Swastatika Sentosa Thp IV Th 2025	28 April 2027/ April 28, 2027	9.40%	AA+	AAA	5,244,273	5,228,925
Sukuk Ijarah Berkelanjutan I XL Axiata Thp II Thn 2017 Sr E	8 Oktober 2024/ October 8, 2024	7.25%	AA	AA	--	40,362,400
Obligasi Subordinasi Berkelanjutan IV Bank Panin Thp II Thn 2024	16 Februari 2025/ February 16, 2025	6.75%	AA+	AA+	--	29,978,163
Obligasi Berkelanjutan VI Tower Bersama Infrastructure Tahap III Tahun 2024	1 September 2025 / September 1, 2025	6.75%	AA+	AAA	--	18,979,860
Obligasi Berkelanjutan II XL Axiata Tahap I Tahun 2022 Seri A						

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)**

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)**

	Tanggal jatuh tempo/ Maturity date	Tingkat bunga per tahun (%) / Interest rate per annum (%)	Peringkat/Rating		Nilai wajar/Fair value	
			2025	2024	2025	2024
Obligasi Berkelanjutan V Adira Finance Thp III Thn 2022 Sr B	22 Maret 2025/ March 22, 2025	5.60%	AAA	AAA	--	17,781,120
Obligasi Berkelanjutan V Federal International Finance Thp III Thn 2022 Sr B	25 Maret 2025/ March 25, 2025	5.60%	AAA	AAA	--	13,964,020
Sukuk Mudharabah Berkelanjutan I Dian Sentosa Thp II Th 2024 Seri C	5 Juni 2029/ June 5, 2029	9.00%	AA	AA	--	10,394,195
Obligasi Berkelanjutan V Astra Sedaya Finance Thp IV Th 2022 Sr B	22 Maret 2025/ March 22, 2025	5.70%	AAA	AAA	--	9,986,000
Sub - jumlah/ Sub - Total					427,364,081	513,705,624
Dikurangi penyisihan kerugian penurunan nilai - pihak ketiga/ Less allowance for impairment losses - third parties					(146,142,911)	(149,282,258)
Jumlah pihak ketiga/ Total third parties					281,221,170	364,423,366
Jumlah nilai wajar melalui penghasilan komprehensif lain/ Fair value through other comprehensive income (FVOCI)					5,953,823,088	6,471,242,127
Jumlah - neto/ Total - net					5,953,823,088	6,471,242,127

	2025 %	2024 %	
Tingkat bunga per tahun			Interest rate per annum
Rupiah	4.78%-14.00%	4.88%-11.00%	Rupiah
Dolar Amerika Serikat	2.55%-8.55%	2.55%-7.75%	United States Dollar

Perubahan penyisihan kerugian
penurunan nilai pada obligasi
adalah sebagai berikut:

*Changes in the allowance for impairment
losses on bonds are as follows:*

	2025 Rp	2024 Rp	
Obligasi			Bonds
Saldo awal tahun	(149,282,258)	(10,651,714)	Balance at beginning year
Penambahan	--	(138,630,544)	Additional
Pemulihan	3,139,347	--	Recovery
Saldo akhir tahun	(146,142,911)	(149,282,258)	Balance at end of year

Jumlah Surat berharga dalam
bentuk sukuk pada 31 Desember
2025 dan 2024, pada Unit Bisnis
Syariah masing-masing sebesar
Rp23.010.159 dan Rp39.875.440
(Catatan 37).

*Securities in the form of sukuk as of
December 31, 2025 and 2024 in the
Sharia Business Unit amounted to
Rp23,010,159 and Rp39,875,440,
respectively (Note 37).*

Pada tanggal 31 Desember 2025
dan 31 Desember 2024, termasuk
dalam obligasi adalah obligasi
yang ditempatkan sebagai Dana
jaminan sebesar Rp70.162.000.

*As of December 31, 2025 and
December 31, 2024, bonds include
bonds placed as statutory funds
amounted to Rp70,162,000.*

Peringkat untuk efek-efek Rupiah
adalah berdasarkan peringkat
yang dikeluarkan PT Pemeringkat
Efek Indonesia (Pefindo).

*Ratings for Rupiah securities is based
on ratings issued by
PT Pemeringkat Efek Indonesia
(Pefindo).*

Peringkat untuk efek-efek AS\$
adalah berdasarkan peringkat
yang dikeluarkan Fitch.

*Ratings for US\$ securities are based on
ratings issued by Fitch.*

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

iii. Reksadana

iii. Mutual funds

	2025 Rp	2024 Rp	
Nilai wajar melalui laba rugi			Fair value through profit or loss
Pihak berelasi (catatan 31)	178,011,672	124,825,333	Related parties (note 31)
Pihak ketiga			Third parties
<u>Rupiah</u>			<u>Rupiah</u>
Syailendra Pendapatan Tetap Premium	167,696,639	--	Syailendra Pendapatan Tetap Premium
Reksadana Kisi Fixed Income Fund	115,328,525	--	Reksadana Kisi Fixed Income Fund
ETF Premier IDX 30	74,840,443	41,924,620	ETF Premier IDX 30
Ashmore Saham Sejahtera Nusantara	71,570,012	--	Ashmore Saham Sejahtera Nusantara
Reksadana STAR Stable Income Fund	54,354,328	--	Reksadana STAR Stable Income Fund
Syailendra MSCI Indonesia Fund Index	34,870,925	--	Syailendra MSCI Indonesia Fund Index
Reksadana Trimegah Dana			Reksadana Trimegah Dana
Tetap Syariah Kelas A	32,133,114	--	Tetap Syariah Kelas A
Reksadana Indeks Batavia IDX30 ETF	18,699,000	--	Reksadana Indeks Batavia IDX30 ETF
Reksadana Indeks Batavia Sri Kehati ETF	15,444,000	--	Reksadana Indeks Batavia Sri Kehati ETF
Reksadana Trimegah Dana			Reksadana Trimegah Dana
Tetap Syariah	11,553,748	--	Tetap Syariah
Reksa Dana Avrist			Reksa Dana Avrist
Ada Saham Blue Safir Kelas A	8,757,769	--	Ada Saham Blue Safir Kelas A
Syailendra Sharia Fixed Income Fund			Syailendra Sharia Fixed Income Fund
Kelas A	6,034,492	--	Kelas A
Reksadana Pacific Money Market	5,930,621	5,622,078	Reksadana Pacific Money Market
Reksadana SAM Indonesia Equity Fund	1,845,301	--	Reksadana SAM Indonesia Equity Fund
Reksadana Panin Dana Prima	1,797,595	--	Reksadana Panin Dana Prima
Ashmore Dana Ekuitas Nusantara	--	63,482,864	Ashmore Dana Ekuitas Nusantara
ETF Premier Sri-Kehati	--	38,986,338	ETF Premier Sri-Kehati
BNP Paribas Sri-Kehati	--	35,740,572	BNP Paribas Sri-Kehati
Reksa Dana Indeks Panin IDX 30 Kelas A	--	22,761,484	Reksa Dana Indeks Panin IDX 30 Kelas A
Schroder Dana Prestasi Plus	--	22,677,458	Schroder Dana Prestasi Plus
ETF Premier LQ-45	--	9,035,734	ETF Premier LQ-45
Sub - jumlah	620,856,512	240,231,148	Sub - total
Jumlah nilai wajar melalui laba rugi	798,868,184	365,056,481	Total fair value through profit or loss
Nilai wajar melalui penghasilan komprehensif lain			Fair value through other comprehensive income (FVOCI)
Pihak berelasi (catatan 31)	20,000,000	176,676,674	Related parties (note 31)
Pihak ketiga			Third parties
<u>Rupiah</u>			<u>Rupiah</u>
Reksadana Penyeretaan Terbatas			Reksadana Penyeretaan Terbatas
Manulife Obligasi Unggulan Kelas A	48,037,983	47,266,117	Manulife Obligasi Unggulan Kelas A
Reksadana Trimegah Fixed Income Plan	25,765,305	24,851,308	Reksadana Trimegah Fixed Income Plan
Reksadana Ashmore Dana Obligasi			Reksadana Ashmore Dana Obligasi
Unggulan Nusantara	19,508,891	18,854,084	Unggulan Nusantara
Reksadana Avrist Prime Income Fund	10,589,923	10,258,783	Reksadana Avrist Prime Income Fund
Reksadana Penyeretaan Terbatas			Reksadana Penyeretaan Terbatas
Batavia Dana Obligasi Ultima	10,341,719	9,973,158	Batavia Dana Obligasi Ultima
Reksadana Avrist Ada Obligasi Berlian	9,863,997	9,537,499	Reksadana Avrist Ada Obligasi Berlian
Syailendra Pendapatan Tetap Premium	--	131,343,450	Syailendra Pendapatan Tetap Premium
Syailendra MSCI Indonesia Fund Index	--	61,091,078	Syailendra MSCI Indonesia Fund Index
Reksadana STAR Stable Income Fund	--	26,042,318	Reksadana STAR Stable Income Fund
Premier ETF IDX 30	--	17,722,470	Premier ETF IDX 30
Reksadana Indeks Batavia IDX30 ETF	--	17,215,500	Reksadana Indeks Batavia IDX30 ETF
Reksadana Indeks Batavia Sri Kehati ETF	--	14,421,000	Reksadana Indeks Batavia Sri Kehati ETF
Reksadana Trimegah Dana			Reksadana Trimegah Dana
Tetap Syariah	--	10,584,644	Tetap Syariah
Reksa Dana Avrist			Reksa Dana Avrist
Ada Saham Blue Safir Kelas A	--	8,942,437	Ada Saham Blue Safir Kelas A
Reksadana Panin Dana Prima	--	1,710,134	Reksadana Panin Dana Prima
Reksadana SAM Indonesia Equity Fund	--	1,283,122	Reksadana SAM Indonesia Equity Fund
Sub - jumlah	124,107,818	411,097,102	Sub - total
Cadangan kerugian penurunan nilai	(20,069,940)	(20,115,910)	Allowances for impairment losses
Jumlah nilai wajar melalui penghasilan komprehensif lain	124,037,878	567,657,866	Total fair value through other comprehensive income (FVOCI)
Jumlah reksadana	922,906,062	932,714,347	Total mutual fund

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Mutasi cadangan kerugian
penurunan nilai adalah sebagai
berikut:

*Movement allowances for impairment
losses are as follows:*

	2025 Rp	2024 Rp	
Saldo awal tahun	(20,115,910)	(146,214)	Balance at beginning year
Penambahan	--	(19,969,696)	Additional
Pemulihan	45,970	--	Recovery
Saldo akhir tahun	<u>(20,069,940)</u>	<u>(20,115,910)</u>	Balance at end of year

Lihat Catatan 31 untuk rincian
saldo dan transaksi pihak berelasi.

*Refer to Note 31 for details of related
parties balances and transactions.*

c. Pernyataan langsung

c. Direct participations

Nama Entitas/Name of Entity	Persentase kepemilikan/ Percentage of ownership 31 Desember/December 31		31 Desember/December 31	
	2025	2024	2025	2024
PT Reasuransi Maipark Indonesia	14.83%	14.83%	28,009,206	28,009,206
PT Pemeringkat Efek Indonesia	0.10%	0.10%	10,000	10,000
Jumlah			<u>28,019,206</u>	<u>28,019,206</u>

PT Reasuransi Maipark Indonesia

Pada tahun 2003, Perseroan
mengakuisisi 11,78 % kepemilikan
saham dan hak suara PT Asuransi
Maipark Indonesia (Dahulu bernama
Perusahaan Asuransi Risiko Khusus)
dengan jumlah yang dibayarkan adalah
sebesar Rp5.100.000.

PT Reasuransi Maipark Indonesia

*In 2003, the Company acquired 11.78%
share ownership and voting rights of
PT Asuransi Maipark Indonesia (Formerly
named Special Risk Insurance Company)
with the amount paid was
Rp 5,100,000.*

PT Pemeringkat Efek Indonesia

Pada tahun 2017, Perusahaan melalui
anak usahanya, PT Tugu Pratama
Interindo mengakuisisi 0,1%
kepemilikan saham PT Pemeringkat
Efek Indonesia.

PT Pemeringkat Efek Indonesia

*In 2017, the Company through its subsidiary,
PT Tugu Pratama Interindo acquired 0.1%
share ownership of
PT Pemeringkat Efek Indonesia.*

Grup melakukan evaluasi atas investasi
jangka panjang saham yang tidak
tersedia nilai pasarnya dan Manajemen
berpendapat bahwa tidak terdapat
indikasi penurunan nilai atas
penyertaan langsung tersebut.

*The Group evaluated its long term investment
in shares with no quoted market price and the
Management believe that there is no
indication of impairment on direct
participations.*

d. Investasi pada entitas asosiasi

d. Investment in associates

Nama Entitas/Name of Entity	Persentase kepemilikan/ Percentage of ownership 31 Desember/December 31		31 Desember/December 31	
	2025	2024	2025	2024
PT Asuransi Samsung Tugu	30.00%	30.00%	186,281,404	178,565,473
Jumlah			<u>186,281,404</u>	<u>178,565,473</u>

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Mutasi investasi dengan metode
ekuitas:

*Changes in investments under the equity
method:*

	2025 Rp	2024 Rp	
PT Asuransi Samsung Tugu			PT Asuransi Samsung Tugu
Saldo awal	178,565,473	166,600,716	Beginning balance
Bagian laba bersih entitas asosiasi	5,902,416	12,677,012	Share of associated net income
Selisih transaksi perubahan ekuitas yang berasal dari perubahan nilai wajar aset keuangan tersedia untuk dijual	1,949,108	(835,896)	Differences from changes of equity due to change of fair value available-for-sale marketable securities
Pengukuran kembali atas liabilitas imbalan kerja	4,797	142,611	Remeasurement of employee benefits liability
Pengukuran Kembali atas Beban Keuangan Asuransi	(140,390)	(18,970)	Remeasurement of Insurance Finance Expense
Saldo akhir	186,281,404	178,565,473	Ending balance

Total aset, total liabilitas, dan total laba
tahun berjalan dari entitas asosiasi
adalah sebagai berikut:

*The total assets, liabilities, and income for the
year of the associates are as follows:*

	2025 Rp	2024 Rp	
Jumlah aset	1,241,886,486	900,439,426	Total assets
Jumlah liabilitas	776,546,657	460,819,367	Total liabilities
Jumlah laba tahun berjalan	19,674,721	42,256,708	Total income for the year

**e. Akumulasi perubahan nilai wajar
efek yang tersedia untuk dijual**

**e. Accumulated changes in fair values of
available-for-sale**

Akumulasi perubahan dan perubahan
tahun berjalan nilai wajar efek yang
tersedia untuk dijual Grup adalah
sebagai berikut:

*Accumulated changes and changes for the
year in fair values of available-for-sale
marketable securities of the Group are as
follows:*

	2025 Rp	2024 Rp	
Perubahan nilai wajar	137,502,094	(98,531,379)	Changes in fair value
Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi	3,673,565	6,722,643	Income tax related to items that will be reclassified to profit or loss
	141,175,659	(91,808,736)	
Kenaikan yang diatribusikan kepada non pengendali	20,684,952	11,294,971	Increase attributable to controlling interest
	161,860,611	(80,513,765)	
Saldo awal	(61,199,111)	19,314,654	Beginning balance
Saldo akhir	100,661,500	(61,199,111)	Ending balance

f. Properti investasi

f. Investment properties

31 Desember/December 31, 2025							
Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Selisih penyesuaian nilai wajar/ Differences arising from fair value adjustment	Dampak translasi laporan keuangan/ Effect on financial statement translation	Reklasifikasi/ Reclassification	Saldo akhir/ Ending balance	Fair value
Nilai wajar							Land
Tanah	806,190,163	--	--	(24,763,523)	--	781,426,640	Land
Gedung dan fasilitas	373,753,230	--	--	(10,967,394)	(260,210)	362,525,626	Building and facilities
Jumlah	1,179,943,393	--	--	(35,730,917)	(260,210)	1,143,952,266	Total
Nilai buku neto	1,179,943,393					1,143,952,266	Net book value

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember/December 31, 2024							
Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Selisih penyesuaian nilai wajar/ Differences arising from fair value adjustment	Dampak translasi laporan keuangan/ Effect on financial statement translation	Reklasifikasi/ Reclassification	Saldo akhir/ Ending balance	
Nilai wajar							Fair value
Tanah	816,147,989	--	--	(9,957,826)	--	806,190,163	Land
Gedung dan fasilitas	1,501,479,379	--	--	(15,360,994)	(221,543)	373,753,230	Building and facilities
Jumlah	2,317,627,368	--	--	(25,318,820)	(221,543)	1,179,943,393	Total
Nilai buku neto	2,317,627,368					1,179,943,393	Net book value

Pendapatan sewa dari properti investasi entitas anak sebesar Rp113.779.196 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dicatat sebagai pendapatan usaha sewa di dalam akun "Pendapatan operasinal lainnya" (2024: Rp103.684.334).

Rental income from subsidiary's investment property amounting to Rp113,779,196 for the year ended December 31, 2025 were recorded as rental business income in account "Other operating revenue" (2024: Rp103,684,334).

Grup telah melakukan penilaian *fair value* atas properti investasi berdasarkan hasil penilaian yang dilakukan oleh Kantor Jasa Penilai Publik (KJPP) Ferbiman Siregar & Rekan dan Kantor Jasa Penilai Publik (KJPP) Ruky Safrudin & Rekan, penilai independen, untuk tanggal 31 Desember 2025 dan 2024. Berdasarkan hasil penilaian tersebut, nilai properti investasi Grup adalah sebesar Rp1.143.952.266 dan Rp1.179.943.393 masing-masing pada tanggal 31 Desember 2025 dan 2024. Penilaian dilakukan berdasarkan metode biaya dan pendapatan.

The Group performed valuation of fair value on the investment property based on valuation carried out by Registered Public Appraisers (KJPP) Ferbiman Siregar & Partners and Registered Public Appraisers (KJPP) Ruky Safrudin & Partners, an independent appraiser, for December 31, 2025, and 2024. Based on the valuation reports, the value of the Group's investment in properties amounted to Rp1,143,952,266 and Rp1,179,943,393 as of December 31, 2025 and 2024, respectively. The valuation performed was based on cost and revenue method.

Selisih penyesuaian nilai wajar properti investasi untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 dicatat sebagai bagian dari "Pendapatan Investasi" (Catatan 26) pada laba (rugi) adalah masing-masing sebesar (Rp37.956.116) dan (Rp25.318.820).

Difference arising from fair value adjustment on investment properties for the year ended December 31, 2025 and 2024 were recorded as part of "Investment Income" (Note 26) in the profit or (loss) amounted to (Rp37,956,116) and (Rp25,318,820), respectively.

Pada tanggal 31 Desember 2025 dan 2024, properti investasi diasuransikan terhadap risiko kerugian akibat kebakaran dan risiko lainnya bersama dengan aset tetap (Catatan 9). Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutup kemungkinan kerugian atas properti investasi yang dipertanggungan.

On December 31, 2025 and 2024, investment properties are covered by insurance against losses by fire and other risks together with fixed assets (Note 9). Management believes that the sum insured is adequate to cover all possible losses.

Grup menyajikan nilai wajar atas properti investasi berdasarkan hierarki nilai wajar tingkat 3.

The Group presents the fair value of the investment property based on fair value hierarchy level 3.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

7. Piutang lain-lain

7. Other receivables

	2025 Rp	2024 Rp	
Piutang usaha	131,717,359	144,061,440	Trade receivables
Piutang bunga	107,955,831	101,233,654	Interest receivables
Piutang jasa kendaraan	45,437,915	28,013,935	Vehicle services receivables
Piutang premi	15,543,108	29,447,413	Premium receivables
Piutang karyawan	636,445	1,455,009	Employee receivables
Piutang Legal	--	44,737,505	Legal Receivable
Lain-lain (masing-masing dibawah Rp10.000.000)	451,841,835	259,008,082	Others (each below Rp10,000,000)
Sub-jumlah	753,132,493	607,957,038	Sub-total
Dikurangi:			Less:
Penyisihan kerugian penurunan nilai piutang			Allowance for impairment losses of receivables
- Dari piutang lainnya	(192,646,528)	(186,723,525)	From other receivables -
- Dari piutang usaha	(2,884,165)	(2,060,519)	From trade receivables -
Sub-jumlah	(195,530,693)	(188,784,044)	Sub-total
Jumlah - neto	557,601,800	419,172,994	Total - net

Pada 31 Desember 2024, Piutang legal merupakan penggantian biaya legal sebesar USD 2.768.924 dari Citibank terkait dengan kemenangan kasus litigasi yang pendapatannya telah dicatat pada tahun 2023 pada pendapatan lain-lain.

As of December 31, 2024, Legal receivables represent reimbursement of legal fees amounted to USD 2,768,924 from Citibank related to a litigation case, which its income has been recorded at 2023 period.

Berdasarkan penelaahan atas status saldo piutang lain-lain pada akhir tahun, manajemen Grup berpendapat bahwa jumlah penyisihan kerugian penurunan nilai yang dibentuk cukup untuk menutup kemungkinan kerugian yang mungkin timbul atas tidak tertagihnya piutang lain-lain.

Based on the review of the status of other receivables account at the end of year, the Group's management believes that the allowance for impairment losses is adequate to cover possible losses that may arise from uncollectible other receivables.

Perubahan penyisihan kerugian penurunan nilai untuk piutang lain-lain adalah sebagai berikut:

Changes in the allowance for impairment losses for other receivables are as follows:

	2025 Rp	2024 Rp	
Saldo awal tahun	(188,784,044)	(158,791,304)	Balance at beginning year
Penambahan	(6,746,649)	--	Addition
Pemulihan	--	(29,992,740)	Recovery
Saldo akhir tahun	(195,530,693)	(188,784,044)	Balance at end year

Lihat Catatan 31 untuk rincian saldo dan transaksi pihak berelasi.

Refer to Note 31 for details of related parties balances and transactions.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

8. Aset lain-lain

8. Other assets

	2025 Rp	2024 Rp	
Dana jaminan	479,092,666	497,974,086	Restricted fund
Beban komisi ditangguhkan	6,278,686	8,377,373	Deferred acquisition cost
Aset reasuransi syariah	8,588,981	9,842,848	Syariah reinsurance asset
Persediaan	4,237,821	3,331,604	Inventory
Beban ditangguhkan	1,800,326	415,120	Deferred acquisition cost
Sertifikat keanggotaan golf	369,000	369,000	Golf certificate membership
Lainnya (masing-masing di bawah Rp5.000.000)	53,526,807	28,641,223	Others (each below Rp5,000,000)
Jumlah	553,894,287	548,951,254	Total
Dikurangi:			Less:
Penyisihan kerugian penurunan nilai	(5,089,020)	(5,222,324)	Allowance for impairment losses
Jumlah - neto	548,805,267	543,728,930	Total - Net

Perubahan penyisihan kerugian penurunan nilai untuk aset lain-lain adalah sebagai berikut:

Changes in the allowance for impairment losses for other assets are as follows:

	2025 Rp	2024 Rp	
Saldo awal tahun	(5,222,324)	(2,234,575)	Balance at beginning year
Penambahan	3,272,651	--	Addition
Pemulihan	(3,139,347)	(2,987,749)	Recovery
Saldo akhir tahun	(5,089,020)	(5,222,324)	Balance at end year

Saldo bagi hasil yang masih harus diterima oleh dana *ujroh* pada 31 Desember 2025 dan 2024, pada Unit Bisnis Syariah masing-masing adalah sebesar Rp729.439 dan Rp733.578.

As of December 31, 2025, and 2024, ujroh revenue share receivables in Sharia Business Unit amounted to Rp729,439 and Rp733,578 respectively.

Aset reasuransi pada 31 Desember 2025 dan 2024, pada Unit Bisnis Syariah masing-masing adalah sebesar Rp8,588,981 dan Rp9.842.848 (Catatan 37).

As of December 31, 2025 and 2024, reinsurance assets in Sharia Business Unit amounted to Rp8,588,981 dan Rp9,842,848 respectively (Note 37).

Pada tanggal 31 Desember 2025 dan 2024, deposito berjangka Perseroan yang ditempatkan sebesar Rp379.230.000 dan Rp392.892.500 digunakan sebagai dana jaminan yang dibentuk untuk kepentingan perjanjian bisnis. Termasuk di dalam lainnya terdapat jaminan *salvage*.

As of December 31, 2025, and 2024, time deposits of the Company which amount to Rp379,230,000 and Rp392,892,500 respectively, are used as guarantee for business agreement. Included in others there are, salvage collateral.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

9. Aset tetap - Neto

9. Fixed assets - Net

31 Desember/December 31, 2025							
Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassification	Penyesuaian nilai wajar/ Fair value adjustment	Penyesuaian translasi/ Translation adjustment	Saldo akhir/ Ending Balance	
Biaya perolehan							Cost
Tanah	707,012,937	--	--	46,794,816	--	753,807,753	Land
Gedung kantor	1,275,807,870	5,368,906	--	157,959	(105,449,056)	1,175,885,679	Office buildings
Kendaraan bermotor	1,091,781,368	319,369,843	--	(58,105,588)	--	1,353,045,623	Motor vehicles
Meubel dan perabot Kantor	77,508,589	1,204,382	--	--	--	78,712,971	Office furniture and fixtures
Mesin dan peralatan Kantor	25,215,073	442,650	--	50,239	--	25,707,962	Office machines and equipment
Peralatan komputer	94,868,741	5,733,267	--	461,692	--	101,063,700	Computer
Aset dalam penyelesaian	7,471,722	6,231,165	--	(669,989)	--	13,032,898	Construction in progress
Sewa guna usaha Kendaraan	7,341,725	--	--	(1,225,455)	--	6,116,270	Leased asset Vehicle
Total	3,287,008,025	338,350,213	--	(59,331,142)	(58,654,240)	3,507,372,856	Total
Akumulasi penyusutan							Accumulated depreciation
Gedung kantor	31,313,281	58,663,546	--	--	--	89,976,827	Office building
Kendaraan bermotor	168,262,834	105,391,365	--	(26,652,924)	--	247,001,275	Motor vehicles
Meubel dan perabot Kantor	72,965,513	978,454	--	--	--	73,943,967	Office furniture and fixtures
Mesin dan peralatan Kantor	23,342,232	696,515	--	(157,789)	--	23,880,958	Office machines and equipment
Peralatan komputer	81,344,621	7,913,707	--	--	--	89,258,328	Computer
Sewa guna usaha Kendaraan	2,838,653	859,675	--	(457,849)	--	3,240,479	Leased asset Vehicle
Total	380,067,134	174,503,262	--	(27,268,562)	--	527,301,834	Total
Nilai buku neto	2,906,940,891	163,846,951	--	(32,062,580)	(58,654,240)	2,980,071,022	Net book value
31 Desember/December 31, 2024							
Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassification	Penyesuaian nilai wajar/ Fair value adjustment	Penyesuaian translasi/ Translation adjustment	Saldo akhir/ Ending Balance	
Biaya perolehan							Cost
Tanah	711,137,767	--	--	(4,124,830)	--	707,012,937	Land
Gedung kantor	214,437,901	906,075	--	1,112,143,612	28,194	1,275,807,870	Office buildings
Kendaraan bermotor	790,128,554	269,731,377	--	31,921,437	--	1,091,781,368	Motor vehicles
Meubel dan perabot Kantor	77,954,314	102,395	(552,489)	--	4,369	77,508,589	Office furniture and fixtures
Mesin dan peralatan Kantor	24,726,100	650,278	(168,076)	--	6,771	25,215,073	Office machines and equipment
Peralatan komputer	90,520,475	4,459,814	(198,497)	--	87,149	94,868,741	Computer
Aset dalam penyelesaian	39,393,160	486,760	(31,921,437)	--	--	7,471,722	Construction in progress
Sewa guna usaha Kendaraan	7,341,725	--	--	--	--	7,341,725	Leased asset Vehicle
Total	1,955,639,996	276,336,499	(1,405,823)	1,112,143,612	126,483	3,287,008,025	Total
Akumulasi penyusutan							Accumulated depreciation
Gedung kantor	19,543,525	38,513,346	--	(26,866,622)	123,032	31,313,281	Office building
Kendaraan bermotor	152,138,750	16,124,084	--	--	--	168,262,834	Motor vehicles
Meubel dan perabot Kantor	70,731,365	2,784,016	(552,489)	--	2,621	72,965,513	Office furniture and fixtures
Mesin dan peralatan Kantor	22,520,577	956,166	(138,839)	--	4,328	23,342,232	Office machines and equipment
Peralatan komputer	74,185,526	7,304,709	(188,760)	--	43,146	81,344,621	Computer
Sewa guna usaha Kendaraan	2,217,392	621,261	--	--	--	2,838,653	Leased asset Vehicle
Total	341,337,135	66,303,582	(880,088)	(26,866,622)	173,127	380,067,134	Total
Nilai buku neto	1,614,302,861	210,032,917	(525,735)	1,112,143,612	(46,644)	2,906,940,891	Net book value

Seluruh beban penyusutan dicatat sebagai beban usaha dan beban usaha lainnya.

All depreciation expense is recorded as operating expense dan other operating expense.

Rincian dari keuntungan/kerugian penjualan aset tetap adalah sebagai berikut:

The details of gains on disposal of fixed assets are as follows:

	2025 Rp	2024 Rp	
Penerimaan dari penjualan	17,558	612,236	Proceeds from disposals
Nilai buku neto	--	525,735	Net book value
Laba penjualan aset tetap	17,558	86,501	Gain on disposal of fixed assets

Pada tanggal 31 Desember 2025 dan 2024, biaya perolehan aset tetap yang telah disusutkan penuh tetapi masih digunakan masing-masing sebesar Rp163.683.742 dan Rp203.939.354.

As of December 31, 2025 and 2024 the cost of fixed assets which have been fully depreciated but still being used amounted to Rp163,683,742 and Rp203,939,354, respectively.

Pada tanggal 31 Desember 2025 dan 2024, Grup melakukan peninjauan kembali atas masa manfaat, metode penyusutan, dan nilai residu aset tetap dan menyimpulkan bahwa tidak terdapat perubahan atas metode dan asumsi tersebut.

As of December 31, 2025 and 2024, the Group performed a review on useful life, depreciation method, and residual value of fixed assets and concluded that there was no change in those methodology and assumptions.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Pada tanggal 31 Desember 2025 dan 2024 aset tetap yang diasuransikan terhadap risiko kebakaran dan risiko lainnya berdasarkan suatu paket polis tertentu kepada pihak berelasi, dengan nilai pertanggungan masing-masing sebesar Rp1.547.211.158 dan Rp1.290.637.874 dimana manajemen Grup berpendapat, bahwa nilai pertanggungan tersebut cukup untuk menutup kemungkinan kerugian yang timbul atas aset tetap yang dipertanggungkan.

Nilai wajar tanah dan bangunan Grup pada tanggal 31 Desember 2025 dan 2024 berdasarkan hasil penilaian yang dilakukan oleh Kantor Jasa Penilai Publik (KJPP) Ferbiman Siregar & Rekan dan Kantor Jasa Penilai Publik (KJPP) Ruky Safrudin & Rekan.

Kendaraan milik entitas anak (PMS) dijamin sebagai jaminan fasilitas pinjaman yang diperoleh entitas anak tersebut (Catatan 17).

Manajemen Grup berpendapat bahwa tidak terdapat indikasi penurunan nilai atas aset tetap tersebut.

Selisih penilaian aset tetap yang dicatat dalam akun "Surplus Revaluasi Aset Tetap" sebagai bagian dari penghasilan komprehensif lain pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian adalah sebagai berikut:

	2025 Rp	2024 Rp	
Dampak revaluasi aset tetap	(227,779,560)	(28,966,120)	Effect of revaluation fixed assets
Dampak revaluasi yang			Impact of revaluation
diatribusikan kepada non pengendali	--	--	attributable to non-controlling interest
Dampak revaluasi yang			Impact of revaluation
diatribusikan kepada pengendali	(227,779,560)	(28,966,120)	attributable to controlling interest
Saldo awal	1,998,384,997	2,027,351,117	Beginning balance
Saldo akhir	1,770,605,437	1,998,384,997	Ending balance

Grup menyajikan nilai wajar atas tanah dan gedung kantor berdasarkan hierarki nilai wajar 3.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

As of December 31, 2025 and 2024, fixed assets are covered by insurance against losses by fire and other risks under blanket policies to related parties with sum insured of Rp1,547,211,158 and Rp1,290,637,874, respectively, which, in the Group management's opinion, is adequate to cover possible losses from such risks.

The fair value of the Group's land and buildings as of December 31, 2025 and 2024 is based on valuation carried out by Registered Public Appraisers (KJPP) Ferbiman Siregar & Partners and Registered Public Appraisers (KJPP) Ruky Safrudin & Partners.

Kendaraan milik entitas anak (PMS) dijamin sebagai jaminan fasilitas pinjaman yang diperoleh entitas anak tersebut (Note 17).

The Group's management believes that there is no indication of impairment on such fixed assets.

Revaluation increments of fixed assets which are recorded in "Fixed Assets Revaluation Surplus" account as part of other comprehensive income in the consolidated statements of profit or loss and other comprehensive income are below:

The Group presents the fair value of land and office building based on fair value hierarchy level 3.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

10. Sewa

10. Leases

a. Aset hak guna

a. Right of use assets

	1 Januari/ January 1, 2025	Penambahan/ Additions	Pengurangan/ Deductions	Selisih kurs/ Exchange Alignment	31 Desember/ December 31, 2025	
Biaya Perolehan						At cost
Properti	60,834,114	20,362,662	--	--	81,196,776	Property
Jumlah	60,834,114	20,362,662	--	--	81,196,776	Total
Akumulasi amortisasi						Accumulated amortization
Properti	(37,467,005)	(15,868,847)	--	--	(53,335,852)	Property
Jumlah	(37,467,005)	(15,868,847)	--	--	(53,335,852)	Total
Nilai tercatat	23,367,109		--	--	27,860,924	Net carrying amount

	1 Januari/ January 1, 2024	Penambahan/ Additions	Pengurangan/ Deductions	Selisih kurs/ Exchange Alignment	31 Desember/ December 31, 2024	
Biaya Perolehan						At cost
Properti	35,148,206	24,434,292	--	1,251,617	60,834,115	Property
Jumlah	35,148,206	24,434,292	--	1,251,617	60,834,115	Total
Akumulasi amortisasi						Accumulated amortization
Properti	(24,790,613)	(11,548,265)	--	(1,128,128)	(37,467,006)	Property
Jumlah	(24,790,613)	(11,548,265)	--	(1,128,128)	(37,467,006)	Total
Nilai tercatat	10,357,593				23,367,109	Net carrying amount

31 Desember/December 31, 2025

	Beban amortisasi/ Amortization expenses	Beban bunga/ Interest expenses	Beban terkait sewa atas aset bernilai rendah/Expenses relating to leases of low value assets	
Properti	15,868,847	223,315	--	Property
Lainnya	--	--	701,852	Others
Jumlah	15,868,847	223,315	701,852	Total

31 Desember/December 31, 2024

	Beban amortisasi/ Amortization expenses	Beban bunga/ Interest expenses	Beban terkait sewa atas aset bernilai rendah/Expenses relating to leases of low value assets	
Properti	11,548,265	18,224	--	Property
Lainnya	--	--	3,036,618	Others
Jumlah	11,548,265	18,224	3,036,618	Total

b. Liabilitas sewa

c. Lease liabilities

	1 Januari/ January 1, 2025	Penambahan/ Additions	Beban bunga/ Interest expenses	Selisih kurs/ Exchange alignment	Pembayaran/ Payments	31 Desember/ December 31, 2025	
Harga perolehan							Cost
Properti	24,567,325	--	14,061	--	(9,392,311)	15,189,075	Property
Kendaraan	--	191,445	209,254	--	(1,740,258)	(1,339,559)	Vehicles
Jumlah	24,567,325	191,445	223,315	--	(11,132,569)	13,849,516	Total

	1 Januari/ January 1, 2024	Penambahan/ Additions	Beban bunga/ Interest expenses	Selisih kurs/ Exchange alignment	Pembayaran/ Payments	31 Desember/ December 31, 2024	
Harga perolehan							Cost
Properti	6,194,693	24,434,291	18,224	--	(6,079,883)	24,567,325	Property
Kendaraan	--	--	--	--	--	--	Vehicles
Jumlah	6,194,693	24,434,291	18,224	--	(6,079,883)	24,567,325	Total

Liabilitas sewa berdasarkan jangka waktu:

Lease liabilities on time basis:

	2025 Rp	2024 Rp	
Jangka pendek	7,250,067	300,660	Current portion
Jangka panjang	6,599,449	24,266,665	Non-current portion
Jumlah	13,849,516	24,567,325	Total

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

11. Aset Takberwujud, Neto

11. Intangible Assets, Net

	2025 Rp	2024 Rp	
Biaya perolehan	191,482,009	167,001,212	Cost
Akumulasi amortisasi	(80,637,560)	(43,322,246)	Accumulated amortization
Nilai buku neto	110,844,449	123,678,966	Net book value

Beban amortisasi dialokasikan ke beban usaha untuk tahun yang berakhir pada 31 Desember 2025 dan 2024, masing-masing sebesar Rp25.240.316 dan Rp2.020.064.

Amortization expense is allocated as operating expense for the year ended December 31, 2025 and 2024, amounted to Rp25,240,316 and Rp2,020,064, respectively.

12. Kontrak asuransi dan reasuransi

12. Insurance and reinsurance contracts

a. Liabilitas kontrak asuransi
Kontrak asuransi yang dimiliki

a. Liabilities insurance contract
Insurance contract held

	2025	2024	
Kontrak tidak dalam PAA	15,873,845,358	10,694,209,139	Contracts not under PAA
Kontrak dalam PAA	652,607,811	591,037,697	Contracts under PAA
Eliminasi	(1,155,697,783)	(542,307,373)	Elimination
Jumlah Liabilitas Kontrak Asuransi	15,370,755,386	10,742,939,463	Total insurance contracts liability

Perubahan nilai tercatat
Berkut ini merupakan rekonsiliasi yang menunjukkan perubahan nilai
tercatat bersih atas kontrak asuransi selama tahun berjalan.

Movement in carrying amount
The following is a reconciliation showing changes in the net carrying
amount of insurance contracts during the year.

Analisis berdasarkan pertanggungan yang tersisa dan kejadian klaim atas
kontrak asuransi yang tidak diukur menggunakan pendekatan *Premium
Allocation Approach* (PAA):

Analysis based on the remaining coverage and claim events on
insurance contracts not measured using the *Premium Allocation
Approach* (PAA):

	Liabilitas atas sisa masa pertanggungan/ Liabilities for remaining coverage		Liabilitas atas klaim yang terjadi/ Liabilities for incurred claims			
	Tanpa komponen kerugian/ Excluding loss component	Komponen kerugian/ Loss component	Produk yang tidak termasuk dalam PAA/ Products not under PAA	Penyesuaian risiko PAA untuk risiko non-keuangan/ PAA risk adjustment for non-financial risk	Jumlah/ Total	December 31, 2025
31 Desember 2025	2,532,201,479	118,832,084	7,325,530,278	175,337,926	10,151,901,766	Net opening balance, January 1, 2025
Saldo awal 1 Januari 2025, neto	2,532,201,479	118,832,084	7,325,530,278	175,337,926	10,151,901,766	Insurance revenue
Pendapatan asuransi klaim yang diharapkan terjadi dan hasil jasa asuransi lainnya	(3,166,979,390)	--	--	--	(3,166,979,390)	Expected incurred claims and other insurance service result
Perubahan pada penyesuaian risiko untuk risiko non-keuangan yang telah berakhir	(360,780,207)	--	--	--	(360,780,207)	Change in risk adjustment for non-financial risk expired
Margin jasa kontraktual yang diakui atas jasa yang diberikan	(4,400,849,865)	--	--	--	(4,400,849,865)	Contract Service Margin recognized for services provided

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember 2025	Liabilitas atas sisa masa pertanggungsaan/ Liabilities for remaining coverage			Liabilitas atas klaim yang terjadi/ Liabilities for incurred claims		Jumlah/ Total	December 31, 2025
	Tanpa komponen kerugian/ Excluding loss component	Komponen kerugian/ Loss component	Produk yang tidak termasuk dalam PAA/ Products not under PAA	Penyesuaian risiko PAA untuk risiko non-keuangan/ PAA risk adjustment for non-financial risk	Recovery of insurance acquisition cash flows		
					--		--
Beban jasa asuransi							Insurance service expense
Beban klaim yang timbul dan jasa asuransi lainnya	--	--	5,802,403,617	11,126,448	--	5,813,530,065	Incurred claims and other insurance service expenses
Kerugian dan pemulihan kerugian pada kontrak yang merugi (jasa masa depan)	157,404,783	(28,838,391)	--	--	--	128,566,392	Losses and reversal of losses on onerous contracts (future service)
Perubahan kewajiban untuk klaim yang terjadi (jasa lalu)	(49,625,401)	416,728,070	861,627,534	(124,373,825)	--	1,104,356,378	Changes to liabilities for incurred claims (past service)
Amortisasi arus kas akuisisi asuransi	1,017,089,305	--	--	--	--	1,017,089,305	Amortization of insurance acquisition cash flows
	1,124,868,687	387,889,679	6,664,031,151	(113,247,377)	--	8,063,542,140	
Hasil jasa asuransi							Insurance service result
Beban keuangan (pendapatan) asuransi	(7,820,830,080)	387,889,679	6,664,031,151	(113,247,377)	--	(882,156,627)	Insurance finance (income) expenses
Pengaruh pergerakan nilai tukar mata uang asing	1,764,465,148	(350,691,483)	347,610,285	4,913,137	--	1,766,297,087	Effects of movement in foreign exchange rates
Jumlah perubahan pendapatan dan penghasilan komprehensif lain	(6,081,295,889)	37,583,050	7,060,417,890	(106,514,449)	--	910,190,602	Total changes in income and other comprehensive income
Arus kas							Cash flows
Premi dan pajak premi yang diterima	8,253,578,028	--	--	--	--	8,253,578,028	Premiums and premium tax received
Klaim dan beban jasa asuransi lainnya yang dibayarkan, termasuk komponen investasi	--	--	(2,895,434,452)	--	--	(2,895,434,452)	Claims and other insurance service expenses paid, including investment components
Arus kas akuisisi asuransi	(1,088,697,959)	--	--	--	--	(1,088,697,959)	Insurance acquisition cash flows
Jumlah arus kas	7,164,880,069	--	(2,895,434,452)	--	--	4,269,445,617	Total cash flows

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

31 Desember 2025	Liabilitas atas sisa masa pertanggungan/ <i>Liabilities for remaining coverage</i>		Liabilitas atas klaim yang terjadi/ <i>Liabilities for incurred claims</i>		Jumlah/ Total	December 31, 2025
	Tanpa komponen kerugian/ <i>Excluding loss component</i>	Komponen kerugian/ Loss <i>component</i>	Produk yang tidak termasuk dalam PAA/ <i>Products not under PAA</i>	Penyesuaian risiko PAA untuk risiko non-keuangan/ <i>PAA risk adjustment for non-financial risk</i>		
Saldo akhir liabilitas kontrak asuransi	(3,153,610,007)	(156,415,134)	(12,494,996,740)	(68,823,477)	(15,873,845,358)	Closing insurance contract liabilities <i>Closing balance, December 31, 2025</i>
Saldo akhir 31 Desember 2025	3,615,785,659	156,415,134	11,490,513,716	68,823,477	15,331,537,985	
Eliminasi	(475,021,798)	--	(138,368,612)	--	(613,390,410)	Elimination <i>Net closing balance, December 31, 2025</i>
Saldo akhir 31 Desember 2025, neto	3,140,763,861	156,415,134	11,352,145,104	68,823,477	14,718,147,575	

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember 2024	Liabilitas atas sisa masa pertanggungan/ <i>Liabilities for remaining coverage</i>		Liabilitas atas klaim yang terjadi/ <i>Liabilities for incurred claims</i>		Jumlah/ Total	December 31, 2024
	Tanpa komponen kerugian/ <i>Excluding loss component</i>	Komponen kerugian/ Loss <i>component</i>	Produk yang tidak termasuk dalam PAA/ <i>Products not under PAA</i>	Penyesuaian risiko PAA untuk risiko non-keuangan/ <i>PAA risk adjustment for non-financial risk</i>		
Saldo awal 1 Januari 2024, neto	1,935,683,547	77,851,811	8,147,568,942	58,081,542	10,219,185,842	Net opening balance, January 1, 2024
Pendapatan asuransi						
Klaim yang diharapkan terjadi dan hasil jasa asuransi lainnya	(2,968,635,454)	--	--	--	(2,968,635,454)	Expected incurred claims and other insurance service result
Perubahan pada penyesuaian risiko untuk risiko non-keuangan yang telah berakhir	(204,963,231)	--	--	--	(204,963,231)	Change in risk adjustment for non-financial risk expired
Margin jasa kontraktual yang diakui atas jasa yang diberikan	(3,238,980,944)	--	--	--	(3,238,980,944)	Contract Service Margin recognized for services provided
Pemulihan arus kas akuisisi asuransi	(758,713,972)	--	--	--	(758,713,972)	cash flows
	(7,171,293,601)	--	--	--	(7,171,293,601)	

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember 2024	Liabilitas atas sisa masa pertanggungsaan/ Liabilities for remaining coverage		Liabilitas atas klaim yang terjadi/ Liabilities for incurred claims		Jumlah/ Total	December 31, 2024
	Tanpa komponen kerugian/ Excluding loss component	Komponen kerugian/ Loss component	Produk yang tidak termasuk dalam PAA/ Products not under PAA	Penyesuaian risiko PAA untuk risiko non-keuangan/ PAA risk adjustment for non-financial risk		
Beban jasa asuransi						
Beban klaim yang timbul dan jasa asuransi lainnya	--	--	3,687,856,408	90,844,091	3,778,700,499	<i>Insurance service expense</i> Incurred claims and other insurance service expenses
Kerugian dan pemulihan kerugian pada kontrak yang merugi (jasa masa depan)	44,844,972	(9,317,055)	--	--	35,527,917	Losses and reversal of losses on onerous contracts (future service)
Perubahan kewajiban untuk klaim yang terjadi (jasa lalu)	(2,345,178)	46,797,414	(353,535,425)	23,367,173	(285,716,016)	Changes to liabilities for incurred claims (past service)
Amortisasi arus kas akuisisi asuransi	758,713,972	--	--	--	758,713,972	Amortization of insurance acquisition cash flows
	801,213,766	37,480,359	3,334,320,983	114,211,264	4,287,226,372	
Hasil jasa asuransi						<i>Insurance service result</i>
Beban keuangan (pendapatan) asuransi	(6,370,079,835)	37,480,359	3,334,320,983	114,211,264	(2,884,067,229)	Insurance finance (income) expenses
Pengaruh pergerakan nilai tukar mata uang asing	436,133,230	2,074,611	(528,401,186)	2,846,755	(87,346,590)	Effects of movement in foreign exchange rates
Jumlah perubahan pendapatan dan penghasilan komprehensif lain	(135,630,009)	1,425,303	5,683,392	198,365	(128,322,949)	Total changes in income and other comprehensive income
Arus kas	(6,069,576,614)	40,980,273	2,811,603,189	117,256,384	(3,099,736,768)	Cash flows
Premi dan pajak premi yang diterima	7,255,004,283	--	--	--	7,255,004,283	Premiums and premium tax received
Klaim dan beban jasa asuransi lainnya yang dibayarkan, termasuk komponen investasi	--	--	(2,629,158,829)	--	(2,629,158,829)	Claims and other insurance service expenses paid, including investment components
Arus kas akuisisi asuransi	(1,051,085,389)	--	--	--	(1,051,085,389)	Insurance acquisition cash flows
Jumlah arus kas	6,203,918,894	--	(2,629,158,829)	--	3,574,760,065	Total cash flows
Saldo akhir 31 Desember 2024	2,070,025,827	118,832,084	8,330,013,302	175,337,926	10,694,209,139	Closing balance, December 31, 2024
Eliminasi	462,175,652	--	(1,004,483,024)	--	(542,307,373)	Elimination
Saldo akhir 31 Desember 2024, neto	2,532,201,479	118,832,084	7,325,530,278	175,337,926	10,151,901,766	Net closing balance, December 31, 2024

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Analisis berdasarkan pertanggungan yang tersisa dan kejadian klaim atas
kontrak asuransi yang diukur menggunakan pendekatan *Premium
Allocation Approach* (PAA):

Analysis based on the remaining coverage and claim events on
insurance contracts measured using the *Premium Allocation Approach*
(PAA):

	Liabilitas untuk sisa masa pertanggungan/ <i>Liabilities for remaining coverage</i>		Liabilitas untuk klaim yang telah terjadi/ <i>Liabilities incurred claims</i>		
	Tanpa komponen pemulihan kerugian/ <i>Excluding loss recovery component</i>	Komponen pemulihan kerugian/ <i>Loss recovery component</i>	Nilai Kini arus kas masa depan/ Present Value of <i>future cash flows</i>	Jumlah/ Total	
31 Desember 2025					December 31, 2025
Saldo awal 1 Januari 2025, neto	(370,033,281)	157,478,755	803,592,223	591,037,697	Net opening balance, January 1, 2025
Penyesuaian selisih kurs	(2,996,302)	322,534	23,470,489	20,796,721	Foreign exchange rate
Pendapatan Asuransi	(161,370,474)	--	--	(161,370,474)	Insurance Revenue
Beban Jasa Asuransi					Insurance Service Expenses
Klaim yang terjadi dan beban asuransi lainnya	--	--	142,907,963	142,907,963	Incurred claims and other insurance service expense
Perubahan yang berkaitan dengan jasa masa lalu – perubahan dalam arus kas pemenuhan (FCF) yang berkaitan dengan liabilitas atas klaim yang telah terjadi (LIC)	--	--	11,823,856	11,823,856	Changes related to past services – changes in fulfillment cash flows (FCF) related to liabilities for incurred claims (LIC)
Kerugian atas kontrak yang merugikan dan pembalikan atas kerugian tersebut	--	(7,549,952)	--	(7,549,952)	Losses on onerous contracts and reversals of those losses
Amortisasi arus kas akuisisi asuransi	40,378,609	--	--	40,378,609	Amortisation of insurance acquisition cash flow
Hasil jasa asuransi	(120,991,865)	(7,549,952)	154,731,819	26,190,002	Insurance service result
Beban keuangan neto dari kontrak asuransi	--	--	26,508,155	26,508,155	Net finance expenses from insurance contracts
Hasil asuransi dan investasi neto	(120,991,865)	(7,549,952)	181,239,974	52,698,157	Net insurance and investments resultst
Arus Kas					Cash Flows
Premi yang diterima	108,441,491	--	--	108,441,491	Premium received
Klaim dan beban jasa asuransi lainnya yang dibayar, termasuk komponen investasi	--	--	(92,463,688)	(92,463,688)	Claims and other insurance service expense paid, including investment components
Arus kas akuisisi asuransi	(27,902,567)	--	--	(27,902,567)	Insurance acquisition cash flows
Jumlah arus kas	80,538,924	--	(92,463,688)	(11,924,764)	Total cash flows
Saldo akhir 31 Desember 2025, neto	(413,482,524)	150,251,337	915,838,998	652,607,811	Net ending balance 31 Desember 2025

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember 2024	Liabilitas untuk sisa masa pertanggungan/ Liabilities for remaining coverage			Liabilitas untuk klaim yang telah terjadi/ Liabilities incurred claims	31 Desember 2024
Saldo awal 1 Januari 2024, neto	Tanpa komponen pemulihan kerugian/ Excluding loss recovery component	Komponen pemulihan kerugian/ Loss recovery component	Nilai Kini arus kas masa depan/ Present Value of future cash flows		Net opening balance, January 1, 2024
Penyediaan selisih kurs	(74,421,792)	7,037,500	726,136,211	658,751,919	Foreign exchange rate
Pendapatan Asuransi	--	148,173,527	137,189,189	285,362,716	Insurance Revenue
Beban Jasa Asuransi	(286,890,462)	--	--	(286,890,462)	Insurance Service Expense
Klaim yang terjadi dan beban asuransi lainnya	--	--	204,207,765	204,207,765	Incurred claims and other insurance service expense
Perubahan yang berkaitan dengan jasa masa lalu – perubahan dalam arus kas pemenuhan (FCF) yang berkaitan dengan liabilitas atas klaim yang telah terjadi (LIC)	--	--	(75,047,082)	(75,047,082)	Changes related to past services – changes in fulfilment cash flows (FCF) related to liabilities for incurred claims (LIC)
Kerugian atas kontrak yang merugikan danembalikan atas kerugian tersebut	--	2,267,728	--	2,267,728	Losses on onerous contracts and reversals of those losses
Amortisasi arus kas akuisisi asuransi	60,602,377	--	--	60,602,377	Amortisation of insurance acquisition cash flow
Hasil jasa asuransi	(226,288,085)	2,267,728	129,160,683	(94,859,674)	Insurance service result
Beban keuangan neto dari kontrak asuransi	--	--	20,188,633	20,188,633	Net finance expenses from insurance contracts
Komponen investasi	--	--	--	--	Investment components
Hasil asuransi dan investasi neto	(226,288,085)	2,267,728	149,349,316	(74,671,041)	Net insurance and investments results
Arus Kas	296,556,069	--	--	296,556,069	Cash Flows
Premi yang diterima	--	--	--	--	Premium received
Klaim dan beban jasa asuransi lainnya yang dibayar, termasuk komponen investasi	--	--	(209,082,493)	(209,082,493)	Claims and other insurance service expense paid, including investment components
Arus kas akuisisi asuransi	(78,989,011)	--	--	(78,989,011)	Insurance acquisition cash flows
Saldo arus kas	217,567,058	--	(209,082,493)	8,484,565	Total cash flows
Saldo akhir 31 Desember 2024, neto	(370,033,281)	157,478,755	803,592,223	591,037,697	Net ending balance 31 Desember 2024

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Analisis berdasarkan komponen pengukuran kontrak asuransi:

Analysis by measurement component of insurance contracts measured
contracts:

	Estimasi nilai kini dari arus kas masa depan/ <i>Estimates of present value of future cash flows</i>	Penyesuaian risiko untuk risiko non-keuangan/ <i>Risk adjustment for non-financial risk</i>	Margin jasa kontraktual/ <i>Contractual service margin</i>	Jumlah/ <i>Total</i>	
31 Desember 2025	Rp	Rp	Rp	Rp	December 31, 2025
Saldo awal 1 Januari 2025, neto	6,149,330,100	1,316,800,513	2,685,771,153	10,151,901,766	Net opening balance, January 1, 2025
Margin jasa kontrak yang diakui untuk layanan yang diberikan	--	--	(4,400,849,865)	(4,400,849,865)	Contract service margin recognized for services provided
Perubahan penyesuaian risiko untuk risiko non-keuangan untuk risiko yang telah berakhir masa berlakunya	--	(347,935,579)	--	(347,935,579)	Change in risk adjustment for non- financial risk for risk expired
Penyesuaian pengalaman	(1,631,692,438)	--	--	(1,631,692,438)	Experience adjustments
Perubahan terkait dengan jasa kini	(1,631,692,438)	(347,935,579)	(4,400,849,865)	(6,380,477,882)	Changes that relate to current services
Kontrak baru yang diakui selama tahun berjalan	(965,406,447)	116,653,126	876,239,615	27,486,294	Contracts initially recognized during the year
Perubahan estimasi yang digunakan untuk menyesuaikan margin jasa kontraktual	116,274,942	(43,183,209)	(73,091,733)	--	Changes in estimates that adjust the contract service margin
Perubahan estimasi yang berkaitan dengan pengakuan kerugian dan pembalikan kerugian atas kontrak yang merugikan	117,518,225	1,989,893	404,999,335	524,507,453	Changes in estimates that relate to losses and reversal of losses on onerous contracts
Perubahan terkait dengan penyediaan jasa masa depan	(731,613,280)	75,459,810	1,208,147,217	551,993,747	Changes that relate to future services
Penyesuaian terhadap liabilitas atas klaim yang telah terjadi	854,669,447	(124,373,825)	--	730,295,622	Adjustments to liabilities for incurred claims
Pembayaran klaim dan beban jasa asuransi lainnya, termasuk komponen investasi	4,216,031,886	--	--	4,216,031,886	Claims and other insurance service expenses paid, including investment components
Perubahan yang terkait dengan jasa masa lalu	5,070,701,333	(124,373,825)	--	4,946,327,508	Changes that relate to past services
Hasil jasa asuransi	2,707,395,615	(396,849,594)	(3,192,702,648)	(882,156,627)	Insurance service result
Beban (pendapatan) keuangan asuransi	(3,144,445,797)	1,081,862,679	3,828,880,204	1,766,297,086	Insurance finance (income) expenses
Pengaruh perubahan nilai tukar mata uang asing	20,049,091	2,090,285	3,910,767	26,050,143	Effects of movements in foreign exchange
Jumlah perubahan dalam pendapatan dan penghasilan komprehensif lain	(417,001,091)	687,103,370	640,088,323	910,190,602	Total changes in income and other comprehensive income

31 Desember 2025	Estimasi nilai kini dari arus kas masa depan/ Estimates of present value of future cash flows	Penyesuaian risiko untuk risiko non-keuangan/ Risk adjustment for non-financial risk	Marjin jasa kontraktual/ Contractual service margin	Jumlah/ Total	December 31, 2025
Jumlah arus kas	Rp	Rp	Rp	Rp	Total cash flows
Alokasi aset terkait arus kas akuisisi asuransi terhadap kelompok kontrak asuransi	5,109,573,533	--	--	5,109,573,533	Allocation from assets for insurance acquisition cash flows to groups of insurance contracts
Eliminasi	(840,127,916)	--	--	(840,127,916)	
	(613,390,410)	--	--	(613,390,410)	Elimination
Saldo akhir 31 Desember 2025, neto	9,388,384,216	2,003,903,883	3,325,859,476	14,718,147,575	Net closing balance, December 31, 2025
31 Desember 2024	Estimasi nilai kini dari arus kas masa depan/ Estimates of present value of future cash flows	Penyesuaian risiko untuk risiko non-keuangan/ Risk adjustment for non-financial risk	Marjin jasa kontraktual/ Contractual service margin	Jumlah/ Total	December 31, 2024
Saldo awal 1 Januari 2024, neto	Rp	Rp	Rp	Rp	Net opening balance, January 1, 2024
Margin jasa kontrak yang diakui untuk layanan yang diberikan	6,997,780,902	1,029,762,863	2,191,642,076	10,219,185,841	Contract service margin recognized for services provided
Perubahan penyesuaian risiko untuk risiko non-keuangan untuk risiko yang telah berakhir masa berlakunya	--	--	(3,238,980,944)	(3,238,980,944)	
Penyesuaian pengalaman	(1,544,708,957)	(200,401,269)	--	(200,401,269)	Change in risk adjustment for non- financial risk for risk expired
Perubahan terkait dengan jasa kini	(1,544,708,957)	--	--	(1,544,708,957)	Experience adjustments
Kontrak baru yang diakui selama tahun berjalan	(1,146,920,215)	(200,401,269)	(3,238,980,944)	(4,984,091,170)	Changes that relate to current services
Perubahan estimasi yang digunakan untuk menyesuaikan margin jasa kontraktual	558,725,473	151,492,231	1,070,721,750	75,293,766	Contracts initially recognized during the year
Perubahan estimasi yang berkaitan dengan pengakuan kerugian dan pembalikan kerugian atas kontrak yang merugikan	(22,855,579)	(59,165,264)	(499,560,209)	--	Changes in estimates that adjust the contract service margin
Perubahan yang terkait dengan penyediaan jasa masa depan	(611,050,321)	1,267,484	110,885,303	89,297,208	Changes in estimates that relate to losses and reversal of losses on onerous contracts
		93,594,451	682,046,844	164,590,974	Changes that relate to future services

	Estimasi nilai kini dari arus kas masa depan/ <i>Estimates of present value of future cash flows</i>	Penyesuaian risiko untuk risiko non-keuangan/ <i>Risk adjustment for non-financial risk</i>	Marjin jasa kontraktual/ <i>Contractual service margin</i>	Jumlah/ <i>Total</i>	December 31, 2024
31 Desember 2024	Rp	Rp	Rp	Rp	
Penyesuaian terhadap liabilitas atas klaim yang telah terjadi	(286,403,505)	23,367,173	--	(263,036,332)	Adjustments to liabilities for incurred claims
Pembayaran klaim dan beban jasa asuransi lainnya, termasuk komponen investasi	2,198,469,299	--	--	2,198,469,299	Changes that relate to past services
Perubahan yang terkait dengan jasa masa lalu	1,912,065,794	23,367,173	--	1,935,432,967	Insurance service result
Hasil jasa asuransi	(243,693,484)	(83,439,645)	(2,556,934,100)	(2,884,067,229)	
Beban (pendapatan) keuangan asuransi	(3,504,711,885)	369,904,508	3,047,460,787	(87,346,590)	Insurance finance (income) expenses
Pengaruh perubahan nilai tukar mata uang asing	(132,498,124)	572,787	3,602,390	(128,322,947)	Effects of movements in foreign exchange rates
Jumlah perubahan dalam pendapatan dan penghasilan komprehensif lain	(3,880,903,493)	287,037,650	494,129,077	(3,099,736,766)	Total changes in income and other comprehensive income
Jumlah arus kas	4,387,853,288	--	--	4,387,853,288	Total cash flows
Arus kas akuisisi yang terjadi selama tahun berjalan	(813,093,224)	--	--	(813,093,224)	Acquisition cash flows incurred in the year
Eliminasi	(542,307,373)	--	--	(542,307,373)	
Saldo akhir 31 Desember 2024, neto	6,149,330,100	1,316,800,513	2,685,771,153	10,151,901,766	Net closing balance, December 31, 2024

b. Aset kontrak reasuransi
Kontrak asuransi yang dimiliki

	2025	2024	
Kontrak tidak dalam PAA	11,367,684,217	6,527,641,510	Contracts not under PAA
Kontrak dalam PAA	378,792,606	321,400,538	Contracts under PAA
Eliminasi	(1,155,697,783)	(542,307,373)	Elimination
Jumlah Aset Kontrak Asuransi	10,590,779,040	6,306,734,675	Total insurance contracts asset

Perubahan nilai tercatat
Analisis berdasarkan komponen pengukuran (kontrak yang tidak diukur
dengan pendekatan PAA) atas saldo kontrak reasuransi:

Movement in carrying amount
Analysis by measurement components (contract not measured under the
PAA) of reinsurance contract balances:

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Aset untuk sisa masa pertanggungan/ Assets for remaining coverage		Aset untuk klaim yang telah terjadi/ Assets (liabilities) for incurred claims		Estimasi PAA atas Nilai Kini arus kas masa depan/ PAA Estimates of Present Value of future cash flows		Penyesuaian Risiko PAA untuk Risiko Non-Keuangan/ adjustment for non-financial		Jumlah/ Total		December 31, 2025	
	Tanpa komponen pemulihan kerugian/ Excluding loss recovery component	Komponen pemulihan kerugian/ Loss recovery component	Produk yang tidak PAA/ Products not under PAA									
31 Desember 2025												
Saldo awal aset kontrak reasuransi	555.255.989	18.836	5.385.151.056	--	--	44.908.255		5.985.334.136		Opening reinsurance contract held assets		
Saldo awal 1 Januari 2025, neto	555.255.989	18.836	5.385.151.056	--	--	44.908.255		5.985.334.136		Net opening balance, January 1, 2025		
Pemulihan klaim yang terjadi dan biaya jasa asuransi lainnya	(3.866.485.591)	(150.195)	3.749.530.592	--	--	--		(117.105.194)		Recoveries of incurred claims and other insurance service expenses		
Penyesuaian aset untuk klaim yang terjadi	(198.779.779)	1.009.724	560.560.788	--	--	--		(44.561.402)		Adjustments to assets for incurred claims		
Hasil jasa asuransi	(4.065.265.370)	859.529	4.310.091.380	--	--	--		(44.561.402)		Insurance service result		
Pendapatan atau beban keuangan asuransi	1.259.564.616	--	314.574.718	--	--	--		--		Insurance finance income or expense		
Beban kontrak reasuransi, neto	(2.805.700.754)	859.529	4.624.666.098	--	--	--		(44.561.402)		Net expenses from reinsurance contracts		
Beban (pendapatan) keuangan dari kontrak reasuransi, neto	9.710.999	--	68.728.598	--	--	--		1.304.611		Net finance (income) expenses from reinsurance contracts		
Pengaruh perubahan nilai tukar mata uang asing	2.790.613	291	20.127.927	--	--	--		656.250		Effects of movements in foreign exchange rates		
Jumlah perubahan pendapatan dan penghasilan komprehensif lain	(2.793.196.142)	859.820	4.713.522.623	--	--	--		(42.600.541)		comprehensive income		
Arus kas	--	--	--	--	--	--		--		Cash flows		
Premi yang dibayarkan	--	--	(154.461.346)	--	--	--		--		Premiums paid		
Jumlah yang diterima	3.647.924.960	--	(532.003.676)	--	--	--		--		Amounts received		
Jumlah arus kas	3.647.924.969	--	(686.465.022)	--	--	--		--		Total cash flows		
Saldo akhir, neto	1.409.981.816	878.656	9.412.208.657	--	--	--		2.307.714		Net closing balance		
Saldo akhir aset atas kontrak reasuransi yang dimiliki	947.806.164	878.656	10.416.691.683	--	--	--		2.307.714		Closing reinsurance contract held assets		
Eliminasi	(475.021.798)	--	(138.366.612)	--	--	--		--		Elimination		
Saldo akhir 31 Desember 2025, neto	472.784.366	878.656	10.278.323.071	--	--	--		2.307.714		Net closing balance, December 31, 2025		

	Aset (liabilitas) untuk sisa masa pertanggungan/ Assets (liabilities) for remaining coverage		Aset (liabilitas) untuk klaim yang telah terjadi/ Assets (liabilities) for incurred claims		Jumlah/ Total	December 31, 2024
	Tanpa komponen pemulihan/ kerugian/ Excluding loss recovery component	Komponen pemulihan/ kerugian/ Loss recovery component	Produk yang tidak PAA/ Products not under PAA	Estimasi PAA atas Nilai Kini arus kas masa depan/ PAA Estimates of Present Value of future cash flows	Penyesuaian Risiko PAA untuk Risiko Non-Keuangan/ adjustment for non-financial	
31 Desember 2024						
Saldo awal aset kontrak reasuransi	971.241.942	-	5.889.303.560	-	6.054.160	Opening reinsurance contract held assets
Saldo awal 1 Januari 2024, neto	971.241.942	-	5.889.303.560	-	6.054.160	Net opening balance, January 1, 2024
Pemulihan klaim yang terjadi dan biaya jasa asuransi lainnya	(3.224.096.798)	12.786	1.686.883.448	-	--	Recoveries of incurred claims and other insurance service expenses
Penyesuaian aset untuk klaim yang terjadi	(183.805.305)	6.050	(435.176.188)	-	37.583.094	Adjustments to assets for incurred claims
Hasil jasa asuransi	(3.407.902.104)	18.836	1.251.707.260	-	37.583.094	Insurance service result
Pendapatan atau beban keuangan asuransi	(168.823.665)	-	(948.773.348)	-	--	Insurance finance income or expense
Beban kontrak reasuransi, neto	(3.576.725.769)	18.836	302.933.912	-	37.583.094	Net expenses from reinsurance contracts
Beban (pendapatan) keuangan dari kontrak reasuransi, neto	5.071.754	-	31.784.915	-	1.183.990	Net finance (income) expenses from reinsurance contracts
Pengaruh perubahan risiko non-performa dari reasuradur	3.285.950	-	7.817.756	-	87.011	Effect of changes in non-performance risk of reinsurers
Jumlah perubahan pendapatan dan penghasilan komprehensif lain	(3.568.388.065)	18.836	342.536.583	-	38.854.095	Total changes in income and other comprehensive income
Arus kas						Cash flows
Jumlah yang diterima	2.690.226.462	-	147.793.937	-	--	Amounts received
Jumlah arus kas	2.690.226.462	-	147.793.937	-	--	Total cash flows
Saldo akhir, neto	93.080.339	18.836	6.389.634.080	-	44.908.255	Net closing balance
Saldo akhir aset atas kontrak reasuransi yang dimiliki	93.080.338	18.836	6.389.634.080	-	44.908.255	Closing reinsurance contract held assets
Eliminasi	462.175.651	-	(1.004.483.024)	-	--	Elimination
Saldo akhir 31 Desember 2024, neto	555.255.989	18.836	5.385.151.056	-	44.908.255	Net closing balance, December 31, 2024

Analisis berdasarkan komponen pengukuran (kontrak yang diukur dengan
pendekatan PAA) atas saldo kontrak asuransi:

Analysis by measurement components (contract measured under the
PAA) of insurance contract balances:

	2025	2024
	Rp	Rp
Saldo Awal	321,400,538	391,424,197
Penyesuaian selisih kurs	11,096,485	(2,001,316)
Beban Reasuransi	(101,274,537)	(177,599,763)
Pemulihan Reasuransi		
Pemulihan klaim yang terjadi - jasa masa kini	90,233,697	104,522,477
Perubahan yang berkaitan dengan jasa masa lalu – FCF terkait pemulihan klaim yang terjadi dan beban yang dapat diatribusikan secara langsung	(18,795,683)	(61,012,998)
Pendapatan pada pengakuan awal dan pembalikan komponen pemulihan kerugian dari kontrak dasar yang bersifat onerous	(4,975,813)	4,232,793
Efek perubahan atas risiko gagal bayar reasuradur	940,533	5,510,029
Jumlah Pemulihan Asuransi	67,402,734	53,252,301
Pendapatan/(beban) neto dari kontrak reasuransi yang dimiliki	(33,871,803)	(124,347,462)
Pendapatan keuangan dari kontrak reasuransi yang dimiliki	16,412,647	13,415,979
Arus Kas		
Premi yang dibayarkan neto setelah komisi sesi Pemulihan dari reasuransi	94,748,507	79,771,478
	(30,993,768)	(36,862,338)
Jumlah Arus Kas	63,754,739	42,909,140
Saldo Akhir	378,792,606	321,400,538

Analisis berdasarkan komponen pengukuran kontrak reasuransi:

Analysis by measurement component of reinsurance contracts measured contracts:

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

	Estimasi Nilai Kini dari arus Kas masa depan/ <i>Estimates of Present Value of future cash flows</i>	Penyesuaian risiko untuk risiko non- keuangan/ <i>Risk adjustment for non-financial risk</i>	Margin jasa kontraktual/ <i>Contractual service margin</i>	Jumlah/ <i>Total</i>	
31 Desember 2025	Rp	Rp	Rp	Rp	December 31, 2025
Saldo awal neto per 1 Januari 2025	2,950,566,958	1,098,483,062	1,936,284,117	5,985,334,137	Net opening balance, January 1, 2025
Margin jasa kontraktual yang diakui sehubungan dengan jasa yang telah diterima	--	--	(2,545,650,105)	(2,545,650,105)	Contract service margin recognized for services received
Perubahan penyesuaian risiko untuk risiko non-keuangan atas risiko yang telah berakhir	--	(378,896,704)	--	(378,896,704)	Change in risk adjustment for non-financial risk for risk expired
Penyesuaian pengalaman	(217,365,674)	--	--	(217,365,674)	Experience adjustments
Perubahan yang terkait dengan jasa kini	(217,365,674)	(378,896,704)	(2,545,650,105)	(3,141,912,483)	Changes that relate to current services
Kontrak baru yang diakui selama tahun berjalan	(105,368,962)	217,559,228	(111,107,081)	1,083,185	Contracts initially recognized during the year
Perubahan dalam pemulihan kerugian atas kontrak pendasar yang merugi yang digunakan untuk menyesuaikan margin jasa kontraktual	(115,437)	--	--	(115,437)	Changes in recoveries of losses on onerous underlying contracts that adjust the contractual service margin
Perubahan estimasi yang digunakan untuk menyesuaikan margin jasa kontraktual	102,330,762	(29,575,671)	(72,755,092)	(1)	Changes in estimates that adjust the contractual service margin
Perubahan estimasi terkait pengakuan dan pembalikan kerugian atas kontrak yang merugi	(44,167,784)	--	--	(44,167,784)	Changes in estimates that relate to losses and reversal of losses on onerous contracts
Perubahan terkait dengan jasa masa depan	(47,321,421)	187,983,557	(183,862,173)	(43,200,037)	Changes that relate to future services
Penyesuaian liabilitas atas klaim yang telah terjadi	(317,449,440)	(45,844,495)	--	(363,293,935)	Adjustments to liabilities for incurred claims
Pembayaran klaim dan beban jasa asuransi lainnya, termasuk komponen investasi	3,749,530,592	--	--	3,749,530,592	Claims and other insurance service expenses paid, including investment components
Perubahan terkait dengan jasa masa lalu	3,432,081,152	(45,844,495)	--	3,386,236,657	Changes that relate to past services
Hasil jasa asuransi	3,167,394,057	(236,757,642)	(2,729,512,278)	201,124,137	Insurance service result
Beban (pendapatan) keuangan asuransi dari kontrak reasuransi	(2,509,111,659)	974,375,824	3,188,619,378	1,653,883,543	Insurance finance (income) expenses from reinsurance contracts
Pengaruh perubahan nilai tukar mata uang asing	22,397,954	1,742,772	(565,647)	23,575,079	Effects of movements in foreign exchange rates
Jumlah perubahan dalam laba (rugi) dan penghasilan komprehensif lain	680,680,352	739,360,954	458,541,453	1,878,582,759	Total changes in income and other comprehensive income
Jumlah arus kas	2,961,459,947	--	--	2,961,459,947	Total cash flows
Eliminasi	(613,390,410)	--	--	(613,390,410)	Elimination
Saldo akhir neto per 31 Desember 2025	5,979,316,847	1,837,844,016	2,394,825,570	10,211,986,433	Net closing balance, December 31, 2025

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember 2024	Estimasi Nilai Kini dari arus kas masa depan/ Estimates of Present Value of future cash flows Rp	Penyesuaian risiko untuk risiko non- keuangan/ Risk adjustment for non-financial risk Rp	Marjin jasa kontraktual/ Contractual service margin Rp	Jumlah/ Total Rp	December 31, 2024
Saldo awal neto per 1 Januari 2024	4,355,640,955	831,640,271	1,689,318,436	6,876,599,662	Net opening balance, January 1, 2024
Margin jasa kontraktual yang diakui sehubungan dengan jasa yang telah diterima	--	--	(2,118,871,553)	(2,118,871,553)	Contract service margin recognized for services received
Perubahan penyesuaian risiko untuk risiko non- keuangan atas risiko yang telah berakhir	--	(321,898,933)	--	(321,898,933)	Change in risk adjustment for non-financial risk for risk expired
Penyesuaian pengalaman	(218,730,282)	--	--	(218,730,282)	Experience adjustments
Perubahan yang terkait dengan jasa kini	(218,730,282)	(321,898,933)	(2,118,871,553)	(2,659,500,768)	Changes that relate to current services
Kontrak baru yang diakui selama tahun berjalan	(179,651,215)	257,735,586	(78,042,144)	42,227	Contracts initially recognized during the year
Perubahan dalam pemulihan kerugian atas kontrak pendasar yang merugi yang digunakan untuk menyesuaikan margin jasa kontraktual	788	--	--	788	Changes in recoveries of losses on onerous underlying contracts that adjust the contractual service margin
Perubahan estimasi yang digunakan untuk menyesuaikan margin jasa kontraktual	3,308,851	(7,956,372)	4,653,571	6,050	Changes in estimates that adjust the contractual service margin
Perubahan estimasi terkait pengakuan dan pembalikan kerugian atas kontrak yang merugi	(1,239,925,093)	--	--	(1,239,925,093)	Changes in estimates that relate to losses and reversal of losses on onerous contracts
Perubahan terkait dengan jasa masa depan	(1,416,266,669)	249,779,214	(73,388,573)	(1,239,876,028)	Changes that relate to future services
Penyesuaian liabilitas atas klaim yang telah terjadi	91,792,082	2,108,352	--	93,900,434	Adjustments to liabilities for incurred claims
Pembayaran klaim dan beban jasa asuransi lainnya, termasuk komponen investasi	1,686,883,448	--	--	1,686,883,448	Claims and other insurance service expenses paid, including investment components
Perubahan terkait dengan jasa masa lalu	1,778,675,530	2,108,352	--	1,780,783,882	Changes that relate to past services
Hasil jasa asuransi	143,678,579	(70,011,367)	(2,192,260,126)	(2,118,592,914)	Insurance service result
Beban (pendapatan) keuangan asuransi dari kontrak reasuransi	(3,854,951,819)	336,255,881	2,439,142,583	(1,079,553,355)	Insurance finance (income) expenses from reinsurance contracts
Pengaruh perubahan nilai tukar mata uang asing	10,486,331	598,277	83,224	11,167,832	Effects of movements in foreign exchange rates
Jumlah perubahan dalam laba (rugi) dan penghasilan komprehensif lain	(3,700,786,909)	266,842,791	246,965,681	(3,186,978,437)	Total changes in income and other comprehensive income
Jumlah arus kas	2,838,020,285	--	--	2,838,020,285	Total cash flows
Eliminasi	(542,307,373)	--	--	(542,307,373)	Elimination
Saldo akhir neto per 31 Desember 2024	2,950,566,958	1,098,483,062	1,936,284,117	5,985,334,137	Net closing balance, December 31, 2024

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

c. **Contractual service margin**

Berikut adalah pengungkapan mengenai waktu ketika CSM diharapkan akan diakui dalam laba rugi pada tahun-tahun mendatang:

c. **Contractual service margin**

The disclosure of when the CSM is expected to be in profit or loss in future years is presented below:

31 Desember 2025	< 1 tahun/ < 1 year	1-5 tahun/ 1 to 5 years	5-10 tahun/ 5 to 10 years	10-20 tahun/ 10 to 20 years	> 20 tahun/ > 20 years	Jumlah/ Total	December 31 2025
Kebakaran							Fire
Kontrak asuransi yang diterbitkan	1,029,533,702	264,403,020	--	--	--	1,293,936,722	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(701,467,071)	(117,476,682)	--	--	--	(818,943,753)	Reinsurance contracts held
Subjumlah	328,066,631	146,926,338	--	--	--	474,992,969	Subtotal
Rekayasa							Engineering
Kontrak asuransi yang diterbitkan	64,991,485	93,553,974	127,700	--	--	158,673,159	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(54,517,712)	(114,922,655)	--	--	--	(169,440,367)	Reinsurance contracts held
Subjumlah	10,473,773	(21,368,681)	127,700	--	--	(10,767,208)	Subtotal
Rangka Kapal							Marine Hull
Kontrak asuransi yang diterbitkan	176,097,142	57,219,688	--	--	--	233,316,830	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(166,314,973)	(68,045,876)	--	--	--	(234,360,849)	Reinsurance contracts held
Subjumlah	9,782,169	(10,826,188)	--	--	--	(1,044,019)	Subtotal
Pengangkutan							Marine Cargo
Kontrak asuransi yang diterbitkan	139,810,870	42,881,865	--	--	--	182,692,735	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(34,476,839)	(22,707,204)	--	--	--	(57,184,043)	Reinsurance contracts held
Subjumlah	105,334,031	20,174,661	--	--	--	125,508,692	Subtotal
Penerbangan							Aviation
Kontrak asuransi yang diterbitkan	484,829,281	1,061	--	--	--	484,830,342	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(489,058,442)	--	--	--	--	(489,058,442)	Reinsurance contracts held
Subjumlah	(4,229,161)	1,061	--	--	--	(4,228,100)	Subtotal
Offshore							Offshore
Kontrak asuransi yang diterbitkan	574,855,070	6,100	7,649	--	--	574,868,819	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(470,305,901)	(1,212)	(2,061)	--	--	(470,309,174)	Reinsurance contracts held
Subjumlah	104,549,169	4,888	5,588	--	--	104,559,645	Subtotal
Kendaraan bermotor							Motor vehicle
Kontrak asuransi yang diterbitkan	(34,434,546)	249,455	136	--	--	(34,184,955)	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(450,823)	--	--	--	--	(450,823)	Reinsurance contracts held
Subjumlah	(34,885,369)	249,455	136	--	--	(34,635,778)	Subtotal
Jiwa							Motor vehicle
Kontrak asuransi yang diterbitkan	572,345	296,613	10,356,454	--	--	11,225,412	Insurance contracts issued
Kontrak reasuransi yang dimiliki	613	--	--	--	--	613	Reinsurance contracts held
Subjumlah	572,958	296,613	10,356,454	--	--	11,226,025	Subtotal

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember 2025	< 1 tahun/ < 1 year	1-5 tahun/ 1 to 5 years	5-10 tahun/ 5 to 10 years	10-20 tahun/ 10 to 20 years	> 20 tahun/ > 20 years	Jumlah/ Total	December 31 2025
Kredit	Kontrak asuransi yang diterbitkan	90,825,983	31,264,749	37,009,052	--	159,099,784	Credit
	Kontrak reasuransi yang dimiliki	(924,781)	--	--	--	(924,781)	Insurance contracts issued
	Subjumlah	89,901,202	31,264,749	37,009,052	--	158,175,003	Reinsurance contracts held
							Subtotal
Lainnya	Kontrak asuransi yang diterbitkan	230,376,101	31,016,116	8,412	--	261,400,629	Miscellaneous
	Kontrak reasuransi yang dimiliki	(130,563,242)	(23,590,710)	--	--	(154,153,952)	Insurance contracts issued
	Subjumlah	99,812,859	7,425,406	8,412	--	107,246,677	Reinsurance contracts held
	Jumlah	709,378,262	174,148,302	47,507,342	--	931,033,906	Subtotal
							Total
31 Desember 2024	< 1 tahun/ < 1 year	1-5 tahun/ 1 to 5 years	5-10 tahun/ 5 to 10 years	10-20 tahun/ 10 to 20 years	> 20 tahun/ > 20 years	Jumlah/ Total	December 31 2024
Kebakaran	Kontrak asuransi yang diterbitkan	783,127,193	161,739,703	230	--	944,867,126	Fire
	Kontrak reasuransi yang dimiliki	(406,972,792)	(145,358,226)	--	--	(552,331,018)	Insurance contracts issued
	Subjumlah	376,154,401	16,381,477	230	--	392,536,108	Reinsurance contracts held
							Subtotal
Rekayasa	Kontrak asuransi yang diterbitkan	--	129,444,244	--	--	129,444,244	Engineering
	Kontrak reasuransi yang dimiliki	(34,887,710)	(130,036,528)	--	--	(164,924,238)	Insurance contracts issued
	Subjumlah	(34,887,710)	(592,284)	--	--	(35,479,994)	Reinsurance contracts held
							Subtotal
Rangka Kapal	Kontrak asuransi yang diterbitkan	174,170,144	7,435,799	--	--	181,605,943	Marine Hull
	Kontrak reasuransi yang dimiliki	(196,559,817)	(8,169,794)	--	--	(204,729,611)	Insurance contracts issued
	Subjumlah	(22,389,673)	(733,995)	--	--	(23,123,668)	Reinsurance contracts held
							Subtotal
Pengangkutan	Kontrak asuransi yang diterbitkan	89,452,107	48,166	--	--	89,500,273	Marine Cargo
	Kontrak reasuransi yang dimiliki	(46,635,672)	--	--	--	(46,635,672)	Insurance contracts issued
	Subjumlah	42,816,435	48,166	--	--	42,864,601	Reinsurance contracts held
							Subtotal
Penerbangan	Kontrak asuransi yang diterbitkan	473,617,075	52,046,407	--	--	525,663,482	Aviation
	Kontrak reasuransi yang dimiliki	(505,707,339)	(58,428,482)	--	--	(564,135,821)	Insurance contracts issued
	Subjumlah	(32,090,264)	(6,382,075)	--	--	(38,472,339)	Reinsurance contracts held
							Subtotal

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

31 Desember 2024	< 1 tahun/ 1 to 1 year	1-5 tahun/ 1 to 5 years	5-10 tahun/ 5 to 10 years	10-20 tahun/ 10 to 20 years	> 20 tahun/ > 20 years	Jumlah/ Total	December 31 2024
Offshore							Offshore
Kontrak asuransi yang diterbitkan	265,222,823	65,226,184	--	--	--	330,449,007	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(240,153,245)	(55,804,269)	--	--	--	(295,957,514)	Reinsurance contracts held
Subjumlah	25,069,578	9,421,915	--	--	--	34,491,493	Subtotal
Kendaraan bermotor							Motor vehicle
Kontrak asuransi yang diterbitkan	34,777,455	62,554,526	927	--	--	97,332,908	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(1,773,020)	--	--	--	--	(1,773,020)	Reinsurance contracts held
Subjumlah	33,004,435	62,554,526	927	--	--	95,559,888	Subtotal
Jiwa							Motor vehicle
Kontrak asuransi yang diterbitkan	257,792	1,362,070	14,539,202	--	--	16,159,064	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(6,150)	--	--	--	--	(6,150)	Reinsurance contracts held
Subjumlah	251,642	1,362,070	14,539,202	--	--	16,152,914	Subtotal
Kredit							Credit
Kontrak asuransi yang diterbitkan	23,832,346	69,509,078	13,371,074	--	--	106,712,498	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(3,191,770)	--	--	--	--	(3,191,770)	Reinsurance contracts held
Subjumlah	20,640,576	69,509,078	13,371,074	--	--	103,520,728	Subtotal
Lainya							Miscellaneous
Kontrak asuransi yang diterbitkan	198,209,258	21,059,762	860	--	--	219,269,880	Insurance contracts issued
Kontrak reasuransi yang dimiliki	(82,107,794)	(20,491,509)	--	--	--	(102,599,303)	Reinsurance contracts held
Subjumlah	116,101,464	568,253	860	--	--	116,670,577	Subtotal
Jumlah	524,670,884	152,137,131	27,912,293	--	--	704,720,308	Total

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

d. Asumsi utama aktuarial yang digunakan dalam pengukuran liabilitas kontrak asuransi

Liabilitas kontrak asuransi mencerminkan estimasi jumlah dana yang harus disediakan oleh Perseroan untuk memenuhi kewajiban pembayaran manfaat kepada pemegang polis sebagaimana tercantum dalam kontrak asuransi. Liabilitas ini mencakup estimasi arus kas masa depan yang timbul dari kontrak asuransi, termasuk manfaat polis, klaim yang terjadi, dan biaya-biaya yang terkait dalam penyediaan jasa asuransi di masa mendatang.

Sesuai dengan PSAK 117: "Kontrak Asuransi", liabilitas kontrak asuransi diukur menggunakan pendekatan arus kas pemenuhan (*fulfillment cash flows*) yang mencerminkan:

- Estimasi arus kas masa depan yang diharapkan timbul untuk memenuhi kewajiban kontrak;
- Penyesuaian terhadap nilai waktu uang dan risiko keuangan yang relevan dengan arus kas tersebut; dan
- Penyesuaian risiko untuk risiko nonkeuangan sebagai kompensasi atas ketidakpastian jumlah dan waktu arus kas masa depan.

Untuk kontrak asuransi yang masih memberikan jasa di masa mendatang, margin jasa kontraktual (CSM) diakui sebagai bagian dari liabilitas kontrak asuransi dan akan diamortisasi ke laba rugi seiring dengan penyediaan jasa asuransi kepada pemegang polis.

Berikut ini adalah asumsi aktuarial yang digunakan oleh Perseroan untuk menghitung liabilitas kontrak asuransi:

	2025	2024	
Metode Perhitungan	Model Pengukuran Kembali (GMM)/ Remeasurment Model (GMM) Pendekatan Alokasi Premi (PAA)/ Premium Allocation Approach (PAA)	Model Pengukuran Kembali (GMM)/ Remeasurment Model (GMM) Pendekatan Alokasi Premi (PAA)/ Premium Allocation Approach (PAA)	Calculation Method
Tingkat Diskonto	Pendekatan Bottom-up / Bottom-up approach	Pendekatan Bottom-up / Bottom-up approach	Discount Rate

Tingkat diskonto digunakan untuk menyesuaikan estimasi arus kas masa depan agar mencerminkan nilai waktu uang dan risiko keuangan yang terkait dengan arus kas tersebut, sepanjang

d. Key actuarial assumption used in the measurement of insurance contract liabilities

Insurance contract liabilities reflect the estimated amount of funds that the Company must set aside to fulfill its obligation to pay benefits to policyholders as stipulated in the insurance contract. These liabilities include estimates of future cash flows arising from insurance contracts, including policy benefits, incurred claims, and costs associated with providing insurance services in the future.

In accordance with PSAK 117: "Insurance Contracts", insurance contract liabilities are measured using the fulfillment cash flow approach, which comprises:

- Estimates of future cash flows expected to arise from the contracts;
- Adjustments for the time values of money and financial risks associated with those cash flows; and
- A risk adjustment for non-financial risk to compensate for the uncertainty regarding the amount and timing of future cash flows.

For contracts that continue to provide insurance coverage in future periods, a CSM is recognized as part of the insurance contract liabilities and is released to profit or loss as the Company provides insurance services to policyholders.

The following are actuarial assumptions used by the Company to calculate of liability for future policy benefit:

The discount rate is used to adjust future cash flow estimates to reflect the time value of money and the financial risks associated with those cash flows, as long as those financial risks not already

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

risiko keuangan tersebut belum tercermin dalam estimasi awal arus kas.

reflected in the initial cash flow estimates.

Dalam menetapkan tingkat diskonto, Perseroan menggunakan pendekatan sebagai berikut:

In determining the discount rate, the Company uses the following approach:

Pendekatan Bottom-Up

Pendekatan *bottom-up* ditentukan berdasarkan suku bunga bebas risiko (*Risk Free Rate*) yang ditambah dengan *illiquidity premium*.

Bottom-Up Approach

The *bottom-up* approach is determined based on the risk-free rate plus an *illiquidity premium*.

13. Perpajakan

13. Taxation

a. Pajak dibayar dimuka

a. Prepaid taxes

	2025 Rp	2024 Rp
Perseroan		
Pasal 21	--	11,884,287
Sub-jumlah - Perseroan	--	11,884,287
Entitas anak		
Pasal 23	1,581,493	1,110,485
Pasal 21	574,277	166
Pasal 25	15,102,675	10,738,726
Pasal 4 (2) final	26,931,582	19,872,937
Pasal 28A	14,590,367	3,311,390
Pajak Pertambahan Nilai	39,655,453	32,763,855
Sub-jumlah - entitas anak	98,435,847	67,797,559
Jumlah	98,435,847	79,681,846

The Company
Article 21
Sub total - Perseroan
Subsidiaries
Article 23
Article 21
Article 25
Article 4(2) final
Article 28A
Value Added Tax
Sub total - subsidiaries
Total

b. Utang pajak

Utang pajak terdiri dari:

b. Taxes payables

Taxes payables consist of:

	2025 Rp	2024 Rp
Perseroan		
Pajak penghasilan badan		
Pasal 21	54,995	599,251
Pasal 23	1,035,370	518,636
Pasal 26	106,520	93,097
Pasal 29	24,142,901	43,390,079
Pasal 4 (2) final	2,574,492	--
Pajak Pertambahan Nilai	--	942,303
Sub-jumlah - Perseroan	27,914,278	45,543,366
Entitas anak		
Pasal 21	1,608,704	3,167,228
Pasal 23	318,450	170,999
Pasal 25	3,853,745	267,309
Pasal 29	4,516,730	1,291,041
Pasal 4 (2) final	4,534	742
Pajak Pertambahan Nilai	3,600,517	533,062
Pasal 26	--	62
Sub-jumlah - entitas anak	13,902,680	5,430,443
Jumlah	41,816,958	50,973,809

The Company
Corporate income tax
Article 21
Article 23
Article 26
Article 29
Article 4(2) final
Value Added Tax
Sub total - Perseroan
Subsidiaries
Article 21
Article 23
Article 25
Article 29
Article 4(2) final
Value Added Tax
Article 26
Sub total - subsidiaries
Total

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

c. Beban pajak final dan pajak penghasilan

	2025 Rp	2024 Rp
Beban pajak final:		
Perseroan	56,146,903	43,036,572
Entitas Anak	<u>28,344,781</u>	<u>26,571,621</u>
Konsolidasi	<u>84,491,684</u>	<u>69,608,193</u>
Beban pajak penghasilan		
Perseroan		
Kini	88,310,055	117,717,580
Tangguhan	<u>20,202,642</u>	<u>(3,759,739)</u>
	<u>108,512,697</u>	<u>113,957,841</u>
Entitas anak		
Kini	11,759,400	15,053,821
Tangguhan	<u>(18,067,342)</u>	<u>(4,032,981)</u>
	<u>(6,307,942)</u>	<u>11,020,840</u>
Konsolidasi		
Kini	100,069,455	132,771,401
Tangguhan	<u>2,135,300</u>	<u>(7,792,720)</u>
Jumlah	<u>102,204,755</u>	<u>124,978,681</u>

Rekonsiliasi antara laba sebelum beban pajak final dan pajak penghasilan dan penghasilan kena pajak untuk tahun berjalan adalah sebagai berikut:

	2025 Rp	2024 Rp
Laba konsolidasian sebelum pajak penghasilan	943,217,276	604,058,702
Keuntungan anak perusahaan sebelum pajak	133,576,805	(12,480,421)
Eliminasi konsolidasian	(15,641,546)	(26,255,732)
Penyesuaian atas penerapan PSAK 117	<u>(376,747,455)</u>	<u>205,842,889</u>
Laba sebelum pajak penghasilan	<u>684,405,080</u>	<u>771,165,438</u>
Beda waktu:		
Estimasi klaim retensi sendiri	(4,587,391)	(2,348,710)
Penyisihan kerugian penurunan nilai	12,131,264	24,362,627
Premi belum merupakan pendapatan	75,330,150	(9,663,349)
Libilitas sewa	990,714	1,689,132
Amortisasi aset hak guna	(4,210,191)	(337,418)
Cadangan penurunan nilai aset lainnya	--	1,433,920
Liabilitas imbalan kerja	6,037,577	1,953,523
Penyisihan kerugian penurunan nilai investasi	<u>(6,138,073)</u>	<u>--</u>
	<u>79,554,050</u>	<u>17,089,725</u>
Beda tetap:		
Pendapatan investasi yang dikenakan pajak final	(427,663,320)	(333,177,512)
Biaya yang tidak diperkenankan	8,966,629	36,965,688
Beban pajak final	<u>56,146,903</u>	<u>43,036,572</u>
	<u>(362,549,788)</u>	<u>(253,175,252)</u>
Penghasilan kena pajak	<u>401,409,342</u>	<u>535,079,911</u>
Beban pajak penghasilan	88,310,055	117,717,580
Dikurangi:		
Pajak dibayar di muka		
- Pasal 25	<u>(64,167,154)</u>	<u>(74,327,501)</u>
Liabilitas (tagihan) pajak penghasilan	<u>24,142,901</u>	<u>43,390,079</u>

c. Final tax and income tax expense

Final tax expenses:
The Company
Subsidiaries
Consolidated

Income tax expense:
The Company
Current
Deferred

Subsidiaries
Current
Deferred

Consolidated
Current
Deferred
Total

The reconciliation between income before final and income tax expense and the taxable income for the year is as follows:

Consolidated income before tax
Gain before tax from subsidiaries
Consolidation elimination
Adjustment related to the implementation of PSAK 117
Income before tax

Temporary differences:
Estimated own retention claim
Allowance for impairment losses
Unearned premium reserve
Lease liabilities
Amortization of right-of-use assets
Allowance for impairment losses
Employee benefits liabilities
Allowance for impairment of investments

Permanent differences:
Investment income subject to final tax
Non-deductible expenses
Final tax expense

Taxable income

Income tax expense
Less:
Prepaid tax
Article 25 -

Corporate income tax liability (receivable)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Berdasarkan Undang-Undang
Perpajakan yang berlaku di Indonesia,
Grup menghitung, menetapkan, dan
membayar sendiri besarnya jumlah
pajak yang terhutang. Direktorat
Jenderal Pajak ("DJP") dapat
menetapkan atau mengubah utang
pajak dalam batas waktu lima tahun
sejak saat terhutangnya pajak.

Under the Taxation Laws of Indonesia,
the Group submits tax returns on the
basis of self-assessment. The
Directorate General of Taxation ("DGT")
may assess or amend taxes within five
years of the time the tax becomes due.

e. Aset pajak tangguhan

	Saldo awal/ Beginning balance	Dibebankan ke penghasilan komprehensif lain/Charged to the other comprehensive income	(Dibebankan) dikreditkan/ ke laporan laba rugi/ (Charged)/ credited to profit and loss	Saldo akhir/ Ending balance
Perseroan				
Estimasi klaim retensi sendiri	21,542,586	--	1,009,226	22,551,812
Penyisihan kerugian penurunan nilai	25,862,666	--	(2,668,878)	23,193,788
Cadangan atas premi belum merupakan pendapatan	1,774,757	--	(16,572,633)	(14,797,876)
Liabilitas imbalan kerja	44,871,897	(913,271)	(1,328,267)	42,630,359
Keuntungan obligasi belum diakui	(4,037,059)	792,708	--	(3,244,351)
Penyisihan kerugian penurunan nilai aset lainnya	807,068	--	--	807,068
Aset hak guna	(573,396)	--	926,242	352,846
Liabilitas Sewa	586,830	--	(217,957)	368,873
Penyisihan kerugian penurunan nilai investasi	--	--	(1,350,376)	(1,350,376)
Sub-jumlah	90,835,349	(120,563)	(18,852,267)	70,512,143
Entitas anak				
Estimasi klaim retensi sendiri	80,473,961	--	16,017,022	96,490,983
Penyisihan kerugian penurunan nilai	32,014,368	--	1,107,116	33,121,484
Cadangan atas premi belum merupakan pendapatan	71,385,838	--	(3,141,481)	68,244,357
Liabilitas imbalan kerja	4,147,690	1,881,747	(107,846)	5,921,591
Keuntungan obligasi belum diakui Sewa	2,741,222	(4,466,273)	--	(1,725,051)
Persediaan	1,789,649	--	(1,782,029)	7,620
Aset Tetap	(512,760)	--	278,088	(234,672)
Beban Amortisasi	360,064	--	(463,877)	(103,813)
Penyisihan kerugian penurunan nilai investasi	(2,033,038)	--	(744,005)	(2,777,043)
Bonus dan Kompensasi karyawan	30,575,105	--	5,284,895	35,860,000
	605,159	--	(883,374)	(278,215)
Sub-jumlah	221,547,258	(2,584,526)	15,564,509	234,527,241
Jumlah	312,382,607	(2,705,089)	(3,287,758)	305,039,384

The Company

Estimated own retention Claim
Allowance for
impairment losses
Unearned premium
reserves
Employee benefit liabilities
Unrealized gain of bonds
Allowance for impairment
losses other assets
Right of use assets
Leases liability

Sub-total

Subsidiaries

Estimated own retention Claim
Allowance for
impairment losses
Unearned premium
reserves
Employee benefit liabilities
Unrealized gain of bonds
Leases
Inventories
Fixed Assets
Amortization expense
impairment losses
Bonuses and employee compensation

Sub-total

Total

31 Desember/December 31, 2024

	Saldo awal/ Beginning balance	Dibebankan ke penghasilan komprehensif lain/Charged to the other comprehensive income	(Dibebankan) dikreditkan/ ke laporan laba rugi/ (Charged)/ credited to profit and loss	Saldo akhir/ Ending balance
Perseroan				
Estimasi klaim retensi sendiri	16,182,808	--	5,359,778	21,542,586
Penyisihan kerugian penurunan nilai	27,988,603	--	(2,125,937)	25,862,666
Cadangan atas premi belum merupakan pendapatan	2,291,473	--	(516,716)	1,774,757
Liabilitas imbalan kerja	57,905,554	(13,463,432)	429,775	44,871,897
Keuntungan obligasi belum diakui	(10,239,072)	6,202,013	--	(4,037,059)
Penyisihan kerugian penurunan nilai aset lainnya	491,606	--	315,462	807,068
Aset hak guna	(499,164)	--	(74,232)	(573,396)
Liabilitas Sewa	215,221	--	371,609	586,830
Sub-jumlah	94,337,029	(7,261,419)	3,759,739	90,835,349
Entitas anak				
Estimasi klaim retensi sendiri	65,114,124	--	15,359,837	80,473,961
Penyisihan kerugian penurunan nilai	41,795,105	--	(9,780,737)	32,014,368
Cadangan atas premi belum merupakan pendapatan	78,080,107	--	(6,694,269)	71,385,838
Liabilitas imbalan kerja	5,142,409	(886,873)	(107,846)	4,147,690
Keuntungan obligasi belum diakui	(1,582,006)	520,630	3,802,598	2,741,222
Sewa	860,608	--	929,041	1,789,649
Persediaan	(1,018,582)	--	505,822	(512,760)
Aset Tetap	(1,078,042)	--	1,438,106	360,064
Beban Amortisasi	(1,488,536)	--	(544,502)	(2,033,038)
Penurunan Nilai Investasi	26,772,507	--	3,802,598	30,575,105
Bonus dan Kompensasi karyawan	1,488,533	--	(883,374)	605,159
Sub-jumlah	214,086,227	(366,243)	7,827,274	221,547,258
Jumlah	308,423,256	(7,627,662.0)	11,587,013	312,382,607

The Company

Estimated own retention Claim
Allowance for
impairment losses
Unearned premium
reserves
Employee benefit liabilities
Unrealized gain of bonds
Allowance for impairment
losses other assets
Right of use assets
Leases liability

Sub-total

Subsidiaries

Estimated own retention Claim
Allowance for
impairment losses
Unearned premium
reserves
Employee benefit liabilities
Unrealized gain of bonds
Leases
Inventories
Fixed Assets
Amortization expense
Fiscal loss
Bonuses and employee compensation

Sub-total

Total

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

f. Rekonsiliasi perpajakan

Rekonsiliasi antara beban pajak dan hasil perkalian laba akuntansi sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain dengan tarif pajak yang berlaku adalah sebagai berikut:

	2025 Rp	2024 Rp
Laba konsolidasian sebelum pajak penghasilan	943,217,276	604,058,702
Keuntungan anak perusahaan sebelum pajak	133,576,805	(12,480,421)
Eliminasi konsolidasian	(15,641,546)	(26,255,732)
Penyesuaian atas penerapan PSAK 117	(376,747,455)	205,842,889
Laba sebelum pajak penghasilan	<u>684,405,080</u>	<u>771,165,438</u>
Beban pajak penghasilan dengan tarif pajak efektif	150,569,118	169,656,396
Pengaruh pajak atas manfaat (beban) yang tidak dapat diperhitungkan		
Pendapatan investasi yang dikenakan pajak final	(94,085,930)	(73,299,053)
Biaya yang tidak diperkenankan	1,972,658	8,132,451
Beban pajak final	8,422,035	9,468,046
Penyesuaian atas pajak tangguhan	(175,390,578)	(55,698,555)
Jumlah	<u>(259,081,815)</u>	<u>(111,397,111)</u>
Beban pajak Perusahaan	<u>(108,512,697)</u>	<u>(113,957,841)</u>

f. Tax reconciliation

A reconciliation between the tax expenses and the amounts computed by applying the prevailing tax rates to profit before tax per statement of profit or loss and other comprehensive income is as follows:

Consolidated income before tax
Gain before tax from subsidiaries
Consolidation elimination
Adjustment related to the implementation of PSAK 117
Income before tax
Income tax expense at effective tax rate
Tax effects of (non-taxable income) non-deductible expenses:
Investment income subject to final tax
Non-deductible expenses
Final tax expense
Adjust on the tax determined tax
Total
Company's tax expense

g. Surat ketetapan pajak

Entitas Anak

**Tugu Pratama Interindo (TPInt)
2023**

Pada akhir bulan Juli 2025, Perusahaan menerima Surat Permintaan Penjelasan Data No.S-642/P2DK//KPP.0617/2025 per tanggal 30 Juni 2025 atas perpajakan Tahun 2023. Atas surat tersebut, Perusahaan telah memberikan tanggapan melalui surat No. 049/TPInt/Akt/VIII/2025.

Dan pada tanggal 25 September 2025, Perusahaan menerima Surat Undangan Pembahasan SP2DK No. S-1890/KPP.0617/2025. Atas surat tersebut Perusahaan telah melakukan kunjungan ke Kantor Pajak pada tanggal 30 September 2025.

Pada tanggal 30 September 2025, telah ditandatangani Berita Acara Penyelesaian No. BA-152/P2DK/KPP.061705/2025 dan Perusahaan melakukan revisi atas SPT Badan Tahun 2023 dengan menambahkan koreksi fiskal positif atas

g. Tax assessment letters

The subsidiaries

**Tugu Pratama Interindo (TPInt)
2023**

At the end of July 2025, the Company received a Data Explanation Request Letter No. S-642/P2DK//KPP.0617/2025 dated June 30, 2025, regarding the taxation for the Year 2023. Regarding response to that letter, the Company has provided a reply through letter No. 049/TPInt/Akt/VIII/2025

And on September 25, 2025, the Company received an Invitation Letter for SP2DK Discussion No. S-1890/KPP.0617/2025. In response to the letter, the Company made a visit to the Tax Office on September 30, 2025.

On September 30, 2025, the Completion Report No. BA-152/P2DK/KPP.061705/2025 was signed, and the Company revised its 2023 Corporate Tax Return by adding a positive fiscal correction on interest income amounting to Rp172,130,560,

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

pendapatan bunga sebesar Rp172.130.560, sehingga terdapat kurang bayar PPh Pasal 29 sebesar Rp 37.868.820. Atas kurang bayar PPh pasal 29 tersebut Perusahaan telah melakukan pembayaran pada tanggal 31 Oktober 2025.

Perusahaan menerima Surat Tagihan Pajak (STP) no. 00135/106/23/078/25 tanggal 14 November 2025 atas sanksi bunga atas pembetulan SPT Tahun 2023 sebesar Rp6.748.223. Atas STP tersebut Perusahaan telah melakukan pembayaran pada tanggal 4 Desember 2025.

Pratama Mitra Sejati (PMS)

2019

Pada 23 April 2024, Perusahaan menerima Surat pemeriksaan yang dikirimkan oleh Kantor Pajak untuk tahun fiskal 2019.

Berdasarkan hasil pemeriksaan Pajak yang telah dilakukan, Kantor Pajak mengirimkan Surat Ketetapan Pajak Kurang Bayar ("SKPKB") No. 00021/240/19/073/24 dan No. 0014/206/19/073/24 atas Pajak Penghasilan Pasal 21, Pasal 4(2), Pasal 29 dan Pajak Pertambahan Nilai pada tanggal 19 Juli 2024 dengan nilai masing-masing sebesar Rp105.001.629, Rp313.004.918, Rp17.482.409.476 dan Rp 7.216.739.253.

Atas hal tersebut, pada tanggal 14 Oktober 2024, Perusahaan mengirimkan Permohonan Keberatan atas Surat Ketetapan Pajak Kurang Bayar ("SKPKB") yang dikirimkan. Selanjutnya Kantor Pajak mengirimkan Keputusan atas Surat Ketetapan Pajak Kurang Bayar ("SKPKB") pada tanggal 11 Juli 2025 dan menetapkan bahwa Permohonan Keberatan yang dilakukan oleh Perusahaan ditolak. Berdasarkan Surat Ketetapan Pajak Kurang Bayar ("SKPKB") tersebut, terdapat penurunan jumlah Pajak yang harus dibayar yaitu sebesar Rp61.340.874, Rp11.877.989.680 dan Rp5.170.290.407 atas Pajak Penghasilan Pasal 21, Pasal 29 dan Pajak Pertambahan Nilai. Dan untuk

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

resulting in an underpayment of Article 29 Income Tax of Rp37,868,820. The Company has made the payment for the underpaid Article 29 Income Tax on October 31, 2025.

The company received Tax Billing Letter (STP) no. 00135/106/23/078/25 dated November 14, 2025, regarding interest sanctions on the correction of the 2023 Tax Return amounting to Rp6,748,223. The company has made the payment for this STP on December 4, 2025.

Pratama Mitra Sejati (PMS)

2019

On April 23, 2024, the Company received an inspection letter sent by the Tax Office for the 2019 fiscal year.

Based on the results of the tax audit that has been conducted, the Tax Office sent the Underpayment Tax Assessment Letters ("SKPKB") No. 00021/240/19/073/24 and No. 0014/206/19/073/24 for Income Tax Article 21, Article 4(2), Article 29, and Value Added Tax on July 19, 2024, with amounts of Rp105,001,629, Rp313,004,918, Rp17,482,409,476, and Rp7,216,739,253, respectively.

Regarding this matter, on October 14, 2024, the Company submitted an Objection Request against the Underpayment Tax Assessment Letter ("SKPKB") that was issued. Subsequently, the Tax Office sent the Decision on the Underpayment Tax Assessment Letter ("SKPKB") on July 11, 2025, and determined that the Objection Request submitted by the Company was rejected. Based on the Underpayment Tax Assessment Letter ("SKPKB"), there was a reduction in the amount of Tax payable, amounting to Rp61,340,874, Rp11,877,989,680, and Rp5,170,290,407 for Income Tax Article 21, Article 29, and Value Added Tax, respectively. As for Income Tax Article

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Pajak Penghasilan Pasal 4(2) tidak ada perubahan yaitu sebesar Rp313.004.918.

4(2), there was no change, remaining at Rp313,004,918.

Pada tanggal 07 Oktober 2025, Perusahaan kembali mengajukan Permohonan Banding kepada Pengadilan Pajak atas Keputusan Keberatan yang dikirimkan oleh Kantor Pajak. Sampai dengan tanggal penyelesaian laporan keuangan ini diterbitkan, Perusahaan belum menerima penetapan dari kantor pajak.

On October 7, 2025, the Company once again filed an Appeal with the Tax Court regarding the Objection Decision sent by the Tax Office. As of the completion date of the issuance of these financial statements, the Company has not received a determination from the tax office.

14. Beban Akruai

14. Accrued Expense

	2025 Rp	2024 Rp	
Bonus dan remunerasi	156,422,781	153,172,352	Bonus and remuneration
Pemasaran	107,418,509	111,818,807	Marketing
Umum dan kepegawaian lainnya	65,853,845	9,080,345	General and other employee expense
Jasa profesional	9,053,375	2,637,072	Professional fee
Operasional kendaraan	--	976,423	Motor vehicle operational
Lainnya (masing-masing dibawah Rp350.000)	49,282,011	11,680,194	Others (each below Rp350,000)
Jumlah	388,030,521	289,365,193	Total

Termasuk di dalam akun beban akrual bonus dan remunerasi adalah akrual tantiem Direksi dan tunjangan karyawan.

Included in other accrual expenses are utility accruals for the company's operational activities.

Termasuk di dalam beban akrual lainnya adalah akrual utilitas kegiatan operasional perusahaan.

Included in the bonus and remuneration accrued expense account are accrued bonuses for the Board of Directors and employee benefits.

15. Utang Lain-Lain

15. Other Payables

	2025 Rp	2024 Rp	
Utang usaha	65,029,655	50,104,825	Trade payable
Dana Tabarru'	40,280,576	36,473,310	Tabarru' fund
Pendapatan diterima dimuka	34,884,934	44,505,216	Unearned revenue
Utang jaminan kas	29,374,092	45,847,673	Cash deposit
Penyisihan kontribusi yang belum menjadi hak dan penyisihan manfaat polis masa depan	14,281,766	17,054,113	Unearned contributions provisions reserves and liabilities for future policy benefits
Penyisihan <i>ujroh</i>	11,778,709	14,005,202	Ujroh payable
Lainnya (masing-masing di bawah Rp10.000.000)	538,070,260	272,410,357	Others (each below Rp10,000,000)
Jumlah	733,699,992	480,400,696	Total

Pendapatan diterima di muka merupakan pendapatan sewa dan jasa pemeliharaan dari penyewa yang diterima dimuka oleh entitas anak (PMS) dari penyewa gedung.

Unearned revenue represents subsidiary's rental and service charge income received in advance by subsidiary (PMS) from building tenants.

Pada tanggal 31 Desember 2025 dan 2024 saldo Unit Bisnis Syariah untuk penyisihan kontribusi yang belum menjadi hak dan

As of December 31, 2025 and 2024, Unearned contributions provisions reserves and liabilities for future policy benefits in

penyisihan manfaat polis masa depan masing-masing sebesar Rp14.281.766 dan Rp17.054.126, dan penyisihan klaim masing-masing sebesar, Rp8.699.756 dan Rp6.195.938 (Catatan 37).

Sharia Business Unit amounted to Rp14,281,766 and Rp17,054,126 respectively, and reserves of claims amounted to Rp8,699,756 and Rp6,195,938 respectively (Note 37).

16. Liabilitas Imbalan Kerja

Grup menyediakan imbalan pensiun berdasarkan UU Cipta Kerja No. 6 Tahun 2023. Secara substansi program pensiun dalam UU Cipta Kerja No. 6 Tahun 2023 merupakan program imbalan pasti karena undang-undang telah menetapkan formula dalam menentukan jumlah minimum imbalan. Jika porsi program imbalan pensiun yang didanai oleh karyawan lebih rendah dari imbalan yang menurut undang-undang, Grup akan membentuk penyisihan untuk menutupi kekurangan tersebut

Manajemen berkeyakinan bahwa saldo liabilitas imbalan kerja tersebut cukup untuk memenuhi imbalan minimum sesuai dengan UUCK.

Grup mencatat liabilitas imbalan kerja berdasarkan perhitungan aktuaris independen. Perhitungan imbalan pasca kerja dihitung oleh Kantor Konsultan Aktuarial Steven & Mourits dan entitas anak TRI dan PMS adalah Kantor Konsultan Aktuarial Setya Gunawan.

Asumsi utama yang digunakan dalam menentukan penilaian aktuaris untuk Grup adalah sebagai berikut:

16. Employee Benefit Liabilities

The Group provides pension benefits in accordance with Job Creation Law No. 6 of 2023. Since the Law sets the formula for determining the minimum amount of benefits, in substance pension plans under Job Creation Law No. 6 of 2023 represent defined benefit plans. If the employee funded portion of the pension plan benefit is less than the benefit per the Job Creation Law, the Group will provide provision for such shortage

The management believes the balance of employee benefits liability is sufficient to cover the minimum benefits required under the UUCK.

The Group recorded employee benefits based on independent actuaries' calculation. Post employment benefits were calculated by Steven & Mourits, Actuarial Consulting and its subsidiaries TRI and PMS calculated by Setya Gunawan, Actuarial Consulting.

The actuarial valuation for the Group was carried out using the following key assumptions:

	2025	2024	
Tingkat diskonto	6.70%-7.10%	6.70%-7.10%	Discount rate
Tingkat kenaikan gaji	5.00%-10.00%	5.00%-10.00%	Future salary increment rate
Tingkat pengembalian aset	7.10%	7.10%	Expected return on plan assets
Tingkat kematian	TM IV - 2019	TM IV - 2019	Mortality rate
Tingkat cacat	5%-10% dari tingkat kematian/ 5%-10% of mortality rate		Disability rate
Tingkat pengunduran diri	1%-5% per tahun pada usia 20 tahun dan menurun secara linier sampai dengan 0.5%-1% pada usia 45 dan seterusnya/ 1%-5% per annum at age 20 years old and reducing linearly to 0.5%-1% at age 45 and thereafter		Resignation rate
Tingkat pensiun normal	100% pada usia pensiun normal/ 100% at normal retirement age		Normal retirement rate
Umur pensiun dini	paling sedikit 45 tahun atau 15 tahun masa kerja/at least 45 years old or rendering 15 years of service		Early retirement age
Umur pensiun normal	55 - 60 tahun/55 - 60 years old		Normal retirement age

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Tabel berikut ini merupakan komponen beban imbalan kerja neto yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan liabilitas imbalan kerja yang diakui dalam laporan posisi keuangan konsolidasian.

a. Program pensiun pada PT Asuransi Jiwa IFG

Perseroan menyelenggarakan program pensiun manfaat pasti untuk semua karyawan tetap yang berumur tidak lebih dari 60 tahun untuk karyawan yang dipekerjakan sebelum 1 Januari 2003 dan tidak lebih dari 55 tahun untuk karyawan yang dipekerjakan setelah 1 Januari 2003. Program pensiun ini dikelola oleh PT Asuransi Jiwa IFG.

Pendanaan program ini terutama berasal dari kontribusi pemberi kerja dan karyawan.

Dalam program ini, tingkat kontribusi Grup (pemberi kerja) ditelaah setiap tahun oleh PT Asuransi Jiwa IFG pada awal tahun, sedangkan kontribusi karyawan adalah 5% dari gaji pokok bulanan.

b. Undang-Undang Cipta Kerja No. 6/2023
Grup juga membukukan imbalan pasca kerja imbalan pasti untuk karyawan sesuai dengan undang-undang yang berlaku.

c. Imbalan jangka panjang lainnya (lainnya)

Perseroan memberikan imbalan jangka panjang lainnya dalam bentuk penghargaan *jubilee* dan cuti berimbalan jangka panjang.

Jumlah karyawan Grup yang berhak atas imbalan kerja pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah 553 dan 568 karyawan (tidak diaudit).

i. **Beban manfaat karyawan neto**

The following tables summarize the components of net employee benefits expense recognized in the consolidated statement of profit or loss and other comprehensive income and the employee benefits liability recognized in the consolidated statement of financial position.

a. Pension Program on PT Asuransi Jiwa IFG

The Company established a defined benefit pension plan covering all permanent employees who are not more than 60 years old for employees hired before January 1, 2003 and not more than 55 years old for employees hired after January 1, 2003. The pension plan is managed by PT Asuransi Jiwa IFG.

The pension plan is mainly funded by contributions from employers and employees.

On this plan, the Group contribution rate (the employer) is reviewed annually by PT Asuransi Jiwa IFG at the beginning of financial year, whilst the employee contribution is 5% of monthly basic salary.

b. Job Creation Law No. 6/2023
The Group also established defined post-employment benefit based on the prevailing Labor Law.

c. Other long-term benefits (Other)

The Company also established other long-term benefits including jubilee award and long service leave.

The number of the Group's employees entitled to the employment benefits as of December 31, 2025 and 2024 is 553 and 568 employees, respectively (unaudited).

i. **Net employee benefits expense**

	31 Desember/December 31, 2025				
			IJK/ Other long term benefit	Jumlah/ Total	
	Jiwasraya	UUK-PKB/ Labor Law-CLA			
Biaya jasa kini	690,400	14,827,613	3,003,424	18,521,437	Current service cost
Biaya jasa lalu	--	512,016	(13,732,724)	(13,220,708)	Past service cost
Biaya bunga	298,557	12,426,626	1,560,191	14,285,374	Interest cost
Liabilitas atas perubahan tanggal masuk	--	(261,823)	(108,503)	(370,326)	Liability due tue change of date of hired
(Keuntungan)/Kerugian dari penyelesaian	--	609,675	2,782,989	3,392,664	(Gain)/loss from settlement
Pengukuran kembali	--	(13,511)	569,361	555,850	Remeasurement
Kelebihan Pembayaran	--	1,118,305	--	1,118,305	Excess Benefit Paid by Company
Beban manfaat karyawan	988,957	29,218,901	(5,925,261)	24,282,596	Employee benefits expense

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember/December 31, 2024					
		IJK/			
	Jiwasraya	UUK-PKB/ Labor Law-CLA	Other long term benefit	Jumlah/ Total	
Biaya jasa kini	1,114,052	20,818,483	5,554,856	27,487,391	Current service cost
Biaya jasa lalu	--	313,126	--	313,126	Past service cost
Biaya bunga	1,001,321	15,514,138	2,711,822	19,227,281	Interest cost
Imbal hasil aset program (tanpa bunga)	--	--	(8,984,894)	(8,984,894)	Return on plan assets excluding (interest income)
Beban manfaat karyawan	2,115,373	36,645,747	(718,216)	38,042,904	Employee benefits expense

ii. Estimasi liabilitas imbalan kerja

ii. Estimated employee benefits liability

31 Desember/December 31, 2025					
	Jiwasraya	UUK-PKB/ Labor Law-CLA	Lainnya/ Others	Jumlah/ Total	
Nilai kini kewajiban imbalan pasti	10,567,251	189,775,201	28,463,878	228,806,330	Present value of defined obligations
Nilai wajar aset program	(6,460,655)	(3,550,848)	--	(10,011,503)	Fair value of plan assets
Liabilitas neto	4,106,596	186,224,353	28,463,878	218,794,827	Net liability

31 Desember/December 31, 2024					
	Jiwasraya	UUK-PKB/ Labor Law-CLA	Lainnya/ Others	Jumlah/ Total	
Nilai kini kewajiban imbalan pasti	10,014,536	193,939,250	36,831,303	240,785,089	Present value of defined obligations
Nilai wajar aset program	(6,371,565)	(3,415,146)	--	(9,786,711)	Fair value of plan assets
Liabilitas neto	3,642,971	190,524,104	36,831,303	230,998,378	Net liability

Mutasi nilai wajar aset program adalah
sebagai berikut:

The movements in the fair value of plan
assets are as follows:

31 Desember/December 31, 2025					
	Jiwasraya	UUK-PKB/ Labor Law-CLA	Lainnya/ Others	Jumlah/ Total	
Saldo awal tahun	6,371,565	3,415,146	--	9,786,711	Balance at the beginning of year
luran Perusahaan yang dibayarkan periode berjalan	--	4,665,539	--	4,665,539	Company contributions during period
Pendapatan bunga atas Aset Program	452,381	243,627	--	696,008	Interest income on plan assets
Imbal hasil aset program	(363,291)	(4,852,625)	--	(5,215,916)	Return on plan assets
Nilai wajar aset program yang diharapkan	--	79,160	--	79,160	Actuarial gains/(losses) on plan assets
Saldo akhir tahun	6,460,655	3,550,848	--	10,011,503	Balance at end of year

31 Desember/December 31, 2024					
	Jiwasraya	UUK-PKB/ Labor Law-CLA	Lainnya/ Others	Jumlah/ Total	
Saldo awal tahun	5,868,147	3,203,927	--	9,072,074	Balance at the beginning of year
luran Perusahaan yang dibayarkan periode berjalan	(781,935)	139,699	--	(642,236)	Company contributions during period
Pembayaran Imbalan dari Aset Program	366,971	15,730	--	382,701	Benefits payment from plan assets
Imbal hasil aset program	918,382	55,790	--	974,172	Return on plan assets
Saldo akhir tahun	6,371,565	3,415,146	--	9,786,711	Balance at end of year

Pada tanggal 31 Desember 2025 dan
2024, aset program terdiri dari:

As of December 31, 2025 and 2024, plan
assets comprise the following:

31 Desember/December 31, 2025					
	Jiwasraya	UUK-PKB/ Labor Law-CLA	Lainnya/ Others	Jumlah/ Total	
Kas dan setara kas	6,460,655	3,550,848	--	10,011,503	Cash and cash equivalent
Jumlah aset program	6,460,655	3,550,848	--	10,011,503	Total plan assets

31 Desember/December 31, 2024					
	Jiwasraya	UUK-PKB/ Labor Law-CLA	Lainnya/ Others	Jumlah/ Total	
Kas dan setara kas	6,371,565	3,415,146	--	9,786,711	Cash and cash equivalent
Jumlah aset program	6,371,565	3,415,146	--	9,786,711	Total plan assets

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

iii. Mutasi liabilitas imbalan kerja di laporan posisi keuangan konsolidasian:

iii. Movements in the employee benefits liability recognized in the consolidated statements of financial position are as

	31 Desember/December 31, 2025			
	Jiwasraya	UU-KPKB/ Labor Law-CLA	Lainnya/ Others	Jumlah/ Total
Saldo awal tahun	10,014,536	184,152,538	36,831,303	230,998,377
Beban selama tahun berjalan	988,957	29,218,901	(5,925,261)	24,282,597
Kelebihan Pembayaran	--	(368,992)	--	(368,992)
Pengukuran kembali tahun berjalan	(1,443,714)	5,324,717	--	3,881,003
Pembayaran selama tahun berjalan	--	(37,555,989)	(2,442,169)	(39,998,158)
Saldo akhir tahun	<u>9,559,779</u>	<u>180,771,175</u>	<u>28,463,873</u>	<u>218,794,827</u>

Balance at the beginning of year
Expense during the year
Excess Benefit Paid by Company
Remeasurement during the year
Benefit payment during the year
Balance at end of year

	31 Desember/December 31, 2024			
	Jiwasraya	UU-KPKB/ Labor Law-CLA	Lainnya/ Others	Jumlah/ Total
Saldo awal tahun	15,297,271	246,089,435	43,211,543	304,598,249
Beban selama tahun berjalan	2,115,373	36,645,747	(718,216)	38,042,904
Kelebihan Pembayaran	(781,935)	--	(692,219)	(1,474,154)
Pengukuran kembali tahun berjalan	(6,616,173)	(63,380,225)	434,283	(69,562,115)
Pembayaran selama tahun berjalan	--	(25,415,707)	(5,404,088)	(30,819,795)
Saldo akhir tahun	<u>10,014,536</u>	<u>193,939,250</u>	<u>36,831,303</u>	<u>240,785,089</u>

Balance at the beginning of year
Expense during the year
Excess Benefit Paid by Company
Remeasurement during the year
Benefit payment during the year
Balance at end of year

Pengalaman penyesuaian untuk entitas induk adalah sebagai berikut:

The adjustment experience for the parent entity are as follows:

	2025 Rp	2024 Rp	
Nilai kini kewajiban imbalan pasti	200,235,013	304,598,249	Present value of defined benefit obligation
Nilai wajar aset program	(6,460,655)	6,371,565	Fair value of plan assets
Defisit program	<u>193,774,358</u>	<u>310,969,814</u>	Deficit in the plan
Penyesuaian pengalaman pada aset program	<u>6,663,421</u>	<u>8,930,987</u>	Experience adjustments on plan assets

Aset program pada tanggal 31 Desember 2025 dan 2024 terdiri atas reksadana, deposito berjangka dan obligasi.

Plan assets as of December 31, 2025 and 2024 consist of mutual funds, time deposits and bonds.

Analisis sensitivitas

Tabel berikut menunjukkan sensitivitas atas kemungkinan perubahan tingkat suku bunga pasar, dengan variabel lain dianggap tetap, terhadap nilai kini kewajiban imbalan pasti dan beban jasa kini Perseroan pada tanggal 31 Desember 2025 dan 2024:

Sensitivity analysis

The following table demonstrates the sensitivity to a reasonably possible change in market interest rates, with all other variables held constant, of the Company's present value of defined benefit obligation and current service cost as of December 31, 2025 and 2024:

	Tingkat bunga diskonto/ discount rate	Tingkat kenaikan upah/ salary increase	
31 Desember 2025			December 31, 2025
Kenaikan suku bunga 100 basis poin	193,488,725	225,518,896	Increase in interest rate 100 basis point
Penurunan suku bunga 100 basis poin	225,756,618	193,479,961	Decrease in interest rate 100 basis point
31 Desember 2024			December 31, 2024
Kenaikan suku bunga 100 basis poin	(198,186,508)	227,873,052	Increase in interest rate 100 basis point
Penurunan suku bunga 100 basis poin	226,050,122	(201,296,984)	Decrease in interest rate 100 basis point

Perkiraan pembayaran liabilitas imbalan jangka panjang Perseroan yang tidak didiskontokan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut (tidak diaudit):

The expected undiscounted benefit payment of long-term employee benefits liability of the Company as of December 31, 2025 and 2024 are as follows (unaudited):

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	2025 Rp	2024 Rp	
Dalam waktu 12 bulan berikutnya (periode laporan tahun berikutnya)	19,792,212	21,247,959	Within the next 12 months (the next annual reporting period)
Antara 1 dan 2 tahun	23,364,985	37,547,322	Between 1 and 2 years
Antara 3 dan 5 tahun	76,976,958	90,131,835	Between 3 and 5 years
Lebih dari 5 tahun	752,758,915	751,369,319	More than 5 years

17. Pinjaman Diterima

Pinjaman ini merupakan pinjaman entitas anak yaitu PT Pratama Mitra Sejati ("PMS") yang terdiri dari:

	2025 Rp	2024 Rp
Pihak berelasi (catatan 30)	466,829,127	475,956,710
Pihak ketiga		
PT Bank Shinhan Indonesia	93,930,641	--
PT Bank Woori Saudara Indonesia Tbk	46,005,740	22,278,752
PT Bank Central Asia Tbk	13,465,618	23,286,565
PT Bank Panin Dubai Syariah	9,870,640	--
PT Bank IBK Indonesia Tbk	1,927,663	5,553,202
Sub-Jumlah	165,200,302	51,118,519
Jumlah	632,029,429	527,075,229

Pada tanggal 31 Desember 2025 dan 2024, manajemen berpendapat bahwa PMS mematuhi semua pembatasan dan telah memenuhi semua rasio keuangan yang dipersyaratkan dalam perjanjian pinjaman.

PT Bank Mandiri (Persero) Tbk

Pada tanggal 31 Desember 2021, PMS memperoleh kredit modal kerja dengan agunan deposito berjangka. Jumlah maksimum pembiayaan sebesar Rp40.000.000 dalam jangka waktu 36 bulan sejak penandatanganan perjanjian kredit. Tingkat bunga tahunan sebesar 0,50% per tahun diatas suku bunga deposito yang menjadi agunan (Catatan 32).

Jaminan untuk pinjaman dari Bank Mandiri adalah Deposito berjangka sebesar Rp40.000.000 atas nama PT Tugu Pratama Interindo, pemegang saham PMS.

Pada tanggal 2 Juli 2022, PMS memperoleh kredit investasi dengan jumlah nominal Rp200.000.000 dalam jangka waktu 48 bulan sejak penandatanganan perjanjian kredit. Atas fasilitas kredit tersebut, PMS wajib membayar bunga kepada bank sebesar Jakarta Interbank Offered Rate (JIBOR) 1 bulan ditambah 3,5% per annum.

17. Borrowings

This loan is a loan from a subsidiary entity, namely PT Pratama Mitra Sejati ("PMS"), which consists of:

Related parties (note 30)
Third parties
PT Bank Shinhan Indonesia
PT Bank Woori Saudara Indonesia, Tbk
PT Bank Central Asia Tbk
PT Bank Panin Dubai Syariah
PT Bank IBK Indonesia Tbk
Sub-total
527075228.9 Total

As of December 31, 2025 and 2024, the management is of the opinion that, PMS is in compliance with all of the covenants and has complied with all financial ratios required to be maintained under the loan agreements.

PT Bank Mandiri (Persero) Tbk

On December 31, 2021, PMS obtained a working capital loan credit collateralized with time deposit. Maximum amount of credit is Rp40,000,000 for 36 months period since the signing of credit agreement. Annual interest rates are 0.50% per annum above the deposit rate which is used as collateral (Note 32).

The collateral for borrowings from Bank Mandiri are time deposit amounted to Rp40,000,000 on behalf of PT Tugu Pratama Interindo, PMS shareholders.

On July 2, 2022, PMS obtained an investment credit with a nominal amount of Rp200,000,000 within 48 months of signing the credit agreement. For this credit facility, PMS is required to pay interest to the bank at the Jakarta Interbank Offered Rate (JIBOR) 1 month plus 3.5% per annum.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Fasilitas ini telah dilunasi sebesar Rp27.906.543 pada 11 September 2025.

PT Bank Jawa Barat dan Banten

Pada tanggal 13 Juli 2022, PMS memperoleh kredit modal dengan jumlah maksimum pembiayaan sebesar Rp200.000.000 dalam jangka waktu 45 bulan sejak penandatanganan perjanjian kredit. Biaya provisi untuk fasilitas kredit sebesar 0,5% dari fasilitas yang ditarik dan dibayarkan bertahap setiap penarikan kredit.

Pada tanggal 17 Juli 2023 dan 18 Maret 2024, PMS memperoleh fasilitas *kredit cash collateral standby loan* Tahap I dan Tahap II dengan plafond masing-masing sebesar Rp150.000.000 dalam jangka waktu 36 bulan sejak penandatanganan perjanjian kredit. Tingkat bunga tahunan sebesar 0,25% per tahun diatas suku bunga deposito yang menjadi agunan.

Terdapat satu Fasilitas yang telah dilunasi sebesar Rp5.678.060 pada 11 September 2025.

Pada tahun yang berakhir pada tanggal 31 Desember 2025, PMS telah menerima pencairan pinjaman sebesar Rp52.058.668, telah melakukan pembayaran atas pokok fasilitas pinjaman sebesar Rp39.633.921 dan bunga pinjaman sebesar Rp19.717.894.

PT Bank Central Asia, Tbk

Pada tanggal 03 Oktober 2023, PMS mendapat fasilitas kredit investasi maksimal Rp50.000.000 untuk pembelian kendaraan untuk jangka waktu 3 tahun. Tingkat bunga tahunan sebesar 6% per tahun diatas suku bunga deposito yang menjadi agunan. Jaminan fasilitas kredit adalah kendaraan yang dibiayai.

Pada tahun yang berakhir pada tanggal 31 Desember 2025, PMS telah melakukan pembayaran atas pokok fasilitas pinjaman sebesar Rp9.820.947 dan bunga pinjaman sebesar Rp1.461.025.

PT Bank IBK Indonesia

Pada tanggal 13 April 2023, PMS memperoleh fasilitas kredit investasi dengan plafond sebesar Rp20.000.000 untuk tujuan pembelian kendaraan dalam jangka waktu 36 bulan dari masing-masing pencairan. Tingkat bunga tahunan sebesar 8,25% per tahun diatas suku bunga deposito yang menjadi agunan.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

This facility has been fully paid amounting Rp27,906,543 on September 11, 2025.

PT Bank Jawa Barat dan Banten

On July 13, 2022, PMS obtained a capital credit with a maximum financing amount of Rp200,000,000 within 45 months of signing the credit agreement. The provision fee for credit facilities is 0.5% of the withdrawn facility and is paid in stages for each credit withdrawal.

On July 17, 2023 and March 18, 2024, PMS obtained a credit facility cash collateral standby loan Phase I and Phase II with each plafond amount of Rp150,000,000 with maturity date of 36 months of signing the credit agreement. The annual interest rate is 0.25% per year above the deposit interest rate as collateral.

There is one Facility that has been paid off in the amount of Rp5,678,060 on September 11, 2025.

For the year ended December 31, 2025, PMS has received a loan disbursement amounting to Rp52,058,668, paid the principal of the loan facility amounting to Rp39,633,921 and paid interest on the loan amounting to Rp19,717,894.

PT Bank Central Asia, Tbk

On October 3, 2023, PMS received a maximum investment credit facility of Rp50,000,000 for vehicle purchases for a period of 3 years. Annual interest rates are 6% per annum above the deposit rate which is used as collateral. The collateral for the credit facility is the vehicle being financed.

For the year ended December 31, 2025, PMS has paid the principal of the loan facility amounting to Rp9,820,947 and paid interest on the loan amounting to Rp1,461,025.

PT Bank IBK Indonesia

On April 13, 2023, PMS obtained an investment credit facility with a ceiling of Rp20,000,000 for the purpose of purchasing vehicles within a period of 36 months from each disbursement. Annual interest rates are 8.25% per annum above the deposit rate which is used as collateral.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Jaminan untuk pinjaman dari Bank IBK adalah Bukti Kepemilikan Kendaraan Bermotor (BPKB) (Catatan 9).

Pada tahun yang berakhir pada tanggal 31 Desember 2025, PMS telah melakukan pembayaran atas pokok fasilitas pinjaman sebesar Rp3.625.540 dan bunga pinjaman sebesar Rp323.083.

PT Bank Syariah Indonesia

Pada tanggal 09 Mei 2023, PMS mendapatkan dua fasilitas pembiayaan investasi *line facility* musyarakah mutanaqisah untuk pembelian kendaraan dengan jumlah maksimum sebesar Rp150.000.000 dan untuk *refurbishment* Gedung Wisma Tugu 2 dengan jumlah maksimal Rp50.000.000 dalam jangka waktu 48 bulan sejak penandatanganan perjanjian.

Pada tanggal 13 September 2024 dan 18 Desember 2024, PMS mendapatkan dua fasilitas pembiayaan *Back to Back Deposito* untuk pembelian kendaraan dengan jumlah sebesar Rp40.000.000 dan Rp45.000.000 dalam jangka waktu 36 bulan sejak penandatanganan perjanjian.

Pada tahun yang berakhir pada tanggal 31 Desember 2025, PMS telah menerima pencairan pinjaman sebesar Rp53.983.387, telah melakukan pembayaran atas pokok fasilitas pinjaman sebesar Rp55.055.336 dan bunga pinjaman sebesar Rp12.784.435.

PT Bank Woori Saudara Indonesia

Pada tanggal 23 Agustus 2024, PMS memperoleh fasilitas kredit investasi pembiayaan kendaraan bermotor dengan jumlah maksimum pembiayaan sebesar Rp70.000.000 dalam jangka waktu 36 bulan sejak pencairan fasilitas kredit. Tingkat bunga tahunan sebesar 7,15% per tahun diatas suku bunga deposito yang menjadi agunan.

Pada tahun yang berakhir pada tanggal 31 Desember 2025, PMS telah menerima pencairan pinjaman sebesar Rp45.740.308, telah melakukan pembayaran atas pokok fasilitas pinjaman sebesar Rp13.547.000 dan bunga pinjaman sebesar Rp2.726.802.

PT Bank Shinhan Indonesia

Pada tanggal 08 Juli 2025, PMS mendapatkan fasilitas kredit investasi untuk pembelian kendaraan dengan jumlah

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

The collateral for borrowings from Bank IBK are the respective Car Ownership Certificates (BPKB) (Note 9).

For the year ended December 31, 2025, PMS has paid the principal of the loan facility amounting to Rp3,625,540 and paid interest on the loan amounting to Rp323,083.

PT Bank Syariah Indonesia

On May 9 2023, PMS obtained two musyarakah mutanaqisah line facility investment financing facilities for the purchase of vehicles with a maximum amount of Rp150,000,000 and for the refurbishment of the Wisma Tugu 2 Building with a maximum amount of Rp50,000,000 within a period of 48 months since signing the agreement.

On September 13, 2024, and December 18, 2024, PMS obtained two Back-to-Back Deposit financing facilities for vehicle purchases, amounting to Rp40,000,000 and Rp45,000,000 respectively, with a term of 36 months from the signing of the agreement.

For the year ended December 31, 2025, PMS has received a loan disbursement amounting to Rp53,983,387, paid the principal of the loan facility amounting to Rp55,055,336 and paid interest on the loan amounting to Rp12,784,435.

PT Bank Woori Saudara Indonesia

On August 23, 2024, the PMS obtained an investment credit facility for motor vehicle financing with a maximum financing amount of Rp 70,000,000 for a period of 36 months from the disbursement of the credit facility. Annual interest rates are 7.15% per annum above the deposit rate which is used as collateral.

For the year ended December 31, 2025, PMS has received a loan disbursement amounting to Rp45,740,308, paid the principal of the loan facility amounting to Rp13,547,000 and paid interest on the loan amounting to Rp2,726,802.

PT Bank Shinhan Indonesia

On July 8, 2025, PMS obtained an investment credit facility for the purchase of vehicles with a financing amount of Rp100,000,000 over a

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

pembiayaan sebesar Rp100.000.000 dalam jangka waktu 48 bulan sejak penandatanganan perjanjian fasilitas kredit dan jangka waktu 36 bulan yang terhitung sejak tanggal tiap pencairan. Tingkat bunga tahunan sebesar 7% per tahun. Jaminan fasilitas kredit adalah kendaraan bermotor yang dimiliki oleh PMS.

term of 48 months from the signing of the credit facility agreement and a term of 36 months from the date of each disbursement. The annual interest rate is 7% per year. The collateral for the credit facility is a motor vehicle owned by PMS.

Pada tahun yang berakhir pada tanggal 31 Desember 2025, PMS telah menerima pencairan pinjaman sebesar Rp99.495.009, telah melakukan pembayaran atas pokok fasilitas pinjaman sebesar Rp5.564.367 dan bunga pinjaman sebesar Rp1.150.308.

For the year ended December 31, 2025, PMS has received a loan disbursement amounting to Rp99,495,009, paid the principal of the loan facility amounting to Rp5,564,367 and paid interest on the loan amounting to Rp1,150,308.

PT Bank Panin Dubai Syariah

Pada tanggal 07 Oktober 2025, PMS mendapatkan dua fasilitas pembiayaan investasi *line facility musyarakah mutanaqisah* dan *Murabahah* untuk pembelian kendaraan dengan jumlah masing-masing pembiayaan sebesar Rp50.000.000 dalam jangka waktu 48 bulan sejak penandatanganan pencairan fasilitas kredit. Tingkat bunga tahunan sebesar 6,9% per tahun diatas suku bunga deposito yang menjadi agunan. Jaminan fasilitas kredit adalah kendaraan bermotor yang disewakan kepada customer dan milik Perusahaan.

PT Bank Panin Dubai Syariah

On October 7, 2025, PMS obtained two investment financing facilities: a declining partnership (musyarakah mutanaqisah) line facility and a Murabahah facility for vehicle purchases, with each financing amounting to Rp50,000,000 for a term of 48 months from the signing of the credit facility disbursement. Annual interest rates are 6.9% per annum above the deposit rate which is used as collateral. The collateral for the credit facility is a motor vehicle that is rented to the customer and owned by the Company.

Pada tahun yang berakhir pada tanggal 31 Desember 2025, PMS telah menerima pencairan pinjaman sebesar Rp9.870.640, belum terdapat pembayaran yang dilakukan oleh PMS atas pokok fasilitas pinjaman yang dicairkan.

For the year ended December 31, 2025, PMS has received loan disbursements of Rp9,870,640, and PMS has not made any payments on the principal of the disbursed loan facility.

18. Utang Pembiayaan Konsumen Dan Sewa Pembiayaan

18. Consumer Finance And Leases Payable

Utang ini merupakan utang pembiayaan konsumen dan sewa pembiayaan entitas anak (PMS).

This payable represents consumer finance and leases payable of subsidiary (PMS).

a. Berdasarkan kreditur

a. Based on creditors

	2025 Rp	2024 Rp
Pihak ketiga		
<u>Pembiayaan Konsumen</u>		
PT Toyota Astra Financial Services	107,039,979	106,015,946
PT Lotte Capital Indonesia	19,541,725	11,720,847
Astra Credit Companies	13,197,585	--
PT Dipo Star Finance	--	78,991
Sub-jumlah	139,779,289	117,815,784
Jumlah	139,779,289	117,815,784

<u>Third parties</u>
<u>Consumer Financing</u>
PT Toyota Astra Financial Services
PT Lotte Capital Indonesia
Astra Credit Companies
PT Dipo Star Finance
Sub-total
Total

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

b. Berdasarkan nilai tunai pembayaran

	2025 Rp	2024 Rp
Pembayaran yang jatuh tempo pada tahun:		
- 2025	--	54,320,931
- 2026	76,227,044	45,337,950
- 2027	58,361,326	26,986,070
- 2028	13,692,380	--
	148,280,750	126,644,951
Beban bunga dan asuransi yang belum jatuh tempo	(8,501,461)	(8,829,167)
Jumlah	139,779,289	117,815,784

Payment
due in year:
2025 -
2026 -
2027 -
2028 -

Interest expense and cost
insurance which are not yet due

Total

b. Based on cash value of payment

c. Berdasarkan jatuh tempo

	2025 Rp	2024 Rp
Berdasarkan jatuh tempo		
Kurang dari 1 tahun	63,367,633	48,820,107
Lebih dari 1 tahun	76,411,656	68,995,677
Jumlah	139,779,289	117,815,784

Based on maturity
Less than a year
More than a year
Total

c. Based on maturity

Jangka waktu pembiayaan konsumen dan sewa pembiayaan adalah 3 sampai 4 tahun dengan tingkat bunga efektif untuk pembiayaan konsumen berkisar antara 5,23% - 10,54% per tahun, dan untuk sewa pembiayaan antara 8,19% - 12,50% per tahun. Semua utang sewa didenominasi dalam mata uang Rupiah yang dibayar setiap bulan dalam suatu jumlah tetap. Utang ini dijamin dengan aset yang bersangkutan.

The consumer finance and lease term is 3 to 4 years with effective interest rate for consumer finance ranging from 5.23% - 10.54% per annum and for finance lease from 8.19% - 12.50% per annum. All lease payables are denominated in Rupiah currency which are paid monthly in fixed amount. These payables are secured with the related asset.

Tidak terdapat Beban bunga pembiayaan dan sewa untuk tahun yang berakhir pada tanggal 31 Desember 2025 (2024: Rp3.631.480).

There were no finance and lease interest charges for the year ended December 31, 2025 (2024: Rp3,631,480).

19. Modal Saham

Pada tanggal 31 Desember 2025 dan 2024, rincian pemegang saham Perseroan adalah sebagai berikut:

19. Share Capital

As of December 31, 2025 and 2024, the Company's shareholders are as follows:

	31 Desember/December 31, 2025			
	Jumlah saham/ Number of shares	Persentase pemilikan/ Percentage of ownership	Jumlah/ Total	Name of shareholders
Pemegang saham				
PT Pertamina (Persero)	2,080,000,000	58.50%	104,000,000	PT Pertamina (Persero)
UOB Kay Hian Pte Ltd	563,200,000	15.84%	28,160,000	UOB Kay Hian Pte Ltd
Samsung Fire & Marine Co, Ltd	188,234,000	5.29%	9,411,700	Samsung Fire & Marine Co, Ltd
Komisaris dan Direksi				Commissioners and Directors
Bapak Fadli Iswahyudi	24,400	0.00%	1,220	Mr Fadli Iswahyudi
Bapak Ery Widiatmoko	956,700	0.03%	47,835	Mr Ery Widiatmoko
Bapak Edi Yoga Prasetyo	413,400	0.01%	20,670	Mr Edi Yoga Prasetyo
Masyarakat Umum	722,747,100	20.33%	36,137,355	Publicly held
Jumlah	3,555,575,600	100.00%	177,778,780	Total

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember/December 31, 2024				
Pemegang saham	Jumlah saham/ Number of shares	Persentase pemilikan/ Percentage of ownership	Jumlah/ Total	Name of shareholders
PT Pertamina (Persero)	2,080,000,000	58.50%	104,000,000	PT Pertamina (Persero)
UOB Kay Hian Pte Ltd	564,700,000	15.88%	28,235,000	UOB Kay Hian Pte Ltd
Samsung Fire & Marine Co, Ltd	188,234,000	5.29%	9,411,700	Samsung Fire & Marine Co, Ltd
Komisaris dan Direksi				Commissioners and Directors
Bapak Tatang Nurhidayat	1,179,000	0.03%	58,950	Mr Tatang Nurhidayat
Bapak Emil Hakim	755,600	0.02%	37,780	Mr Emil Hakim
Bapak Sudarlin	615,900	0.02%	30,795	Mr Sudarlin
Bapak Ery Widiatmoko	603,600	0.02%	30,180	Mr Ery Widiatmoko
Bapak Edi Yoga Prasetyo	580,600	0.02%	29,030	Mr Edi Yoga Prasetyo
Masyarakat Umum	718,906,900	20.22%	35,945,345	Publicly held
Jumlah	3,555,575,600	100.00%	177,778,780	Total

Perseroan telah mencatatkan seluruh sahamnya pada Bursa Efek Indonesia sebanyak 3.555.575.600 saham (nilai penuh) pada 31 Desember 2025 dan 31 Desember 2024.

Manajemen modal

Tujuan utama dari pengelolaan modal Perseroan adalah untuk mempertahankan rasio modal yang sehat untuk mendukung bisnis dan memaksimalkan nilai pemegang saham.

Perseroan mengelola struktur modal dan membuat perubahan, apabila diperlukan, sehubungan dengan perubahan kondisi ekonomi, struktur bisnis dan perkembangan dalam industri.

Pengelolaan rasio modal juga diperlukan sebagai unsur kepatuhan terhadap Peraturan Menteri Keuangan mengenai rasio pencapaian solvabilitas yang dihitung dengan pendekatan modal berbasis risiko (Catatan 34).

Perseroan telah memenuhi ketentuan solvabilitas pada tanggal 31 Desember 2025 dan 2024 (tidak diaudit) (Catatan 34).

The Company has listed all of its shares on the Indonesia Stock Exchange amounting to 3,555,575,600 shares (full value) as of December 31, 2025, and December 31, 2024.

Capital management

The primary objective of the Company's capital management is to ensure that it maintains healthy capital ratios in order to support its business and maximize shareholder value.

The Company manages its capital structure and makes changes to it, where appropriate, in relation to changes in economic conditions, business structure and developments in the industry.

The capital ratios management also required as compliance factor to the Ministry of Finance Regulation relating to solvency ratio which is calculated with risk-based capital method (Note 34).

The Company has complied with solvability requirement as of December 31, 2025 and 2024 (unaudited) (Note 34).

20. Dividen

Berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan Perseroan tanggal 29 April 2024, yang telah diaktakan dengan Akta Notaris No. 189 tanggal 29 April 2024 dari Notaris Mala Mukti, S.H.,LL.M., para pemegang saham menyetujui pembagian dividen kas sebesar Rp528.957.524 dari hasil operasi 2023. Pelunasan sisa pembayaran dividen sebesar Rp438.247.011 telah dilakukan pada tanggal 29 Mei 2024.

20. Dividends

Based on the Shareholders' Annual General Meeting held on April 29, 2024, which was notarized by Notarial Deed No. 189 dated April 29, 2024, of Notary Mala Mukti, S.H.,LL.M., the shareholders approved the distribution of cash dividends of Rp528,957,524 from 2023 operating results. The remaining of cash dividend amounting to Rp438,247,011 has been paid on May 29, 2024.

Berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan Perseroan tanggal 29 April 2025, yang telah diaktakan dengan Akta Notaris No. 76 tanggal 29 April 2025 dari Notaris Mala Mukti, S.H.,LL.M., para pemegang saham menyetujui pembagian dividen kas sebesar Rp280.341.762 dari hasil operasi 2024. Perseroan telah melakukan pembayaran kepada Pemegang Saham sebesar Rp265.514.707 pada tanggal 27 Mei 2025.

Pada tahun 2025 dan 2024, Grup membayarkan dividen kas kepada kepentingan non-pengendali masing-masing sebesar Rp7.891.099 dan Rp10.911.

Based on the Decision of the Annual General Meeting of Shareholders of the Company dated April 29, 2025, which was notarized with Notarial Deed No. 76 dated April 29, 2025 by Notary Mala Mukti, S.H., LL.M., the shareholders approved the distribution of cash dividends amounting to Rp280,341,762 from the 2024 operational results. The remaining of cash dividend amounting to Rp265,514,707 has been paid on May 27, 2025.

In 2025 and 2024, the Group will pay cash dividends to non-controlling interests amounting to Rp7,891,099 and Rp10,911, respectively.

21. Tambahan Modal Disetor

21. Additional Paid In Capital

Rincian akun Tambahan Modal Disetor adalah sebagai berikut:

The Additional Paid in Capital account details are as follows:

	2025 Rp	2024 Rp	
Penawaran Umum Saham Perdana	666,666,750	666,666,750	Initial Public Offering
Selisih nilai transaksi restrukturisasi entitas sepengendali	(22,206,471)	(22,206,471)	Difference in values of restructuring transactions of entities under common control
Biaya emisi efek	(25,742,359)	(25,742,359)	Share issuance costs
Opsi saham (Catatan 28)	6,714,869	6,714,869	Share options (Note 28)
Management Employee Stock Option Plan	27,420	27,420	Management Employee Stock Option Plan
Tambahan setoran modal, neto	625,460,209	625,460,209	Additional paid in capital, net

22. Program Kompensasi Manajemen Berbasis Saham (MESOP)

22. Management Stock Option Plan (MESOP)

Perseroan untuk pertama kalinya mengenalkan MESOP adalah di tahun 2018 melalui Akta No. 17 Pernyataan Keputusan Para Pemegang Saham yang diadakan pada tanggal 15 Januari 2018, di mana para pemegang saham menyetujui untuk menerbitkan hak opsi melalui Program Management and Employee Stock Option Plan (MESOP) untuk membeli saham baru Perseroan sebanyak-banyaknya 88.888.800 (delapan puluh delapan juta delapan ratus delapan puluh delapan ribu delapan ratus) saham.

Tujuan program MESOP ini adalah untuk menetapkan kebijakan remunerasi yang bersifat tetap dan bersifat variabel yang memperhatikan kinerja dan risiko dan melakukan penetapan metode pengukurannya sesuai skala dan kompleksitas kegiatan usaha Perseroan. Selain itu, Program MESOP juga ditujukan

The Company initially introduced MESOP in 2018 through the Notarial Deed Statement of Shareholders Decision No. 17 held on January 15, 2018 whereby the shareholders agreed to issue the right option through the Management and Employee Stock Option Plan (MESOP) Program to purchase the Company's new shares maximum of 88,888,800 (eighty eight million eight hundred eighty eight thousand eight hundred) shares.

The purpose of the MESOP program is to implement both fixed and variable remuneration policies that take into account performance and risks and to determine the method of measurement in accordance with the scale and complexities of the Company's business activities. In addition, MESOP program is also granted as a form of award for

sebagai bentuk penghargaan atas pencapaian kinerja di masa yang akan datang.

Perseroan menerbitkan program MESOP pada tanggal 15 November 2018 (tanggal pemberian) sejumlah 9.314.300 saham dalam 3 (tiga) tahap sebagai berikut:

- Tahap I (15 November 2018): 25,68% dari total saham atau sebanyak 2.392.200 saham,
- Tahap II (28 Mei 2019): 38,61% dari total saham atau sebanyak 3.596.600 saham,
- Tahap III (28 Mei 2020): 35,70% dari total saham atau sebanyak 3.325.500 saham.

Masa berlaku opsi sejak tanggal pendistribusian sampai dengan 28 Mei 2023. Setelah tanggal tersebut, seluruh hak opsi yang tidak digunakan akan menjadi gugur.

Pihak yang memenuhi syarat untuk menerima MESOP adalah direksi, dewan komisaris kecuali komisaris independen dan karyawan tetap dengan mengacu kepada masa kerja, penilaian kinerja, kelompok jabatan, dan jabatan.

MESOP Tahap I

Perhitungan, metode dan asumsi mengenai MESOP diperoleh dari laporan appraisal independen, KJPP Desmar, Ferdinand, Hentriawan dan Rekan tertanggal 24 September 2018.

Beban kompensasi yang diakui dalam laporan laba rugi dan penghasilan komprehensif lainnya sehubungan dengan opsi saham untuk tahun yang berakhir pada tanggal 31 Desember 2018 adalah sebesar Rp1.473.595 dan dikreditkan ke tambahan modal disetor di ekuitas.

Nilai wajar dari setiap hak opsi diestimasi pada tanggal pemberian hak opsi dengan menggunakan model "Black-scholes", dengan asumsi utama sebagai berikut:

Periode <i>vesting</i> (dalam bulan)	12
Harga saham pada tanggal pemberian opsi (dalam Rupiah penuh)	3,320
Harga pelaksanaan opsi (dalam Rupiah penuh)	3,465
Nilai wajar opsi (dalam Rupiah penuh)	616
Volatilitas harga saham	37%
Suku bunga bebas risiko	8.54%
Tingkat dividen	1.51%

the achievement of future performance.

The Company issued the MESOP program on November 15, 2018 (Grant date) of 9,314,300 shares in 3 (three) phases as follows:

- Grant I (November 15, 2018): 25.68% of total shares or 2,392,200 shares,*
- Grant II (May 28, 2019): 38.61% of total shares or 3,596,600 shares,*
- Grant III (May 28, 2020): 35.70% of total shares or 3,325,500 shares.*

Option life from grant date until May 28, 2023. After that date, any unused option rights will be void.

Those entitled to this program are the Bank's board of directors, board of commissioners except independent commissioner and permanent employees with reference to working period, performance assessment, job grade group, and job grade.

MESOP Grant I

The computation, method and assumption regarding MESOP generated by KJPP Desmar, Ferdinand, Hentriawan dan Rekan, an independent actuary dated September 24, 2018.

Compensation costs recognized in the statement of profit or loss and other comprehensive income in relation to stock options for the year ended December 31, 2018, amounted to Rp1,473,595 and credited to additional paid in capital in equity.

The fair value of each option rights was estimated on the vesting data using the "Black-scholes" option pricing model with the primary assumptions as follows:

<i>Vesting period (in month)</i>
<i>Share's price at grant date (in full Rupiah)</i>
<i>Exercise price of option (in full Rupiah)</i>
<i>Option fair value (in full rupiah)</i>
<i>Volatility of stock price</i>
<i>Risk-free interest rate</i>
<i>Dividend yield</i>

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Pada tanggal 15 November 2021, hak opsi saham MESOP Tahap I yang tidak digunakan dinyatakan gugur.

MESOP Tahap II

Perhitungan, metode dan asumsi mengenai MESOP diperoleh dari laporan appraisal independen, KJPP Desmar, Ferdinand, Hentriawan dan Rekan tertanggal 6 Maret 2019.

Beban kompensasi yang diakui dalam laporan laba rugi dan penghasilan komprehensif lainnya sehubungan dengan opsi saham untuk tahun yang berakhir pada tanggal 31 Desember 2019 adalah sebesar Rp3.601.802 dan dikreditkan ke tambahan modal disetor di ekuitas.

Nilai wajar dari setiap hak opsi diestimasi pada tanggal pemberian hak opsi dengan menggunakan model "Black-scholes", dengan asumsi utama sebagai berikut:

Periode vesting (dalam bulan)	12
Harga saham pada tanggal pemberian opsi (dalam Rupiah penuh)	2,980
Harga pelaksanaan opsi (dalam Rupiah penuh)	3,465
Nilai wajar opsi (dalam Rupiah penuh)	1,001
Volatilitas harga saham	35%
Suku bunga bebas risiko	8.90%
Tingkat dividen	35%

Pada tanggal 28 Mei 2022, hak opsi saham MESOP Tahap II yang tidak digunakan dinyatakan gugur.

MESOP Tahap III

Perhitungan, metode dan asumsi mengenai MESOP diperoleh dari laporan appraisal independen, KJPP Desmar, Ferdinand, Hentriawan dan Rekan tertanggal 31 Maret 2021.

Beban kompensasi yang diakui dalam laporan laba rugi dan penghasilan komprehensif lainnya sehubungan dengan opsi saham untuk tahun yang berakhir pada tanggal 31 Desember 2020 adalah sebesar Rp1.639.472 dan dikreditkan ke tambahan modal disetor di ekuitas.

Nilai wajar dari setiap hak opsi diestimasi pada tanggal pemberian hak opsi dengan menggunakan model "Black-scholes", dengan asumsi utama sebagai berikut:

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

On November 15, 2021, the unused MESOP Phase I stock options who stated was void.

MESOP Grant II

The computation, method and assumption regarding MESOP generated by KJPP Desmar, Ferdinand, Hentriawan dan Rekan, an independent actuary dated March 6, 2019.

Compensation costs recognized in the statement of profit or loss and other comprehensive income in relation to stock options for the year ended December 31, 2019 amounted to Rp3,601,802 and credited to additional paid in capital in equity.

The fair value of each option rights was estimated on the vesting data using the "Black-scholes" option pricing model with the primary assumptions as follows:

Vesting period (in month)	12
Share's price at grant date (in full Rupiah)	2,980
Exercise price option (in full Rupiah)	3,465
Option fair value (in full rupiah)	1,001
Volatility of stock price	35%
Risk-free interest rate	8.90%
Dividend yield	35%

On May 28, 2022, the unused MESOP Phase II stock options who stated were void.

MESOP Grant III

The computation, method and assumption regarding MESOP generated by KJPP Desmar, Ferdinand, Hentriawan dan Rekan, an independent actuary dated March 31, 2021.

Compensation costs recognized in the statement of profit or loss and other comprehensive income in relation to stock options for the year ended December 31, 2020, amounted to Rp1,639,472 and credited to additional paid in capital in equity.

The fair value of each option rights was estimated on the vesting data using the "Black-scholes" option pricing model with the primary assumptions as follows:

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Periode vesting (dalam bulan)	12	Vesting period (in month)
Harga saham pada tanggal pemberian opsi (dalam Rupiah penuh)	2,680	Share's price at grant date (in full Rupiah)
Harga pelaksanaan opsi (dalam Rupiah penuh)	2,842	Exercise price option (in full Rupiah)
Nilai wajar opsi (dalam Rupiah penuh)	493	Option fair value (in full rupiah)
Volatilitas harga saham	38%	Volatility of stock price
Suku bunga bebas risiko	8.14%	Risk-free interest rate
Tingkat dividen	1.63%	Dividend yield

Pada tanggal 15 September 2022 terdapat Direksi/Dewan Komisaris yang menggunakan hak opsi MESOP sebanyak 10.000 lembar saham dengan harga pelaksanaan opsi sebesar Rp2.842 (nilai penuh).

On September 15, 2022 there were members of the Board of Directors/Board of Commissioners who were using the MESOP option of 10,000 shares at an exercise price of Rp2,842 (full amount).

Sehingga menambah modal disetor sebesar Rp28.420.000 (nilai penuh) yang dibagi oleh Perseroan ke tambahan modal sebesar Rp1.000.000 (nilai penuh) dan tambahan modal disetor sebesar Rp27.420.000 (nilai penuh) sebagai agio saham.

Thus, increasing the paid-in capital of Rp28,420,000 (full amount) which is divided by the Company into additional capital of Rp1,000,000 (full amount) and additional paid-in capital of Rp27,420,000 (full amount) as share premium.

Sisa umur dari opsi saham yang tersisa sebanyak 3.315.500 lembar pada tanggal 31 Desember 2022 adalah 5 bulan yang akan habis pada tanggal 28 Mei 2023.

The remaining contractual life for the share options outstanding as of December 31, 2022, is 3,315,500 shares 5 months which will expire on May 28, 2023.

Pada tanggal 28 Mei 2023, hak opsi saham MESOP Tahap III yang tidak digunakan dinyatakan gugur.

On May 28, 2023, the unused MESOP Phase III stock options who stated were void.

23. Kepentingan Non-Pengendali

23. Non-Controlling Interests

Rincian bagian kepentingan non-pengendali adalah sebagai berikut:

Details of this account are as follows:

31 Desember/December 31, 2025									
	Saldo awal/ Beginning balance	Penambahan (Pengurang)/ Addition (Deduction)	Penghasilan komprehensif/ Comprehensive income	Saldo akhir/ Ending balance					
PT Tugu Reasuransi Indonesia	732,603,508	43,456,864	(18,569,035)	757,491,337	PT Tugu Reasuransi Indonesia				
PT Pratama Mitra Sejati	252,375	14,079	(2,305)	264,149	PT Pratama Mitra Sejati				
PT Tugu Pratama Interindo	173,254	2,210	(4,190)	171,274	PT Tugu Pratama Interindo				
PT Synergy Risk Management Consultants	40,154	2,445	(8,965)	33,634	PT Synergy Risk Management Consultants				
Jumlah	733,069,291	43,475,598	(18,584,495)	757,960,394	Total				
31 Desember/December 31, 2024									
	Saldo awal/ Beginning balance	Penambahan (Pengurang)/ Addition (Deduction)	Penghasilan komprehensif/ Comprehensive income	Saldo akhir/ Ending balance					
PT Tugu Reasuransi Indonesia	722,204,068	20,550,780	(10,151,340)	732,603,508	PT Tugu Reasuransi Indonesia				
PT Pratama Mitra Sejati	253,216	2,181	(3,022)	252,375	PT Pratama Mitra Sejati				
PT Tugu Pratama Interindo	172,617	1,865	(1,228)	173,254	PT Tugu Pratama Interindo				
PT Synergy Risk Management Consultants	39,326	8,215	(7,387)	40,154	PT Synergy Risk Management Consultants				
Jumlah	722,669,227	20,563,041	(10,162,977)	733,069,291	Total				

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember 2024/ December 31, 2024														
Kekuatan/ Fire	Kredit/ Credit	Rangka kapal/ Marine Hull	Rekayasa/ Engineering	Pengangkutan/ Marine Cargo	Kewajiban/ Liability	Penerbangan/ Aviation	Kesehatan/ Health	Akuisisi/ Miscellaneous	Kendaraan bermotor/ Motor vehicle	Lepas Pantai/ Offshore	Kecelakaan Diri/ Personal Accident	Surestansi/ Suretyship	Satelit/ Satellite	Jumlah/ Total
Rp	Rp	Rp	Rp	Rp	Rp	Rp	Rp	Rp	Rp	Rp	Rp	Rp	Rp	Rp
Beban jasa layanan asuransi Klaim yang terjadi dari biaya lain yang dapat dibebankan secara langsung Perubahan yang berkaitan dengan jasa masa lalu – perubahan pada FCF yang terkait dengan Kerugian atas kontrak yang memberikan (provision) dan pembalikan kerugian tersebut Amortisasi arus kas biaya akuisisi asuransi	(1.721.197.665)	(95.568.865)	(231.383.179)	(699.677.001)	(79.372.095)	(8.390.139)	(89.939.942)	(65.211.997)	(506.381.855)	(210.583.230)	(492.994)	(36.935.356)	-	(3.778.700.496)
	433.095.264	(480.995.800)	103.702.642	6.100.860	(11.317.672)	(87.519.660)	116.827.196	(10.080.040)	309.173.082	24.267.847	(1.352.055)	10.586.921	-	285.716.018
	(30.473.181)	(11.971.699)	924.648	10.008.923	904.137	51.685	508.073	(9.429.516)	8.642.946	1.898.143	530	(6.665.774)	-	(35.527.915)
	(346.799.633)	(65.163.002)	(67.150.875)	(44.503.322)	(597.122)	(8.340.150)	(18.899.821)	(118.120.129)	(6.502.259)	(5.130.113)	(667.684)	(2.308.119)	-	(758.123.981)
	(1.675.375.415)	(673.699.426)	(193.906.764)	(738.721.616)	(134.288.932)	(96.455.236)	(30.075.177)	(112.621.244)	(306.665.956)	(191.356.533)	(2.512.183)	(27.320.328)	-	(4.287.226.374)
Pendapatan (beban) bersih dari kontrak reasuransi yang dimiliki														
Beban reasuransi – kontrak yang tidak dikur														
Jumlah yang disajikan dengan perubahan dalam														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														
-														

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	2025 Rp	2024 Rp	
Pendapatan (beban) bersih dari kontrak reasuransi yang dimiliki			Net income (expenses) from reinsurance contracts held
Beban reasuransi - kontrak yang dilukur dengan pendekatan Premium Allocation Approach (PAA)	(101,274,537)	(177,599,763)	Reinsurance expenses - contracts measured under the PAA
Dampak perubahan risiko ketidakmampuan bayar reasuradur	940,533	5,510,029	Effect of changes in the risk of reinsurers' non-performance
Pemulihan klaim yang terjadi	90,233,697	104,522,477	Incurred claims recovery
Perubahan yang terkait dengan jasa masa lalu – perubahan pada FCF terkait dengan pemulihan klaim yang terjadi dan beban yang dapat diatbusikan secara langsung	(18,795,683)	(61,012,998)	Changes that relate to past service changes in the FCF relating to incurred claims recovery and incurred directly attributable expenses
Pendapatan pada pengakuan awal kontrak dasar yang bersifat onerous	(4,975,813)	4,232,793	Income on initial recognition of onerous underlying contracts
Pengaruh perubahan nilai tukar mata uang asing	496,036		Effect of movement in foreign exchange rate
Jumlah beban bersih dari kontrak reasuransi yang dimiliki	<u>(33,375,767)</u>	<u>(124,347,462)</u>	Total net expenses of the reinsurance contracts held

25. Pendapatan (Beban) Keuangan, neto

25. Financial result (expense), net

Untuk tahun yang berakhir pada 31 Desember 2025	Kontrak Asuransi/ Insurance Contracts	Kontrak Non-Asuransi/ Non-Insurance Contracts	Jumlah/ Total	For the year ended December 31, 2025
Pendapatan (beban) keuangan asuransi dari kontrak asuransi yang diterbitkan dan dampak perubahan nilai tukar mata uang asing				Insurance finance income (expenses) from insurance contracts issued and effect of movement in exchange rates
Bunga yang timbul dari kontrak asuransi yang menggunakan suku bunga pada saat pengakuan awal	852,511,894	--	852,511,894	Interest accreted to insurance contracts using locked-in rate
Dampak perubahan tingkat suku bunga dan asumsi keuangan lainnya	(66,177,830)	--	(66,177,830)	Due to changes in interest rates and other financial assumptions
Keuntungan (kerugian) selisih kurs, bersih	41,148,697	--	41,148,697	Net foreign exchange income (expenses)
Jumlah pendapatan (beban) keuangan asuransi atas kontrak asuransi yang diterbitkan	<u>827,482,761</u>	<u>--</u>	<u>827,482,761</u>	Total insurance finance income (expenses) from insurance contracts issued
Jumlah pendapatan (beban) keuangan asuransi yang diterbitkan dan dampak perubahan nilai tukar mata uang asing	<u>827,482,761</u>	<u>--</u>	<u>827,482,761</u>	Total insurance finance income (expenses) from insurance contracts issued and effect of movement in foreign exchange rates
Pendapatan (beban) keuangan asuransi dari kontrak reasuransi yang diterbitkan dan dampak perubahan nilai tukar mata uang asing				Reinsurance finance income (expenses) from reinsurance contracts held and effect of movement in foreign exchange rates
Bunga yang timbul dari kontrak asuransi yang menggunakan tingkat suku bunga pada saat pengakuan awal	(527,072,946)	--	(527,072,946)	Interest accreted to insurance contracts using locked-in rate
Dampak perubahan tingkat suku bunga dan asumsi keuangan lainnya	71,875,768	--	71,875,768	Due to changes in interest rates and other financial assumptions

PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Untuk tahun yang berakhir pada 31 Desember 2025	Kontrak Asuransi/ Insurance Contracts	Kontrak Non-Asuransi/ Non-Insurance Contracts	Jumlah/ Total	For the year ended December 31, 2025
Lain-lain	2,256,648	--	2,256,648	Other
Jumlah pendapatan (beban) keuangan reasuransi dari kontrak reasuransi yang dimiliki	(452,940,530)	--	(452,940,530)	Total insurance finance income (expenses) from reinsurance contracts held
Jumlah pendapatan (beban) keuangan reasuransi yang dimiliki dan dampak perubahan nilai tukar mata uang asing	(452,940,530)	--	(452,940,530)	Total reinsurance finance income (expenses) from reinsurance contracts held and effect of movement in foreign exchange rates
Bagian yang diakui dalam penghasilan komprehensif lain, termasuk pengaruh nilai tukar mata uang asing	42,343,933	--	42,343,933	Portion recognized in other comprehensive income, including effects of exchange rates
Penurunan (kenaikan) liabilitas kontrak investasi	42,343,933	--	42,343,933	Decrease (increase) in investment contract liabilities
Jumlah laba (rugi) investasi, pendapatan (beban) keuangan asuransi dan pendapatan (beban) keuangan reasuransi, neto	416,886,164	--	416,886,164	Total net investment income (loss), insurance finance income (expenses) and reinsurance finance income (expenses)
Jumlah yang diakui dalam laba (rugi)	374,542,231	--	374,542,231	Amounts recognized in profit (loss)
Jumlah yang diakui dalam pendapatan komprehensif lain	42,343,933	--	42,343,933	Amounts recognized in other comprehensive income
1) Non-asuransi termasuk konsolidasi dan eliminasi transaksi antar segmen operasi.				
1) Non-insurance includes consolidations and eliminations of transactions between operating segments.				
Untuk tahun yang berakhir pada 31 Desember 2024	Kontrak Asuransi/ Insurance Contracts	Kontrak Non-Asuransi/ Non-Insurance Contracts	Jumlah/ Total	For the year ended December 31, 2024
Pendapatan (beban) keuangan asuransi dari kontrak asuransi yang diterbitkan dan dampak perubahan nilai tukar mata uang asing	782,601,257	--	782,601,257	Insurance finance income (expenses) from insurance contracts issued and effect of movement in exchange rates
Bunga yang timbul dari kontrak asuransi yang menggunakan suku bunga pada saat pengakuan awal	30,707,569	--	30,707,569	Interest accreted to insurance contracts using locked-in rate
Dampak perubahan tingkat suku bunga dan asumsi keuangan lainnya	15,403,911	--	15,403,911	Due to changes in interest rates and other financial assumptions
Keuntungan (kerugian) selisih kurs, bersih	828,712,737	--	828,712,737	Net foreign exchange income (expenses)
Jumlah pendapatan (beban) keuangan asuransi	(382,371,094)	--	(382,371,094)	Total insurance finance income (expenses) from
Bunga yang timbul dari kontrak asuransi yang menggunakan tingkat suku bunga pada saat pengakuan awal	(28,700,487)	--	(28,700,487)	Interest accreted to insurance contracts using locked-in rate
Dampak perubahan tingkat suku bunga dan asumsi keuangan lainnya	2,211,651	--	2,211,651	Due to changes in interest rates and other financial assumptions
Lain-lain	(408,859,930)	--	(408,859,930)	Other
Jumlah pendapatan (beban) keuangan reasuransi dari kontrak reasuransi yang dimiliki	(20,016,286)	--	(20,016,286)	Total insurance finance income (expenses) from reinsurance contracts held
Bagian yang diakui dalam penghasilan komprehensif lain, termasuk pengaruh nilai tukar mata uang asing	(20,016,286)	--	(20,016,286)	Portion recognized in other comprehensive income, including effects of exchange rates
Penurunan (kenaikan) liabilitas kontrak investasi	(20,016,286)	--	(20,016,286)	Decrease (increase) in investment contract liabilities
Jumlah laba (rugi) investasi, pendapatan (beban) keuangan asuransi dan pendapatan (beban) keuangan reasuransi, neto	399,836,521	--	399,836,521	Total net investment income (loss), insurance finance income (expenses) and reinsurance finance income (expenses)
Jumlah yang diakui dalam laba (rugi)	419,852,807	--	419,852,807	Amounts recognized in profit (loss)
Jumlah yang diakui dalam pendapatan komprehensif lain	(20,016,286)	--	(20,016,286)	Amounts recognized in other comprehensive income
1) Non-asuransi termasuk konsolidasi dan eliminasi transaksi antar segmen operasi.				
1) Non-insurance includes consolidations and eliminations of transactions between operating segments.				

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK**
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES**
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

26. Pendapatan Investasi

26. Investment Income

a. Berdasarkan jenis pendapatan investasi

a. Based on type of investment income

	2025 Rp	2024 Rp	
Penghasilan bunga			Interest income
- Obligasi	411,512,853	312,191,897	Bonds -
- Deposito berjangka	172,086,523	173,069,207	Time deposits -
Penghasilan dividen	15,429,231	17,261,802	Dividend income
Keuntungan (kerugian) dari perubahan nilai wajar efek	117,480,440	(68,287,719)	Gain (loss) on changes in fair value of marketable securities
Laba (rugi) selisih perubahan nilai wajar properti investasi (Catatan 6f)	(14,855,000)	(25,318,820)	Gain (loss) on revaluation increment of investment property (Note 6f)
Lain-lain	15,702,264	36,234,895	Others
Jumlah	717,356,311	445,151,262	Total

b. Berdasarkan penempatan investasi

b. Based on investment placement

	2025 Rp	2024 Rp	
Pendapatan (rugi) obligasi	411,512,853	312,191,897	Income (loss) from bonds
Pendapatan deposito berjangka	172,086,523	173,069,207	Income from time deposits
Pendapatan saham	15,429,231	17,261,802	Income from shares
Laba (rugi) selisih perubahan nilai wajar properti investasi (Catatan 6f)	(14,855,000)	(25,318,820)	Gain (loss) on revaluation increment of investment property (Note 6f)
Pendapatan penyertaan langsung	--	--	Direct participation income
Pendapatan reksadana	117,480,440	(68,287,719)	Income from mutual fund
Lain-lain	15,702,264	36,234,895	Others
Jumlah	717,356,311	445,151,262	Total

27. Pendapatan Usaha Lainnya

27. Other Operating Revenues

	2025 Rp	2024 Rp	
Usaha sewa	412,786,611	363,178,459	Rental business
Jasa survei	84,647,592	84,871,898	Survey fee
Penjualan kendaraan	45,085,424	84,517,297	Sales of vehicles
Jumlah	542,519,627	532,567,654	Total

Pendapatan sewa merupakan pendapatan dari usaha sewa properti investasi dan kendaraan entitas anak.

Rental revenue consists of revenue from rental of subsidiary's investment property and vehicles.

28. Beban Operasional lain-lain

28. Other Operating Expense

	2025 Rp	2024 Rp	
Gaji dan tunjangan	322,621,164	533,910,405	Salaries and allowance
Penyusutan dan amortisasi (catatan 10, 11, dan 12)	230,789,211	28,700,829	Depreciation and amortization (notes 10, 11, and 12)
Umum	146,553,722	22,367,008	General
Jasa profesional	117,008,175	42,860,559	Professional services
Pemeliharaan dan perbaikan	39,260,090	12,494,996	Repairs and maintenance
Pemasaran	38,154,295	44,866,264	Marketing
Imbalan kerja (catatan 16)	31,802,138	38,042,904	Pension benefits (notes 16)
Perlengkapan kantor	20,141,332	13,553,628	Office supplies

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)**

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)**

	2025 Rp	2024 Rp	
Penyisihan (Pemulihan) kerugian penurunan nilai dan hapus buku piutang	3,076,466	(5,280,959)	Allowance (recovery) for impairment losses and write-off receivable
Lain-lain (masing-masing di bawah Rp20.000.000)	18,189,409	78,336,746	Others (each below Rp20,000,000)
Jumlah	967,596,002	809,852,380	Total

Beban usaha sebelum eliminasi terdiri dari beban usaha Perseroan sebesar Rp353.122.316 dan Rp441.911.024, masing-masing untuk tahun 2025 dan 2024. Beban usaha entitas anak sebesar Rp608.529.881 dan Rp315.771.494 masing-masing untuk tahun 2025 dan 2024.

Operating expenses before elimination consist of operating expenses of the Company amounting to Rp353,122,316 and Rp441,911,024 in 2025 and 2024, respectively. Operating expenses of the subsidiary amounted to Rp608,529,881 and Rp315,771,494 in 2025 and 2024, respectively.

29. Pendapatan (Beban) Lain-Lain - Neto

29. Other Income (Expenses) - Net

	2025 Rp	2024 Rp	
Keuntungan (kerugian) kurs mata uang asing, neto	24,039,265	198,462,219	Gain (Loss) on foreign exchange, net
Pendapatan unit syariah	17,022,195	11,037,265	Sharia unit revenue
Pendapatan Jasa Giro	587,466	15,547	Interest on current account
Keuntungan penjualan aset tetap	17,558	(24,503)	Gain on sale of fixed assets
Beban bunga pinjaman	--	(29,454,135)	Borrowing interest expense
Beban Bank	(4,597,458)	(918,887)	Bank charges
Beban bunga - sewa modal	(226,320)	(133,763)	Interest expense - capital lease
Beban bunga pembiayaan dan sewa	(46,276,142)	240,386	Finance and lease interest expenses
Laba/(rugi) lainnya (masing-masing Rp1.000.000)	11,199,647	(59,168,466)	Gain/(loss) others (each below Rp1,000,000)
Jumlah	1,766,211	120,055,663	Total

Pada tahun 31 Desember 2024, Keuntungan (kerugian) litigasi merupakan biaya yang timbul dari kasus hukum antara Perseroan dan Citibank Hong Kong yang telah berakhir. Perseroan memenangkan kasus hukum tersebut.

As of December 31, 2024, Gain (loss) on litigation represents costs arising from legal cases between the Company and Citibank Hong Kong has ended. The Company won the legal case.

30. Laba Per Saham

30. Earnings Per Share

Rincian perhitungan laba per saham dasar dan dilusian adalah sebagai berikut:

The details of basic and diluted earnings per share are as follows:

Laba per saham

Earnings per share

	2025 Rp	2024 Rp	
Laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk	711,056,556	401,574,888	Income for the year attributable to equity holders of the parent entity
Rata-rata tertimbang saham biasa yang beredar (nilai penuh)	3,555,575,600	3,555,575,600	Weighted average number of outstanding common stock (full amount)
Laba per saham dasar dan dilusian (nilai penuh)	200	113	Earning per share basic and diluted (full amount)

Tidak ada transaksi lain yang melibatkan saham biasa atau saham biasa potensial antara tanggal pelaporan dan tanggal otorisasi laporan keuangan ini.

There have been no other transactions involving ordinary shares or potential ordinary shares between the reporting date and the date of authorisation of these financial statements.

Harga pelaksanaan opsi saham yang beredar melebihi harga pasar rata-rata saham biasa selama periode 2025 dan 2024. Oleh karena itu, opsi saham yang beredar tidak berdampak pada penentuan laba per saham dilusian sehingga harga per saham dasar dan dilusian adalah sama.

The exercise price of the outstanding share options exceeded the average market price of ordinary shares during the period of 2025 and 2024. Therefore, the outstanding share options did not have an impact on the determination of the diluted EPS and thus the basic and diluted earnings per share are identical.

31. Saldo Dan Transaksi Pihak Berelasi

31. Nature Of Relationships And Transactions With Related Parties

Dalam kegiatan usaha yang normal, Grup melakukan transaksi dengan pihak-pihak berelasi terutama transaksi penutupan polis asuransi, pembelian/penempatan deposito berjangka dan efek dan penempatan dana di bank serta penyertaan saham, yang dilakukan dengan tingkat harga dan persyaratan yang disepakati antar para pihak.

In the ordinary course of business, the Group has engaged in transactions with related parties principally consisting of underwriting of insurance policies, purchase/placements of time deposits and marketable securities and placements of current accounts and investments in shares of stock, which are conducted under terms and conditions agreed by both parties.

a. Informasi mengenai saldo yang material dengan pihak-pihak berelasi pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

a. Information related to material balance with the related parties as of December 31, 2025 and 2024 are as follows:

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability		
	2025 Rp	2024 Rp	2025 %	2024 %	
Kas dan bank	481,928,748	210,581,934	65.60	58.82	Cash and bank
Deposito berjangka	2,796,847,478	1,718,686,868	87.45	79.54	Time deposits
Saham	173,326,407	118,457,257	66.56	44.09	Shares
Obligasi	5,672,601,918	6,106,818,761	95.28	94.24	Bonds
Reksa dana	198,011,672	301,502,007	21.46	32.32	Mutual fund
Utang pembiayaan					Consumer finance
konsumen dan sewa pembiayaan	--	503,985	--	0.43	and leases payables
Pinjaman diterima	466,829,127	475,956,710	73.86	90.30	Borrowings

b. Hubungan dengan pihak-pihak berelasi adalah sebagai berikut:

The nature of relationship with the related parties are as follow:

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
	2025 Rp	2024 Rp	2025 %	2024 %
Kas dan bank (catatan 5)/ Cash and bank (note 5)				
<u>Rupiah/ Rupiah</u>				
PT Bank Rakyat Indonesia (Persero) Tbk	87,469,806	46,733,852	11.91	13.05
PT Bank Mandiri (Persero) Tbk	42,256,314	69,073,805	5.75	19.29
PT Bank Syariah Indonesia Tbk	26,410,917	14,470,542	3.60	4.04
PT Bank Pembangunan Daerah Jawa Barat dan Banten Syariah	10,210,363	29,250,002	1.39	8.17
PT Bank Pembangunan Daerah Jawa Tengah	6,136,974	4,825	0.84	0.00
PT Bank Negara Indonesia (Persero) Tbk	4,710,788	1,148,002	0.64	0.32
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	2,409,780	5,295,528	0.33	1.48
PT Bank DKI	151,629	426,865	0.02	0.12
PT Bank Mandiri Taspen	94,288	317,461	0.01	0.09
PT Bank Tabungan Negara (Persero) Tbk	82,600	401,200	0.01	0.11
PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat Tbk	41,327	--	0.01	0.01
<u>Dolar Amerika Serikat/ United States Dollar</u>				
PT Bank Mandiri (Persero) Tbk	291,064,457	38,245,831	39.62	10.68
PT Bank Rakyat Indonesia (Persero) Tbk	9,956,184	4,665,446	1.36	1.30
PT Bank Syariah Indonesia Tbk	859,353	474,494	0.12	0.13
PT Bank DKI	13,961	14,461	0.00	0.01
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	8,655	8,627	0.00	0.01
PT Bank Tabungan Negara (Persero) Tbk	4,708	4,534	0.00	0.01
<u>Dolar Hongkong/ Hongkong Dollar</u>				
PT Bank Negara Indonesia (Persero) Tbk	46,644	46,459	0.01	0.01
Jumlah/ Total	481,928,748	210,581,934	65.60	58.82

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
	2025 Rp	2024 Rp	2025 %	2024 %
Deposito berjangka (catatan 6)/ Time deposits (note 6)				
<u>Rupiah/ Rupiah</u>				
PT Bank Tabungan Negara (Persero) Tbk	940,420,000	470,225,000	29.41	21.76
PT Bank Syariah Indonesia Tbk	571,300,000	397,500,000	17.86	18.40
PT Bank Rakyat Indonesia (Persero) Tbk	296,150,651	350,550,651	9.26	16.22
PT Bank Mandiri (Persero) Tbk	50,485,212	17,852,400	1.58	0.83
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	26,500,000	65,500,000	0.83	3.03
PT Bank Tabungan Negara Syariah (Persero) Tbk	16,000,000	--	0.50	--
PT Bank Aceh Syariah	5,000,000	--	0.16	--
PT Bank Pembangunan Daerah Jawa Barat dan Banten Syariah	3,350,000	1,000,000.00	0.10	0.05
PT Bank DKI Syariah	1,500,000	1,500,000	0.05	0.07
PT Bank Negara Indonesia (Persero) Tbk	--	5,500,000	--	0.25
<u>Dolar Amerika Serikat/ United States Dollar</u>				
PT Bank Syariah Indonesia Tbk	506,215,050	4,444,550	15.83	0.21
PT Bank Negara Indonesia (Persero) Tbk	241,394,561	34,173,970	7.55	1.58
PT Bank Mandiri (Persero) Tbk	85,791,347	158,545,441	2.68	7.34
PT Bank Rakyat Indonesia (Persero) Tbk	--	96,942,000	--	4.49
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	--	80,785,000	--	3.74

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
	2025 Rp	2024 Rp	2025 %	2024 %
Dolar Hongkong/ <i>Hongkong Dollar</i>				
PT Bank Mandiri (Persero) Tbk	52,740,657	34,167,856	1.65	1.58
Jumlah/ <i>Total</i>	2,796,847,478	1,718,686,868	87.45	79.54

Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
2025 Rp	2024 Rp	2025 %	2024 %

Obligasi (catatan 6b)/

Bonds (note 6b)

Nilai wajar melalui penghasilan komprehensif lain/
*Fair value through other comprehensive
income (FVTOCI)*

Rupiah/ Rupiah

Obligasi Negara RI FR0082	659,528,973	620,739,040	0.11	0.10
Obligasi Negara RI FR0101	633,001,018	600,862,440	0.11	0.09
Obligasi Negara RI FR0078	385,124,901	369,554,938	0.06	0.06
Obligasi Negara RI FR0056	383,936,250	383,250,000	0.06	0.06
Obligasi Negara RI FR0068	376,179,440	237,197,870	0.06	0.04
Obligasi Negara RI FR0087	228,587,419	214,955,856	0.04	0.03
Obligasi Negara RI FR0095	206,892,574	196,907,711	0.03	0.03
Obligasi Negara RI FR0103	204,460,077	121,494,256	0.03	0.02
Obligasi Negara RI FR0104	190,406,462	178,758,611	0.03	0.03
Obligasi Negara RI FR0100	168,955,913	119,456,470	0.03	0.02
Obligasi Negara RI FR0096	147,575,400	--	0.02	--
Obligasi Negara RI FR0073	147,306,900	141,050,000	0.02	0.02
Obligasi Negara RI FR0059	143,798,126	140,097,497	0.02	0.02
Obligasi Negara RI FR0064	136,906,583	130,564,178	0.02	0.02
SBSN Seri PBS032	123,970,188	--	0.02	--
Obligasi Negara RI FR0091	112,619,100	--	0.02	--
Obligasi Negara RI FR0052	101,618,350	98,600,000	0.02	0.02
SBSN Seri PBSG001	92,909,888	89,864,046	0.02	0.01
Obligasi Negara RI FR0071	58,705,064	56,684,888	0.01	0.01
Obligasi Negara RI FR0058	44,886,110	--	0.01	--
Obligasi Berkelanjutan II				
PLN Thp III Tahun 2018 Sr E	43,767,299	44,806,546	0.01	0.01
Obligasi Berkelanjutan VI				
Pegadaian Thp IV Tahun 2025 Sr A	37,998,100	--	0.01	--
Obligasi Negara RI Seri FRSDG001	32,361,900	30,450,000	0.01	0.01
Obligasi Berkelanjutan IV Sarana				
Multi Infrastruktur Thp IV 2025 Sr A	30,999,690	--	0.01	--
Obligasi Negara RI FR0084	30,099,393	--	0.01	--
Obligasi Berkelanjutan II				
PLN Thp I Tahun 2017 Sr C	26,179,750	25,465,000	0.00	0.01
Obligasi Berwawasan Sosial				
Berkelanjutan I PT Bank BRI				
Thp I Tahun 2025 Sr B	25,628,500	--	0.01	0.01
Obligasi Berkelanjutan VI Sarana				
Multigriya Finansial Thp II Th 2021	25,284,750	24,627,250	0.00	0.01
Obligasi Negara RI FR0054	23,443,600	22,400,000	0.00	0.01
Obligasi Berkelanjutan I				
Bank Mandiri Thp I Th 2016 Sr C	22,563,860	22,728,860	0.00	0.01
Obligasi Berkelanjutan II				
PLN Thp II Tahun 2017 Sr C	20,989,000	20,702,800	0.00	0.01
Obligasi I Marga Lingkar				
Jakarta Tahun 2017 Sr D	20,875,800	20,569,800	0.00	0.01

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
	2025 Rp	2024 Rp	2025 %	2024 %
Obligasi Berkelanjutan III				
PLN Thp IV Tahun 2019 Sr B	20,435,200	20,561,400	0.00	0.01
Sukuk Mudharabah Berlandaskan				
Obligasi Berkelanjutan III				
PLN Thp III Tahun 2019 Sr C	20,213,200	20,594,200	0.00	0.01
Obligasi IV Waskita Karya				
Tahun 2022 Sr A	20,163,800	19,682,400	0.00	0.01
Obligasi I Angkasa				
Pura II Tahun 2016 Sr C	18,325,911	18,487,578	0.00	0.01
Obligasi Berkelanjutan I Kereta				
Api Indonesia Thp I Thn 2022 Sr B	17,768,910	17,588,540	0.00	0.01
Obligasi VII Danareksa Thn 2023 Seri A	17,040,590	16,996,701	0.00	0.01
Obligasi Negara RI FR0065	17,013,851	16,060,137	0.00	0.01
Obligasi VII Danareksa Thn 2023 Seri B	16,656,745	16,086,040	0.00	0.01
Obligasi Berkelanjutan VI Sarana				
Multigriya Finansial Thp III Thn 2022	15,303,300	5,998,260	0.01	0.01
Obligasi Keberlanjutan Berkelanjutan I				
Bank BJB Tahap I Tahun 2024 Seri A	15,282,195	14,966,083	0.00	0.01
Obligasi Negara RI FR0086	15,038,685	--	0.00	--
(Green Bond) I PT BNI (Persero)				
Tbk Tahun 2022 Sr B	13,287,997	6,959,466	0.01	0.01
Obligasi Negara PBS Ijaroh 032	12,829,359	132,476,608	0.00	0.02
Obligasi Berkelanjutan VI				
Pegadaian Thp II Tahun 2025 Sr A	12,012,480	--	0.01	--
Obligasi Keberlanjutan Berkelanjutan I				
Bank BJB Tahap I Tahun 2024 Seri B	11,373,207	10,970,118	0.01	0.01
Obligasi Berkelanjutan I Angkasa				
Pura II Thp II Tahun 2020 Sr D	10,939,500	10,591,300	0.01	0.01
Obligasi Berkelanjutan I Angkasa				
Pura II Thp II Tahun 2020 Sr C	10,562,625	10,419,274	0.01	0.01
Obligasi Berkelanjutan Indonesia				
Eximbank III Thp IV				
Tahun 2017 Sr E	10,452,983	10,427,634	0.01	0.01
Obligasi Berkelanjutan III				
PLN Thp V 2019 Sr B	10,235,355	10,196,323	0.01	0.01
SBSN Seri PBS030	10,180,800	9,600,000	0.01	0.01
Obligasi Berkelanjutan I Semen				
Indonesia Thp II Tahun 2019 Sr B	10,158,800	10,288,500	0.01	0.01
Obligasi Negara RI FR0062	9,887,700			
Obligasi Berkelanjutan IV				
PNM Thp I Tahun 2021 Sr C	8,043,200	7,801,040	0.01	0.01
Obligasi Berkelanjutan III				
PLN Thp VII Tahun 2020 Sr D	7,806,398	7,481,588	0.01	0.01
Obligasi Berkelanjutan I				
Telkom Thp I Tahun 2015 Sr D	6,876,619	6,480,603	0.01	0.01
Obligasi Negara RI FR0045	6,407,941	6,083,396	0.01	0.01
Obligasi Berwawasan Lingkungan				
Berkelanjutan PT Bank BRI				
Thp I Tahun 2022 Sr C	6,091,402	5,887,359	0.01	0.01
Obligasi Berkelanjutan I				
Telkom Tahun 2015 Sr C	5,877,725	5,682,214	0.01	0.01
Obligasi I Pelindo IV				
Gerbang Nusantara Tahun 2018 Sr C	5,420,464	5,308,086	0.01	0.01
Obligasi Berkelanjutan III				
Bank BTN Thp I Tahun 2017 Sr D	5,266,200	5,173,600	0.01	0.01
Obligasi Berkelanjutan II				
Bank BRI Thp II Tahun 2017 Sr D	5,223,400	5,199,300	0.01	0.01
Obligasi Berkelanjutan II				
Jasa Marga Thp I Tahun 2020 Sr C	5,173,550	5,082,200	0.01	0.01

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
	2025 Rp	2024 Rp	2025 %	2024 %
Obligasi Keberlanjutan Berkelanjutan I				
Bank Mandiri Tahap I Tahun 2025 Seri C	5,008,906	--	0.00	--
Obligasi I Pelindo 1 Gerbang				
Nusantara Tahun 2016 Sr D	1,020,779	1,032,297	0.01	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR080825364S	--	191,690,000	--	0.03
Sekuritas Rupiah Bank Indonesia				
IDSR150825364S	--	97,573,598	--	0.02
IDSR290825364S	--	71,580,750	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR220825364S	--	66,903,900	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR230725364S	--	62,500,100	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR110425273S	--	53,977,000	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR250725364S	--	52,861,600	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR010825364S	--	52,789,000	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR280525364S	--	43,754,400	--	0.01
Obligasi Negara RI FR0058	--	42,725,284	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR140525364S	--	39,003,600	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR110625364S	--	38,785,600	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR110725364S	--	38,554,000	--	0.01
Obligasi Berkelanjutan II Pupuk				
Indonesia Thp I Tahun 2020 Sr B	--	30,151,200	--	0.01
Obligasi Negara RI FR0081	--	29,958,794	--	0.01
Obligasi Negara PBS Ijarah 036	--	29,700,000	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR191225364S	--	28,011,600	--	0.01
Obligasi Negara RI FR0084	--	25,092,499	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR020725364S	--	24,139,000	--	0.01
Obligasi Berkelanjutan I Angkasa				
Pura II Thp II Tahun 2020 Sr B	--	20,176,293	--	0.01
Obligasi Berkelanjutan II				
Jasa Marga Thp I Tahun 2020 Sr B	--	20,022,800	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR020425273S	--	19,662,400	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR040425364S	--	19,654,800	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR230425273S	--	19,582,200	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR080925367S	--	19,052,200	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR040725364S	--	18,896,868	--	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR071125364S	--	18,827,600	--	0.01
Obligasi Negara PBS Ijarah 017	--	17,856,000	--	0.01
Obligasi Berkelanjutan I Bank Mandiri				
Taspen Thp I Tahun 2019 Sr B	--	15,001,800	--	0.01
Obligasi Berkelanjutan V				
Pegadaian Thp I Tahun 2022 Sr B	--	11,971,320	0.01	0.01

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
	2025 Rp	2024 Rp	2025 %	2024 %
Obligasi Berkelanjutan IV				
PNM Thp II Tahun 2022 Sr B	--	11,936,640	0.01	0.01
Obligasi I BRI Finance Tahun 2022	--	10,159,500	0.01	0.01
Sukuk Ijarah Berkelanjutan I				
Elnusa Thp I Tahun 2020	--	10,113,000	0.01	0.01
Obligasi Subordinasi Berkelanjutan I				
Bank Sumut Thp I Tahun 2018	--	10,083,631	0.01	0.01
Obligasi Negara RI FR0086	--	9,827,865	0.01	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR210425276S	--	9,794,900	0.01	0.01
Sekuritas Rupiah Bank Indonesia				
IDSR190925364S	--	9,505,800	0.01	0.01
Obligasi Negara RI FR0062	--	9,408,700	0.01	0.01
Surat Perbendaharaan Negara				
Seri SPN12250314	--	2,139,648	0.01	0.01
<u>Dolar Amerika Serikat/ United States Dollar</u>				
Obligasi Negara				
RI INDON 26	100,709,738	--	0.02	--
Obligasi Negara				
INDON 4.7 2034	83,838,651	--	0.01	--
Obligasi Negara INDOIS 5 2030	34,482,692	48,071,175	0.01	0.01
Obligasi Negara				
INDON 4.85 2033	33,969,453	--	0.01	--
Obligasi Negara				
RI INDON 42	25,348,596	--	0.00	--
Obligasi Negara				
INDOIS 33	17,705,094	--	0.00	--
INDOIS 35	17,157,274	--	0.00	--
Bond Pertamina Tahun 2043	16,565,512	--	0.00	
Obligasi Negara				
INDON 7.75 2038	10,523,295	--	0.00	--
Obligasi Negara				
INDOIS 2026	8,403,529	--	0.00	--
Obligasi Negara				
INDOIS 2031	7,635,971	--	0.00	--
Bond Pertamina Tahun 2044				
PERIJ 6.45 2044	4,504,499	4,329,396	0.00	0.01
Eurobonds Indonesia 2026	--	96,768,388	--	0.01
Eurobonds Indonesia 2025	--	79,164,763	--	0.01
Eurobonds Indonesia 2034	--	76,699,506	--	0.01
Eurobonds Indonesia 2033	--	31,184,283	--	0.01
PPLNIJ 5.25 10/24/42	--	28,395,341	--	0.01
Eurobonds Indonesia 2042	--	23,357,904	--	0.01
Obligasi Negara Republik Indonesia				
INDOIS 2033	--	16,496,047	--	0.01
Eurobonds Indonesia 2043	--	15,821,790	--	0.01
Eurobonds Indonesia 2038	--	9,756,108	--	0.01
Obligasi Negara Republik Indonesia				
INDOIS 2026	--	8,057,925	--	0.01
Obligasi Negara Republik Indonesia				
INDOIS 2031	--	6,902,877	--	0.01
Standard Chartered PLC @3,971% 03/30/26	--	6,437,066	--	0.01
Sub-jumlah/ Sub-total	5,672,601,918	6,106,818,761	0.95	0.94
Jumlah/ Total	5,672,601,918	6,106,818,761	0.95	0.94

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
	2025 Rp	2024 Rp	2025 %	2024 %
Reksa dana (catatan 6b)/ Mutual fund (note 6b)				
Nilai wajar melalui laba rugi/ Fair value through profit or loss				
Bahana ETF Bisnis 27	74,081,766	72,988,326	8.03	7.82
RD Pendapatan Tetap BNI AM Utama	57,016,541	--	6.18	--
PNM Dana Tunai	22,193,791	20,951,610	2.40	2.25
Danareksa ETF Indonesia Top 40	14,580,000	--	1.58	--
Reksadana Syariah Bahana PTS Generasi Gemilang Kelas G	8,037,535	--	0.87	--
Mandiri Investa Ekuitas Dinamis	2,102,039	--	0.23	--
Mandiri Investa Cerdas Bangsa Kelas A	--	30,885,397	--	3.31
Sub-jumlah/ Sub-total	178,011,672	124,825,333	19.29	13.38
Nilai wajar melalui penghasilan komprehensif lain/ Fair value through other comprehensive income (FVTOCI)				
RDPT PNM Perikanan Nusantara	20,000,000	20,000,000	2.17	2.14
BNI-AM Indeks IDX30	--	71,943,947	--	7.71
RD Pendapatan Tetap BNI AM Utama	--	51,529,806	--	5.52
Bahana Dana Ekuitas Andalan Kelas G	--	17,701,749	--	1.90
Danareksa ETF Indonesia Top 40	--	13,680,000	--	1.47
Mandiri Investa Ekuitas Dinamis	--	1,821,172	--	0.20
Sub-jumlah/ Sub-total	20,000,000	176,676,674	2.17	18.94
Jumlah/ Total	198,011,672	301,502,007	21.46	32.32

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
	2025 Rp	2024 Rp	2025 %	2024 %
Saham (catatan 6b)/ Shares (note 6b)				
Nilai wajar melalui laba rugi/ Fair value through profit or loss				
PT Bank Mandiri (Persero) Tbk	60,713,378	12,257,189	22.71	4.58
PT Bank Rakyat Indonesia (Persero) Tbk	52,660,936	9,275,611	19.70	3.47
PT Telkom Indonesia (Persero) Tbk	35,964,756	8,022,955	13.45	3.00
PT Semen Indonesia (Persero) Tbk	6,553,800	1,450,232	2.45	0.54
PT Aneka Tambang (Persero) Tbk	4,815,739	2,668,607	1.80	1.00
PT Perusahaan Gas Negara Tbk	4,345,250	3,617,250	1.63	1.35
PT Bank Negara Indonesia (Persero) Tbk	3,519,161	3,737,085	1.32	1.40
PT Bank Tabungan Negara (Persero) Tbk	2,539,058	--	0.95	--
PT Waskita Karya (Persero) Tbk	780,182	385,353	0.29	0.14
PT Jasa Marga (Persero) Tbk	506,470	643,113	0.19	0.24
PT Wijaya Karya (Persero) Tbk	386,342	462,095	0.14	0.17
PT Adhi Karya (Persero) Tbk	228,718	180,926	0.09	0.07
PT Wijaya Karya Beton Tbk	168,933	128,790	0.06	0.05
PT Pembangunan Perumahan (Persero) Tbk	101,927	82,723	0.04	0.03
PT Waskita Beton Precast Tbk	41,757	29,048	0.02	0.01
Sub-jumlah/ Sub-total	173,326,407	43,493,757	64.83	16.27
Nilai wajar melalui penghasilan komprehensif lain/ Fair value through other comprehensive income (FVTOCI)				
PT Bank Rakyat Indonesia (Persero) Tbk	--	22,728,929	--	8.50
PT Telkom Indonesia (Persero) Tbk	--	19,654,817	--	7.35
PT Bank Mandiri (Persero) Tbk	--	17,670,000	--	6.61
PT Semen Indonesia (Persero) Tbk	--	7,840,070	--	2.93
PT Indocement Tungal Prakarsa Tbk	--	2,664,000	--	1.00
PT Bank Tabungan Negara (Persero) Tbk	--	2,463,426	--	0.92

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
	2025 Rp	2024 Rp	2025 %	2024 %
PT Aneka Tambang Tbk	--	1,525,029	--	0.57
PT Waskita Karya (Persero) Tbk	--	394,829	--	0.15
PT Waskita Beton Precast Tbk	--	22,400	--	0.01
Sub-jumlah/ Sub-total	--	74,963,500	--	28.04
Jumlah/ Total	173,326,407	118,457,257	64.83	44.31

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
	2025 Rp	2024 Rp	2025 %	2024 %
Pinjaman diterima (catatan 17)/ Borrowings (note 17)				
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	295,354,241	263,215,866	46.73	49.94
PT Bank Syariah Indonesia Tbk	171,474,886	184,834,301	27.13	35.07
PT Bank Mandiri (Persero) Tbk	--	27,906,543	0.00	5.29
Jumlah/ Total	466,829,127	475,956,710	73.86	90.30

	Total/ Amount		Persentase terhadap jumlah aset atau liabilitas yang berhubungan/ Percentage of the related total assets or liability	
	2025 Rp	2024 Rp	2025 %	2024 %
Utang pembiayaan konsumen dan sewa pembiayaan (catatan 18)/ Consumer finance and leases payables (note 18)				
<u>Pembiayaan Konsumen/ Consumer Financing</u>				
PT Mandiri Tunas Finance	--	503,985	0.00	0.00
Jumlah/ Total	--	503,985	0.00	0.00

c. Hubungan dengan pihak-pihak berelasi
adalah sebagai berikut:

c. The nature of relationships with the
related parties are as follow:

Pihak-pihak berelasi/ Related parties	Sifat hubungan/ Nature of relationship	Sifat dari transaksi/ Nature of transaction
Pemerintah RI	Entitas induk terakhir/ Ultimate parent	Obligasi/Bonds
Komisaris dan direksi/ Commissioners and directors	Personil manajemen kunci/ Key management personnel	Beban gaji dan kesejahteraan karyawan/ Salaries and employees benefits
PT Pertamina (Persero) Tbk	Entitas induk/ Parent entity	Obligasi/Bonds
PT Pertamina Patra Niaga	Entitas yang dikendalikan oleh entitas induk/ Entity controlled by parent entity	Penutupan asuransi/Insurance premium
PT Pelita Air Service (Persero) Tbk	Entitas yang dikendalikan oleh entitas induk/ Entity controlled by parent entity	Penutupan asuransi/Insurance premium
PT Pertamina Drilling Services Indonesia	Entitas yang dikendalikan oleh entitas induk/ Entity controlled by parent entity	Penutupan asuransi/Insurance premium
PT Pertamina Lubricants	Entitas yang dikendalikan oleh entitas induk/ Entity controlled by parent entity	Penutupan asuransi/Insurance premium
PT Elnusa Tbk	Entitas yang dikendalikan oleh entitas induk/ Entity controlled by parent entity	Obligasi/Bonds
PT Perusahaan Gas Negara (Persero)	Entitas yang dikendalikan oleh entitas induk/ Entity controlled by parent entity	Saham/Shares
		Penutupan asuransi/Insurance premium

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Pihak-pihak berelasi/ <i>Related parties</i>	Sifat hubungan/ <i>Nature of relationship</i>	Sifat dari transaksi/ <i>Nature of transaction</i>
Pertamina International Shipping Pte Ltd PT Asuransi Samsung Tugu	Entitas yang dikendalikan oleh entitas induk/ <i>Entity controlled by parent entity</i> Entitas asosiasi/ <i>Associate entity</i>	Penutupan asuransi/ <i>Insurance premium</i> Penutupan asuransi/ <i>Insurance premium</i>
PT Patra Trading	Entitas yang dikendalikan oleh entitas induk/ <i>Entity controlled by parent entity</i>	Penutupan asuransi/ <i>Insurance premium</i>
PT Pertamina Drilling Contractor	Entitas yang dikendalikan oleh entitas induk/ <i>Entity controlled by parent entity</i>	Penutupan asuransi/ <i>Insurance premium</i>
PT Kilang Pertamina Internasional	Entitas yang dikendalikan oleh entitas induk/ <i>Entity controlled by parent entity</i>	Penutupan asuransi/ <i>Insurance premium</i>
PT Garuda Indonesia (Persero) Tbk PT Prima Armada Raya	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i> Entitas yang dikendalikan oleh entitas induk/ <i>Entity controlled by parent entity</i>	Penutupan asuransi/ <i>Insurance premium</i> Penutupan asuransi/ <i>Insurance premium</i>
PT Asuransi Jasa Indonesia	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Penutupan asuransi/ <i>Insurance premium</i>
PT Asuransi Kredit Indonesia	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Penutupan asuransi/ <i>Insurance premium</i>
PT Asuransi Ekspor Indonesia (Asei)	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Penutupan asuransi/ <i>Insurance premium</i>
PT Asuransi Dharma Bangsa	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Penutupan asuransi/ <i>Insurance premium</i>
PT Asuransi Jasa Raharja Putra	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Penutupan asuransi/ <i>Insurance premium</i>
PT Reasuransi Indonesia Utama (Persero) PT Asuransi Bringin Sejahtera Artamakmur (BSAM) PT Reasuransi Nasional Indonesia (Nasre) PT BRI Asuransi Indonesia	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i> Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i> Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i> Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i> Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Penutupan asuransi/ <i>Insurance premium</i> Penutupan asuransi/ <i>Insurance premium</i> Penutupan asuransi/ <i>Insurance premium</i> Penutupan asuransi/ <i>Insurance premium</i> Penutupan asuransi/ <i>Insurance premium</i>
PT Asuransi Jiwasraya (Persero)	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Penutupan asuransi/ <i>Insurance premium</i>
PT Mandiri Utama Finance	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Penutupan asuransi/ <i>Insurance premium</i>
PT Bank Pembangunan Daerah Jawa Tengah PT Bank Rakyat Indonesia (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i> Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Kas dan Setara Kas/ <i>Cash and Cash Equivalent</i> Obligasi/ <i>Bonds</i> Kas dan Setara Kas/ <i>Cash and Cash Equivalent</i> Deposito Berjangka/ <i>Time Deposits</i> Saham/ <i>Shares</i> Obligasi/ <i>Bonds</i> Pinjaman diterima/ <i>Borrowings</i>
PT Bank Tabungan Negara (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Kas dan Setara Kas/ <i>Cash and Cash Equivalent</i> Deposito Berjangka/ <i>Time Deposits</i> Saham/ <i>Shares</i> Obligasi/ <i>Bonds</i>
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Kas dan Setara Kas/ <i>Cash and Cash Equivalent</i> Deposito Berjangka/ <i>Time Deposits</i> Obligasi/ <i>Bonds</i> Pinjaman diterima/ <i>Borrowings</i>
PT Bank Syariah Indonesia Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Kas dan Setara Kas/ <i>Cash and Cash Equivalent</i> Deposito Berjangka/ <i>Time Deposits</i> Obligasi/ <i>Bonds</i>
PT Bank Negara Indonesia (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Kas dan Setara Kas/ <i>Cash and Cash Equivalent</i> Deposito Berjangka/ <i>Time Deposits</i> Saham/ <i>Shares</i> Obligasi/ <i>Bonds</i> Reksa dana/ <i>Mutual Fund</i>
PT Bank Mandiri (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Kas dan Setara Kas/ <i>Cash and Cash Equivalent</i> Deposito Berjangka/ <i>Time Deposits</i> Saham/ <i>Shares</i> Obligasi/ <i>Bonds</i> Reksa dana/ <i>Mutual Fund</i> Pinjaman diterima/ <i>Borrowings</i>
PT Bank DKI	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Kas dan Setara Kas/ <i>Cash and Cash Equivalent</i> Deposito Berjangka/ <i>Time Deposits</i>
PT Telkom Indonesia (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/ <i>Shares</i> Obligasi/ <i>Bonds</i>

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Pihak-pihak berelasi/ <i>Related parties</i>	Sifat hubungan/ <i>Nature of relationship</i>	Sifat dari transaksi/ <i>Nature of transaction</i>
PT Aneka Tambang (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares
PT Wijaya Karya (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares
PT Semen Gresik (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares
PT Indocement Tunggul Prakarsa Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares
PT Waskita Karya (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares Obligasi/Bonds
PT Bukit Asam Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares
PT Jasa Marga (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares Obligasi/Bonds
PT Adhi Karya (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares
PT Wijaya Karya Beton Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares
PT Timah Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares Obligasi/Bonds
PT Pembangunan Perumahan (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares
PT Waskita Beton Precast Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares
PT Mayora Indah (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Kereta Api Indonesia (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Perusahaan Listrik Negara (Persero)	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Pupuk Indonesia (Persero)	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Sarana Multigriya Finansial (Persero)	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Marga Lingkar Jakarta	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Angkasa Pura II (Persero)	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Bank Mandiri Taspen	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Kas dan Setara Kas/Cash and Cash Equivalent Obligasi/Bonds
PT Bank Pembangunan Daerah Sumatera Utara	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Sarana Multi Infrastruktur	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Semen Indonesia (Persero) Tbk	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Saham/Shares Obligasi/Bonds
Perusahaan Umum Pembangunan Perumahan Nasional	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Pelabuhan Indonesia (Persero)	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Permodalan Nasional Madani	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds Reksa dana/Mutual Fund
PT Bank Ekspor Impor Indonesia (Persero)	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Pegadaian (Persero)	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Obligasi/Bonds
PT Bahana TCW Investment Management	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Reksa dana/Mutual Fund
PT Danareksa Investment Management	Entitas berelasi dengan Pemerintah/ <i>Government - related entities</i>	Reksa dana/Mutual Fund

32. Informasi Tambahan Arus Kas

- a. Penambahan pada liabilitas yang timbul dari aktifitas pendanaan pada laporan arus kas adalah sebagai berikut:

32. Additional Cash Flows Information

Changes in liabilities arising from financing activities in the cash flow statement are as follows:

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	1 Januari/ January 1, 2025	Arus kas masuk/ Cash flow in	Arus kas keluar/ Outgoing cash flow	Perubahan non kas/ Non-cash changes	31 Desember/ December 31, 2025	
Liabilitas sewa	24,567,325	--	(11,132,569)	414,760	13,849,516	Lease liabilities
Pinjaman diterima	527,075,229	265,785,913	(160,831,713)	--	632,029,429	Borrowings
Utang pembiayaan konsumen dan sewa pembiayaan	117,815,784	--	(61,535,582)	83,499,087	139,779,289	Consumer finance and leases payables
	1 Januari/ January 1, 2024	Arus kas masuk/ Cash flow in	Arus kas keluar/ Outgoing cash flow	Perubahan non kas/ Non-cash changes	31 Desember/ December 31, 2024	
Liabilitas sewa	6,194,693	--	(6,079,883)	24,452,515	24,567,325	Lease liabilities
Pinjaman diterima	296,149,553	379,580,927	(148,655,251)	--	527,075,229	Borrowings
Utang pembiayaan konsumen dan sewa pembiayaan	62,070,525	--	(19,224,102)	74,969,361	117,815,784	Consumer finance and leases payables

b. Pengungkapan tambahan atas aktivitas
investasi non kas:

Supplemental disclosures on non-cash
investing activities:

	2025 Rp	2024 Rp	
Perolehan aset tetap melalui utang usaha	55,432,189	91,525,993	Addition of Fixed Assets through account payables

33. Manajemen Risiko Asuransi

Risiko asuransi

Risiko utama yang dihadapi Grup terkait dengan kontrak asuransi adalah perbedaan antara jumlah klaim yang terjadi, klaim yang dibayarkan dan waktu terjadinya klaim dengan yang diprediksikan sebelumnya. Hal ini dipengaruhi oleh frekuensi, tingkat keparahan (*severity*) dari klaim, klaim aktual yang dibayarkan, dan perkembangan dari klaim jangka panjang. Oleh karena itu, tujuan Grup adalah untuk memastikan bahwa cadangan yang dibentuk cukup untuk memenuhi semua liabilitas tersebut.

Eksposur risiko yang terkait dengan kontrak asuransi dapat dimitigasi dengan melakukan diversifikasi portofolio kontrak asuransi. Keberagaman risiko diperbaiki juga melalui pemilihan risiko dengan hati-hati dan implementasi dari pedoman *underwriting* serta pengaturan program reasuransi.

Sebagai bagian dari program mitigasi risiko, Grup mempunyai proteksi reasuransi yang dialokasikan secara proporsional maupun non-proporsional. Sebagian besar reasuransi proporsional adalah reasuransi *quota share* yang bertujuan untuk mengurangi eksposur risiko Grup ke beberapa lini bisnis tertentu. Sedangkan reasuransi non-proporsional kebanyakan adalah reasuransi *excess of loss* yang dibentuk untuk memitigasi eksposur neto Grup terhadap kerugian katastrofik. Limit retensi untuk reasuransi *excess of loss* berbeda-beda tergantung pada jenis produk dan wilayah penutupan.

33. Insurance Risk Management

Insurance risk

The principal risk the Group faces under insurance contracts is the difference between actual claims, claim payments and claim dates compared to the ones predicted previously. This is influenced by the frequency, severity of claims, actual claim paid and subsequent development of long-term claims. Therefore, the objective of the Group is to ensure that sufficient reserves are made to cover those liabilities.

The risk exposure related to insurance contracts is mitigated by diversification of insurance contracts portfolio. The variability of risks is also improved by prudent risks selection and implementation of underwriting strategy guidelines, as well as reinsurance program arrangements.

As part of its risks mitigation program, the Group holds reinsurance protection, which is ceded both proportionally and non-proportionally. The majority of proportional reinsurance is quota share reinsurance with the purpose of reducing the risks exposure of the Group to certain line of business. Whilst for non-proportional reinsurance is primarily excess of loss reinsurance designed to mitigate the Group's net exposure to catastrophic losses. Retention limits for excess of loss reinsurance varies depending on the product line and territory covered.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Jumlah ganti rugi yang diperoleh dari reasuransi dihitung secara konsisten dengan perhitungan cadangan klaim yang belum dibayar dan sesuai dengan kontrak reasuransi yang disepakati. Meskipun Grup memiliki program reasuransi, Grup tidak terbebas dari kewajiban langsungnya kepada pemegang polis. Masih terdapat risiko kredit yang potensial terkait dengan pihak reasurador jika tidak dapat memenuhi kewajibannya sebagaimana ditetapkan dalam kontrak reasuransi. Grup melakukan diversifikasi pada penempatan reasuransinya sedemikian rupa sehingga tidak mengganggu kegiatan operasional.

Grup tidak tergantung pada satu reasurador ataupun satu kontrak reasuransi tertentu secara signifikan.

Jenis kontrak asuransi kerugian Grup yang utama adalah polis asuransi pengangkutan, penerbangan, rangka kapal, *offshore*, *onshore*, kebakaran, rekayasa, dan lain-lain. Risiko-risiko yang ditutup oleh polis asuransi kerugian biasanya berjangka waktu dua belas bulan.

Paparan risiko di atas dimitigasi dengan melakukan diversifikasi portofolio kontrak asuransi dalam jumlah besar dan karakteristik risiko. Variabilitas risiko diperbaiki dengan melakukan pemilihan risiko secara hati-hati dan implementasi dari strategi *underwriting*, yang dibuat untuk memastikan bahwa risiko telah terdiversifikasi baik menurut jenis risiko maupun tingkat manfaat yang diberikan ke tertanggung. Hal tersebut dapat dicapai dengan melakukan diversifikasi sektor industri dan geografis.

Kebijakan kajian klaim yang ketat, baik terhadap perhitungan klaim baru maupun yang sedang terjadi, kajian detail terhadap prosedur penanganan klaim secara berkala dan investigasi rutin terhadap kemungkinan kecurangan dalam klaim asuransi merupakan kebijakan dan prosedur yang ditetapkan untuk menurunkan eksposur risiko Grup. Grup juga menerapkan kebijakan untuk secara aktif mengelola dan menindaklanjuti klaim agar menurunkan risiko terhadap perkembangan yang tidak terprediksi yang berdampak negatif bagi bisnis. Di dalam memproyeksikan liabilitas

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Amounts recoverable from the reinsurers are estimated consistently with the outstanding claims reserves calculation and in accordance with the agreed upon reinsurance contracts. Although the Group has reinsurance arrangements, it is not relieved from its direct obligations to its policyholders. There are still potential credit risks related to the reinsurers if they are unable to meet their obligations assumed under such reinsurance agreements. The Group diversified its reinsurance placement as such so to avoid any disruption in its operation.

The Group is not significantly dependent upon any single reinsurer or reinsurance contract.

The Group principally issues the following types of insurance contracts: marine cargo, aviation, marine hull, offshore, onshore, fire, engineering, and miscellaneous. Risks covered by loss insurance policies normally have duration of twelve months.

The risk exposure above is mitigated by diversification across a large portfolio of insurance contracts and risks characteristics. The variability of risks is improved by prudent risks selection and implementation of underwriting strategies, which are designed to ensure that risks are diversified in terms of type of risk and level of benefits to the insured. This is largely achieved through diversification across industry sectors and geography.

Prudent claim review policies for new or ongoing claims, regular detailed review of claims handling procedures and routine investigation on possibility of fraudulent claims are the policies and procedures put in place to reduce the Group's risks exposure. The Group further enforces to actively manage and promptly follows up claims, in order to reduce its risks to unpredictable developments that can negatively impact the business. In projecting its insurance contract's liabilities, the Group has taken into account expected inflation to mitigate any inflation risk.

kontrak asuransi Grup, Grup telah memasukkan asumsi tingkat inflasi untuk memitigasi risiko inflasi.

Grup juga menekan penyebaran risiko dengan menetapkan nilai maksimum klaim untuk kontrak asuransi tertentu dan menyusun program reasuransi untuk membatasi risiko terhadap eksposur katastrofik, seperti kerusakan akibat badai, gempa bumi dan banjir.

Tujuan dari strategi *underwriting* dan reasuransi ini adalah untuk membatasi eksposur risiko katastrofik, yang didasarkan pada tingkat toleransi Grup terhadap risiko sesuai dengan arahan Manajemen. Tujuan utamanya adalah untuk menekan dampak dari kejadian katastrofik tunggal hingga mendekati 50% dari ekuitas secara kotor dan 10% secara neto.

Pada kejadian katastrofik, eksposur untuk satu reasuradur diproyeksikan tidak lebih dari 2% dari ekuitas. Manajemen dapat memutuskan untuk meningkatkan atau menurunkan tingkat toleransi maksimum berdasarkan kondisi pasar atau faktor lainnya.

The Group also suppressed the risk expansion by imposing maximum claim limit for certain insurance risks and preparing reinsurance arrangements as to limit its risks on catastrophic exposure, such as damages from hurricanes, earthquake and floods.

The purpose of these underwriting and reinsurance strategies is to limit exposure to catastrophies based on the Group's risk appetite as decided by Management. The overall aim is currently to suppress the impact of a single catastrophic event to approximately 50% equity on gross basis and 10% on net basis.

In the catastrophic event, the exposure to a single reinsurer is estimated not to exceed 2% of the equity. The Management may decide to increase or decrease the maximum limit based on market conditions and other factors.

34. Manajemen Risiko Keuangan

Asumsi utama

Asumsi utama yang menjadi dasar dalam perhitungan estimasi kewajiban klaim yaitu bahwa pembentukan klaim masa depan Grup akan memiliki pola yang sama dengan pembentukan klaim yang terjadi di masa lampau. Pertimbangan kualitatif tambahan digunakan untuk memperkirakan tingkat di mana tren masa lampau tidak akan terulang lagi di masa depan, misalnya; kejadian khusus yang hanya terjadi sekali, perubahan yang terjadi di pasar seperti sikap masyarakat terhadap klaim, kondisi ekonomi maupun faktor internal seperti campuran portofolio, syarat dan ketentuan polis, dan prosedur penanganan klaim.

Analisis sensitivitas

Pertimbangan lebih lanjut digunakan untuk menghitung tingkat di mana faktor eksternal seperti keputusan pengadilan dan peraturan pemerintah yang memengaruhi estimasi besaran klaim.

34. Financial risk Management

Main assumptions

The principal assumption in calculating the claim Reserve estimations is that the Group's future claims development will follow a similar pattern to historical claims development. Additional qualitative judgments are used to assess the extent to which historical trends may not apply in the future, for example: specific one-off occurrence, changes in market factors such as public attitude to insurance claims, economic conditions, as well as internal factors such as portfolio mix, policy terms and conditions, and claims handling procedures.

Sensitivity analysis

Further justification is required to assess the extent to which external factors such as judicial decisions and government regulations affect the claim estimates.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Kondisi utama yang memengaruhi keandalan dari asumsi yang digunakan adalah rasio kerugian, keterlambatan dalam penyelesaian dan perubahan nilai tukar mata uang asing.

Estimasi klaim sensitif terhadap asumsi utama yang mengikuti. Analisis berikut dilakukan untuk perubahan yang mungkin terjadi pada asumsi utama dengan semua asumsi lainnya tetap konstan, yang menunjukkan pengaruh terhadap laba sebelum beban pajak penghasilan Grup (tidak diaudit):

Other key conditions affecting the reliability of the assumption used are loss ratio, delay in settlement and changes in foreign currency exchange rates.

Estimated claims are sensitive to the key assumptions that follow. The following analysis is performed for reasonably possible movements in key assumptions with all other assumptions held constant, showing the impact on income before income tax expense of the Group (unaudited):

	Perubahan persentase/ Percentage change	Pengaruh terhadap laba sebelum pajak/ Impact on income before tax expense	
31 Desember 2025			December 31, 2025
<u>Perseroan</u>			<u>The Company</u>
Rasio klaim	+/-5%	+/-17.099.059	Claim ratio
31 Desember 2024			December 31, 2024
<u>Perseroan</u>			<u>The Company</u>
Rasio klaim	+/-5%	+/-19.061.751	Claim ratio

Aktivitas Grup mengandung berbagai macam risiko keuangan: risiko nilai tukar mata uang asing, risiko kredit 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.

Risiko pasar

Risiko nilai tukar mata uang asing

Grup menghadapi risiko nilai tukar mata uang asing sehubungan dengan aset dan liabilitas moneter yang diakui dalam mata uang yang berbeda dengan mata uang fungsional entitas yang bersangkutan.

Volatilitas yang timbul dari perubahan nilai tukar mata uang asing umumnya dikelola dengan mencocokkan liabilitas dan aset dengan nilai tukar yang sama sehingga memastikan bahwa setiap eksposur mata uang asing diminimalkan. Liabilitas asuransi dan liabilitas Grup lainnya dalam mata uang asing yang utama adalah dalam Dolar AS yang akan dicocokkan dengan aset dalam Rupiah sehingga mengurangi risiko mata uang asing.

The Group's activities expose it to a variety of financial risks: foreign exchange risk, credit 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 practice.

Market risk

Foreign exchange risk

The Group is exposed to foreign currency risk in connection with monetary asset and liabilities which are recognize in different currency with the entity's functional currency.

The volatility arising from changes in foreign currency exchange rates is generally managed by matching liabilities and assets with the same exchange rates so as to ensure that any foreign currency exposure is minimized. The insurance liabilities and other liabilities of the Group that are denominated in foreign currencies are primarily in US Dollar which are matched by assets in Rupiah thus reducing currency risk.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Tabel di bawah ini mengikhtisarkan aset dan liabilitas keuangan yang menghadapi risiko nilai tukar mata uang asing:

Sensitivitas Grup terhadap mata uang asing diperhitungkan dengan menggunakan informasi Posisi Devisa Neto yang *information* ditranslasikan ke dalam mata uang fungsional Grup, yaitu Rupiah.

The table below summarized the Group's financial assets and liabilities which are exposed to foreign exchange risk:

The Group's sensitivity on foreign currencies is determined using the Net Open Position that translated into the Group's functional currency which is Rupiah.

	Pengaruh pada laba rugi sebelum pajak/ <i>Impact on profit loss before tax</i>		
	Peningkatan/ <i>Increase by</i> 5%	Penurunan/ <i>Decrease by</i> 5%	
31 Desember 2025	88,687,951	(88,687,951)	December 31, 2025
31 Desember 2024	82,974,904	(82,974,904)	December 31, 2024

Risiko harga

Grup menghadapi risiko harga yang berasal dari investasi dalam efek-efek yang tersedia untuk dijual yang memengaruhi bagian ekuitas, dan efek-efek yang diukur pada nilai wajar melalui laba rugi yang memengaruhi laba rugi konsolidasian.

Price risk

The Group is exposed to price risk because of investment in available-for-sale marketable securities that has impact in equity section and investment in fair value through profit or loss that has impact in the consolidated profit or loss.

Grup tidak melakukan lindung nilai terhadap investasi tersedia untuk dijual dan investasi diukur pada nilai wajar melalui laba rugi. Kinerja investasi kategori tersedia untuk dijual Grup dimonitor secara periodik, bersamaan dengan pengujian relevansi instrumen investasi tersebut terhadap rencana strategis jangka panjang Grup.

The Group does not hedge available-for-sale investments and fair value through profit or loss investment. The performance of the Group's available-for-sale investments are monitored periodically, together with a regular assessment of their relevance to the Group's long term strategic plans.

Risiko likuiditas

Grup terekspos atas kegiatan harian atas ketersediaan sumber kas terutama dari klaim-klaim yang terjadi atas kontrak asuransi jangka pendek. Risiko likuiditas adalah risiko dimana kas tidak tersedia untuk memenuhi liabilitas di saat jatuh tempo. Risiko ini diminimalisasi dengan mengelola profil jatuh tempo liabilitas keuangan dan memastikan tersedianya pendanaan dari sejumlah piutang premi dan investasi yang jatuh tempo serta memiliki deposito berjangka sebagai investasi terbesar Grup.

Liquidity risk

The Group is exposed to daily calls on its available cash resources mainly from claims arising from short-term insurance contract. Liquidity risk is the risk that cash may not be available to pay obligation when due. This risk has been minimized by managing the maturity profile of financial liabilities and ensuring the availability of funding from matured premium receivable and investment portfolio and taking time deposits as the Group major investment.

Sebagian besar ketersediaan dana Grup ditempatkan pada deposito berjangka yang tersebar dalam berbagai tanggal jatuh tempo di dalam periode berjalan. Kebijakan untuk menjaga investasi pada dana yang likuid dapat membantu kebutuhan likuiditas yang tidak terduga.

Most of the Group available funds are placed in time deposit spread over various maturity dates within a period. The policy of keeping investment in liquid funds helps to meet any unexpected liquidity requirement.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)**

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)**

Tabel di bawah ini menunjukkan sisa jatuh tempo kontraktual dari liabilitas keuangan Grup.

The table below shows the remaining contractual maturities of the Group's financial liabilities.

31 Desember/December 31, 2025				
	Kurang dari 1 tahun/ Less than 1 year	Lebih dari 1 tahun/ More than 1 year	Jumlah/ Total	
Liabilitas keuangan				Financial liabilities
Utang reasuransi dan retrosesi	2,021,807,640	364,959,350	2,386,766,990	Reinsurance and retrocession payables
Utang komisi	58,789,840	11,822,030	70,611,870	Commission payables
Utang klaim	48,735,350	--	48,735,350	Claim payables
Utang koasuransi	138,139,870	3,622,160	141,762,030	Coinsurance payables
Beban akrual	275,277,070	--	275,277,070	Accrued expenses
Utang pajak	28,428,820	--	28,428,820	Tax payables
Utang lain-lain	301,002,810	--	301,002,810	Other payables
Cadangan klaim	2,690,740	8,464,140,780	8,466,831,520	Claim reserve
Cadangan premi	--	492,938,020	492,938,020	Premium reserve
Cadangan atas premi yang belum merupakan pendapatan	1,584,503,730	--	1,584,503,730	Unearned premium reserve
Jumlah	4,459,375,870	9,337,482,340	13,796,858,210	Total
31 Desember/December 31, 2024				
	Kurang dari 1 tahun/ Less than 1 year	Lebih dari 1 tahun/ More than 1 year	Jumlah/ Total	
Liabilitas keuangan				Financial liabilities
Utang reasuransi dan retrosesi	1,839,802,110	--	1,839,802,110	Reinsurance and retrocession payables
Utang komisi	96,251,580	--	96,251,580	Commission payables
Utang klaim	136,894,410	--	136,894,410	Claim payables
Utang koasuransi	91,592,640	--	91,592,640	Coinsurance payables
Beban akrual	192,086,450	--	192,086,450	Accrued expenses
Utang pajak	45,543,370	--	45,543,370	Tax payables
Utang lain-lain	252,564,910	--	252,564,910	Other payables
Cadangan klaim	5,115,184,200	--	5,115,184,200	Claim reserve
Cadangan premi	--	775,918,720	775,918,720	Premium reserve
Cadangan atas premi yang belum merupakan pendapatan	1,447,362,000	--	1,447,362,000	Unearned premium reserve
Jumlah	9,217,281,670	775,918,720	9,993,200,390	Total

Risiko investasi

Risiko investasi adalah risiko yang mungkin terjadi karena penempatan dana untuk tujuan investasi antara lain berupa:

- Risiko fluktuasi harga saham di bursa.
- Risiko tidak dapat ditariknya kembali dana yang ditempatkan akibat Perseroan dimana dana tersebut ditempatkan tidak dapat melakukan pembayaran kembali.

Grup menempatkan dana investasi pada instrumen investasi berupa deposito, obligasi, reksa dana, saham di pasar modal, penyertaan langsung, maupun investasi berupa surat utang jangka menengah. Dalam pengendalian risiko, Grup berpedoman pada ketentuan pemerintah mengenai kesehatan keuangan perusahaan asuransi dan reasuransi yang tercantum dalam Peraturan Otoritas Jasa Keuangan No.71/POJK.05/2016 untuk konvensional dan No.72/POJK.5/2016 untuk syariah yang antara lain mengatur jenis investasi yang diperkenankan.

Investment risk

Investment risk is the risk that may occur due to the placement of funds for investment purposes, such as:

- The risk of stock price fluctuations.
- The risk that funds placed by the Company can not be withdrawn because institutions in which the funds were placed cannot make the repayment.

The Group places investment funds in investment instruments in the form of deposits, bonds, mutual funds, shares in the capital market, direct investment, or investment in the form of medium term notes. In controlling the risks, the Group adheres to government regulations relating to the financial health of the insurance and reinsurance companies stated in the Regulation of Authority of Financial Service No.71/POJK.05/2016 for conventional and No.72/POJK.5/2016 for sharia which, among others, regulates the types of investments allowed.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Risiko kredit

Grup terekspos atas risiko kredit dimana terdapat kemungkinan terjadinya penurunan nilai atas piutang atau aset keuangan lainnya yang dikarenakan pihak ketiga tidak dapat memenuhi pembayaran atau liabilitas lainnya.

Reasuransi dilakukan untuk mengelola risiko asuransi. Hal ini tidak menghilangkan liabilitas Grup sebagai penjamin utama apabila reasurador tidak mampu membayar klaim dengan alasan apapun, Grup tetap mempunyai liabilitas atas pembayaran kepada pemegang polis. Kredibilitas para reasurador dipertimbangkan setiap tahun dengan memeriksa kekuatan keuangan sebelum finalisasi dari setiap kontrak.

Komite manajemen risiko menilai kredibilitas dari setiap reasurador dan perantara dengan memeriksa nilai kredit yang disediakan oleh biro penilai dan informasi keuangan publik lainnya. Komite juga memeriksa rincian pembayaran historis dan status dari setiap negosiasi antara Grup dan pihak ketiga. Informasi ini digunakan untuk memperbaharui strategi kerjasama reasurador apabila diperlukan.

Grup mengelola catatan pembayaran dari pemegang kontrak yang signifikan dimana Grup melakukan bisnis yang konstan. Paparan atas pemegang polis perorangan dan grup dikumpulkan di dalam proses pengawasan berkelanjutan dalam laporan mingguan.

Dalam investasi keuangan, Grup hanya melakukan transaksi dengan rekan bisnis dan bank yang memiliki nilai dan/atau reputasi yang baik. Saldo bank ditempatkan pada berbagai bank dengan kondisi keuangan yang sehat. Grup bertanggung jawab bahwa risiko kredit atas setiap bank tersebut rendah.

Tabel di bawah ini menggambarkan eksposur maksimum risiko kredit dan konsentrasi risiko yang dimiliki Grup pada tanggal 31 Desember 2025 dan 2024. Eksposur maksimum dicatat berdasarkan nilai tercatat neto yang dilaporkan di laporan posisi keuangan konsolidasian.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Credit risk

The Group is exposed to credit risk which is the possibility that the value of receivable or other financial assets being impaired because the counterparties cannot meet their payment or other performance obligations.

Reinsurance is issued to manage insurance risk. This does not discharge the Group's liability as primary insurer in which if reinsurer fails to pay a claim for any reason whatsoever, the Group remains liable for the payment to the policyholder. The creditworthiness of reinsurers is considered on an annual basis by reviewing their financial strength prior to finalisation of any contract.

The Risk management committee assesses the creditworthiness of all reinsurers and intermediaries by reviewing credit rating provided by rating agencies and other publicly available financial information. The committee also reviews details of recent payment history and the status of any ongoing negotiations between the Group and these third parties. This information is used to update the reinsurance purchasing strategy whenever necessary.

The Group maintains a record of the payment history for significant contract holders with whom they conduct regular business. Exposure to individual and group policy holders is collected within ongoing monitoring control in a weekly report.

In financial investment, the Group is engaging in transactions only with business partners and banks with good ratings and/or reputation. Bank balances are placed in various banks with strong financial positions. The Group considers the credit risk of such banks is low.

The tables below describe the Group's maximum credit risk exposure and risk concentration as of December 31, 2025 and 2024. The maximum exposure is recorded based on net carrying value recorded in consolidated statement of financial position.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)**

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)**

31 Desember/December 31, 2025				
	Korporasi/ Corporate	Pemerintah/ Government	Eksposur maksimum/ Maximum exposure	
Aset keuangan				Financial assets
Kas di bank	253,571,548	481,928,748	735,500,296	Cash on hand and in banks
Deposito berjangka	401,444,901	2,796,847,478	3,198,292,379	Time deposits
Efek-efek				Marketable securities
- Obligasi	281,221,170	5,672,601,918	5,953,823,088	Bonds -
- Saham	114,974,863	173,326,407	288,301,270	Shares -
- Reksadana	724,894,390	198,011,672	922,906,062	Mutual funds -
Penyertaan langsung	28,019,206	--	28,019,206	Direct participation
Piutang lain-lain	753,132,493	--	753,132,493	Other receivables
Aset lain-lain	74,801,621	479,092,666	553,894,287	Other assets
	2,632,060,192	9,801,808,889	12,433,869,081	
Dikurangi:				Less:
Penyisihan kerugian penurunan nilai			(367,887,600)	Allowance for impairment losses
Neto			12,065,981,481	Net

31 Desember/December 31, 2024				
	Korporasi/ Corporate	Pemerintah/ Government	Eksposur maksimum/ Maximum exposure	
Aset keuangan				Financial assets
Kas di bank	147,418,386	210,581,934	358,000,320	Cash on hand and in banks
Deposito berjangka	442,153,259	1,718,686,868	2,160,840,127	Time deposits
Efek-efek				Marketable securities
- Obligasi	364,423,366	6,106,818,761	6,471,242,127	Bonds -
- Saham	148,903,615	118,457,257	267,360,872	Shares -
- Reksadana	631,212,340	301,502,007	932,714,347	Mutual funds -
Penyertaan langsung	28,019,206	--	28,019,206	Direct participation
Piutang lain-lain	607,957,038	--	607,957,038	Other receivables
Aset lain-lain	50,977,168	497,974,086	548,951,254	Other assets
	2,421,064,378	8,954,020,913	11,375,085,291	
Dikurangi:				Less:
Penyisihan kerugian penurunan nilai			(363,404,536)	Allowance for impairment losses
Neto			11,011,680,755	Net

Konsentrasi risiko kredit Grup berdasarkan kualitas aset keuangan adalah sebagai berikut:

The Group's concentration of credit risk based on quality of financial assets are as follows:

31 Desember/December 31, 2025					
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ Neither past due nor impaired	Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ Past due but not impaired	Mengalami penurunan nilai/ Impaired	Jumlah/ Total	
Aset keuangan					Financial assets
Kas di bank	734,656,595	--	843,701	735,500,296	Cash on hand and in banks
Deposito berjangka	3,198,081,044	--	211,335	3,198,292,379	Time deposits
Efek-efek					Marketable securities
- Obligasi	5,807,680,177	--	146,142,911	5,953,823,088	Bonds -
- Saham	288,301,270	--	--	288,301,270	Shares -
- Reksadana	902,836,122	--	20,069,940	922,906,062	Mutual funds -
Penyertaan langsung	28,019,206	--	--	28,019,206	Direct participation
Piutang lain-lain	557,601,800	--	195,530,693	753,132,493	Other receivables
Aset lain-lain	548,805,267	--	5,089,020	553,894,287	Other assets
	12,065,981,481	--	367,887,600	12,433,869,081	
Dikurangi:					Less:
Penyisihan kerugian penurunan nilai				(367,887,600)	Allowance for impairment losses
Neto				12,065,981,481	Net

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember/December 31, 2024				
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>	Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ <i>Past due but not impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>	
Aset keuangan					Financial assets
Kas di bank	357,871,939	--	--	357,871,939	Cash on hand and in banks
Deposito berjangka	2,157,622,420	--	--	2,157,622,420	Time deposits
Efek-efek					Marketable securities
- Obligasi	6,321,959,869	--	149,282,258	6,471,242,127	Bonds -
- Saham	267,360,873	--	--	267,360,873	Shares -
- Reksadana	912,598,437	--	20,115,910	932,714,347	Mutual funds -
Penyertaan langsung	28,019,206	--	--	28,019,206	Direct participation
Piutang lain-lain	419,172,994	--	188,784,044	607,957,038	Other receivables
Aset lain-lain	543,728,930	--	5,222,324	548,951,254	Other assets
	<u>11,008,334,668</u>	<u>--</u>	<u>363,404,536</u>	<u>11,371,739,204</u>	
Dikurangi:					Less:
Penyisihan kerugian penurunan nilai				(363,404,536)	Allowance for impairment losses
Neto				<u><u>11,008,334,668</u></u>	Net

Nilai wajar instrumen keuangan

Semua aset keuangan yang diklasifikasikan ke dalam pinjaman yang diberikan dan piutang dan liabilitas keuangan yang diukur melalui biaya yang diamortisasi mempunyai jatuh tempo dalam jangka pendek, maka nilai tercatatnya merupakan perkiraan yang layak atas nilai wajarnya. Nilai wajar untuk aset dan liabilitas yang diukur melalui laba rugi dan tersedia untuk dijual adalah sama dengan nilai tercatatnya. Untuk aset keuangan yang dimiliki hingga jatuh tempo mendekati nilai tercatatnya.

Aset dan liabilitas keuangan yang diukur pada nilai wajar menggunakan hierarki nilai wajar sebagai berikut:

- Tingkat 1
Harga kuotasi (tidak disesuaikan) dalam pasar aktif untuk aset atau liabilitas yang terkait;
- Tingkat 2
Input selain harga kuotasi yang termasuk dalam Tingkat 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (misalnya harga) maupun tidak langsung (misalnya derivasi harga); dan
- Tingkat 3
Input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (*unobservable input*).

Tabel berikut ini menunjukkan instrumen keuangan yang diukur pada nilai wajar yang dikelompokkan berdasarkan hierarki nilai wajar:

Fair value of financial instruments

All financial assets classified as loan and receivables and financial liabilities at amortized cost have a short-term maturity, therefore, the carrying amount is a reasonable approximation of fair value. The fair value of financial assets and liabilities classified at fair value through profit or loss and available-for-sale approximate their carrying amounts. The fair value of financial assets held to maturity are approximate of the carrying value.

Financial assets and liabilities measured at fair value use the following fair value hierarchy of:

- Level 1
Quoted prices (unadjusted) in active markets for associated assets or liabilities;
- Level 2
Inputs other than quoted prices included within Level 1 that are observable for the assets or liabilities, either directly (that is, as prices) or indirectly (that is, derived from prices); and
- Level 3
Inputs for the assets or liabilities that are not based on observable market data (*unobservable input*).

The following table show the financial instruments measured at fair value grouped according to the fair value hierarchy:

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Nilai tercatat/ Carrying value	Nilai wajar/Fair value		
		Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3
31 Desember 2025				
Aset keuangan diukur nilai wajar:				
Efek-efek				
- Nilai wajar melalui laba rugi	1,087,169,454	1,087,169,454	--	--
- Nilai wajar melalui penghasilan komprehensif lain	6,077,860,966	6,077,860,966	--	--
Jumlah	7,165,030,420	7,165,030,420	--	--
31 Desember 2024				
Aset keuangan diukur nilai wajar:				
Efek-efek				
- Nilai wajar melalui laba rugi	503,151,361	503,151,361	--	--
- Nilai wajar melalui penghasilan komprehensif lain	7,168,165,986	7,168,165,986	--	--
Jumlah	7,671,317,347	7,671,317,347	--	--

December 31, 2025
Financial assets measured at fair value:
Marketable securities
Fair value through profit or loss -
Fair value through other comprehensive -
income (FVOCI)
Total

December 31, 2024
Financial assets measured at fair value:
Marketable securities
Fair value through profit or loss -
Fair value through other comprehensive -
income (FVOCI)
Total

Tujuan Grup dalam mengelola permodalannya adalah untuk menjaga kelangsungan usaha Grup untuk dapat memberikan hasil kepada pemegang saham dan manfaat kepada *stakeholders* lainnya, dan memelihara optimalisasi struktur permodalan untuk mengurangi biaya operasional.

The Group objective when managing capital is to safeguard the Group ability to continue as going concern in order to provide returns for shareholders and benefits for other stakeholders and to maintain an optimal capital structure to reduce the cost of operation.

35. Rekonsiliasi Liabilitas yang Timbul dari Aktivitas Pendanaan

35. Reconciliation of Liabilities Arising From Financing Activities

Perubahan kewajiban yang timbul dari aktivitas pendanaan:

Changes in liabilities arising from financing activities:

	31 Desember/ December 31, 2024	Arus kas neto/ Cash flows net	Sewa pembiayaan/ leases	Tambahan modal disetor/ Additional paid in capital	Dividen/ Dividend	Beban bunga dan Selisih kurs/ Interest expense and/ Exchange alignment	31 Desember/ December 31, 2025
Pinjaman yang diterima	527,075,229	104,954,200	--	--	--	--	632,029,429
Utang pembiayaan konsumen dan sewa pembiayaan	117,815,784	(61,535,582)	--	--	--	83,499,087	139,779,289
Utang dividen	--	--	--	--	(288,232,861)	--	(288,232,861)
Liabilitas sewa	24,567,325	(11,132,569)	191,445	--	--	223,315	13,849,516
Jumlah liabilitas dari aktivitas pendanaan	669,458,338	32,286,049	191,445	--	(288,232,861)	83,722,402	497,425,373

	31 Desember/ December 31, 2023	Arus kas neto/ Cash flows net	Sewa pembiayaan/ leases	Tambahan modal disetor/ Additional paid in capital	Dividen/ Dividend	Beban bunga dan Selisih kurs/ Interest expense and/ Exchange alignment	31 Desember/ December 31, 2024
Pinjaman yang diterima	296,149,553	230,925,676	--	--	--	--	527,075,229
Utang pembiayaan konsumen dan sewa pembiayaan	62,070,525	(19,224,102)	--	--	--	74,969,361	117,815,784
Utang dividen	--	--	--	--	(438,257,922)	--	(438,257,922)
Liabilitas sewa	6,194,693	(6,079,883)	24,434,291	--	--	18,224	24,567,325
Jumlah liabilitas dari aktivitas pendanaan	364,414,771	205,621,691	24,434,291	--	(438,257,922)	74,987,585	231,200,416

Borrowings payment
Consumer finance and
lease payable
Dividend payable
Lease Liabilities
**Total liabilities from
financing activities**

Borrowings payment
Consumer finance and
lease payable
Dividend payable
Lease Liabilities
**Total liabilities from
financing activities**

36. Informasi Segmen

36. Segment Information

Informasi segmen berikut ini dilaporkan berdasarkan informasi yang digunakan oleh manajemen untuk mengevaluasi kinerja setiap segmen dan menentukan alokasi sumber daya.

The following segment information is reported based on the information used by management in evaluating the performance of each business segment and determining the allocation of resources.

Segmen Usaha

Grup mengklasifikasikan kegiatan usahanya menjadi 4 (empat) segmen usaha utama, yaitu, asuransi kerugian, reasuransi, sewa dan bisnis terkait, dan lainnya untuk

Business Segment

The Group primarily classify their business activities into 4 (four) which are major operating business segments, namely, general insurance, reinsurance, rental and

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir

Pada Tanggal 31 Desember 2025 dan 2024

(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended

December 31, 2025 and 2024

(Expressed in thousands of Rupiah,
unless otherwise stated)

pelaporan segmen bisnisnya, sebagai
berikut:

related businesses, and others for its business
segment reporting, which are as follows:

31 Desember/ December 31, 2025									
	Asuransi kerugian/ General insurance	Reasuransi/ Reinsurance	Sewa dan bisnis terkait/ Rental and related business	Lain-lain/ Others	Jumlah/ Total	Eliminasi/ Elimination	Jumlah Konsolidasi/ Total Consolidated		
Pendapatan asuransi	5,548,492,044	3,558,577,196	--	--	9,107,069,240	--	9,107,069,240	Insurance revenue	
Beban jasa asuransi	(5,366,849,753)	(2,884,254,498)	--	--	(8,251,104,251)	--	(8,251,104,251)	Insurance service expenses	
Beban bersih dari kontrak reasuransi yang dimiliki	649,790,671	(482,042,300)	--	--	167,748,371	--	167,748,371	Net expenses from reinsurance contracts held	
Hasil jasa asuransi	831,432,962	192,280,398	--	--	1,023,713,360	--	1,023,713,360	Insurance service result	
Keuntungan bersih atas investasi pada nilai wajar melalui laba rugi	148,008,060	130,858,678	1,338,162	9,604,349	289,809,249	--	289,809,249	Net gains on fair value through profit or loss investment	
Keuntungan bersih atas investasi dalam efek utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain direklasifikasi ke laba rugi pada saat pelepasan	369,067,022	123,541,900	--	--	492,608,922	(54,103,518)	438,505,404	Net gains on investments in debt securities measured at fair value through other comprehensive income reclassified to profit or loss on disposal	
Keuntungan bersih dari penyesuaian nilai wajar properti investasi	(14,855,000)	--	36,617,954	--	21,762,954	(26,993,684)	(5,230,730)	Net gains from fair value adjustments to investment properties	
Kerugian penurunan nilai kredit bersih	6,077,218	--	--	--	6,077,218	--	6,077,218	Net credit impairment losses	
Pendapatan investasi bersih	508,297,300	254,400,578	37,956,116	9,604,349	810,258,343	(81,097,202)	729,161,141	Net investment income	
Beban keuangan dari kontrak asuransi yang diterbitkan	(166,102,850)	(208,439,380)	--	--	(374,542,230)	--	(374,542,230)	Finance expenses from insurance contracts issued	
Beban keuangan asuransi bersih	(166,102,850)	(208,439,380)	--	--	(374,542,230)	--	(374,542,230)	Net insurance finance expenses	
Hasil asuransi dan investasi bersih	1,173,627,412	238,241,596	37,956,116	9,604,349	1,459,429,473	(81,097,202)	1,378,332,271	Net insurance and investment result	
Pendapatan jasa manajemen aset	--	--	434,481,294	135,116,552	569,597,846	(36,418,827)	533,179,019	Asset management services revenue	
Beban operasional lainnya	(455,346,943)	(136,743,738)	(278,327,206)	(88,088,304)	(958,506,191)	452,395	(958,053,796)	Other operating expenses	
Informasi Lainnya								Other Information	
Aset segmen	20,218,444,523	6,008,666,795	3,023,266,455	1,226,543,578	30,476,921,351	(2,764,408,683)	27,712,512,668	Segment assets	
Jumlah aset konsolidasian	20,218,444,523	6,008,666,795	3,023,266,455	1,226,543,578	30,476,921,351	(2,764,408,683)	27,712,512,668	Total consolidated assets	
Liabilitas segmen	13,082,749,136	4,485,803,362	910,707,710	29,033,176	18,508,293,384	(969,537,466)	17,538,755,918	Segment liabilities	
Jumlah liabilitas konsolidasian	13,082,749,136	4,485,803,362	910,707,710	29,033,176	18,508,293,384	(969,537,466)	17,538,755,918	Total consolidated liabilities	

31 Desember/ December 31, 2024									
	Asuransi kerugian/ General insurance	Reasuransi/ Reinsurance	Sewa dan bisnis terkait/ Rental and related business	Lain-lain/ Others	Jumlah/ Total	Eliminasi/ Elimination	Jumlah Konsolidasi/ Total Consolidated		
Pendapatan asuransi	4,518,826,450	2,939,357,612	--	--	7,458,184,062	--	7,458,184,062	Insurance revenue	
Beban jasa asuransi	(2,271,616,647)	(2,207,640,518)	--	--	(4,479,257,165)	--	(4,479,257,165)	Insurance service expenses	
Beban bersih dari kontrak reasuransi yang dimiliki	(1,520,184,396)	(722,754,677)	--	--	(2,242,939,073)	--	(2,242,939,073)	Net expenses from reinsurance contracts held	
Hasil jasa asuransi	2,247,209,803	731,717,094	--	--	2,978,926,897	--	735,987,824	Insurance service result	
Keuntungan bersih atas investasi pada nilai wajar melalui laba rugi	82,642,298	61,299,407	548,335	13,303,511	157,793,551	(7,336,683)	150,456,868	Net gains on fair value through profit or loss investment	
Keuntungan bersih atas investasi dalam efek utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain direklasifikasi ke laba rugi pada saat pelepasan	263,734,229	100,321,317	--	--	364,055,546	16,822,509	380,878,055	Net gains on investments in debt securities measured at fair value through other comprehensive income reclassified to profit or loss on disposal	
Keuntungan bersih dari penyesuaian nilai wajar properti investasi	(11,366,900)	--	(77,551,483)	--	(88,918,383)	--	(88,918,383)	Net gains from fair value adjustments to investment properties	
Kerugian penurunan nilai kredit bersih	1,974,237	--	--	--	1,974,237	760,485	2,734,722	Net credit impairment losses	
Pendapatan investasi bersih	336,983,864	161,620,724	(77,003,148)	13,303,511	434,904,951	10,246,311	445,151,262	Net investment income	
Beban keuangan dari kontrak asuransi yang diterbitkan	(283,844,790)	(136,008,017)	--	--	(419,852,807)	--	(419,852,807)	Finance expenses from insurance contracts issued	
Beban keuangan asuransi bersih	(283,844,790)	(136,008,017)	--	--	(419,852,807)	--	(419,852,807)	Net insurance finance expenses	
Hasil asuransi dan investasi bersih	2,300,348,877	757,329,801	(77,003,148)	13,303,511	2,993,979,041	10,246,311	761,286,279	Net insurance and investment result	
Pendapatan jasa manajemen aset	--	--	417,906,532	134,059,725	551,966,257	(19,398,603)	532,567,654	Asset management services revenue	
Beban operasional lainnya	(357,609,687)	(82,824,709)	(285,541,587)	(85,645,376)	(811,621,359)	1,768,979	(809,852,380)	Other operating expenses	
Informasi Lainnya								Other Information	
Aset segmen	15,158,945,389	5,400,045,838	2,768,419,783	1,180,670,458	24,508,081,468	(2,162,322,769)	22,345,758,699	Segment assets	
Jumlah aset konsolidasian	15,158,945,389	5,400,045,838	2,768,419,783	1,180,670,458	24,508,081,468	(2,162,322,769)	22,345,758,699	Total consolidated assets	
Liabilitas segmen	8,306,146,512	3,987,698,856	800,175,928	20,906,706	13,114,928,002	(650,792,125)	12,464,135,877	Segment liabilities	
Jumlah liabilitas konsolidasian	8,306,146,512	3,987,698,856	800,175,928	20,906,706	13,114,928,002	(650,792,125)	12,464,135,877	Total consolidated liabilities	

Segmen Area Geografis

Grup juga mengklasifikasikan bisnis usahanya berdasarkan wilayah geografis yang ditentukan menurut lokasi aset atau operasi Grup.

Geographical Area Segment

The Group also classifies its business based on geographical area where the assets or operations are located.

	Indonesia/ Indonesia	Luar Indonesia/ Outside Indonesia	Jumlah/ Total	Eliminasi/ Elimination	Jumlah Konsolidasi/ Total Consolidated	
31 Desember 2025						December 31, 2025
Penghasilan						Income
Pendapatan Jasa Asuransi	8,945,698,766	161,370,474	9,107,069,240	--	9,107,069,240	Insurance service revenue
Jumlah					9,107,069,240	Total
Pelaporan segmen lainnya						Other segment reporting
Aset segmen	4,253,121,422	--	4,253,121,422	--	4,253,121,422	Segment assets
Jumlah			4,253,121,422	--	4,253,121,422	Total

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

31 Desember 2024	Indonesia/ Indonesia	Luar Indonesia/ Outside Indonesia	Jumlah/ Total	Eliminasi/ Elimination	Jumlah Konsolidasi/ Total Consolidated	December 31, 2024
Penghasilan						Income
Pendapatan Jasa Asuransi	7,171,293,600	286,890,462	7,458,184,062	--	7,458,184,062	Insurance service revenue
Jumlah					7,458,184,062	Total
Pelaporan segmen lainnya						Other segment reporting
Aset segmen	3,945,483,033	--	3,945,483,033	--	3,945,483,033	Segment assets
Jumlah			3,945,483,033		3,945,483,033	Total

**37. Aset, Liabilitas dan Hasil Usaha Unit
Bisnis Syariah**

**37. Assets, Liabilities and Results Operations
of Sharia Business Unit**

Laporan Posisi Keuangan

Statements of Financial Position

	2025 Rp	2024 Rp	
ASET			ASSET
Kas dan bank	39,337,932	33,324,828	Cash on hand and in banks
Deposito berjangka	92,465,050	65,944,550	Time deposits
Reksadana syariah	20,089,849	--	Sharia mutual funds
Sukuk	23,010,159	39,875,440	Sukuk
Piutang kontribusi, neto	15,118,040	21,635,351	Contribution receivables, net
Piutang reasuransi	552,600	7,938,075	Reinsurance receivables
Aset reasuransi	8,588,981	9,842,848	Reinsurance assets
Aset lain-lain	7,008,125	9,110,951	Other assets
JUMLAH ASET	206,170,736	187,672,043	TOTAL ASSETS
LIABILITAS, DANA PESERTA DAN EKUITAS			LIABILITIES, PARTICIPANTS FUND AND EQUITY
LIABILITAS			LIABILITIES
Utang klaim	336,896	195,603	Claim payables
Utang reasuransi	3,846,642	3,773,410	Reinsurance payables
Penyisihan kontribusi yang belum menjadi hak dan penyisihan manfaat polis masa depan	14,281,766	17,054,128	Unearned contributions provisions reserves and liabilities for
Penyisihan klaim	8,699,756	6,195,938	Claim Reserve
Utang lain-lain	19,005,413	21,111,746	Other Payable
JUMLAH LIABILITAS	46,170,473	48,330,825	TOTAL LIABILITIES
DANA PESERTA			PARTICIPANTS FUND
Dana Tabarru'	40,280,576	36,473,295	Tabarru' fund
EKUITAS			EQUITY
Modal kerja	35,000,000	35,000,000	Working Capital
Saldo laba	84,715,246	68,565,434	Retained earnings
Keuntungan (kerugian) yang belum direalisasi atas efek - efek tersedia untuk dijual, neto	4,441	(697,511)	Unrealized gain (loss) on available- for-sale marketable securities
JUMLAH EKUITAS	119,719,687	102,867,923	TOTAL EQUITY
JUMLAH LIABILITAS, DANA PESERTA DAN EKUITAS	206,170,736	187,672,043	TOTAL LIABILITIES, PARTICIPANTS AND EQUITY

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Laporan Surplus Defisit Dana Tabarru'

Statements of Surplus Deficit Tabarru' Fund

	2025 Rp	2024 Rp	
PENDAPATAN ASURANSI			INSURANCE REVENUES
Kontribusi bruto	62,849,322	56,230,123	Gross contributions
Ujrah pengelola	(26,439,952)	(24,764,542)	Shareholder's ujah
Bagian reasuransi (atas risiko)	(13,288,313)	(9,519,764)	Reinsurance share (at risk)
TOTAL PENDAPATAN ASURANSI	23,121,057	21,945,817	TOTAL INSURANCE REVENUES
BEBAN ASURANSI			
Beban pembayaran klaim	(17,796,201)	(39,330,142)	Claims expenses
Klaim yang ditanggung reasuransi	3,514,101	34,795,734	Reinsurance claims
Perubahan penyisihan klaim	(2,846,191)	(1,347,809)	Changes in reserves of claim
Perubahan penyisihan kontribusi yang belum menjadi hak dan penyisihan manfaat polis masa depan	2,005,102	(7,092,260)	Unearned contributions provisions reserves and liabilities for future policy benefits
TOTAL BEBAN ASURANSI	(15,123,189)	(12,974,477)	TOTAL INSURANCE EXPENSES
SURPLUS UNDERWRITING	7,997,868	8,971,340	
Surplus <i>underwriting</i> yang dialokasikan ke peserta individual	(3,032,625)	(3,502,973)	Underwriting surplus (deficit) allocated to individual participants
Surplus <i>underwriting</i> yang dialokasikan ke entitas Pengelola	(3,152,113)	(2,689,238)	Underwriting surplus (deficit) allocated to managing entity
Surplus <i>underwriting</i> yang dialokasikan ke dana tabarru'	1,813,130	2,779,129	Underwriting surplus (deficit) allocated to tabarru' fund
PENDAPATAN DAN BEBAN INVESTASI			INVESTMENT INCOME AND EXPENSE
Pendapatan investasi, neto	509,677	293,625	Investment revenues, net
Beban lain-lain, neto	976,020	9,987,008	Other expenses, net
PENGHASILAN KOMPREHENSIF LAINNYA			OTHER COMPREHENSIVE INCOME
Perubahan nilai wajar investasi	508,454	(143,908)	Changes in investments fair value
SURPLUS DANA TABARRU'	3,807,281	12,915,854	TABARRU' FUND SURPLUS
SALDO AWAL DANA TABARRU'	36,473,295	23,557,441	BEGINNING BALANCE OF TABARRU' FUND
SALDO AKHIR DANA TABARRU'	40,280,576	36,473,295	ENDING BALANCE OF TABARRU' FUND

Laporan Laba Rugi dan Penghasilan
Komprehensif Lain

Statement of Profit or Loss and Other
Comprehensive Income

	2025 Rp	2024 Rp	
PENDAPATAN			REVENUES
Pendapatan ujah	26,439,952	24,764,542	Ujah revenues
Pendapatan investasi	5,743,004	3,364,733	Investment revenues
Penurunan (kenaikan) ujah	(16,430)	(3,886,289)	Decrease (increase) in ujah
Pendapatan surplus <i>underwriting</i> untuk dana perusahaan	3,152,113	2,689,238	Underwriting surplus revenues for shareholder fund
TOTAL PENDAPATAN	35,318,640	26,932,224	TOTAL REVENUES
BEBAN			EXPENSES
Beban komisi	(15,699,419)	(13,916,862)	Commission expenses
Ujrah reasuransi dibayar	(1,459,875)	(1,097,234)	Ujah reinsurance paid
Beban umum dan administrasi	(1,601,542)	(1,787,885)	General and administration expenses
TOTAL BEBAN	(18,760,836)	(16,801,981)	TOTAL EXPENSES
LABA USAHA	16,557,803	10,130,243	INCOME FROM OPERATIONS
Beban lain-lain, neto	878,489	1,177,415	Other expenses, net
LABA SEBELUM BEBAN PAJAK DAN ZAKAT	17,436,293	11,307,658	INCOME BEFORE TAX AND ZAKAT
Beban Zakat	(414,098)	(270,393)	Final tax expenses
LABA SEBELUM BEBAN PAJAK FINAL DAN PAJAK PENGHASILAN	17,022,195	11,037,265	INCOME BEFORE FINAL TAX EXPENSES AND INCOME TAX

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)**

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)**

	2025 Rp	2024 Rp	
Beban pajak final	(872,382)	(491,928)	Final tax expenses
LABA SEBELUM BEBAN PAJAK PENGHASILAN	16,149,813	10,545,337	INCOME BEFORE INCOME TAX EXPENSES
Beban pajak penghasilan	--	--	Income tax expenses
LABA TAHUN BERJALAN	16,149,813	10,545,337	INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN			OTHER COMPREHENSIVE INCOME
Pos yang akan direklasifikasi ke laba rugi: Keuntungan (Kerugian) yang belum direalisasi atas efek-efek tersedia untuk dijual, neto	701,951	342,132	Items that may be reclassified subsequently to profit or loss:
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	16,851,764	10,887,469	TOTAL INCOME COMPREHENSIVE FOR THE YEAR

Laporan Perubahan Ekuitas

Statements of Changes in Equity

	Modal kerja/ Working capital Rp	(Kerugian) keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual, neto/ Unrealized gain (loss) on available-for-sale marketable securities, net Rp	Saldo Laba/ Retained earnings Rp	Jumlah/ Total Rp	
Saldo Per 31 Desember 2023	25,000,000	(1,039,642)	58,020,096	81,980,454	Balance as of December 31, 2023
Laba tahun berjalan	--	--	10,545,337	10,545,337	Income for the year
Tambahan modal disetor	10,000,000	--	--	10,000,000	Additional paid-in capital
Keuntungan (kerugian) yang belum direalisasi atas efek-efek tersedia untuk dijual, neto	--	342,132	--	342,132	Unrealized gain (loss) securities available for sale, net
Saldo Per 31 Desember 2024	35,000,000	(697,510)	68,565,433	102,867,923	Balance as of December 31, 2024
Laba tahun berjalan	--	--	16,149,813	16,149,813	Income for the year
Keuntungan (kerugian) yang belum direalisasi atas efek-efek tersedia untuk dijual, neto	--	701,951	--	701,951	Unrealized gain (loss) securities available for sale, net
Saldo Per 31 Desember 2025	35,000,000	4,441	84,715,246	119,719,687	Balance as of December 31, 2025

**38. Standar Akuntansi dan Interpretasi
Standar yang Telah Disahkan Namun
Belum Berlaku Efektif**

DSAK-IAI telah menerbitkan beberapa standar baru, amandemen dan penyesuaian atas standar, serta interpretasi atas standar namun belum berlaku efektif untuk periode yang dimulai pada 1 Januari 2026.

- Amendemen PSAK 109: Instrumen Keuangan dan PSAK 107: Instrumen Keuangan: Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan;
- Penyesuaian Tahunan PSAK 107, PSAK 109, PSAK 110, dan PSAK 207; dan
- Revisi PSAK 338: Kombinasi Bisnis Perusahaan Sepengendali terkait ruang lingkup dan penerapan metode penyatuan kepemilikan.

Standar baru, revisi dan amandemen serta interpretasi atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2027, dengan penerapan dini diperkenankan yaitu:

**38. New Accounting Standard and
Interpretation of Standard which Has
Issued but Not Yet Effective**

DSAK-IAI has issued several new standards, amendments and improvement to standards, and interpretations of the standards but not yet effective for the period beginning on January 1, 2026.

- Amendments PSAK 109 and PSAK 107 regarding Classification and Measurement of Financial Instruments;
- Annual Improvements on PSAK 107, PSAK 109, PSAK 110, dan PSAK 207; and
- Revised PSAK 338: Business Combination of Company Under Common Control regarding the scope and application of the method of pooling of interest.

New, revised and amendment of standards and interpretation of standard which are effective for periods beginning on or after January 1, 2027, with early adoption permitted, are as follows:

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

- PSAK 118: Penyajian dan Pengungkapan dalam Laporan Keuangan;
- PSAK 119 : Perusahaan Anak tanpa Akuntabilitas Publik: Pengungkapan;
- Amandemen PSAK 119: Perusahaan Anak tanpa Akuntabilitas Publik: Pengungkapan;
- Revisi PSAK 401: Penyajian dan Pengungkapan dalam Laporan Keuangan Syariah;
- ISAK 403: Komponen Laporan Keuangan Perusahaan Syariah Yang Menerapkan SAK Indonesia Untuk Perusahaan Privat dan SAK Indonesia Untuk Perusahaan Mikro, Kecil, dan Menengah;
- PSAK 413: Penurunan Nilai; dan
- PSAK 414: Penurunan Nilai Aset Keuangan Syariah bagi Perusahaan yang Menerapkan SAK Indonesia untuk Perusahaan Privat (SAK EP).

Hingga tanggal laporan keuangan ini diotorisasi, Perusahaan masih melakukan evaluasi atas dampak potensial dari penerapan standar baru, amandemen standar dan interpretasi standar tersebut.

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

- PSAK 118: Presentation and Disclosure in Financial Statements;
- PSAK 119: Subsidiaries without Public Accountability: Disclosures;
- Amendment PSAK 119: Subsidiaries without Public Accountability: Disclosures;
- Revised PSAK 401: Presentation and Disclosure in Sharia Financial Statements;
- ISAK 403: Components of Financial Reports of Sharia Entities That Apply Indonesian SAK for Private Entities and Indonesian SAK for Micro, Small, and Medium Entities;
- PSAK 413: Impairment; and
- PSAK 414: Impairment of Sharia Financial Assets for Entities Implementing Indonesian SAK for Private Entities (SAK EP)

Until the date of the financial statements is authorized, the Group is still evaluating the potential impact of the adoption of new standards, amendments to standards and interpretations of these standards.

39. Informasi Keuangan Tambahan

Informasi tambahan yang disajikan dalam laporan keuangan ini merupakan bagian yang tidak diwajibkan oleh Standar Akuntansi Keuangan (SAK), terdiri dari: (tidak diaudit)

Status implementasi program

a. Status implementasi program

Adopsi PSAK 117 akan membuat perubahan akuntansi yang signifikan, dengan dampak pada laporan posisi keuangan konsolidasi dan laporan laba rugi konsolidasi Grup.

Proses implementasi saat ini difokuskan pada evaluasi dampak implementasi termasuk membentuk kembali metodologi, pemodelan, sistem informasi, akuntansi, pelaporan, pengendalian internal, dan lain-lain serta membangun informasi komparatif tahun

39. Supplementary Financial Information

Supplementary information presented in these financial statements is not required to be disclosed by Indonesian Financial Accounting Standards (SAK), consist of: (unaudited)

Status of the implementation program

a. Guarantee Fund

The adoption of PSAK 117 will result in significant accounting changes, with an impact on the Group consolidated financial statements of financial position and consolidated statement of profit or loss.

The implementation process is currently focused on evaluating the impact of the implementation including reshaping the methodology, modelling, information systems, accounting, reporting, internal control, etc and building the comparative 2024 information applying transitional

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
CATATAN ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

2024 dengan menerapkan persyaratan transisi pada kedua standar tersebut. Meskipun pekerjaan ini telah berjalan dengan baik, namun belum final pada tanggal laporan keuangan konsolidasian.

requirements on both standards. Although the work is well advance, it is not finalized as of the date of this consolidated financial statements.

Hingga tanggal laporan keuangan konsolidasian ini diotorisasi, Grup masih melakukan evaluasi atas dampak potensial dari penerapan standar baru, amandemen standar dan interpretasi standar tersebut.

Until the date of the consolidated financial statements is authorized, the Group is still evaluating the potential impact of the adoption of new standards, amendments to standards and interpretations of these standards.

b. Dana Jaminan

b. Guarantee Fund

	2025 Rp	2024 Rp	
Perseroan			Company
- Konvensional			Conventional -
Obligasi			Bonds
<u>Rupiah</u>			<u>Rupiah</u>
Obligasi Negara Republik Indonesia			Republic of Indonesia Bonds
FR0064	20,000,000	20,000,000	FR0064
FR0071	6,000,000	2,000,000	FR0071
Sub jumlah	26,000,000	22,000,000	Sub total
Perseroan			Company
- Unit usaha syariah			Syariah business unit -
Deposito berjangka			Time Deposit
<u>Rupiah</u>			<u>Rupiah</u>
PT Bank Syariah Indonesia Tbk	5,000,000	5,000,000	PT Bank Syariah Indonesia Tbk
Jumlah	31,000,000	27,000,000	Total

Dana jaminan ini disajikan sebagai bagian dari akun "Obligasi". Adapun penempatan dana jaminan diatur pada Peraturan Otoritas Jasa Keuangan Indonesia No. 6 Tahun 2023. Dimana Perseroan wajib membentuk dana jaminan paling rendah 20% dari ekuitas minimum atau sebesar Rp20.000.000. Adapun ekuitas minimum bagi Perseroan reasuransi sebesar Rp100.000.000. Per 31 Desember 2025, Perseroan telah membentuk dana jaminan sebesar Rp26.000.000 (31 Desember 2024: Rp22.000.000) atau sebesar 26% (31 Desember 2024: 22%) dari ekuitas minimum. Atas hal ini Perseroan sudah memenuhi atas ketentuan yang berlaku.

This guarantee fund is presented as part of "Bonds" account. The placement of the guarantee fund is regulated by the Indonesian Financial Services Authority Regulation No. 6 of 2023. Where companies are required to establish a guarantee fund of at least 20% of minimum equity or amounted to Rp20,000,000. The minimum equity for reinsurance companies is Rp100,000,000. As of December 31, 2025, the Company has established a guarantee fund of Rp26,000,000 (December 31, 2024: Rp22,000,000) or 26% (December 31, 2024: 22%) of minimum equity. For this reason, the Company has complied with the applicable provisions.

Dana jaminan adalah dana yang wajib ditempatkan oleh Unit Usaha Syariah Perseroan yang menyelenggarakan usahanya dengan prinsip syariah berdasarkan Peraturan Otoritas Jasa

Guarantee funds are the deposit funds that is placed by the Sharia Unit of the Company that operates its business with the sharia principle according to the Financial Service Authority Regulation

Kuungan No. 72/POJK.05/2016 tanggal 28 Desember 2016 tentang "Kesehatan Kuungan Perusahaan Asuransi Dan Perusahaan Reasuransi dengan Prinsip Syariah".

(Peraturan Otoritas Jasa keuangan) No. 72/POJK.05/2016 dated December 28, 2016 regarding the "Financial Health of Insurance Companies and Reinsurance Companies with Sharia Principles".

c. Analisis Kekayaan dan Batas Tingkat Solvabilitas Perseroan

Perseroan diwajibkan memenuhi tingkat solvabilitas yang dipersyaratkan oleh Pemerintah sesuai dengan Peraturan Otoritas Jasa Keuangan No. 71/POJK.05/2016 sebagaimana diubah dengan Peraturan Otoritas Jasa Keuangan No. 5/POJK.05/2023. Untuk mencapai tingkat solvabilitas tersebut, Perseroan harus selalu menjaga agar kualitas aset dapat diperhitungkan sebagai aset yang diperkenankan.

c. Assets Analysis and Calculation of the Company's Solvency Margin Limit

The Company has to meet a solvency margin as required by the Government in accordance with the Regulation of Financial Service Authority No. 71/POJK.05/2016 as amended by the Regulation of Financial Service Authority No. 5/POJK.05/2023. To manage this solvency margin ratio, the Company must maintain the quality of assets that can be regarded as admitted assets.

	2025 Rp	2024 Rp	
Tingkat solvabilitas			Solvency margin
Kekayaan yang diperkenankan	18,507,941	14,491,891	Admitted assets
Liabilitas	(13,796,858)	(9,993,200)	Liabilities
Jumlah tingkat solvabilitas	4,711,083	4,498,691	Total solvency margin
Risiko kredit	419,591	335,162	Credit risk
Risiko likuiditas	14,093	--	Liquidity risk
Risiko pasar	238,530	362,640	Market risk
Risiko asuransi	469,091	339,213	Insurance risk
Risiko operasional	5,215	4,155	Operational risk
Batas tingkat solvabilitas minimum	1,146,519	1,041,170	Minimum solvency margin
Jumlah batas tingkat solvabilitas	3,564,564	3,457,521	Total excess of solvency margin
Rasio pencapaian solvabilitas	410.90%	432.08%	Solvency ratio attained

Perseroan telah memenuhi ketentuan dalam peraturan tersebut.

The Company has fulfilled the requirements outlined in the regulation.

d. Rasio Keuangan

d. Financial Ratios

	2025 Rp	2024 Rp	
Aset Lancar Terhadap Liabilitas Lancar	238%	157%	Current Assets to Current Liabilities
Investasi Terhadap Cadangan Teknis	686%	590%	Investment to Technical Reserve
Hasil Investasi Terhadap Premi Neto	32%	24%	Investment Income to Net Premiums
Rasio Beban Klaim, Beban Usaha, dan Komisi	49%	44%	Ratio of claims expenses, operating expenses and commissions
Biaya Pelatihan dan Pendidikan Terhadap Biaya Gaji dan Tunjangan	0.95%	0.81%	Training and Education Cost to Salary and Allowance Benefi

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK

LAPORAN POSISI KEUANGAN

Pada Tanggal 31 Desember 2025 dan 2024

(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY

STATEMENTS OF FINANCIAL POSITION

December 31, 2025 and 2024

(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024 *)	1 Januari 2024/ January 1, 2024 *)
	Rp	Rp	Rp
ASET			
Kas dan bank	546,403,580	189,700,019	305,962,593
Investasi			
Deposito berjangka	1,549,580,622	775,363,798	1,679,338,385
Efek-efek			
- Nilai wajar melalui laba rugi	190,725,678	128,143,474	411
- Nilai wajar melalui penghasilan komprehensif lain	4,115,929,400	4,476,129,834	3,558,769,699
Reksadana	221,490,933	456,620,329	460,165,233
Penyertaan langsung	835,685,000	835,685,000	835,782,102
Aset kontrak asuransi			
dan reasuransi	9,767,726,549	5,169,265,762	5,270,398,332
Piutang lain-lain	297,209,244	179,774,019	109,773,807
Biaya dibayar dimuka dan uang muka	13,448,976	30,044,201	37,087,683
Aset lain-lain	544,333,525	543,938,243	190,016,468
Aset tetap, neto	14,380,135	15,611,021	21,090,317
Aset hak guna, neto	17,156,268	10,768,918	29,400,579
Aset pajak tangguhan	70,512,143	90,835,349	94,337,029
JUMLAH ASET	18,184,582,053	12,901,879,966	12,592,122,638
LIABILITAS DAN EKUITAS			
LIABILITAS			
Liabilitas kontrak asuransi			
dan reasuransi	11,482,739,653	6,775,107,621	6,542,407,705
Beban akrual	275,277,065	192,439,068	208,005,199
Tagihan kekurangan pembayaran pajak	--	--	2,849,766
Utang pajak	28,733,030	45,554,207	145,996,640
Utang lain-lain	431,810,586	475,117,595	255,116,300
Liabilitas imbalan kerja	193,774,358	203,963,166	263,207,061
Liabilitas sewa	1,676,690	2,667,406	978,276
JUMLAH LIABILITAS	12,414,011,382	7,694,849,063	7,418,560,947

*) Disajikan kembali, lihat Catatan 4

ASSETS
Cash on hand and in banks
Investments
Time deposits
Marketable securities
Fair value through profit or loss -
Fair value through other -
comprehensive income
Mutual funds
Direct participation
Insurance and Reinsurance
Contract Assets
Other receivables
Prepaid expenses and advances
Other assets
Fixed assets, net
Right of use asset, net
Deferred tax assets
TOTAL ASSETS

LIABILITIES AND EQUITY

LIABILITIES
Insurance and Reinsurance
Contract Liabilities
Accrued expenses
Tax underpayment bill
Taxes payables
Other payables
Employee benefit liabilities
Lease liabilities
TOTAL LIABILITIES

*) Restated, see Note 4

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
LAPORAN POSISI KEUANGAN
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
STATEMENTS OF FINANCIAL POSITION
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024 *)	1 Januari 2024/ January 1, 2024 *)	
	Rp	Rp	Rp	
EKUITAS				EQUITY
Modal saham - Nilai nominal				Share capital - Par value
Rp50 (nilai penuh) per saham				Rp50 (full amount) per share
Modal dasar - 6.400.000.000 saham				Authorized - 6,400,000,000 shares
Modal ditempatkan dan disetor penuh -				Issued and fully paid -
3.555.575.600 saham dengan jumlah				3,555,575,600 shares
nilai nominal seluruhnya sebesar				with a total nominal value
Rp177.778.780.000 (nilai penuh)				Rp177,778,780,000 (full amount)
per 31 Desember 2025				as of December 31, 2025
Nilai nominal				Share capital
Rp50 (nilai penuh) per saham				Rp50 (full amount) per share
Modal dasar - 6.400.000.000 saham				Authorized - 6,400,000,000 shares
Modal ditempatkan dan disetor penuh -				Issued and fully paid -
3.555.575.600 saham dengan jumlah				3,555,575,600 shares
nilai nominal seluruhnya sebesar				with a total nominal value
Rp177.778.780.000 (nilai penuh)				Rp177,778,780,000 (full amount)
per 31 Desember 2024	177,778,780	177,778,780	177,778,780	as of December 31, 2024
Tambahan modal disetor	647,666,679	647,666,679	647,666,679	Additional paid in capital
Keuntungan/(kerugian) yang				Changes in fair value of
belum direalisasi dari efek				available-for-sale
yang tersedia untuk dijual, neto	92,473,477	(37,850,306)	27,231,067	financial assets
Surplus revaluasi aset tetap	6,955,058	6,715,058	6,575,061	Fixed assets surplus revaluation
Pengukuran Kembali atas				Remeasurement of
Beban Keuangan Asuransi	68,841,070	23,668,817	--	Insurance Finance Expense
Saldo laba				Retained earnings
Ditentukan penggunaannya	413,313,271	413,313,271	413,313,271	Appropriated
Belum ditentukan penggunaannya	4,363,542,336	3,975,738,604	3,900,996,833	Unappropriated
JUMLAH EKUITAS	5,770,570,671	5,207,030,903	5,173,561,691	TOTAL EQUITY
JUMLAH LIABILITAS DAN				TOTAL LIABILITIES AND
EKUITAS	18,184,582,053	12,901,879,966	12,592,122,638	EQUITY

*) Disajikan kembali, lihat Catatan 4

*) Restated, see Note 4

Lampiran II

Attachment II

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN**

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME**

For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	2025 Rp	2024 *) Rp	
PENDAPATAN ASURANSI DAN REASURANSI			INSURANCE AND REINSURANCE REVENUE
Pendapatan asuransi	5,387,121,570	4,231,935,988	Insurance revenue
Beban jasa asuransi	(5,179,287,642)	(2,079,585,855)	Insurance service expense
Alokasi premi reasuransi	(3,290,100,172)	(2,751,973,160)	Allocation of reinsurances premium
Tagihan ke reasuransi atas klaim yang terjadi	3,973,266,610	1,356,134,922	Recoverable from reinsurer for incurred claim
Hasil jasa asuransi	891,000,366	756,511,895	Insurance service result
Pendapatan keuangan dari kontrak asuransi	(156,155,186)	(277,179,481)	Net finance income from insurance contracts
Pendapatan (beban) keuangan - bersih	(156,155,186)	(277,179,481)	Net financial result
Pendapatan lain-lain	50,018,792	144,999,908	Other income
Beban operasional lain-lain	(380,896,367)	(314,587,796)	Other operating expenses
Pendapatan dari investasi	432,868,156	306,302,670	Investment income
Laba sebelum pajak	836,835,761	616,047,196	Profit before tax
Beban pajak final	(56,146,903)	(43,036,572)	Final tax expense
Beban pajak penghasilan	(108,512,696)	(113,957,841)	Income tax expenses
Laba tahun berjalan	672,176,162	459,052,783	Profit for the year
*) Disajikan kembali, lihat Catatan 4			*) Restated, see Note 4

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN (Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME (Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	2025 Rp	2024 *) Rp	
PENGHASILAN KOMPREHENSIF LAIN			OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi:			Items that will not be reclassified to profit or loss:
Pengukuran kembali atas liabilitas imbalan kerja	(3,117,397)	67,399,431	Remeasurement of employee benefits liability
Surplus revaluasi aset tetap	240,000	139,997	Fixed assets revaluation surplus
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	(913,271)	(13,463,432)	Income tax related to items that will not be reclassified to profit or loss
Pos yang akan direklasifikasi ke laba rugi:			Items that will be reclassified to profit or loss:
Keuntungan yang belum direalisasi atas instrumen keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	129,531,075	(71,283,386)	Unrealized gains of financial instruments measured at fair value through other comprehensive income
Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi	792,708	6,202,013	Income tax related to items that will be reclassified to profit or loss
Pengukuran Kembali atas Beban Keuangan Asuransi	45,172,253	23,668,817	Remeasurement of Insurance Finance Expense
Jumlah penghasilan komprehensif lain setelah pajak	171,705,368	12,663,440	Total other comprehensive income after tax
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	843,881,530	471,716,223	TOTAL COMPREHENSIVE INCOME FOR THE YEAR

*) Disajikan kembali, lihat Catatan 4

*) Restated, see Note 4

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
LAPORAN PERUBAHAN EKUITAS

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
STATEMENT OF CHANGES IN EQUITY
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Modal Saham/ <i>Share Capital</i>	Tambahan Modal disetor/ <i>Additional paid in capital</i>	(Kerugian) keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual - neto/ <i>Unrealized (loss) gain on available - for- sale marketable securities - net</i>	Surplus revaluasi aset tetap/ <i>Fixed assets revaluation surplus</i>	Pengukuran kembali beban keuangan asuransi/ <i>Remeasurement on insurance finance expenses</i>	Saldo laba/ <i>Retained earnings</i>	Jumlah Ekuitas/ <i>Total Equity</i>
Saldo tanggal 31 Desember 2023	177,778,780	647,666,679	20,640,108	6,575,061		413,313,271	5,654,425,333
Dampak penyajian kembali							
PSAK 109	--	--	6,590,959	--	--	--	83,686,238
PSAK 117	--	--	--	--	--	--	(564,549,880)
Saldo tanggal 31 Desember 2023 (Setelah disajikan kembali)	177,778,780	647,666,679	27,231,067	6,575,061		413,313,271	5,173,561,691
Dividen	--	--	--	--	--	--	
Laba tahun berjalan	--	--	--	--	--	(438,247,011)	(438,247,011)
Keuntungan yang belum direalisasi	--	--	--	--	--	459,052,783	459,052,783
atas efek-efek tersedia untuk	--	--	(65,081,373)	--	--	--	(65,081,373)
dijual, neto setelah pajak	--	--	--	--	--	--	53,935,999
Pengukuran kembali liabilitas imbalan	--	--	--	--	--	--	23,668,817
kerja setelah pajak	--	--	--	--	23,668,817	--	139,997
PSAK 117	--	--	--	--	--	--	139,997
Surplus revaluasi aset tetap	--	--	--	139,997	--	--	6,715,058
Saldo pada tanggal 31 Desember 2024	177,778,780	647,666,679	(37,850,306)	6,715,058	23,668,817	413,313,271	5,207,030,903
Dividen	--	--	--	--	--	--	
Laba tahun berjalan	--	--	--	--	--	(280,341,762)	(280,341,762)
Keuntungan yang belum direalisasi	--	--	--	--	--	672,176,162	672,176,162
atas efek-efek tersedia untuk	--	--	130,323,783	--	--	--	130,323,783
dijual, neto setelah pajak	--	--	--	--	--	--	(4,030,668)
Pengukuran kembali liabilitas imbalan	--	--	--	--	--	--	45,172,253
kerja setelah pajak	--	--	--	--	45,172,253	--	240,000
PSAK 117	--	--	--	--	--	--	240,000
Surplus revaluasi aset tetap	--	--	--	240,000	--	--	6,955,058
Saldo pada tanggal 31 Desember 2025	177,778,780	647,666,679	92,473,477	6,955,058	68,841,070	413,313,271	5,770,570,671

Dividend
Income for the year

Unrealized gain on available-for-sale
marketable securities, net after tax
Remeasurement of employee
benefits liabilities after tax
PSAK 117

Fixed asset revaluation surplus
Balance as of December 31, 2024

Dividend
Income for the year

Unrealized gain on available-for-sale
marketable securities, net after tax
Remeasurement of employee
benefits liabilities after tax
PSAK 117

Fixed asset revaluation surplus
Balance as of December 31, 2024

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
LAPORAN ARUS KAS
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

	31 Desember 2025/ December 31, 2025 Rp	31 Desember 2024/ December 31, 2024 Rp
ARUS KAS DARI		
AKTIVITAS OPERASI		
Penerimaan kas dari tertanggung, reasuradur dan pelanggan	3,107,758,263	6,546,887,635
Pembayaran kas kepada tertanggung, reasuradur, pemasok dan karyawan	(3,223,788,987)	(6,121,652,541)
Kas diperoleh dari operasi	(116,030,724)	425,235,094
Pembayaran pajak penghasilan	(117,717,580)	(204,329,166)
Kas bersih yang diperoleh dari aktivitas operasi	(233,748,304)	220,905,928
ARUS KAS DARI		
AKTIVITAS INVESTASI		
Penerimaan bunga	383,426,608	355,603,261
Penerimaan dividen	9,570,788	8,608,918
Penempatan investasi, neto	(76,559,166)	(262,069,722)
Perolehan aset tetap dan properti investasi	(4,587,869)	(439,462)
Kas bersih yang digunakan untuk aktivitas investasi	311,850,361	101,702,995
ARUS KAS DARI		
AKTIVITAS PENDANAAN		
Pembayaran dividen	280,341,762	(438,247,011)
Pembayaran liabilitas sewa	(1,740,258)	(624,486)
Kas bersih yang digunakan untuk aktivitas pendanaan	278,601,504	(438,871,497)
PENURUNAN		
KAS DAN BANK NETO	356,703,561	(116,262,574)
KAS DAN BANK AWAL TAHUN	189,700,019	305,962,593
KAS DAN BANK AKHIR TAHUN	546,403,580	189,700,019

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
STATEMENTS OF CASH FLOWS
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

CASH FLOWS FROM
OPERATING ACTIVITIES
Cash receipts from insured, reinsurers and customers
Cash paid to insured, reinsurers, suppliers and employees
Cash generated from operations
Income tax paid
Net cash provided from operating activities
CASH FLOWS FROM
INVESTING ACTIVITIES
Interest received
Dividends received
Proceeds from placement of investments, net
Acquisitions of fixed assets and investment property
Net cash provided used in investing activities
CASH FLOWS FROM
FINANCING ACTIVITIES
Dividends paid
Payment of lease liabilities
Net cash used in financing activities
NET DECREASE
IN CASH AND BANKS
CASH AND BANKS
AT BEGINNING OF YEAR
CASH AND BANKS AT END OF YEAR

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
CATATAN ATAS INVESTASI PADA ENTITAS ANAK
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam ribuan Rupiah,
 kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
NOTES ON INVESTMENTS IN SUBSIDIARIES
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in thousands of Rupiah,
 unless otherwise stated)

1. Ikhtisar Kebijakan Akuntansi Penting

Dasar Penyusunan Laporan Keuangan Tersendiri

Laporan keuangan tersendiri disusun sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK") No. 4 (Revisi 2013), "Laporan Keuangan Tersendiri".

Kebijakan akuntansi yang diterapkan oleh Perseroan dalam penyusunan laporan keuangan tersendiri entitas induk adalah sama dengan kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan konsolidasian sebagaimana diungkapkan dalam Catatan 2 atas laporan keuangan konsolidasian, kecuali untuk investasi pada entitas anak yang dicatat dengan metode biaya dan investasi pada entitas bertujuan khusus-reksadana yang dicatat pada nilai aset bersih.

2. Penyajian kembali laporan keuangan

Dalam proses penyusunan laporan keuangan entitas induk untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, manajemen melakukan penyajian kembali laporan keuangan sebelumnya. Penyajian kembali tersebut dilakukan sehubungan dengan penerapan PSAK 117 tentang Kontrak Asuransi, yang berdampak pada penyajian laporan keuangan entitas induk untuk tahun 2024 dan 2023.

Manajemen telah menyajikan kembali akun-akun yang terkait dengan aset dan ekuitas sebagai akibat koreksi atas ketidaksesuaian tersebut di atas. Tabel berikut merupakan ikhtisar atas dampak dari penyajian kembali laporan keuangan entitas induk terdahulu :

1. Summary Of Significant Accounting Policies

Basis of Preparation of The Separate Financial Statements

The separate financial statements are prepared in accordance with the Statement of Financial Accounting Standards ("SFAS") No. 4 (Revised 2013), "Separate Financial Statements".

The accounting policies adopted by the Company in the preparation of the parent entity's separate financial statements are the same as the accounting policies adopted in the preparation of the consolidated financial statements as disclosed in Note 2 to the consolidated financial statements, except for investments in subsidiaries which are accounted for using cost method and investments in special purpose entity mutual funds which are accounted for at net asset value.

2. Restatement of financial statements

In the process of preparing the parent entity's financial statements for the years ended December 31, 2025 and 2024, management has restated the previous financial statements. The restatement was made in connection with the implementation of PSAK 117 on Insurance Contracts, which affects the presentation of the parent entity's financial statements for the years 2024 and 2023.

Management has restated the accounts related to asset and equity as the result of correction of the above misinterpretation. The following table is a summary of the effects of the restatement of previous financial statement parent entity:

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
CATATAN ATAS INVESTASI PADA ENTITAS ANAK
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

Laporan Posisi Keuangan

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
NOTES ON INVESTMENTS IN SUBSIDIARIES
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Statement of Financial Position

31 Desember/ December 31, 2024				
	Penyesuaian			
	Sebelum Penyajian Kembali/ Before Restatement	Penyajian Kembali/ Restatement adjustment	Setelah Penyajian Kembali/ After Restatement	
	Rp	Rp	Rp	
ASET				
Kas dan bank	189,828,389	(128,370)	189,700,019	Cash on hand and in banks
Investasi				Investments
Deposito berjangka	778,574,701	(3,210,903)	775,363,798	Time deposits
Efek-efek	5,066,620,506	(5,726,870)	5,060,893,636	Marketable securities
Penyertaan langsung	835,685,000	--	835,685,000	Direct participation
Aset kontrak asuransi dan reasuransi	--	5,169,265,762	5,169,265,762	Insurance and Reinsurance Contract Assets
Piutang premi, neto	1,369,311,733	(1,369,311,733)	--	Premium receivables, net
Piutang koasuransi, neto	192,273,045	(192,273,045)	--	Coinsurance receivables, net
Piutang reasuransi, neto	392,503,804	(392,503,804)	--	Reinsurance receivables, net
Piutang lain-lain	116,676,322	63,097,697	179,774,019	Other receivables
Aset tetap, neto	15,611,021	--	15,611,021	Fixed assets, net
Aset hak guna, neto	10,768,918	--	10,768,918	Right use of assets, net
Biaya dibayar di muka dan uang muka	30,044,201	--	30,044,201	Prepaid expenses and advances
Aset reasuransi	6,275,884,997	(6,275,884,997)	--	Reinsurance assets
Aset pajak tangguhan	90,835,349	--	90,835,349	Deferred tax assets
Aset lain-lain	549,161,008	(5,222,765)	543,938,243	Other assets
JUMLAH ASET	15,913,778,994	(3,011,899,028)	12,901,879,966	TOTAL ASSETS
LIABILITAS DAN EKUITAS				
LIABILITAS				
Liabilitas kontrak asuransi dan reasuransi	7,338,464,925	(563,357,304)	6,775,107,621	Insurance and Reinsurance Contract Liabilities
Utang reasuransi dan retrosesi	1,825,502,581	(1,825,502,581)	--	Reinsurance and retrocession payables
Utang komisi	96,142,324	(96,142,324)	--	Commissions payables
Utang klaim	137,085,087	(137,085,087)	--	Claims payables
Utang koasuransi	91,592,644	(91,592,644)	--	Coinsurance payables
Liabilitas sewa	2,667,406	--	2,667,406	Lease liabilities
Beban akrual	192,439,068	--	192,439,068	Accrued expenses
Utang pajak	45,554,207	--	45,554,207	Taxes payables
Utang lain-lain	144,369,858	330,747,737	475,117,595	Other payables
Liabilitas imbalan kerja	203,963,166	--	203,963,166	Employee benefits liabilities
JUMLAH LIABILITAS	10,077,781,266	(2,382,932,203)	7,694,849,063	TOTAL LIABILITIES
EKUITAS				
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk:				Equity attributable to equity owner's holders of the parent:
Modal saham - nilai nominal				Share capital - par value
Rp50 (nilai penuh) per saham				Rp50 (full amount) per share
Modal dasar -				Authorized -
6.400.000.000 saham				6,400,000,000 shares
Modal ditempatkan dan disetor penuh -				Issued and fully paid -
3.555.575.600 saham dengan jumlah nilai nominal seluruhnya sebesar				3,555,575,600 shares with a total nominal value
Rp177.778.780.000 (nilai penuh) per 31 Desember 2024				Rp177,778,780,000 (full amount) as of December 31, 2024
nilai nominal				Share capital
Rp50 (nilai penuh) per saham				Rp50 (full amount) per share
Modal dasar -				Authorized -
6.400.000.000 saham				6,400,000,000 shares
Modal ditempatkan dan disetor penuh -				Issued and fully paid -
3.555.575.600 saham dengan jumlah nilai nominal seluruhnya sebesar				3,555,575,600 shares with a total nominal value
Rp177.778.780.000 (nilai penuh) per 31 Desember 2023	177,778,780	--	177,778,780	Rp177,778,780,000 (full amount) as of December 31, 2023
Tambahan modal disetor	647,666,679	--	647,666,679	Additional paid in capital
Keuntungan yang belum direalisasi atas efek - efek yang tersedia untuk dijual, neto	(70,824,181)	32,973,875	(37,850,306)	Unrealized gains on available-for-sale marketable securities, net

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
CATATAN ATAS INVESTASI PADA ENTITAS ANAK
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam ribuan Rupiah,
 kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
NOTES ON INVESTMENTS IN SUBSIDIARIES
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in thousands of Rupiah,
 unless otherwise stated)

31 Desember/ December 31, 2024				
Sebelum Penyajian Kembali/ Before Restatement	Penyesuaian Penyajian Kembali/ Restatement adjustment	Setelah Penyajian Kembali/ After Restatement		
Rp	Rp	Rp		
Surplus revaluasi aset tetap	6,715,058	--	6,715,058	Fixed assets revaluation surplus
Pengukuran Kembali atas Beban Keuangan Asuransi	--	23,668,817	23,668,817	Remeasurement of Insurance Finance Expense
Saldo laba				Retained earnings
Ditentukan penggunaannya	413,313,271	--	413,313,271	Appropriated
Belum ditentukan penggunaannya	4,661,348,121	(685,609,517)	3,975,738,604	Unappropriated
JUMLAH EKUITAS	5,835,997,728	(628,966,825)	5,207,030,903	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	15,913,778,994	(3,011,899,028)	12,901,879,966	TOTAL LIABILITIES AND EQUITY

31 Desember/ December 31, 2023				
Sebelum Penyajian Kembali/ Before Restatement	Penyesuaian Penyajian Kembali/ Restatement adjustment	Setelah Penyajian Kembali/ After Restatement		
Rp	Rp	Rp		
ASET				ASSETS
Kas dan bank	306,363,888	(401,295)	305,962,593	Cash on hand and in banks
Investasi				Investments
Deposito berjangka	1,684,802,851	(5,464,466)	1,679,338,385	Time deposits
Efek-efek	3,569,167,053	(10,396,943)	3,558,770,110	Marketable securities
Penyertaan langsung	835,782,227	(125)	835,782,102	Direct participation
Reksadana	460,165,233	--	460,165,233	Mutual funds
Aset kontrak asuransi dan reasuransi	5,324,279,752	(53,881,420)	5,270,398,332	Insurance and Reinsurance Contract Assets
Piutang premi, neto	1,552,578,552	(1,552,578,552)	--	Premium receivables, net
Piutang koasuransi, neto	422,878,924	(422,878,924)	--	Coinsurance receivables, net
Piutang reasuransi dan retrosesi, neto	450,316,458	(450,316,458)	--	Reinsurance and retrocession receivables, net
Piutang lain-lain	86,854,527	22,919,280	109,773,807	Other receivables
Aset tetap, neto	21,090,317	--	21,090,317	Fixed assets, net
Aset tak berwujud, neto	--	--	--	Intangible assets, net
Aset hak guna, neto	29,400,579	--	29,400,579	Right use of assets, net
Biaya dibayar di muka dan uang muka	37,087,683	--	37,087,683	Prepaid expenses and advances
Tagihan kelebihan pembayaran pajak	--	--	--	Claims for tax refund
Aset pajak tangguhan	94,337,029	--	94,337,029	Deferred tax assets
Aset lain-lain	190,016,932	(464)	190,016,468	Other assets
JUMLAH ASET	15,065,122,005	(2,472,999,367)	12,592,122,638	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas kontrak asuransi dan reasuransi	6,286,631,863	255,775,842	6,542,407,705	Insurance and Reinsurance Contract Liabilities
Utang reasuransi dan retrosesi	1,893,727,930	(1,893,727,930)	--	Reinsurance and retrocession payables
Utang komisi	67,372,081	(67,372,081)	--	Commissions payables
Utang klaim	270,261,576	(270,261,576)	--	Claims payables
Utang koasuransi	73,562,226	(73,562,226)	--	Coinsurance payables
Liabilitas sewa	978,276	--	978,276	Lease liabilities
Beban akrual	208,005,199	--	208,005,199	Accrued expenses
Tagihan kekurangan pembayaran pajak	2,849,766	--	2,849,766	Tax underpayment bill
Utang pajak	145,996,640	--	145,996,640	Taxes payables
Utang lain-lain	198,103,928	57,012,372	255,116,300	Other payables
Liabilitas imbalan kerja	263,207,061	--	263,207,061	Employee benefits liabilities
JUMLAH LIABILITAS	9,410,696,546	(1,992,135,599)	7,418,560,947	TOTAL LIABILITIES

Attachment V

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
NOTES ON INVESTMENTS IN SUBSIDIARIES
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian

Statement of Profit or Loss and Other Comprehensive Income

31 Desember/ December 31, 2024			
	Sebelum Penyajian Kembali/ <i>Before Restatement</i>	Penyesuaian Penyajian Kembali/ <i>Restatement adjustment</i>	Setelah Penyajian Kembali/ <i>After Restatement</i>
	Rp	Rp	Rp
PENDAPATAN ASURANSI DAN REASURANSI			INSURANCE AND REINSURANCE REVENUES
Pendapatan Asuransi	--		4,231,935,988 <i>Insurance revenue</i>
Penghasilan kontrak reasuransi	--		(2,751,973,160) <i>Income from reinsurance contracts</i>
Pendapatan premi			<i>Premium income</i>
Premi bruto	5,674,198,430	(5,674,198,430)	-- <i>Gross premium</i>
Premi reasuransi dan retrocesi	(4,492,675,033)	4,492,675,033	-- <i>Reinsurance and retrocession premium</i>
Perubahan premi yang belum merupakan pendapatan dan liabilitas manfaat polis masa depan	(287,451,680)	287,451,680	-- <i>Changes in unearned premium reserves and liabilities for future policy benefits</i>
Perubahan aset reasuransi atas premi yang belum merupakan pendapatan dan liabilitas manfaat polis masa depan	249,854,765	(249,854,765)	-- <i>Changes in reinsurance assets of unearned premium reserves and liabilities for future policy benefits</i>
Pendapatan premi, neto	1,143,926,482	(1,143,926,482)	1,479,962,828 <i>Premium income, net</i>
Pendapatan keuangan dari kontrak asuransi	--	--	(277,179,481) <i>Net finance income from insurance contracts</i>
Beban komisi, neto	100,978,840	(100,978,840)	-- <i>Commission expense, net</i>
Jumlah pendapatan <i>underwriting</i>	1,244,905,322	(26,382,915)	1,202,783,347 <i>Total underwriting revenues</i>
Pendapatan investasi	332,685,585		306,302,670 <i>Investment income</i>
JUMLAH PENDAPATAN	1.577.590.907	(68.504.890)	1.509.086.017 TOTAL REVENUES

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
CATATAN ATAS INVESTASI PADA ENTITAS ANAK
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam ribuan Rupiah,
 kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
NOTES ON INVESTMENTS IN SUBSIDIARIES
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in thousands of Rupiah,
 unless otherwise stated)

31 Desember/ December 31, 2024				
	Sebelum Penyajian Kembali/ Before Restatement Rp	Penyesuaian Penyajian Kembali/ Restatement adjustment Rp	Setelah Penyajian Kembali/ After Restatement Rp	
BEBAN				EXPENSES
Beban jasa asuransi	--	(2,079,585,855)	(2,079,585,855)	Insurance service expense
Beban kontrak reasuransi	--	1,356,134,922	1,356,134,922	Reinsurance contracts expense
Beban klaim				Claim expenses
Klaim bruto	(1,044,700,678)	1,044,700,678	--	Gross claims
Klaim reasuransi dan retrosesi	693,432,501	(693,432,501)	--	Reinsurance and retrocession claims
Perubahan estimasi liabilitas klaim	(764,381,382)	764,381,382	--	Changes in estimated claims liabilities
Perubahan aset reasuransi atas estimasi liabilitas klaim	701,750,479	(701,750,479)	--	Changes in reinsurance assets for estimated liabilities claims
Jumlah beban klaim neto	(413,899,080)	(309,551,853)	(723,450,933)	Total net claim expenses
Beban operasi lain-lain	(441,911,025)	127,323,229	(314,587,796)	Other Operating expenses
Pendapatan (beban) lain-lain, neto	92,421,184	52,578,724	144,999,908	Other income (expenses), net
JUMLAH BEBAN	(763,388,921)	(129,649,900)	(893,038,821)	TOTAL EXPENSES
Laba sebelum bagian laba bersih entitas asosiasi dan beban pajak final dan pajak penghasilan	814,201,986	(198,154,790)	616,047,196	Income before share in associates' net income and final tax and income tax expenses
Laba sebelum beban pajak final dan pajak penghasilan	814,201,986	(198,154,790)	616,047,196	Income before final tax and income tax expenses
Beban pajak final	(43,036,572)	--	(43,036,572)	Final tax expense
Laba sebelum beban pajak penghasilan	771,165,414	(198,154,790)	573,010,624	Income before income tax expenses
Beban pajak penghasilan	(113,957,841)	(0)	(113,957,841)	Income tax expense
LABA TAHUN BERJALAN	657,207,573	(198,154,790)	459,052,783	INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified to profit or loss:
Pengukuran kembali atas liabilitas imbalan kerja	67,399,431	--	67,399,431	Remeasurement of employee benefits liability
Surplus revaluasi aset tetap	139,997	--	139,997	Fixed assets revaluation surplus
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	(13,463,432)	--	(13,463,432)	Income tax related to items that will not be reclassified to profit or loss
Pos yang akan direklasifikasi ke laba rugi:				Items that will be reclassified to profit or loss:
Keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual	(85,262,276)	13,978,890	(71,283,386)	Unrealized gains on available-for-sale marketable securities
Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi	(6,202,013)	12,404,026	6,202,013	Income tax related to items that will be reclassified to profit or loss
Pengukuran Kembali atas Beban Keuangan Asuransi	--	23,668,817	23,668,817	Remeasurement of Insurance Finance Expense
Jumlah penghasilan komprehensif lain setelah pajak	(37,388,293)	50,051,733	12,663,440	Total other comprehensive income after tax
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	657,207,573	(185,491,350)	471,716,223	TOTAL COMPREHENSIVE INCOME FOR THE YEAR

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
CATATAN ATAS INVESTASI PADA ENTITAS ANAK
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
NOTES ON INVESTMENTS IN SUBSIDIARIES
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands of Rupiah,
unless otherwise stated)

**3. Penyertaan Langsung Dan Investasi Di
Entitas Bertujuan Khusus**

**3. Direct Participation And Investment In
Special Purpose Entity**

Pada tanggal 31 Desember 2025 dan 2024,
entitas induk memiliki penyertaan langsung
pada entitas yang dicatat dengan biaya
perolehan sebagai berikut:

As of December 31, 2025 and 2024, the
parent entity have direct participation which
accounted at cost method as follows:

	2025 Rp	2024 Rp
<u>Entitas anak</u>		
PT Tugu Pratama Interindo	1,704,883,676	1,704,883,676
Tugu Insurance Company Limited (Hongkong)	130,329,000	130,329,000
YHT & Company Limited	--	97,227
<u>Entitas asosiasi</u>		
PT Asuransi Samsung Tugu	27,588,696	27,588,696
<u>Kepemilikan dibawah 20%</u>		
PT Reasuransi Maipark Indonesia	27,544,207	27,544,207
Jumlah	1,890,345,579	1,890,442,806

<u>Subsidiaries</u>
PT Tugu Pratama Interindo
Tugu Insurance Company Limited (Hongkong)
YHT & Company Limited
<u>Associate entity</u>
PT Asuransi Samsung Tugu
<u>Ownership below 20%</u>
PT Reasuransi Maipark Indonesia
Total

Lampiran VI

Attachment VI

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN**

Pada Tanggal 31 Desember 2025 (tidak diaudit)
dan 2024 (tidak diaudit)
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION**

December 31, 2025 (unaudited)
and 2024 (unaudited)
(Expressed in thousands of Rupiah,
unless otherwise stated)

	2025 Rp	2024 Rp
ASET		
Kas dan bank	734,526,304	358,000,320
Investasi		
Deposito berjangka	3,198,211,343	2,160,840,127
Efek-efek	7,165,030,420	7,677,715,514
Penyertaan langsung	28,019,206	28,019,206
Investasi pada entitas asosiasi	183,320,432	177,265,802
Properti investasi	1,143,952,266	1,179,943,393
Piutang premi dan sesi, neto	1,636,404,052	1,616,850,321
Piutang koasuransi, neto	108,227,474	192,273,045
Piutang reasuransi dan retrosesi, neto	907,056,170	486,022,965
Piutang lain-lain	487,390,911	335,086,216
Aset tetap, neto	2,968,545,237	2,906,940,891
Aset tak berwujud, neto	110,844,449	123,678,966
Aset hak guna, neto	27,860,925	23,367,109
Aset reasuransi	11,785,616,563	8,023,804,564
Biaya dibayar di muka dan uang muka	37,054,000	56,730,903
Pajak dibayar di muka	95,294,898	79,681,846
Aset pajak tangguhan	301,898,337	293,205,718
Aset lain-lain	584,963,853	630,643,626
JUMLAH ASET	31,504,216,841	26,350,070,532
LIABILITAS DAN EKUITAS		
LIABILITAS		
Utang reasuransi dan retrosesi	2,383,435,451	1,835,027,181
Utang komisi	63,937,309	96,142,324
Utang klaim	78,429,214	155,449,063
Utang koasuransi	141,762,030	91,592,644
Pinjaman diterima	632,029,429	527,075,229
Utang pembiayaan konsumen dan sewa pembiayaan	141,455,979	117,815,784
Liabilitas sewa	12,172,826	24,567,325
Beban akrual	388,030,521	289,365,193
Tagihan kekurangan pembayaran pajak	--	--
Utang pajak	53,490,195	50,973,809
Utang lain-lain	346,332,953	251,399,834
Liabilitas asuransi	16,029,878,897	12,171,114,196
Liabilitas imbalan kerja	218,794,827	230,998,378
JUMLAH LIABILITAS	20,489,749,631	15,841,520,960

ASSETS
Cash on hand and in banks
Investments
Time deposits
Marketable securities
Direct participation
Investment in associates
Investment properties
Premium and cession receivables, net
Coinsurance receivables, net
Reinsurance and retrocession receivables, net
Other receivables
Fixed assets, net
Intangible assets, net
Right use of assets, net
Reinsurance assets
Prepaid expenses and advances
Prepaid taxes
Deferred tax assets
Other assets
TOTAL ASSETS
LIABILITIES AND EQUITY
LIABILITIES
Reinsurance and retrocession payables
Commissions payables
Claims payables
Coinsurance payables
Borrowings
Consumer finance and leases payables
Lease liabilities
Accrued expenses
Tax underpayment bill
Taxes payables
Other payables
Insurance liabilities
Employee benefits liabilities
TOTAL LIABILITIES

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN**
Pada Tanggal 31 Desember 2025 (tidak diaudit)
dan 2024 (tidak diaudit)
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION**
December 31, 2025 (unaudited)
and 2024 (unaudited)
(Expressed in thousands of Rupiah,
unless otherwise stated)

	2025 Rp	2024 Rp	
EKUITAS			EQUITY
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk:			Equity attributable to equity owner's holders of the parent:
Modal saham - nilai nominal			Share capital - par value
Rp50 (nilai penuh) per saham			Rp50 (full amount) per share
Modal dasar -			Authorized -
6.400.000.000 saham			6,400,000,000 shares
Modal ditempatkan dan disetor penuh -			Issued and fully paid -
3.555.575.600 saham dengan jumlah			3,555,575,600 shares
nilai nominal seluruhnya sebesar			with a total nominal value
Rp177.778.780.000 (nilai penuh)			Rp177,778,780,000 (full amount)
per 31 Desember 2025			as of December 31, 2025
nilai nominal			Share capital
Rp50 (nilai penuh) per saham			Rp50 (full amount) per share
Modal dasar -			Authorized -
6.400.000.000 saham			6,400,000,000 shares
Modal ditempatkan dan disetor penuh -			Issued and fully paid -
3.555.575.600 saham dengan jumlah			3,555,575,600 shares
nilai nominal seluruhnya sebesar			with a total nominal value
Rp177.778.780.000 (nilai penuh)			Rp177,778,780,000 (full amount)
per 31 Desember 2024	177,778,780	177,778,780	as of December 31, 2024
Tambahan modal disetor	625,460,209	625,460,209	Additional paid in capital
Selisih kurs penjabaran laporan keuangan	(24,978,821)	(32,356,770)	Translation adjustments
Selisih transaksi antara pemegang saham entitas anak	105,555,883	105,555,883	Difference in transaction between shareholders of a subsidiary
Keuntungan yang belum direalisasi atas efek - efek yang tersedia untuk dijual, neto	137,469,789	(95,569,506)	Unrealized gains on available-for-sale marketable securities, net
Surplus revaluasi aset tetap	1,844,607,780	1,998,384,997	Fixed assets revaluation surplus
Saldo laba			Retained earnings
Ditentukan penggunaannya	413,313,271	413,313,271	Appropriated
Belum ditentukan penggunaannya	6,924,951,122	6,578,903,836	Unappropriated
Sub-jumlah ekuitas yang dapat diatribusikan kepada pemilik entitas induk	10,204,158,012	9,771,470,700	Equity attributable to equity owners holders of the parent
Kepentingan non-pengendali	810,309,198	737,078,872	Non-controlling interest
JUMLAH EKUITAS	11,014,467,210	10,508,549,572	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	31,504,216,841	26,350,070,532	TOTAL LIABILITIES AND EQUITY

Lampiran VII

Attachment VII

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN**

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 (tidak diaudit)
dan 2024 (tidak diaudit)
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME**

For the Years Ended
December 31, 2025 (unaudited)
and 2024 (unaudited)
(Expressed in thousands of Rupiah,
unless otherwise stated)

	2025 Rp	2024 Rp	
PENDAPATAN ASURANSI DAN REASURANSI			INSURANCE AND REINSURANCE REVENUES
Pendapatan <i>underwriting</i>			<i>Underwriting revenues</i>
Pendapatan premi			<i>Premium income</i>
Premi bruto	9,827,858,420	8,536,877,518	<i>Gross premium</i>
Premi reasuransi dan retrosesi	(6,316,682,099)	(4,754,995,256)	<i>Reinsurance and retrocession premium</i>
Perubahan premi yang belum merupakan pendapatan dan liabilitas manfaat polis masa depan	70,815,245	(18,203,400)	<i>Changes in unearned premium reserves and liabilities for future policy benefits</i>
Pendapatan premi, neto	3,581,991,566	3,763,678,862	<i>Premium income, net</i>
Beban komisi, neto	(614,678,248)	(793,419,627)	<i>Commission expense, net</i>
Jumlah pendapatan <i>underwriting</i>	2,967,313,318	2,970,259,235	<i>Total underwriting revenues</i>
Pendapatan investasi	711,104,298	443,286,914	<i>Investment income</i>
Pendapatan usaha lainnya	532,265,220	519,850,137	<i>Other operating revenues</i>
JUMLAH PENDAPATAN	4,210,682,836	3,933,396,286	TOTAL REVENUES
BEBAN			EXPENSES
Beban klaim			<i>Claim expenses</i>
Klaim bruto	(2,942,948,825)	(2,689,824,306)	<i>Gross claims</i>
Klaim reasuransi dan retrosesi	1,035,483,600	885,785,313	<i>Reinsurance and retrocession claims</i>
Perubahan estimasi liabilitas klaim (Aset Reasuransi) - neto	(157,992,596)	(243,630,821)	<i>Changes in estimated claims liabilities</i>
Jumlah beban klaim neto	(2,065,457,820)	(2,047,669,814)	<i>Total net claim expenses</i>
Beban usaha	(940,582,354)	(760,121,157)	<i>Operating expenses</i>
Beban usaha lainnya	(306,417,721)	(309,633,130)	<i>Other operating expenses</i>
Pendapatan (beban) lain-lain, neto	(9,063,110)	106,043,082	<i>Other income (expenses), net</i>
JUMLAH BEBAN	(3,321,521,005)	(3,011,381,019)	TOTAL EXPENSES
Laba sebelum bagian laba bersih entitas asosiasi dan beban pajak final dan pajak penghasilan	889,161,830	922,015,267	Income before share in associates' net income and final tax and income tax expenses
Bagian laba bersih entitas asosiasi	4,363,598	11,366,384	<i>Share in associates net income</i>
Laba sebelum beban pajak final dan pajak penghasilan	893,525,429	933,381,651	Income before final tax and income tax expenses
Beban pajak final	(83,591,857)	(69,280,090)	<i>Final tax expense</i>
Laba sebelum beban pajak penghasilan	809,933,572	864,101,561	Income before income tax expenses
Beban pajak penghasilan	(101,219,728)	(113,588,770)	<i>Income tax expense</i>
LABA TAHUN BERJALAN	708,713,844	750,512,791	INCOME FOR THE YEAR

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN (Lanjutan)**

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 (tidak diaudit)
dan 2024 (tidak diaudit)
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME (Continued)**

For the Years Ended
December 31, 2025 (unaudited)
and 2024 (unaudited)
(Expressed in thousands of Rupiah,
unless otherwise stated)

	2025 Rp	2024 Rp	
PENGHASILAN KOMPREHENSIF LAIN			OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi:			Items that will not be reclassified to profit or loss:
Pengukuran kembali atas liabilitas imbalan kerja	1,489,523	69,704,724	Remeasurement of employee benefits liability
Surplus revaluasi aset tetap	(153,777,217)	(28,966,956)	Fixed assets revaluation surplus
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	(2,692,894)	(14,350,305)	Income tax related to items that will not be reclassified to profit or loss
Pos yang akan direklasifikasi ke laba rugi:			Items that will be reclassified to profit or loss:
Keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual	233,039,295	(121,996,207)	Unrealized gains on available-for - sale marketable securities
Selisih kurs penjabaran laporan keuangan	9,458,908	5,322,571	Translation adjustments
Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi	(2,080,960)	6,722,643	Income tax related to items that will be reclassified to profit or loss
Jumlah penghasilan komprehensif lain setelah pajak	85,436,655	(83,563,530)	Total other comprehensive income after tax
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	794,150,499	666,949,261	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
Laba tahun berjalan yang dapat diatribusikan kepada:			Income for the year attributable to:
Pemilik entitas induk	629,692,876	700,854,404	Equity owners of the parent entity
Kepentingan non-pengendali	79,020,968	49,658,387	Non-controlling interest
Jumlah	708,713,844	750,512,791	Total
Jumlah penghasilan komprehensif tahun berjalan yang dapat diatribusikan kepada:			Total comprehensive income for the year attributable to:
Pemilik entitas induk	755,076,829	627,454,605	Equity owners of the parent entity
Kepentingan non-pengendali	39,073,670	39,494,656	Non-controlling interest
Jumlah	794,150,499	666,949,261	Total

Attachment VIII

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
STATEMENT OF CHANGES IN EQUITY**

For the Years Ended
December 31, 2025 (unaudited)
and 2024(unaudited)
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Keuntungan/ (kerugian) yang belum direalisasi atas efek-efek tersedia untuk dijual, neto/ Unrealized gain/ (loss) on available - for-sale marketable securities, net										Surplus aset tetap/ Fixed assets revaluation surplus		Saldo laba/Retained earnings		Ekuitas yang dapat diatribusikan kepada pemilik entitas induk/ Equity attributable to equity holders of the parent		Kepentingan non pengendali/ Non-controlling interest		Jumlah ekuitas/ Total equity	
	Modal saham/ Share capital	Tambahan modal disetor/ Additional paid in capital	Selisih transaksi antara pemegang saham entitas anak/ Difference in transactions between shareholders of a subsidiary		Selisih kurs penjabaran laporan keuangan/ Translation adjustments	Keuntungan/ (kerugian) yang belum direalisasi atas efek-efek tersedia untuk dijual, neto/ Unrealized gain/ (loss) on available - for-sale marketable securities, net	Surplus aset tetap/ Fixed assets revaluation surplus	Saldo laba/Retained earnings		Ekuitas yang dapat diatribusikan kepada pemilik entitas induk/ Equity attributable to equity holders of the parent	Kepentingan non pengendali/ Non-controlling interest	Jumlah ekuitas/ Total equity								
								Ditentukan penggunaan/ Appropriated	Ditentukan penggunaan/ Unappropriated											
Saldo per 31 Desember 2023	177,778,780	625,460,209	105,555,883	(37,679,259)	8,409,087	2,027,351,117	413,313,271	6,262,074,018	9,582,263,106	697,595,127		10,279,958,233								
Dividen kas	--	--	--	--	--	--	--	--	(438,247,011)	(10,911)		(438,257,922)								
Laba tahun berjalan	--	--	--	--	--	--	--	--	700,854,404	49,658,387		750,512,791								
Pengukuran kembali liabilitas imbalan kerja setelah pajak	--	--	--	--	--	--	--	--	--	--		--								
Selisih kurs penjabaran laporan keuangan yang belum direalisasi atas efek-efek tersedia untuk dijual neto setelah pajak	--	--	--	--	--	--	--	--	54,222,425	1,131,994		55,354,419								
Surplus revaluasi aset tetap	--	--	--	--	--	--	--	--	--	82		5,322,571								
Saldo per 31 Desember 2024	177,778,780	625,460,209	105,555,883	(32,356,770)	(95,569,506)	1,998,384,997	413,313,271	6,578,903,836	9,771,470,700	737,078,872		10,508,549,572								
Dividen kas	--	--	--	--	--	--	--	--	(103,978,593)	(11,294,971)		(115,273,564)								
Laba tahun berjalan	--	--	--	--	--	--	--	--	(28,966,120)	(836)		(29,802,216)								
Pengukuran kembali liabilitas imbalan kerja setelah pajak	--	--	--	--	--	--	--	--	(280,341,762)	(7,891,099)		(288,232,861)								
Selisih kurs penjabaran laporan keuangan yang belum direalisasi atas efek-efek tersedia untuk dijual neto setelah pajak	--	--	--	--	--	--	--	--	629,692,876	79,020,968		708,713,844								
Surplus revaluasi aset tetap	--	--	--	--	--	--	--	--	(3,303,828)	2,100,457		(1,203,371)								
Saldo per 31 Desember 2025	177,778,780	625,460,209	105,555,883	(24,978,821)	137,469,789	1,844,607,780	413,313,271	6,924,951,122	10,204,156,012	810,309,198		11,014,467,210								
Dividen kas	--	--	--	--	--	--	--	--	233,039,295	--		233,039,295								
Laba tahun berjalan	--	--	--	--	--	--	--	--	(153,777,217)	--		(153,777,217)								
Pengukuran kembali liabilitas imbalan kerja setelah pajak	--	--	--	--	--	--	--	--	6,924,951,122	810,309,198		7,735,260,320								
Selisih kurs penjabaran laporan keuangan yang belum direalisasi atas efek-efek tersedia untuk dijual neto setelah pajak	--	--	--	--	--	--	--	--	(3,303,828)	2,100,457		(1,203,371)								
Surplus revaluasi aset tetap	--	--	--	--	--	--	--	--	7,377,949	--		7,377,949								
Saldo per 31 Desember 2026	177,778,780	625,460,209	105,555,883	(24,978,821)	137,469,789	1,844,607,780	413,313,271	6,924,951,122	10,204,156,012	810,309,198		11,014,467,210								
Dividen kas	--	--	--	--	--	--	--	--	233,039,295	--		233,039,295								
Laba tahun berjalan	--	--	--	--	--	--	--	--	(153,777,217)	--		(153,777,217)								
Pengukuran kembali liabilitas imbalan kerja setelah pajak	--	--	--	--	--	--	--	--	6,924,951,122	810,309,198		7,735,260,320								
Selisih kurs penjabaran laporan keuangan yang belum direalisasi atas efek-efek tersedia untuk dijual neto setelah pajak	--	--	--	--	--	--	--	--	(3,303,828)	2,100,457		(1,203,371)								
Surplus revaluasi aset tetap	--	--	--	--	--	--	--	--	7,377,949	--		7,377,949								
Saldo per 31 Desember 2027	177,778,780	625,460,209	105,555,883	(24,978,821)	137,469,789	1,844,607,780	413,313,271	6,924,951,122	10,204,156,012	810,309,198		11,014,467,210								

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
DAN ENTITAS ANAK
LAPORAN ARUS KAS**

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 (tidak diaudit)
dan 2024 (tidak diaudit)
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

**PT ASURANSI TUGU PRATAMA INDONESIA TBK
AND ITS SUBSIDIARIES
STATEMENTS OF CASH FLOWS**

For the Years Ended
December 31, 2025 (unaudited)
and 2024 (unaudited)
(Expressed in thousands of Rupiah,
unless otherwise stated)

	2025 Rp	2024 Rp
ARUS KAS DARI		
AKTIVITAS OPERASI		
Penerimaan kas dari tertanggung, reasuradur, dan pelanggan	8,725,214,723	9,705,817,709
Pembayaran kas kepada tertanggung, reasuradur, pemasok, dan karyawan	(7,430,886,469)	(9,087,432,170)
Pembayaran pajak penghasilan	(95,975,726)	(204,329,167)
Penerimaan klaim atas pengembalian pajak		--
Penerimaan atas litigasi		--
Arus kas neto yang diperoleh dari aktivitas operasi	1,198,352,528	414,056,372
ARUS KAS DARI		
AKTIVITAS INVESTASI		
Penerimaan bunga	383,426,608	469,732,911
Penerimaan dividen	9,570,788	17,261,802
Pencairan (penempatan) investasi, neto	(664,085,050)	(637,938,482)
Perolehan aset tetap	(282,918,024)	(184,810,506)
Hasil penjualan aset tetap	17,558	612,236
Perolehan properti investasi		--
Arus kas neto digunakan untuk aktivitas investasi	(553,988,120)	(335,142,039)
ARUS KAS DARI		
AKTIVITAS PENDANAAN		
Pembayaran dividen	(288,236,064)	(438,257,922)
Pembayaran pinjaman diterima	(160,831,713)	(148,655,251)
Pencairan pinjaman diterima	265,785,913	379,580,927
Pembayaran utang sewa pembiayaan konsumen dan sewa pembiayaan	(19,224,102)	(19,224,102)
Pembayaran bunga sewa pembiayaan	(47,969,884)	(21,835,313)
Pembayaran liabilitas sewa	(11,132,569)	(6,079,883)
Arus kas neto yang digunakan untuk aktivitas pendanaan	(261,608,419)	(254,471,544)
KENAIKAN (PENURUNAN)		
NETO KAS DAN BANK	382,755,988	(175,557,211)
PENYESUAIAN ATAS		
SELISIH KURS	(6,230,004)	(4,022,470)
KAS DAN BANK		
AWAL TAHUN	358,000,320	537,580,001
KAS DAN BANK		
AKHIR TAHUN	734,526,304	358,000,320

**CASH FLOWS FROM
OPERATING ACTIVITIES**

Cash receipts from insured,
reinsurers, and customers
Cash paid to insured, reinsurers,
suppliers, and employees
Income tax paid
Cash receipts from claim for tax refund
Cash receipts from litigation
**Net cash flows provided by
operating activities**

**CASH FLOWS FROM
INVESTING ACTIVITIES**

Interest received
Dividends received
Proceeds from sale (placement)
of investments, net
Acquisitions of fixed assets
Proceeds from sale of fixed assets
Acquisitions of investment property
**Net cash flows used
for investing activities**

**CASH FLOWS FROM
FINANCING ACTIVITIES**

Dividends paid
Payment of borrowings
Proceeds of borrowings receiving
Payment of consumer finance
and lease payable
Payment of lease payable interest
Payment of lease liabilities
**Net cash flows used in
financing activities**

**NET INCREASE (DECREASE)
IN CASH AND BANKS**

**ADJUSTMENT OF FOREIGN
EXCHANGES DIFFERENCE**

**CASH AND BANKS
AT BEGINNING OF YEAR**

**CASH AND BANKS AT
END OF YEAR**

Lampiran X

Attachment X

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK

LAPORAN POSISI KEUANGAN

Pada Tanggal 31 Desember 2025 (tidak diaudit)
dan 2024 (tidak diaudit)

(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY

STATEMENTS OF FINANCIAL POSITION

December 31, 2025 (unaudited)
and 2024 (unaudited)

(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember 2025/ Desember 31, 2025	31 Desember 2024/ Desember 31, 2024
	Rp	Rp
ASET		
Kas dan bank	546,403,580	189,828,389
Investasi		
Deposito berjangka	1,549,580,622	778,574,701
Efek-efek		
- Nilai wajar melalui laba rugi	4,115,929,400	--
- Tersedia untuk dijual	190,725,678	4,610,000,177
Reksadana	221,490,933	456,620,329
Penyertaan langsung	835,685,000	835,685,000
Piutang premi, neto	2,319,645,685	1,369,311,733
Piutang koasuransi, neto	--	192,273,045
Piutang reasuransi, neto	552,600	392,503,804
Piutang lain-lain	246,997,935	116,676,322
Biaya dibayar dimuka dan uang muka	13,448,976	30,044,201
Aset lain-lain	529,343,018	549,161,008
Aset tetap, neto	14,380,135	15,611,021
Aset hak guna, neto	17,156,268	10,768,918
Aset reasuransi	9,496,808,987	6,275,884,997
Aset pajak tangguhan	70,512,143	90,835,349
JUMLAH ASET	20,168,660,960	15,913,778,994
LIABILITAS DAN EKUITAS		
LIABILITAS		
Utang reasuransi	3,846,642	1,825,502,581
Utang komisi	--	96,142,324
Utang klaim	2,648,213,136	137,085,087
Utang koasuransi	--	91,592,644
Beban akrual	275,277,065	192,439,068
Tagihan kekurangan pembayaran pajak	28,733,030	--
Utang pajak	187,387,560	45,554,207
Utang lain-lain	193,774,358	144,369,858
Liabilitas imbalan kerja	10,544,273,270	203,963,166
Liabilitas asuransi	1,676,690	7,338,464,925
Liabilitas sewa	--	2,667,406
JUMLAH LIABILITAS	13,883,181,751	10,077,781,266

ASSETS
Cash on hand and in banks
Investments
Time deposits
Marketable securities
Fair value through profit or loss -
Available-for-sale -
Mutual funds
Direct participation
Premium receivables, net
Coinsurance receivables, net
Reinsurance receivables, net
Other receivables
Prepaid expenses and advances
Other assets
Fixed assets, net
Right of use asset, net
Reinsurance assets
Deferred tax assets
TOTAL ASSETS
LIABILITIES AND EQUITY
LIABILITIES
Reinsurance payables
Commissions payables
Claims payables
Coinsurance payables
Accrued expenses
Tax underpayment bill
Taxes payables
Other payables
Employee benefit liabilities
Insurance liabilities
Lease liabilities
TOTAL LIABILITIES

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
LAPORAN POSISI KEUANGAN
Pada Pada Tanggal 31 Desember 2025 (tidak diaudit)
dan 2024 (tidak diaudit)
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

	31 Desember 2025/ Desember 31, 2025 Rp	31 Desember 2024/ Desember 31, 2024 Rp
EKUITAS		
Modal saham - Nilai nominal		
Rp50 (nilai penuh) per saham		
Modal dasar - 6.400.000.000 saham		
Modal ditempatkan dan disetor penuh -		
3.555.575.600 saham dengan jumlah		
nilai nominal seluruhnya sebesar		
Rp177.778.780.000 (nilai penuh)		
per 31 Desember 2025		
Nilai nominal		
Rp50 (nilai penuh) per saham		
Modal dasar - 6.400.000.000 saham		
Modal ditempatkan dan disetor penuh -		
3.555.575.600 saham dengan jumlah		
nilai nominal seluruhnya sebesar		
Rp177.778.780.000 (nilai penuh)		
per 31 Desember 2024	177,778,780	177,778,780
Tambahan modal disetor	647,666,679	647,666,679
Keuntungan/(kerugian) yang		
belum direalisasi dari efek		
yang tersedia untuk dijual, neto	92,473,477	(70,824,181)
Surplus revaluasi aset tetap	6,955,058	6,715,058
Saldo laba		
Ditentukan penggunaannya	413,313,271	413,313,271
Belum ditentukan penggunaannya	4,947,291,944	4,661,348,121
JUMLAH EKUITAS	6,285,479,209	5,835,997,728
JUMLAH LIABILITAS DAN		
EKUITAS	20,168,660,960	15,913,778,994

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
STATEMENTS OF FINANCIAL POSITION
December 31, 2025 (unaudited)
and 2024 (unaudited)
(Expressed in thousands of Rupiah,
unless otherwise stated)

EQUITY
Share capital - Par value
Rp50 (full amount) per share
Authorized - 6,400,000,000 shares
Issued and fully paid -
3,555,575,600 shares
with a total nominal value
Rp177,778,780,000 (full amount)
as of December 31, 2025
Share capital
Rp50 (full amount) per share
Authorized - 6,400,000,000 shares
Issued and fully paid -
3,555,575,600 shares
with a total nominal value
Rp177,778,780,000 (full amount)
as of December 31, 2024
Additional paid in capital
Changes in fair value of
available-for-sale
financial assets
Fixed assets surplus revaluation
Retained earnings
Appropriated
Unappropriated
TOTAL EQUITY
TOTAL LIABILITIES AND
EQUITY

Lampiran XI

Attachment XI

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 (tidak diaudit)
 dan 2024 (tidak diaudit)
 (Disajikan dalam ribuan Rupiah,
 kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME

For the Years Ended
 December 31, 2025 (unaudited)
 and 2024 (unaudited)
 (Expressed in thousands of Rupiah,
 unless otherwise stated)

	31 Desember 2025/ December 31, 2025 Rp	31 Desember 2024/ December 31, 2024 Rp	
PENDAPATAN			REVENUES
Pendapatan <i>underwriting</i>			<i>Underwriting income</i>
Pendapatan premi			<i>Premium income</i>
Premi bruto	6,372,421,512	5,674,198,430	<i>Gross premium</i>
Premi reasuransi	(5,343,689,423)	(4,492,675,033)	<i>Reinsurance premium</i>
Perubahan cadangan premi yang belum merupakan pendapatan dan liabilitas manfaat polis masa depan	136,205,212	(287,451,680)	<i>Changes in unearned premium reserves and liabilities for future policy benefits</i>
Perubahan aset reasuransi atas cadangan premi yang belum merupakan pendapatan dan liabilitas manfaat polis masa depan	(70,574,350)	249,854,765	<i>Changes in reinsurance assets of unearned premium reserves and liabilities for future policy benefits</i>
Pendapatan premi, neto	1,094,362,951	1,143,926,482	<i>Premium income, net</i>
Pendapatan komisi, neto	150,663,125	100,978,840	<i>Commission income, net</i>
Jumlah pendapatan <i>underwriting</i>	1,245,026,076	1,244,905,322	<i>Total underwriting income</i>
Pendapatan investasi	432,868,156	332,685,585	<i>Investment income</i>
JUMLAH PENDAPATAN	1,677,894,232	1,577,590,907	TOTAL REVENUES
BEBAN			EXPENSES
Beban klaim			<i>Claim expenses</i>
Klaim bruto	(1,163,340,012)	(1,044,700,678)	<i>Gross claims</i>
Klaim reasuransi	821,358,835	693,432,501	<i>Reinsurance claims</i>
Perubahan estimasi liabilitas klaim	(50,515,217)	(764,381,382)	<i>Changes in estimated claims liabilities</i>
Perubahan aset reasuransi atas estimasi liabilitas klaim	--	701,750,479	<i>Changes in reinsurance assets of estimated claims liabilities</i>
Jumlah beban klaim, neto	(392,496,394)	(413,899,080)	<i>Total net claim expenses</i>
Beban usaha	(560,761,479)	(441,911,025)	<i>Operating expenses</i>
Pendapatan (beban) lain-lain, neto	3,842,328	92,421,184	<i>Other income (expenses), net</i>
JUMLAH BEBAN	(949,415,545)	(763,388,921)	TOTAL EXPENSES
LABA SEBELUM BEBAN PAJAK FINAL DAN PAJAK PENGHASILAN	728,478,687	814,201,986	<i>INCOME BEFORE FINAL TAX AND INCOME TAX EXPENSES</i>
BEBAN PAJAK FINAL	(56,146,903)	(43,036,572)	<i>FINAL TAX EXPENSE</i>
LABA SEBELUM BEBAN PAJAK PENGHASILAN	672,331,784	771,165,414	INCOME BEFORE INCOME TAX EXPENSES
BEBAN PAJAK PENGHASILAN	(108,512,696)	(113,957,841)	INCOME TAX EXPENSE
LABA TAHUN BERJALAN	563,819,088	657,207,573	INCOME FOR THE YEAR

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN (Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 (tidak diaudit)
dan 2024 (tidak diaudit)
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
	Rp	Rp
PENGHASILAN KOMPREHENSIF LAIN		
Pos yang tidak akan direklasifikasi ke laba rugi:		
(Kerugian) keuntungan aktuarial atas liabilitas imbalan pasca kerja	93,932,314	67,399,431
Surplus revaluasi aset tetap	240,000	139,997
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	(4,151,232)	(13,463,432)
Pos yang akan direklasifikasi ke laba rugi:		
Keuntungan (kerugian) yang belum direalisasi atas efek-efek yang tersedia untuk dijual	163,297,658	(85,262,276)
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	(3,603,218)	(6,202,013)
Jumlah penghasilan komprehensif lain setelah pajak	249,715,522	(37,388,293)
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	813,534,610	619,819,280

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME (Continued)
For the Years Ended
December 31, 2025 (unaudited)
and 2024 (unaudited)
(Expressed in thousands of Rupiah,
unless otherwise stated)

OTHER COMPREHENSIVE INCOME
Items that will not be reclassified to profit or loss:
Actuarial (loss) gain on post-employee benefits liability
Fixed assets revaluation surplus
Income tax related to the items that will not be reclassified to profit or loss
Items that will not be reclassified to profit or loss:
Unrealized gain (loss) on available-for-sale marketable securities
Income tax related to the items that will not be reclassified to profit or loss
Total other comprehensive income after tax
TOTAL COMPREHENSIVE INCOME FOR THE YEAR

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
LAPORAN PERUBAHAN EKUITAS

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 (tidak diaudit)
dan 2024 (tidak diaudit)
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
STATEMENT OF CHANGES IN EQUITY
For the Years Ended
December 31, 2025 (unaudited)
and 2024(unaudited)
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Modal Saham/ <i>Share Capital</i>	Tambahan Modal disetor/ <i>Additional/ paid in capital</i>	(Kerugian) keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual - neto/ <i>Unrealized (loss) gain on sale marketable securities - net</i>	Surplus revaluasi aset tetap/ <i>Fixed assets revaluation surplus</i>	Saldo laba/ Retained earnings Belum ditentukan penggunaannya/ <i>Unappropriated</i>	Jumlah Ekuitas/ <i>Total Equity</i>
Saldo pada tanggal 31 Desember 2023	177,778,780	647,666,679	20,640,108	6,575,061	4,388,451,560	5,654,425,459
Dividen	--	--	--	--	(438,247,011)	(438,247,011)
Laba tahun berjalan	--	--	--	--	657,207,573	657,207,573
Keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual, neto setelah pajak	--	--	(91,464,289)	--	--	(91,464,289)
Pengukuran kembali liabilitas imbalan kerja setelah pajak	--	--	--	139,997	53,935,999	53,935,999
Surplus revaluasi aset tetap	--	--	--	6,715,058	--	139,997
Saldo pada tanggal 31 Desember 2024	177,778,780	647,666,679	(70,824,181)	6,715,058	4,661,348,121	5,835,997,728
Dividen	--	--	--	--	(280,341,762)	(280,341,762)
Laba tahun berjalan	--	--	--	--	563,819,088	563,819,088
Keuntungan yang belum direalisasi atas efek-efek tersedia untuk dijual, neto setelah pajak	--	--	169,794,823	--	--	169,794,823
Pengukuran kembali liabilitas imbalan kerja setelah pajak	--	--	--	--	(4,030,668)	(4,030,668)
Surplus revaluasi aset tetap	--	--	--	240,000	--	240,000
Saldo pada tanggal 31 Desember 2025	177,778,780	647,666,679	98,970,642	6,955,058	4,940,794,779	6,285,479,209

Balance as of December 31, 2023

Dividend
Income for the year

Unrealized gain on available-for-sale
marketable securities, net after tax
Remeasurement of employee
benefits liabilities after tax
Fixed asset revaluation surplus
Balance as of December 31, 2024

Dividend
Income for the year

Unrealized gain on available-for-sale
marketable securities, net after tax
Remeasurement of employee
benefits liabilities after tax
Fixed asset revaluation surplus
Balance as of December 31, 2024

PT ASURANSI TUGU PRATAMA INDONESIA TBK
ENTITAS INDUK
LAPORAN ARUS KAS
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 (tidak diaudit)
dan 2024 (tidak diaudit)
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT ASURANSI TUGU PRATAMA INDONESIA TBK
PARENT ENTITY
STATEMENTS OF CASH FLOWS
For the Years Ended
December 31, 2025 (unaudited)
and 2024 (unaudited)
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember 2025/ December 31, 2025 Rp	31 Desember 2024/ December 31, 2024 Rp
ARUS KAS DARI		
AKTIVITAS OPERASI		
Penerimaan kas dari tertanggung, reasuradur dan pelanggan	3,107,758,263	6,546,887,635
Pembayaran kas kepada tertanggung, reasuradur, pemasok dan karyawan	(3,223,788,987)	(6,121,652,541)
Kas diperoleh dari operasi	(116,030,724)	425,235,094
Pembayaran pajak penghasilan	(117,717,580)	(204,329,166)
Kas bersih yang diperoleh dari aktivitas operasi	(233,748,304)	220,905,928
ARUS KAS DARI		
AKTIVITAS INVESTASI		
Penerimaan bunga	383,426,608	355,603,261
Penerimaan dividen	9,570,788	8,608,918
Penempatan investasi, neto	(76,559,166)	(262,069,722)
Perolehan aset tetap dan properti investasi	(4,587,869)	(439,462)
Kas bersih yang digunakan untuk aktivitas investasi	311,850,361	101,702,995
ARUS KAS DARI		
AKTIVITAS PENDANAAN		
Pembayaran dividen	280,341,762	(438,247,011)
Pembayaran liabilitas sewa	(1,740,258)	(624,486)
Kas bersih yang digunakan untuk aktivitas pendanaan	278,601,504	(438,871,497)
PENURUNAN		
KAS DAN BANK NETO	356,703,561	(116,262,574)
KAS DAN BANK AWAL TAHUN	189,700,019	305,962,593
KAS DAN BANK AKHIR TAHUN	546,403,580	189,700,019

CASH FLOWS FROM OPERATING ACTIVITIES
Cash receipts from insured, reinsurers and customers
Cash paid to insured, reinsurers, suppliers and employees
Cash generated from operations
Income tax paid
Net cash provided from operating activities
CASH FLOWS FROM INVESTING ACTIVITIES
Interest received
Dividends received
Proceeds from placement of investments, net
Acquisitions of fixed assets and investment property
Net cash provided used in investing activities
CASH FLOWS FROM FINANCING ACTIVITIES
Dividends paid
Payment of lease liabilities
Net cash used in financing activities
NET DECREASE IN CASH AND BANKS
CASH AND BANKS AT BEGINNING OF YEAR
CASH AND BANKS AT END OF YEAR



Wisma Tugu I

Jl. H.R. Rasuna Said Kav. C 8-9
Jakarta, Indonesia - 12920

📞 +62-21 529 61777 (hunting)

📠 +62-21 529 61555, 529 62555

✉️ calltia@tugu.com

www.tugu.com

Calltia 24h

1500 458

Tugu Insurance Assistance

☎️ 0811 97 900 100 📧 calltia@tugu.com



@tuguinsurance



Tugu Insurance



@TuguInsurance



PT Asuransi Tugu Pratama Indonesia Tbk



@tuguinsurance



@tuguinsurance



Info selengkapnya
kunjungi website:
www.tugu.com