

# Enhancing Innovation, Elevating Sustainable Performance



**2023** Laporan Keberlanjutan  
Sustainability Report

Reach  
New  
Heights



# Penjelasan Tema

## Theme Explanation

### Enhancing Innovation, Elevating Sustainable Performance

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance/Perusahaan) dengan *tagline* “Reaching New Heights” mendorong semangat baru dalam menginspirasi dan memberdayakan pelanggan. Perusahaan berupaya dengan penuh rasa percaya diri dan optimis untuk melangkah menuju tingkatan baru, proaktif menghadapi berbagai tantangan dan peluang kehidupan di masa mendatang agar terus berkelanjutan memberikan banyak manfaat kepada segenap *Stakeholders*.

Optimisme ini didukung oleh kinerja Tugu Insurance yang menggembirakan di tahun 2023. Laba Tahun Berjalan konsolidasian (*audited*) yang dapat diatribusikan kepada pemilik entitas induk sebesar Rp1,32 triliun melesat 281% dari periode yang sama tahun sebelumnya Rp347,15 miliar. Pencapaian premi bruto Tugu Insurance secara konsolidasian sebesar Rp7,7 triliun naik 15% dibanding dari periode yang sama tahun sebelumnya sebesar Rp6,7 triliun. Sementara sedangkan pendapatan *underwriting* tercatat sebesar Rp2,6 triliun naik 11% dibanding dari periode yang sama tahun sebelumnya yaitu sebesar Rp2,3 triliun.

Keberhasilan kinerja Tugu Insurance di tahun 2023 tentunya tidak terlepas dari komitmen Perusahaan untuk senantiasa mengelola risiko dari berbagai aspek operasional dengan mengedepankan dukungan inovasi digitalisasi sehingga dapat konsisten mengimplementasikan strategi yang telah ditetapkan guna adanya peningkatan pemberian manfaat baik kepada *Stakeholders*. Pengembangan inovasi digital dalam pengelolaan Perusahaan menjadi kunci dari fleksibilitas untuk beradaptasi dengan perubahan.

Upaya-upaya tersebut terbukti membawa Tugu Insurance meraih predikat *global Financial Strength Rating A- (Excellent)* dan *the Long-Term Issuer Credit Rating of “a-” (Excellent)* dari lembaga pemeringkat internasional di bidang asuransi asal Amerika, AM Best, untuk kedelapan kali berturut-turut. *Global Rating A- (Excellent)* didapatkan Tugu Insurance pertama kali tahun 2016, dan hingga kini dapat dipertahankan. Di samping itu, AM Best juga mengeluarkan National Scale Rating (NSR) untuk Tugu Insurance yaitu *aaa.ID (Exceptional)*.

PT Asuransi Tugu Pratama Indonesia Tbk (Tugu Insurance/Company) with a *tagline* “Reaching New Heights” supports new spirit in inspiring and empowering customers. The Company strives with confidence and optimism to move to a new level, proactively tackling various challenges and opportunities in the future to continue to provide many benefits to all *Stakeholders*.

This optimism is supported by Tugu Insurance’s encouraging performance in 2023. Consolidated Income for the Year (*audited*) attributable to owners of the parent entity amounted to IDR1.32 trillion, skyrocketing to 281% from the same period the previous year of IDR347.15 billion. Tugu Insurance’s consolidated gross premium achievement amounted to IDR7.7 trillion, an increase of 15% compared to the same period the previous year of IDR6.7 trillion. Meanwhile, underwriting income was recorded at IDR2.6 trillion, an increase of 11% compared to the same period the previous year of IDR2.3 trillion.

The success of Tugu Insurance’s performance in 2023 is certainly inseparable from the Company’s commitment to continuously manage risks from various operational aspects by prioritizing the support of digitalization innovation so it can consistently implement the strategies that have been set in order to increase the provision of good benefits to *Stakeholders*. The development of digital innovation in the management of the Company is the key to flexibility to adapt to change.

These efforts have proven to bring Tugu Insurance to the title of *global Financial Strength Rating A- (Excellent)* and the *Long-Term Issuer Credit Rating of “a-” (Excellent)* from an American insurance rating International organization, AM Best, for the eighth consecutive time. In 2016, Tugu Insurance received its first *Global Rating A- (Excellent)*, which it has been able to maintain until present day. In addition, AM Best also issued a *National Scale Rating (NSR)* for Tugu Insurance, namely *aaa.ID (Exceptional)*.



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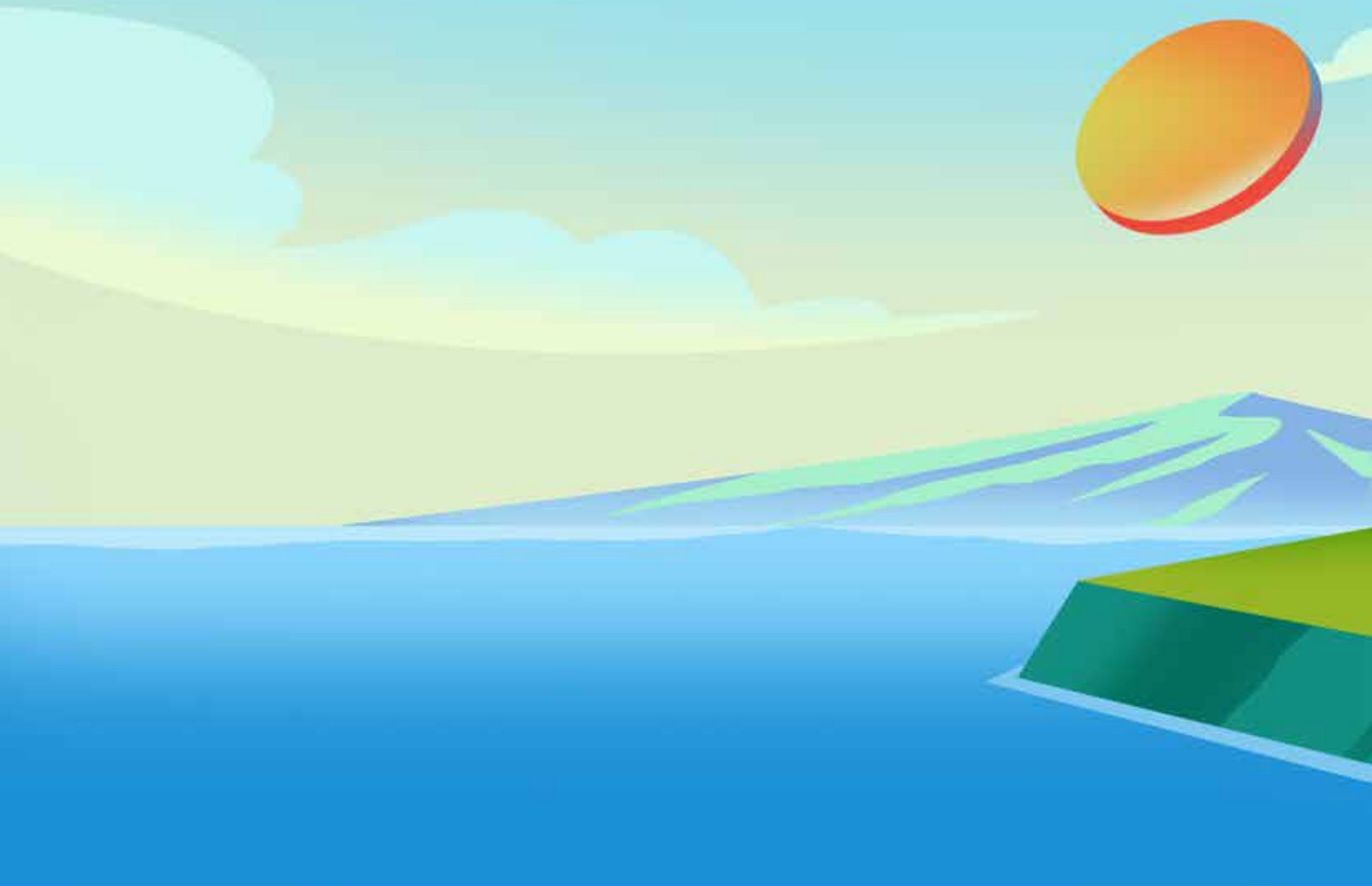
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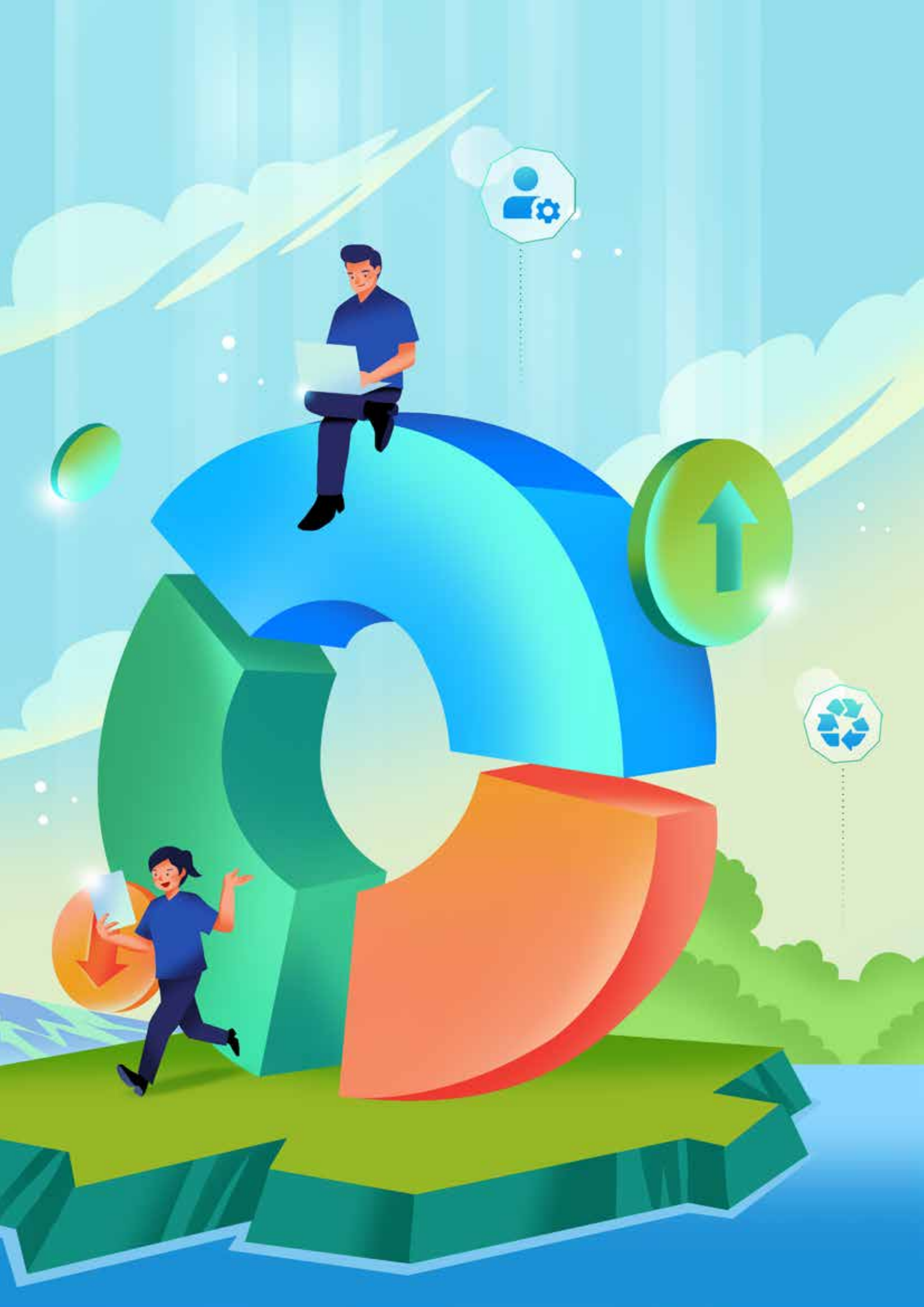
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01

# Strategi Keberlanjutan

Sustainability Strategy





# Strategi Keberlanjutan

## Sustainability Strategy

Tugu Insurance terus mengembangkan bisnisnya untuk menyediakan layanan asuransi ke segmen yang lebih luas. Di tahun 2023 ini, Tugu Insurance memfokuskan strategi dalam menjalankan kegiatan usaha dengan terus melakukan inovasi produk dan *channel* distribusi untuk pengembangan bisnis *non-captive*, melalui penetrasi ke pasar SME, Ritel dan Sinergi BUMN.

Sementara itu, telah menjadi kesadaran bersama bahwa prinsip berkelanjutan dalam usaha sebagai acuan dalam bisnis global saat ini, terlebih bagi perusahaan yang memiliki target peningkatan aset dan kinerja keuangan secara signifikan di pasar modal. Oleh karena itu, Tugu Insurance melakukan strategi peningkatan kinerja portofolio investasi berupa aset keuangan dan penyertaan langsung di anak perusahaan dengan terlebih dahulu melakukan kajian yang matang serta manajemen risiko yang terukur, hal ini sejalan dengan komitmen Perseroan terhadap tujuan pembangunan berkelanjutan dan penerapan prinsip-prinsip ESG.

Upaya strategis yang telah dilakukan oleh Tugu Insurance untuk meningkatkan kinerja dan menjaga keberlanjutan usaha, mendapatkan apresiasi dari lembaga pemeringkat internasional di bidang asuransi asal Amerika, AM Best. Tugu Insurance mencatatkan prestasi yang membanggakan dengan meraih predikat global *Financial Strength Rating A- (Excellent)* dan *the Long-Term Issuer Credit Rating of "a- (Excellent)*. Predikat *Rating A- (Excellent)* didapatkan Tugu Insurance pertama kali tahun 2016 dan mampu dipertahankan selama 8 tahun berturut-turut.

### Visi dan Misi dalam implementasi Strategi Berkelanjutan [OJK A.1a][GRI 2-23]

#### Vision and Mission in Sustainability Strategy Implementation [OJK A.1a][GRI 2-23]

Dalam setiap pengambilan keputusan dan perumusan kebijakan strategis, Tugu Insurance memastikan sejalan dengan pencapaian Visi dan Misi. Selain itu, Perseroan melakukan evaluasi kinerja dan keselarasan pencapaian tujuan pengelolaan usaha dengan Visi dan Misi secara berkala. Hasil evaluasi tersebut, selanjutnya dituangkan dalam penyusunan Rencana Kerja dan Anggaran Perusahaan (RKAP) setiap tahunnya dan periodik 5 (lima) tahunan dalam Rencana Jangka Panjang Perusahaan (RJPP).

Tugu Insurance continues to develop its business to provide insurance services to a wider segment. In 2023, Tugu Insurance focused on its strategy in carrying out business activities by continuing to innovate products and distribution channels for non-captive business development, through penetration into the SME, Retail and SOE Synergy markets.

Meanwhile, it has become a common awareness that the principle of sustainability in business is a reference in today's global business, especially for companies that have a target of significantly increasing assets and financial performance in the capital market. Therefore, Tugu Insurance implemented a strategy to improve the performance of the investment portfolio in the form of financial assets and direct investment in subsidiaries, by first conducting a thorough study and measurable risk management, this is in line with the Company's commitment to sustainable development goals and the application of ESG principles.

Strategic efforts which have been taken by Tugu Insurance to improve performance and maintain business sustainability, received appreciation from rating International agencies in the American insurance sector, AM Best. Tugu Insurance recorded a satisfaction achievement by achieving the global Financial Strength Rating A- (Excellent) and the Long-Term Issuer Credit Rating of "a-" (Excellent). The predicate Rating A- (Excellent) was obtained by Tugu Insurance for the first time in 2016 and has been maintained for 8 consecutive years.

In formulating objectives, strategic policies and management decision making, Tugu Insurance makes the Company's Vision and Mission as the basis. Periodically, the Company evaluates performance and alignment of achieving company goals with the Vision and Mission. In addition, the Vision and Mission form the basis for preparing the Company's Work Plan and Budget (RKAP) and the 5 (five) annual period in the Company's Long Term Plan (RJPP).

Sesuai dengan Visi dan Misi, Tugu Insurance melakukan strategi keberlanjutan dalam bentuk komitmen terhadap tanggung jawab sosial dan lingkungan serta kontribusi pada pembangunan berkelanjutan dengan berorientasi pada Tujuan Pembangunan Berkelanjutan/TPB (*Sustainable Development Goals/SDGs*).

Arah kebijakan keberlanjutan yang telah diterapkan oleh Tugu Insurance dalam pencapaian Visi dan Misi Perseroan yaitu, antara lain: [\[GRI 2-23\]](#)

1. Perseroan menunjukkan kepeduliannya terhadap masyarakat dan lingkungan sekitar dalam pembangunan komunitas (*community development*) atau *Corporate Social Responsibility (CSR)*;
2. Perseroan bukan hanya mengejar keuntungan bagi pemilik semata, namun juga menjaga dan memberikan nilai tambah (*value added*) pada masyarakat dan lingkungannya;
3. Perseroan meningkatkan nama baik/reputasi, sehingga terjaga citra (*corporate image*) yang positif.

Tugu Insurance terus berupaya untuk menciptakan nilai bagi pemegang saham dan pemangku kepentingan dengan memaksimalkan kinerja dan meminimalkan dampak risiko sosial serta lingkungan. Kebijakan strategis terkait keberlanjutan dirancang sesuai dengan kebutuhan dan dievaluasi efektivitasnya secara berkala untuk penyempurnaan sesuai dengan kondisi dan lingkungan bisnis. Sementara itu, Perseroan terus melakukan sosialisasi budaya keberlanjutan secara estafet mulai dari pimpinan tertinggi sampai karyawan terendah. Proses penguatan budaya ini dilakukan melalui kegiatan *training, briefing, meeting, broadcast message*, dan sebagainya, dengan menampilkan modul-modul keberlanjutan sebagai bagian dari *self-learning program* yang wajib diikuti oleh karyawan.

Selain pengembangan budaya keberlanjutan, Tugu Insurance juga memastikan pengelolaan usaha perasuransian memenuhi prinsip-prinsip asuransi berkelanjutan (*Principle of Sustainable Insurance/PSI*). Prinsip-prinsip tersebut mendorong kontribusi dan praktik pengelolaan usaha yang membangun kesadaran terhadap persoalan lingkungan sosial, tata kelola dan manajemen risiko. Realisasi atas prinsip-prinsip ini tercermin pada penerapan tata kelola perusahaan yang baik dengan pencapaian nilai GCG sebesar 91,314 dari total nilai maksimal yaitu sebesar 100 yang setara dengan 91.31% atau mencapai kualifikasi “SANGAT BAIK” untuk tahun buku 2021 yang diterbitkan pada 30 November 2022.

Prinsip-prinsip asuransi berkelanjutan juga mendorong pemenuhan praktik akuntabilitas dan transparansi dalam mengungkapkan kemajuan penerapan kepada publik dan pemangku kepentingan.

Based on the Vision and Mission of the Company, Tugu Insurance carries out a sustainability strategy as well as a form of commitment to social and environmental responsibility and contribution to sustainable development with an orientation towards Sustainable Development Goals/SDGs.

The sustainability policies and strategies that have been implemented by the Company include, among others: [\[GRI 2-23\]](#)

1. The Company demonstrates its concern for the community and the surrounding environment in community development or Corporate Social Responsibility (CSR);
2. The Company does not only pursue profits for the owners, but also maintains and provides added value (*value added*) to society and the environment;
3. Improving the good name/reputation of the Company, so that a positive corporate image can be maintained.

The Company continues to make best efforts continue to create values with stakeholders by minimizing the impact of social and environmental risks. Various strategic policies related to sustainability are designed according to needs and their effectiveness is evaluated regularly for improvement in accordance with business conditions and environment. In addition, the dissemination of a culture of sustainability among employees is carried out in a relay from the highest leadership to the lowest level employees through training, briefings, meetings, broadcasts messages, and others, presenting sustainability modules as part of a self-learning program that must be carried out by employees.

In addition to develop sustainability culture, Tugu Insurance ensures the fulfillment of Principle of Sustainable Insurance (PSI) in managing the insurance business, especially in the second and fourth principles. The second principle relates to the contributions and business management practices that build awareness of social environmental issues, governance, and risk management. The realization of these principles is reflected in the implementation of good corporate governance with the achievement of a GCG score of 91.314 out of a total maximum score of 100, which is equivalent to 91.31% or achieving the qualification “VERY GOOD” for the 2021 fiscal year published on 30 November 2022.

The sustainability principles also encourage the practice of accountability and transparency in disclosing the progress of the implementation of sustainable insurance principles to the public.

Penerapan atas prinsip ini, tercermin dari komitmen dan konsistensi Perseroan menerbitkan laporan keberlanjutan, laporan tahunan dan laporan keuangan setiap tahun, serta informasi lainnya sesuai peraturan perundang-undangan. Sementara di dalam laporan keberlanjutan, Perseroan menyampaikan pencapaian kinerja keberlanjutan yang mencakup aspek ekonomi, lingkungan, sosial dan tata kelola.

## Pengelolaan Risiko dan Hasil yang Ingin Dicapai [OJK A.1b][GRI 2-25] Risk Management and Desired Results [OJK A.1b][GRI 2-25]

Dalam menjalankan bisnisnya, Tugu Insurance menghadapi beberapa tantangan yang sifatnya dinamis dan dapat mempengaruhi kegiatan operasional dan bisnis Perusahaan, sebagai berikut:

1. Perkembangan lingkungan bisnis dan meningkatnya kompleksitas operasional dan bisnis Perusahaan sejalan dengan perkembangan produk dan layanan yang diberikan oleh Perusahaan.
2. Dari sisi eksternal, perubahan regulasi dan tuntutan perkembangan teknologi serta perkembangan budaya masyarakat juga menjadi perhatian Perusahaan.
3. Selain itu, Perusahaan menghadapi tantangan untuk melakukan bisnis secara berkelanjutan dan mencapai target yang ditetapkan.

Untuk menghadapi tantangan tersebut, Perusahaan menerapkan Manajemen Risiko bersama dengan implementasi *Good Corporate Governance* dalam pencapaian target bisnis Perusahaan yang pelaksanaannya sangat didukung oleh sumber daya manusia, teknologi informasi dan proses bisnis yang dilakukan oleh Perusahaan.

Secara praktisnya, penerapan manajemen risiko Tugu Insurance mencakup pada 4 (empat) pilar sebagai berikut:

1. Pengawasan aktif Direksi, Dewan Komisaris dan Dewan Pengawas Syariah;
2. Kecukupan kebijakan dan prosedur manajemen risiko serta penetapan limit risiko;
3. Kecukupan proses identifikasi, pengukuran, pengendalian, dan pemantauan risiko, serta sistem informasi manajemen risiko;
4. Sistem pengendalian internal yang menyeluruh.

Selain itu, Tugu Insurance telah mengembangkan sistem pengendalian *intern* berbasis pertahanan tiga lapis (*three lines of defense*) dengan prinsip pencegahan, deteksi, dan pengarahannya, dengan penjelasan sebagai berikut:

1. Pertahanan lapis pertama, merupakan pertahanan yang dilaksanakan fungsi bisnis yang melakukan aktivitas operasional perusahaan sehari-hari, terutama yang merupakan garis depan atau ujung tombak Perusahaan. Hal ini diharapkan dapat:

This principle is reflected in the Company's commitment and consistency in issuing sustainability reports for a period of 3 (three) consecutive years. In the sustainability report, the Company conveys the achievement of sustainability performance which includes economic, environmental, social and governance aspects.

In running its business, Tugu Insurance faced several challenges that were dynamic in nature and could affect its business activities, as follow:

1. The development of the business environment and increasing complexity of the Company's operations and business are in line with the development of the products and services provided by the Company.
2. From the external side, changes in regulations and demands for technological developments and cultural developments in society are also the Company's concern.
3. In addition, the Company faced challenges to do business in a sustainable manner and achieved the set target.

To faced these challenges, the Company implements Risk Management together with the implementation of Good Corporate Governance in achieving the Company's business targets, the implementation of which is strongly supported by human resources, information technology and business processes carried out by the Company.

The implementation of Tugu Insurance's risk management refers to the 4 (four) pillars as follows:

1. Active supervision of the Board of Directors, Board of Commissioners and Sharia Supervisory Board;
2. Adequacy of risk management policies and procedures and the setting of risk limits;
3. Adequacy of risk identification, measurement, control and monitoring processes, as well as risk management information systems;
4. Comprehensive internal control systems.

Furthermore, Tugu Insurance has developed a three-line defense-based internal control system with the principles of prevention, detection and direction, with the following explanation:

1. First line of defense, is the defense carried out by business functions that carry out the company's daily operational activities, especially those that are the front line or spearhead of the Company. This is expected to:

- a. Memastikan adanya lingkungan pengendalian yang kondusif di unit bisnis terkait;
  - b. Menerapkan kebijakan manajemen risiko yang telah ditetapkan sewaktu menjalankan peran dan tanggung jawab pemilik risiko terutama dalam mengejar pertumbuhan perusahaan. Pemilik risiko diharapkan secara penuh kesadaran mempertimbangkan faktor risiko dalam keputusan-keputusan dan tindakan-tindakan yang dilakukan;
  - c. Mampu menunjukkan pengendalian internal yang efektif di unit bisnis pemilik risiko, dan pemantauan serta transparansi terhadap efektivitas pengendalian internal tersebut.
2. Pertahanan lapis kedua, merupakan Pertahanan yang dilaksanakan oleh fungsi-fungsi manajemen risiko dan kepatuhan, terutama fungsi-fungsi manajemen risiko dan kepatuhan yang sudah terstruktur misal: departemen atau unit manajemen risiko dan kepatuhan. Dalam hal ini, mereka diharapkan untuk:
    - a. Bertanggung jawab dalam mengembangkan dan memantau implementasi manajemen risiko perusahaan secara keseluruhan;
    - b. Melakukan pengawasan terhadap bagaimana fungsi bisnis dilaksanakan dalam koridor kebijakan manajemen risiko dan prosedur-prosedur standard operasionalnya yang telah ditetapkan oleh perusahaan;
    - c. Memantau dan melaporkan risiko-risiko perusahaan secara menyeluruh kepada organ yang memiliki akuntabilitas tertinggi di perusahaan.
  3. Pertahanan lapis ketiga, merupakan pertahanan yang memiliki tugas dan tanggung jawab dari unit kerja yang menjalankan fungsi pengendalian internal. Sistem pengendalian risiko bersifat pengarah langsung berupa rekomendasi perbaikan atau penyempurnaan terhadap kelemahan kebijakan dan prosedur dengan menerapkan model audit berbasis risiko. Auditor internal sebagai pengendali risiko dalam melaksanakan tugas auditnya memberikan jaminan bahwa risiko yang ada sudah dikelola oleh pihak manajemen dengan baik dan memiliki batasan risiko yang tidak berdampak terhadap tujuan perusahaan.

Sebagai kehati-hatian dan pengelolaan risiko dalam industri asuransi, sampai saat ini portofolio asuransi kredit Tugu Insurance masih di bawah 5%. Bahkan asuransi kredit yang ditawarkan hanya berfokus pada sektor industrial. Faktor lainnya yang menjadi pertimbangan Perseroan adalah pelajaran dari peristiwa yang terjadi di *market*, terutama saat pandemi dengan kenaikan kredit macet. Hal ini menjadi salah satu dasar bagi Perseroan untuk melakukan penjaminan aset yg dikreditkan, dan bukan menjamin kegagalan pembayaran oleh kreditur.

- a. Ensure that there is a conducive control environment in the relevant business units;
  - b. Implement the risk management policies that have been established when carrying out the roles and responsibilities of risk owners, especially in pursuing company growth. Risk owners are expected to fully consciously consider risk factors in decisions and actions taken;
  - c. Able to demonstrate effective internal control in the business unit that owns the risk, and monitoring and transparency regarding the effectiveness of this internal control.
2. Second line of defense, is defense implemented by risk and compliance management functions, especially structured risk and compliance management functions, for example: risk and compliance management departments or units. In this case, they are expected to:
    - a. Responsible for developing and monitoring the implementation of overall company risk management;
    - b. Supervise how business functions are carried out within the corridors of risk management policies and standard operational procedures that have been established by the company;
    - c. Monitor and report company risks as a whole to the organ with the highest accountability in the company.
  3. The third layer of defense, is a defense that has the duties and responsibilities of the work unit that carries out the internal control function. The risk control system is direct in the form of recommendations for improvements or improvements to weaknesses in policies and procedures by implementing a risk-based audit model. Internal auditors as risk controllers in carrying out their audit duties provide assurance that existing risks have been managed by management properly and have risk limits that do not impact the company's objectives.

As prudence and risk management in the insurance industry, currently, Tugu Insurance's credit insurance portfolio is still below 5%. Even the credit insurance offered only focuses on the industrial sector. Another factor that the Company considers is the lessons learned from events that occurred in the market, especially during the pandemic with an increase in bad credit. This is one of the bases for the Company to guarantee credited assets, and not guarantee payment failure by creditors.

Proses manajemen risiko yang baik bertujuan untuk mengelola risiko yang melekat pada aktivitas Perusahaan dengan maksud memberikan nilai tambah yang berkelanjutan secara maksimal terhadap keseluruhan aktivitas. Proses Manajemen Risiko Perusahaan dijabarkan sebagai berikut:

1. Identifikasi Risiko bertujuan untuk mengetahui seluruh jenis risiko yang melekat pada setiap produk, aktivitas layanan dan aktivitas fungsional yang berpotensi merugikan Perusahaan;
2. Pengukuran Risiko bertujuan untuk mengetahui besaran risiko yang melekat pada aktivitas Perusahaan untuk dibandingkan dengan tingkat risiko yang siap diterima Perusahaan sehingga Perusahaan dapat mengambil tindakan mitigasi risiko;
3. Pemantauan Risiko dilakukan dengan membandingkan limit risiko atas risiko yang siap diterima dan tingkat toleransi risiko yang dimiliki oleh Perusahaan dengan eksposur risiko yang dimiliki;
4. Pengendalian Risiko sebagai bentuk pelaksanaan mitigasi atas potensi risiko yang ada.

Evaluasi atas efektivitas Manajemen Risiko juga dilakukan melalui penyampaian pelaporan secara berkala yang disampaikan oleh Satuan Kerja Manajemen Risiko Perusahaan dan disampaikan kepada Direksi yang membawahi fungsi manajemen risiko. Tidak hanya itu evaluasi penerapan manajemen risiko juga dilakukan secara bertingkat dilakukan oleh Dewan Direksi dan Dewan Komisaris sebagai bentuk pengawasan aktif dalam bentuk penyampaian ke Komite Manajemen Risiko dan Komite Pemantau Risiko. Perusahaan secara berkelanjutan melakukan evaluasi atas efektivitas penerapan Manajemen Risiko yang antara lain:

1. Kecukupan kebijakan, prosedur dan penetapan limit risiko;
2. Perkembangan eksposur risiko yang dihadapi oleh Perusahaan;
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko; dan
4. Efektivitas sistem pengendalian internal yang menyeluruh.

## Strategi Keberlanjutan dan Hasil yang Ingin Dicapai [OJK A.1c][GRI 2-22, 2-24] Sustainability Strategy and Desired Results [OJK A.1c][GRI 2-22, 2-24]

Tugu Insurance terus berkomitmen mendukung penerapan keuangan berkelanjutan dan pencapaian TPB. Komitmen ini diperkuat dengan pengembangan *roadmap* untuk pelaksanaan Rencana Aksi Keuangan Berkelanjutan (RAKB) sehingga pencapaian tujuan semakin terarah. Tugu Insurance telah menyusun target jangka panjang dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) 2021-2026. Selanjutnya, target jangka panjang tersebut dirumuskan ke dalam target jangka menengah pada RAKB tiap tahun. Untuk itu, Perseroan juga menetapkan prioritas target dan strategi jangka pendek dalam RAKB 2023.

A good risk management process seeks to manage the risks inherent in the company's activities in order to provide maximum sustainable added value to all activities. The Company's risk management process is as follows:

1. Risk Identification aims to identify all types of risk inherent in each product, service and functional activity that could have a detrimental impact on the Company;
2. Risk Measurement aims to determine the amount of risk inherent in the Company's activities so that it can be compared with the Company's risk appetite. This allows the Company to take risk mitigation actions;
3. Risk monitoring is carried out by comparing the risk limits for risks that are ready to be accepted and the level of risk tolerance held by the Company with the risk exposure it has;
4. Risk Control is the action that mitigates the existing risks.

Evaluation of the effectiveness of Risk Management is also carried out through the submission of regular reports submitted by the Company's Risk Management Work Unit and submitted to the Board of Directors who oversee the risk management function. Not only that, evaluation of the implementation of risk management is also carried out in stages by the Board of Directors and the Board of Commissioners as a form of active supervision in the form of submissions to the Risk Management Committee and Risk Monitoring Committee. The Company continuously evaluates the effectiveness of implementing Risk Management, which includes:

1. Adequacy of policies, procedures and determination of risk limits;
2. Development of risk exposure faced by the Company;
3. Adequacy of risk identification, measurement, monitoring and control processes; and
4. Effectiveness of a comprehensive internal control system.

The Company's commitment to implementing sustainable finance and achieving TPB is strengthened by the development of a *roadmap* for the implementation of the Sustainable Finance Action Plan (RAKB) in order to achieve targeted goals. Tugu Insurance has prepared long-term targets in the 2021-2026 Sustainable Finance Action Plan (RAKB). Furthermore, these long-term targets are formulated into medium-term targets in the RAKB each year. For this reason, the Company also sets short-term targets in the 2023 RAKB.

Dalam *roadmap* ini, pelaksanaan keuangan berkelanjutan terbagi dalam 4 (empat) tahapan, yaitu:

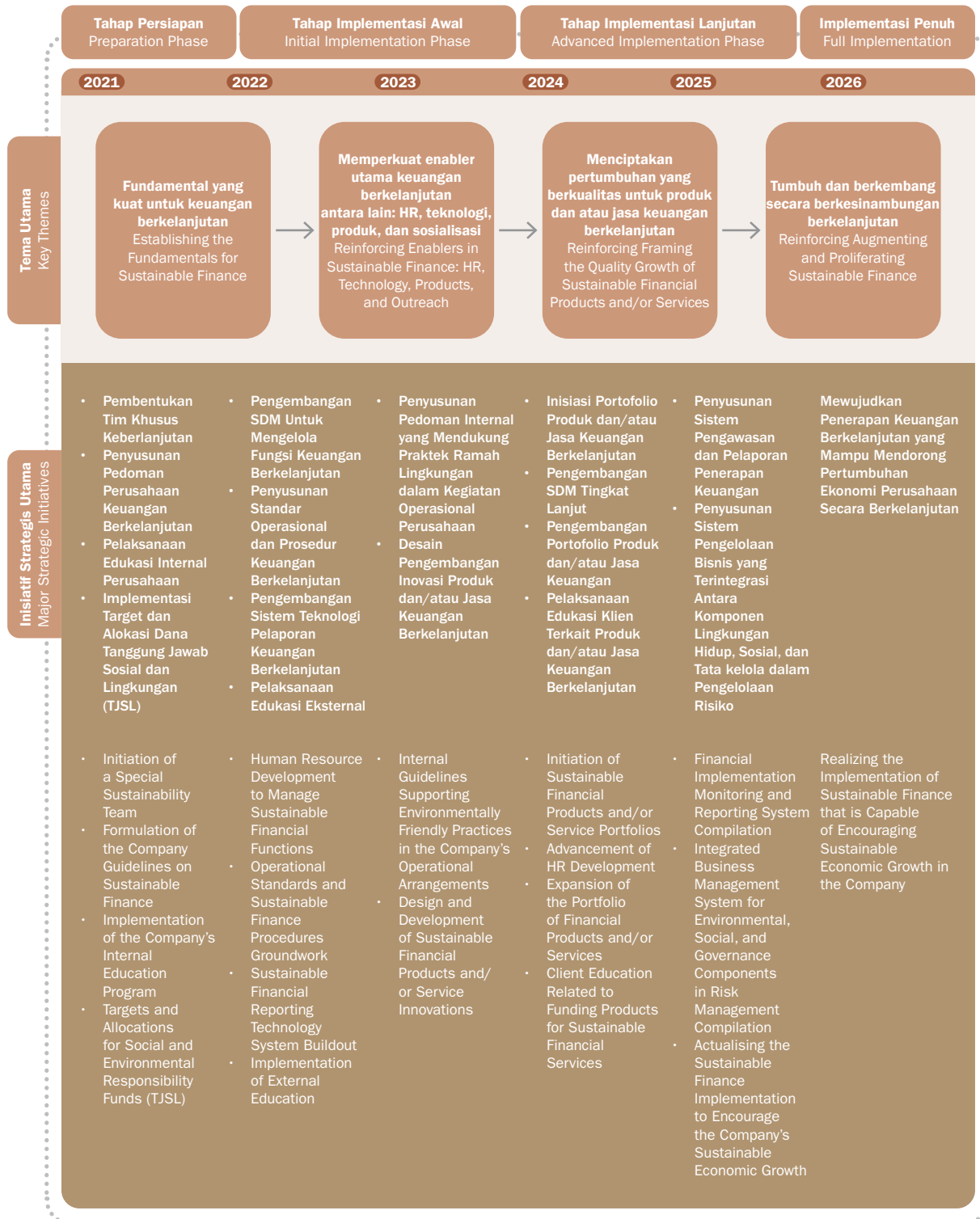
1. Tahap persiapan (2021);
2. Tahap implementasi awal (2022-2023);
3. Tahap implementasi lanjutan (2024-2025);
4. Tahap implementasi penuh (2026).

The roadmap is divided into four stages:

1. Preparation stage (2021);
2. Initial implementation stage (2022-2023);
3. Advanced implementation phase (2024-2025);
4. Full implementation phase (2026).

### Bagan Roadmap Penerapan Keuangan Berkelanjutan 2021-2026

Roadmap Chart for Implementing Sustainable Finance 2021-2026



## Kontribusi Terhadap Tujuan Pembangunan Berkelanjutan (TPB) [GRI 2-25] Contribution to the Sustainable Development Goals (SDGs) [GRI 2-25]

Dengan dukungan kinerja keuangan yang baik maka Tugu Insurance terus berkontribusi secara proaktif dalam mendukung pembangunan berkelanjutan di Indonesia, antara lain melalui aktivitas kepedulian untuk kehidupan yang sehat, mengutamakan keselamatan dan mendorong kesejahteraan bagi masyarakat. Hal ini sekaligus memperkuat komitmen Tugu Insurance dalam mendukung program pemerintah berkaitan pelaksanaan pencapaian Tujuan Pembangunan Berkelanjutan (TPB) sesuai Peraturan Presiden nomor 111 tahun 2022.

With the support of good financial performance, Tugu Insurance continues to contribute proactively in supporting sustainable development in Indonesia, including through activities that care for healthy living, prioritizing safety and promoting welfare for the community. This, at the same time, strengthens Tugu Insurance's commitment to supporting government programs related to the implementation of achieving the goals according to Presidential Regulation number 111 of 2022.

Kontribusi dan komitmen Tugu Insurance dalam pencapaian tujuan pembangunan berkelanjutan diwujudkan dalam Bakti TUGU terdiri dari 4 (empat) pilar, yaitu Bakti untuk Kesehatan dan Keselamatan, Bakti untuk Lingkungan Hidup, Bakti untuk Pendidikan dan Literasi Keuangan dan Bakti untuk Pemberdayaan Masyarakat. Selain itu, beberapa produk dan layanan Tugu Insurance yang berorientasi kepada aktivitas dengan Kategori Kegiatan Usaha Berkelanjutan (KKUB). Secara ringkas, kontribusi tersebut diuraikan sebagai berikut:

Tugu Insurance's contribution and commitment to achieving sustainable development goals is manifested in Bakti TUGU consisting of 4 (four) pillars, namely Service for the Environment, Service to Education and Financial Literacy and Service for Community Empowerment. In addition, several Tugu Insurance products and services are activity-oriented in the category of sustainable business activities (KKUB). In summary, these contributions are described as follows:

**Tabel Kontribusi terhadap Pencapaian TPB Tahun 2023**

Table of Contribution to SDG Achievement in 2023

No	Pilar/Produk/Layanan Pillars/Products/Services	Jenis Kegiatan Type of Activity	TPB* SDGs*
1	Bakti untuk Kesehatan dan Keselamatan Service for Health and Safety	<p>Tugu Insurance ingin ikut berkontribusi dalam menghadirkan kehidupan yang sehat, mengutamakan keselamatan dan mendorong kesejahteraan bagi masyarakat.</p> <p>Program Bakti untuk Kesehatan dan Keselamatan meliputi:</p> <ul style="list-style-type: none"> <li>Ambulance Gratis;</li> <li>Pembangunan Fasilitas Air Bersih;</li> <li>Bantuan akomodasi medis dan kebutuhan nutrisi untuk anak penderita kanker;</li> <li>Donor Darah;</li> <li>Kampanye Keselamatan Berkendara;</li> <li>Kesehatan dan keselamatan kerja karyawan melalui kebijakan HSE, penyediaan fasilitas <i>medical check up</i>, asuransi kesehatan, dan sarana olahraga;</li> <li>Vaksinasi booster ke-2.</li> </ul> <p>Tugu Insurance wants to contribute in presenting a healthy life, prioritizing safety and promoting prosperity for the community. The Service Program for Health and Safety includes:</p> <ul style="list-style-type: none"> <li>Free Ambulance;</li> <li>Construction of Clean Water Facilities;</li> <li>Assistance in medical accommodation and nutritional needs for children with cancer;</li> <li>Blood Donation;</li> <li>Road Safety Campaign.</li> <li>Employee health and safety through HSE policies, providing medical check-up facilities, health insurance, and sports facilities;</li> <li>2<sup>nd</sup> booster vaccination.</li> </ul>	  <p>TPB#1 Tanpa Kemiskinan TPB#3 Kehidupan Sehat dan Sejahtera SDG#1 No Poverty SDG#3 Healthy and Prosperous Life</p>

**Tabel Kontribusi terhadap Pencapaian TPB Tahun 2023**

Table of Contribution to SDG Achievement in 2023

No	Pilar/Produk/Layanan Pillars/Products/Services	Jenis Kegiatan Type of Activity	TPB* SDGs*
2	Bakti untuk Lingkungan Hidup Service for the Environment	<p>Tugu Insurance memberikan dukungan terhadap berbagai aktivitas untuk tercapainya pengelolaan sumberdaya alam dan lingkungan yang berkelanjutan, serta melakukan kegiatan-kegiatan guna mengatasi perubahan iklim beserta dampaknya.</p> <p>Program Bakti untuk Lingkungan Hidup meliputi:</p> <ul style="list-style-type: none"> <li>• Perseroan menjadi <i>leader</i> konsorsium Asuransi penyingkiran kerangka kapal termasuk tanggung jawab polusi di laut;</li> <li>• Penanaman pohon produktif;</li> <li>• Penanaman pohon mangrove;</li> <li>• Pembangunan infrastruktur ekowisata;</li> <li>• Edukasi lingkungan;</li> <li>• Edukasi efisiensi penggunaan air, kertas dan listrik di lingkungan perusahaan.</li> </ul> <p>Tugu Insurance provides support for various activities to achieve sustainable management of natural resources and the environment, as well as carry out activities to address climate change and its impacts.</p> <p>Service Program for the Environment includes:</p> <ul style="list-style-type: none"> <li>• The Company became the Leader of the Consortium of Ship Wrecks Removal Insurance including Pollution Liability at sea;</li> <li>• Productive trees Planting;</li> <li>• Mangrove tree planting;</li> <li>• Ecotourism infrastructure development;</li> <li>• Environmental education;</li> <li>• Education on the efficiency of water, paper and electricity usage in the company environment.</li> </ul>	     <p>TPB#6 Air Bersih dan Sanitasi Layak                      TPB#11 Kota dan Pemukiman Berkelanjutan                      TPB#13 Penanganan Perubahan Iklim                      TPB#14 Ekosistem Lautan                      TPB#15 Ekosistem Daratan                      SDG # 6 Clean Water and Sanitation                      SDG#11 Sustainable Cities and Communities                      SDG#13 Climate Action                      SDG#14 Life Below Water                      SDG#15 Life on Land</p>
3	Bakti untuk Pendidikan dan Literasi Keuangan Service for Education and Financial Literacy	<p>Tugu Insurance mendukung peningkatan kualitas pendidikan yang inklusif dan merata serta meningkatkan kesempatan belajar untuk masyarakat.</p> <p>Program Bakti untuk pendidikan dan literasi keuangan meliputi:</p> <ul style="list-style-type: none"> <li>• Program beasiswa untuk mahasiswa berprestasi dan mahasiswa kurang mampu;</li> <li>• Pembangunan sarana dan prasarana pendidikan;</li> <li>• Webinar pendidikan dan literasi keuangan untuk mahasiswa dan masyarakat umum;</li> <li>• Program Bekerja dan Belajar untuk mahasiswa;</li> <li>• Inklusivitas karyawan melalui pendidikan dan pelatihan untuk pengembangan karyawan.</li> </ul> <p>Tugu Insurance supports the improvement of the quality of education that is inclusive and equitable and increases learning opportunities for the community.</p> <p>The Service for education and financial literacy Program includes:</p> <ul style="list-style-type: none"> <li>• Scholarship program for honors students and underprivileged students;</li> <li>• Construction of educational facilities and infrastructure;</li> <li>• Educational and financial literacy webinars for students and the general public;</li> <li>• Work and Study Program for university students;</li> <li>• Employee inclusiveness through education and training for employee development.</li> </ul>	    <p>TPB#4 Pendidikan Berkualitas                      TPB#5 Kestetaraan Gender                      TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi                      TPB#10 Berkurangnya Kesenjangan                      SDG#4 Quality Education                      SDG#5 Gender Equality                      SDG#8 Decent Work and Economic Growth                      SDG#10 Reduced Inequalities</p>

**Tabel Kontribusi terhadap Pencapaian TPB Tahun 2023**

Table of Contribution to SDG Achievement in 2023

No	Pilar/Produk/Layanan Pillars/Products/Services	Jenis Kegiatan Type of Activity	TPB* SDGs*
4	Bakti untuk Pemberdayaan Masyarakat Service for Community Empowerment	<p>Tugu Insurance ingin berperan aktif dalam tercapainya pertumbuhan ekonomi berkualitas melalui keberlanjutan peluang kerja dan usaha untuk masyarakat.</p> <p>Program Bakti untuk Pemberdayaan Masyarakat meliputi:</p> <ul style="list-style-type: none"> <li>• Pendidikan dan pelatihan kelompok tani;</li> <li>• Pembangunan rumah pasca gempa.</li> </ul> <p>Tugu Insurance intends to play an active role in achieving quality economic growth through the sustainability of employment and business opportunities for the community.</p> <p>Service Program for Community Empowerment includes:</p> <ul style="list-style-type: none"> <li>• Farmer group education and training;</li> <li>• Post-earthquake house construction.</li> </ul>	    <p>TPB#1 Tanpa Kemiskinan TPB#2 Tanpa Kelaparan TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi TPB#10 Berkurangnya Kesenjangan SDG#1 No Poverty SDG#2 Zero Hunger SDG#8 Decent Work and Economic Growth SDG#10 Reduced Inequalities</p>
5	Bantuan Sosial, Keagamaan, dan Seni Budaya Social, Religious, and Cultural Arts Assistance	<ul style="list-style-type: none"> <li>• Dana Bantuan untuk Paket Sembako pada Bakti Sosial Ramadhan &amp; Idul Fitri 1444 H</li> <li>• Bakti Sosial Kegiatan Komunitas Bergerak PESIAR Pertamina <i>Shared &amp; Involve Community with Good Action on Ramadan</i></li> <li>• Sumbangan Hewan Qurban Idul Adha 1444H</li> <li>• Partisipasi Kegiatan Seni Budaya Nasional 2023: Panggung Cakrawala Nusantara (Pancawarna) SMAN 81 Jakarta</li> <li>• Donasi Dompot Kemanusiaan Palestina AASI</li> <li>• Santunan Anak Yatim pada Buka Puasa Bersama 1444H</li> <li>• Donation Funds for Basic Food Packages at Social Services for Ramadan &amp; Eid al-Fitr 1444 H</li> <li>• PESIAR Mobile Community Activity Social Service - Pertamina Shared &amp; Involve Community with Good Action on Ramadan</li> <li>• Eid al-Adha 1444H Qurban Animal Donation</li> <li>• National Cultural Arts Activity Participation 2023: Stage Cakrawala Nusantara (Pancawarna) SMAN 81 Jakarta</li> <li>• AASI Palestine Humanitarian Wallet Donation</li> <li>• Donation for Orphans at 1444H Iftar Gathering</li> </ul>	    <p>TPB#1 Tanpa Kemiskinan TPB#2 Tanpa Kelaparan TPB#4 Pendidikan Berkualitas TPB#11 Kota dan Komunitas Berkelanjutan SDG#1 No Poverty SDG#2 Zero Hunger SDG#4 Quality Education SDG#11 Sustainable Cities and Communities</p>
6	Layanan Aplikasi t drive t drive Application Service	<p>Penggunaan aplikasi t drive telah mendukung pencegahan dan pengendalian polusi emisi karbon, serta mengurangi tingkat kecelakaan kendaraan bermotor. Aplikasi ini dibuat untuk mengedukasi masyarakat agar cerdas berkendara.</p> <p>The use of the t drive application has supported the control of carbon emission pollution, as well as reducing the rate of motorcycle accidents. This application is designed to educate the public to drive smart.</p>	   <p>TPB#3 Kehidupan Sehat dan Sejahtera TPB#11 Kota dan Komunitas Berkelanjutan TPB#13 Penanganan Perubahan Iklim SDG#3 Good Health and Well-Being SDG#11 Sustainable Cities and Communities SDG#13 Climate Action</p>

**Tabel Kontribusi terhadap Pencapaian TPB Tahun 2023**

Table of Contribution to SDG Achievement in 2023

No	Pilar/Produk/Layanan Pillars/Products/Services	Jenis Kegiatan Type of Activity	TPB* SDGs*
7	Layanan Aplikasi t friends t friends Application Service	<p>Penggunaan aplikasi t friends untuk mempermudah tenaga pemasaran Tugu Insurance baik internal (<i>marketing officer</i>) maupun eksternal (<i>agent</i> Tugu Insurance) dalam menjual produk Asuransi dari Tugu Insurance. Produk aplikasi ini tergolong ramah lingkungan dan rendah emisi karena berbasis teknologi dan internet, serta mendukung pemberdayaan ekonomi masyarakat melalui sistem keagenan asuransi.</p> <p>The t friends application is utilized to facilitate Tugu Insurance marketing personnel both internal (<i>marketing officers</i>) and external (Tugu Insurance agents) in selling insurance products from Tugu Insurance. This application is classified as environmentally friendly and low emission because it is based on technology and the internet, and supports community economic empowerment through the insurance agency system.</p>	    <p>TPB#3 Kehidupan Sehat dan Sejahtera TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi TPB#11 Kota dan Komunitas Berkelanjutan TPB#13 Penanganan Perubahan Iklim SDG#3 Good Health and Well-Being SDG#8 Decent Work and Economic Growth SDG#11 Sustainable Cities and Communities SDG#13 Climate Action</p>
8	Penerapan Tata Kelola Perusahaan yang Baik Implementation of Good Corporate Governance	<p>Penerapan tata kelola yang baik dilakukan secara konsisten mulai dari kelengkapan kebijakan dan <i>Standard Operating Procedure</i> (SOP), sosialisasi dan evaluasi, pengendalian internal dan manajemen risiko yang handal, penegakan kode etika dan perilaku melalui SMAP penerapan <i>Audit surveillance</i>.</p> <p>The implementation of good governance is carried out consistently starting from the completeness of policies and standard operating procedures (SOP), socialization and evaluation, reliable internal control and risk management, enforcement of the code of ethics and code of conduct through SMAP implementation <i>Audit surveillance</i>.</p>	  <p>TPB#16 Perdamaian, keadilan, dan kelembagaan yang kuat TPB#17 Kemitraan untuk Mencapai Tujuan SGD#16 Peace, Justice and Strong Institutions SDG#17 Partnerships for the Goals</p>

\*) Pemilihan TPB berdasarkan jenis program yang dilaksanakan pada tahun buku 2023

\*) SDG selection is based on the type of program implemented in the 2023 financial year

02

# Ikhtisar Kinerja Aspek Keberlanjutan

Sustainability Aspects  
Performance Overview



# Ikhtisar Kinerja Aspek Keberlanjutan

## Sustainability Aspects Performance Overview

### Aspek Ekonomi [OJK B.1]

#### Economic Aspects [OJK B.1]

Uraian Description	Satuan Unit	2023*	2022*	2021*
a. Kuantitas produksi atau jasa yang dijual Quantity of production or services sold	Kegiatan Usaha Business Activities	2 (dua) usaha: • Asuransi Konvensional • Asuransi Syariah 2 (two) businesses: • Conventional Insurance • Sharia Insurance	2 (dua) usaha: • Asuransi Konvensional • Asuransi Syariah 2 (two) businesses: • Conventional Insurance • Sharia Insurance	2 (dua) usaha: • Asuransi Konvensional • Asuransi Syariah 2 (two) businesses: • Conventional Insurance • Sharia Intsurance
b. Pendapatan <sup>1)</sup> Revenues <sup>1)</sup>	Miliar Rupiah Billions of Rupiah	3.591	3.094	2.816
c. Laba atau rugi bersih Net Income or Loss	Miliar Rupiah Billions of Rupiah	1.302	395	327
d. Jumlah Produk ramah lingkungan <sup>2)</sup> Number of Eco-friendly Products <sup>2)</sup>	Produk Products	Asuransi mobil listrik Electric vehicle insurance	Asuransi mobil listrik Electric vehicle insurance	Asuransi mobil listrik Electric vehicle insurance
e. Jumlah Pemasok Lokal <sup>3)</sup> Number of Local Suppliers <sup>3)</sup>	Perusahaan Companies	98	97	88

<sup>1)</sup> Data Konsolidasian | Consolidated Data

<sup>2)</sup> Penyaluran kredit terhadap Kegiatan Usaha Berkelanjutan (KUB) | Distribution of loans for sustainable business activities (KUB)

<sup>3)</sup> Data Induk Perusahaan | Parent Company Data

### Aspek Lingkungan Hidup [OJK B.2]

#### Environmental Aspects [OJK B.2]

Uraian Description	Satuan Unit	2023	2022	2021
a. Penggunaan energi Energy Consumption	GigaJoule	2.507	1.810	1.800
1. Penggunaan Listrik Electricity Consumption	kWH	252.116	261.112	239.607
	GigaJoule	907	940	863
2. Penggunaan BBM Fuel Consumption				
Pertamax Turbo	Liter	19.217	1.201	14.160
Pertamax	Liter	23.891	21.937	14.242
Pertamina Dex	Liter	4.942	2.954	-
	GigaJoule	1.600	870	937
3. Penggunaan Air Water Consumption	M <sup>3</sup>	27.064	22.894	8.467,69
	Liter	27.064.331	22.894.000	40.400.000

Uraian Description	Satuan Unit	2023	2022	2021
<b>b. Selisih Penambahan (Pengurangan) emisi</b> Difference in Addition (Reduction) of emissions				
1. Emisi GRK Cakupan 1 (BBM) Direct (Scope 1) GHG Emissions	KgCO <sub>2</sub> eq	50.973	(4.158)	7.083
2. Emisi GRK Cakupan 2 (Listrik) Indirect (Scope 2) GHG Emissions	KgCO <sub>2</sub> eq	(8.403)	20.086	(161.183)
3. Emisi GRK Cakupan 3 (Pesawat) <sup>1)</sup> Scope 3 GHG Emissions (Aircraft) <sup>1)</sup>	KgCO <sub>2</sub> eq	29.509	6.116	-
<b>c. Penambahan (Pengurangan) limbah dan efluen<sup>2)</sup></b> Addition (Reduction) of waste and effluents <sup>2)</sup>				
	Ton Tons	77, 71	16,71	-
<b>d. Pelestarian keanekaragaman hayati</b> Biodiversity conservation				
1. Penanaman pohon Tree planting	Pohon Trees	2.600	21.500	20.000
2. Dana Pelestarian alam <sup>3)</sup> Nature Conservation Funds <sup>3)</sup>	Juta Rupiah Millions of Rupiah	365	200	167

<sup>1)</sup> Penghitungan data mulai tahun 2023

<sup>2)</sup> Penghitungan data mulai tahun 2022

<sup>3)</sup> Realisasi dana dari dari RKAP 2023 sebesar Rp100 juta dan dana RKAP Akrual 2022 sebesar Rp265 juta

<sup>1)</sup> Data calculation starts in 2023

<sup>2)</sup> Data calculation starts in 2022

<sup>3)</sup> Realization of funds from 2023 RKAP of IDR100 million and 2022 Accrual RKAP funds amounting to IDR265 million



## Aspek Sosial [OJK B.3] Social Aspects [OJK B.3]

Uraian Description	Satuan Unit	2023	2022	2021
a. Kontribusi terhadap masyarakat melalui Bakti TUGU sebagai berikut: Contribution to Society through Bakti TUGU:				
1. Pilar Kesehatan & Keselamatan Health & Safety Pillar	Juta Rupiah Millions of Rupiah	460*	204	877
2. Pilar Pendidikan & Literasi Keuangan Education Pillar & Financial Literacy	Juta Rupiah Millions of Rupiah	2.839*	156	57
3. Pilar Lingkungan Hidup (mencakup program pelestarian keanekaragaman hayati/pelestarian alam dan program pengelolaan lingkungan hidup) Environment Pillar (includes biodiversity conservation/nature conservation programs and environmental management programs)	Juta Rupiah Millions of Rupiah	100	362	167
4. Pilar Pemberdayaan Masyarakat Community Empowerment Pillar	Juta Rupiah Millions of Rupiah	254	49	55
5. Total Kontribusi Bakti TUGU Total Contribution of Bakti TUGU	Juta Rupiah Millions of Rupiah	3.653*	771	1.156
b. Jumlah pelanggaran terhadap peraturan terkait sosial ekonomi Number of violations of socio-economic-related regulations	Kasus Cases	Nihil Nil	Nihil Nil	Nihil Nil
c. Dampak positif pengembangan kemasyarakatan Positive Impacts of Community Development	<p>Program yang diimplementasikan melalui 4 (empat) Pilar Bakti TUGU saling berkaitan. Program pelestarian alam yang termasuk dalam Pilar Lingkungan Hidup tidak hanya memberikan dampak positif terhadap lingkungan. Dengan adanya penanaman pohon, kelompok tani dan kelompok masyarakat turut diberdayakan sehingga manfaat ekonomi juga dapat dirasakan. Program Kesehatan dan Keselamatan memberikan kemudahan akses kepada masyarakat luas khususnya masyarakat kurang mampu dalam mendapatkan penanganan. Sementara itu, Perusahaan juga berkontribusi dalam memberikan bantuan pendidikan dan literasi atau edukasi keuangan bagi masyarakat luas tentang pengenalan produk asuransi, perencanaan keuangan serta edukasi terhadap risiko asuransi, serta melalui kehadiran aplikasi cerdas tdrive dan tfriends juga memberikan manfaat kepada masyarakat luas.</p> <p>Begitu juga dengan program pembangunan fasilitas air bersih maupun rumah pasca bencana gempa terutama yang berkaitan erat terhadap aspek pemberdayaan masyarakat. Hal ini dilaksanakan dengan tujuan agar masyarakat kelak dapat memberdayakan diri dan dapat meningkatkan taraf hidup didukung oleh literasi keuangan yang baik serta aspek lingkungan yang memadai.</p> <p>The programs implemented through the 4 (four) Pillars of Bakti TUGU are interrelated. The nature conservation programs included in the Environmental Pillar do not only have a positive impact on the environment. By planting trees, farmer groups and community groups are also empowered so that it also has economic impact. The Health and Safety Program provides easy access for the wider community to receive treatment, especially disadvantaged communities. Meanwhile, the Company also contributes to providing educational assistance and financial literacy or education for the wider community on the introduction of insurance products, financial planning and education on insurance risks, and through the presence of smart applications such as tdrive and tfriends which are also provide benefits to the wider community.</p> <p>Likewise, the program to build clean water facilities and houses post-earthquake disaster, especially those that are closely related to aspects of community empowerment. This is conducted with the goal that the community will be able to empower themselves and be able to improve their standard of living supported by good financial literacy and adequate environmental aspects.</p>			

Uraian Description	Satuan Unit	2023	2022	2021
d. Dampak negatif operasi Perusahaan Negative Impacts of the Company's Operations				
e. Upaya penanganan dampak negative Efforts to Handle Negative Impacts				

\*) Total anggaran kegiatan TJSL yang bersumber dari fungsi kerja Corporate Secretary (Government, PR & CSR Dept) dan Human Capital Management.

\*) Total budget for CSR activities from Corporate Secretary (Government, PR & CSR Dept) and Human Capital Management.



03

# Penjelasan Direksi

An Explanation from Board of Directors



## Penjelasan Direksi

### Board of Director's Explanation



**Keberhasilan kinerja Tugu Insurance di tahun 2023 merupakan hasil komitmen Perseroan untuk senantiasa mengelola risiko dari berbagai aspek operasional dengan mengedepankan dukungan inovasi digitalisasi sehingga dapat konsisten mengimplementasikan strategi yang telah di tetapkan guna peningkatan pemberian manfaat baik kepada Stakeholders.**

The successful performance of Tugu Insurance in 2023 is the result of the Company's commitment to continuously manage risks from various operational aspects by prioritizing the support of digitalization innovation so it can consistently implement the strategies that have been set to increase the provision of good benefits to Stakeholders.

### Tatang Nurhidayat

**Presiden Direktur**  
President Director

### **Pemegang saham dan pemangku kepentingan yang kami hormati,**

Penerapan *Environmental, Social & Governance* (ESG) sebagai partisipasi aktif mendukung SDG's telah menjadi keharusan dan semakin diperkuat penerapannya secara global. Industri keuangan, khususnya industri asuransi, diharapkan dapat meningkatkan kesadaran mengenai penerapan prinsip-prinsip ESG untuk mendorong pertumbuhan bisnis yang sehat dan berkelanjutan.

Penerapan prinsip-prinsip ESG dan konsep keberlanjutan sebagai salah satu elemen krusial dalam menjalankan bisnis dan investasi secara berkelanjutan. Standar kinerja ini mengharuskan sektor bisnis untuk berkontribusi dalam pelestarian lingkungan, peningkatan kesejahteraan masyarakat, dan menetapkan standar tata kelola yang baik di suatu perusahaan. Sejak diperkenalkan, ESG telah diterapkan secara luas di berbagai sektor bisnis di Indonesia, termasuk industri asuransi.

Seiring dengan itu, Tugu Insurance menerapkan prinsip-prinsip ESG dan keberlanjutan pada kerangka pengelolaan bisnis asuransi dengan mempertimbangkan aspek ekonomi, sosial dan lingkungan, serta pembangunan berkelanjutan. Sebagai bentuk tanggung jawab sosial dan bakti kepada negara, Tugu Insurance turut berkontribusi dalam pencapaian pembangunan berkelanjutan melalui program keuangan berkelanjutan dan program Tanggung Jawab Sosial dan Lingkungan (TJSL) berupa program "Bakti TUGU" (Bersatu Aksi Kepedulian Tugu Insurance). Selanjutnya, kami merangkum dan menyampaikan berbagai kontribusi Perseroan terhadap pembangunan nasional dan TPB dalam laporan keberlanjutan selama tahun 2023. Laporan ini mencakup informasi mengenai berbagai kebijakan, strategi, inisiatif-inisiatif keberlanjutan, kinerja ekonomi, kinerja sosial dan lingkungan, tata kelola serta dampak terkait dengannya.

Laporan Keberlanjutan ini juga merupakan bentuk kepatuhan Perseroan atas pemberlakuan Peraturan Otoritas Jasa Keuangan (OJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik, serta Surat Edaran OJK No. 16/SEOJK.03/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

### **Dear Honorable Shareholders and Stakeholders,**

The implementation of Environmental, Social & Governance (ESG) has become a mandatory and its implementation has been increasingly reinforced globally. The financial industry, specifically the insurance industry, is expected to raise its awareness on the principles of ESG to encourage healthy and sustainable business growth.

The implementation of ESG principles and sustainability concepts is one of the crucial elements in operating sustainable business and investment. This performance standard encourages business sectors to contribute in environmental conservation, increased community welfare, and implementation of good governance standard in a company. Since its introduction, ESG has been implemented widely in all business sectors, including insurance.

In line with that, Tugu Insurance also implements ESG and sustainability principles in its governance, by taking into account the aspects of economy, social, and environmental, as well as sustainable development. As a form of social responsibility and its service to the country, Tugu Insurance contributed in the achievement of sustainable development through sustainable finance programs and social and environmental responsibility programs, in the form of 'Bakti TUGU' (which stands for Bersatu Aksi Kepedulian Tugu Insurance or Working Together in an Act of Caring by TUGU Insurance). We also summarize and deliver various Company's contribution on national development and SDGs in the Sustainability Report of 2023. This report covers all information on policies, strategies, sustainable initiatives, social, economic, and environmental performances, governance as well as the related impacts.

This sustainability report is a form of compliance of the Company on the implementation of OJK regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Service Institution, Issuers, and Public Companies, and OJK Circular Letter No. 16/SEOJK.03/2021 on the Form and Content of the Issuers' and Public Companies' Annual Report.

Dalam proses penyusunan laporan, selain merujuk terhadap ketentuan tersebut, kami juga telah mengadopsi standar internasional *Global Reporting Initiative* (GRI) untuk pengungkapan topik-topik material selama periode pelaporan.

In its drafting process, in addition to referring to the regulations, We also adopt the *Global Reporting Initiative* (GRI) standards for the disclosure of material topics during the reporting period.

## Kebijakan Merespon Tantangan Dalam Strategi Keberlanjutan [OJK D.1] Policies in Responding Challenges in Sustainable Strategy (OJK D.1)

Penerapan ESG dalam industri asuransi tidak hanya karena tuntutan regulator, investor, dan nasabah, tetapi juga sebagai tanggapan terhadap dampak nyata perubahan iklim yang semakin dirasakan oleh dunia bisnis dan masyarakat.

The implementation of ESG in insurance industry is not only based on the demands of the regulator, investors and customers, but also as a response to the real impacts of climate change that are increasingly reflected in business and society.

Penerapan prinsip-prinsip ESG tersebut memberikan dampak positif terhadap industri asuransi, baik dari segi finansial maupun citra publik. Dalam beberapa tahun terakhir, tercatat bahwa perusahaan dengan nilai ESG yang tinggi cenderung memiliki kinerja investasi dan profitabilitas yang lebih baik. Oleh karena itu, Perseroan menjadikan ESG sebagai standar kinerja jangka panjang demi keberlanjutan bisnis di masa depan. Bahkan respon terhadap isu keberlanjutan diperkuat dengan peran Tugu Insurance sebagai *Leader* di Konsorsium Asuransi yang juga bertujuan untuk mendorong kelestarian alam laut yakni Konsorsium Asuransi Penyingkiran Kerangka Kapal yang termasuk bagian dari tanggung jawab polusi laut.

The implementation of ESG principles gave a positive impact on insurance industry, whether from the financial aspects or in the public image. In the last couple of years, it was recorded that the company with high ESG score tends to have a better performance of investment and profitability. Thus, the Company makes ESG as a standard of long-term performance for the business sustainability in the future. The response to the sustainability issues was even strengthen with Tugu's role as the leader in the Insurance Consortium which also aims to encourage sea biodiversity that is stated in the Insurance Consortium on the Wreck Removal as a part of sea pollution responsibility.

### Nilai keberlanjutan yang dimiliki

Seiring dengan berjalannya waktu, Perseroan terus tumbuh memberikan manfaat bagi masyarakat dan turut berkontribusi terhadap pembangunan bangsa. Pertumbuhan tersebut tidak lepas dari dukungan Pemegang Saham dan kerja sama dengan pemangku kepentingan. Pencapaian Perseroan hari ini juga merupakan hasil kerja keras jajaran manajemen dan kesungguhan seluruh karyawan bekerja berlandaskan nilai-nilai keberlanjutan yang tercermin dalam nilai-nilai Perseroan "6C" yaitu Bersih (*Clean*), Komitmen (*Committed*), Kapabilitas (*Capable*), Kreatif (*Creative*), Kolaboratif (*Collaborative*) dan Fokus pada Pelanggan (*Customer Focused*). Hal ini juga diperkuat dengan penerapan *core value* "AKHLAK" yaitu Amanah, Kompeten, Harmonis, Loyal, Adaptif dan Kolaboratif.

### Sustainability Values Owned

As time goes by, the Company keeps on growing and providing benefits for the society, and contributing to the development of the country. These growths are due to the involvement of the shareholders and cooperation with stakeholders. The achievement of the Company today is a result of the hard work of the management and the employees in working based on the sustainability values reflected in the Company values of "6C", namely Clean, Committed, Capable, Creative, Collaborative, and Customer Focused. This is also reinforced by applying the core value AKHLAK which stands for Amanah (Trustworthy), Kompeten (Competent), Harmonis (Harmonious), Loyal, Adaptif (Adaptive) and Kolaboratif (Collaborative).

Merujuk pada visi, misi serta eksistensi Tugu Insurance sebagai Emiten anak perusahaan BUMN PT Pertamina (Persero), Perseroan memiliki komitmen untuk proaktif mendukung SDGs khususnya melalui pencapaian di aspek ESG. Kami mengedepankan nilai-nilai keberlanjutan ekonomi, sosial dan lingkungan serta tata kelola, untuk mengupayakan keberlanjutan usaha Perseroan. Selain itu juga guna memberikan nilai tambah kemanfaatan bagi segenap pemangku kepentingan dan peran aktif terhadap dukungan pelestarian lingkungan hidup.

Referring to the Company's vision, missions, and the existence of Tugu Insurance as the Subsidiary Issuers of the SOE PT Pertamina (Persero), the Company has the commitment to be proactive in achieving SDGs, especially through achievement in ESG aspects. We prioritized economic, social, environmental, and governance sustainability values to create sustainability in the Company's business. Moreover, it is also to provide added value benefits for all stakeholders and an active role in supporting environmental conservation.

Nilai-nilai keberlanjutan telah melandasi dan menjiwai

The sustainability values have formed and created the

terbentuknya budaya Perseroan. Oleh karena itu, Tugu Insurance selalu menjalankan nilai-nilai budaya dan kode etik yang menjadi pedoman insan Perseroan dalam mengelola operasional bisnis dan berinteraksi dengan pemangku kepentingan. Nilai-nilai tersebut juga dipastikan terintegrasi dengan penetapan Rencana Jangka Panjang Perusahaan (RJPP), Rencana Kerja dan Anggaran Perusahaan (RKAP) dan tata nilai budaya Perusahaan, sehingga implementasinya dapat dipantau dan dievaluasi berkala melalui *Key Performance Indicators* (KPI), Laporan Keuangan, Laporan Tahunan, Laporan Keberlanjutan, Laporan Rencana Aksi Keuangan Berkelanjutan. Selain itu, dalam pelaksanaannya juga didukung dengan penerbitan berbagai *Standard Operating Procedure* (SOP), Pedoman Kerja, dan sebagainya guna memastikan seluruh aspek operasional Perseroan selalu bergerak maju selaras untuk pencapaian keberlanjutan ekonomi, sosial & lingkungan serta tata kelola.

### Respon terhadap isu-isu yang terkait Keuangan Berkelanjutan

Perseroan meyakini pentingnya penerapan kegiatan keuangan berkelanjutan dengan dukungan pemahaman yang selaras dari karyawan, sehingga tercapai dengan tujuan kegiatan keuangan berkelanjutan secara optimal. Disamping itu industri di sektor jasa keuangan juga akan terpengaruh oleh pencapaian index literasi dan inklusi keuangan nasional yang dapat kita ketahui melalui Hasil Survei Nasional dan Inklusi Keuangan (SNLIK) yang dilaksanakan berkala dua tahun sekali oleh Otoritas Jasa Keuangan (OJK). Hasil SNLIK terakhir di tahun 2022 menunjukkan indeks literasi keuangan masyarakat Indonesia sebesar 49,68%, naik dibanding dua tahun sebelumnya yang hanya 38,03%. Sementara indeks inklusi keuangan mencapai 85,10%, meningkat dibanding periode SNLIK sebelumnya yaitu 76,19%. Hal tersebut menunjukkan *gap* antara tingkat literasi dan tingkat inklusi semakin menurun, dari 38,16% di tahun 2019 menjadi 35,42% di tahun 2022.

Dengan kondisi tersebut, Tugu Insurance konsisten untuk berperan aktif melakukan kegiatan-kegiatan literasi dan inklusi keuangan berkelanjutan kepada masyarakat, sehingga mendapatkan pemahaman yang semakin baik. Perseroan juga merespon terhadap perubahan iklim dan kondisi sosial masyarakat dalam program “Bakti TUGU” (Bersatu Aksi Kepedulian Tugu Insurance) dengan dana sebesar Rp3,65 miliar. Namun untuk keseluruhan aktivitas TJSL guna mendukung SDGs melalui pencapaian aspek ESG, Perusahaan telah menggunakan dana total mencapai Rp4,03 miliar yang bersumber dari RKAP 2023 dan Rp265 juta dari RKAP Akrual 2022. Adapun Bakti TUGU memiliki 4 (empat) pilar utama yaitu: Program Lingkungan Hidup, Program Kesehatan & Keselamatan, Program Pendidikan & Literasi Keuangan, dan Program Pemberdayaan Masyarakat.

corporate culture. Therefore, Tugu Insurance always implements its corporate values and code of conduct that becomes the guidelines of the Company’s employees in organizing business and interacting with stakeholders. Those values are also integrated with the implementation of the Company’s Long-Term Plan, Company’s Work plan and Budget, and Corporate Values governance, so that in its implementation can be constantly monitored and evaluated periodically using Key Performance Indicators, Financial Statement, Annual Report, Sustainability Report, and Sustainable Financial Activities Planning Report. In addition, in its implementation, it is also supported by issuance of SOPs, work guidelines, and others, to ensure that all operational aspects of the Company is moving forward for the achievement of Economy, Social, Environmental, and Governance sustainability.

### Responses on Issues related to Sustainable Finance

The Company believes on the importance of implementing sustainable financial activities, supported by a proper understanding from the employees to achieve optimum sustainable financial activities. At the same time, financial service sector will also be influenced by the achievement of national financial literacy and inclusion as shown by the results of National Survey and Financial Inclusion (SNLIK) which is held every two years by OJK. The results of SNLIK in 2022 showed an index of financial literacy of the Indonesian people of 49.68%, or increased when compared to 2020 which was 38.03%. Meanwhile, the result of financial inclusion reached 85.10%, which also increased when compared to 2020 of 76.19%. This shows that the gap between literacy and inclusion levels is declining, from 38.16% in 2019 to 35.42% in 2022.

Against these condition, Tugu Insurance consistently plays an active role in conducting sustainable financial literacy and inclusion activities to the community to gain a better understanding. The Company also addressed the climate change and social conditions in the “Bakti TUGU” program (Bersatu Aksi Kepedulian Tugu Insurance) with funds amounting to IDR3.65 billion. However, the Company has used funds totaling IDR4.03 billion sourced from the 2023 Work Plan and Budget (RKAP) and IDR265 million from the 2022 Accrual Work Plan and Budget (RKAP) for all TJSL activities implemented to support SDGs through the achievement of ESG aspects. Bakti TUGU has 4 (four) main pillars, namely Environmental, Safety and Security, Financial Literacy and Education, and Community Empowerment Programs.

Di samping itu, secara internal Perseroan berupaya proaktif dalam proses internalisasi konsep dan praktik keuangan berkelanjutan kepada seluruh karyawan, serta meningkatkan pemahaman melalui berbagai pelatihan keuangan berkelanjutan.

### Komitmen Pimpinan Dalam Penerapan Keberlanjutan

Perseroan berkomitmen penuh untuk mendukung pelaksanaan program keuangan berkelanjutan dan penerapan prinsip-prinsip ESG. Hal ini diperkuat dengan program-program keuangan berkelanjutan yang tercantum dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) dan penyampaian Laporan Keberlanjutan (*Sustainability Report*). Dengan program-program yang telah dirumuskan dalam RAKB, Tugu Insurance juga menunjukkan kontribusi dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

Selain itu, sebagai salah satu wujud komitmen Manajemen dalam mendukung pelaksanaan keberlanjutan, Perseroan telah menunjuk pejabat atau unit kerja Corporate Secretary, dengan pelaksana utamanya berada di bawah fungsi Government, PR & CSR Departemen, dimana pada implementasi programnya juga berkolaborasi dengan beberapa fungsi kerja lainnya.

### Tantangan Dalam Menerapkan Keuangan Berkelanjutan

Salah satu yang menjadi isu strategis dan tantangan yang ada di Indonesia adalah tingkat pemahaman dan pengetahuan masyarakat tentang keuangan berkelanjutan pada sektor perasuransian. Data OJK menunjukkan tingkat penetrasi asuransi di Indonesia pada tahun 2022 masih cukup rendah, dan tingkat densitas asuransi juga masih berada pada level yang belum optimal.

Dari perspektif konsumen, berdasarkan Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) yang dilakukan OJK di survei terakhir tahun 2022, literasi dan inklusi pada sektor asuransi masih di bawah level lembaga jasa keuangan yang lain. Disamping itu, terdapat gap antara tingkat literasi pada sektor perasuransian yang berada pada level 31,7% dengan tingkat inklusi pada level 16,6%. Hal ini merupakan salah satu indikasi bahwa masih ada faktor tertentu yang menurunkan minat masyarakat untuk berasuransi, walaupun sebagian dari masyarakat tersebut memahami manfaat produk asuransi untuk mengelola risiko individu dan risiko bisnis.

In addition, internally, the Company is proactively internalizing the sustainable financial concept and practice to all of its employees, and increase understanding through several sustainable finance trainings.

### Commitment of the Management on the Implementation of Sustainability

The Company is fully committed to support the implementation of sustainable finance programs and implementation of ESG principles. This is strengthened with sustainable finance programs stated in Sustainable Finance Action Plan (RKAB) and the submission of Sustainability Report. Tugu Insurance also shows its contribution to support the achievement of SDGs, following the programs formulated in RAKB.

In addition, as a form of commitment of the management in supporting the implementation of sustainability, The Company has appointed an official or Corporate Secretary work unit, with the lead implementer under the Government, PR & CSR Department, where the implementation of the program also collaborates with several other work functions.

### Challenges in Implementing Sustainable Finance

One of the strategic issues and challenges in Indonesia is the level of public understanding and knowledge of sustainable finance in the insurance sector. OJK data shows that the level of insurance penetration in Indonesia in 2022 is still fairly low, and the level of insurance density is also still unoptimized.

From a consumer perspective, based on the National Survey of Financial Literacy and Inclusion (SNLIK) conducted by OJK in the last survey in 2022, literacy and inclusion in the insurance sector are still below the level of other financial services institutions. Additionally, there is a gap between the level of literacy in the insurance sector which is at the level of 31.7% and the level of inclusion at the level of 16.6%. This is one indication that there are still certain factors that reduce public interest in insurance, even though some of these people understand the benefits of insurance products to manage individual risks and business risks.

Selain itu, pada industri perasuransian masih terdapat beberapa isu strategis, yang diantaranya terkait dengan dukungan permodalan perusahaan perasuransian, penyelesaian permasalahan perusahaan asuransi bermasalah, digitalisasi untuk mendukung efektivitas dan efisiensi proses bisnis asuransi, dan jangkauan layanan perusahaan perasuransian.

Tantangan lainnya yaitu belum terdapat regulasi secara spesifik yang mengatur pelaksanaan aksi keberlanjutan untuk industri asuransi. Oleh karena itu, Perseroan menggunakan ketentuan yang ada seperti POJK No. 51/2017 dan praktik terbaik perusahaan lain sebagai acuan pelaksanaan aksi keberlanjutan.

Moreover, there are still several strategic issues in the insurance industry, including those related to capital support for insurance companies, problem solving of troubled insurance companies, digitalization to support the effectiveness and efficiency of insurance business processes, and the range of insurance company services.

Another challenge is that there are no specific regulations governing the implementation of sustainability actions for the insurance industry. Therefore, the Company used existing regulations such as POJK No. 51/2017 and best practices of other companies as a reference for implementing sustainability actions.

## Penerapan Keuangan Berkelanjutan [OJK D.2] Implementation of Sustainable Finance (OJK D.2)

Tugu Insurance telah menetapkan komitmen keberlanjutan dengan kebijakan Surat Keputusan Direksi No. 01/SKD/06/ERL-ATPI/I/2022 tanggal 6 Januari 2022 tentang Penerbitan Pedoman Tanggung Jawab Sosial dan Lingkungan Perusahaan No. A-001/7100/2021. Pelaksanaan CSR dan keuangan berkelanjutan merupakan bentuk keikutsertaan industri keuangan dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

Tugu Insurance has established a sustainability commitment with the policy of the Decree of the Board of Directors No. 01/SKD/06/ERL-ATPI/I/2022 dated 6 January 2022 concerning the Corporate Social Responsibility program strategy policy/Issuance of Corporate Social and Environmental Responsibility Guidelines No. A-001/7100/2021. The implementation of CSR and sustainable finance is a form of participation of the financial industry in supporting the achievement of SDGs.

## Pencapaian Kinerja Keberlanjutan Terhadap Target Ekonomi, Lingkungan & Sosial (ELS) dan Tahun sebelumnya

Pada tahun 2023, Perseroan telah mencatat kinerja produk asuransi dengan perolehan premi bruto asuransi mencapai Rp7,7 triliun, lebih tinggi 15% dibandingkan perolehan premi bruto asuransi tahun sebelumnya sebesar Rp6,7 triliun. Laba tahun berjalan tercatat Rp1,32 triliun, naik 281% dibandingkan laba tahun berjalan periode tahun sebelumnya Rp347 miliar. Aset Perseroan tercatat Rp25,14 triliun, naik 16,5% dibandingkan jumlah aset periode tahun sebelumnya Rp21,58 triliun. Sedangkan Ekuitas turut meningkat sebesar 12,1% dari Rp9,17 triliun menjadi Rp10,28 triliun. Secara umum, secara umum kinerja keuangan Perseroan berdasarkan rasio-rasio keuangan mengalami peningkatan. Sementara itu total beban tercatat Rp1,96 triliun mengalami penurunan sebesar 24% dibanding dari periode yang sama tahun lalu sebesar Rp2,59 triliun.

## The Achievement of Sustainable Performance on Economic, Environmental & Social (EES) Target and Previous Year's Achievement

In 2023, the Company has recorded the performance of insurance products with gross insurance premium income reaching IDR7.7 trillion, 15% higher than the previous year's gross insurance premium income of IDR6.7 trillion. Income for the year was recorded at IDR1.32 trillion, increased 281% compared to the previous year's of IDR347 billion. The Company's assets were recorded at IDR25.14 trillion, which is 16.5% higher compared to total assets in the previous year of IDR21.58 trillion. Meanwhile, Equity also increased by 12.1% from IDR9.17 trillion to IDR10.28 trillion. In general, the Company's financial performance based on financial ratios has improved. Meanwhile, total expenses were recorded at IDR1.96 trillion, a decrease of 24% compared to the same period last year of IDR2.59 trillion.

Sementara, Perolehan tingkat *Risk Based Capital* (RBC) yang tetap dinamis, tercatat mencapai 530,36% jauh di atas ketentuan batas minimum OJK yaitu sebesar 120%. Hal ini menunjukkan tingkat kesehatan keuangan Perseroan yang baik dalam pengelolaan bisnis asuransi.

Meanwhile, the Risk Based Capital (RBC) level, which remains dynamic, was recorded at 530.36%, significantly above the OJK minimum limit of 120%. This shows the Company's a sound level of financial health in managing the insurance business.

Pada aspek lingkungan, Perseroan melaksanakan program TJSL - Bakti TUGU untuk pilar lingkungan hidup melalui fungsi *Government*, PR & CSR dengan realisasi dana dari RKAP 2023 sebesar Rp100,50 juta dan dana RKAP Akrual 2022 sebesar Rp265 juta.

Selama periode tahun 2023, Perseroan telah melakukan pelestarian pohon dengan menanamkan 2.600 pohon. Kegiatan-kegiatan tersebut juga berkontribusi terhadap pencapaian tujuan pembangunan berkelanjutan pada TPB#6 Air Bersih dan Sanitasi Layak, TPB#11 Kota dan Pemukiman Berkelanjutan, TPB#13 Penanganan Perubahan Iklim, TPB#14 Ekosistem Lautan, dan TPB#15 Ekosistem Daratan.

Di samping itu, Perseroan memberikan perhatian serius dalam upaya penghematan energi di lingkungan internal, seperti efisiensi penggunaan air turut diikuti dengan adanya *monitoring* efisiensi pemakaian energi listrik (kWh & GJ) dan kertas, juga terdapat efisiensi unit kendaraan operasional sehingga menurunkan penggunaan BBM. Pada tahun 2023, Perseroan dapat melakukan penghematan energi listrik sebesar 8.996 kWh setara 33 GJ atau 3,45% dibandingkan dengan pemakaian air tahun sebelumnya, sehingga hal ini juga berdampak terhadap penurunan emisi cakupan 1 (listrik) sebesar 8.403 kgCO<sub>2</sub>eq. Realisasi penggunaan dana CSR melalui Bakti TUGU dengan pilar lingkungan hidup sebanyak Rp100,50 juta atau turun 16,03% dibandingkan realisasi dana tahun sebelumnya. Namun terdapat tambahan penggunaan dana sebesar Rp265 juta untuk implementasi pilar ini di 2023 dari alokasi dana akrual RKAP 2022. Selain itu, Perseroan berpartisipasi aktif menjadi *Leader* Konsorsium Asuransi Penyingkiran Kerangka Kapal termasuk Tanggung Jawab Polusi di laut.

Pada aspek sosial, Perseroan telah melaksanakan program Bakti TUGU untuk pemberdayaan masyarakat, dukungan pendidikan & literasi keuangan, kesehatan & keselamatan kepada masyarakat hingga *social charity* untuk mendukung aktivitas terkait bakti sosial keagamaan dan seni budaya. Beberapa kegiatan yang telah dilakukan antara lain pembangunan infrastruktur air bersih di Jawa Barat, pembangunan rumah tinggal korban bencana gempa Cianjur, bantuan beasiswa mahasiswa Perguruan Tinggi Negeri dan kesempatan belajar bagi mahasiswa, donor darah, vaksin booster dosis ke-2, literasi & inklusi keuangan (*Tugu Mengajar/Kuliah Umum, Goes to campus, Webinar/Live Talkshow*), *Road Safety Campaign*, dan *Ambulance Gratis (Jabodetabek)*, *Baksos Idul Adha & Idul Fitri*, renovasi Rumah Ibadah & TPA, dan sebagainya. Perseroan juga memberikan pemberian edukasi *waste management system* sebagai dukungan pelestarian lingkungan, dan mendirikan infrastruktur air bersih paralel juga memberikan dukungan terhadap aktivitas pemberdayaan ekonomi masyarakat di area *eco-wisata*.

In the environmental aspect, the Company implemented the TJSL - Bakti TUGU program for the environmental pillar through the *Government*, PR & CSR function with the realization of funds from the 2023 RKAP of IDR100.50 million and 2022 Accrual RKAP funds of IDR265 million.

The Company planted 2,600 trees as part of its tree preservation efforts in 2023. These activities also contribute to the achievement of SDG #6 Clean Water and Sanitation, SDG #11 Sustainable Cities and Communities, SDG#13 Climate Action, SDG#14 Life Below Water and SDG#15 Life on Land.

Furthermore, the Company is seriously focusing on to the effort to save energy internally, such as the efficiency in water use, which is followed by monitoring efficiency of electricity (in kWh & GJ) and use of paper. There is also an effort to make efficient the operational vehicle by reducing the use of fuels. In 2023, the Company could conduct electricity efficiency of 8.996 kWh or equal to 33 GJ or 3.45% when compared to water usage of previous years. This has an impact on emission reduction of 1 (electricity) f of 8.403 kgCO<sub>2</sub>eq. Realization of the fund usage of CSR through Bakti TUGU with environmental pillar was IDR100.50 million or decreased 16.03% when compared to realization of previous year's funding. However, there is an additional use of funds of IDR265 million for the implementation of this pillar in 2023 which was from the 2022 RKAP accrual fund allocation. In addition, the Company actively participates as *Leader* of the Consortium of Ship Wrecks Removal Insurance including *Pollution Liability* at sea.

On social aspects, the Company has implemented Bakti TUGU program for community empowerment, support for financial literacy and education, health and safety to the society, and *social charity* to support activities related to religious social and cultural events. The activities which have been conducted, among others, are the building clean water infrastructure in West Java, the building residential areas for the victims of earthquake disasters in Cianjur, scholarship for the college students of state universities and learning opportunity for the students, blood donor, 2nd dose booster vaccination, financial literacy and inclusion (*Tugu Teaches/General Lectures, Goes to Campus, Webinar/Live Talkshow*), *Road Safety Campaign*, and *Free Ambulance (Greater Jakarta)*, *Social Events for Iedul Adha and Iedul Fitri*, *Renovation of Worship Facilites and Quran Recital Locations*, and others. The Company also provides education of *waste management system* as the support of environmental preservation, and the construction of clean water infrastructure in parallel provides support to the activities of the society's economic empowerment activities in *eco-tourism* area.

Bakti TUGU dengan pilar Kesehatan dan keselamatan terlaksana dengan penyaluran dana melalui fungsi *Government, PR & CSR* sebesar Rp318,79 juta, sedangkan realisasi penyaluran dana melalui fungsi *Human Capital Management* sebesar Rp141,69 juta sehingga total realisasi dana yang dikeluarkan oleh perseroan adalah sebesar Rp460,48 juta.

Kegiatan pilar ini meliputi Pancawarsa Alanbikers.com, bantuan akomodasi medis dan kebutuhan nutrisi anak penderita kanker, pembangunan fasilitas air bersih di desa, dan sebagainya. Kegiatan-kegiatan tersebut berkontribusi terhadap pencapaian tujuan pembangunan berkelanjutan pada TPB#1 Tanpa Kemiskinan dan TPB#3 Kesehatan yang Baik Kesejahteraan.

Sementara itu, kegiatan Bakti TUGU dengan pilar Pendidikan dan Literasi Keuangan terlaksana dengan menyalurkan dana melalui fungsi *Government, PR & CSR* sebesar Rp139,50 juta, sedangkan realisasi penyaluran dana melalui fungsi *Human Capital Management* sebesar Rp2,67 miliar sehingga total realisasi dana mencapai Rp2,84 miliar. Kegiatan di bidang Pendidikan tersebut berkontribusi terhadap pencapaian tujuan pembangunan berkelanjutan pada TPB#4 Pendidikan Berkualitas, TPB#5 Kesetaraan Gender, TBP#8 Pekerjaan Layak dan Pertumbuhan Ekonomi dan TPB#10 Berkurangnya Kesenjangan. Sedangkan bantuan sosial, keagamaan, dan seni budaya tersalurkan dana melalui fungsi *Government, PR & CSR* sebesar Rp150,00 juta, sedangkan realisasi penyaluran dana melalui fungsi *Human Capital Management* sebesar Rp91,72 juta sehingga total realisasi dana yang dikeluarkan oleh perseroan adalah sebesar Rp241,72 juta. Kegiatan-kegiatan ini mendukung terhadap pencapaian tujuan pembangunan berkelanjutan pada TPB#4 Pendidikan Berkualitas, TPB#5 Kesetaraan Gender, TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi, TPB#10 Berkurangnya Kesenjangan, dan TPB#11 Kota dan Pemukiman Berkelanjutan.

Selain itu Tugu Insurance melakukan beberapa kegiatan untuk pemberdayaan masyarakat, melalui pelatihan bagi pelaku UMKM seperti bantuan untuk kelompok tani budi daya buah produktif di Jawa Tengah. Kegiatan Bakti TUGU dengan pilar pemberdayaan masyarakat telah menggunakan dana sebesar Rp254 juta. Kegiatan ini berkontribusi terhadap pencapaian tujuan pembangunan berkelanjutan pada TPB#1 Tanpa Kemiskinan, TPB#2 Tanpa Kelaparan, TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi, dan TPB#10 Berkurangnya Kesenjangan.

Tugu Insurance juga menunjukkan kepeduliannya terhadap permasalahan *road safety* dengan memberikan donasi kepada para korban kecelakaan lalu lintas, dan melakukan kampanye keselamatan di jalan kepada komunitas-komunitas otomotif. Di samping aplikasi t

Bakti TUGU under the Health and safety pillar has carried out with the distribution of funds through the Government, PR & CSR function amounting to IDR318.79 million, while the realization of the distribution of funds through the Human Capital Management function amounted to IDR141.69 million, as a result, the total realization of funds spent by the company was IDR460.48 million.

The activities of this pillar include The Fifth Anniversary of Alanbikers.com, assistance for medical accommodation and nutritional needs of children with cancer, construction of clean water facilities in villages, and others. These activities contribute to the achievement of sustainable development goals on SDG#1 No Poverty and SDG#3 Healthy and Prosperous Life.

On the other hand, Bakti TUGU activities under the Education and Financial Literacy pillar was carried out by channeling funds through the Government, PR & CSR function of IDR139.50 million, while the realization of fund distribution through the Human Capital Management function amounted to IDR2.67 billion, resulting in the total realization of funds to reach IDR2.84 billion. The activities in the education sector contributed to the achievement of sustainable development goals on SDG#4 Quality Education, SDG#5 Gender Equality, SDG#8 Decent Work and Economic Growth and SDG#10 Reduced Inequalities. As for the assistance for social, religious, and cultural arts funds were channeled through the Government, PR & CSR function amounting to IDR150.00 million. At the same time, the realization of the distribution of funds through the Human Capital Management function amounted to IDR91.72 million, resulting in the total realization of funds spent by the company was IDR241.72 million. These activities support the achievement of sustainable development goals on SDG#4 Quality Education, SDG#5 Gender Equality, SDG#8 Decent Work and Economic Growth, SDG#10 Reduced Inequalities, and SDG#11 Sustainable Cities and Communities.

In addition, Tugu Insurance has implemented several activities of community empowerment through trainings for the actors of MSMEs, such as assistance for the fruit cultivation farmers in Central Java. Bakti TUGU activities in the community empowerment pillars has used funds of IDR254 million. This activity contributes to the achievement of SDG#1 No Poverty, SDG#2 Zero Hunger, SDG#8 Decent Work and Economic Growth, and SDG#10 Reduced Inequalities.

Tugu Insurance also shows its care on road safety issues by giving donations to the victims of traffic accidents, and by conducting safety campaigns on the road to the automotive communities. In addition to the t drive application, Tugu Insurance provides the t friends application to facilitate Tugu

drive, Tugu Insurance menyediakan aplikasi t friends untuk mempermudah tenaga pemasaran Tugu Insurance baik internal (*marketing officer*) maupun eksternal (agent Tugu Insurance) dalam menjual produk Asuransi dari Tugu Insurance. Produk aplikasi ini tergolong ramah lingkungan dan rendah emisi karena berbasis teknologi dan internet serta berdampak terhadap pemberdayaan masyarakat. Layanan aplikasi ini berkontribusi terhadap TPB#3 Kehidupan Sehat dan Sejahtera, TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi, TPB#11 Kota dan Komunitas Berkelanjutan, dan TPB#13 Penanganan Perubahan Iklim.

Pada aspek tata kelola, Tugu Insurance memastikan seluruh jajaran manajemen dan karyawan menerapkan prinsip-prinsip GCG saat menjalankan tugas dan tanggung jawab dalam mengelola perusahaan.

Komitmen ini diperkuat dengan penilaian GCG menjadi salah satu ukuran kinerja yang tercakup dalam *Key Performance Indicator* (KPI). Dari aspek *governance structure*, Perseroan telah memiliki struktur organisasi yang sesuai dengan proses bisnis dan mendukung pencapaian tujuan, visi dan misi Perseroan. Dalam menjalankan tugas pengawasan, Dewan Komisaris telah dilengkapi dengan organ pendukung yaitu Sekretaris Dewan Komisaris, Komite Audit dan Komite Tata Kelola Terintegrasi, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi. Sedangkan dalam pengelolaan perusahaan Direksi didukung oleh beberapa organ yaitu Komite Kepatuhan, Sekretaris Perusahaan, Internal Audit, Kepatuhan, Manajemen Risiko, Komite-komite dan fungsi/unit kerja lainnya.

Pemenuhan kelengkapan atas kebijakan dan prosedur dalam rangka mendukung proses penerapan GCG dapat berkontribusi terhadap TBP #16 dan TBP #17 Kemitraan untuk Mencapai Tujuan. Di samping itu, Perseroan telah menyampaikan proses pelaksanaan prinsip GCG dalam pertanggungjawaban kepada Pemegang Saham dan pemangku kepentingan, termasuk penilaian efektivitas pelaksanaan GCG. Hal ini juga didukung dengan pemenuhan prinsip transparansi kepada pemangku kepentingan melalui keterbukaan informasi dalam *website* Perseroan.

Sementara di aspek *governance outcome*, Perseroan telah patuh terhadap peraturan perundang-undangan yang berlaku dan memenuhi kewajiban kepada pemangku kepentingan. Hal ini diperkuat dengan hasil penilaian penerapan GCG tahun buku 2021 yang diterbitkan pada 30 November 2022 dengan skor sebesar 91,314 dari total nilai maksimal yaitu sebesar 100 yang setara dengan 91.31% atau mencapai kualifikasi "SANGAT BAIK", sedangkan hasil evaluasi risiko menunjukkan penerapan Sistem Manajemen Risiko cukup memadai untuk menjaga Perseroan dari potensi kerugian dan membantu pencapaian sasaran yang ditetapkan.

Insurance marketing personnel both internal (marketing officers) and external (Tugu Insurance agents) in selling insurance products from Tugu Insurance. This application product is classified as environmentally friendly and low emission because it is technology-based and the internet-based. This application service contributes to SDG #3 Good Health and Well-Being, SDG#8 Decent Work and Economic Growth, SDG #11 Sustainable Cities and Communities, and SDG #13 Climate Action.

On the governance aspects, Tugu Insurance ensures that its management and employees implement GCG principles when conducting its duties and responsibilities in organizing the Company.

This commitment is strengthened by GCG assessment which becomes one of the performance measurements included in Key Performance Indicators (KPI). From the aspects of governance structure, the Company has an organization structure that is in accordance with the business process, and support the achievement of the Company's goal, vision, and missions. In conducting its supervisory duties, the Board of Commissioners is equipped with supporting organs such as the secretary of the Board of Commissioners, the Audit Committee, and Integrated Governance Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee. In the Company governance, the Board of Directors is supported by several organs, namely Compliance Committee, Corporate Secretary, Internal Audit, Compliance, Risk Management, and other functions/committees.

Compliance with policies and procedures to support the GCG implementation process can contribute to SDG #16 and SDG #17 Partnerships for the Goals. In addition, the Company has delivered the process of GCG principles implementation in taking responsibility toward the shareholders and stakeholders, including the effective evaluation of GCG implementation. This is also supported by the fulfillment of the principles of transparency toward the stakeholders through information openness in the Company website.

Meanwhile, in the aspects of governance outcome, the Company obeys to the prevailing regulation and fulfill their obligation toward the stakeholders. This is reinforced by assessment result of GCG implementation for the 2021 fiscal year published on 30 November 2022 with achievement of GCG score of 91.314 from the total maximum score of 100 which is equivalent to 91.31% or the qualification "VERY GOOD", at the same time, the results of the risk evaluation show that the implementation of the Risk Management System is sufficient to protect the Company from potential losses and help achieve the set goals.

Selain itu, Tugu Insurance juga terus memperkuat sistem pengendalian internal melalui evaluasi dan penilaian atas sistem yang telah diberlakukan. Hasil evaluasi dan penilaian menyimpulkan bahwa Perseroan telah memiliki kecukupan sistem pengendalian internal.

### **Prestasi dan Peristiwa Penting Selama Periode Pelaporan**

Hingga tahun 2023, Tugu Insurance meraih predikat *Global Financial Strength Rating A- (Excellent)* dan *the Long-Term Issuer Credit Rating of "A-" (Excellent)* dari lembaga pemeringkat Internasional di bidang asuransi asal Amerika, AM Best, untuk kedelapan kali secara berturut-turut. Predikat *Rating A- (Excellent)* didapatkan Tugu Insurance pertama kali tahun 2016 dan hingga kini predikat ini bisa dipertahankan bahkan kali ini juga dilengkapi dengan perolehan predikat Indonesia *National Scale Rating (NSR) of aaa.ID (Exceptional)*. Prestasi ini turut membuktikan kemampuan *financial sustainability* Tugu Insurance baik dalam skala standar Internasional maupun nasional. Adapun Global Rating AM Best merupakan Lembaga yang memiliki komitmen terhadap ESG, yakni untuk mendorong pertumbuhan asuransi berkelanjutan melalui penguatan pada indikator solvabilitas keuangan, stabilitas dan keberlanjutan industri asuransi sehingga mendukung pertumbuhan ekonomi dan kesejahteraan seluruh pemangku kepentingan.

### **Strategi Pencapaian Target [OJK D.3]**

Target Achievement Strategy [OJK D.3]

### **Pengelolaan risiko atas penerapan Keuangan Berkelanjutan (Ekonomi, Lingkungan & Sosial)**

Dalam menjalankan bisnis dan mewujudkan target dalam RKAP dan RAKB, Tugu Insurance menghadapi berbagai risiko yang berpotensi menghambat tercapainya target-target tersebut. Upaya meminimalkan dampak atas risiko diperlukan melalui pengelolaan risiko secara komprehensif dan terintegrasi dengan penguatan pada aspek pengendalian internal. Hal ini diperkuat dengan penerapan sistem pengendalian internal dengan *"three line of defense"* sesuai *international best practices* untuk mengelola *issue* keberlanjutan. Tahapan pertama, upaya pengendalian risiko secara *first line of defense* oleh unit kerja yang melaksanakan proses bisnis. Tahapan kedua, pengendalian risiko secara *second line of defense* oleh unit kerja yang memiliki fungsi manajemen risiko dan independen dari unit kerja yang melaksanakan proses bisnis. Tahapan ketiga, pengendalian risiko secara *third line of defense* oleh unit kerja yang melaksanakan fungsi audit internal guna memastikan kegiatan pengendalian risiko dilaksanakan secara efektif.

In addition, Tugu Insurance also continues to strengthen internal control system through evaluation and assessment of prevailing system. The results of the evaluation and assessment concluded that the Company has an adequate internal control system.

### **Achievement and Important Events during the Reporting Period**

Until 2023, Tugu Insurance has achieved a predicate of *Global Financial Strength Rating A- (Excellent)* and the *Long-Term Issuer Credit Rating of "A-" (Excellent)* from the rating International organization that specializes on insurance from America, namely AM Best, for eight consecutive time. The predicate *Rating A- (Excellent)* was acquired by Tugu Insurance for the first time in 2016. This year, the predicate is also maintained, and even completed with the achievement of the Indonesian *National Scale Rating of aaa.ID (exceptional)*. This achievement proves the capability of Tugu Insurance sustainability finance in international or national scale. Global Rating AM Best is an institution that is committed to ESG, and assigned to encourage sustainable insurance growth through strengthening indicators of financial solvency, stability and sustainability of the insurance industry to support economic growth and the welfare of all stakeholders.

### **Risk management for the implementation of Sustainable Finance (Economic, Environmental & Social)**

In operating its business, and realizing the targets in the Company Work Plan and Budget and Sustainable Finance Action Plan, Tugu Insurance faces a number of risks that have the potential to obstruct the achievement of these targets. Efforts to minimize the impact of risks are required through comprehensive and integrated risk management and the strengthening the aspects of internal control. This is strengthened by the implementation of an internal control system with *"three lines of defense"* which are in accordance with international best practices for managing sustainability issues. The first stage consists of efforts to control risk in the first line of defense by work units that carry out business processes. The second stage consists of risk control using the second line of defense by work units that have risk management functions and are independent from the work units that carry out business processes. The third stage consists of risk control using the third line of defense by the work unit that carries out the internal audit function to make sure that risk control activities are carried out effectively.

Selain upaya-upaya tersebut, Perseroan melakukan mitigasi risiko atas terhambatnya pencapaian target yang ditentukan yaitu antara lain:

1. Pengawasan aktif Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah. Ketiganya bertanggung jawab atas efektivitas penerapan Manajemen Risiko di Perseroan;
2. Memastikan kecukupan proses identifikasi, pengukuran, pengendalian dan pemantauan risiko serta Sistem Informasi Manajemen Risiko;
3. Menetapkan dan melakukan kaji ulang *Risk Appetite Statement* serta pelaporan *Key Risk Indicator/Early Warning System* Perseroan setiap bulannya untuk mengelola risiko agar tetap berada dalam Batasan toleransi risiko (*risk tolerance*), dan memberikan keyakinan yang memadai dalam rangka pencapaian tujuan dan sasaran Perseroan;
4. Melakukan penanaman budaya sadar risiko melalui kegiatan sosialisasi dan *coaching clinic* dan asistensi *risk register*;
5. Melakukan evaluasi Perseroan atas efektivitas sistem manajemen risiko.

### Pemanfaatan peluang dan prospek usaha

Penetrasi asuransi kerugian di Indonesia masih cukup rendah, hal ini menjadi salah satu peluang yang baik bagi Perseroan mengambil pangsa pasar tersebut. Selain itu, perkembangan teknologi mendorong industri asuransi untuk melakukan pengembangan dan inovasi digitalisasi produk asuransi yang menghadirkan kemudahan akses bagi konsumen.

Dalam menyikapi peluang tersebut, Perseroan menentukan *pricing position* yang kompetitif, dengan tetap memberikan *value* lebih baik serta pelayanan yang prima bagi para *customer*. Disamping itu, Perseroan mengoptimalkan fungsi cabang dan PoSS untuk memperluas jangkauan pelayanan, serta meningkatkan kerja sama dengan *platform* digital serta memperkuat infrastruktur termasuk IT, sehingga dapat mengefisienkan proses bisnis perusahaan.

### Penjelasan situasi eksternal ELS yang berpotensi mempengaruhi keberlanjutan

Berbagai perkembangan perekonomian menunjukkan kinerja dan prospek ekonomi ekonomi global 2023. Data Bank Indonesia menjelaskan 5 (lima) gambaran kondisi ekonomi global. Pertama, pertumbuhan ekonomi yang melemah dan disertai divergensi. Kedua, penurunan inflasi lambat. Ketiga, suku bunga tinggi dalam waktu lama. Keempat, arus modal keluar dari negara *Emerging Market and Developing Economies* (EMDEs). Kelima, nilai tukar dolar AS tetap kuat. Perkembangan global ini memberikan tekanan terhadap

In addition to these efforts, the Company mitigates the risk of delays in achieving specified targets that includes:

1. Active supervision of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board. All three are responsible for the effectiveness of Risk Management implementation in the Company;
2. Ensuring the adequacy of the risk identification, measurement, control and monitoring processes as well as the Risk Management Information System;
3. Establishing and reviewing the Risk Appetite Statement and reporting of the Company's Key Risk Indicator/Early Warning System on a monthly basis to manage risks to remain within the risk tolerance limits, and provide adequate assurance in order to achieve the Company's goals and objectives;
4. Instilling a risk-aware culture through socialization and coaching clinic activities and risk register assistance;
5. Evaluating the effectiveness of the Company's risk management system.

### The use of business opportunities and prospects

Penetration of loss insurance in Indonesia is still quite low. This creates a good opportunity for the Company to take market share. In addition, technological developments encourage the insurance industry to develop and innovate in the digitalization of insurance products to provide easy access for consumers.

In responding to this opportunity, the Company decides on a competitive pricing position, while still providing better value and excellent service for customers. In addition, the Company is optimizing branch and PoSS functions to expand service coverage, as well as increasing cooperation with digital platforms, and strengthening infrastructure, including IT, so as to streamline the Company's business processes.

### Explanation of EES external situations that have the potential to influence sustainability

Various economic developments show the performance and economic prospects of the global economy in 2023. Data from Bank Indonesia explains 5 (five) descriptions of global economic conditions. Firstly, economic growth is weak and accompanied by divergence. Secondly, the decline in inflation is slow. Thirdly, interest rates are high for a long time. Fourthly, capital flows out of *Emerging Market and Developing Economies* (EMDEs) countries. Fifth, the US dollar exchange rate remains strong. This global development

ekonomi negara berkembang termasuk Indonesia. Meskipun pertumbuhan ekonomi nasional mengalami perlambatan dibandingkan tahun sebelumnya, dengan beragam kebijakan kondisi perekonomian Indonesia masih tumbuh positif.

Kondisi makro ekonomi ini, masih ditambah lagi dengan adanya tantangan lain terkait isu keuangan keberlanjutan. Setidaknya ada 3 (tiga) tantangan utama bagi industri asuransi. Pertama, literasi keuangan masyarakat di Indonesia masih minim sehingga diperlukan adanya langkah penguatan literasi. Kedua, ancaman resesi yang disebabkan oleh penguatan dolar dan suku bunga yang tinggi. Ketiga, mengembalikan kepercayaan masyarakat terhadap industri asuransi. Melihat kondisi tersebut, Perseroan telah melakukan langkah-langkah strategis perbaikan untuk mengantisipasi risiko, transformasi dan konsolidasi internal serta mengejar digitalisasi proses bisnis yang memenuhi kebutuhan pasar.

### Penutup

Kami mewakili jajaran manajemen dan seluruh karyawan mengucapkan terima kasih atas dukungan para pemangku kepentingan yang telah bersama-sama membangun Tugu Insurance. Kinerja maksimal dilakukan dengan penerapan manajemen asuransi berkelanjutan (*Sustainable Insurance*). Perseroan juga mengapresiasi kinerja jajaran manajemen dan seluruh Insan Tugu yang telah membangun perusahaan ini menuju perusahaan asuransi terdepan di Indonesia. Kiranya seluruh Insan Tugu dapat melanjutkan kerja sama yang baik ini di masa-masa mendatang.

puts pressure on the economies of developing countries, including Indonesia. Even though national economic growth has slowed compared to the previous year, with various policies, Indonesia's economic conditions are still showing positive growth.

This macroeconomic condition is further hampered by other challenges related to financial sustainability issues. There are at least 3 (three) main challenges for the insurance industry. First, public financial literacy in Indonesia is still low, thus, steps to strengthen literacy are needed. Second, there is a threat of recession caused by strengthening dollar and high interest rates. Third, there is a need to restore public confidence in the insurance industry. Considering these conditions, the Company has taken strategic improvement steps to anticipate risks, transformation and internal consolidation as well as pursuing digitalization of business processes that meet market needs.

### Closing Remarks

On behalf of the management and all employees, we would like to express our gratitude for the support of the stakeholders who have worked together to build Tugu Insurance. Optimum performance is achieved by implementing sustainable insurance management. The Company also appreciates the performance of the management and all Tugu Personnel who have built this Company into a leading insurance company in Indonesia. We hope that all Tugu Personnel can continue this good cooperation in the future.

Jakarta, 5 April 2024

**Atas nama Direksi,**

On behalf of the Board of Directors,

PT Asuransi Tugu Pratama Indonesia



**Tatang Nurhidayat**

**Presiden Direktur**

President Director

04

# Tentang Laporan Keberlanjutan

About this Sustainability Report



# Tentang Laporan Keberlanjutan

## About this Sustainability Report

Tugu Insurance menerbitkan laporan keberlanjutan secara konsisten dan lengkap sebagai bentuk pertanggungjawaban kepada para pemangku kepentingan. Selain itu, penerbitan laporan ini menjadi komitmen kepatuhan Tugu Insurance terhadap Peraturan Otoritas Jasa Keuangan (OJK) No. 51/POJK.03/2017 dan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 16/POJK.04/2021.

Laporan keberlanjutan ini juga menjadi media komunikasi bagi Tugu Insurance untuk menyampaikan kinerja dan 3 (tiga) pesan utama program keuangan berkelanjutan kepada seluruh pemangku kepentingan. Pesan utama tersebut antara lain: pertama, kinerja *triple bottom line* (ekonomi, lingkungan dan sosial) Tugu Insurance. Kedua, dampak ekonomi, lingkungan dan sosial yang timbul akibat kegiatan operasi Tugu Insurance. Ketiga, kontribusi Tugu Insurance terhadap upaya pencapaian Tujuan Pembangunan Keberlanjutan (TPB), terutamanya melalui fokus pada aspek ekonomi, sosial dan tata kelola (ESG).

### Periode, Siklus, dan Cakupan Pelaporan [GRI 2-2, 2-3]

#### Reporting Period, Cycle, and Scope [GRI 2-2, 2-3]

Penerbitan laporan keberlanjutan dilakukan secara periodik dengan siklus setahun sekali. Laporan keberlanjutan ini menyajikan data dan informasi kinerja Perseroan periode 1 Januari sampai dengan 31 Desember 2023. Tugu Insurance menerbitkan laporan keberlanjutan pertama pada tahun 2020 dan terakhir kali pada tahun 2022.

Informasi laporan keberlanjutan mencakup data kinerja keberlanjutan, dampak pada aspek ekonomi, sosial dan lingkungan, dan kontribusi Tugu Insurance. Laporan ini memuat data dan informasi untuk Tugu Insurance beserta seluruh cabang dan anak perusahaannya di Indonesia.

Tugu Insurance publishes sustainability reports consistently and completely as a form of accountability to stakeholders. In addition, the publication of this report is a commitment to Tugu Insurance's compliance with Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 and Financial Services Authority (OJK) Circular Letter No. 16/POJK.04/2021.

This sustainability report is also a communication medium for Tugu Insurance to convey its performance and the 3 (three) main messages of its sustainable finance program to all stakeholders. The main messages include: first, Tugu Insurance's triple bottom line (economic, environmental and social performance). Second, the economic, environmental and social impacts arising from Tugu Insurance's operational activities. Third, Tugu Insurance's contribution to efforts to achieving the Sustainable Development Goals (SDGs), particularly through a focus on economic, social and governance (ESG) aspects.

The sustainability report is prepared and published periodically within an annual cycle. This sustainability report presents data and information on the Company's performance for a period from 1 January to 31 December 2023. Tugu Insurance published its first sustainability report in 2020 and the most recent in 2022.

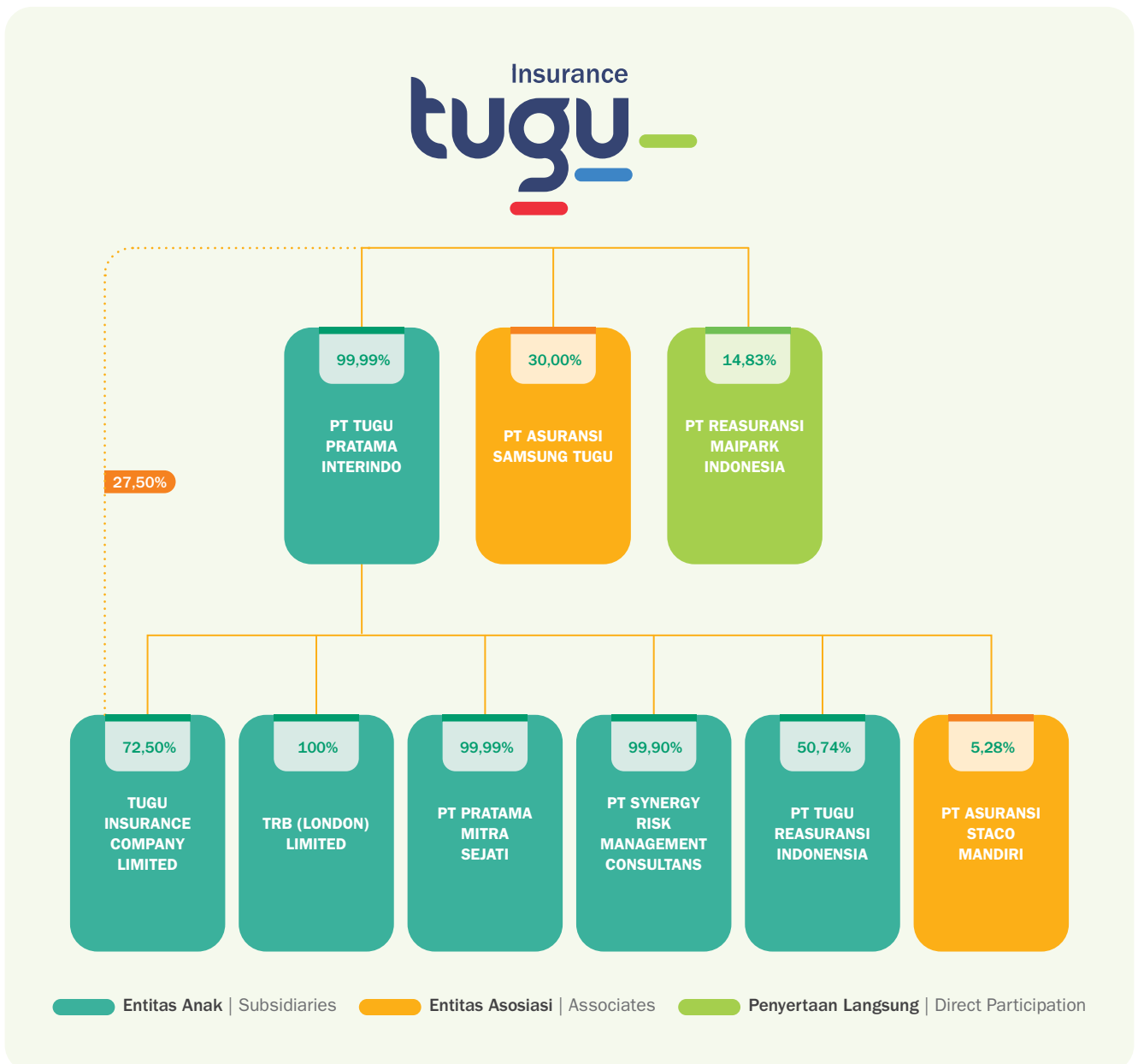
The sustainability report information includes data on sustainability performance, impacts on economic, social, and environmental aspects, and the contributions made by Tugu Insurance. This report contains data and information for Tugu Insurance and all its branches and subsidiaries in Indonesia.

Hingga tahun 2023, Perseroan telah memiliki entitas anak dan entitas asosiasi sebagai berikut:

As of 2023, the Company has the following subsidiaries and associates:

**Entitas Anak Perusahaan Tugu Insurance**

Tugu Insurance's Subsidiaries



## Standar dan Pedoman Pelaporan

### Reporting Standards and Guidelines

Standar penyusunan Laporan keberlanjutan mengacu pada Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 (POJK 51/2017) tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dan Surat Edaran OJK No. 16/SEOJK.04/2021 (SEOJK 16/2021) tentang Bentuk Dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. Selain itu, Laporan Keberlanjutan juga disusun menggunakan persyaratan pelaporan dalam Global Reporting Initiative (GRI) Standards 2021.

Laporan ini dilengkapi dengan tanda khusus berupa kode indeks GRI pada halaman yang relevan terhadap informasi pengungkapan umum dan pengungkapan khusus sebagai topik material, agar para pembaca dan pemangku kepentingan dapat dengan mudah menemukan informasi terkait untuk setiap indikator. Selain itu kami melengkapi laporan ini dengan daftar indeks POJK 51/2017 atau SEOJK 16/2021 dan indeks GRI *Standards* 2021.

The standards for preparing sustainability reports refer to Financial Services Authority Regulation No. 51/POJK.03/2017 (POJK 51/2017) concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies and OJK Circular Letter No. 16/SEOJK.04/2021 (SEOJK 16/2021) concerning the Form and Content of Annual Reports of Issuers or Public Companies. In addition, the Sustainability Report is also prepared using the reporting requirements in the 2021 Global Reporting Initiative (GRI) Standards.

This report is complemented with a special mark in the form of GRI index code on the pages relevant to general disclosure information and special disclosures as material topics, so that readers can easily find related information for each indicator. In addition, we complete this report with a list of the POJK-51/2017 indexes or SEOJK-16/2021 and the 2021 GRI Standards indexes.

## Penyajian Kembali dan Perubahan Informasi dalam Pelaporan [GRI 2-4]

### Restatement and Change of Information in Reporting [GRI 2-4]

Penyajian data dan informasi keuangan dalam Laporan ini menggunakan denominasi Rupiah, kecuali diindikasikan lain dan sudah diaudit oleh Kantor Akuntan Publik sesuai dengan keperluan penyusunan Laporan Keuangan dan Laporan Tahunan Perseroan. Data kuantitatif dalam Laporan ini disajikan dengan menggunakan penyajian kembali data dua tahun berturut-turut sebagai perbandingan kinerja, sehingga terlihat kecenderungan kinerja Perseroan. Dalam periode pelaporan, tidak terdapat perubahan data informasi keuangan dan operasional dari periode sebelumnya.

Presentation of financial data and information in this report is denominated in Rupiah, unless otherwise indicated, and has been audited by a Public Accountant Firm in accordance with the requirements for preparing the Company's Financial Statements and Annual Report. Quantitative data in this report is presented using the comparability principle of at least two consecutive years. Thus, Report readers can conduct an analysis of the Company's performance trends. In this reporting period, there were no changes to financial and operational information data from the previous period.

## Penetapan Topik Material dan Batasan Topik [GRI 3-1]

### Defining of Material Topics and Topic Boundaries [GRI 3-1]

Penetapan isi dalam Laporan mengacu pada prinsip-prinsip penetapan topik dalam Standar GRI, yakni: *Stakeholders inclusiveness* (pelibatan pemangku kepentingan); *Materiality* (materialitas); *Sustainability context* (konteks keberlanjutan) dan *Completeness* (kelengkapan).

The defining of the content in the Report refers to the principles of determining topics in the GRI Standards, namely: Stakeholder involvement; Materiality; Sustainability context and Completeness.

Prinsip penetapan topik laporan ini didasarkan pada 4 (empat) prinsip, sesuai dengan panduan GRI, yaitu:

The principle of defining the contents of this report is based on 4 (four) principles in accordance with the GRI guidelines, namely:

1. Inklusivitas Pemangku Kepentingan  
Proses penyusunan laporan melibatkan pemangku Kepentingan dalam penentuan topik material melalui berbagai metode seperti diskusi internal tim, *Focus Group Discussion* dan Uji Materialitas.

1. Stakeholder Inclusiveness  
The report preparation process involves stakeholders in defining the material topics disclosed in this report through Focus Group Discussion and Materiality Tests.

2. Konteks Keberlanjutan  
Konten dalam laporan ini adalah isu atau topik yang berhubungan dengan konteks keberlanjutan, meliputi topik ekonomi, lingkungan dan sosial.
3. Materialitas  
Proses penyusunan laporan dimulai dengan penentuan isi laporan melalui prosedur penetapan materialitas dengan terlebih dulu mengidentifikasi topik spesifik, kemudian menetapkan bobot dari masing-masing topik tersebut melalui uji materialitas sehingga didapat topik yang material, yakni topik yang kami nilai relevan, menjadi prioritas dan penting untuk disampaikan.
4. Lengkap  
Proses penyusunan laporan dilengkapi dengan pengujian atas topik yang material, mencakup ketersediaan data maupun penetapan batasan (*boundary*) sehingga mencerminkan dampak ekonomi, lingkungan dan sosial yang signifikan.

2. Sustainability Context  
The contents of this report involve issues or topics related to the sustainability context, including economic, environmental, and social topics.
3. Materiality  
The process of preparing this report begins with defining its content through a procedure for defining materiality. This is done first by identifying specific topics, then determining the weight of each topic through a materiality test with a view to obtain material topics, which are the topics that we consider relevant, a priority and important to convey.
4. Completeness  
The report preparation process is complemented with a testing of material topics and encompasses the availability of data and defining of boundaries so that they reflect significant economic, environmental, and social impacts.

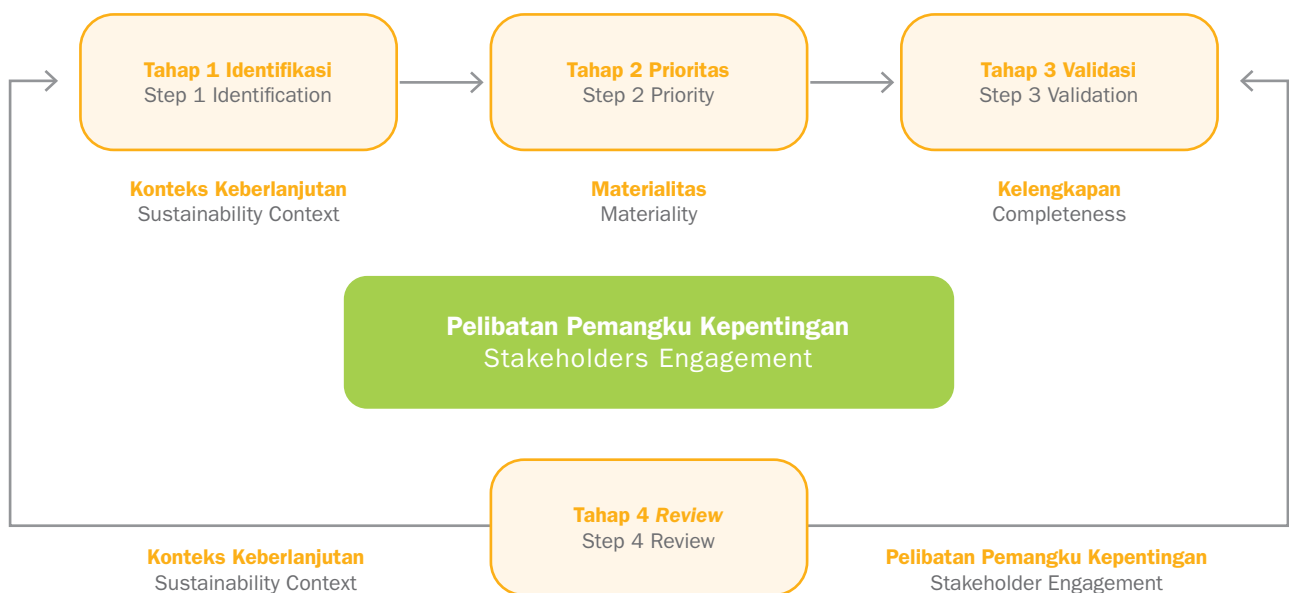
Sementara itu, kami merujuk pada panduan GRI yang menentukan 4 (empat) dalam menentukan topik dan isi laporan sebagaimana tergambar dalam bagan di bawah, yaitu:

1. Identifikasi  
Kami melakukan identifikasi terhadap topik-topik yang material/penting dan menetapkan batasan (*boundary*).
2. Prioritas  
Kami membuat prioritas atas topik-topik yang telah diidentifikasi pada langkah sebelumnya.
3. Validasi  
Kami melakukan validasi atas topik-topik yang dinilai material tersebut.
4. Review  
Kami melakukan *review* atas Laporan setelah diterbitkan guna meningkatkan kualitas Laporan tahun berikutnya.

Meanwhile, in defining the topics and contents of the report, we refer to the GRI guidelines that specify 4 (four) points, namely:

1. Identification  
We identify material/important topics and set boundaries.
2. Priority  
We make the priority of the topics identified in the previous step.
3. Validation  
We validate the topics that have been previously defined as material topics.
4. Review  
We review the report after it is published with a view to improve the quality of the report for the following year.

**Bagan Alur Proses Penetapan Konten Laporan**  
Report Content Determination Process Flowchart



## Daftar Topik Material [GRI 3-2]

### List of Material Topics [GRI 3-2]

Topik material yang dimuat dalam laporan ini ditetapkan setelah dilakukan pembahasan dalam *Focus Group Discussion* (FGD) yang dihadiri oleh tim *Sustainability Report* Tugu Insurance, difasilitasi oleh konsultan. Hasil tersebut, selanjutnya disepakati kembali sebagai topik material untuk pelaporan tahun 2023 pada saat *kick off meeting* penyusunan Laporan Keberlanjutan 2023 tanggal 1 November 2023.

The material topics included in this report were defined following a discussion in a Focus Group Discussion (FGD) held on 14 December 2021 which was attended by the Tugu Insurance Sustainability Report team and facilitated by a Sustainability consultant. The results were subsequently reagreed as material topics for the 2023 reporting year at the kick off meeting for the preparation of the 2023 Sustainability Report on 1 November 2023.

#### Tabel Daftar Topik Material

##### List of Materials Topics

No	Topik Topics	Indeks GRI GRI Index	Sub Indeks GRI GRI Sub-index
<b>Topik Ekonomi</b> Economic Topics			
1	Kinerja Perusahaan Company's Performance	GRI 201	Kinerja Ekonomi 2016 Economic Performance 2016 <ul style="list-style-type: none"> <li>201-1 Nilai ekonomi langsung dihasilkan dan didistribusikan</li> <li>201-2 Implikasi keuangan dan risiko serta peluang lain akibat perubahan iklim</li> <li>201-3 Kewajiban program imbalan pasti dan program pensiun lainnya</li> <li>201-4 Bantuan keuangan yang diterima dari pemerintah</li> <li>201-1 Direct economic value generated and distributed</li> <li>202-2 Financial implications and other risks and opportunities due to climate change</li> <li>201-3 Defined benefit plan obligations and other retirement plans</li> <li>201-4 Financial assistance received from government</li> </ul>
2	Bantuan Kesehatan Health Assistance	GRI 203	Dampak Ekonomi Tidak Langsung 2016 Indirect Economic Impact 2016 <ul style="list-style-type: none"> <li>203-1 Investasi infrastruktur dan dukungan layanan</li> <li>203-2 Dampak ekonomi tidak langsung yang signifikan</li> <li>203-1 Infrastructure investments and services supported</li> <li>203-2 Significant indirect economic impact</li> </ul>
<b>Topik Lingkungan</b> Environmental Topics			
3	Pelestarian Alam Conservation of Nature	GRI 304	Keanekaragaman Hayati 2016 Biodiversity 2016 <ul style="list-style-type: none"> <li>304-1 Lokasi operasi yang dimiliki, disewa, dikelola, atau berdekatan dengan, kawasan lindung dan kawasan dengan nilai keanekaragaman hayati tinggi di luar kawasan lindung</li> <li>304-2 Dampak signifikan dari kegiatan, produk, dan jasa pada keanekaragaman hayati</li> <li>304-3 Habitat yang dilindungi atau direstorasi</li> <li>304-4 Spesies Daftar Merah IUCN dan spesies daftar konservasi nasional dengan habitat dalam wilayah yang terkena efek operasi</li> <li>304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas</li> <li>304-2 Significant impacts of activities, products and services on biodiversity</li> <li>304-3 Habitat protected or restored</li> <li>304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations</li> </ul>

### Tabel Daftar Topik Material

List of Materials Topics

No	Topik Topics	Indeks GRI GRI Index	Sub Indeks GRI GRI Sub-index
<b>Topik Sosial</b>			
Social Topics			
4	Keselamatan dan Kesehatan Kerja Occupational Health and Safety	GRI 403	Kesehatan dan Keselamatan Kerja 2018 Occupational Health and Safety 2018 <ul style="list-style-type: none"> <li>• 403-1 Sistem manajemen kesehatan dan keselamatan kerja</li> <li>• 403-2 Identifikasi bahaya, penilaian risiko, dan investigasi insiden</li> <li>• 403-3 Layanan kesehatan kerja</li> <li>• 403-4 Partisipasi, konsultasi, dan komunikasi pekerja tentang keselamatan dan kesehatan kerja</li> <li>• 403-5 Pelatihan bagi pekerja mengenai keselamatan dan kesehatan kerja</li> <li>• 403-6 Peningkatan kualitas kesehatan pekerja</li> <li>• 403-7 Pencegahan dan mitigasi dampak dari keselamatan dan kesehatan kerja yang secara langsung terkait hubungan bisnis</li> <li>• 403-8 Pekerja yang tercakup dalam sistem manajemen keselamatan dan kesehatan kerja</li> <li>• 403-9 Kecelakaan kerja</li> <li>• 403-10 Penyakit akibat kerja</li> </ul> • 403-1 Occupational health and safety management system • 403-2 Hazard identification, risk assessment, and incident investigation • 403-3 Occupational health services • 403-4 Worker participation, consultation, and communication on occupational health and safety • 403-5 Worker training on occupational health and safety • 403-6 Promotion of worker health • 403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships • 403-8 Workers covered by an occupational health and safety management system • 403-9 Work-related injuries • 403-10 Work-related illness
5	Pengembangan Kompetensi Competency Development	GRI 404	Pelatihan dan Pendidikan 2016 Training and Education 2016 <ul style="list-style-type: none"> <li>• 404-1 Rata-rata jam pelatihan per tahun per karyawan</li> <li>• 404-2 Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan</li> <li>• 404-3 Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier</li> </ul> • 404-1 Average hours of training per year per employee • 404-2 Programs for upgrading employee skills and transition assistance programs • 404-3 Percentage of employees receiving regular performance and career development reviews
6	Bantuan Sosial Kemasyarakatan Community Social Assistance	GRI 413	Masyarakat Lokal 2016 Local Communities 2016 <ul style="list-style-type: none"> <li>• 413-1 Operasi dengan keterlibatan masyarakat lokal, penilaian dampak, dan program pengembangan</li> <li>• 413-2 Operasi yang secara aktual dan yang berpotensi memiliki dampak negatif signifikan terhadap masyarakat lokal</li> </ul> • 413-1 Operations with local community engagement, impact assessments, and development programs • 413-2 Operations with significant actual and potential negative impacts on local communities
7	Kemudahan Akses Informasi & Jaringan Ease of Access to Information and Networks	NA	NA
8	Ketersediaan Fitur & Platform Aplikasi/Layanan Availability of Apps/Service Features and Platform	NA	NA

### Tabel Daftar Topik Material

List of Materials Topics

No	Topik Topics	Indeks GRI GRI Index	Sub Indeks GRI GRI Sub-index
9	Kecepatan dan Kemudahan Pembelian Asuransi Speed and Convenience in Purchasing Insurance	NA	NA

### Assurance [GRI 2-5]

#### Assurance [GRI 2-5]

Tugu Insurance belum menugaskan pihak independen dari eksternal untuk melakukan jasa *assurance* atas Laporan Keberlanjutan 2023. Namun demikian, untuk memastikan kualitas pelaporan, secara mandiri tim internal perusahaan melakukan *cross check* kesesuaian pengungkapan informasi dengan persyaratan pelaporan pada SEOJK 16/2021 dan *GRI Standard*. Perusahaan terus berkomitmen untuk melaporkan kinerja keberlanjutan dan meningkatkan kualitas pelaporan sesuai indeks *Global Reporting Initiative* (GRI) melalui laporan keberlanjutan periode berikutnya.

Tugu Insurance has not assigned an external independent party to provide assurance services for its 2023 Sustainability Report. However, to ensure the quality of its reporting, the Company's internal team has independently cross-checked the conformity of information disclosures with the reporting requirements of SEOJK-16/2021 and GRI Standards. The Company is continuously committed to reporting its sustainability performance and improving the quality of its reporting according to the Global Reporting Initiative (GRI) indexes through sustainability reports of the next period.

### Umpan Balik & Akses Informasi

#### Feedback & Information Access

Perseroan membuka diri untuk perbaikan kinerja keberlanjutan dan kualitas laporan dengan menerima umpan balik dari para pembaca dan pemangku kepentingan baik berupa pertanyaan, komentar, saran maupun masukan. Penyampaian umpan balik dapat menghubungi atau ditujukan kontak informasi Perusahaan sebagai berikut:

The Company is open to improving its sustainability performance and reporting quality through feedback from readers and stakeholders in the form of questions, comments, suggestions, and input. Feedback can be submitted by contacting or addressing to the following information contact of the Company:

#### PT Asuransi Tugu Pratama Indonesia Tbk

📍 Wisma Tugu 1  
Jalan H.R. Rasuna Said Kav. C8-9  
Jakarta 12920 Indonesia  
☎ Telp: 021-529 61777 (*hunting*)  
📠 Fax: 021-529 61555  
☎ CALL TIA - HOTLINE 24 JAM: 1500 458  
🕒 WA: 0811 97 900 100  
✉ Email: calltia@tugu.com; enquiry@tugu.com  
🌐 Website: www.tugu.com

#### Sosial Media:

📷 Instagram: @tuguinsurance | @mytdrive.id | @lifeattugu  
📘 Facebook: @tuguinsurance.id | @mytdrive\_id  
🌐 LinkedIn: PT Asuransi Tugu Pratama Indonesia Tbk  
✂ X: @tuguinsurance | @mytdrive\_id  
📺 TikTok: @tuguinsurance | @mytdrive.id  
📺 Youtube: Tugu Insurance | @mytdrive\_id



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# Profil Tugu Insurance

Tugu Insurance Profile



# Identitas Perusahaan [OJK C.2][GRI 2-1]

## Company Identity [OJK C.2][GRI 2-1]

Nama Perusahaan (102-1) Company Name (102-1)	PT Asuransi Tugu Pratama Indonesia Tbk ("Tugu Insurance")
Tanggal Pendirian Perusahaan Date of Establishment	25 November 1981 25 November 1981
Dasar Hukum Pendirian Perusahaan Legal Basis of Establishment	Akta Notaris No. 9 tanggal 25 November 1981 dibuat dihadapan Tan Thong Kie, S.H. Notaris di Jakarta. Akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. YA5/177/20 tanggal 15 Maret 1982 serta diumumkan dalam Tambahan No. 845 dari Berita Negara Republik Indonesia No. 54 tanggal 6 Juli 1982 Deed No. 9 dated 25 November 1981 made before Tan Tjong Kie, S.H., Notary in Jakarta legalized by the Minister of Justice of the Republic of Indonesia with Ministerial Decree No. YA5/177/20 dated 15 March 1982, and published in the Supplement No. 845 of the Republic of Indonesia's State Gazette No. 54 dated 6 July 1982
Bentuk Badan Hukum (102-5) Legal Entity (102-5)	Perseroan Terbatas & Perusahaan Publik Limited Liability Company & Public Company
Kegiatan Usaha Utama (102-2)(C.4) Main Business Activities (102-2)(C.4)	Asuransi Umum (konvensional & syariah) General Insurance (conventional & sharia)
Kepemilikan Saham (102-5) Share Ownersip (102-5)	<ul style="list-style-type: none"> <li>58,50% PT Pertamina (Persero)</li> <li>15,89% UOB Kay Hian Pte. Ltd</li> <li>5,29% Samsung Fire &amp; Marine Insurance, Co., Ltd.</li> <li>20,32% Masyarakat (masing-masing kepemilikan &lt;5%)   Public (with ownership of &lt;5%)</li> </ul>
Modal Dasar Authorized Capital	Rp640.000.000.000,-
Modal Ditempatkan dan Disetor Penuh Issued and Fully Paid-up Capital	Rp177.778.780.000,-
Jumlah Pegawai Total Employees	459 orang 459 people
Lokasi Operasional (102-6) Operational Areas (102-6)	Per 31 Desember 2023 terdapat 31 PoSS yang terbagi dalam 2 (dua) regional, yaitu Regional 1 terdiri dari 17 PoSS, dan Regional 2 terdiri dari 14 PoSS As of 31 December 2023, there were 31 PoSS which are divided into 2 (two) regions, namely Region 1 consisting of 17 PoSS, and Region 2 consisting of 14 PoSS
Tanggal Pencatatan di Bursa Efek Indonesia Listing Date on Indonesia Stock Exchange	28 Mei 2018 28 May 2018
Kode Bursa Ticker Code	TUGU
Alamat Kantor Pusat (102-3)(C.2) Address of Head Office (102-3)(C.2)	Gedung Wisma Tugu I Jl. H.R.Rasuna Said Kav C 8-9 Jakarta Selatan 12920, Indonesia <ul style="list-style-type: none"> <li>☎ Telepon : +62 21 529 61 777 (<i>hunting</i>)</li> <li>📠 Faksimile : +62 21 529 61 555, 529 62 555</li> <li>✉ Email : enquiry@tugu.com; calltia@tugu.com;</li> <li>📞 Hotline 24/7 Call TIA : 1500 458</li> <li>💬 Whatsapp : 0811 9790 0100</li> <li>📘 FB/Fanpage : Tugu Insurance</li> <li>🐦 Twitter : @tuguinsurance</li> <li>📷 Instagram : @tuguinsurance; @mytdrive.id; @lifeattugu</li> <li>🌐 LinkedIn : PT Asuransi Tugu Pratama Indonesia Tbk</li> <li>📺 Youtube : Tugu Insurance</li> </ul>

## Sejarah Singkat Perusahaan [OJK C.2]

### Brief History of the Company [OJK C.2]



PT Asuransi Tugu Pratama Indonesia Tbk (“Tugu Insurance” atau “Perseroan”) berdomisili di Jakarta Selatan dan pertama kali didirikan 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 dan telah disahkan oleh Menteri Kehakiman Republik Indonesia melalui Surat Keputusan No. YA5/177/20 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. 123 tanggal 28 April 2023 dari Notaris Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta tentang Pernyataan Keputusan Rapat Perubahan Anggaran Dasar PT Asuransi Tugu Pratama Indonesia Tbk. Perubahan Anggaran Dasar tersebut telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0059835 tanggal 5 Mei 2023.

Pada awal didirikan (1981-1984), Tugu Insurance menjalankan bisnisnya dengan berfokus pada pemberian pertanggungansan risiko yang terjadi di industri minyak dan gas nasional, terutama perlindungan asuransi atas aset yang dimiliki oleh perusahaan Badan Usaha Milik Negara (BUMN) PT Pertamina (Persero) selaku induk usaha. Selanjutnya selama periode tahun 1985-1998, Perseroan melakukan

PT Asuransi Tugu Pratama Indonesia Tbk (“Tugu Insurance” or “the Company”) domiciled in South Jakarta, previously established under the name of PT Tugu Pratama Indonesia based on Deed of Establishment No. 9 dated 25 November 1981, passed before Thong Tan Kie, Notary in Jakarta, and legalized by Minister of Justice of the Republic of Indonesia with Ministerial Decree No. YA5/177/20 dated 15 March 1982 and published in the Supplement No. 845 of the Republic of Indonesia’s State Gazette No. 54 dated 6 July 1982. The Company’s Articles of Association have been amended several times, most recently by Notarial Deed No. 123 dated 28 April 2023 from Notary Jose Dima Satria, S.H., M.Kn., Notary in Jakarta concerning Statement of Meeting Resolutions on Amendments to the Articles of Association of PT Asuransi Tugu Pratama Indonesia Tbk. The amendments to the Articles of Association have received approval from the Minister of Law and Human Rights of the Republic of Indonesia in Decree No. AHU-AH.01.03-0059835 dated 5 May 2023.

At the beginning of its establishment (1981-1984), Tugu Insurance focused on the business of providing risk coverage insurance in the national’s oil and gas industry, especially insurance protection for assets owned by State-Owned Enterprise (SOE), PT Pertamina (Persero) as the holding company. Furthermore, in the quest for business expansion, during 1985-1998 the Company invested in several domestic

ekspansi usaha di beberapa perusahaan, baik di dalam dan luar negeri, hingga terbentuknya beberapa entitas anak yang bersinergi di bawah payung TUGU Group. Semua entitas anak maupun afiliasi bergerak dalam bidang usaha yang menunjang kegiatan usaha Perseroan serta melengkapi produk dan jasa yang ditawarkan.

Tugu Insurance telah memiliki keahlian di segmen korporasi dan berpengalaman dalam memberikan layanan asuransi kepada berbagai proyek migas dan energi berskala besar, mulai dari menyediakan layanan perasuransian kepada PT Pertamina (Persero) serta para mitra kerja dan berbagai anak perusahaan PT Pertamina (Persero), dan juga para Kontraktor Kontrak Kerja Sama (KKKS) lainnya. Dalam perkembangannya, Tugu Insurance telah merambah ke pasar di luar *captive market*, yaitu pasar korporasi non-energi dan produk-produk retail yang memiliki potensi kontribusi premi yang sangat besar, mengingat masih kecilnya penetrasi asuransi nasional di segmen ini. Tugu Insurance telah mengembangkan bisnis secara maksimal melalui penawaran berbagai jenis produk asuransi yang ditawarkan, termasuk asuransi di sektor energi, harta benda, penerbangan, rekayasa, rangka kapal, pengangkutan, *protection & indemnity*, kredit, *liability*, asuransi kendaraan bermotor, hingga asuransi berbasis syariah.

Dalam rangka memperkuat landasan permodalan guna mendukung pengembangan bisnis Perseroan serta memperkokoh implementasi GCG di Perseroan, pada 2018 Tugu Insurance melakukan penawaran perdana sahamnya kepada masyarakat (*Initial Public Offering* atau disingkat IPO). Pencatatan saham Tugu Insurance di Bursa Efek Indonesia dilaksanakan pada 28 Mei 2018 dengan kode saham "TUGU".

Selanjutnya, tepat satu bulan setelahnya Perseroan juga melaksanakan transformasi *brand & culture* termasuk perubahan *corporate identity* dengan meluncurkan *corporate brand name* Tugu Insurance, perubahan logo perusahaan dan juga perubahan *corporate brand central idea* "Reaching New Heights" disertai revitalisasi tata nilai budaya 6C pada 28 Juni 2018.

Sesuai rencana dalam prospektus, alokasi penggunaan dana IPO antara lain difokuskan untuk mengembangkan bisnis ritel dan reasuransi serta membangun infrastruktur inovasi teknologi yang mendukung operasional bisnis Tugu Insurance di era digitalisasi. Hal ini terealisasi dengan diluncurkannya produk ritel berupa produk asuransi kendaraan roda dua bernama *t ride* dan roda empat *t drive*, serta aplikasi cerdas *t drive* untuk mengukur keterampilan maupun perilaku berkendara. Untuk memperkuat *positioning*-nya di tanah air, pada 2023 Tugu Insurance memiliki 31 *Point of Sales and Services* (PoSS) di berbagai wilayah strategis Indonesia yang terbagi dalam 2 (dua) regional, yaitu Regional 1 terdiri dari 17 PoSS, dan Regional 2 terdiri dari 14 PoSS.

and foreign companies, until the establishment of several subsidiaries under TUGU Group. All subsidiaries and affiliates are operating in businesses that support the Company's business activities and complement the products and services offered.

Tugu Insurance has expertise in the corporate segment and profound experience in providing insurance services to various large-scale oil and gas energy projects, starting from providing insurance services to PT Pertamina (Persero) and its partners and subsidiaries, as well as other Cooperation Contract Holders (CCH). Going further, Tugu Insurance has not only entered the captive market but also has penetrated into the non-captive market, such as the nonenergy corporate market and retail products with the vast premium contribution potential, given the small penetration of insurance market nationwide in this segment. Tugu Insurance has developed its business optimally by offering various types of insurance products, including insurance in the energy, fire & property, aviation, engineering, marine hull, marine cargo, protection & indemnity sectors, credit, liability, motor vehicle insurance, and sharia-based insurance.

In the quest of strengthening its capital structure to support the Company's business development and to enhance GCG implementation in the Company, Tugu Insurance conducted an Initial Public Offering (IPO) in 2018. As of 28 May 2018, the Company has listed its shares on the Indonesia Stock Exchange, with the ticker code "TUGU".

One month later, the Company carried out a brand & culture transformation including a change in corporate identity by launching the corporate brand name Tugu Insurance, changing the company logo and also changing the corporate brand central idea "Reaching New Heights" along with the revitalization of the 6C cultural values on 28 June 2018.

According to the plan, as stated in the prospectus, the allocation for the use of IPO proceeds will, among other things, be focused on developing retail and reinsurance businesses as well as building technological innovation infrastructure that supports Tugu Insurance's operations in the digitalization era. This was implemented with the launch of retail products in the form of a two-wheeled vehicle insurance product called *t ride* and four wheel *t drive*, as well as a smart *t drive* application to measure driving skills and behavior. To strengthen its positioning in the country, in 2023 Tugu has has 31 Points of Sales and Services (PoSS) in various strategic areas of Indonesia which are divided into 2 (two) regions, namely Region 1 consisting of 17 PoSS, and Region 2 consisting of 14 PoSS.

## Visi, Misi, dan Nilai Keberlanjutan [OJK C.1]

Vision, Mission, and Sustainability Values [OJK C.1]

### VISI VISION

**Menjadi perusahaan asuransi umum nomor satu di Indonesia.**

To be the number one general insurance company in Indonesia.



### MISI MISSIONS

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

# Budaya Perusahaan dan Tata Nilai Perusahaan

## Corporate Culture and Values

Kementerian Badan Usaha Milik Negara telah menerbitkan Surat Edaran penerapan AKHLAK sebagai nilai-nilai utama (*core values*) sebagai bagian dari transformasi perusahaan BUMN pada aspek sumber daya manusia (SDM). Nilai-nilai utama ini selanjutnya diterapkan di seluruh lingkup BUMN, termasuk anak perusahaan dan perusahaan afiliasi terkonsolidasi. Untuk itu, Tugu Insurance selaku anak usaha dari PT Pertamina (Persero) turut menerapkan *core values* AKHLAK dengan penyesuaian perilaku Tata Nilai 6C terhadap penerapan Prinsip AKHLAK.

Tata nilai 6C yang dimiliki Perseroan dan revitalisasi yang dilakukan sejak tahun 2018 sudah menjadi bagian dan panduan internal dalam melaksanakan aktivitas bekerja di Perseroan. Untuk terus beradaptasi terhadap prinsip-prinsip nilai yang dapat diterapkan di Perseroan, maka tata nilai 6C diselaraskan dengan *core values* AKHLAK, sehingga AKHLAK dapat diposisikan sebagai panduan perilaku yang menjadi navigasi bagi Insan Tugu untuk terus bertransformasi dengan penerapan secara sungguh-sungguh, konsisten, dan konsekuen, yang pada akhirnya menjadi identitas dan perekat budaya yang mendukung peningkatan kinerja secara berkelanjutan.

As part of the transformation of State-Owned Enterprises (SOE) in the Human Resources aspect, the Ministry of SOEs issued a Circular Letter on the implementation of AKHLAK as core values, to be further implemented in SOEs, subsidiaries, and consolidated affiliated companies. As a subsidiary of PT Pertamina (Persero), Tugu Insurance also applies AKHLAK by adjusting the behavior of the 6C Values towards the implementation of the AKHLAK Principles.

The Company's 6C values and the revitalization, which has been in effect since 2018, have become a part of the Company's internal guidelines in carrying out work activities. To continuously adapt to the principles of value that can be applied in the Company, the 6C values are aligned with the core values of AKHLAK. This way, AKHLAK can be positioned as a behavioral guide that becomes the navigation for Tugu Personnel to continue transforming by implementing it in a serious, consistent, and consequent manner. This all ultimately becomes an identity and cultural attachment that supports a constant performance improvement.



### Amanah Clean

Memegang teguh kepercayaan yang diberikan  
Upholding the trust that has been given



### Kompeten Capable

Terus belajar dan mengembangkan kapabilitas  
Continuing to learn and expand capabilities



### Harmonis Committed, Collaborative & Clean

Saling peduli dan menghadapi perbedaan  
Caring and respecting differences



### Loyal Committed

Berdedikasi dan mengutamakan kepentingan Bangsa dan Negara  
Dedicating and putting the Nation above anything else



### Adaptif Creative & Customer Focused

Terus berinovasi dan antusias dalam menggerakkan ataupun menghadapi perubahan  
Continuing to innovate and enthusiastic in encouraging or facing the changes



### Kolaboratif Collaborative

Membangun kerjasama yang sinergis  
Creating synergic cooperation

## Skala Usaha [OJK C.3]

### Business Scale [OJK C.3]

Informasi skala usaha Perseroan meliputi: 1) Total aset dan total liabilitas; 2) Jumlah karyawan yang dibagi menurut jenis kelamin, jabatan, usia, pendidikan, dan status ketenagakerjaan; 3) Persentase kepemilikan saham; dan 4) wilayah operasional.

Information on the Company's business scale includes: 1) Total assets and total liabilities; 2) Total employees based on gender, position, age, education, and employment status; 3) Percentage of share ownership; and 4) Operational area.

Ringkasan Skala Usaha Summary of Business Scale	Satuan Unit	2023	2022	2021
<b>Informasi Keuangan</b> Financial Information				
Jumlah Aset Total Assets	Miliar Rp Billion IDR	25.138	21.581	20.188
Jumlah Liabilitas Total Liabilities	Miliar Rp Billion IDR	14.858	12.409	11.398
Jumlah Ekuitas Total Equity	Miliar Rp Billion IDR	10.280	9.172	8.790
Pendapatan Revenues	Miliar Rp Billion IDR	3.591	3.094	2.816
Laba Tahun Berjalan Income for the Year	Miliar Rp Billion IDR	1.302	395	327
<b>Informasi Produksi</b> Information on Production				
Premi Bruto Gross Premium	Miliar Rp Billion IDR	7.710	6.706	5.986
Premi Reasuransi dan retrosesi Reinsurance and Retrocession Premium	Miliar Rp Billion IDR	(4.368)	(3.519)	(3.298)
Jumlah Karyawan* Total Employees*	Orang Employee	459	431	434
Kepemilikan Saham Terbesar* Largest Share Ownership*	%	58,50	58,50	58,50
Wilayah Operasional* Operational Area*	Cabang Branches		12	12
	PoSS	31	22	24
Jumlah Produk/Jasa Total Products/Services	Jenis Type	<ul style="list-style-type: none"> <li>Asuransi Umum Korporat &amp; Retail</li> <li>Asuransi Umum Syariah</li> <li>General Corporate &amp; Retail Insurance</li> <li>Sharia General Insurance</li> </ul>	<ul style="list-style-type: none"> <li>Asuransi Umum Korporat &amp; Retail</li> <li>Asuransi Umum Syariah</li> <li>General Corporate &amp; Retail Insurance</li> <li>Sharia General Insurance</li> </ul>	<ul style="list-style-type: none"> <li>Asuransi Umum Korporat &amp; Retail</li> <li>Asuransi Umum Syariah</li> <li>General Corporate &amp; Retail Insurance</li> <li>Sharia General Insurance</li> </ul>

\*) Informasi lebih lengkap disampaikan secara terpisah  
\*) Detail information is presented separately

## Informasi Karyawan [GRI 2-7, 2-8]

### Information on Employee [GRI 2-7, 2-8]

Jumlah karyawan Tugu Insurance hingga akhir tahun 2023 sebanyak 459 orang, meningkat dibanding jumlah karyawan tahun 2022 sebanyak 431 orang. Perseroan menggunakan metodologi penghitungan karyawan berdasarkan kontrak kerja/surat pengangkatan karyawan dalam mengklasifikasikan data karyawan sesuai kelompok gender, pekerja kontrak atau pekerja tetap dan wilayah kerja. Komposisi karyawan selama 3 periode selengkapya disajikan dalam tabel berikut:

The number of Tugu Insurance employees until the end of 2023 was 459 employees, more than the number of employees in 2022 of 431 employees. The Company uses a methodology for calculating employees based on work contracts/letter of appointment in classifying employee data according to gender, contract workers or permanent workers and work areas. The complete composition of employees for 3 periods is presented in the following table:

#### Karyawan Berdasarkan Kontrak Kerja Ketenagakerjaan dan Jenis Kelamin (Orang)

Employee Composition Based on Employment Contracts and Gender (Employees)

Status	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Pekerja Waktu Tidak Tertentu (Pekerja Tetap) Permanent Employees	230	123	353	233	122	355	228	116	344
Pekerja Waktu Tertentu (Pekerja Kontrak) Contract Employees	50	46	96	44	23	67	54	27	81
Pekerja Perbantuan (PT Pertamina (Persero)) Seconded Employees (PT Pertamina (Persero))	0	2	2	0	2	2	1	2	3
Pekerja Diperbantukan di Entitas Anak Employees Seconded at Subsidiaries	7	1	8	6	1	7	5	1	6
<b>Jumlah Total</b>	<b>287</b>	<b>172</b>	<b>459</b>	<b>283</b>	<b>148</b>	<b>431</b>	<b>288</b>	<b>146</b>	<b>434</b>

#### Karyawan Berdasarkan Jabatan (Level Organisasi)

Employee Composition Based on Position (Organization Level)

Jabatan (Level Organisasi) Position (Organization Level)	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Deputi Direktur Deputy Director	1	1	2	1	0	1	1	0	1
Group Head	15	5	20	16	7	23	17	6	23
Pekerja Perbantuan di Anak Perusahaan Seconded Employees at Subsidiaries	7	1	8	6	1	7	5	1	6
Department Head	44	12	56	46	9	55	53	8	61
Manajer Manager	26	8	34	22	9	31	19	8	27
Officer	124	64	188	118	53	171	88	37	125
Staf Staff	67	81	148	70	69	139	101	86	187
Pelaksana Support	3	0	3	4	0	4	4	0	4
<b>Jumlah Total</b>	<b>287</b>	<b>172</b>	<b>459</b>	<b>283</b>	<b>148</b>	<b>431</b>	<b>288</b>	<b>146</b>	<b>434</b>

### Karyawan Berdasarkan Usia

Employee Composition Based on Age Range

Rentang Usia Age Range	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
21-30	36	58	94	32	50	82	40	59	99
31-40	119	74	193	127	61	188	122	53	175
41-50	80	34	113	68	30	98	66	26	92
>=51	52	6	59	56	7	63	60	8	68
<b>Jumlah Total</b>	<b>287</b>	<b>172</b>	<b>459</b>	<b>283</b>	<b>148</b>	<b>431</b>	<b>288</b>	<b>146</b>	<b>434</b>

### Karyawan Berdasarkan Pendidikan

Employee Composition Based on Educational Level

Tingkat Pendidikan Educational Level	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
S3 Doctoral	1	0	1	1	0	1	0	0	0
S2 Post Graduate	54	14	68	47	14	61	46	16	62
Sarjana dan sederajat Graduate and Equivalent	221	153	374	221	129	350	227	125	352
Diploma	7	5	12	9	5	14	10	5	15
SMU Sederajat Senior High School & Equivalent	2	0	2	2	0	2	2	0	2
SMP Sederajat Junior High School and Equivalent	1	0	1	1	0	1	1	0	1
SD Sederajat Elementary School and Equivalent	1	0	1	2	0	2	2	0	2
<b>Jumlah Total</b>	<b>287</b>	<b>172</b>	<b>459</b>	<b>283</b>	<b>148</b>	<b>431</b>	<b>288</b>	<b>146</b>	<b>434</b>

### Karyawan Berdasarkan Wilayah dan Jenis Kelamin (Orang)

Employees by Region and Gender (Employees)

Status	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Kantor Pusat Head Office	212	136	348	204	116	320	203	112	315
Kantor Cabang Branch Offices	2023 cabang menjadi PoSS	2023 cabang menjadi PoSS	2023 cabang menjadi PoSS	43	24	67	54	27	81
	In 2023, branch offices became PoSS	In 2023, branch offices became PoSS	In 2023, branch offices became PoSS						
Kantor PoSS PoSS Offices	68	35	103	30	7	37	26	6	32
AP	7	1	8	6	1	7	5	1	6
<b>Jumlah Total</b>	<b>287</b>	<b>172</b>	<b>459</b>	<b>283</b>	<b>148</b>	<b>431</b>	<b>288</b>	<b>146</b>	<b>434</b>

## Kepemilikan Saham [GRI 2-1]

### Share Ownership [GRI 2-1]

Susunan kepemilikan saham Tugu Insurance pada awal dan akhir tahun 2023 berdasarkan catatan yang dibuat oleh Biro Administrasi Efek Perseroan, PT Dantindo Entrycom, dapat dilihat sebagai berikut:

The following is information regarding Tugu Insurance's share ownership at the beginning and end of 2023 based on records made by the Company's Share Registrar, PT Datindo Entrycom:

#### 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 2023 2 January 2023		31 Desember 2023 31 December 2023	
	Jumlah Saham Total Shares	Kepemilikan Saham Shareholding (%)	Jumlah Saham* Total Shares*	Kepemilikan Saham Shareholding (%)
PT Pertamina (Persero)	1.040.000.000	58,50%	2.080.000.000	58,50%
UOB Kay Hian Pte. Ltd.	282.380.000	15,88%	565.040.000	15,89%
Samsung Fire and Marine Insurance Co. Ltd.	94.117.000	5,29%	188.234.000	5,29%
Pemegang Saham Lainnya (di bawah 5%) Other shareholders (under 5%)	361.290.800	20,32%	722.301.600	20,32%
<b>Jumlah Total</b>	<b>1.777.787.800</b>	<b>100%</b>	<b>3.555.575.600</b>	<b>100%</b>

\*) Setelah stock split dengan rasio 1:2

\*) After stock split with a ratio 1:2

## Wilayah Operasional [GRI 2-1]

### Operational Area [GRI 2-1]

Tugu Insurance beroperasi di Indonesia dan memiliki wilayah operasi di luar negeri dengan adanya Kantor Perwakilan di Hong Kong, dan London. Tugu Insurance berkantor pusat di DKI Jakarta dan mempunyai 31 *Point of Sales and Services* (PoSS) di kota-kota besar dan titik strategis Indonesia, yaitu di Surabaya, Bandung, Semarang, Cirebon, Denpasar, Medan, Palembang, Lampung, Pekanbaru, Balikpapan, Makassar, Serpong, dan *Group & Related Business*. Informasi wilayah operasional disajikan sebagaimana dalam tabel berikut:

Tugu Insurance operates in Indonesia and has overseas operating areas with Representative Offices in Hong Kong, and London. Tugu Insurance is headquartered in DKI Jakarta and has 31 *Point of Sales and Services* (PoSS) in major cities and strategic points in Indonesia, namely in Surabaya, Bandung, Semarang, Cirebon, Denpasar, Medan, Palembang, Lampung, Pekanbaru, Balikpapan, Makassar, Serpong, dan *Group & Related Business*. Information on the Company's operational area is presented in the following table:

Jaringan Network	Uraian Description
<b>Wilayah Operasi di Indonesia</b> Operational Areas in Indonesia	
Kantor Pusat Operational Area in Indonesia	Wisma Tugu 1 Jalan H.R. Rasuna Said Kav. C8-9, Jakarta 12920 Indonesia
PoSS ( <i>Point of Sales &amp; Service</i> ) <i>Group &amp; Related Branch</i>	31 PoSS ( <i>Points of Sales &amp; Service</i> ) yaitu   31 PoSS ( <i>Points of Sales &amp; Service</i> ) namely Regional 1   Region 1 Medan, Pekanbaru, Palembang, Lampung, <i>Group &amp; Related</i> , Wisma Tugu I, Kelapa Gading, Cibubur, Serpong x Cilegon, Bekasi, Karawang, Serang, Pondok Indah, Bogor, Jambi, Padang, Aceh  Regional 2   Region 2 Bandung, Cirebon, Semarang, Solo, Yogyakarta, Surabaya, Malang, Denpasar, Makassar, Palu, Balikpapan, Pontianak, Samarinda, Banjarmasin
<b>Wilayah Operasi di Luar Negeri</b> Operational Area Overseas	
Kantor Perwakilan Representative Offices	Hong Kong dan London Hong Kong and London

## Peta Wilayah Operasional

### Operational Area Map



#### Regional 1

##### 1. MEDAN POSS

Jl. Palang Merah No. 116  
Medan 20112  
Telp: +62-61-457 7705  
62-61-414 5411  
Fax: 061 - 88817406

##### 2. PEKANBARU POSS

Sudirman City Square, Ruko  
No. A-01 Jl. Jend. Sudirman  
Pekan Baru Riau 28111  
Telp: 0761-865 6207  
0761-865 6631

##### 3. PALEMBANG POSS

Kompleks Pertamina  
Kenten, Jl. AKBP Cek Agus  
No. 12, 8 Ilir Ilir Timur  
Palembang 30114  
Telp: +62-711-573 3633  
+62-711-573 3376  
Fax: 0711-5733771

##### 4. LAMPUNG POSS

Jl. Jend. Sudirman  
No. 23 C-D  
Bandar Lampung 35111  
Telp: 0721-601 1311

##### 5. GROUP & RELATED POSS

Jl. H.R. Rasuna Said  
Kav. C8-9 Jakarta 12920

##### 6. WISMA TUGU I POSS

Jl. H.R. Rasuna Said  
Kav. C8-9 Jakarta 12920

##### 7. KELAPA GADING POSS

Ruko Italian Walk Blok C  
No. 09, Jl. Boulevard Barat  
Raya No. 1, Kelapa Gading  
Barat

##### 8. CIBUBUR POSS

Mall Cibubur Junction  
Jl. Jambore No. 1  
RT. 8/RW. 7, Cibubur  
Kec. Ciracas, Kota Jakarta  
Timur, Daerah Khusus  
Ibukota Jakarta 13720  
No. Unit: LT2 - 55

##### 9. SERPONG POSS x CILEGON POSS

Ruko Bolsena Blok A 33  
Jl. Gading Serpong  
Boulevard No. 33  
Kabupaten Tangerang  
Banten 15811

##### 10. BEKASI POSS

Ruko Emerald Summarecon  
Bekasi Blok UF 09  
RT. 005/RW. 011 Marga  
Mulya, Kota Bekasi 17113

##### 11. KARAWANG POSS

Grand Taruma  
Jl. Dharmawangsa II Blok  
HW No.29 RT 015 RW 008  
Kel. Sukamakmur  
Kec. Telukjambe Timur  
Karawang Barat 41361

##### 12. SERANG POSS

Jl. Jendral Sudirman No.65  
Sumur Pecung, Kec. Serang  
Kota Serang, Banten 42118

##### 13. PONDOK INDAH POSS

Jl. Radio Dalam Raya  
No. 34, Kebayoran Baru  
Jakarta Selatan, Indonesia

##### 14. BOGOR POSS

Ruko Casablanca  
Jl. KS Tubun No. 1- 6  
Cibuluh, Kec. Bogor Utara  
Kota Bogor - Jawa Barat  
16151

##### 15. JAMBI POSS

Komplek Ruko Transmart  
Jambi Blok A 20  
Jalan Jend Sudirman  
Kel. Tambak Sari  
Kec. Jambi Selatan  
Kota Jambi 36139  
Telp: 0741-3603-724

##### 16. PADANG POSS

Jl. Kis Mangunsarkoro No. 3  
Kel. Jati Baru Kec. Padang  
Timur Kota Padang  
Telp: 0751-8957288

##### 17. ACEH POSS

Jl. DR. Mr. H. T. Muhammad  
Hasan, Gampong  
Sukadamai, Kec. Lueng  
Bata, Kota Banda Aceh

## Regional 2

### 1. BANDUNG POSS

Jl. BKR No. 19 A RT. 09/  
RW. 06 Kel. Cijagra  
Kec. Lengkong Bandung  
40254  
Telp: 62-22-8732 8455,  
62-22-7328 0955

### 2. CIREBON POSS

Cirebon Super Block Office  
Park P10, Jl. Dr. Cipto  
Mangunkusumo No. 26  
Cirebon 45131 Jawa Barat

### 3. SEMARANG POSS

Jl. M.T. Haryono No.798 B  
Semarang 50124  
Jawa Tengah  
Telp: 024-841-0677  
024-841-0678

### 4. SOLO POSS

Sentra Niaga Solo Baru  
Komplek The Park Mall  
Jl. Soekarno Blok A No. 5A  
Solo Baru

### 5. YOGYAKARTA POSS

Jl. Affandi No. 29 C1 RT. 12  
RW. 5, Mrican, Caturtunggal  
Depok, Sleman, Yogyakarta

### 6. SURABAYA POSS

Wisma Tugu Darmo Jl. Raya  
Darmo No. 64 Surabaya  
Jawa Timur 60264  
Telp: 031-566-4470  
Fax: 031-5664471

### 7. MALANG POSS

Ruko Sarangan  
Jl. Sarangan 1E, Lowokwaru  
Malang 65141  
Telp: 0341-43877377

### 8. DENPASAR POSS

Jl. Gatot Subroto No. 335  
Denpasar Bali 80111  
Telp: 0361-909-3160

### 9. MAKASSAR POSS

Jl. Lamadukelleng Buntu  
No. 82 Mariso  
Kunjung Mae, Makassar  
Sulawesi Selatan 90111  
Telp: 021-529-61777

### 10. PALU POSS

Jln. Towua, Kel. Tatura  
Selatan, Kec. Palu Selatan  
Kota Palu  
Prov. Sulawesi Tengah

### 11. BALIKPAPAN POSS

Komplek Pertokoan  
Balikpapan Super Block  
(BSB) Blok E No. 11  
Jl. Jend. Sudirman  
Balikpapan  
Kalimantan Timur  
Telp: 0542-721 9899  
Fax: 0542-7219979

### 12. PONTIANAK POSS

Komplek Perkantoran  
Pontianak Mall  
Jl. Teuku Umar Blok C-25  
Telp: 0561 - 8185-627

### 13. SAMARINDA POSS

Komplek Ruko Grand  
Mahakam Jalan Siradj  
Salman Samarinda  
Kecamatan Samarinda Ulu  
Kota Samarinda  
Kalimantan Timur 75243  
Telp: 0541 7810179

### 14. BANJARMASIN POSS

Jl. Gatot Subroto Raya  
No. 113, Kelurahan  
Kebun Bunga, Kecamatan  
Banjarmasin Timur, Kota  
Banjarmasin, Kalimantan  
Selatan 70235  
Telp: 0511-678-2954

# Produk, Layanan dan Kegiatan Usaha [OJK C.4] [GRI 2-6]

## Products, Services, and Business Activities [OJK C.4] [GRI 2-6]

### Produk

#### Product



Tugu Insurance terus melakukan terobosan dan inovasi untuk memberikan layanan perlindungan terbaik melalui berbagai produk asuransi di segmen korporasi dan retail (baik konvensional dan syariah) dan juga reasuransi. Saat ini jumlah produk berizin OJK yang dimiliki perseroan sekitar 100 produk asuransi.

Informasi produk dan jasa secara terperinci juga disajikan dalam laporan Tahunan 2023 pada bagian profil perusahaan. Namun secara ringkas, produk dan jasa Tugu Insurance dapat diuraikan sebagai berikut:

Tugu Insurance relentlessly makes breakthroughs and innovations to provide the best protection services through various products in corporate and retail segments (conventional and sharia) and reinsurance. Currently, the number of OJK licensed products owned by the company is approximately 100 insurance products.

Detailed product and service information is also presented in the 2023 Annual report in the Company Profile chapter. However, in brief, Tugu Insurance's products and services can be described as follows:

### Asuransi Umum

#### General Information

Segmentasi Pasar Market Segmentation	Jenis Asuransi Type of Insurance
Korporasi Corporate	<ul style="list-style-type: none"> <li>Asuransi Kebakaran dan Harta Benda   Fire and Property Insurance</li> <li>Asuransi Rekayasa   Engineering Insurance</li> <li>Asuransi Kelautan   Marine Insurance</li> <li>Asuransi Kredit dan Penjaminan   Credit and Suretyship Insurance</li> <li>Asuransi Tanggung Gugat   Liability Insurance</li> <li>Asuransi Energi   Energy Insurance</li> <li>Asuransi Kesehatan   Health Insurance</li> <li>Asuransi Penerbangan &amp; Satelit   Aviation &amp; Satellite Insurance</li> <li>Asuransi Aneka   Miscellaneous Insurance</li> </ul>
Ritel Retail	<ul style="list-style-type: none"> <li>Asuransi Kendaraan Bermotor   Motor Vehicle Insurance</li> <li>Asuransi Harta Benda   Property Insurance</li> <li>Asuransi Kesehatan   Health Insurance</li> <li>Asuransi Kecelakaan Diri   Personal Accident Insurance</li> <li>Produk Lainnya   Other Products</li> </ul>

## Layanan Services

Untuk mendukung kinerja produk yang ditawarkan kepada pelanggan, Tugu Insurance turut memberikan pelayanan terbaik yang dapat dijangkau oleh para pelanggan.

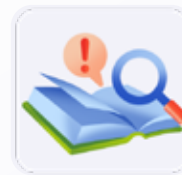
To support the performance of its insurance products, Tugu Insurance also provides the best service that customers can reach.



### Layanan Management Risiko Risk Management



### Layanan Penilaian Risiko Risk Valuation



### Layanan Pemeriksaan Risiko Risk Survey/Assesment

Fasilitas dan layanan pendukung yang dapat dijangkau oleh pelanggan antara lain:

Supporting facilities and services for the customers are as follows:

#### 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.

#### Call TIA (Tugu Insurance Assistance)

Customer Service is available 24/7 via "Call TIA" 1500 458, WhatsApp 081197900100 and email to calltia@tugu.com. Call TIA is always ready to serve product information, insurance policy services, claim reports, and so on, down to emergency assistance on the road.



#### t Rex (Tugu Real Experience)

Layanan bantuan 24 jam yang dilengkapi dengan tiga jenis armada yaitu unit kendaraan Derek, unit kendaraan Towing dan sepeda motor. Tugu Insurance memberikan penanganan darurat pertama, dimulai dari kejadian ban bocor, jumper aki, hingga kejadian yang tak terduga seperti kecelakaan di jalan raya.

#### t Rex (Tugu Real Experience)

A 24-hour support service equipped with three types of fleets, namely towing vehicles and motorbikes. Tugu Insurance provides first emergency response, starting from a leaky tire, battery jumper, to unexpected incidents such as road accidents.



#### Aplikasi t drive

Untuk meningkatkan kesadaran mengemudi kendaraan secara aman, Tugu Insurance meluncurkan aplikasi t drive. Aplikasi ini dapat diunduh via smartphone oleh masyarakat luas melalui Google Play untuk platform Android dan Apple App Store.

#### t drive Application

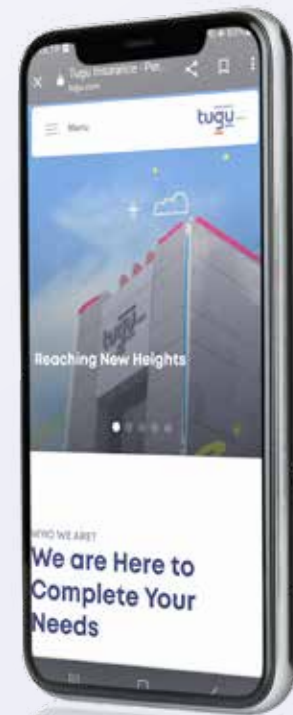
To increase awareness of vehicle safety, Tugu Insurance has launched a t drive application. This application can be downloaded on a smartphone via Google Play for the Android platform and the Apple App Store.

#### Aplikasi t friends

Untuk mempermudah tenaga pemasaran Tugu Insurance baik internal (*marketing officer*) maupun eksternal (*agent* Tugu Insurance) dalam menjual produk Asuransi dari Tugu Insurance. Aplikasi t friends dapat diunduh melalui Google Play untuk platform Android dan Apple App Store.

#### T friends Application

This app provides convenience for Tugu Insurance's marketing personnel, both internal (*marketing officer*) and External (Tugu Insurance agent) to sell insurance products from Tugu Insurance. The t friends application can be downloaded via Google Play for the Android platform and the Apple App Store.



#### Sosial Media

Untuk dapat menjangkau seluruh *stakeholder* dan masyarakat maka kami hadir dalam berbagai platform Sosial Media (Instagram, Facebook, Twitter, LinkedIn, Youtube dan Tiktok) untuk mengetahui informasi produk dan layanan, serta berbagai informasi terkini Tugu Insurance. Kunjungi dan ikuti akun Sosial Media Tugu Insurance melalui:

#### Social Media

To be able to reach all stakeholders and the public, we are present on various Social Media platforms (Instagram, Facebook, Twitter, LinkedIn, Youtube and Tiktok), so that they can find product and service information, as well as the latest information of Tugu Insurance. Visit and follow Tugu Insurance Social Media account via:

- 📷 Instagram: @tuguinsurance | @mytdrive.id | @lifeattugu
- 📘 Facebook: @tuguinsurance.id | @mytdrive\_id
- 🌐 LinkedIn: PT Asuransi Tugu Pratama Indonesia Tbk
- 📺 X: @tuguinsurance | @mytdrive\_id
- 📺 TikTok: @tuguinsurance | @mytdrive.id
- 📺 Youtube: Tugu Insurance | @mytdrive\_id

## Pasar yang Dilayani

### Market Served



Tugu Insurance senantiasa berkomitmen untuk memberikan pelayanan asuransi umum yang optimal, tepat guna dan unggul bagi semua level pelanggan yang tersebar di seluruh penjuru Nusantara. Dalam aktivitas operasionalnya, Tugu Insurance didukung oleh entitas anak perusahaan ataupun TUGU Group melalui ekstensifikasi bisnis yang inovatif.

Tugu Insurance is constantly committed to affording optimal, efficient, and excellent general insurance services for all levels of customers spread throughout the archipelago. In its operational activities, Tugu Insurance is supported by its subsidiaries as well as TUGU Group through innovative business extensification.

## Keanggotaan Asosiasi [OJK C.5] [GRI 2-28]

### Membership in Association [OJK C.5] [GRI 2-28]

Tugu Insurance turut berperan aktif di dalam berbagai asosiasi yang relevan dan mendukung dengan kegiatan usaha Perseroan. Tugu Insurance meyakini dengan keikutsertaan dalam asosiasi-asosiasi tersebut menambah nilai manfaat jaringan dan informasi berbagai perkembangan yang terkait pengelolaan bisnis, serta membantu menyuarakan aspirasi para pemangku kepentingan. Daftar asosiasi yang diikuti oleh Tugu Insurance sampai dengan periode pelaporan, adalah sebagai berikut:

Tugu Insurance actively participates in various associations which are relevant and supportive to its business activities. Tugu Insurance believes that its participation in the associations will expand network and gain more information on developments related to business management, and help to express the stakeholders' aspirations. As of the reporting period, Tugu Insurance has participated in the following associations:

Nama Asosiasi Association Name	Status Keanggotaan Membership Status
Asosiasi Asuransi Umum Indonesia (AAUI) Indonesian General Insurance Association (AAUI)	Anggota & Pengurus Member & Management
Asosiasi Asuransi Syariah Indonesia (AASI) Indonesian Sharia Insurance Association (AASI)	Anggota & Pengurus Member & Management
Dewan Asuransi Indonesia (DAI) Indonesian Insurance Council (DAI)	Anggota & Pengurus Member & Management
Asosiasi Emiten Indonesia (AEI) Indonesian Public Listed Companies Association (AEI)	Anggota Member
Kamar Dagang & Industri Indonesia (KADIN) Indonesian Chamber of Commerce and Industry (KADIN)	Anggota Member

Nama Asosiasi Association Name	Status Keanggotaan Membership Status
Indonesia Corporate Secretary Association (ICSA)	Anggota Member
Indonesia Senior Executive Association (ISEA)	Corporate Strategic Partner
PERHUMAS (Perhimpunan Hubungan Masyarakat Indonesia) PERHUMAS (Indonesian Public Relations Association)	Anggota Member
PR Society Communication Management	Anggota & Pengurus Member & Management

## Perubahan Signifikan [OJK c.6]

### Significant Changes [OJK C.6]

Selama periode pelaporan, terdapat perubahan signifikan di Tugu Insurance berupa perubahan komposisi Dewan Komisaris dan Direksi, wilayah operasi berkaitan dengan kantor cabang menjadi PoSS dan jumlah pemasok. Perubahan tersebut disajikan dalam tabel:

1. Menyetujui untuk memberhentikan dengan hormat Anggota Direksi, anggota Dewan Komisaris dan anggota Dewan Pengawas Syariah Perseroan yang berakhir masa jabatannya terhitung sejak ditutupnya Rapat Umum Pemegang Saham Tahunan (RUPST) sebagai berikut:
  - a. Tuan Adi Zakaria Afiff sebagai Komisaris Independen;
  - b. Tuan Jafril Khalil sebagai Ketua Dewan Pengawas Syariah;
  - c. Tuan Muhammad Maksum sebagai Dewan Pengawas Syariah;
  - d. Tuan Syaiful Azhar sebagai Direktur Teknik; dan
  - e. Tuan Budi P. Amir sebagai Direktur Kepatuhan & Manajemen Risiko.
2. Menyetujui Pengunduran diri Nona Amelia Kurniawan sebagai Komisaris terhitung sejak ditutupnya RUPST.
3. Menyetujui pengangkatan kembali anggota Dewan Komisaris dan Direksi Perseroan terhitung sejak ditutupnya RUPST sampai dengan penutupan RUPS Tahunan ke-3 (ketiga) pada akhir 1 (satu) periode masa jabatan dimaksud dengan memperhatikan peraturan perundang-undangan di bidang Pasar Modal,

There were significant changes in Tugu Insurance during the reporting period such as in the form of changes in the composition of the Board of Commissioners and Directors, operating areas related to branch offices to PoSS and the number of suppliers. These changes are in the following table:

1. Approve to respectfully dismiss members of the Board of Directors, members of the Board of Commissioners and members of the Company's Sharia Supervisory Board whose term of office ends as of the closing of the Annual General Meeting of Shareholders (AGMS) as follows:
  - a. Mr. Adi Zakaria Afiff as Independent Commissioner;
  - b. Mr. Jafril Khalil as Chairman of the Sharia Supervisory Board;
  - c. Mr. Muhammad Maksum as Member of Sharia Supervisory Board;
  - d. Mr. Syaiful Azhar as Technical Director; and
  - e. Mr. Budi P. Amir as Director of Compliance & Risk Management.
2. Approved the resignation of Miss Amelia Kurniawan as Commissioner effective from the closing of the AGMS.
3. Approved the re-appointment of members of the Board of Commissioners and Directors of the Company starting from the closing of the AGMS until the closing of the 3<sup>rd</sup> (third) Annual GMS at the end of 1 (one) term of office with due observance of statutory regulations in the Capital Market sector, however, this does not reduce

namun demikian tidak mengurangi hak RUPS untuk memberhentikan anggota Dewan Komisaris dan anggota Direksi tersebut sewaktu-waktu sebelum masa jabatannya berakhir, sebagai berikut:

- a. Tuan Poerwo Tjahjono sebagai Komisaris Independen; dan
  - b. Tuan Ery Widiatmoko sebagai Direktur Pemasaran Asuransi.
4. Mengusulkan pengangkatan Anggota Dewan Komisaris, Dewan Pengawas Syariah, dan Direksi terhitung efektif sejak tanggal ditetapkan 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 peraturan perundang-undangan di bidang Pasar Modal, namun demikian tidak mengurangi hak RUPS untuk memberhentikan anggota Dewan Komisaris, Dewan Pengawas Syariah, dan Direksi tersebut sewaktu-waktu sebelum masa jabatannya berakhir, sebagai berikut:
- a. Tuan Samuel Lie (Samuel Ramna) sebagai Komisaris;
  - b. Tuan Tajudin Noor sebagai Komisaris Independen;
  - c. Tuan Muhammad Maksum sebagai Ketua Dewan Pengawas Syariah;
  - d. Nyonya Siti Hannah sebagai Dewan Pengawas Syariah;
  - e. Tuan Sudarlin sebagai Direktur Teknik; dan
  - f. Tuan Edi Yoga Prasetyo sebagai Direktur Kepatuhan & Manajemen Risiko.

the rights GMS to dismiss members of the Board of Commissioners and members of the Board of Directors at any time, before their term of office ends:

- a. Mr. Poerwo Tjahjono as Independent Commissioner; And
  - b. Mr. Ery Widiatmoko as Insurance Marketing Director.
4. Propose the appointment of members of the Board of Commissioners, Sharia Supervisory Board and Board of Directors effective from the date of the stipulation of the Results of the Financial Services Authority (OJK) Fit and Proper Test, and ending at the closing of the 3rd (third) Annual GMS at the end of 1 (one) term of office in question, taking into account statutory regulations in the Capital Market sector, however, this does not reduce the right of the GMS to dismiss members of the Board of Commissioners, Sharia Supervisory Board and Directors at any time, before their term of office ends:
- a. Mr. Samuel Lie (Samuel Ramna) as Commissioner;
  - b. Mr. Tajudin Noor as Independent Commissioner;
  - c. Mr. Muhammad Maksum as Chairman of the Sharia Supervisory Board;
  - d. Mrs. Siti Hannah as Sharia Supervisory Board;
  - e. Mr. Sudarlin as Technical Director; and
  - f. Mr. Edi Yoga Prasetyo as Director of Compliance & Risk Management.

#### Tabel Perubahan Signifikan

Table of Significant Changes

Uraian Description	2023	2022
<b>Perubahan pada Manajemen</b> Changes in Management		
<b>1. Dewan Komisaris</b> <b>Board of Commissioners</b>		
• Presiden Komisaris dan Komisaris Independen President Commissioner and Independent Commissioner	Dian Masyita	Dian Masyita
• Komisaris Commissioner	Bagus Agung Rahadiansyah	Bagus Agung Rahadiansyah
• Komisaris Commissioner	Samuel Lie (Samuel Ramna)	Amelia Kurniawan
• Komisaris Independen Independent Commissioner	Tajudin Noor*	Adi Zakaria Afiff
• Komisaris Independen Independent Commissioner	Poerwo Tjahjono	Poerwo Tjahjono
<b>2. Direksi</b> <b>Board of Directors</b>		
• Presiden Direktur President Director	Tatang Nurhidayat	Tatang Nurhidayat
• Direktur Keuangan & Layanan Korporat Director of Finance & Corporate Services	Emil Hakim	Emil Hakim
• Direktur Teknik Technical Director	Sudarlin	Syaiful Azhar

### Tabel Perubahan Signifikan

Table of Significant Changes

Uraian Description	2023	2022
• Direktur Pemasaran Asuransi Director of Insurance Marketing	Ery Widiatmoko	Ery Widiatmoko
• Direktur Kepatuhan & Manajemen Risiko Director of Compliance & Risk Management	Edi Yoga Prasetyo**	Budi P Amir
<b>Perubahan pada wilayah operasi</b> <b>Changes in Operational Areas</b>		
Jumlah Kantor Regional/Kantor Cabang/PoSS The number of Regional Offices/Branch Offices/PoSS	2/-/31	2/12/22
<b>Perubahan jumlah pemasok</b> <b>Change in the total suppliers</b>	<b>98</b>	<b>97</b>

\*) Telah lulus hasil penilaian kemampuan dan kepatutan berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-6/D.05/2024 tanggal 18 Januari 2024.

\*\*) Telah lulus hasil penilaian kemampuan dan kepatutan berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-5/D.05/2024 tanggal 18 Januari 2024.

\*) Has passed the fit and proper test based on the Decree of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-6/D.05/2024 dated 18 January 2024.

\*\*) has passed the fit and proper test based on the Decree of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-5/D.05/2024 dated 18 January 2024.

## Rantai Pasokan [GRI 2-6]

### Supply Chain [GRI 2-6]

Rantai pasokan adalah pihak ketiga (disebut juga mitra bisnis) yang karena keahliannya mereka menjalankan sebagian proses bisnis perusahaan. Berikut ini adalah data jumlah pemasok dan nilai kontrak pekerjaan yang bekerjasama dengan Perusahaan.

The supply chain is a third party (also known as a business partner) who is employed to undertake part of the Company's business processes due to its expertise. The following is data on total suppliers and the contract values of cooperation with the Company.

#### Jumlah Pemasok Barang dan Jasa

Total Goods and Services Suppliers

Lokasi Geografis Pemasok Supplier Location	Jumlah Pemasok Barang & Jasa Total Goods and Services Suppliers			Nilai Kontrak Pekerjaan (Juta) Work Contract Value (Million)		
	2023	2022	2021	2023	2022	2021
Nasional (Lokal) National (Local)	93	94	87	85.614.338.007	227.836.724.422	70.693.847.853
Internasional International	5	3	1	473.902.342	351.445.260	19.134.340
<b>Jumlah Total</b>	<b>98</b>	<b>97</b>	<b>88</b>	<b>86.088.240.349</b>	<b>228.188.169.682</b>	<b>70.712.982.193</b>

# Inisiatif Eksternal

## External Initiatives

Untuk mewujudkan dan melakukan praktik terbaik, Tugu Insurance melakukan sertifikasi internasional seperti: Mendapatkan *international rating A- “Excellent”* dari A.M. Best, dimana Tugu Insurance merupakan perusahaan asuransi umum nasional pertama yang berhasil meraih predikat ini. Selain itu, pada tahun 2023, Perseroan mendapatkan berbagai penghargaan dari pihak eksternal, antara lain:

To actualise and implement best practices, Tugu Insurance adopts international certifications, such as: Receiving an international rating of A- “Excellent” from A.M. Best wherein Tugu Insurance is the first national general insurance company to win this title. Moreover in 2023, the Company obtained many awards from external parties, including:



**Indonesia Excellence Good Corporate Governance Ethics in Providing Precise and Reliable Insurance Services Category General Insurance**

Acara/Ajang  
Event

Indonesia Excellence GCG Awards 2023

Tanggal  
Date

31 Januari 2023  
31 January 2023

Diberikan Oleh  
Awarded By  
Warta Ekonomi



**Indonesia's Popular Digital Product Awards 2023 (Financial Industry) E-Customer Service in General Finance Category**

Acara/Ajang  
Event

Indonesia's Popular Digital Products Awards 2023

Tanggal  
Date

17 Februari 2023  
17 February 2023

Diberikan Oleh  
Awarded By  
The Economics



**Best Public Relations in Company Management on Providing Corporate Insurance Product Diversification to Strengthen Business Transformation**

Acara/Ajang  
Event

Indonesia Public Relation Awards (IPRA) 2023

Tanggal  
Date

24 Februari 2023  
24 February 2023

Diberikan Oleh  
Awarded By  
Warta Ekonomi



**Best Performance Chief Financial Officer 2023 in Realizing Sustainable Growth by Strengthening Business Segmentation Category General Insurance**

Acara/Ajang  
Event

Indonesia Best CFO Awards 2023

Tanggal  
Date

28 Februari 2023  
28 February 2023

Diberikan Oleh  
Awarded By  
Warta Ekonomi



**Bronze Winner PRIA 2023 “Sektor Anak Usaha BUMN Kategori Laporan Tahunan Sub Kategori Sustainability Report**

Bronze Winner PRIA 2023 "BUMN Subsidiary Sector Category Annual Report Sub Category Sustainability Report

Acara/Ajang  
Event

PR Indonesia Awards (PRIA) 2023

Tanggal  
Date

17 Maret 2023  
17 March 2023

Diberikan Oleh  
Awarded By

PR Indonesia



**The Highest Digital Index General Insurance Company**

Acara/Ajang  
Event

Infobank 12<sup>th</sup> Digital Brand Awards 2023

Tanggal  
Date

12 April 2023

Diberikan Oleh  
Awarded By

Infobank



**Indonesia Best Sharia Finance 2023 with Outstanding Comprehensive Sharia Insurance Products Availability for Various Market Segmentation**

Acara/Ajang  
Event

Indonesia Sharia Finance Awards 2023

Tanggal  
Date

10 Mei 2023  
10 May 2023

Diberikan Oleh  
Awarded By

Warta Ekonomi



**Grand Digital Marketing Company 2023 for The Informative Social Media Content**

Acara/Ajang  
Event

Indonesia Grand Digital Marketing Awards 2023

Tanggal  
Date

10 Mei 2023  
10 May 2023

Diberikan Oleh  
Awarded By

Warta Ekonomi

**Indonesia Best CSR Awards 2023**

Acara/Ajang  
Event

5<sup>th</sup> Indonesia Best CSR Awards 2023

Tanggal  
Date

25 Mei 2023  
25 May 2023

Diberikan Oleh  
Awarded By

The Economics



1 Strategi Keberlanjutan  
Sustainability Strategy

2 Ikhtisar Kinerja Aspek Keberlanjutan  
Sustainability Aspects Performance Overview

3 Penjelasan Direksi  
An Explanation from Board of Directors

4 Tentang Laporan Keberlanjutan  
About this Sustainability Report

5 Profil Perusahaan  
Company Profile

6 Tata Kelola Keberlanjutan  
Sustainability Governance

7 Kinerja Keberlanjutan  
Sustainability Performance



### Bronze Winner Media Relation Award 2023 Kategori Media Special Program

Acara/Ajang  
Event  
Media Relations Award

Diberikan Oleh  
Awarded By  
SPS

Tanggal  
Date  
Mei 2023  
May 2023



### Best Leader for Sustainability Acceleration Through Diversification of Insurance Products and Services

Acara/Ajang  
Event  
Indonesia Financial Top Leader Awards 2023

Tanggal  
Date  
31 Mei 2023  
31 May 2023

Diberikan Oleh  
Awarded By  
Warta Ekonomi



### Indonesia Outstanding Millennials' Brand Choice 2023

Acara/Ajang  
Event  
Indonesia Millennial's Brand Choice Awards 2023

Tanggal  
Date  
31 Mei 2023  
31 May 2023

Diberikan Oleh  
Awarded By  
Warta Ekonomi



### CallITIA – Tugu Insurance Kategori Call Center Car Insurance

CallITIA – Tugu Insurance Call Center Car Insurance Category

Acara/Ajang  
Event  
Contact Center Service Excellence Award 2023

Tanggal  
Date  
Juli 2023  
July 2023

Diberikan Oleh  
Awarded By  
Majalah Marketing



### The Best SPEX2 Company in General Insurance Industry

Acara/Ajang  
Event  
The 8th Annual 2023 SPEX2 DX Award

Diberikan Oleh  
Awarded By  
Kontan

Tanggal  
Date  
6 Juli 2023  
6 July 2023



**The Best Performance in 10 Consecutive Years for General Insurance Company**

**Acara/Ajang**  
Event  
Second Half Year Economic Outlook 2023

**Diberikan Oleh**  
Awarded By  
Infobank

**Tanggal**  
Date  
27 Juli 2023  
27 July 2023



**The Highest Score General Insurance Company 2023**

**Acara/Ajang**  
Event  
24<sup>th</sup> Insurance Award 2023

**Tanggal**  
Date  
27 Juli 2023  
27 July 2023

**Diberikan Oleh**  
Awarded By  
Infobank

**General Insurance Market Leaders Award 2023**

**Acara/Ajang**  
Event  
2023 Insurance Market Leaders Award

**Tanggal**  
Date  
27 Juli 2023  
27 July 2023

**Diberikan Oleh**  
Awarded By  
Media Asuransi

**The Best Performance General Insurance Company 2023**

**Acara/Ajang**  
Event  
Second Half Year Economic Outlook 2023

**Tanggal**  
Date  
27 Juli 2023  
27 July 2023

**Diberikan Oleh**  
Awarded By  
Infobank



**Best Insurance 2023 Kategori Asuransi Umum Beraset di atas Rp5 triliun**  
Best Insurance 2023 in the General Insurance Category with Assets above IDR 5 trillion

**Acara/Ajang**  
Event  
Investor Daily Awards 2023

**Diberikan Oleh**  
Awarded By  
Investor Daily

**Tanggal**  
Date  
28 Juli 2023  
28 July 2023

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### Indonesia Corporate Reputations Awards 2023

Acara/Ajang  
Event

4<sup>th</sup> Indonesia Public Relations Summit 2023

Tanggal  
Date

4 Agustus 2023  
4 August 2023

Diberikan Oleh  
Awarded By  
The Economics

### Bronze Winner Media Relations Award 2023

Acara/Ajang  
Event

Penghargaan 77 Tahun Serikat Perusahaan  
Pers (SPS)  
77<sup>th</sup> Anniversary of the Press Union (SPS)  
Award

Tanggal  
Date

11 Agustus 2023  
11 August 2023

Diberikan Oleh  
Awarded By  
Serikat Perusahaan Pers  
Press Union

### Best TJSL 2023 with Outstanding Program in Environmental Preservation and Education Services for the Community

Acara/Ajang  
Event

Indonesia TJSL Awards 2023

Tanggal  
Date

31 Agustus 2023  
31 August 2023

Diberikan Oleh  
Awarded By  
Warta Ekonomi



### 4<sup>th</sup> Indonesia Top Insurance Companies Awards 2023

Acara/Ajang  
Event

4<sup>th</sup> Indonesia Top Insurance Companies Awards  
2023

Tanggal  
Date

8 September 2023

Diberikan Oleh  
Awarded By  
The Economics

### 4<sup>th</sup> Top Insurance Companies Awards – Performing in Asset 10-25 Trillion General Insurance Company

Acara/Ajang  
Event

4<sup>th</sup> Indonesia Top Insurance Company Awards  
2023

Tanggal  
Date

8 September 2023

Diberikan Oleh  
Awarded By  
The Economics





**Top 50 Mid Capitalization Public Listed Company**

**Acara/Ajang**  
Event  
The 14<sup>th</sup> IICD Corporate Governance Conference and Award

**Diberikan Oleh**  
Awarded By  
Indonesia Institute for Corporate Directorship (IICD)

**Tanggal**  
Date  
18 September 2023



**Best Sharia General Insurance Business Unit 2023**

**Acara/Ajang**  
Event  
2023 Insurance Award

**106 Perusahaan dan Instansi Berpengaruh di Bidang Komunikasi**  
106 Influential Companies and Agencies in the Field of Communications

**Acara/Ajang**  
Event  
Sewindu PR Indonesia Award

**Tanggal**  
Date  
18 September 2023

**Diberikan Oleh**  
Awarded By  
Media Asuransi

**Tanggal**  
Date  
21 September 2023

**Diberikan Oleh**  
Awarded By  
PR Indonesia

**Best Financial Sector 2023**

**Acara/Ajang**  
Event  
The 14<sup>th</sup> IICD Corporate Governance Conference and Award

**Tanggal**  
Date  
18 September 2023

**Diberikan Oleh**  
Awarded By  
Indonesia Institute for Corporate Directorship (IICD)



**Best SOE 2023 with Top Financial Performance and Providing a Variety of Innovative Product and Service Solutions**

**Acara/Ajang**  
Event  
Indonesia Best BUMN Awards 2023

**Diberikan Oleh**  
Awarded By  
Warta Ekonomi

**Tanggal**  
Date  
27 September 2023

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### Best Insurance 2023 with Top Financial Performance and Seizing the Opportunity to Develop Product Diversification

Acara/Ajang  
Event

Indonesia Best Insurance Awards 2023

Tanggal  
Date

27 September 2023

Diberikan Oleh  
Awarded By  
Warta Ekonomi

### Excellence Financial Performance Islamic Banking Unit of General Insurance Company 2022

Acara/Ajang  
Event

Infobank 12<sup>th</sup> Sharia Award 2023

Tanggal  
Date

27 September 2023

Diberikan Oleh  
Awarded By  
Infobank

### Best Brand Popularity in General Insurance Company

Acara/Ajang  
Event

5<sup>th</sup> Anniversary Indonesia BUMN Awards 2023

Tanggal  
Date

12 Oktober 2023  
12 October 2023

Diberikan Oleh  
Awarded By  
The Economics



### The Best Performing General Insurance Based on Financial Performance 2020-2022

Acara/Ajang  
Event

Top 20 Financial Institution 2023

Tanggal  
Date

14 November

Diberikan Oleh  
Awarded By  
The Finance

### Best CFO In Financial Institution 2023

Acara/Ajang  
Event

The Finance Best CEO 2023

Tanggal  
Date

14 November 2023

Diberikan Oleh  
Awarded By  
The Finance

### 2<sup>nd</sup> Best General Insurance Company 2023, Category General Insurance Equity > IDR 1,5 Trillion

Acara/Ajang  
Event

APPARINDO Awards 2023

Tanggal  
Date

24 November 2023

Diberikan Oleh  
Awarded By  
APPARINDO



### Best Social Contribution Reputation in General Insurance > 10T Category

Acara/Ajang  
Event  
Best 50 Financial Awards

Tanggal  
Date  
27 November 2023

Diberikan Oleh  
Awarded By  
The Economics

### The Inspiration from Successful Leaders in Crisis

Acara/Ajang  
Event  
Top 200 The Next Leader 2023

Tanggal  
Date  
5 Desember 2023  
5 December 2023

Diberikan Oleh  
Awarded By  
Infobank

### The Inspiration from Successful Leaders in Crisis

Acara/Ajang  
Event  
Top 200 The Next Leader 2023

Tanggal  
Date  
5 Desember 2023  
5 December 2023

Diberikan Oleh  
Awarded By  
Infobank



### TOP 100 CEO 2023

Acara/Ajang  
Event  
Infobank Top 100 CEO & the Next 200 Leaders

Tanggal  
Date  
5 Desember 2023  
5 December 2023

Diberikan Oleh  
Awarded By  
Infobank



### Indonesia CEO Excellence 2023 with Popularity in Maintaining Sustainable Performance Through Prudent Risk Management and Digitalization

Acara/Ajang  
Event  
Indonesia CEO Excellence Award

Tanggal  
Date  
14 Desember 2023  
14 December 2023

Diberikan Oleh  
Awarded By  
Warta Ekonomi

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### Best Chief Marketing Officer 2023 in Continuous Improvement Through Optimizing and Strengthening Multichannel Distribution

Acara/Ajang  
Event

Indonesia Best CMO Awards 2023

Tanggal  
Date

14 Desember 2023  
14 December 2023

Diberikan Oleh  
Awarded By

Warta Ekonomi

### Winner of 3<sup>rd</sup> Anniversary Indonesia Top 20 GCG Awards 2023

Acara/Ajang  
Event

Winner of 3<sup>rd</sup> Anniversary Indonesia Top 20 GCG Awards 2023

Tanggal  
Date

15 Desember 2023  
15 December 2023

Diberikan Oleh  
Awarded By

The Economics

### Winner of 3<sup>rd</sup> Anniversary Indonesia Best 20 Corporate Secretary Awards 2023

Acara/Ajang  
Event

3<sup>rd</sup> Anniversary Indonesia Best 20 Corporate Secretary Awards 2023

Tanggal  
Date

15 Desember 2023  
15 December 2023

Diberikan Oleh  
Awarded By

The Economics



### Digital Financial Excellence Awards 2023 (Asuransi Konvensional-Ekuitas Rp1 Triliun ke Atas)

Digital Financial Excellence Awards 2023(Conventional Insurance-Equity of IDR1 Trillion and above)

Acara/Ajang  
Event

Digital Financial Excellence Awards 2023

Tanggal  
Date

19 Desember 2023  
19 December 2023

Diberikan Oleh  
Awarded By

Media Asuransi



### Sertifikasi

Certifications

### Anti Bribery Management System as per ISO 37001:2016

Jenis Sertifikasi  
Types of Certification

ISO 37001:2016

Masa Berlaku  
Valid Until

24 Februari 2024  
24 February 2024

Diberikan Oleh  
Certified By

TUV Nord Indonesia



Insurance  
**tugu**

06

# Tata Kelola Keberlanjutan

Sustainability Governance



# Tata Kelola Keberlanjutan

## Sustainability Governance



Program pembangunan fasilitas air bersih bersama Mushallah Nurrurazaq di Desa Sukamanah, Kabupaten Sumedang, Jawa Barat  
Clean water facility construction program with Mushallah Nurrurazaq in Sukamanah Village, Sumedang Regency, West Java

Tugu Insurance meyakini perlunya tata kelola keberlanjutan sebagai landasan untuk mewujudkan terintegrasinya pendekatan ekonomi, lingkungan dan sosial dalam pengelolaan bisnis perasuransian. Tata kelola keberlanjutan memandu Perseroan dalam pengambilan keputusan yang mempertimbangkan 3 (tiga) aspek keberlanjutan, yaitu aspek ekonomi, lingkungan dan sosial sesuai prinsip *Good Corporate Governance* (GCG), yaitu transparansi, akuntabilitas, pertanggungjawaban, kemandirian, kesetaraan dan kewajaran. Selain itu, Perseroan tetap menjaga kepatuhan pada peraturan perundangan-undangan dan ketentuan yang berlaku umum serta etika bisnis.

Penerapan tata kelola keberlanjutan telah mendorong Tugu Insurance untuk mengelola usaha secara sehat dan transparan, serta menciptakan kepercayaan para pemangku kepentingan. Penerapan prinsip dan praktik GCG juga mengacu pada berbagai ketentuan perundang-undangan termasuk Peraturan Menteri BUMN dan Peraturan Otoritas Jasa Keuangan (POJK) serta Pedoman Umum Governansi Korporasi Indonesia (PUGKI) yang dikeluarkan oleh Komite Nasional Kebijakan Governansi (KNKG). Disamping itu, sebagai perusahaan asuransi yang memiliki Unit Usaha

Sustainability governance is the basis for Tugu Insurance to realize the integration of economic, environmental and social approaches in managing the insurance business. Sustainability governance guides the Company in making decisions that consider 3 (three) aspects of sustainability, namely economic, environmental and social elements, according to the principles of Good Corporate Governance (GCG): transparency, accountability, responsibility, independence, equality and fairness. In addition, the Company continues to maintain compliance with laws and regulations, generally accepted provisions, and business ethics.

The implementation of sustainable governance encourages the realization of sound and transparent business management and creates the trust of stakeholders. The application of GCG principles and practices also refers to various statutory provisions, including SOE Ministerial Regulations and Financial Services Authority Regulations (POJK) and General Guidelines for Indonesian Corporate Governance (PUGKI) by the National Committee on Governance Policy (KNKG). Besides that, as an insurance company that has a Sharia Business Unit (UUS) that

Syariah (UUS) yang beroperasi dengan prinsip syariah, Tugu Insurance memastikan agar dalam menjalankan bisnis syariah tetap berpegang kepada Pedoman Tata Kelola Perusahaan (*Code of Corporate Governance*) dan prinsip syariah sesuai ketentuan baik dari Dewan Syariah Nasional MUI maupun regulator.

Sebagai bentuk komitmen terhadap GCG, Tugu Insurance memastikan terpenuhinya kepatuhan terhadap setiap undang-undang dan peraturan yang berlaku. Perseroan terus melakukan pemutakhiran berbagai pedoman dan prosedur operasi yang berlaku sesuai dengan peraturan perundangan, yang kemudian diikuti oleh sosialisasi dan penerapan yang terarah. Dalam setiap perencanaan dan keputusan yang diambil, Perseroan juga berupaya untuk senantiasa mengintegrasikan prinsip dan praktik keberlanjutan, memperhatikan tiga aspek penting, yaitu *people*, *planet*, dan *profit*.

operates under sharia principles, Tugu Insurance ensures application of both Code of Corporate Governance and sharia principles in running sharia business according to the Code of Corporate Governance and provisions of the National Sharia Supervisory Board MUI and regulators.

Tugu Insurance's commitment to GCG within the Company is realized by upholding compliance with all applicable laws and regulations. The Company continues to update various operating guidelines and procedures per laws and regulations, which are followed by targeted dissemination and implementation. In every plan and decision made, the Company strives to integrate sustainability principles and practices, paying attention to three crucial aspects: people, planet and profit.

## Struktur Tata Kelola [OJK E.1][GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14]

### Governance Structure [OJK E.1][GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14]

Organ utama tata Kelola Tugu Insurance berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan Anggaran Dasar, terdiri dari tiga bagian:

#### 1. Rapat Umum Pemegang Saham

Rapat Umum Pemegang Saham (RUPS) merupakan pemegang kekuasaan tertinggi di dalam Perseroan Terbatas dan pemegang segala kewenangan yang tidak diserahkan kepada Dewan Komisaris dan Direksi dalam batas yang telah ditentukan oleh Undang-Undang dan/atau Anggaran Dasar.

Rapat Umum Pemegang Saham (RUPS) memegang peran penting sebagai wadah bagi pemegang saham dalam memutuskan arah tujuan Perseroan serta mengangkat dan/atau memberhentikan anggota Dewan Komisaris dan Direksi. Di samping itu, RUPS juga menentukan hal-hal penting terkait dengan Perseroan yang perlu mendapatkan persetujuan dari RUPS sesuai peraturan perundang-undangan yang berlaku dan/atau Anggaran Dasar. Sesuai dengan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, penyelenggaraan RUPS terdiri dari RUPS Tahunan (RUPST) yang diadakan satu kali dalam satu tahun, dan RUPS Luar Biasa (RUPSLB) yang dapat diadakan sewaktu-waktu atas permintaan salah satu Organ Perseroan.

The main organ of Tugu Insurance governance based on Law No. 40 of 2007 concerning Limited Liability Companies and Articles of Association, consists of three parts:

#### 1. The General Meeting of Shareholders

Hereinafter referred to as the GMS, is a Company Organ that has authority that is not granted to the Board of Directors or the Board of Commissioners within the limits specified in this law and/or the articles of association.

The General Meeting of Shareholders (GMS) plays an important role as a forum for shareholders in deciding the direction of the Company's objectives and appointing and/or dismissing members of the Board of Commissioners and Board of Directors. Moreover, the GMS also determines important matters related to the Company that need to be approved by the GMS in accordance with the applicable laws and regulations and/or the Articles of Association. In accordance with Law No. 40 of 2007 concerning Limited Liability Companies, the implementation of the GMS consists of the Annual GMS (AGMS) which is held once a year, and the Extraordinary GMS (EGMS) which can be held at any time at the request of one of the Company Organs.

Dalam tahun 2023, Tugu Insurance mengadakan RUPST pada tanggal 28 April 2023. Perseroan menyelenggarakan RUPS sesuai dengan Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka ("POJK 15/2020"), Anggaran Dasar, dan peraturan perundang-undangan yang berlaku.

## 2. Dewan Komisaris

Dewan Komisaris adalah Organ Perseroan yang bertugas untuk melakukan pengawasan dan memberi nasihat kepada Direksi atas implementasi rencana kerja, strategi bisnis, serta penerapan peraturan dan undang-undang yang berlaku sesuai Anggaran Dasar.

Dalam melaksanakan tugasnya, Dewan Komisaris dibantu oleh berbagai organ pendukung dan komite, seperti:

- a. Komite Audit;
- b. Komite Pemantau Risiko;
- c. Komite Nominasi dan Remunerasi;
- d. Sekretaris Dewan Komisaris.

## 3. Dewan Pengawas Syariah

Dewan Pengawas Syariah adalah bagian dari organ Perseroan yang mempunyai tugas dan fungsi pengawasan terhadap penyelenggaraan usaha Perseroan agar sesuai dengan prinsip syariah.

## 4. Direksi

Direksi adalah Organ Perseroan yang berwenang dan bertanggung jawab penuh atas pengurusan Perseroan untuk kepentingan Perseroan, sesuai dengan maksud dan tujuan Perseroan serta mewakili Perseroan, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan anggaran dasar.

Sementara itu, struktur tata kelola Tugu Insurance dapat disajikan sebagai berikut: [\[GRI 2-9\]](#)

In 2023, Tugu Insurance held an AGM on 28 April 2023. The Company held the GMS in accordance with OJK Regulation No. 15/POJK.04/2020 concerning Planning and Implementation of the General Meeting of Shareholders of Public Companies ("POJK 15/2020"), Articles of Association, and applicable laws and regulations.

## 2. The Board of Commissioners

The Board of Commissioners is an Organ of the Company whose duty is to carry out general and/or special supervision in accordance with the articles of association and provide advice to the Board of Directors on the implementation of work plans, business strategies, as well as the implementation of applicable regulations and laws in accordance with the Articles of Association.

In carrying out its duties, the Board of Commissioners is assisted by various supporting organs and committees, such as:

- a. Audit Committee;
- b. Risk Monitoring Committee;
- c. Nomination and Remuneration Committee;
- d. Secretary of the Board of Commissioners.

## 3. Sharia Supervisory Board

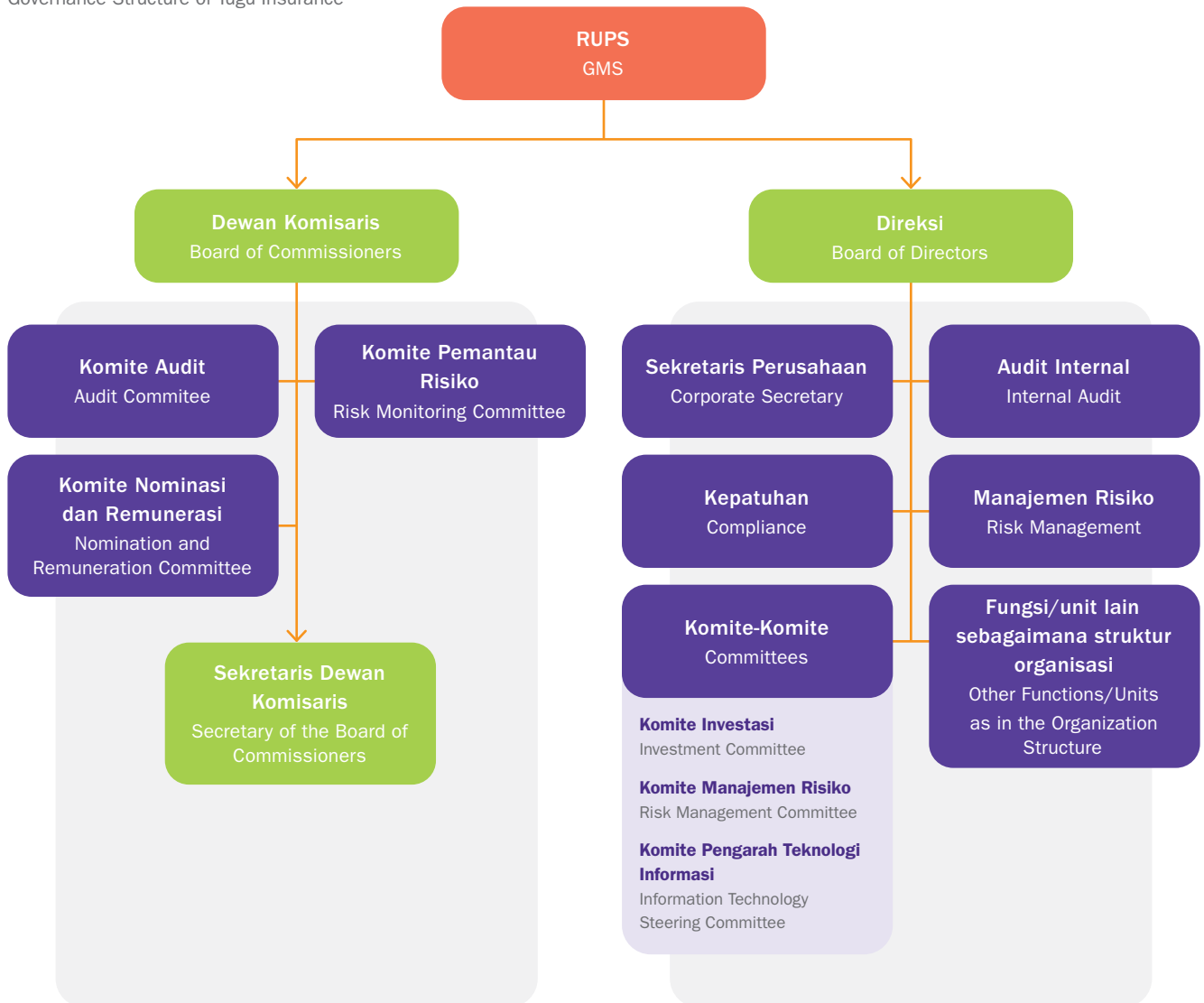
Sharia Supervisory Board is part of the Company's Organ that has duty and supervisory functions over the business activities management of the Company by the Sharia Principles.

## 4. The Board of Directors

The Board of Directors is an Organ of the Company that is fully authorized and responsible for managing the Company for the benefit of the Company, in accordance with the aims and objectives of the Company and represents the Company, both inside and outside the court in accordance with the provisions of the articles of association.

Meanwhile, the governance structure of Tugu Insurance can be presented as follows: [\[GRI 2-9\]](#)

**Struktur Tata Kelola Tugu Insurance**  
Governance Structure of Tugu Insurance



Setiap bagian dari struktur tata kelola telah melaksanakan fungsinya sesuai dengan hukum dan peraturan perundang-undangan yang berlaku. Organ tata kelola tersebut memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diatur dalam anggaran dasar dan peraturan perundang-undangan. Namun demikian, keduanya mempunyai tanggung jawab untuk memelihara kesinambungan usaha Perseroan dalam jangka panjang. Oleh karena itu, organ tata kelola tersebut harus memiliki kesamaan pandangan terhadap visi, misi dan nilai-nilai Perseroan.

Every part of the governance structure at Tugu Insurance carries out its functions in accordance with applicable laws and regulations. The governance organs have clear authorities and responsibilities according to their respective tasks as stipulated in the articles of association and laws and regulations. However, they are all responsible for maintaining the Company's business continuity in the long term. Therefore, these governance organs must have the same views on the Company's vision, mission, and values.

## Badan Tata Kelola Tertinggi dan Penanggung Jawab Penerapan Keuangan Berkelanjutan [OJK E.1][GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14]

Governance Structure and Party in Charge of Sustainable Finance Implementation [OJK E.1][GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14]

### Dewan Komisaris [GRI 2-11]

Dewan Komisaris memiliki tugas melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar serta memberikan nasihat kepada Direksi. Dalam pelaksanaan tugasnya, Dewan Komisaris mempertimbangkan aspek-aspek keberlanjutan, yaitu bidang ekonomi, sosial dan lingkungan. Dewan Komisaris bertanggung jawab secara kolektif untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan bahwa Perseroan melaksanakan GCG pada seluruh tingkatan atau jenjang organisasi. Kedudukan masing-masing anggota Dewan Komisaris termasuk Komisaris Utama adalah setara.

Dalam periode pelaporan ini, jumlah anggota Dewan Komisaris per 31 Desember 2023 adalah sejumlah 5 (lima) orang sebagai berikut:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
<b>Dian Masyita</b>	Presiden Komisaris dan Komisaris Independen President Commissioner and Independent Commissioner	Akta No. 118 tanggal 19 Oktober 2022, Notaris Jose Dima Satria, S.H., M.Kn. Deed Number 118 dated 19 October 2022, Notary Jose Dima Satria, S.H., M.Kn.
<b>Poerwo Tjahjono</b>	Komisaris Independen Independent Commissioner	Akta No. 124 tanggal 28 April 2023, Notaris Jose Dima Satria, S.H., M.Kn. Deed Number 124 dated 28 April 2023, Notary Jose Dima Satria, S.H., M.Kn.
<b>Bagus Agung Rahadiansyah</b>	Komisaris Commissioner	Akta No. 118 tanggal 25 Juli 2023, Notaris Jose Dima Satria, S.H., M.Kn. Deed Number 118 dated 25 July 2023, Notary Jose Dima Satria, S.H., M.Kn.
<b>Samuel Lie (Samuel Ramna)</b>	Komisaris Commissioner	Akta No. 49 tanggal 11 Januari 2024, Notaris Jose Dima Satria, S.H., M.Kn. Deed Number 49 dated 11 January 2024, Notary Jose Dima Satria, S.H., M.Kn.
<b>Tajudin Noor*</b>	Komisaris Independen Independent Commissioner	Akta No. 1 tanggal 1 Februari 2024, Notaris Jose Dima Satria, S.H., M.Kn. Deed Number 1 dated 1 February 2024, Notary Jose Dima Satria, S.H., M.Kn.

\*) Telah lulus hasil penilaian kemampuan dan kepatutan berdasarkan Surat Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. KEP-6/D.05/2024 tanggal 18 Januari 2024.

\*) Has passed the fit and proper test based on the Decree of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-6/D.05/2024 dated 18 January 2024.

### Tugas dan Wewenang Dewan Komisaris [GRI 2-12, 2-14]

Dewan Komisaris bertanggung jawab untuk melakukan pengawasan dan pemberian nasihat terhadap pengurusan Perseroan yang dilakukan oleh Direksi serta memberikan nasihat kepada Direksi termasuk pelaksanaan Rencana Jangka Panjang Perusahaan, Rencana Kerja dan Anggaran Perusahaan, serta ketentuan-ketentuan Anggaran Dasar dan Keputusan Rapat Umum Pemegang Saham dan peraturan perundang-undangan yang berlaku. Disamping itu, Dewan Komisaris juga bertanggung jawab atas pengawasan terhadap kebijakan penyusunan dan penerapan GCG di Perseroan.

### Board of Commissioners [GRI 2-11]

The Board of Commissioners' duties are to undertake general and/or specific supervision in compliance with the Articles of Association and to provide advice to the Board of Directors. In carrying out these duties, the Board of Commissioners considers various sustainability aspects in the economic, social, and environmental fields. The Board of Commissioners is collectively responsible for supervising and advising the Board of Directors and ensuring that the Company implements GCG at all levels of the organisation. The position of each member of the Board of Commissioners, including the President Commissioner, is equal.

During this reporting period, the Board of Commissioners as of 31 December 2023 was composed of 5 (five) members as follows:

### Duties and Authorities of Board of Commissioners [GRI 2-12, 2-14]

The primary duty of the Board of Commissioners is to supervise and provide advice to the management of the Company carried out by the Board of Directors and provide advice to the Board of Directors, including the implementation of the Company's Long Term Plan, Work Plan and the Company Budget, as well as the provisions of the Articles of Association, Resolutions of General Meeting Shareholders, and applicable laws. In addition, the Board of Commissioners is also responsible for supervising the policies on the arrangement and implementation of GCG in the Company.

Berdasarkan Anggaran Dasar Perseroan, Dewan Komisaris dapat melaksanakan tugas dan tanggung jawabnya, para anggota Dewan Komisaris, baik bersama-sama maupun sendiri-sendiri setiap waktu berwenang dan bertanggung jawab untuk:

1. Melihat buku-buku, surat-surat, serta dokumen-dokumen lainnya, memeriksa kas untuk keperluan verifikasi, dan surat berharga lain-lain dan memeriksa kekayaan Perseroan;
2. Memasuki pekarangan, gedung, dan kantor yang dipergunakan oleh Perseroan;
3. Mengetahui segala kebijakan dan tindakan yang telah dan akan dijalankan oleh Direksi;
4. Memberikan arahan terhadap Direksi atas implementasi rencana dan kebijakan Perseroan;
5. Meminta Direksi dan/atau pejabat lainnya di bawah Direksi dengan sepengetahuan Direksi untuk menghadiri rapat Dewan Komisaris;
6. Meneliti, menelaah, serta menandatangani Rencana Jangka Panjang Perseroan (RJPP) dan Rencana Kerja dan Anggaran Perseroan (RKAP) yang disiapkan Direksi, sesuai dengan ketentuan Anggaran Dasar Perseroan;
7. Memberikan nasihat kepada Direksi dalam melaksanakan pengurusan Perseroan;
8. Mengangkat dan memberhentikan Sekretaris Dewan Komisaris;
9. Memberhentikan sementara anggota Direksi sesuai dengan ketentuan Anggaran Dasar Perseroan;
10. Menggunakan tenaga ahli untuk hal tertentu dan dalam jangka waktu tertentu atas beban Perseroan, jika dianggap perlu;
11. Melakukan tindakan pengurusan Perseroan dalam keadaan tertentu untuk jangka waktu tertentu sesuai dengan ketentuan Anggaran Dasar dan peraturan perundang-undangan;
12. Menghadiri Rapat Direksi dan memberikan pandangan-pandangan terhadap hal-hal yang dibicarakan;
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 Perseroan, memberikan pendapat dan saran kepada Rapat Umum Pemegang Saham;
15. Melaporkan dengan segera kepada Rapat Umum Pemegang Saham apabila terjadi gejala menurunnya kinerja Perseroan atau kejadian penting lain yang perlu diketahui oleh Rapat Umum Pemegang Saham;
16. Meneliti dan menelaah laporan berkala dan laporan tahunan yang disiapkan Direksi serta menandatangani Laporan Tahunan;

Based on the Company's Articles of Association, the Board of Commissioners may carry out their duties and responsibilities jointly and individually at any time, and are authorized and responsible for the following:

1. Overlook the books, letters, and other documents, cash for verification purposes, and other securities, as well as the Company's assets;
2. Enter the premises, buildings, and offices used by the Company;
3. Understand all policies and actions that have been and will be carried out by the Directors;
4. Provide directions to the Board of Directors on the implementation of the Company's plans and policies;
5. Request the Directors and/or other officials under the Board of Directors with the approval of the Board of Directors to attend the Board of Commissioners' meeting;
6. Research, analyze, and sign the Company's Long-Term Plan and Work Plan and Budget prepared by the Board of Directors, following the provisions of the Company's Articles of Association;
7. Provide advice to the Board of Directors in carrying out the management of the Company;
8. Appoint and dismiss the Secretary of the Board of Commissioners;
9. Temporarily dismiss members of the Board of Directors in accordance with the provisions of the Company's Articles of Association;
10. Work with the experts for certain matters and within a certain period at the expense of the Company, if deemed necessary;
11. Perform management of the Company in certain circumstances for a certain period in accordance with the provisions of the Articles of Association and laws and regulations;
12. Attend the Board of Directors' Meetings and provide insights on matters discussed;
13. Deliver other supervision authorities as far as those are not against the laws and regulations, the Articles of Association, and/or the resolutions of the General Meeting of Shareholders;
14. Follow the development of the Company's activities, providing opinions and suggestions to the General Meeting of Shareholders;
15. Report immediately to the General Meeting of Shareholders if there is a sign of a decline in the Company's performance or other important events that need to be known by the General Meeting of Shareholders;
16. Research and analyze the periodic and annual reports prepared by the Board of Directors and sign the Annual Report;

17. Memberikan penjelasan, pendapat dan saran kepada Rapat Umum Pemegang Saham mengenai Laporan Tahunan, apabila diminta;
18. Menyusun program kerja tahunan dan dimasukkan dalam RKAP;
19. Mengusulkan Akuntan Publik untuk melakukan audit laporan keuangan tahunan kepada Rapat Umum Pemegang Saham;
20. Melaksanakan wewenang lainnya dalam rangka tugas pengawasan dan pemberian nasihat, sepanjang tidak bertentangan dengan peraturan perundang-undangan, Anggaran Dasar, dan/atau Keputusan Rapat Umum Pemegang Saham.

Dalam menjalankan tugas dan tanggung jawabnya, Dewan Komisaris membentuk Komite-Komite beserta tugas dan tanggung jawabnya yaitu:

#### Organ Dewan Komisaris

Organ/Committee under Board of Commissioners

17. Provide explanations, opinions and suggestions to the General Meeting of Shareholders regarding the Annual Report, if requested;
18. Arrange annual work programs and be included in RKAP;
19. Propose a Public Accountant to audit the annual financial statement at the General Meeting of Shareholders;
20. Deliver other authorities for supervision and advisory duties, as long as those do not conflict with the laws and regulations, Articles of Association, and/or Resolution of the General Meeting of Shareholders.

In carrying out its duties and responsibilities, the Board of Commissioners is assisted by Committees with their responsibilities and duties:

No	Organ/Komite di Bawah Dewan Komisaris Organ/Committee under Board of Commissioners	Tugas dan Tanggung Jawab Duties and Responsibilities
1	Komite Audit Audit Committee	<p>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 pegawai atau pihak ketiga yang dilakukan oleh manajemen; serta menjaga kerahasiaan dokumen, data dan informasi perusahaan.</p> <p>Dalam melaksanakan tugas dan tanggung jawabnya pada 2023, Komite Audit mengadakan 36 (tiga puluh enam) kali rapat termasuk rapat koordinasi dengan Komite Komisaris lainnya, dan rapat dengan manajemen, serta mengikuti pelatihan dan seminar dalam rangka mengembangkan kompetensinya.</p> <p>The Audit Committee has reviewed the Company's and Subsidiaries' Financial Reports, monitored financial performance, evaluated audit planning and implementation, as well as monitored the follow-up to audit results, and recommended the appointment of a Public Accounting Firm to conduct an audit of the Company's and Subsidiaries' Financial Reports; review the adequacy of management's efforts in designing and implementing an effective internal control system; coordinate with internal auditors in carrying out their duties; monitor management effectiveness in assessing and managing risks as well as compliance with statutory regulations; monitor the effectiveness of complaint mechanisms from employees or third parties carried out by management; and maintain the confidentiality of Company documents, data and information.</p> <p>In carrying out its duties and responsibilities in 2023, the Audit Committee held 36 (thirty six) meetings including coordination meetings with other Commissioner's Committees, and meetings with management, as well as attending training and seminars in order to develop its competence.</p>

### Organ Dewan Komisaris

Organ/Committee under Board of Commissioners

No	Organ/Komite di Bawah Dewan Komisaris Organ/Committee under Board of Commissioners	Tugas dan Tanggung Jawab Duties and Responsibilities
2	Komite Pemantau Risiko Risk Monitoring Committee	<p>Komite Pemantau Risiko telah menjalankan tugas untuk membantu 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>; mengkaji kinerja direktorat-direktorat; dan membina hubungan profesional dengan Komite lain dan Manajemen.</p> <p>Dalam melaksanakan tugas dan tanggung jawabnya pada 2023, Komite Pemantau Risiko mengadakan 13 (tiga belas) 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.</p> <p>The Risk Monitoring Committee has carried out its duties to assist the Commissioners in supervising the implementation of risk management so that it is in accordance with the Company's policies, including by supervising that the risk management policies prepared by the Directors, including the tolerances adopted, are adequate and in accordance with the Company's needs; supervise risk management in the Company, especially the efforts and strategies carried out by the Board of Directors; supervise that risk reporting is submitted to the Board of Commissioners in accordance with the provisions and needs of the Board of Commissioners; ensure compliance with GCG principles and Code of Conduct; reviewing the performance of directorates; and foster professional relationships with other Committees and Management.</p> <p>In carrying out its duties and responsibilities in 2023, the Risk Monitoring Committee held 13 (thirteen) meetings including coordination meetings with other Commissioners Committees, and meetings with management. The Risk Monitoring Committee development program is implemented in line with the Company's strategic program, through seminars, workshops and training.</p>
3	Komite Nominasi dan Remunerasi Nomination and Remuneration Committee	<p>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 hingga dua tingkat di bawah Group Head antara lain melalui 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, membantu Dewan Komisaris melakukan penilaian kinerja berdasarkan tolak ukur yang telah ditetapkan dan kesesuaian remunerasi yang diterima, memberikan rekomendasi terkait program pengembangan kompetensi anggota Dewan Komisaris dan Direksi. Komite Nominasi dan Remunerasi memberikan pertimbangan terkait struktur, kebijakan dan besaran Remunerasi.</p> <p>Dalam melaksanakan tugas dan tanggung jawabnya pada 2023, Komite Nominasi dan Remunerasi mengadakan 16 (enam belas) 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.</p> <p>The Nomination and Remuneration Committee has assisted the Board of Commissioners to carry out its functions and duties regarding the Nomination and Remuneration of members of the Board of Directors and Board of Commissioners as well as the nomination of Group Head level including by providing recommendations to the Board of Commissioners regarding the composition of members of the Board of Commissioners and Board of Directors, policies and criteria required in the Nomination process, performance evaluation policies for members of the Board of Commissioners and Directors, assist the Board of Commissioners in conducting performance assessments based on predetermined benchmarks and suitability of remuneration received, provide recommendations regarding competency development programs for members of the Board of Commissioners and Directors. The Nomination and Remuneration Committee provides considerations related to structure, policies and amount of Remuneration.</p> <p>In carrying out its duties and responsibilities in 2023, the Nomination and Remuneration Committee held 16 (sixteen) meetings. In addition, additional tasks given to Committee members have also been carried out in accordance with the guidance and results of internal meetings and with other related parties in order to achieve the Company's strategic program.</p>

### Organ Dewan Komisaris

Organ/Committee under Board of Commissioners

No	Organ/Komite di Bawah Dewan Komisaris Organ/Committee under Board of Commissioners	Tugas dan Tanggung Jawab Duties and Responsibilities
4	Sekretaris Dewan Komisaris Secretary of the Board of Commissioners	<p>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 notulis 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.</p> <p>The Secretary of the Board of Commissioners has assisted the Board of Commissioners as the coordinator in all administrative activities conducted at the Secretariat of the Board of Commissioners; as a coordinator of the activities of the Board of Commissioners at the Company, such as meetings, gatherings and others; create the Board of Commissioners' Activities and Budget Plan (RKA) annually in collaboration with the Commissioners' Committees; analyze the Company's RKAP, the Company's Business Plan and recommendations to the Board of Commissioners in collaboration with the Commissioners' Committees; make minutes summaries of 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' secretariat.</p>

### Dewan Pengawas Syariah [GRI 2-11]

Tugu Insurance telah memiliki Dewan Pengawas Syariah (DPS) mengacu pada ketentuan POJK No. 73/POJK.05/2016 ("POJK 73/2016") tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, pasal 35 (1). DPS merupakan bagian dari organ perusahaan yang mempunyai tugas dan fungsi pengawasan terhadap penyelenggaraan kegiatan usaha Perusahaan agar sesuai dengan Prinsip Syariah, yaitu prinsip hukum Islam dalam kegiatan perasuransian berdasarkan fatwa yang dikeluarkan oleh lembaga yang memiliki kewenangan dalam penetapan fatwa di bidang syariah sebagaimana dimaksud dalam Undang-Undang No. 40 Tahun 2014 tentang Perasuransian.

Susunan anggota DPS Tugu Insurance pada 31 Desember 2023, terdiri dari 2 (dua) orang anggota dimana 1 (satu) orang diantaranya menjabat sebagai Ketua, sebagai berikut:

#### Komposisi DPS

SSB Composition

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Dr. H. Muhammad Maksum SH, MA, MDC	Ketua DPS SSB Chair	Akta No. 124 tanggal 28 April 2023, Notaris Jose Dima Satria, S.H, M.Kn. Deed Number 124 dated 28 April 2023, Notary Jose Dima Satria, S.H., M.Kn.
dr. Siti Hannah, M.K.M*	Anggota DPS SSB Member	Akta No. 1 tanggal 1 Februari 2024, Notaris Jose Dima Satria, S.H, M.Kn. Deed Number 1 dated 1 February 2024, Notary Jose Dima Satria, S.H., M.Kn.

\*) Efektif sejak tanggal ditetapkannya Hasil Penilaian Kemampuan dan Keputusan OJK dan bergabung dengan Tugu Insurance sejak 17 Januari 2024.

\*) Effective from the date the OJK Fit and Proper Assessment Results were determined and joined Tugu Insurance from 17 January 2024.

### Tugas DPS [GRI 2-12, 2-14]

DPS memiliki tugas pokok melaksanakan pengawasan dan pemberian nasihat dan saran kepada Direksi agar kegiatan usaha Perseroan sesuai dengan Prinsip Syariah.

### Sharia Supervisory Board [GRI 2-11]

Based on POJK provisions Number 73/POJK.05/2016 ("POJK 73/2016") concerning Good Corporate Governance for Insurance Companies, article 35 (1), Tugu Insurance already has a Sharia Supervisory Board ("SSB"). The Sharia Supervisory Board is part of a company organ that has the task and function of supervising the implementation of the Company's business activities so that they are in accordance with Sharia Principles, namely Islamic legal principles in insurance activities based on fatwas issued by institutions that have the authority to issue fatwas in the field of sharia as referred to in the Law Number 40 of 2014 concerning Insurance.

As of December 31, 2023, the composition of the Company's SSB consists of 2 (two) members of which 1 (one) person serves as Chairman, as presented in the following table:

### SSB Duties [GRI 2-12, 2-14]

SSB has the main task of carrying out supervision and providing advice and suggestions to the Board of Directors so that the Company's business activities are in accordance with Sharia Principles.

Pelaksanaan tugas pengawasan dan pemberian nasihat dan saran tersebut dilakukan terhadap:

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.

### Direksi [GRI 2-11]

Direksi Perseroan dipimpin oleh seorang Presiden Direktur yang bertanggung jawab untuk mengkoordinasikan kegiatan Direksi. Tugas Presiden Direktur adalah mengkoordinasikan kegiatan Direksi. Direksi berwenang dan bertanggung jawab penuh atas pengurusan Perseroan dan mewakili Tugu Insurance baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar. Direksi bertugas dan bertanggung jawab secara kolegal, sekalipun dapat bertindak dan mengambil keputusan sesuai pembagian tugas dan wewenangnya, termasuk dalam aspek ekonomi, lingkungan dan sosial. Direksi tidak diperkenankan untuk merangkap jabatan, dan seluruh anggota Direksi telah melalui uji kepatutan dan kelayakan yang diadakan oleh Otoritas Jasa Keuangan.

Pada tahun 2023, komposisi Direksi Tugu Insurance sesuai keputusan RUPST adalah 5 (lima) orang sebagai berikut:

#### Komposisi Direksi per 31 Desember 2023

Composition of the Board of Directors as of 31 December 2023

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
<b>Tatang Nurhidayat</b>	Presiden Direktur President Director	Akta No. 132 tanggal 24 Agustus 2022, dibuat dihadapan Notaris Jose Dima Satria, S.H, M.Kn. Notaris di Jakarta Deed No. 132 dated 24 August 2022, passed before Notary Jose Dima Satria, S.H, M.Kn. notary in Jakarta
<b>Emil Hakim</b>	Direktur Keuangan & Layanan Korporat Finance & Corporate Service Director	Akta No. 17 tanggal 10 September 2021, dibuat dihadapan Notaris Jose Dima Satria, S.H, M.Kn. Deed No. 17 dated 10 September 2021, passed before Notary Jose Dima Satria, S.H, M.Kn. notary in Jakarta
<b>Ery Widiatmoko</b>	Direktur Pemasaran Asuransi Insurance Marketing Director	Akta No. 124 tanggal 28 April 2023, dibuat dihadapan Notaris Jose Dima Satria, S.H, M.Kn. Notaris di Jakarta Deed No. 17 dated 10 September 2021, passed before Notary Jose Dima Satria, S.H, M.Kn. notary in Jakarta
<b>Edi Yoga Prasetyo*</b>	Direktur Kepatuhan & Manajemen Risiko Compliance & Risk Management Director	Akta No. 1 tanggal 1 Februari 2024, dibuat dihadapan Notaris Jose Dima Satria, S.H, M.Kn. Notaris di Jakarta Deed No. 1 dated 1 February 2024, passed before Notary Jose Dima Satria, S.H, M.Kn. notary in Jakarta
<b>Sudarlin</b>	Direktur Teknik Technical Director	Akta No. 55 tanggal 9 November 2023, dibuat dihadapan Notaris Jose Dima Satria, S.H, M.Kn. Notaris di Jakarta Deed No. 55 dated 9 November 2023, passed before Notary Jose Dima Satria, S.H, M.Kn. notary in Jakarta

\*) Telah lulus hasil penilaian kemampuan dan kepatutan berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-5/D.05/2024 tanggal 18 Januari 2024.

\*) Has passed the fit and proper test based on the Decree of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-5/D.05/2024 dated 18 January 2024.

The implementation of supervisory duties and the provision of advice and suggestions are carried out on:

1. Activities in the management of assets and liabilities, both *tabarru'* funds, *tanahud* funds, company funds, and participant investment funds;
2. Sharia insurance products being marketed; and
3. Sharia insurance product marketing practices.

### Board Of Directors [GRI 2-11]

The Company's Board of Directors is led by a President Director who is responsible for coordinating the activities of the Board of Directors. The President Director's task is to coordinate the activities of the Board of Directors. The Board of Directors is authorized and entirely responsible for managing the Company and representing Tugu Insurance inside and outside the court per the provisions of the Articles of Association. The Board of Directors has collegial duties and responsibilities. However, they can act and make decisions according to the division of tasks and authority, including economic, environmental and social aspects. Directors are not permitted to hold concurrent positions, and all members of the Board of Directors have gone through a fit and proper test conducted by the Financial Services Authority

In 2023, pursuant to the AGMS resolutions, the Board of Directors consisted of 5 (five) people as follows:

## Tugas dan Wewenang Direksi [GRI 2-12, 2-14]

Penjabaran mengenai ruang lingkup pekerjaan dan tanggung jawab Direksi adalah sebagai berikut:

1. Direksi bertugas menjalankan segala tindakan yang berkaitan dengan pengurusan Perseroan untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan serta mewakili Perseroan baik di dalam maupun di luar Pengadilan tentang segala hal dan segala kejadian dengan pembatasan-pembatasan sebagaimana diatur dalam peraturan perundang-undangan, Anggaran Dasar dan/atau Keputusan Rapat Umum Pemegang Saham;
2. Mengusahakan dan menjamin terlaksananya usaha dan kegiatan Perseroan sesuai dengan maksud dan tujuan serta kegiatan usahanya;
3. Menyiapkan pada waktunya Rencana Jangka Panjang Perseroan (RJPP), Rencana Kerja dan Anggaran Perseroan (RKAP), dan perubahannya serta menyampaikannya kepada Dewan Komisaris untuk mendapatkan persetujuan dari Dewan Komisaris;
4. Memberikan penjelasan kepada Dewan Komisaris mengenai RJPP dan RKAP;
5. Membuat Laporan Tahunan sebagai wujud pertanggungjawaban pengurusan Perseroan, serta dokumen keuangan Perseroan sebagaimana dimaksud dalam Undang-undang tentang Dokumen Perusahaan;
6. Menyusun Laporan Keuangan berdasarkan Standar Akuntansi Keuangan dan menyerahkan kepada Akuntan Publik untuk diaudit;
7. Menyampaikan dan memberikan penjelasan Laporan Tahunan termasuk Laporan Keuangan kepada Rapat Umum Pemegang Saham untuk disetujui dan disahkan;
8. Menyampaikan Neraca, Laporan Laba Rugi dan perubahan Direksi dan Dewan Komisaris yang disahkan oleh Rapat Umum Pemegang Saham kepada Menteri yang membidangi Hukum dan Hak Asasi Manusia sesuai dengan ketentuan peraturan perundang-undangan;
9. Memelihara dan menyimpan di tempat kedudukan Perseroan: Daftar Pemegang Saham, Daftar Khusus, Risalah Rapat Umum Pemegang Saham, Risalah Rapat Dewan Komisaris dan Risalah Rapat Direksi, Laporan Tahunan dan dokumen keuangan Perseroan, dan dokumen Perseroan lainnya;
10. Menyusun sistem akuntansi sesuai dengan Standar Akuntansi Keuangan dan berdasarkan prinsip-prinsip pengendalian intern, terutama pemisahan fungsi pengurusan, pencatatan, penyimpanan dan pengawasan;
11. Memberikan laporan berkala menurut cara dan waktu sesuai dengan ketentuan yang berlaku, serta laporan lainnya setiap kali diminta oleh Dewan Komisaris;

## Duties and Authorities of Board of Directors [GRI 2-12, 2-14]

The Board of Directors has the scope of work and responsibilities as follows:

1. The Board of Directors is assigned to perform all actions related to the management of the Company for the benefit of the Company and in accordance with the aims and objectives of the Company as well as representing the Company both inside and outside the Court of all matters and all events with restrictions as regulated in statutory regulations, Articles of Association and/or General Meeting of Shareholders' Resolutions;
2. Conducting and assuring the implementation of the Company's business and activities in accordance with the aims and objectives as well as its business activities;
3. Preparing the Company's Long-Term Plan, Work Plan and Budget, along with the amendments, and submit it in timely manner to the Board of Commissioners for approval;
4. Providing an explanation to the Board of Commissioners regarding the Company's Long Term Plan and the Company's Work Plan and Budget;
5. Preparing Annual Report as a form of accountability for the management of the Company, as well as the Company's financial documents as referred to in the Law concerning Company Documents;
6. Preparing Financial Statements based on Financial Accounting Standards and submit to the Public Accountant to be audited;
7. Submitting and providing an explanation of the Annual Report including the Financial Statements to the General Meeting of Shareholders for approval;
8. Submitting the Balance Sheet, Income Statement and changes in the Board of Directors and Board of Commissioners which are approved by the General Meeting of Shareholders to the Minister in charge of Law and Human Rights in accordance with the provisions of the legislation;
9. Maintaining and keeping the Company's important document of: Register of Shareholders, Special Register, Minutes of General Meeting of Shareholders, Minutes of Meeting of the Board of Commissioners and Minutes of Directors Meeting, Annual Report and financial documents of the Company, and other corporate documents;
10. Arranging the accounting system in accordance with Financial Accounting Standards and based on the principles of internal control, especially the separation of management, recording, storage and supervision functions;
11. Providing periodic reports according to the manner and time in accordance with applicable regulations, as well as other reports whenever requested by the Board of Commissioners;

12. Menyiapkan susunan organisasi Perseroan lengkap dengan perincian dan tugasnya;
13. Memberikan penjelasan tentang segala hal yang ditanyakan atau yang diminta anggota Dewan Komisaris;
14. Menyusun dan menetapkan struktur organisasi Perseroan;
15. Menjalankan kewajiban-kewajiban lainnya sesuai dengan ketentuan yang diatur dalam Anggaran Dasar dan yang ditetapkan oleh Rapat Umum Pemegang Saham berdasarkan peraturan perundang-undangan;
16. Dalam menjalankan tugas dan tanggung jawab atas pengelolaan, Direksi wajib menyelenggarakan RUPS Tahunan dan RUPS Lainnya sebagaimana diatur dalam peraturan perundang-undangan dan anggaran dasar;
17. Direksi wajib membentuk komite, dengan memperhatikan peraturan perundangan yang berlaku;
18. Dalam hal dibentuk komite, Direksi wajib melakukan evaluasi terhadap kinerja komite setiap akhir tahun buku;
19. Direksi bersama dengan Dewan Komisaris wajib menyusun:
  - a. Pedoman yang mengikat setiap anggota Direksi dan Dewan Komisaris, sesuai dengan ketentuan peraturan perundangan yang berlaku;
  - b. Kode etik yang berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai, serta pendukung organ yang dimiliki Perseroan, sesuai dengan ketentuan peraturan perundangan yang berlaku.
20. Setiap anggota Direksi bertanggung jawab penuh secara tanggung renteng atas kerugian Perseroan yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya;
21. Anggota Direksi tidak dapat dipertanggungjawabkan atas kerugian Perseroan, apabila dapat membuktikan:
  - a. Kerugian tersebut bukan karena kesalahan atau kelalaiannya;
  - b. Telah melakukan pengelolaan dengan itikad baik, penuh tanggung jawab, dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Perseroan;
  - c. Tidak mempunyai benturan kepentingan baik langsung maupun tidak langsung atas tindakan pengelolaan yang mengakibatkan kerugian; dan
  - d. Telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut.
22. Direksi mewakili Perseroan secara sah dan secara langsung baik didalam maupun di luar pengadilan tentang segala hal dan dalam segala kejadian, mengikat Perseroan dengan pihak lain dan pihak lain dengan Perseroan serta menjalankan segala tindakan, baik yang mengenai pengelolaan maupun kepemilikan, dengan pembatasan;
12. Preparing the Company's organizational structure complete with details and duties;
13. Providing an explanation of every inquiry or requested by members of the Board of Commissioners;
14. Compiling and determining the organizational structure of the Company;
15. Carrying out other obligations in accordance with the provisions stipulated in the Articles of Association and determined by the General Meeting of Shareholders based on statutory regulations;
16. In conducting their duties and responsibilities for the management, the Board of Directors must hold an annual GMS and other GMS as stipulated in the legislation and articles of association.
17. The Board of Directors must form a committee, by taking into account the applicable laws and regulations.
18. If a committee is established, the Board of Directors shall evaluate the performance of the committee at the end of the financial year.
19. The Board of Directors together with the Board of Commissioners must prepare:
  - a. Guidelines that bind every member of the Board of Directors and the Board of Commissioners, in accordance with the provisions of the applicable laws and regulations.
  - b. Code of conduct that applies to all members of the Board of Directors and members of the Board of Commissioners, employees, and supporting organs owned by the Company, in accordance with the provisions of the applicable laws and regulations.
20. Each member of the Board of Directors is fully and jointly responsible for the Company's losses caused by errors or negligence of the members of the Board of Directors in carrying out their duties.
21. Members of the Board of Directors cannot be held responsible for the Company's losses, if they can prove:
  - a. The loss is not due to an error or negligence;
  - b. Arrangements made with good intention, full responsibility and prudence for the interests and in accordance with the aims and objectives of the Company;
  - c. No conflict of interest, either directly or indirectly, with the management actions that result in losses; and
  - d. Have taken measurements to prevent such losses arising or continuing.
22. The Board of Directors represent the Company legally and directly both inside and outside of the court of all matters and in all incidents, binding the Company with other parties and other parties with the Company and carrying out all actions, both regarding management and ownership, with restrictions;

23. Dalam menjalankan tugas dan tanggung jawab atas pengelolaan Perseroan, Direksi wajib menyelenggarakan RUPS Tahunan dan RUPS Lainnya sebagaimana diatur dalam peraturan perundang-undangan dan anggaran dasar;
24. Setiap anggota Direksi wajib melaksanakan tugas dan tanggung jawab dengan itikad baik, penuh tanggung jawab, dan kehati-hatian.

Direksi berwenang untuk menetapkan kebijakan kepengurusan Perseroan yang meliputi:

- a. 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 dan mengatur penyerahan kekuasaan Direksi untuk mewakili Perseroan kepada Kepala Cabang atau Kepala Perwakilan di dalam atau di luar negeri.
- b. Mengatur ketentuan-ketentuan tentang kepegawaian Perseroan termasuk penetapan gaji, pensiun atau jaminan hari tua dan penghasilan lain bagi pekerja Perseroan berdasarkan peraturan perundang-undangan yang berlaku dan keputusan Rapat Umum Pemegang Saham.
- c. Mengangkat dan memberhentikan pekerja Perseroan berdasarkan peraturan kepegawaian Perseroan dan peraturan perundang-undangan yang berlaku.
- d. Melakukan segala tindakan dan perbuatan lainnya mengenai 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 sebagaimana diatur dalam peraturan perundang-undangan, Anggaran Dasar dan/atau Keputusan Rapat Umum Pemegang Saham.
- e. Presiden Direktur berhak dan berwenang bertindak untuk dan atas nama Direksi serta sah mewakili Perseroan.
- f. Dalam hal Presiden Direktur tidak hadir atau berhalangan karena sebab apapun juga, maka Presiden Direktur melakukan penunjukan kepada salah seorang anggota Direksi lainnya untuk dan atas nama Direksi serta sah mewakili Perseroan.
- g. 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.

23. In carrying out their duties and responsibilities for the management of the Company, the Board of Directors must hold an annual GMS and other GMS as stipulated in the legislation and articles of association;

24. Each member of the Board of Directors must carry out their duties and responsibilities with good intention, full responsibility and prudence.

The Board of Directors is authorized to determine the management policies of the Company, including:

- a. Regulate the delegation of the Board of Directors mandate to represent the Company inside and outside the Court to one or several members of the Board of Directors who are appointed explicitly for that purpose or to one or several employees of the Company either individually or collectively or to other people and arrange the transfer of power of the Board of Directors to represent the Company to Branch Heads or Heads of Representatives at home or abroad;
- b. Regulate the provision regarding the employment of the Company, including the determination of salaries, pensions, and other income for the employees of the Company based on the prevailing laws and regulations and the decisions of the General Meeting of Shareholders;
- c. Appoint and terminate the Company's employees based on the Company's employment regulations and the prevailing laws and regulations;
- d. Conduct all other actions regarding the management or ownership of the Company's assets, bind the Company with other parties and/or other parties with the Company, and represent the Company inside and outside the Court regarding all matters and all events with restrictions as regulated in laws and regulations, Articles of Association and/or General Meeting of Shareholders Decisions;
- e. President Director has the rights and authorities to act for and on behalf of the Board of Directors and is legitimate to represent the Company;
- f. If the President Director is unable to attend, the President Director appoints one of the members of the Board of Directors for and on behalf of the Board of Directors who is legitimate to represent the Company;
- g. If the President Director is unable to make an appointment, one of the members of the Board of Directors is authorized and righteous to act for and on behalf of the Board of Directors and legitimate to represent the Company based on the appointment from the Directors Meeting;

- h. Anggota Direksi tidak berwenang mewakili Perseroan apabila:
  - Terjadi perkara di pengadilan antara Perseroan dengan anggota Direksi yang bersangkutan; atau
  - Anggota Direksi yang bersangkutan mempunyai benturan kepentingan dengan Perseroan.
- i. Dalam hal terdapat keadaan sebagaimana dimaksud pada poin h, yang berhak mewakili Perseroan adalah:
  - Anggota Direksi lainnya yang tidak mempunyai benturan kepentingan dengan Perseroan;
  - Dewan Komisaris dalam hal seluruh anggota Direksi mempunyai benturan kepentingan dengan Perseroan; atau
  - Pihak lain yang ditunjuk oleh RUPS dalam hal seluruh anggota Direksi atau Dewan Komisaris mempunyai benturan kepentingan dengan Perseroan.
- j. 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.

#### **Pejabat/Unit Kerja Penanggung Jawab Keberlanjutan [GRI 2-13]**

Berdasarkan Peraturan OJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, perusahaan berkewajiban menunjuk pegawai, pejabat, dan/atau unit kerja yang bertanggung jawab terhadap penerapan keuangan berkelanjutan di Tugu Insurance. Penambahan ini dilakukan sebagai ketaatan terhadap ketentuan, sekaligus bentuk komitmen Perseroan dalam mendukung program keuangan berkelanjutan dan pencapaian Tujuan Pembangunan Berkelanjutan (TPB) yang mengedepankan aspek ESG.

Perseroan telah menunjuk pejabat atau unit kerja Corporate Secretary, di bawah fungsi Government, Public Relations, & Corporate Social Responsibility Department, sebagai penanggung jawab penerapan keuangan berkelanjutan berdasarkan Surat Keputusan Direksi No. 01/SKD/06/ERLATPI/1/2022 terkait penerbitan pedoman TJSL perseroan, Tata Kerja Organisasi No. B-01/7100/2022-Rev1 terkait pelaksanaan TJSL perseroan, dan Pedoman Pengelolaan Corporate Secretary No. A14-001/N00000/2020-S9 di lingkungan PT Pertamina (Persero) dan Pertamina Group.

Selama periode pelaporan tahun 2023, Tugu Insurance telah mengalokasikan dana untuk TJSL maupun dukungan pencapaian TPB, yaitu sebesar Rp962,86 juta yang dikelola oleh fungsi *Government*, PR & CSR, dan Rp2,93 miliar yang dikelola oleh fungsi Human Capital Management, serta sebesar Rp131,95 juta yang dikelola oleh fungsi Compliance & Quality Assurance. Sehingga total realisasi dana yang dikeluarkan oleh perseroan adalah sebesar Rp4,03 miliar. [E.1]

#### **Official/Work Unit Responsible for Sustainability [GRI 2-13]**

Based on OJK Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, companies are obliged to appoint employees, officials and/or work units who are responsible for implementing sustainable finance at Tugu Insurance. This addition is made in compliance with the provisions, as well as a form of the Company's commitment to support sustainable finance programs and the achievement of Sustainable Development Goals (SDGs) that prioritize ESG aspects.

The Company has appointed an official or Corporate Secretary work unit, under the Government, Public Relations, & Corporate Social Responsibility Department function, as the person in charge of implementing sustainable finance based on Board of Directors Decree No. 01/SKD/06/ERLATPI/1/2022 related to the issuance of the company's TJSL guidelines, Organizational Work Procedure No. B-01/7100/2022-Rev1 related to the implementation of the company's TJSL, and Corporate Secretary Management Guidelines No. A14-001/N00000/2020-S9 within PT Pertamina (Persero) and Pertamina Group.

During the 2023 reporting period, Tugu Insurance has allocated funds for TJSL and support for the achievement of SDGs, amounting to IDR962.86 million managed by the Government, PR & CSR function, and IDR2.93 billion managed by the Human Capital Management function, and IDR131.95 million managed by the Compliance & Quality Assurance function. Thus, the total realization of funds spent by the company is IDR4.03 billion. [E.1]

## Nominasi dan Pengangkatan Dewan Komisaris dan Direksi [GRI 2-10]

### Nomination and Appointment of the Board of Commissioners and Directors [GRI 2-10]

Perseroan melakukan nominasi dan seleksi Dewan Komisaris dan Direksi dengan maksud untuk menjaga kesinambungan dan kelancaran proses regenerasi dalam kepemimpinan. Pengangkatan dan pemberhentian anggota Dewan Komisaris merupakan wewenang penuh RUPS yang dilakukan dengan memperhatikan visi, misi, dan rencana strategis Perseroan untuk memungkinkan pengambilan keputusan yang efektif, cepat, tepat, dan independen. Dalam pengangkatan Dewan Komisaris, kandidat Komisaris dapat dinominasikan oleh pemegang saham pengendali. Komite nominasi dan remunerasi kemudian akan membahas profil dan kualifikasi masing-masing kandidat dalam rapat nominasi. Kandidat terpilih kemudian akan diangkat dengan persetujuan RUPS.

Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tanggal 22 Juli 2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan antara lain mengatur bahwa calon anggota Dewan Komisaris yang termasuk sebagai Pihak Utama Tugu Insurance yang merupakan Lembaga Jasa Keuangan wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas dan fungsinya sebagai anggota Dewan Komisaris. Dalam rangka memberikan persetujuan tersebut, OJK melakukan penilaian kemampuan dan kepatutan (*fit and proper test*) kepada calon anggota Dewan Komisaris.

Anggota Dewan Komisaris yang telah lulus penilaian kemampuan dan kepatutan (*fit and proper test*) tanpa catatan dan telah mendapat persetujuan dari Otoritas Jasa Keuangan, mengindikasikan bahwa anggota Dewan Komisaris yang bersangkutan memiliki dan memenuhi persyaratan integritas, kompetensi dan reputasi keuangan yang memadai.

Sementara itu, mekanisme nominasi dan pengangkatan Direksi berasal dari usulan pemegang saham pengendali. Atas usulan tersebut, selanjutnya Dewan Komisaris dan atau Komite Nominasi dan Remunerasi melakukan kajian/ analisis kelayakan dan verifikasi profil usulan calon Direksi. Hasil kajian tersebut, selanjutnya Dewan Komisaris merekomendasikan calon Direksi kepada RUPS untuk mendapatkan persetujuan. Berdasarkan rekomendasi Dewan Komisaris, RUPS dapat memberikan persetujuan dan pengangkatan Direksi yang baru.

The Company carries out nomination and selection of the Board of Commissioners and Board of Directors to preserve continuity and seamless process of leadership regeneration. The appointment and dismissal of members of the Board of Commissioners is the full authority of the GMS, which is carried out with due regard to the Company's vision, mission and strategic plans to enable effective, fast, accurate and independent decision-making. In appointing the Board of Commissioners, the candidate for Commissioner may be nominated by the controlling shareholder. The nomination and remuneration committee will then discuss the profile and qualifications of each candidate in the nomination meeting. The selected candidate will then be appointed with the approval of the GMS.

Financial Services Authority Regulation Number 27/POJK.03/2016 dated 22 July 2016 concerning Fit and Proper Test for Main Parties of Financial Services Institutions, among others, stipulates that candidates for members of the Board of Commissioners who are Tugu Insurance Main Parties who are Financial Services Institutions must obtain approval from the Financial Services Authority before carrying out its actions, duties and functions as a member of the Board of Commissioners. To provide such authorisation, OJK conducts a fit and proper test for prospective members of the Board of Commissioners.

Members of the Board of Commissioners who have passed the fit and proper test without a note and have received approval from the Financial Services Authority indicate that the members concerned have and meet the requirements of adequate integrity, competence and financial reputation.

Meanwhile, the nomination and appointment mechanism for the Board of Directors comes from the proposal of the controlling shareholder. Based on this proposal, the Board of Commissioners and/or the Nomination and Remuneration Committee will conduct a feasibility study/ analysis and verify the profile of the proposed candidate for the Board of Directors. The results of the review, the Board of Commissioners then recommends candidates for the Board of Directors to the GMS for approval. Based on the recommendation of the Board of Commissioners, the GMS can approve and appoint new Directors.

### Bagan Mekanisme Nominasi dan Pengangkatan Dewan Komisaris dan Direksi

Chart of Nomination Mechanism and Appointment of the Board of Commissioners and the Board of Directors



### Evaluasi Kinerja dan Remunerasi Dewan Komisaris dan Direksi [GRI 2-18]

Performance Evaluation and Remuneration for the Board of Commissioners and Directors [GRI 2-18]

Dalam rangka meningkatkan kinerja Dewan Komisaris dan Direksi, Perseroan melakukan evaluasi terhadap kinerja mereka melalui *self-assessment* yang kemudian dilaporkan dan dipertanggungjawabkan dalam RUPS. Hasil penilaian kinerja Dewan Komisaris dan Direksi digunakan sebagai bahan pertimbangan untuk meningkatkan efektivitas kerja.

The Company carries out evaluation on the performance of the Board of Commissioners and Board of Directors through self-assessment, which is then reported and accounted for in the GMS, in order to improve their performance. The results of the performance evaluation of the Board of Commissioners and the Board of Directors are used as consideration to improve work effectiveness.

Penilaian pelaksanaan tugas Dewan Komisaris dan Direksi, antara lain mengacu pada Pedoman Induk Perseroan dan Peraturan OJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian. Terkait dengan hal itu, Dewan Komisaris dan Direksi masing-masing memperoleh penilaian atas seluruh upaya dalam mengimplementasikan berbagai program dan inisiatif yang tertuang dalam rencana strategis mencakup rencana korporasi dan rencana bisnis selaras dengan visi, misi, strategi dan nilai-nilai Perusahaan.

Assessment of the implementation of the duties of the Board of Commissioners and Board of Directors, among others, refers to Parent Company Guideline and OJK Regulation Number 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies. In this regard, the Board of Commissioners and Directors each obtain an assessment of all efforts to implement various programs and initiatives contained in the strategic plan, including corporate plans and business plans in line with the vision, mission, strategy and values of the Company.

#### Dasar Penilaian Dewan Komisaris [GRI 2-18]

Penilaian kinerja Dewan Komisaris dan anggotanya secara umum ditentukan berdasarkan tugas dan kewajiban sebagaimana tercantum dalam peraturan perundang-undangan yang berlaku, Anggaran Dasar Perusahaan, dan amanat pemegang saham.

#### Basis of Assessment of the Board of Commissioners [GRI 2-18]

In general, performance assessment of the Board of Commissioners and its members is determined by the duties and obligations as set forth in the applicable laws and regulations, the Company's Articles of Association, and the Shareholders' mandate.

Penilaian kinerja Dewan Komisaris dilakukan berdasarkan pencapaian *Key Performance Indicators* (KPI) dan memperhatikan AKHLAK (Amanah, Kompeten, Harmonis, Loyal, Adaptif, dan Kolaboratif) *behavior survey*.

Performance assessment of the Board of Commissioners is carried out based on the achievement of Key Performance Indicators (KPI) and taking into account the AKHLAK (Amanah, Kompeten, Harmonis, Loyal, Adaptif, and Kolaboratif) behaviour survey.

Penilaian kinerja Dewan Komisaris secara individu dilakukan berdasarkan tolak ukur yang telah disepakati oleh masing-masing anggota Dewan Komisaris. Aspek yang dinilai dalam KPI Dewan Komisaris tahun 2023 adalah aspek perencanaan, aspek pelaksanaan tugas, aspek pelaporan, dan aspek dinamis.

### Dasar Penilaian Kinerja Direksi [GRI 2-18]

Seluruh anggota Direksi memiliki target kinerja yang disesuaikan dengan tugas dan tanggung jawab masing-masing anggota Direksi termasuk pengelolaan kepatuhan, pengendalian risiko dan sumber daya manusia. Hasil penilaian kinerja Direksi menjadi bahan pertimbangan dalam meningkatkan efektivitas kinerja Direksi dan disampaikan dalam bentuk pertanggungjawaban pelaksanaan tugas dan tanggung jawab pada saat RUPS Tahunan.

Penilaian kinerja merupakan salah satu dasar pertimbangan bagi Komite Remunerasi dan Nominasi dalam memberikan rekomendasi kepada Dewan Komisaris untuk mengangkat kembali anggota Dewan Komisaris dan Direksi serta sebagai bahan pertimbangan untuk menyusun struktur remunerasi. Dalam melakukan penilaian atas kinerja Direksi, Dewan Komisaris mempertimbangkan beberapa aspek sebagai dasar penilaian, termasuk faktor eksternal yaitu kondisi perekonomian dan industri perasuransian. Dewan Komisaris memberikan penilaian terhadap kinerja Direksi yang meliputi tinjauan perekonomian dan industri, pencapaian *Key Performance Indicators* (KPI), pelaksanaan kebijakan strategis perkreditan, teknologi informasi, Sumber Daya Manusia (SDM) dan kinerja Entitas Anak dengan tetap memperhatikan faktor eksternal.

### Kebijakan Remunerasi [GRI 2-19, 2-20]

Penerapan kebijakan remunerasi Dewan Komisaris dan Direksi mengacu pada ketentuan Peraturan OJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian. Dewan Komisaris dan Direksi mendapat sejumlah remunerasi dan fasilitas lainnya. Kebijakan pemberian remunerasi dan fasilitas lainnya bagi Dewan Komisaris mengacu kepada keputusan Pemegang Saham sebagaimana ditetapkan dalam Rapat Umum Pemegang Saham dengan memperhatikan hasil kajian yang dilakukan oleh Perusahaan.

KPI is an assessment measure of the successful implementation of supervisory duties and responsibilities and providing advice by the Board of Commissioners. The aspects assessed in the KPI of the Board of Commissioners for 2022 are aspects of planning, task implementation, reporting and dynamics.

### Basis for Board of Directors Performance Assessment [GRI 2-18]

All members of the Board of Directors have performance targets adjusted to the duties and responsibilities of each member, including compliance management, risk control and human resources. The results of the performance evaluation of the Board of Directors become material for consideration in increasing the effectiveness of the performance of the Board of Directors and are presented in the form of accountability for the implementation of duties and responsibilities at the Annual GMS.

Performance appraisal is one of the essential considerations for the Remuneration and Nomination Committee in providing recommendations to the Board of Commissioners to reappoint members of the Board of Commissioners and Directors, as well as material for consideration in preparing the remuneration structure. In assessing the performance of the Board of Directors, the Board of Commissioners considers several aspects as a basis for the assessment, including external factors, namely economic conditions and the insurance industry. The Board of Commissioners provides an assessment of the performance of the Board of Directors which includes economic and industrial reviews, achievement of Key Performance Indicators (KPI), implementation of strategic credit policies, information technology, Human Resources (HR) and the performance of Subsidiaries while still paying attention to external factors.

### Remuneration Policy [GRI 2-19, 2-20]

Implementing the remuneration policy for the Board of Commissioners and Board of Directors refers to the provisions of OJK Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies. The Board of Commissioners and the Board of Directors receive some remuneration and other facilities. Policy on the provision of remuneration and other facilities for the Board of Commissioners refers to the decisions of the Shareholders as stipulated in the General Meeting of Shareholders by taking into account the results of studies conducted by the Company.

### Kriteria Penetapan Remunerasi Dewan Komisaris dan Direksi

Kajian tentang struktur dan jumlah remunerasi untuk Dewan Komisaris didasarkan pada:

1. Ketentuan dan Perundang-Undangan yang berlaku;
2. Ketentuan yang berlaku pada PT Pertamina (Persero) selaku Pemegang Saham Pengendali;
3. Kinerja Perseroan;
4. Kewajaran dengan Industri Perasuransian;
5. Regulasi yang terkait dengan remunerasi lainnya misalnya Upah Minimum dan Undang-Undang Ketenagakerjaan.

Pengkajian ulang atas Kebijakan Remunerasi dilakukan setiap tahun termasuk kaji ulang dilakukan untuk remunerasi Dewan Komisaris, Direksi dan Pegawai.

### Prosedur Pengusulan Hingga Penetapan Remunerasi

Prosedur penetapan remunerasi Dewan Komisaris dan Direksi Tugu Insurance dilakukan melalui tahapan sebagaimana bagan berikut:

1. Komite Nominasi dan Remunerasi melakukan penyusunan dan evaluasi terhadap struktur, kebijakan dan besaran remunerasi Dewan Komisaris sesuai dengan peraturan perundangan yang berlaku. Struktur Remunerasi tersebut dapat berupa gaji, honorarium, insentif dan/atau tunjangan yang bersifat tetap dan/atau variabel;
2. Berdasarkan hasil evaluasi tersebut Komite Nominasi dan Remunerasi akan memberikan rekomendasi kepada Dewan Komisaris mengenai struktur remunerasi, kebijakan remunerasi dan besaran remunerasi Dewan Komisaris dan Direksi;
3. Dewan Komisaris akan menyampaikan usulan mengenai honorarium bagi Dewan Komisaris dan Direksi serta tantiem bagi Dewan Komisaris dan Direksi kepada Pemegang Saham untuk mendapat persetujuan RUPS.

### Criteria for Determining Remuneration for the Board of Commissioners and the Board of Directors

The review of the structure and amount of remuneration for the Board of Commissioners based on:

1. Applicable laws and regulation;
2. Provisions applicable to PT Pertamina (Persero) as Controlling Shareholders;
3. Company performance;
4. Fairness with the Insurance Industry;
5. Regulations related to other remuneration, for example the Minimum Wage and the Labor Law.

The review of the Remuneration Policy is carried out periodically, including a review conducted for the remuneration of the Board of Commissioners, the Board of Directors, and Employees.

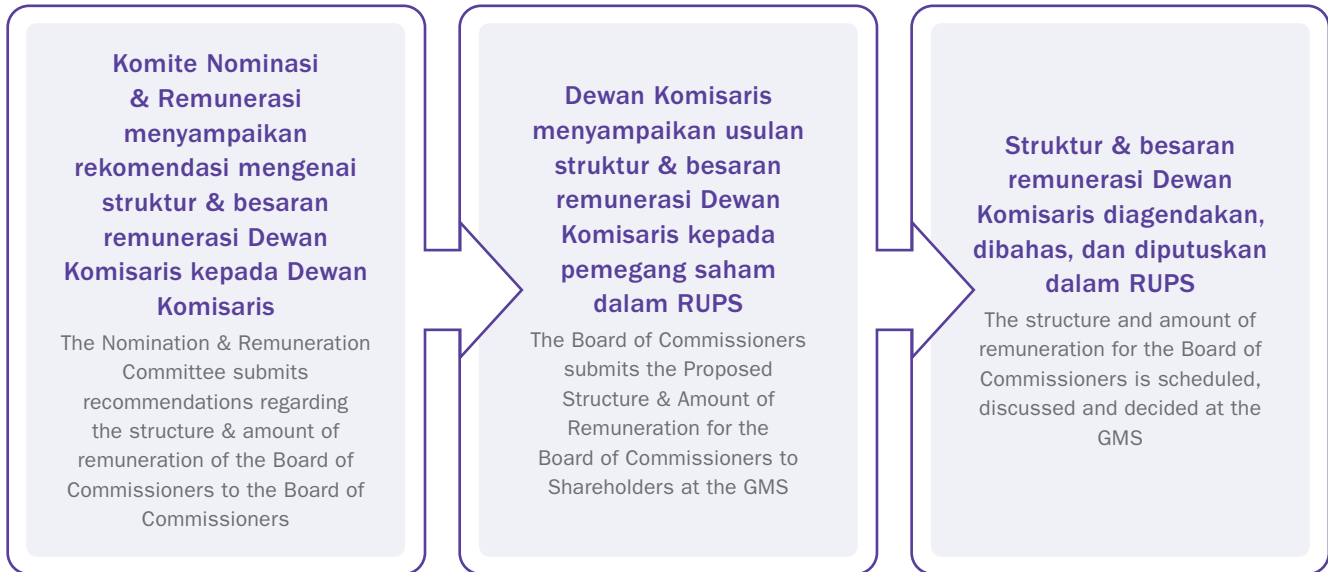
### Proposal Procedure and Determination of Remuneration

The procedure for determining the remuneration of Tugu Insurance Board of Commissioners and Board of Directors is carried out in stages as shown in the following chart:

1. The Nomination and Remuneration Committee prepares and evaluates the structure, policies, and the amount of remuneration for the Board of Commissioners in accordance with applicable laws and regulations. The Remuneration Structure can be in the form of salary, honorarium, incentives and/or benefits that are fixed and/or variable;
2. Based on the results of the evaluation, the Nomination and Remuneration Committee will provide recommendations to the Board of Commissioners regarding the remuneration structure, remuneration policy and the amount of remuneration for the Board of Commissioners;
3. The Board of Commissioners will submit a proposal regarding honorarium for the Board of Commissioners and bonus for the Board of Commissioners to the Shareholders to get GMS approval.

### Bagan Prosedur Penetapan Remunerasi Dewan Komisaris dan Direksi

Chart of Procedure for Determining Board of Commissioners and Board of Directors Remuneration



### Remunerasi Dewan Komisaris dan Direksi Tahun 2023

Dewan Komisaris dan Direksi telah menerima besaran remunerasi berdasarkan persetujuan Rapat Umum Pemegang Saham Perseroan. Realisasi remunerasi anggota Dewan Komisaris dan Direksi serta komponennya pada tahun 2023 disajikan dalam Laporan Tahunan 2023.

### Remuneration for the Board of Commissioners and Directors in 2023

The Board of Commissioners and Directors have received the amount of remuneration based on the approval of the Company's General Meeting of Shareholders. The actual remuneration of members of the Board of Commissioners and Directors and their components in 2023 is presented in the 2023 Annual Report.

### Pengembangan Kompetensi Terkait Keuangan Berkelanjutan [OJK E.2][GRI 2-17]

Development of Competencies Related to Sustainable Finance [OJK E.2][GRI 2-17]

#### Peningkatan Kapabilitas Dewan Komisaris dan DPS

Perseroan menyelenggarakan program pelatihan/orientasi bagi Anggota Dewan Komisaris yang baru, dengan tujuan agar para Anggota Dewan Komisaris dapat saling mengenal dan menjalin kerjasama sebagai satu tim yang solid, komprehensif dan efektif.

Kebijakan program pelatihan/orientasi bagi Anggota Dewan Komisaris baru sebagaimana diatur dalam *Board Manual* adalah sebagai berikut:

1. Untuk Anggota Dewan Komisaris yang baru diangkat, wajib diberikan program pengenalan mengenai kondisi Perseroan secara umum.
2. Penanggung jawab program pengenalan adalah Sekretaris Perusahaan atau pejabat yang menjalankan fungsi sebagai Sekretaris Perusahaan.
3. Program pengenalan meliputi:
  - a. Pelaksanaan prinsip-prinsip *Good Corporate Governance* di Perseroan;

#### Capability Building of Board of Commissioners and DPS

The Company organizes training/orientation programs for new members of the Board of Commissioners, with the aim that members of the Board of Commissioners can get familiarized with each other and establish cooperation as a solid, comprehensive, and effective team.

The policies for the training/orientation program for new members of the Board of Commissioners are regulated in the Board Manual as follows:

1. For newly appointed Members of the Board of Commissioners, the orientation program must be given regarding the general condition of the Company;
2. The person in charge of the orientation program is the Corporate Secretary or official who performs the functions as the Corporate Secretary;
3. The orientation program includes:
  - a. Implementation of the principles of *Good Corporate Governance* in the Company;

- b. Keterangan mengenai tugas, tanggung jawab, dan hak Dewan Komisaris dan Direksi serta hal lain yang dilarang berdasarkan ketentuan dan Peraturan Perundangan yang Berlaku;
- c. Gambaran mengenai Perseroan berkaitan dengan tujuan, sifat, dan lingkup kegiatan, kinerja keuangan dan operasi, strategi, rencana usaha jangka pendek dan jangka panjang, risiko, pengendalian internal dan masalah-masalah strategis lainnya;
- d. Keterangan berkaitan dengan kewenangan yang didelegasikan, audit Internal dan eksternal, sistem dan kebijakan pengendalian Internal serta Komite Audit.
- e. Program pengenalan dapat berupa presentasi, pertemuan, kunjungan ke fasilitas Perseroan, kunjungan ke kantor-kantor cabang, pengkajian dokumen Perseroan atau program lainnya yang dianggap sesuai dengan kebutuhan.

- b. Information regarding the duties, responsibilities, and rights of the Board of Commissioners and the Board of Directors as well as other matters that are prohibited based on the provisions and applicable laws and regulations;
- c. A description of the Company relating to the objectives, characteristics and scope of activities, financial and operating performance, strategies, short-term and long-term business plans, risks, internal control, and other strategic issues;
- d. Information relating to delegated authority, internal and external audit, Internal control systems and policies and the Audit Committee.
- e. The introduction program can take the form of presentations, meetings, visits to Company facilities, visits to branch offices, review of Company documents or other programs deemed appropriate to needs.

Pada tahun 2023 telah dilakukan program pengenalan/ orientasi untuk Anggota Dewan Komisaris yang baru yaitu Bapak Tajudin Noor dan Bapak Samuel Ramna (Samuel Lie).

In 2023 an introduction/orientation program has been carried out for the new Commissioners, namely Mr. Tajudin Noor dan Mr. Samuel Ramna (Samuel Lie).

*Board Manual* mengatur kebijakan tentang program peningkatan kompetensi bagi Dewan Komisaris sebagai berikut:

The Board Manual regulates policies regarding competency development programs for the Board of Commissioners as follows:

1. Program peningkatan kompetensi dilaksanakan dalam rangka meningkatkan efektivitas kerja Dewan Komisaris;
2. Rencana untuk melaksanakan program peningkatan kompetensi harus dimasukkan dalam rencana kerja dan anggaran Dewan Komisaris;
3. Anggota Dewan Komisaris yang bersangkutan bertanggung jawab untuk membuat laporan tentang pelaksanaan program peningkatan kompetensi;
4. Laporan tersebut disampaikan kepada Dewan Komisaris.

1. The competency development program is implemented in order to improve the work effectiveness of the Board of Commissioners;
2. To implement the competency development, the planning program must be included in the work plan and budget of the Board of Commissioners;
3. The member of the Board of Commissioners concerned is responsible for making reports on the implementation of the competency development program;
4. The report is submitted to the Board of Commissioners.

Program-program peningkatan kapabilitas yang diikuti anggota Dewan Komisaris dan DPS selama tahun 2023, disajikan dalam Laporan Tahunan Tugu Insurance 2023.

The list of capability improvement programs that the Board of Commissioners and DPS members participated in 2023 is available in the 2023 Tugu Insurance Annual Report.

### **Peningkatan Kapabilitas Direksi**

Perseroan menyelenggarakan program peningkatan kompetensi bagi Anggota Direksi bertujuan untuk memperbaharui informasi tentang perkembangan terkini terkait *core business* perasuransian dan peraturan perundang-undangan yang berlaku.

### **Board of Directors Capability Improvement**

The Company organizes a competency improvement program for members of the Board of Directors so that the Board of Directors can always update information on the latest developments of the Company's core business and applicable laws and regulations.

Ketentuan-ketentuan tentang program peningkatan kompetensi bagi Direksi adalah sebagai berikut:

1. Program peningkatan kompetensi dilaksanakan dalam rangka meningkatkan efektivitas kerja Direksi;
2. Rencana untuk melaksanakan program peningkatan kompetensi harus dimasukkan dalam rencana kerja dan anggaran Direksi;
3. Anggota Direksi yang bersangkutan harus membuat laporan tentang pelaksanaan Program Peningkatan Kompetensi dan disampaikan kepada Direksi.

Program-program peningkatan kapabilitas yang diikuti Anggota Direksi selama tahun 2023, disajikan dalam Laporan Tahunan Tugu Insurance 2023.

### Pengembangan Kompetensi Pejabat/Unit Kerja Penanggung Jawab Penerapan Keuangan Keberlanjutan

Sepanjang tahun 2023, Pejabat/Unit Kerja Penanggung Jawab Keberlanjutan telah mengikuti program pengembangan kompetensi sebagai berikut:

The provisions regarding the competency improvement program for the Board of Directors are as follows:

1. Capability enhancement program is carried out in order to increase the effectiveness of the work of the Board of Directors;
2. The plan to implement the capability improvement program must be included in the work plan and budget of the Board of Directors;
3. The member of the Board of Directors concerned must make a report on the implementation of the Capability Improvement Program and submit it to the Board of Directors.

The list of capability improvement programs that the Board of Directors members participated in 2023 is available in the 2023 Tugu Insurance Annual Report.

### Competency Development of Officer/Work Units in Charge of Sustainable Finance Implementation

Throughout 2023, the Officers/Work Units in Charge of Sustainability participated in the following competency development programs:

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Pelatihan Training Competency Development Subject	Penyelenggara Organizer	Tanggal Date
Emil Hakim*	Direktur Keuangan & Layanan Korporat Director of Corporate Finance & Services	Risk Management Forum Pertamina Group 2023	Tugu Institute X ERM & Legal Group	16 Maret 2023 16 March 2023
		Konsinyering & Agent Of Change Consigning & Agent Of Change	ERP	15-26 Mei 2023 15-26 May 2023
		Sewindu Kami Mengabdikan untuk Komunikasi Negeri 8 Years we serve the country's communications	PR Indonesia	21 September 2023 21 September 2023
		Optimizing Business Continuity Strategy to Achieve Sustainable Objectives	ERMA	27 September 2023 27 September 2023
Rudy Samudra**	Corporate Secretary Group Head	People Management Development Program	HR Excellency	30 Januari-1 Februari 2023 30 January-1 February 2023
		Risk Management Forum Pertamina Group 2023	Tugu Institute & ERM & Legal Group	16 Maret 2023 16 March 2023
		tiLearn 042: Implementasi SMAP Dalam Menunjang Kegiatan Operasional Perusahaan tiLearn 042: Implementation of SMAP in Supporting Company Operational Activities	Tugu Institute & Compliance	8 Juni 2023 8 June 2023
		tiLearn 043: Suretyship	Tugu Institute & Brokers Group	15 Juni 2023 15 June 2023

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Pelatihan Training Competency Development Subject	Penyelenggara Organizer	Tanggal Date
		tiLearn 046 : Perlindungan Data Pribadi di Industri Jasa Keuangan Setelah Disahkannya UU PDP tiLearn 046 : Protection of Personal Data in the Financial Services Industry After the Passing of the PDP Law	Tugu Institute & Legal Compliance Group	2 Agustus 2023 2 August 2023
		Coaching for Empowering Your Team	IKIGAI	30 Agustus 2023 30 August 2023
		tilearn 047: Right Service Experience for the Right Customer	Markplus	23 Oktober 2023 23 October 2023
		tilearn 054: APU, PPT & PPPSPM di Sektor Jasa Keuangan Berkas POJK No. 8 Tahun 2023 tilearn 054: APU, PPT & PPPSPM in the Financial Services Sector, Based on POJK No. 8 of 2023	Tugu Institute & Legal Compliance Group	12 Desember 2023 12 December 2023
		Risk Management Forum Pertamina Group 2023	Tugu Institute & ERM & Legal Group	16 Maret 2023 16 March 2023
Inadia Aristryavani	Government, PR & CSR Department Head	tiLearn 041: Basic Safety Training 2023	Tugu Institute & HSSE	24 Mei 2023 24 May 2023
		tiShare 008: Sosialisasi Pengelolaan Talent dan Rencana Suksesi tiShare 008: Dissemination of Talent Management and Succession Plans	Tugu Institute & Human Capital	29 Mei 2023 29 May 2023
		tiLearn 042: Implementasi SMAP Dalam Menunjang Kegiatan Operasional Perusahaan tiLearn 042: Implementation of SMAP in Supporting Company Operational Activities	Tugu Institute & Compliance	8 Juni 2023 8 June 2023
		Coaching for Empowering Your Team	IKIGAI	30 Agustus 2023 30 August 2023
		tilearn 047: Right Service Experience for the Right Customer	Markplus	23 Oktober 2023 23 October 2023
		tilearn 054: APU, PPT & PPPSPM di Sektor Jasa Keuangan Berkas POJK No. 8 Tahun 2023 tilearn 054: APU, PPT & PPPSPM in the Financial Services Sector, Based on POJK No. 8 of 2023	Tugu Institute & Legal Compliance Group	12 Desember 2023 12 December 2023
		Risk Management Forum Pertamina Group 2023	Tugu Institute & ERM & Legal Group	16 Maret 2023 16 March 2023

\*) Emil Hakim menjabat sebagai Corporate Secretary Group Head sejak Januari - Oktober 2023  
 \*\*) Rudy Samudra menjabat sebagai Corporate Secretary Group Head sejak November - Desember 2023  
 \*) Emil Hakim has served as Corporate Secretary Group Head since January - October 2023  
 \*\*) Rudy Samudra has served as Corporate Secretary Group Head since November - December 2023

## Penilaian Risiko atas Penerapan Keuangan Berkelanjutan [OJK E.3]

### Risk Assessment on Sustainable Finance Implementation [OJK E.3]

Tugu Insurance menyadari akan potensi risiko yang mungkin terjadi dari aktivitas bisnis, operasional perusahaan dan dapat menghambat keberlanjutan Perusahaan serta pencapaian tujuan Perusahaan. Untuk itu Tugu Insurance berupaya mewujudkan sistem Tata Kelola Perusahaan yang baik (*Good Corporate Governance*) dan mengelola risiko dengan mekanisme yang sejalan dengan ketentuan yang ditetapkan Regulator, sehingga dapat memastikan kegiatan usaha yang dijalankan mampu berjalan aman sesuai target dan rencana yang telah ditentukan.

In carrying out business activities engaged in insurance, Tugu Insurance is aware of the potential risks that may occur from business activities and company operations and can hinder the sustainability of the company and the achievement of company goals. For this reason, Tugu Insurance seeks to realize a Good Corporate Governance system and manage risk with a mechanism that aligns with the provisions stipulated by the Regulator to ensure that the business activities carried out can run safely according to predetermined targets and plans.

Proses pengelolaan risiko adalah bagian dari pengawasan internal yang melibatkan Dewan Komisaris, Dewan Pengawas Syariah, Direksi, Manajemen Senior dan seluruh lapisan Karyawan.

### Kerangka Penerapan Manajemen Risiko

Kerangka manajemen risiko Tugu Insurance tercantum dalam Kebijakan Umum Manajemen Risiko Perseroan. Kebijakan tersebut dikembangkan selaras dengan strategi bisnis, struktur organisasi, ketentuan internal, serta ketersediaan infrastruktur. Dalam implementasinya, penerapan manajemen risiko mengacu kepada standar SNI ISO 31000 (Manajemen Risiko Berbasis Risiko) yang terdiri dari prinsip, kerangka kerja dan proses Manajemen Risiko.

Pelaksanaan manajemen risiko melibatkan seluruh unsur dalam organisasi mulai dari manajemen hingga karyawan pelaksana. Seluruh unsur tersebut berperan aktif dalam konteks “Tiga Lini Pertahanan” manajemen risiko.

#### 1. Lini-1: First Line of Defense

*First line of defense* atau lini pertahanan pertama berisi unit kerja pemilik risiko yang melaksanakan fungsi bisnis dan unit kerja operasional dan pendukung bisnis. Seluruh fungsi pada lini pertahanan pertama bertanggung jawab dalam mengidentifikasi dan mengelola risiko yang melekat pada setiap produk, kegiatan, proses dan sistem yang dijalankan, serta diharapkan memiliki kesadaran risiko yang tinggi untuk mengelola risiko dengan efektif.

#### 2. Lini-2: Second Line of Defense

*Second line of defense* atau lini pertahanan kedua terdiri dari unit kerja manajemen risiko dan unit kerja kepatuhan yang bertanggung jawab atas pengembangan strategi manajemen risiko, pemeliharaan dan pengembangan berkelanjutan dari kerangka pengelolaan risiko dan memberikan masukan serta arahan kepada unit kerja bisnis dan unit kerja pendukung mengenai proses pengelolaan risiko, pengukuran risiko dan pelaporan.

#### 3. Lini-3: Third Line of Defense

*Third line of defense* atau lini pertahanan ketiga adalah unit internal audit. Internal audit berfungsi sebagai unit independen yang bertugas melakukan *risk-based audit* yang memberikan *added value* kepada lini pertahanan pertama dan kedua.

Perseroan membentuk Unit Kerja Manajemen Risiko di bawah Direktur Kepatuhan dan Manajemen Risiko untuk melaksanakan pengelolaan risiko. Unit Kerja Manajemen Risiko merupakan unit kerja yang independen dari unit bisnis dan unit operasional Perseroan, dan memiliki tanggung jawab utama untuk memastikan proses penerapan manajemen risiko telah berjalan efektif di Perseroan.

The risk management process is part of internal supervision involving the Board of Commissioners, Sharia Supervisory Board, Board of Directors, Senior Management and all levels of Employees.

### Risk Management Implementation Framework

Tugu Insurance implements a risk management framework as stated in the General Risk Management Policy of the Company. The Risk Management Framework is developed in line with the Company's business strategy, organizational structure, internal regulations, and the availability of the Company's infrastructure. In its implementation, the application of risk management refers to the SNI ISO 31000 standard (RiskBased Risk Management), which consists of Risk Management principles, frameworks and processes.

Implementing risk management at Tugu Insurance involves all organisational elements, from management to implementing employees. All these elements play an active role in the context of the “Three Lines of Defense” risk management.

#### 1. 1<sup>st</sup> Line: First Line of Defense

The first line of defense consists of work units that own risks that carry out business functions and operational and business support work units. All tasks in the first line of defense are responsible for identifying and managing risks inherent in every product, activity, process and system implemented and are expected to have high-risk awareness to manage risk effectively.

#### 2. 2<sup>nd</sup> Line: Second Line of Defense

The second line of defense consists of the risk management work unit and the compliance work unit, which are responsible for developing a risk management strategy, maintaining and continuously developing the risk management framework and providing input and direction to the business work unit and support work units regarding the process risk management, risk measurement and reporting.

#### 3. 3<sup>rd</sup> Line: Third Line of Defense

The third line of defense is the internal audit unit. Internal audit functions as an independent unit tasked with conducting risk-based audits that provide added value to the first and second lines of defense.

To implement and provide provisions and infrastructure for risk management, the Company has established a Risk Management Work Unit under the Director of Compliance and Risk Management. The Risk Management Work Unit is a work unit that is independent of the business units and operational units of the Company and has the primary responsibility for ensuring that the process of implementing risk management has been running effectively in the Company.

## Pilar Penerapan Manajemen Risiko

Penerapan manajemen Risiko Perseroan mencakup hal-hal sebagai berikut:

1. Pengawasan Aktif 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. Mengetahui informasi risiko, 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;
  - e. Memastikan struktur organisasi yang memadai beserta tugas dan tanggung jawab masing-masing, untuk mendukung penerapan Manajemen Risiko yang efektif;
  - f. Memastikan kecukupan kuantitas dan kualitas sumber daya manusia untuk penerapan manajemen risiko secara efektif.

Dalam pelaksanaan penerapan manajemen risiko, pengawasan aktif oleh Direksi, Dewan Komisaris dan Dewan Pengawas Syariah dilaksanakan melalui:

- a. Pelaksanaan rapat Komite Pemantau Risiko secara berkala;
- b. Pelaksanaan rapat Komite Manajemen Risiko secara berkala;
- c. Pelaksanaan Rapat Dewan Pengawas Syariah secara berkala dan mengawasi pemenuhan prinsip syariah atas produk, aktivitas unit usaha Syariah Perusahaan agar sesuai dengan fatwa Dewan Syariah Nasional-Majelis Ulama Indonesia;
- d. Menetapkan, *monitoring* dan *review* atas pelaksanaan mitigasi *Top Risk Register on Going Business* Perseroan secara berkala;
- e. *Monitoring* dan *review* atas *Early Warning System/Key Risk Indicator* Perseroan secara berkala;
- f. Pelaporan hasil *assessment* profil risiko terintegrasi yang disampaikan secara berkala;
- g. Pelaporan hasil *self assessment* Tingkat Kesehatan Perseroan (tata kelola yang baik, profil risiko, rentabilitas dan permodalan) secara tahunan;
- h. Mengembangkan budaya sadar risiko (*risk awareness*) melalui sosialisasi, *training* dan *campaign flyer* manajemen risiko;
- i. Mengadakan pertemuan antara Unit Kerja Manajemen Risiko dengan Komite Pemantau Risiko;
- j. Mengikutsertakan pegawai dalam *training*, seminar, *workshop*, maupun sertifikasi profesi;

## Pillars of Risk Management Implementation

The scope of implementation of the Company's Risk management is as follows:

1. Active Supervision of the Board of Directors, Commissioners and Sharia Supervisory Board. All three are in charge of 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. Know risk information, types of risk and level of risk inherent in the Company's business activities;
  - b. Provide clear direction in implementing risk management;
  - c. Actively monitor and mitigate risks;
  - d. Develop the Company's risk management culture;
  - e. Ensure adequate organizational structure and respective duties and responsibilities to support the implementation of effective Risk Management;
  - f. Ensure adequate quantity and quality of human resources for the implementation of effective risk management.

In implementing risk management, active supervision by the Board of Directors, Commissioners and Sharia Supervisory Board is carried out through:

- a. Implementation of Risk Monitoring Committee meetings regularly;
- b. Conducting regular Risk Management Committee meetings;
- c. Conducting regular Sharia Supervisory Board meetings and oversee compliance with sharia principles for products and activities of the Company's Sharia business units to comply with the fatwa of the National Sharia Council-Indonesian Ulema Council;
- d. Establishing, monitoring and reviewing the implementation of the Company's Top Risk Register on Going Business mitigation regularly;
- e. Monitoring and reviewing the Company's Early Warning System / Key Risk Indicator regularly;
- f. Reporting on the results of the integrated risk profile assessment, which is submitted periodically;
- g. Reporting on the results of the Company's Health Level self-assessment (good governance, risk profile, earnings and capital) annually;
- h. Developing a risk awareness culture through dissemination, training and risk management flyer campaigns;
- i. Holding meetings between the Risk Management Work Unit and the Risk Monitoring Committee;
- j. Involving employees in training, seminars, workshops, and professional certification.

2. Kecukupan kebijakan, prosedur dan penetapan limit risiko.

Penerapan Manajemen Risiko yang efektif harus didukung dengan kerangka yang mencakup kebijakan dan prosedur Manajemen Risiko serta limit risiko yang ditetapkan secara jelas sejalan dengan visi, misi dan strategi bisnis Perseroan.

Penyusunan kebijakan dan prosedur Manajemen Risiko tersebut dilakukan dengan memperhatikan antara lain karakteristik dan kompleksitas kegiatan bisnis, tingkat risiko yang akan diambil dan toleransi risiko, profil risiko serta ketentuan regulator yang berlaku. Perseroan secara berkelanjutan melengkapi, menyempurnakan, dan mengkinikan 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.

Arsitektur proses manajemen risiko Perseroan menggunakan SNI ISO 31000:2018 (penerapan manajemen risiko berbasis risiko) mulai dari prinsip yang digunakan, *framework* dan standar proses manajemen risiko.

Pelaksanaan proses manajemen risiko Perseroan dilakukan sebagai berikut:

a. Identifikasi Risiko

- Identifikasi risiko yang melekat pada kegiatan unit kerja dilakukan oleh masing-masing pemilik risiko (*risk owner*) berkoordinasi dengan masing-masing *risk champion* dari masing-masing unit kerja dengan tujuan untuk mendorong unit kerja mengidentifikasi risiko yang melekat pada fungsi masing-masing dan melakukan mitigasi atas risiko yang dihadapinya;
- Menggunakan metode yang dapat berlaku untuk seluruh aktivitas Perseroan;
- Hasil profil risiko dari setiap fungsi/unit kerja didokumentasikan sebagai *risk register*.

b. Pengukuran Risiko

- Sistem pengukuran risiko digunakan untuk mengukur *exposure* risiko Perseroan sebagai acuan untuk melakukan pengendalian. Pengukuran risiko dilakukan secara berkala terhadap aktivitas bisnis dan operasional Perseroan;
- Setiap fungsi/unit kerja melakukan pengukuran setiap risiko di dalam *risk register on Going Business* baik yang bersifat kuantitatif maupun kualitatif dengan mengacu pada kecenderungan yang terjadi di masa lalu dan estimasi potensi kerugian Perusahaan serta asumsi yang sesuai untuk mendukung akurasi dan kewajaran.

2. Adequacy of policies, procedures and determination of risk limits

Effective implementation of Risk Management must be supported by a framework that includes Risk Management policies and procedures and clearly defined risk limits in line with the Company's vision, mission and business strategy.

The preparation of Risk Management policies and procedures is carried out by taking into account, among others, the characteristics and complexity of business activities, the level of risk to be taken and risk tolerance, risk profile and applicable regulatory provisions. The Company continuously complements, refines, and updates Risk Management policies and procedures to comply with business developments and Regulatory requirements.

3. Adequacy of risk identification, measurement, control and monitoring processes and risk management information systems.

The Company's risk management process architecture uses SNI ISO 31000:2018 (implementation of risk-based risk management) starting from the principles used, framework and standard risk management processes.

Implementation of the Company's risk management process is carried out as follows:

a. Risk Identification

- Identification of risks inherent in work unit activities is carried out by each risk owner in coordination with each risk champion from each work unit to encourage work units to identify risks inherent in their respective functions and mitigate the risks it faces;
- Using a method that can be applied to all the Company's activities;
- The risk profile results of each function/work unit are documented as a risk register.

b. Risk Measurement

- The risk measurement system is used to measure the Company's risk exposure as a reference for controlling. Risk measurement is carried out periodically on the Company's business and operational activities.
- Each function/work unit measures each risk in the risk register on Going Business quantitatively and qualitatively regarding past trends and estimates of potential losses to the Company and appropriate assumptions to support accuracy and fairness.

c. Pengelolaan Risiko  
Pengendalian risiko dilakukan oleh Perseroan antara lain dengan cara mekanisme lindung nilai, dan metode mitigasi risiko.

d. Pemantauan Risiko

- Perseroan melakukan pemantauan terhadap besarnya *exposure* risiko, toleransi risiko dan hasil *stress testing* secara berkala dan berkesinambungan dengan membandingkan risiko yang muncul dengan limit risiko yang telah ditetapkan;
- Pemantauan pelaksanaan mitigasi *Risk Register* setiap fungsi/unit kerja disajikan dalam laporan berkala setiap bulannya disertai dengan *evidence* pelaksanaan mitigasi.

e. Sistem Informasi Manajemen Risiko  
Dalam hal pengembangan infrastruktur sistem informasi manajemen risiko, Perseroan telah memiliki Sistem Informasi Manajemen Risiko berbasis Aplikasi Web. Adapun Aplikasi tersebut adalah Tugu Enterprise Risk Management System (T-ERMS) yang merupakan sebuah sistem untuk mendukung kegiatan administratif pengelolaan risiko mulai dari proses identifikasi risiko, analisis risiko, *monitoring* risiko sampai dengan penyampaian laporan risiko yang dapat dilakukan secara mudah dan cepat.

Perseroan telah memiliki sistem informasi manajemen risiko yang antara lain diwujudkan dalam bentuk penyampaian Laporan sebagai berikut:

- a. Pelaporan hasil *assessment* profil risiko perusahaan secara berkala;
  - b. Pelaporan Tingkat Kesehatan Perseroan berbasis Risiko;
  - c. Pelaporan *Monitoring* pelaksanaan mitigasi *Top Risk Register on going business*;
  - d. Pelaporan Penyediaan Modal Minimum;
  - e. Pelaporan Pemantauan *Risk Appetite Statement, Early Warning System (Key Risk Indicator)*;
  - f. *Review limit* risiko (*rule rating*) dalam penilaian faktor tingkat Kesehatan, yang mencakup Profil Risiko, Rentabilitas dan permodalan serta penetapan *Risk Appetite* dan *Risk Tolerance* Perusahaan secara berkala;
  - g. Pencatatan dan pemutakhiran database untuk potensial dan aktual kerugian Perusahaan;
  - h. Uji pengendalian internal terhadap mitigasi risiko yang telah direncanakan;
  - i. Rencana tindak lanjut manajemen.
4. Sistem Pengendalian Internal yang Menyeluruh  
Terselenggaranya sistem pengendalian internal Perseroan yang handal dan efektif menjadi tanggungjawab dari seluruh satuan kerja operasional dan satuan kerja pendukung serta satuan kerja audit intern. Perseroan melaksanakan sistem pengendalian internal dalam penerapan manajemen risiko dengan menerapkan

c. Risk Management

Risk control is carried out by the Company, among others, by means of hedging mechanisms and risk mitigation methods.

d. Risk Monitoring

- The Company monitors the amount of risk exposure, risk tolerance and stress testing results regularly and continuously by comparing the risks that arise with the established risk limits;

- Monitoring the implementation of mitigation in the Risk Register for each function/work unit is presented in periodic monthly reports accompanied by evidence of mitigation implementation.

e. Risk Management Information System

In terms of developing risk management information system infrastructure, the Company has a web application-based Risk Management Information System. The application is the Tugu Enterprise Risk Management System (T-ERMS) which is a system to support administrative risk management activities starting from the risk identification process, risk analysis, risk monitoring to submitting risk reports which can be done easily and quickly.

The Company already has a risk management information system which, among other things, is manifested in the form of Report submission as follows:

- a. Reporting the results of the Company's risk profile assessment regularly;
  - b. Risk-based Reporting of the Company's Soundness Level;
  - c. Monitoring Report on implementing mitigation on the Top Risk Register ongoing business;
  - d. Reporting of Minimum Capital Adequacy;
  - e. Monitoring Reporting Risk Appetite Statement, Early Warning System (Key Risk Indicator);
  - f. Reviewing the risk limit (rule rating) in assessing the Soundness level factor, which includes Risk Profile, Profitability and capital, and periodically determining the Company's Risk Appetite and Risk Tolerance;
  - g. Recording and updating databases for potential and actual Company losses;
  - h. Test internal controls for planned risk mitigation;
  - i. Management action plan.
4. Comprehensive Internal Control System  
Implementing a reliable and effective internal control system for the Company is the responsibility of all operational work units, support work units, and internal audit work units. The Company implements an internal control system in implementing risk management by implementing Internal Control over Financial Reporting

*Internal Control over Financial Reporting* (ICoFR) yang merupakan *Risk Control Self Assessment* (RCSA) pada proses pelaporan keuangan untuk dapat mencegah dan mendeteksi salah saji material secara tepat waktu.

### Manajemen Keberlangsungan Usaha

Perseroan telah memiliki Kebijakan Manajemen Keberlangsungan Usaha (*Business Continuity Management*) yang bertujuan untuk meyakinkan tanggap darurat, usaha keberlangsungan, proses pemulihan pada kegiatan proses bisnis Perusahaan berjalan sesuai dengan perencanaan dalam menghadapi potensi bahaya, bencana (*disaster*), serta kondisi di luar normal lainnya atau keadaan kahar (*force majeure*) yang berpotensi mengganggu kegiatan operasional.

Secara spesifik tujuan manajemen keberlangsungan usaha Perusahaan adalah sebagai berikut:

1. Memastikan perusahaan dapat terus beroperasi dengan efektif selama terjadi gangguan dan selama masa pemulihan terhadap gangguan yang timbul;
2. Melindungi pemangku kepentingan, reputasi dan kelangsungan bisnis dari dampak gangguan terhadap perusahaan;
3. Memastikan dampak gangguan tidak menginterupsi strategi perusahaan dalam mencapai tujuan;
4. Mengidentifikasi sumber daya yang dibutuhkan untuk keberlangsungan bisnis;
5. Menyusun strategi pemulihan yang tepat;
6. Memastikan sumber daya yang dimiliki perusahaan dapat dikelola kembali demi berjalannya *business as usual*;
7. Meningkatkan kesadaran kepada pegawai akan pentingnya keberlangsungan bisnis perusahaan.

### Kebijakan Antikorupsi dan Gratifikasi

Perseroan telah menerapkan kebijakan antikorupsi dan gratifikasi. Gratifikasi di lingkungan Tugu Insurance memiliki arti yang luas, yakni meliputi pemberian atau penerimaan hadiah/cinderamata dan hiburan/*entertainment* kepada Insan Tugu baik yang diterima di dalam negeri maupun di luar negeri dan yang dilakukan dengan menggunakan sarana elektronik dan/atau tanpa melalui sarana elektronik. Gratifikasi menjadi salah satu perhatian khusus Perseroan mengingat sifatnya yang mengarah pada tindak pidana suap dan atau tindak pidana korupsi yang mengakibatkan kerugian fatal terhadap eksistensi Tugu Insurance.

(IcoFR), a Risk Control Self Assessment (RCSA) in the financial reporting process to prevent and detect material misstatements promptly.

### Business Continuity Management

Tugu Insurance has a Business Continuity Management Policy which aims to ensure an emergency response, business continuity, and recovery processes in the Company's business processes are running according to plan in the face of potential hazards, disasters, as well as other extraordinary conditions or force majeure that has the potential to disrupt operational activities.

Specifically, the objectives of the Company's business continuity management are as follows:

1. Ensuring that the Company can continue to operate effectively during disturbances and during the recovery period from disorders that arise;
2. Protecting stakeholders, reputation and business continuity from the impact of disturbances on the Company;
3. Ensuring the impact of disruption continues the Company's strategy in achieving its goals;
4. Identify the resources needed for business continuity;
5. Devise an appropriate recovery strategy;
6. Ensuring that the Company can manage the resources again to run the business as usual;
7. Increase employee awareness of the importance of the Company's business continuity.

### Anti-Corruption and Gratification Policy

The Company has implemented an anti-corruption and gratification policy. The definition of gratification in the Tugu Insurance environment has an extensive meaning which incorporates giving or receiving gifts/souvenirs and entertainment for the Tugu Personnel, both those received domestically and abroad and carried out using electronic means or without using any electronic means. Gratifications are one of the Company's particular concerns, given that their nature could lead to bribery and/or corruption and result in catastrophic losses to Tugu Insurance.

### Pedoman Gratifikasi

Perseroan memberikan panduan yang jelas bagi seluruh Insan Tugu dalam hal penerimaan dan/atau pemberian gratifikasi untuk menghindari peluang terjadinya tindak pidana suap. Panduan tersebut tertuang dalam Surat Keputusan Direksi No. 018/SKD/TPI/VII/2014 yang ditetapkan pada 1 Juli 2014, yang telah disempurnakan dan dimutakhirkan dengan Pedoman No. A-008/9100/2017 Revisi Ke-1 tanggal 5 Desember 2017, yang diberlakukan melalui SKD No. 011/SKD/CSG/TPI/II/2018 tanggal 7 Februari 2018 mengenai Pedoman Gratifikasi PT Tugu Pratama Indonesia dan telah dilakukan revitalisasi melalui SKD No. 65/SKD/06/ERL-ATPI/VIII/2021 ditetapkan tanggal 31 Agustus 2021 mengenai Pedoman Pengendalian Gratifikasi No. A-001/6500/2021 Revisi ke-2 tertanggal 19 Juli 2021. Pedoman ini bertujuan membentuk lingkungan organisasi yang sadar dan terkendali dalam penanganan praktik Gratifikasi untuk mewujudkan prinsip keterbukaan dan akuntabilitas dalam menjalankan kegiatan operasional dan bisnis sehari-hari.

### Strategi Anti-Fraud dan Whistleblowing System (WBS)

Sebagai salah satu wujud komitmen dalam pengelolaan risiko *fraud* di Perusahaan, Manajemen Tugu Insurance mengimplementasikan strategi *anti-fraud*, yang didukung dengan *Whistleblowing System* (WBS). 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* meliputi:

1. Pencegahan;
2. Deteksi;
3. Investigasi, pelaporan, dan sanksi;
4. Pemantauan, evaluasi dan tindak lanjut; dan
5. *Whistleblowing System* (WBS).

Perusahaan senantiasa berupaya meningkatkan *awareness* atas pencegahan *fraud* diantaranya melalui sosialisasi WBS kepada seluruh pekerja di lingkungan TUGU Group melalui pemasangan banner di beberapa lokasi di Wisma Tugu I, pengiriman email *broadcast* mengenai Anti-Fraud kepada seluruh karyawan, serta pelaksanaan sosialisasi *Anti-Fraud* & WBS kepada seluruh pekerja di TUGU Group.

Tugu Insurance juga telah menyediakan sarana untuk menyampaikan pengaduan atas pelanggaran yang terjadi di lingkungan Tugu Insurance, seperti pelanggaran atas kode etik, pelanggaran atas tata kelola perusahaan, serta *fraud* yang berpotensi memberikan dampak terhadap profitabilitas Perusahaan.

### Gratification Guidelines

The Company provides clear guidelines for all Tugu personnel in terms of receiving and/or giving gratuities to avoid opportunities for bribery to occur. The Guidelines were then stipulated on 1 July 2014, by the Board of Directors Decision Letter (“SKD”) No. 018/SKD/TPI/VII/2014, which has been refined and updated with Guideline No. A-008/9100/2017 1<sup>st</sup> Revision dated 5 December 2017, enforced through SKD No. 011/SKD/CSG/TPI/II/2018 dated 7 February 2018, regarding the Gratification Guidelines for PT Tugu Pratama Indonesia. It also has been revitalized through SKD No. 65/SKD/06/ERL-ATPI/VIII/2021 stipulated on 31 August 2021, regarding Guidelines for Gratification Control No. A-001/6500/2021 2<sup>nd</sup> Revision dated 19 July 2021. One of the objectives of this Guideline is to establish a cognisant and controlled organisational environment in handling Gratification practices to actualise the principles of transparency and accountability in carrying out daily operational and business activities.

### Anti-Fraud Strategy and Whistleblowing System (WBS)

As a manifestation of its commitment in managing fraud risk within the Company, Tugu Insurance’s Management implements anti-fraud strategy, that is supported by a Whistle Blowing System (WBS). The anti-fraud strategy was made based on the Financial Services Authority Circular Letter No. 46/SEOJK.05/2017 concerning Fraud Control, Implementation of Anti-Fraud Strategies, and Anti-Fraud Strategy Reports for Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, Reinsurance Companies Sharia, or Sharia Unit. The Anti-Fraud Strategy includes:

1. Prevention;
2. Detection;
3. Investigation, reporting and sanctions;
4. Monitoring, evaluation and follow-up; and
5. Whistleblowing System (WBS).

The company has attempted to increase awareness on fraud prevention and WBS socialization to all employees within TUGU Group by setting up banners at several located in Wisma Tugu I, broadcasting emails about Anti-Fraud, and facilitating socialization about Anti-Fraud & WBS to all employees within TUGU Group.

Tugu Insurance has also provided a channels to report any violations that occur within Tugu Insurance, such as violation on the code of conduct, violation on corporate governance, and fraud which could potentially impact the Company’s profitability.

Para karyawan Tugu Insurance yang mengetahui atau memiliki informasi adanya indikasi pelanggaran kode etik dan tata kelola, kebijakan prosedur atau aturan lainnya dapat melaporkannya melalui saluran WBS sebagai berikut:

Tugu Insurance employees who know or have information of any strong indications of violations on the code of conduct and governance, procedural policies or other rules can report it through the WBS channels, as follows:



Ruang lingkup pelaporan yang dapat ditindaklanjuti adalah korupsi, suap, gratifikasi, benturan kepentingan, pencurian, kecurangan, serta pelanggaran hukum dan peraturan Perusahaan. Laporan ini nantinya akan diterima oleh Tim Penanganan Pelaporan Pelanggaran Tugu Insurance.

The scope of reports that can be followed up are corruption, bribery, gratuities, conflicts of interest, theft, fraud, as well as violation of laws and Company regulations. The report will be handled by Tugu Insurance WBS Report Handling Team.

Setiap Karyawan Tugu Insurance berkewajiban melaporkan tindakan yang terindikasi korupsi dan gratifikasi sebagai bentuk dari partisipasinya dalam menjaga Perusahaan. Pelapor akan dilindungi kerahasiaan identitasnya.

Every Tugu Insurance employee is obliged to report any indications of corruption and gratification as form of their participation in protecting the Company. Whistleblowers will have their identity protected.

Tim Penanganan Pelaporan Pelanggaran akan melakukan tindak lanjut laporan pengaduan sesuai dengan mekanisme yang berlaku.

The WBS Report Handling Team will follow up the WBS report based on with the applicable mechanism.

### Kepatuhan terhadap Hukum dan Peraturan

Penerapan terhadap praktik tata kelola yang baik, menjadi komitmen Tugu Insurance dalam mengelola bisnis perasuransian. Hal ini sekaligus untuk memastikan kepatuhan Perseroan terhadap hukum dan peraturan yang berlaku, mengawal pencapaian target kinerja perusahaan, menjaga kepercayaan pemangku kepentingan dan memenuhi

### Compliance with Laws and Regulations

Implementation of good governance practices is Tugu Insurance's commitment to managing the insurance business. This is simultaneously ensuring the Company's compliance with applicable laws and regulations, overseeing the achievement of company performance targets, maintaining stakeholder trust and meeting shareholder

harapan pemegang saham. Selama tahun 2023, tidak terdapat pelanggaran dan ketidakpatuhan Perseroan terhadap hukum dan peraturan perundangan yang berlaku. [GRI 2-27]

Dalam rangka memastikan terpenuhi kepatuhan terhadap hukum yang berlaku, Tugu Insurance menerbitkan dan memberlakukan berbagai komitmen kebijakan yang mengatur tentang perilaku bisnis yang bertanggung jawab, perilaku bisnis yang menghormati hak asasi manusia dan kebijakan operasional hubungan bisnis dengan pemangku kepentingan. [GRI 2-23]

Komitmen terhadap kebijakan diberlakukan bagi seluruh Insan Tugu baik Dewan Komisaris, Direksi, organ pendukung tata kelola maupun karyawan. Perseroan menunjuk penanggungjawab penerapan kebijakan di berbagai level struktur perusahaan sesuai dengan tingkat kewenangan yang dimiliki. Proses pelaksanaan komitmen dimulai dari integrasi komitmen ke dalam strategi, kebijakan operasional, standar dan prosedur operasional. Selanjutnya, Perseroan melakukan sosialisasi dan pelatihan komitmen kebijakan kepada seluruh karyawan. Secara berkala, Perseroan melakukan evaluasi atas penerapan komitmen kebijakan untuk perbaikan kedepan, termasuk dampak yang ditimbulkan. [GRI 2-24, 2-25]

Sementara itu, untuk mendapatkan hasil perbaikan yang maksimal, Perseroan menyediakan saluran/mekanisme pengaduan/saran masukan dari pemangku kepentingan seperti: kotak saran, media pengaduan pelanggaran (*whistleblowing system*) dan saluran lainnya. [GRI 2-26]

## Hubungan dengan Pemangku Kepentingan [OJK E.4 ]

### Relations with Stakeholders [OJK E.4] [GRI 2-29]

Pengelolaan bisnis perasuransian tidak dapat dilepaskan dari keterlibatan pemangku kepentingan. Hal ini karena pemangku kepentingan sebagai pihak yang dapat mempengaruhi jalannya aktivitas operasional atau terkena dampak dari Perseroan. Secara strategis, pemangku kepentingan turut mengembangkan Perseroan dan mempengaruhi performa Perseroan. Karena itu, Tugu Insurance senantiasa berusaha membangun hubungan yang harmonis dengan para pemangku kepentingan.

Perseroan telah melakukan pendekatan secara khusus melalui kegiatan *Focus Group Discussion* dalam mengidentifikasi para pemangku kepentingan. FGD tersebut sebagai bagian dalam proses penentuan topik material untuk pengungkapan informasi pada laporan keberlanjutan ini. Dari proses analisis tersebut, Perseroan telah mengidentifikasi berbagai pemangku kepentingan dan mengelompokkannya ke dalam kelompok pemangku kepentingan utama, yakni: 1) Pelanggan; 2) Pemegang Saham; 3) Pekerja; 4) Pemerintah dan Regulator; dan 5) Masyarakat dan Lingkungan.

expectations. During 2022, there were no violations or non-compliance by the Company with applicable laws and regulations. [GRI 2-27]

To ensure compliance with applicable laws, Tugu Insurance issues and enforces various policy commitments governing responsible business behavior that respects human rights and operational policies on business relations with stakeholders. [GRI 2-23]

Commitment to the policy applies to all Tugu Personnel, including the Board of Commissioners, Directors, governance support organs and employees. The Company appoints the person in charge of implementing policies at various levels of the corporate structure according to their authority level. The commitment implementation process begins with integrating commitments into strategy, operational guidelines, standards, and procedures. Furthermore, the Company conducts policy commitment outreach and training to all employees. Periodically, the Company evaluates the implementation of policy commitments for future improvements, including the impacts. [GRI 2-24, 2-25]

Meanwhile, to obtain maximum improvement results, the Company provides channels/mechanisms for complaints/ suggestions for input from stakeholders, such as a suggestion box, media for complaints of violations (*whistleblowing system*) and other channels. [GRI 2-26]

The existence of stakeholders is significant for the smooth running of the Company's business processes. This is because stakeholders can influence the course of operational activities or be affected by the Company. Strategically, stakeholders participate in developing the Company and influencing the Company's performance. Therefore, Tugu Insurance always tries to build harmonious relationships with stakeholders.

The Company has determined stakeholders through a Focus Group Discussion (FGD) on 14 December 2021 to identify stakeholders. The FGD is part of deciding material topics for disclosing information in this sustainability report. From the analysis process, the Company has identified various stakeholders and grouped them into main stakeholder groups, namely: 1) Customers; 2) Shareholders; 3) Employees; 4) Government and Regulators; and 5) Community and Environment.

Tabel berikut ini menjelaskan hubungan dan interaksi dengan para pemangku kepentingan:

The following table describes the relationships and interactions with stakeholders:

Pemangku Kepentingan Stakeholders	Basis Penetapan Basis of Determination	Metode Pelibatan/ Komunikasi Involvement/ Communication Method	Frekuensi Pertemuan Meeting Frequency	Topik Topics
Pelanggan Customer	<ul style="list-style-type: none"> <li>Ketergantungan</li> <li>Pengaruh</li> <li>Dependency</li> <li>Influence</li> </ul>	<ul style="list-style-type: none"> <li>Website dan <i>Customer Service</i></li> <li>Survei Kepuasan Pelanggan</li> <li>Customer satisfaction survey</li> </ul>	<ul style="list-style-type: none"> <li>Sesuai kebutuhan</li> <li>Sesuai kebutuhan</li> <li>2 (dua) tahun sekali</li> <li>According to the needs</li> <li>According to the needs</li> <li>Once every 2 (two) years</li> </ul>	<ul style="list-style-type: none"> <li>Kemudahan akses informasi &amp; Jaringan</li> <li>Kecepatan dan kemudahan proses klaim</li> <li>Kejelasan <i>benefit</i> produk</li> <li>Ketersediaan fitur &amp; <i>platform</i> aplikasi/layanan</li> <li>Kecepatan dan kemudahan pembelian asuransi</li> <li>Ketersediaan fasilitas layanan penunjang</li> <li>Ease of access to information &amp; networks</li> <li>Speed and ease of claim process</li> <li>Clarity of product benefits</li> <li>Availability of app/service features &amp; platform</li> <li>Speed and ease of purchasing insurance</li> <li>Availability of supporting service facilities</li> </ul>
Pemegang Saham Shareholders	<ul style="list-style-type: none"> <li>Perwakilan</li> <li>Pengaruh</li> <li>Representative</li> <li>Influence</li> </ul>	<ul style="list-style-type: none"> <li>Pelaporan Kinerja</li> <li>RUPS</li> <li>Performance Reporting</li> <li>GMS</li> </ul>	<ul style="list-style-type: none"> <li>Setiap kuartal, Semesteran, Tahunan</li> <li>1 (satu) kali setahun</li> <li>Quarterly, Semesterly, Annually</li> <li>1 (one) time a year</li> </ul>	<ul style="list-style-type: none"> <li>Kinerja perusahaan</li> <li>Ketersediaan informasi yang <i>up to date</i></li> <li>Keterbukaan informasi</li> <li>Company performance</li> <li>Availability of up-to-date information</li> <li>Disclosure of information</li> </ul>
Pekerja Employee	<ul style="list-style-type: none"> <li>Ketergantungan</li> <li>Pengaruh</li> <li>Dependency</li> <li>Influence</li> </ul>	<ul style="list-style-type: none"> <li>Media internal</li> <li>Kotak aspirasi pekerja</li> <li>Internal media</li> <li>Worker's aspiration box</li> <li>Internal Events</li> </ul>	<ul style="list-style-type: none"> <li>Sesuai kebutuhan</li> <li>As needed</li> </ul>	<ul style="list-style-type: none"> <li>Penilaian Kinerja</li> <li>Penghargaan dan apresiasi atas kinerja</li> <li>Partisipasi pekerja terhadap kebijakan/layanan</li> <li>Pengembangan kompetensi</li> <li>Kesetaraan gender</li> <li>Kesehatan, keselamatan kerja</li> <li>Performance assessment</li> <li>Awards and appreciation for performance</li> <li>Employee participation in policies/services</li> <li>Competency development</li> <li>Gender equality</li> <li>Work Health and Safety</li> </ul>
Pemerintah dan Regulator Government and Regulator	<ul style="list-style-type: none"> <li>Perwakilan</li> <li>Pengaruh</li> <li>Representative</li> <li>Influence</li> </ul>	<ul style="list-style-type: none"> <li>Pelaporan Kinerja</li> <li>Kepatuhan terhadap peraturan perundangan</li> <li>Performance Reporting</li> <li>Compliance with laws and regulations</li> </ul>	<ul style="list-style-type: none"> <li>Sesuai kebutuhan</li> <li>As needed</li> </ul>	<ul style="list-style-type: none"> <li>Kepatuhan peraturan</li> <li>Regulatory compliance</li> </ul>
Masyarakat dan Lingkungan Community and Environment	<ul style="list-style-type: none"> <li>Ketergantungan</li> <li>Pengaruh</li> <li>Dependency</li> <li>Influence</li> </ul>	<ul style="list-style-type: none"> <li>Program bekerja dan belajar Mahasiswa</li> <li>Program Bakti TUGU</li> <li>Student work and study program</li> <li>Bakti TUGU Program</li> </ul>	<ul style="list-style-type: none"> <li>Sesuai kebutuhan</li> <li>As needed</li> </ul>	<ul style="list-style-type: none"> <li>Bantuan sosial masyarakatan</li> <li>Keterbukaan informasi</li> <li>Bantuan Kesehatan pada masa Pandemi COVID-19</li> <li>Pelestarian alam</li> <li>Social assistance</li> <li>Disclosure of information</li> <li>Health Assistance during the COVID-19 Pandemic</li> <li>Nature conservation</li> </ul>

## Permasalahan dan Pengaruhnya Terhadap Penerapan Keuangan Berkelanjutan [OJK E.5]

### Issues and their Effects on Sustainable Finance Implementation [OJK E.5]

Perseroan berkomitmen untuk berpartisipasi aktif baik dalam kegiatan pencapaian Tujuan Pembangunan Berkelanjutan (SDGs) maupun keuangan berkelanjutan yang mengedepankan prinsip ESG. Hal ini sebagai bagian dari tanggung jawab entitas usaha terhadap keberlanjutan masa depan. Namun demikian, dalam pelaksanaannya tidak dapat dilepaskan dari kendala dan hambatan. Berdasarkan hasil identifikasi, terdapat permasalahan yang dihadapi dalam penerapan kegiatan berkelanjutan antara lain:

1. Penerapan kegiatan keuangan berkelanjutan guna pemahaman karyawan;
2. Pengimplementasian kegiatan keuangan berkelanjutan untuk karyawan;
3. Tingkat/indeks literasi keuangan dan inklusi nasional.

Terhadap permasalahan-permasalahan tersebut, Perseroan telah mengupayakan penyelesaian terbaik sehingga tidak berdampak atau berpengaruh terhadap penerapan kegiatan keuangan berkelanjutan.

Upaya-upaya yang telah dirumuskan dan dilakukan perseroan antara lain:

1. Target utama perseroan ialah proses internalisasi konsep dan praktik Keuangan berkelanjutan melalui penyebaran pengetahuan dan kesadaran akan pentingnya penerapan Keuangan Berkelanjutan kepada seluruh karyawan perusahaan;
2. Aktif berpartisipasi dan mengikutsertakan karyawan dalam berbagai pelatihan terkait Keuangan Berkelanjutan;
3. Aktif berpartisipasi dalam memberikan literasi dan inklusi keuangan kepada masyarakat umum.

The Company is committed to actively participating in both activities to achieve the Sustainable Development Goals (SDGs) and sustainable finance that prioritizes ESG principles. However, it cannot be separated from constraints and obstacles in practice. Based on the identification results, there are problems encountered in implementing sustainable activities, including:

1. Implementation of sustainable financial activities for employee understanding;
2. Implementing sustainable financial activities for employees;
3. National financial literacy and inclusion level/index.

The Company has endeavoured to resolve existing problems so that they do not impact or influence the implementation of sustainable financial activities.

The efforts that have been formulated and carried out by the Company include the following:

1. The Company's main target the process of internalizing the concepts and practices of Sustainable Finance through disseminating knowledge and awareness of the importance of implementing Sustainable Finance to all Company employees;
2. Actively participate and involve employees in various trainings related to Sustainable Finance;
3. Actively participating in providing financial literacy and inclusion to the general public.

## Kegiatan Membangun Budaya Keberlanjutan [OJK F.1]

### Activities to Build Sustainability Culture [OJK F.1]

#### Menjaga Etika dan Integritas

Penerapan etika dan budaya integritas merupakan kewajiban setiap Insan Tugu demi terwujudnya karyawan yang bermartabat. Tidak hanya mematuhi undang-undang yang berlaku, setiap Insan Tugu diwajibkan untuk mengikuti norma-norma bisnis internasional. Etika dan budaya integritas ini berperan penting dalam mengembangkan Perseroan untuk jangka panjang. Kode etik Tugu Insurance tertuang dalam suatu pedoman berdasarkan Surat Keputusan Direksi Tugu Insurance No. 03/SKD/CSG-TPI/I/2009 tanggal 15 Januari 2009 dan telah dimutakhirkan dengan Pedoman No. A-003/9100/2017 Revisi Ke-1 Tanggal 5 Desember 2017 yang diberlakukan dengan SKD No. 007/SKD/CSG/TPI/II/2018 Tanggal 7 Februari 2018 tentang Penerbitan Pedoman Sistematika Etika Usaha dan Tata Perilaku (*Code of*

#### Maintaining Ethics and Integrity

Tugu Personnel must adopt ethical behaviour and a culture of integrity to create dignified employees. Not only are the Tugu Personnel required to comply with applicable laws, but also, they are required to follow international business norms. Ethics and a culture of integrity play a significant role in developing the Company for the long term. The Code of Conduct of Tugu Insurance is covered in the Code of Business Ethics, and the Code of Conduct has been approved based on Tugu Insurance Board of Directors Decision Letter (SKD) No. 03/SKD/CSGTPI/I/2009 dated 15 January 2009, and has been updated with Guideline No. A-003/9100/2017 1<sup>st</sup> Revision dated 5 December 2017, enforced by SKD No. 007/SKD/CSG/TPI/II/2018 and dated 7 February 2018, concerning the Issuance of the

Conducts atau CoC) Tugu Insurance. Kemudian diperbaharui kembali melalui Pedoman No. A-003/6500/2021 Revisi Ke-2 yang diberlakukan dengan SKD No. 67/SKD/06/ERL-ATPI/IX/2021 tentang Perubahan Pedoman CoC.

Pedoman ini menjadi panduan bagi setiap Insan Tugu dalam menjalankan tugas dan tanggung jawabnya guna mencapai visi, misi dan tujuan Perseroan. CoC wajib diaplikasikan oleh seluruh Insan Tugu. Dalam pelaksanaan perwujudan komitmen penerapan Pedoman Perilaku ini, Insan Tugu diwajibkan untuk menandatangani pernyataan kepatuhan dan integritas terhadap CoC. Perseroan telah menjelaskan perihal etika dan integritas secara mendalam di dalam Laporan Tahunan 2023.

### Membangun Budaya Keberlanjutan

Internalisasi budaya Perseroan akan membentuk karakter Insan Tugu yang bertanggung jawab dan berintegritas dalam mengelola perusahaan sesuai prinsip-prinsip GCG dan beretika, sehingga mampu memenuhi hak-hak pemangku kepentingan dan pemegang saham. Tugu Insurance menetapkan dan mensosialisasikan kode etik sesuai dengan nilai-nilai Perseroan dalam rangka membangun budaya keberlanjutan.

Tugu Insurance telah melakukan beberapa program dalam rangka membangun budaya Perseroan sesuai dengan kode etik. Berikut beberapa program yang dilaksanakan selama tahun 2023, yaitu:

No	Nama Seminar Name of Seminar	Tanggal Pelaksanaan Date
1.	Implementasi SMAP dalam Menunjang Kegiatan Operasional Perusahaan Implementation of SMAP to Support Company Operational Activities	8 Juni 2023 8 June 2023
2.	UU Pelindungan Data Pribadi Personal Data Protection Law	21 November 2023 21 November 2023
3.	APU, PPT & PPPSPM di Sektor Jasa Keuangan Berbasis POJK No. 8 Tahun 2023 APU, PPT & PPPSPM in the Financial Services Sector, Based on POJK No. 8 of 2023	12 Desember 2023 12 December 2023

Penegakan dan sanksi pelanggaran terhadap kode etik sebagai upaya mendukung efektivitas penerapan tata kelola Perseroan dengan sarana pelaporan dalam *Whistleblowing System* (WBS). Hal ini bertujuan untuk melakukan deteksi dini di internal perusahaan. Mekanisme pelaporan pelanggaran kode etik sebagaimana diatur dalam WBS.

Tugu Insurance Systematic Guidelines for Business Ethics and Code of Conduct (CoC). Moreover, it was updated again through Guideline No. A-003/6500/2021 2nd Revision enforced by SKD No. 67/SKD/06/ERL-ATPI/IX/2021 regarding Changes to CoC Guidelines.

This guideline is a code of conduct for the Board of Commissioners, Board of Directors, and all of Tugu Personnel in managing the Company to achieve the Company's vision, mission, and objectives. The CoC is required to be applied by all Tugu Personnel. In implementing their commitment to the Code of Conduct, the Tugu Personnel must sign a statement of compliance and integrity with the CoC. The Company has explained matters of ethics and integrity in depth in the 2023 Annual Report.

### Building Sustainability Culture

The corporate culture, which is rooted in the character of Tugu Personnel, is believed to strengthen business management according to GCG and ethical principles to fulfil the rights of stakeholders and shareholders. Tugu Insurance establishes and disseminates a code of ethics in accordance with the Company's values to build a culture of sustainability.

Tugu Insurance has carried out several programs to build a corporate culture in accordance with the code of ethics. Following are some of the programs implemented during 2023, namely:

Enforcement and sanctions for violations of the code of ethics to support the effectiveness of implementing corporate governance through reporting in the *Whistleblowing System* (WBS). This aims to carry out early detection in the Company's internal mechanism for reporting violations of the code of ethics as regulated in the WBS.

## Konflik Kepentingan

Pedoman Sistematika Etika Usaha dan Tata Perilaku menjadi acuan bagi Perseroan dan Insan Tugu dalam menerapkan nilai-nilai perusahaan, secara berkelanjutan sehingga menjadi budaya perusahaan. Kode Etik Tugu Insurance tertuang 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, dan telah dimutakhirkan pada Revisi Ke-2 Tanggal 25 Agustus 2021 yang diberlakukan dengan SKD No. 67/SKD/06/ERL-ATPI/IX/20121 Tanggal 28 September 2021 tentang Perubahan Pedoman Sistematika Etika Usaha dan Tata Perilaku (*Code of Conduct* atau CoC) PT Asuransi Tugu Pratama Indonesia Tbk.

Pedoman Sistematika Etika Usaha dan Tata Perilaku telah mengatur mengenai konflik kepentingan dan penyalahgunaan jabatan. Selain itu, Perseroan juga telah menerbitkan Pedoman Konflik Kepentingan/*Conflict of Interest* (COI) yang disahkan berdasarkan Surat Keputusan Direksi (SKD) PT Tugu Pratama Indonesia No. 010/SKD/CSG/TPI/II/2018 tanggal 7 Februari 2018 dan telah dimutakhirkan pada Revisi Ke-2 tanggal 28 Desember 2021 yang diberlakukan dengan SKD No. 71/SKD/06/ERL-ATPI/XII/2021 tentang Perubahan Pedoman Konflik Kepentingan/*Conflict of Interest* (COI) PT Asuransi Tugu Pratama Indonesia Tbk.

Perseroan telah menjelaskan pembagian tegas antara kepentingan pribadi dan kepentingan korporasi serta menghindari situasi apa pun yang dapat mengakibatkan atau dianggap sebagai konflik kepentingan antara kepentingan korporasi dan pribadi. Hal ini berlaku untuk semua anggota Direksi dan Dewan Komisaris. Hubungan afiliasi antara anggota Direksi, Dewan Komisaris, dan pemegang saham pengendali dijelaskan dalam Laporan Tahunan. [\[GRI 2-15\]](#)

Sementara itu, untuk mencegah dan menghindari adanya konflik kepentingan, Perseroan mendorong dan menyediakan sarana komunikasi (mekanisme pengaduan) terkait permasalahan yang dianggap penting bagi Tugu Insurance. Permasalahan penting tersebut dapat meliputi masalah tentang dampak negatif potensial dan aktual terhadap Perseroan, pemangku kepentingan dan pemegang saham. Saluran komunikasi yang disediakan Perseroan berupa Saluran Pengaduan Pelanggaran (WBS), saluran keluhan pelanggan, saluran komunikasi internal seperti rapat-rapat koordinasi, saluran resmi lainnya seperti email dan lain-lain. [\[GRI 2-16\]](#)

## Conflict of Interest

The code of conduct is a code of conduct that serves as a reference for company organs and Tugu Personnel in implementing company values, which, if implemented sustainably, will become a corporate culture. The Tugu Insurance Code of Conduct is contained in Code of Conduct, which was ratified based on the Board of Directors Decision Letter (SKD) of PT Tugu Pratama Indonesia No. 03/SKD/CSG-TPI/I/2009 dated 15 January 2009, and was updated in the 2<sup>nd</sup> Revision on 25 August 2021, which was enforced by SKD No. 67/ SKD/06/ERL-ATPI/IX/20121 28 September 2021, concerning Amendments to the Code of Conduct or CoC of PT Asuransi Tugu Pratama Indonesia Tbk.

The Code of Conduct have regulated conflicts of interest and abuse of office. In addition, the Company has also issued Conflict of Interest (COI) Guidelines which were approved based on the Decree of the Directors (SKD) of PT Tugu Pratama Indonesia No. 010/SKD/CSG/TPI/II/2018 dated 7 February 2018 and has been updated in the 2<sup>nd</sup> Revision dated 28 December 2021 which is enforced with SKD No. 71/SKD/06/ERL-ATPI/XII/2021 concerning Changes to the Conflict of Interest (COI) Guidelines for PT Asuransi Tugu Pratama Indonesia Tbk.

The Company has clarified the clear division between personal and corporate interests and avoided any situation that could result in or be considered a conflict of interest between corporate and private interests. This applies to all members of the Board of Directors and Board of Commissioners. Affiliation relationships between members of the Board of Directors, Board of Commissioners and controlling shareholders are explained in the Annual Report. [\[GRI 2-15\]](#)

In addition, to prevent and avoid conflicts of interest, the Company encourages and provides communication facilities (complaint mechanisms) regarding issues considered important to Tugu Insurance. These essential issues may include potential and actual adverse impacts on the Company, its stakeholders and shareholders. The communication channels provided by the Company are violation complaint channels (WBS), customer complaint channels, internal communication channels such as coordination meetings, and other official channels such as email and others. [\[GRI 2-16\]](#)

07

# Kinerja Keberlanjutan

Sustainability Performance





## Kinerja Keberlanjutan – Aspek Ekonomi

### Sustainability Performance – Economic Aspect



Program Mangrove untuk Jakarta bersama Yayasan Konservasi Alam Nusantara di Suaka Margasatwa Muara Angke, Pantai Indah Kapuk, Jakarta Utara  
Mangroves for Jakarta program with Yayasan Konservasi Alam Nusantara at Muara Angke Wildlife Sanctuary, Pantai Indah Kapuk, North Jakarta

**Tugu Insurance berkarya dan berusaha dengan prinsip keberlanjutan untuk kontribusi terhadap perekonomian bangsa dan tujuan pembangunan berkelanjutan.**

Tugu Insurance works and strives with sustainability principles to contribute to the nation's economy and sustainable development goals.

Keunggulan pada kinerja ekonomi Perseroan, dapat mendorong Tugu Insurance mengoptimalkan nilai perusahaan secara berkelanjutan. Sebagai bagian dari industri perasuransian, Tugu Insurance juga mendukung ekonomi bangsa melalui penghimpunan dana jangka panjang dalam jumlah besar yang selanjutnya digunakan sebagai dana pembangunan dan penggerak ekonomi. Di samping itu, peran penting Tugu Insurance adalah memberikan perlindungan bagi pembangunan infrastruktur di berbagai daerah, serta mendukung pengembangan bisnis korporasi yang tentunya meningkatkan perekonomian negara baik melalui pajak kepada Pemerintah dan deviden kepada pemegang saham.

Keberhasilan kinerja keuangan menjadi fokus Perseroan sebagai salah satu indikator pengelolaan usaha yang berhasil. Untuk itu, pembahasan topik kinerja ekonomi dan dampaknya pada periode pelaporan ini mencakup informasi berkaitan nilai ekonomi langsung yang dihasilkan dan didistribusikan (GRI 201-1), implikasi finansial dan risiko perubahan iklim (GRI 201-2), kewajiban imbalan pasti dan program pensiun lainnya (GRI 201-3) dan bantuan finansial yang diterima dari pemerintah (GRI 201-4). [GRI 3-1]

Excellence in the Company's economic performance can encourage Tugu Insurance to optimize Company value in a sustainable manner. As part of the insurance industry, Tugu Insurance also supports the nation's economy by collecting large amounts of long-term funds which are then used as development funds and economic drivers. In addition, Tugu Insurance's important role is to provide protection for infrastructure development in various regions, as well as supporting corporate business development, which of course, improves the country's economy both through taxes to the Government and dividends to shareholders.

Successful financial performance is the Company's focus as an indicator of successful business management. For this reason, the discussion of the topic of economic performance and its impact in this reporting period includes information related to direct economic value generated and distributed (GRI 201-1), financial implications and risks of climate change (GRI 201-2), defined benefit obligations and other pension programs (GRI 201-3) and financial assistance received from the government (GRI 201-4). [GRI 3-1]

Dalam rangka memastikan pertumbuhan kinerja yang terukur, Tugu Insurance telah menetapkan target dan strategi pencapaiannya dengan mempertimbangkan tantangan-tantangan bisnis selama masa pandemi, sekaligus potensi peluang yang ada. Semua target dan strategi telah dirumuskan dalam Rencana Kerja Dan Anggaran Perusahaan (RKAP) 2023 dan *Key Performance Indicators* (KPI). Proses penyusunan RKAP mengacu pada Rencana Jangka Panjang Perusahaan (RJPP), Visi, Misi, dan Tujuan Perseroan untuk memastikan keberlanjutan usaha dengan melibatkan seluruh unit kerja lain dan karyawan. Perseroan fokus terhadap upaya meningkatkan produktivitas dan pemulihan kinerja melalui program inisiatif strategis. [GRI 3-2]

To ensure measurable performance growth, Tugu Insurance has set targets and achievement strategies by considering business challenges during the pandemic, as well as potential opportunities that exist. All targets and strategies have been formulated in the 2023 Company Work Plan and Budget (RKAP) and Key Performance Indicators (KPI). The process of preparing the RKAP refers to the Company's Long-Term Plan (RJPP), the Company's Vision, Mission and Goals to ensure business sustainability by involving all other work units and employees. The Company focuses on efforts to increase productivity and restore performance through strategic initiative programs. [GRI 3-2]

Secara berkala baik bulanan, triwulanan, semesteran dan tahunan, Perseroan melakukan pemantauan dan evaluasi terhadap realisasi pencapaian target dan pelaksanaan strategi yang telah ditetapkan. Proses evaluasi terhadap pencapaian target dilakukan berjenjang mulai dari unit kerja sampai pada level direktorat. Hasil pemantauan dan evaluasi tersebut menjadi masukan untuk menilai pencapaian kinerja Perseroan dan perbaikan strategi di masa yang akan datang. [GRI 3-3]

Periodically, either monthly, quarterly, semi-annually and annually, the Company monitors and evaluates the realization of target achievements and implementation of established strategies. The evaluation process for target achievement is carried out in stages starting from the work unit to the directorate level. The results of monitoring and evaluation become input for assessing the Company's performance achievements and improving strategies in the future. [GRI 3-3]

#### Kinerja laporan laba rugi dan Penghasilan Komprehensif lain Konsolidasian (Dalam Jutaan Rupiah)

Consolidated performance of profit and loss report and other comprehensive income (in millions IDR)

Keterangan Description	2023	2022	2021
<b>Pendapatan Asuransi dan Reasuransi</b> Insurance and Reinsurance Revenues			
Premi Bruto Gross Premium	7.709.524	6.705.580	5.986.273
Premi Reasuransi dan Retrosesi Reinsurance and Retrocession Premium	(4.368.028)	(3.518.923)	(3.298.343)
Perubahan Premi yang Belum Merupakan Pendapatan dan Liabilitas Manfaat Polis Masa Depan Changes in Unearned Premium Reserves and Liabilities for Future Policy Benefits	(711.845)	(74.293)	28.102
Perubahan Aset Reasuransi atas Premi yang Belum Merupakan Pendapatan dan Liabilitas Manfaat Polis Masa Depan Changes in Reinsurance Assets of Unearned Premium Reserves and Liabilities for Future Policy Benefits	450.281	(267.439)	(47.256)
Pendapatan Premi. Neto Premium Income, Net	3.079.932	2.844.925	2.668.776
Pendapatan (Beban) Komisi Neto Commission (Expense) Income Net	(470.368)	(502.133)	(544.548)

### Kinerja laporan laba rugi dan Penghasilan Komprehensif lain Konsolidasian (Dalam Jutaan Rupiah)

Consolidated performance of profit and loss report and other comprehensive income (in millions IDR)

Keterangan Description	2023	2022	2021
Total Pendapatan <i>Underwriting</i> Total Underwriting Revenues	2.609.564	2.342.792	2.124.227
Pendapatan Investasi Investment Income	579.830	352.391	374.065
Pendapatan Usaha Lainnya Other Operating Revenues	402.091	398.710	317.624
<b>Total Pendapatan</b> Total Revenues	<b>3.591.485</b>	<b>3.093.893</b>	<b>2.815.917</b>
Total Beban Klaim Neto Total Net Claim Expenses	(1.911.033)	(1.672.348)	(1.474.636)
Beban Usaha Operating Expenses	(812.221)	(771.136)	(732.366)
Beban Usaha Lainnya Other Operating Expenses	(298.264)	(258.769)	(225.559)
Pendapatan (Beban) Lain-lain Neto Other Income (Expenses), Net	1.054.601	108.510	(17.846)
<b>Total Beban</b> Total Expenses	<b>(1.966.917)</b>	<b>(2.593.744)</b>	<b>(2.450.407)</b>
Laba Sebelum Beban Pajak Final dan Pajak Penghasilan Income Before Final Tax and Income Tax Expenses	1.632.331	517.197	374.456
Beban Pajak Final dan Beban Pajak Penghasilan Final Tax and Income Tax Expense	330.229.272	122.091.874	47.226.048
Laba Tahun Berjalan Income for the Year	1.302.101	395.105	327.230
Total Penghasilan Komprehensif Lain Setelah Pajak Other Comprehensive Income After Tax	50.021	131.354	101.666
<b>Total Penghasilan Komprehensif Tahun Berjalan</b> Total Comprehensive Income for the Year	<b>1.352.122</b>	<b>526.459</b>	<b>428.896</b>
<b>Laba Tahun Berjalan yang dapat Diatribusikan kepada:</b> <b>Income for the Year Attributable to:</b>			
Pemilik Entitas Induk Equity Holders of the Parent Entity	1.322.394	347.151	316.480
Kepentingan Non-Pengendali Non-Controlling Interest	(20.293)	47.955	10.750
<b>Total Penghasilan Komprehensif Tahun Berjalan yang dapat Diatribusikan kepada:</b> <b>Total Comprehensive Income for the Year Attributable to:</b>			
Pemilik Entitas Induk Equity Holder of the Parent Entity	1.372.505	482.800	418.766
Kepentingan Non-Pengendali Non-Controlling Interest	(20.382)	43.659	10.130
Laba Per Saham yang dapat Diatribusikan kepada Pemilik Entitas Induk (Nilai Penuh) Dasar dan Dilusian Earnings Per Share Attributable to Equity Holders of the Parent Entity (Full Amount) Basic and Diluted	372	195	178

## Perbandingan Target dan Kinerja Produksi, Pendapatan dan Laba Rugi [OJK F.2]

Comparison of Production Targets and Performance, Revenue and Profit and Loss [OJK F.2]

Realisasi laba tahun berjalan konsolidasian (*audited*) yang dapat diatribusikan kepada pemilik entitas induk sebesar Rp1,32 triliun melesat 281% dari periode yang sama tahun sebelumnya Rp347,15 miliar. Pencapaian premi bruto Tugu Insurance secara konsolidasian sebesar Rp7,7 triliun naik 15% dibanding dari periode yang sama tahun sebelumnya sebesar Rp6,7 triliun. Sementara sedangkan pendapatan *underwriting* tercatat sebesar Rp2,6 triliun naik 11% dibanding dari periode yang sama tahun sebelumnya yaitu sebesar Rp2,3 triliun.

The realization of the consolidated income for the Year (*audited*) attributable to owners of the parent entity amounted to IDR1.32 trillion, skyrocketing to 281% from the same period the previous year of IDR347.15 billion. Tugu Insurance's consolidated gross premium achievement amounted to IDR7.7 trillion, an increase of 15% compared to the same period the previous year of IDR6.7 trillion. Meanwhile, underwriting income was recorded at IDR2.6 trillion, an increase of 11% compared to the same period the previous year of IDR2.3 trillion.

### Tabel Perbandingan Target dan Realisasi Investasi Pada Proyek Berwawasan Lingkungan (dalam Jutaan Rupiah)

Comparison Table of Target and Realization of Investment in Environmentally Friendly Projects (in Millions IDR)

Uraian Description	2023		2022		2021	
	Target	Realisasi Realization	Target	Realisasi Realization	Target	Realisasi Realization
Produksi - Premi Bruto Production - Gross Premiums	7.005.256	7.709.524	6.476.477	6.705.580	5.977.009	5.986.273
Pendapatan Income	3.444.828	3.591.485	3.111.023	3.093.893	2.791.442	2.815.917
Laba Tahun Berjalan Profit for the Year	1.130.173	1.302.101	295.960	395.105	256.149	327.230

## Perbandingan Target dan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan pada Instrumen Keuangan [OJK F.3]

Comparison of Targets and/or Projects in Line with Sustainable Finance in Financial Instruments [OJK F.3]

Secara konsisten, Tugu Insurance melakukan *review* secara berkala terhadap berbagai kebijakan internal terhadap pemberian asuransi dengan memperhatikan aspek ESG sesuai peraturan perundangan yang berlaku. Perseroan terus berupaya untuk menyediakan asuransi bagi berbagai usaha terkait lingkungan dan sosial, serta produk yang sesuai dengan Kategori Kegiatan Usaha Berkelanjutan (KKUB). Perseroan telah memiliki produk untuk Asuransi Mobil Listrik yang lebih ramah lingkungan, sehingga dapat mendukung penerapan keuangan berkelanjutan. Pada tahun 2023, kinerja premi asuransi mobil listrik sebesar Rp2,5 miliar dari Rp236,3 miliar total premi asuransi kendaraan bermotor.

Consistently, Tugu Insurance carries out regular reviews of various internal policies regarding the provision of insurance by paying attention to ESG aspects in accordance with applicable laws and regulations. The Company continues to strive to provide insurance for various environmental and social related businesses, as well as products that comply with the Sustainable Business Activity Category (KKUB). The Company already has products for Electric Car Insurance that are more environmentally friendly, so that they can support the implementation of sustainable finance. In 2023, the performance of electric car insurance premiums amounted to IDR2.5 billion out of IDR236.3 billion total motor vehicle insurance premiums.

Hal ini juga diperkuat oleh komitmen Tugu Insurance dengan mengembangkan produk dengan manfaat sosial, berupa asuransi kendaraan, yang memiliki aplikasi *t drive* berbasis digital untuk mengetahui bagaimana perilaku berkendara masing-masing pengendara (*safety driving behavior*). Produk aplikasi ini bertujuan untuk memotivasi para pengendara untuk lebih berhati-hati dan mengurangi emisi, dengan demikian Tugu Insurance turut menjaga

This was also strengthened by Tugu Insurance's commitment to developing products with social benefits, in the form of vehicle insurance, which has a digital-based *t drive* application to find out how each driver drives (*safety driving behavior*). This application aims to motivate drivers to be more careful and reduce emissions, and therefore, Tugu Insurance helps maintain the safety and health of human resources as well as environmental conservation and energy

keselamatan dan kesehatan SDM maupun pelestarian lingkungan dan pengelolaan energi dari SDA terbatas di Indonesia. Peluncuran aplikasi berbasis digital ini juga merupakan inovasi untuk menjawab kebutuhan masyarakat yang kini mulai beralih ke digital. Selain itu, Tugu Insurance juga memiliki aplikasi t friends yang dimanfaatkan untuk memperluas pemasaran produk dan turut mendukung pemberdayaan ekonomi masyarakat melalui mitra keagenan asuransi.

management from limited natural resources in Indonesia. The launch of this digital-based application is also an innovation to respond to the needs of people who are now shifting to digital media. Moreover, Tugu Insurance also has another application called t friends which is used to expand product marketing and support community economic empowerment through insurance agency partners.

## Nilai Ekonomi Langsung Dihasilkan dan Didistribusikan [GRI 201-1]

### Direct Economic Value Generated and Distributed [GRI 201-1]

Nilai ekonomi langsung yang dihasilkan Perseroan bersumber dari pendapatan usaha. Dengan pencapaian kinerja nilai ekonomi langsung tersebut, maka Tugu Insurance dapat mendistribusikan nilai ekonomi kepada para pemangku kepentingan. Sementara itu, nilai ekonomi yang didistribusikan sebagai bentuk kontribusi Perseroan dalam meningkatkan laju pertumbuhan ekonomi dan kesejahteraan para pemangku kepentingan, seperti pembayaran kepada tertanggung, reasuradur, pemasok dan karyawan, maupun realisasi dana untuk masyarakat sebagai salah satu bentuk perwujudan Tanggung Jawab Sosial dan Lingkungan (TJSL) atau CSR. Selanjutnya, nilai ekonomi yang ditahan adalah selisih antara nilai ekonomi yang dihasilkan dikurangi nilai ekonomi yang didistribusikan.

The direct economic value generated by the Company comes from operating income. By achieving this direct economic value performance, Tugu Insurance can distribute economic value to stakeholders. Meanwhile, the economic value distributed is a form of the Company's contribution in increasing the rate of economic growth and welfare of stakeholders, such as payments to insureds, reinsurers, suppliers and employees, as well as the realization of funds for the community as a form of realization of Social and Environmental Responsibility (CSR). Furthermore, the economic value retained is the difference between the economic value produced minus the economic value distributed.

Nilai ekonomi langsung yang dihasilkan pada tahun 2023 mencapai Rp3,59 triliun, naik 16,08% dibandingkan nilai ekonomi langsung yang diperoleh pada tahun 2022 sebesar Rp3,09 triliun. Realisasi nilai ekonomi yang didistribusikan tahun 2023 mencapai Rp7,85 triliun, naik 6,09% dibandingkan distribusi nilai ekonomi tahun 2023 sebesar Rp7,40 triliun.

The direct economic value generated in 2023 was IDR3.59 trillion, an increase of 16,08% compared to the direct economic value obtained in 2022 of IDR3.09 trillion. The realized economic value distributed in 2023 was IDR7,85 trillion, an increase of 6,09% compared to the distribution of economic value in 2023 of IDR7.40 trillion.

#### Tabel Nilai ekonomi langsung dihasilkan dan didistribusikan (dalam Jutaan Rupiah)

Table of Direct Economic Value Generated and Distributed (in millions IDR)

Uraian Description	2023	2022	2021
Pendapatan Income	3.591.485	3.093.893	2.815.917
<b>Nilai Ekonomi yang Dihasilkan Economic Value Generated</b>	<b>3.591.485</b>	<b>3.093.893</b>	<b>2.815.917</b>
Pembayaran kepada tertanggung, reasuradur, pemasok dan karyawan Payments to insureds, reinsurers, suppliers and employees	(7.303.260)	(7.084.256)	(7.014.968)
Pembayaran dividen kepada Pemegang Saham Dividend payments to Shareholders	(244.362)	(131.890)	(97.728)
Pembayaran pajak kepada Pemerintah Tax Payments to the Government	(180.268)	(56.397)	(35.637)
Pembayaran Bunga Interest Payment	(5.279)	(8.933)	(16.107)
Pembayaran pinjaman diterima Payment of Borrowings	(71.486)	(24.791)	(4.464)

**Tabel Nilai ekonomi langsung dihasilkan dan didistribusikan (dalam Jutaan Rupiah)**

Table of Direct Economic Value Generated and Distributed (in millions IDR)

Uraian Description	2023	2022	2021
Pembayaran utang sewa pembiayaan konsumen dan sewa pembiayaan Payment of Consumer Finance and Lease Payable	(23.102)	(90.339)	(112.723)
Pembayaran liabilitas sewa Payment of Lease Liabilities	(3.440)	(4.808)	(8.902)
Investasi bagi Masyarakat Investment for Society	(3.653)	(771)	(1.157)
<b>Nilai Ekonomi yang Didistribusikan</b> Economic Value Distributed	<b>(7.834.824)</b>	<b>(7.402.185)</b>	<b>(7.291.686)</b>
<b>Nilai Ekonomi Ditahan</b> Economic Value Retained	<b>(4.243.340)</b>	<b>(4.308.292)</b>	<b>(4.475.769)</b>

## Risiko Perubahan Iklim [GRI 201-2]

### Climate Change Risk [GRI 201-2]

Tugu Insurance menyadari bahwa risiko keuangan terkait iklim merupakan salah satu *emerging risk* yang memiliki dampak material terhadap keuangan dan stabilitas ekonomi global. Dampak tersebut terjadi terutama pada saat konsumen mengalami kerugian usaha atau kesulitan ekonomi dikarenakan efek perubahan iklim yang mereka alami sehingga tidak mampu membayar premi. Selain itu, kegagalan perusahaan reasuransi dalam memenuhi kewajiban kepada pemegang polis dan kegagalan pihak lain dalam memenuhi kewajiban kepada Perseroan. Oleh sebab itu, untuk mencapai keuangan berkelanjutan, sangat penting bagi Tugu Insurance untuk dapat menganalisa risiko perubahan iklim yang dihadapi oleh konsumen untuk mempertimbangkan dampak risiko yang akan dihadapi oleh perseroan pada pinjaman yang diberikan. [GRI 3-1, 3-2]

Dalam meningkatkan efektivitas implementasi inisiatif ESG dan pengelolaan risiko iklim, Tugu Insurance mengimplementasikan strategi untuk mendorong asuransi berkelanjutan dan melakukan penguatan tata kelola ESG melalui penunjukan pejabat dan unit kerja Corporate Secretary, khususnya Public Relations & Corporate Social Responsibility Department, sebagai penanggung jawab penerapan keuangan berkelanjutan di bawah pengawasan Presiden Direktur. Kebijakan ini bertujuan sebagai pengelola implementasi keuangan berkelanjutan dan ESG, termasuk pengelolaan *framework*, penyesuaian ketentuan yang selaras dengan isu keuangan berkelanjutan, ESG dan perubahan iklim, pengelolaan *sustainable portfolio management*, dan strategi operasional yang bertanggung jawab. Selain diawasi langsung oleh Presiden Direktur, implementasi keuangan berkelanjutan dan ESG didukung oleh pengelolaan risiko iklim dari penerapan Kebijakan Manajemen Risiko asuransi.

Tugu Insurance realizes that climate-related financial risks are one of the emerging risks that have a material impact on global finance and economic stability. This impact occurs especially when consumers experience business losses or economic difficulties due to the effects of climate change that they experience and are unable to pay premiums. Apart from that, the failure of reinsurance companies to fulfill their obligations to policyholders and the failure of other parties to fulfill their obligations to the Company. Therefore, to achieve sustainable finance, it is very important for Tugu Insurance to be able to analyze the climate change risks faced by consumers to consider the impact of the risks that the Company will face on the loans provided. [GRI 3-1, 3-2]

In increasing the effectiveness of implementing ESG initiatives and managing climate risks, Tugu Insurance implements strategies to encourage sustainable insurance and strengthen ESG governance through the appointment of officials and Corporate Secretary work units, especially the Public Relations & Corporate Social Responsibility Department, as the unit responsible for implementing sustainable finance under the supervision of the President Director. This policy aims to manage the implementation of sustainable finance and ESG, including framework management, alignment of provisions that are in line with sustainable finance, ESG and climate change issues, sustainable portfolio management, and responsible operational strategies. In addition to being directly supervised by the President Director, the implementation of sustainable finance and ESG is supported by climate risk management from the implementation of the insurance Risk Management Policy.

Tugu Insurance terus meningkatkan analisis terhadap risiko-risiko yang berpotensi terjadi akibat perubahan iklim sehingga memberikan dampak negatif sosial dan lingkungan dalam kegiatan operasionalnya. Pada tahun 2023, Perseroan telah melakukan analisis bahwa tidak terdapat dampak risiko signifikan secara langsung terhadap kinerja perusahaan yang ditimbulkan akibat adanya perubahan iklim. [GRI 3-3, 201-2]

Tugu Insurance continues to improve its analysis of risks that have the potential to occur due to climate change, thereby having negative social and environmental impacts on its operational activities. In 2023, the Company has carried out an analysis which resulted in no direct significant risk impact on Company performance resulting from climate change. [GRI 3-3, 201-2]

## Kewajiban Program Pensiun

### Pension Plan Obligations

Perseroan memenuhi kewajiban program pensiun dengan patuh terhadap ketentuan sebagaimana diatur dalam Undang-undang No. 13/2003 tentang Ketenagakerjaan, termasuk di dalamnya berkaitan dengan uang pensiun atau imbalan pascakerja. Untuk mewujudkan hak tersebut, Perseroan menyediakan program pensiun kepada pekerja yang telah memasuki masa pensiun. Program pascakerja yang diberikan terdiri dari program wajib sesuai UU No. 40 Tahun 2004 tentang Sistem Jaminan Sosial Nasional, PP No. 45 Tahun 2015 tentang Jaminan Pensiun dan PP No. 46 Tahun 2015 dengan perubahannya No. 60 Tahun 2015 tentang Jaminan Hari Tua yaitu Program Jaminan Hari Tua dan Jaminan Pensiun yang diselenggarakan BPJS Ketenagakerjaan. [GRI 3-1, 3-2]

The Company fulfills its pension program obligations by complying with the provisions as regulated in Law No. 13/2003 concerning Employment, including those relating to pensions or post-employment benefits. To realize this right, the Company provides a pension program for workers who have entered retirement. The post-employment programs provided consist of mandatory programs in accordance with Law No. 40 of 2004 concerning the National Social Security System, PP No. 45 of 2015 concerning Pension Guarantees and PP No. 46 of 2015 with amendment No. 60 of 2015 concerning Old Age Security, namely the Old Age Security and Pension Security Program organized by BPJS Employment. [GRI 3-1, 3-2]

Selain itu, Perseroan juga memberikan uang pensiun sesuai dengan ketentuan Perjanjian Kerja Bersama (PKB) ditambah uang Asuransi Pensiun. Sedangkan pekerja yang berhenti sebelum usia pensiun normal akan mendapatkan manfaat proporsional sesuai ketentuan Perjanjian Kerja Bersama. Evaluasi dan perubahan kebijakan mengenai program jaminan pensiun mengacu pada peraturan perundang-undangan yang berlaku serta Kesepakatan Perseroan dengan Serikat Pekerja didalam PKB. [GRI 3-3]

In addition, the Company also provides pension money in accordance with the provisions of the Collective Labor Agreement (PKB) plus Pension Insurance money. Meanwhile, workers who quit before the normal retirement age will receive proportional benefits in accordance with the provisions of the Collective Labor Agreement. Evaluation and changes to policies regarding the pension guarantee program refer to applicable laws and regulations as well as the Company's Agreement with the Worker Union in the PKB. [GRI 3-3]

#### Tabel Kewajiban program pensiun (dalam Jutaan Rupiah) [GRI 201-3]

Table of Pension Plan Liabilities (in Millions IDR) [GRI 201-3]

Uraian Description	2023	2022	2021
Uang Pensiun Pension	14.543	24.644	21.176
<b>Jumlah Peserta Program Pensiun Total Pension Program Participants</b>	<b>30 orang 30 people</b>	<b>19 orang 19 people</b>	<b>17 orang 17 people</b>

## Bantuan Finansial dari Pemerintah

### Financial Assistance from the Government

Perseroan tidak mendapat bantuan finansial dari pemerintah, baik berupa pembebasan pajak dan kredit pajak, subsidi, hibah investasi, insentif finansial dan sebagainya. Sementara itu, sebagai Emiten Anak Perusahaan BUMN, keterkaitan pemerintah dalam struktur kepemilikan saham Tugu Insurance melalui PT Pertamina (Persero) sebanyak 58,50%. [GRI 3-1, 3-2, 3-3, 201-4]

The Company does not receive financial assistance from the government, in the form of tax exemptions and tax credits, subsidies, investment grants, financial incentives and so on. Meanwhile, as an Issuer of SOE Subsidiary, the government's involvement in the share ownership structure of Tugu Insurance through PT Pertamina (Persero) is 58.50%. [GRI 3-1, 3-2, 3-3, 201-4]

## Kinerja Keberlanjutan – Aspek Lingkungan

### Sustainability Performance – Environmental Aspects



Program Nandur Pohon Sareng Tugu bersama Rabu Hijrah di Semarang, Jawa Tengah  
Nandur Pohon Sareng Tugu (Tree Planting with Tugu) program alongside Rabu Hijrah in Semarang, Central Java

Kewajiban untuk menjaga kelestarian alam dan lingkungan merupakan tanggung jawab bersama termasuk pelaku usaha dan entitas bisnis, karena hal ini menjadi kesadaran umum bahwa kegiatan usaha memberikan dampak terhadap lingkungan. Pengelolaan usaha dituntut untuk memiliki kepedulian dan tanggung jawab terhadap ekosistem lingkungan. Konsep pembangunan berkelanjutan telah mendorong tercapainya keseimbangan baik aspek ekonomi, sosial maupun lingkungan.

Konsep keberlanjutan memastikan pertumbuhan perekonomian juga memperhatikan dukungan dan upaya berkontribusi menjaga kualitas lingkungan hidup, sehingga mampu mencegah bencana ekologis seperti banjir, tanah longsor, kebakaran hutan, dan kekeringan. Hal ini sejalan dengan kesadaran pelaku bisnis terhadap adanya risiko dampak perubahan iklim yang terjadi terhadap keberlangsungan usaha. Oleh karena itu, topik lingkungan hidup memiliki relevansi terhadap pengelolaan usaha berkelanjutan yang akan diungkapkan pada periode pelaporan, khususnya yang berkaitan dengan keanekaragaman hayati (GRI 304). [GRI 3-1]

The obligation to preserve nature and the environment is a shared responsibility, including business actors and business entities, because it has become a general awareness that business activities have an impact on the environment. Business management is required to have concern and responsibility for the environmental ecosystem. The concept of sustainable development has encouraged achieving balance in both economic, social and environmental aspects.

The concept of sustainability ensures that economic growth also takes into account support and efforts to contribute to maintaining the quality of the environment, so that it is able to prevent ecological disasters such as floods, landslides, forest fires and drought. This is in line with business actors' awareness of the risks of the impact of climate change on business sustainability. Therefore, environmental topics have relevance to sustainable business management which will be disclosed in the reporting period, especially those related to biodiversity (GRI 304). [GRI 3-1]

Tugu Insurance mengambil peran signifikan dalam pencapaian Tujuan Pembangunan Berkelanjutan (TPB/SDG's) melalui penerapan kebijakan dan praktik keberlanjutan, termasuk menjaga kelestarian lingkungan, meskipun industri asuransi tidak langsung berkaitan dengan isu-isu lingkungan. Tugu Insurance menganggap penting untuk terlibat aktif dalam menjaga kelestarian lingkungan hidup bersama pemerintah dan komponen masyarakat lainnya.

Kebijakan lingkungan Tugu Insurance telah menjadi bagian dari kebijakan dan strategi program TJSL (Tanggung Jawab Sosial dan Lingkungan) atau CSR (*Corporate Social Responsibility*), yang ditetapkan dengan Surat Keputusan Direksi No. 01/SKD/06/ERL-ATPI/I/2022 tanggal 6 Januari 2022 tentang Penerbitan Pedoman Tanggung Jawab Sosial dan Lingkungan Perusahaan No. A-001/7100/2021. Tujuan kebijakan dan strategi TJSL ini adalah:

1. Mewujudkan tanggung jawab sosial dan etika perusahaan dalam rangka berperan serta meningkatkan kualitas kehidupan masyarakat dan lingkungan;
2. Memperkuat merek produk perusahaan dan menciptakan nilai kompetitif di tengah persaingan industri asuransi;
3. Memperkuat positività citra dan reputasi Perusahaan;
4. Meminimalisir dampak negatif Perusahaan;
5. Membantu mengelola risiko Perusahaan dan mengurangi pengeluaran akibat risiko atau konflik yang timbul dari jalannya Perusahaan;
6. Memberikan kesempatan bagi masyarakat untuk berkembang, baik secara pengetahuan maupun tingkat ekonomi;
7. Memberdayakan masyarakat dengan memberikan pelatihan keterampilan agar mampu menjadi individu yang mandiri.

Dalam pelaksanaan program TJSL, Tugu Insurance mengacu pada hukum dan norma yang berlaku serta menjunjung tinggi prinsip-prinsip praktik usaha yang baik, keadilan sosial, dan keadilan lingkungan. Perseroan telah menugaskan pelaksanaan TJSL di Tugu Insurance kepada *Corporate Secretary* melalui fungsi Departemen Government, PR & CSR dan dapat berkoordinasi dengan maupun diperbantukan oleh *group* kerja atau pihak terkait lainnya jika dibutuhkan dan disetujui oleh Direksi. [GRI 3-2]

Tugu Insurance takes a significant role in achieving the Sustainable Development Goals (TPB/SDG's) through implementing sustainability policies and practices, including preserving the environment, even though the insurance industry is not directly related to environmental issues. Tugu Insurance considers it important to be actively involved in preserving the environment together with the government and other components of society.

Tugu Insurance's environmental policy has become part of the policy and strategy of the TJSL (Social and Environmental Responsibility) or CSR (*Corporate Social Responsibility*) program, which is stipulated in Directors' Decree No. 01/SKD/06/ERL-ATPI/I/2022 dated 6 January 2022 concerning the Issuance of Corporate Social and Environmental Responsibility Guidelines No. A-001/7100/2021. The objectives of this TJSL policy and strategy are:

1. Realizing social responsibility and corporate ethics in order to play a role and improve the quality of life in society and the environment;
2. Strengthening the Company's product brand and creating competitive value amidst the competitive insurance industry;
3. Strengthening the positive image and reputation of the Company;
4. Minimizing negative impacts of the Company;
5. Helping manage the Company's risks and reduce expenses due to risks or conflicts arising from the operation of the Company;
6. Providing opportunities for society to develop, both in terms of knowledge and economic level;
7. Empowering the community by providing skills training so they can become independent individuals.

In implementing the TJSL program, Tugu Insurance refers to applicable laws and norms and upholds the principles of good business practices, social justice and environmental justice. The Company has assigned the implementation of TJSL at Tugu Insurance to the *Corporate Secretary* through the function of the Government, PR & CSR Department and can coordinate with or be assisted by work groups or other related parties if needed and approved by the Board of Directors. [GRI 3-2]

Selain kegiatan TJSL, Tugu Insurance memiliki kekuatan neraca keuangan yang sangat sehat, kinerja operasional yang kuat, profil bisnis yang netral, dan manajemen risiko perusahaan yang tepat. Prestasi tersebut juga menunjukkan Tugu Insurance memenuhi prinsip-prinsip asuransi berkelanjutan (*Principle of Sustainable Insurance/PSI*) dalam pengelolaan bisnis perasuransian, terutama pada prinsip kedua dan prinsip keempat. Prinsip kedua berkaitan atas kontribusi dan praktik pengelolaan usaha yang membangun kesadaran terhadap persoalan lingkungan sosial, tata Kelola yang baik dan manajemen risiko.

Prinsip keempat asuransi berkelanjutan berkaitan dengan praktik akuntabilitas dan transparansi dalam mengungkapkan kemajuan penerapan prinsip-prinsip asuransi yang berkelanjutan kepada publik kemajuan. Prinsip ini tercermin dari komitmen dan konsistensi Perseroan menerbitkan laporan keberlanjutan dalam kurun waktu 3 (tiga) tahun berturut-turut. Dalam laporan keberlanjutan, Perseroan menyampaikan pencapaian kinerja keberlanjutan yang mencakup aspek ekonomi, lingkungan, sosial dan tata kelola.

Untuk meningkatkan kualitas penerapan TJSL, Tugu Insurance terus melakukan evaluasi dan pemantauan atas pelaksanaan kegiatan TJSL. Pelaporan atas kegiatan TJSL antara lain dilakukan melalui laporan tahunan yang diterbitkan setiap tahun dan laporan keberlanjutan yang diterbitkan oleh Perseroan setiap tahun. Pemantauan dan evaluasi dilakukan secara berkala terhadap kegiatan TJSL agar program yang sedang atau sudah dijalankan tepat sesuai dengan Sasarannya. Selain itu, hasil pemantauan dan evaluasi menjadi bahan masukan perbaikan bagi Perseroan untuk penentuan program TJSL pada periode berikutnya. [\[GRI 3-3\]](#)

### Biaya Pengelolaan Lingkungan Hidup [\[OJK F.4\]](#) Environmental Management Costs [\[OJK F.4\]](#)

Kesadaran dan tanggung jawab Tugu Insurance terhadap lingkungan tercermin dalam kegiatan dan upaya yang dilakukan Perseroan dalam meminimalkan risiko/dampak operasional terhadap lingkungan baik di lingkungan internal maupun eksternal perusahaan. Perseroan juga secara konsisten turut melakukan kegiatan-kegiatan dalam upaya penghematan energi, pengurangan emisi, pengurangan limbah dalam aktivitas operasional usaha dan kegiatan pelestarian alam.

Pada periode pelaporan, Perseroan telah membuat program TJSL yang tergabung dalam bentuk Bakti TUGU (Bersatu Aksi Kepedulian Tugu Insurance) untuk program lingkungan hidup. Dengan Bakti TUGU Pilar Lingkungan Hidup, Tugu Insurance telah melakukan beberapa kegiatan dan mengalokasikan dana untuk lingkungan hidup dari RKAP 2023 sebesar Rp100,50 juta.

In addition to TJSL activities, Tugu Insurance has a very healthy balance sheet, strong operational performance, a neutral business profile and appropriate corporate risk management. This achievement also shows that Tugu Insurance fulfills the Principle of Sustainable Insurance/PSI in managing its insurance business, especially the second and fourth principles. The second principle relates to contributions and business management practices that build awareness of social environmental issues, good governance and risk management.

The fourth principle of sustainable insurance relates to the practice of accountability and transparency in disclosing progress in implementing sustainable insurance principles to the public. This principle is reflected in the Company's commitment and consistency in publishing sustainability reports for 3 (three) consecutive years. In the sustainability report, the Company conveys its sustainability performance achievements covering economic, environmental, social, and governance aspects.

To improve the quality of TJSL implementation, Tugu Insurance continues to evaluate and monitor the implementation of TJSL activities. Reporting on TJSL activities is carried out, among other things, through annual reports published every year and sustainability reports published by the Company every year. Monitoring and evaluation are carried out regularly on TJSL activities so that programs that are being or have been implemented are in line with their targets. In addition, the results of monitoring and evaluation become input for improvements for the Company to determine the TJSL program in the following period. [\[GRI 3-3\]](#)

Tugu Insurance's awareness and responsibility towards the environment is reflected in the activities and efforts made by the Company to minimize operational risks/impacts on the environment both in the Company's internal and external environments. The Company also consistently carries out activities to save energy, reduce emissions, reduce waste in business operational activities and nature conservation activities.

In the reporting period, the Company has created a TJSL program which was incorporated in the form of Bakti TUGU (United Action Concern for Tugu Insurance) for environmental programs. With the Bakti TUGU under Environmental Pillar, Tugu Insurance has organized several activities and allocated funds for the environment from the 2023 RKAP of IDR100.50 million.

Namun juga terdapat implementasi TJSJ menggunakan dana akrual RKAP 2022 sebesar Rp265 juta untuk kegiatan penanaman mangrove dan pembangunan infrastruktur *boardwalk* di suaka margasatwa Muara Angke, Pantai Indah Kapuk, Jakarta Utara yang dilaksanakan pada Maret 2023.

However, there was also a TJSJ implementation using the 2022 Work Plan and Budget accrual fund of IDR265 million for planting mangrove trees and boardwalk infrastructure development at Muara Angke, Pantai Indah Kapuk, North Jakarta wildlife sanctuary which was carried out in March 2023.

## Penggunaan Material [OJK F.5]

### Use of Materials [OJK F.5]

Proses bisnis Tugu Insurance menggunakan bahan material berupa Alat Tulis Kertas (ATK) untuk kebutuhan administrasi perkantoran. Penggunaan kertas antara lain untuk mencetak polis asuransi, brosur untuk mengkampanyekan pentingnya asuransi, surat-menyurat dan berbagai keperluan administrasi di kantor. Tugu Insurance menyadari penggunaan kertas juga berkontribusi secara tidak langsung terhadap pemanfaatan jumlah pohon yang ditebang untuk diolah menjadi *pulp* atau bubur kertas. Oleh karena itu, Perseroan menerapkan program penghematan pemakaian kertas.

Tugu Insurance business process uses materials in the form of Paper Stationery (ATK) for office administration needs. Uses of paper include printing insurance policies, brochures to campaign for the importance of insurance, correspondence and various administrative needs in the office. Tugu Insurance is aware that the use of paper also contributes indirectly to the number of trees cut down to be processed into pulp. Therefore, the Company implements a paper usage efficiency program.

Pada periode pelaporan, penggunaan material kertas mencapai 2.592 rim. Perseroan terus melakukan program 3R dan penghematan dengan menerapkan konsep *paperless administration* dimana berbagai dokumen dan peraturan perusahaan dikirim dan disimpan secara elektronik.

In the reporting period, the use of paper materials reached 2,592 ream. The Company continues to carry out the 3R and efficiency program by implementing the paperless administration concept in which various company documents and regulations are sent and stored electronically.

## Penggunaan Energi [OJK F.6, F.7]

### Energy Use [OJK F.6, F.7]

Kegiatan usaha suatu perusahaan tidak terlepas dari penggunaan energi, begitu juga Tugu Insurance. Perseroan menjalankan operasional usaha dengan menggunakan energi yang bersumber dari listrik dan Bahan Bakar Minyak (BBM). Konsumsi energi dalam Tugu Insurance yang terutama berupa pemakaian listrik untuk kegiatan perkantoran. Sementara penggunaan energi di luar organisasi berupa BBM yang digunakan untuk transportasi. Berikut ini data penggunaan energi dalam Tugu Insurance.

A company's business activities is integral with energy use, and so does Tugu Insurance. The Company carries out business operations using energy sourced from electricity and Fuel (BBM). Energy consumption in Tugu Insurance is mainly in the form of electricity use for office activities. Meanwhile, energy use outside the organization is in the form of fuel consumed for transportation. The following is data on energy use in Tugu Insurance.

Tabel Penggunaan BBM Kantor Pusat

Table of Fuel Usage in the Head Office

Jenis BBM Types of Fuel	Satuan Unit	2023	2022	2021
<b>Premium</b>				
Pertamax Turbo	Liter Litre	19.217	1.201	14.160
Pertamax	Liter Litre	23.891	21.937	14.242
<b>Total Premium</b>	<b>Liter Litre</b>	<b>43.108</b>	<b>23.138</b>	<b>28.402</b>

### Tabel Penggunaan BBM Kantor Pusat

Table of Fuel Usage in the Head Office

Jenis BBM Types of Fuel	Satuan Unit	2023	2022	2021
<b>Solar</b>				
Diesel Fuel				
Pertamina Dex	Liter Litre	4.942	2.954	-
<b>Total Konsumsi Energi BBM Total Fuel Consumption</b>	<b>Gigajoule *</b>	<b>1.600</b>	<b>870</b>	<b>937</b>

\*) Pedoman Penyelenggaraan Inventarisasi Gas Rumah Kaca Nasional - KLH 2012 (ref: IPCC 2006), 1 liter BBM = 0,033 Gigajoule (Gj) (premium) dan 0,036 Gj (solar)

\*) Guidelines for Implementing National Greenhouse Gas Inventories - KLH 2012 (ref: IPCC 2006), 1 liter of fuel = 0.033 Gigajoule (Gj) (premium) and 0.036 Gj (diesel)

Konsumsi listrik yang bersumber dari pasokan PLN tercatat berdasarkan penghitungan sesuai jumlah pembelian langsung. Penyajian data pemakaian listrik hanya mencakup di Kantor Pusat.

Electricity consumption sourced from PLN supplies is recorded based on calculations according to the number of direct purchases. Presentation of electricity usage data only covers the Head Office.

### Tabel Penggunaan Listrik Kantor Pusat

Table of Electricity Usage in the Head Office

Uraian Description	Satuan Unit	2023	2022	2021
Total Konsumsi Listrik Total Electricity Consumption	kWh	252.116	261.112	239.607
Total Konsumsi Energi Listrik Total Electrical Energy Consumption	Gj	907	940	863

Perhitungan Emisi GRK dari pemakaian kwh listrik berdasarkan ketentuan dari Dirjen Kelistrikan Kementerian ESDM (2017), 1 kWh=0,0036 Gigajoule

Calculation of GHG emissions from the use of kwh of electricity based on provisions from the Director General of Electricity, Ministry of Energy and Mineral Resources (2017), 1 kWh = 0.0036 Gigajoule

### Tabel Konsumsi Energi Kantor Pusat

Table of Energy Usage in the Head Office

Uraian Description	Satuan Unit	2023	2022	2021
Konsumsi Energi BBM Fuel Consumption	Gj	1.600	870	937
Konsumsi Energi Listrik Electrical Energy Consumption	Gj	907	940	863
<b>Total Konsumsi Energi Total Energy Consumption</b>	<b>Gj</b>	<b>2.507</b>	<b>1.810</b>	<b>1.800</b>

### Intensitas Energi

Tugu Insurance menghitung intensitas energi berdasarkan penggunaan energi di dalam dan di luar organisasi per satuan luas kantor. Semakin kecil intensitas energi, berarti semakin kecil penggunaan energi per satuan luas kantor. Penghitungan intensitas energi berdasarkan jumlah konsumsi listrik dibandingkan dengan luas bangunan kantor pusat. Pada tahun pelaporan, intensitas penggunaan energi listrik sebesar 252.116 kWh/m<sup>2</sup> dan intensitas penggunaan energi BBM sebesar 0,12 Gj/miliar Rupiah.

### Energy Intensity

Tugu Insurance calculates energy intensity based on energy use inside and outside the organization per unit area of the office. The smaller the energy intensity, the smaller the energy usage per unit area of the office. Calculation of energy intensity is based on the amount of electricity consumption compared to the area of the head office building. In the reporting year, the intensity of electrical energy use was 252,116 kWh/m<sup>2</sup> and the intensity of fuel energy use was 0.12 Gj/billion Rupiah.

### Tabel Intensitas Energi Kantor Pusat

Table of Energy Intensity in the Head Office

Uraian Description	Satuan Unit	2023	2022	2021
Konsumsi Listrik Electricity Consumption	kWh	252.116	261.112	239.607
Luas Bangunan Building Area	m <sup>2</sup>	8.468	8.468	8.468
Intensitas Listrik Electricity Intensity	kWh/m <sup>2</sup>	29,77	30,84	28,3
Total Konsumsi Energi Total Energy Consumption	Gj	907	940	863
Produksi (Premi Bruto) Production (Gross Premium)	Miliar Rupiah Billion IDR	7.710	6.706	5.986
Intensitas Energi Energy Intensity	Gj/Miliar Rupiah Gj/Billion IDR	0,12	0,14	0,14

Berdasarkan Tabel Nilai IKE Standard Bangunan Gedung Perkantoran Pemerintah, maka penggunaan energi listrik di Kantor Pusat Tugu Insurance dengan ruangan ber-AC pada periode pelaporan tercapai dengan kategori Sangat Efisien, yaitu 29,77 kWh/m<sup>2</sup>/tahun.

Based on the IKE Standard Value Table for Government Office Buildings, the use of electrical energy at the Tugu Insurance Head Office with air-conditioned rooms in the reporting period was achieved in the Very Efficient category, namely 29.77 kWh/m<sup>2</sup>/year.

### Tabel Nilai IKE Standard di Bangunan Gedung Perkantoran Pemerintah Berdasarkan Permen ESDM No. 13/2012

Table of IKE Standard Values in Government Office Buildings Based on Minister of Energy and Mineral Resources Regulation No. 13/2012

Kriteria Criteria	Ber-AC AC		Tanpa AC Without AC	
	kWh/m <sup>2</sup> /bulan kWh/m <sup>2</sup> /month	kWh/m <sup>2</sup> /tahun* kWh/m <sup>2</sup> /year*	kWh/m <sup>2</sup> /bulan kWh/m <sup>2</sup> /month	kWh/m <sup>2</sup> /tahun* kWh/m <sup>2</sup> /year*
Sangat efisien Very Efficient	<8,5	<120	<3,4	<40,8
Efisien Efficient	8,5-14	120-168	3,4-5,6	40,8-67,2
Cukup Efisien Quite Efficient	14-18,5	168-222	5,6-7,4	67,2-88,8
Boros Not Efficient	>18,5	>222	>7,4	>88,8

Sumber: Jurnal Teknik Mesin (JTM): Vol. 06, Edisi Spesial 2017 | \*konversi dalam setahun  
Source: Journal of Mechanical Engineering (JTM): Vol. 06, Special Edition 2017 | \*conversion within a year

### Penggunaan Air [OJK F.8]

#### Water Use [OJK F.8]

Tugu Insurance menggunakan air pada umumnya untuk kepentingan kantor seperti kebutuhan sanitasi dan rumah tangga kantor. Sementara itu, Perseroan menggunakan air untuk kebutuhan operasional bersumber dari dari PDAM. Pemakaian air selama periode pelaporan mencapai 27.064.000 liter.

Tugu Insurance generally uses water for office purposes such as sanitation and office household needs. Meanwhile, for operational needs, Company uses water from PDAM. Water usage during the reporting period reached 27,064,000 litres.

**Tabel Pemakaian Air di Kantor Pusat**

Table of Water Use in the Head Office

Sumber Source	Satuan Unit	2023	2022	2021
PDAM State Water Company	M <sup>3</sup>	27.064	22.894	40.400
	M <sup>3</sup>	27.064	22.894	40.400
Jumlah pemakaian air Number of water use	Liter (L) Litre (L)	27.064.000	22.894.000	40.400.000
	Mega Liter (ML) Mega Litre (L)	27,06	22,89	40,40

**Keanekaragaman Hayati [OJK F.9, F.10][GRI 304-1]**

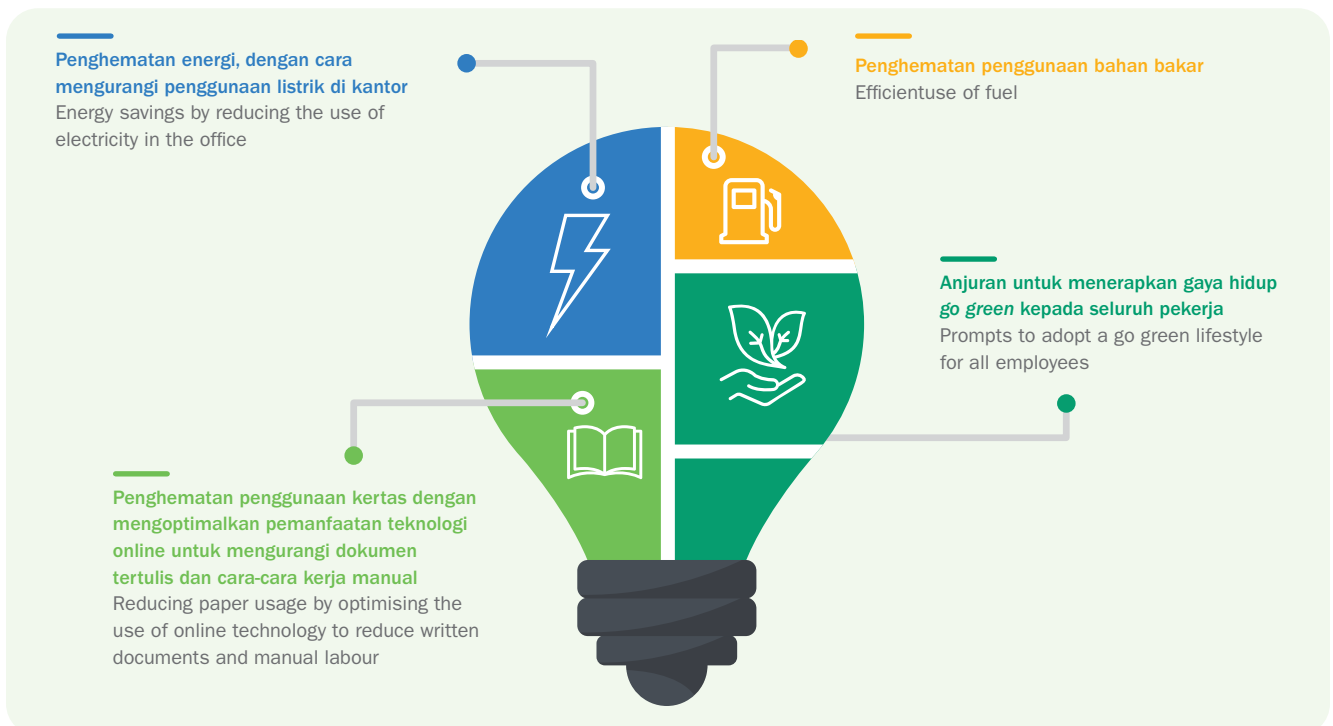
**Biodiversity [OJK F.9, F.10][GRI 304-1]**

Kegiatan dan upaya-upaya pelestarian lingkungan bertujuan untuk meningkatkan kualitas hidup manusia dan menjaga sumber daya alam untuk generasi selanjutnya. Dalam praktiknya, memang dibutuhkan kesadaran bersama dan keseimbangan antara menjaga profitabilitas perusahaan dengan upaya melestarikan lingkungan. Tugu Insurance menyadari perannya untuk memberikan dampak positif terhadap lingkungan dengan cara mendorong investasi yang berpihak pada pelestarian lingkungan. Hal ini diperkuat oleh peran Perseroan sebagai *Leader* Konsorsium Asuransi Penyingkiran Kerangka Kapal termasuk Tanggung Jawab Polusi di laut.

Environmental conservation activities and efforts aim to improve the quality of human life and protect natural resources for the next generation. In practice, mutual awareness and balance is needed between maintaining Company profitability and efforts to preserve the environment. Tugu Insurance recognizes its role to have a positive impact on the environment by encouraging investments which favour environmental preservation. This is strengthened by the Company's role as Leader of the Ship Wreck Removal Insurance Consortium including Pollution Liability at sea.

Selain itu, Tugu Insurance juga terus berupaya untuk meminimalkan dampak operasionalnya terhadap lingkungan, dengan menetapkan berbagai kebijakan dan program yang diterapkan pada kantor pusat dan kantor-kantor cabang kami, antara lain:

In addition, Tugu Insurance also continues to strive to minimize the impact of its operations on the environment, by establishing various policies and programs that are implemented at our head office and branch offices, including:



Evaluasi terhadap efektifitas kegiatan dan program terkait lingkungan tersebut dilakukan secara berkelanjutan untuk perbaikan kebijakan pada periode berikutnya. Perseroan juga menerapkan pendekatan dan prinsip pencegahan ketika mengevaluasi portofolio yang memiliki kaitan dengan lingkungan hidup.

Sebagaimana bidang usaha Tugu Insurance, pendirian lokasi perkantoran Perseroan juga tidak berada dan berdampak terhadap kawasan lindung, atau kawasan dengan keanekaragaman hayati tinggi di luar kawasan hutan lindung. Dengan demikian, tidak terdapat dampak signifikan dari pengoperasian kegiatan perasuransian terhadap keanekaragaman hayati, jenis-jenis hewan dan tumbuhan yang dilindungi. Oleh karena itu, tidak terdapat spesies Daftar Merah IUCN dan spesies daftar konservasi nasional dengan habitat dalam wilayah yang terkena efek operasi Perseroan, berdasarkan tingkat risiko kepunahan. [\[GRI 304-2, 304-3, 304-4\]](#)

Pada periode pelaporan, Perseroan telah melakukan kegiatan berkaitan dengan keanekaragaman hayati berupa penanaman pohon sebanyak 2.600 pohon. Namun tidak terdapat habitat yang secara khusus dilindungi atau direstorasi. Program TJSL Bakti TUGU berkaitan dengan kelestarian alam telah menghabiskan dana RKAP 2023 sebesar Rp100,50 juta yang merupakan bagian dari dana Bakti TUGU Pilar Lingkungan Hidup dan dana RKAP Akrual 2022 sebesar Rp265 juta untuk kegiatan yang dilaksanakan pada periode pelaporan.

## Emisi [\[OJK F.11, F.12\]](#)

### Emissions [\[OJK F.11, F.12\]](#)

Tugu Insurance menyadari operasional perusahaan juga berpotensi dan berkontribusi dalam menghasilkan emisi GRK melalui penggunaan energi listrik, dan Bahan Bakar Minyak (BBM). Oleh karena itu, Perseroan berkomitmen untuk mengelola emisi dengan baik melalui penghematan penggunaan energi.

Sementara itu, data emisi yang disajikan dalam pelaporan, yaitu emisi GRK cakupan 1, emisi GRK cakupan 2, dan emisi GRK cakupan 3. Emisi GRK cakupan 1 berasal dari penggunaan bahan bakar minyak (premium) kendaraan operasional Perseroan. Emisi GRK cakupan 2 bersumber dari penggunaan listrik di gedung kantor. Selanjutnya, emisi GRK dominan yang dihasilkan, baik cakupan 1 maupun 2 berupa karbon dioksida (CO<sup>2</sup>).

Evaluation of the effectiveness of environmental activities and programs is carried out on an ongoing basis to improve policies in the following period. The Company also applies a precautionary approach and principles when evaluating portfolios that are related to the environment.

Like the Tugu Insurance business sector, the establishment of the Company's office location is also not located in and has an impact on protected areas, or areas with high biodiversity outside protected forest areas. Therefore, there is no significant impact from the operation of insurance activities on biodiversity, protected types of animals and plants. Therefore, there are no IUCN Red List species and national conservation list species with habitats in the areas affected by the Company's operations, based on the level of extinction risk. [\[GRI 304-2, 304-3, 304-4\]](#)

In the reporting period, the Company carried out activities related to biodiversity in the form of planting 2,600 trees. However, there were no habitats that are specifically protected or restored. The TJSL Bakti TUGU program related to nature conservation has spent 2023 Work Plan and Budget funds of IDR100.50 million as part of Bakti TUGU Pillar of the Environment funds and 2022 Accrual Work Plan and Budget funds of IDR265 million for activities conducted in the reporting period.

Tugu Insurance is aware that the Company's operations also have the potential and contribute to producing GHG emissions through the use of electrical energy and Fuel (BBM). Therefore, the Company is committed to managing emissions well by conserving energy use.

The emissions data presented in the reporting were scope 1 GHG emissions, scope 2 GHG emissions, and scope 3 GHG emissions. Scope 1 GHG emissions come from the use of fuel (premium) in the Company's operational vehicles. Scope 2 GHG emissions originate from electricity use in office buildings. Furthermore, the dominant GHG emissions produced, both in scope 1 and 2, were in the form of carbon dioxide (CO<sup>2</sup>).

Metode penghitungan emisi GRK Cakupan 1 (BBM) yang dipakai di Indonesia dan negara-negara non-Annex 1 (negara berkembang) adalah *Tier-1*, yaitu berdasarkan data konsumsi energi dikalikan faktor emisi *default* IPCC (Intergovernmental Panel on Climate Change/Panel Antar pemerintah tentang Perubahan Iklim). Tahun 2023, jumlah emisi GRK cakupan 1 (BBM) sebesar 111.767 kgCO<sub>2</sub>eq.

The method for calculating Scope 1 (BBM) GHG emissions used in Indonesia and non-Annex 1 countries (developing countries) is Tier-1, which is based on energy consumption data multiplied by the IPCC (Intergovernmental Panel on Climate Change) default emission factor. In 2023, the amount of GHG emissions in scope 1 (BBM) was 111,767 kgCO<sub>2</sub>eq.

#### Tabel Emisi GRK Cakupan 1 (BBM)

Table of GHG Emission Scope 1 (Fuel)

Jenis BBM Types of Fuel	Satuan Unit	2023	2022	2021
Konsumsi Energi BBM – Premium Fuel Consumption – Premium	Liter Litre	43.108	23.138	28.402
Konsumsi Energi BBM – Solar Fuel Consumption – Diesel	Liter Litre	4.942	2.954	0
Konsumsi Energi BBM – Premium Fuel Consumption – Premium	Tj	1,42	0,76	0,94
Konsumsi Energi BBM – Solar Fuel Consumption – Diesel	Tj	0,18	0,11	0
<b>Faktor Emisi Default IPCC*</b> Default Emission Factor IPCC*				
- Premium	kgCO <sub>2</sub> /Tj	69.300	69.300	69.300
- Solar Diesel	kgCO <sub>2</sub> /Tj	74.100	74.100	74.100
Emisi GRK Cakupan 1 (BBM) GHG Emission Scope 1 (Fuel)	kgCO <sub>2</sub> eq	111.767	60.794	64.953

\*) Pedoman Penyelenggaraan Inventarisasi Gas Rumah Kaca Nasional - Kementerian Lingkungan Hidup 2012 (ref: IPCC 2006)

\*) Guidelines for Implementing National Greenhouse Gas Inventories - Ministry of the Environment 2012 (ref: IPCC 2006)

Metode penghitungan emisi GRK cakupan 2 (listrik) mengacu pada panduan perhitungan emisi GRK dari pemakaian kWh listrik berdasarkan ketentuan dari Dirjen Kelistrikan Kementerian ESDM (2017). Pada periode pelaporan, jumlah emisi GRK cakupan 2 (listrik) sebesar 235.476 kgCO<sub>2</sub>eq.

The method for calculating GHG emissions for scope 2 (electricity) refers to the guidelines for calculating GHG emissions from the use of kWh of electricity based on provisions from the Director General of Electricity, Ministry of Energy and Mineral Resources (2017). In the reporting period, the amount of GHG emissions in scope 2 (electricity) was 235,476 kgCO<sub>2</sub>eq.

#### Tabel Emisi GRK Cakupan 2 (Listrik)

Table of GHG Emission Scope 2 (Electricity)

Jenis BBM Types of Fuel	Satuan Unit	2023	2022	2021
Konsumsi Listrik Electricity Consumption	kWh	252.116	261.112	239.607
Faktor Emisi Default* Default Emission Factor*	kgCO <sub>2</sub> /kWh	0,934	0,934	0,934
Emisi GRK Cakupan 2 GHG Emission Scope 2	kgCO <sub>2</sub> eq	235.476	243.879	223.793

\*) Perhitungan Emisi GRK dari pemakaian kWh listrik berdasarkan ketentuan dari Dirjen Kelistrikan Kementerian ESDM (2017)

\*) Calculation of GHG emissions from the use of kWh of electricity based on provisions from the Director General of Electricity, Ministry of Energy and Mineral Resources (2017)

Sementara penghitungan emisi GRK cakupan 3 berdasarkan perjalanan dinas menggunakan pesawat udara dengan standar ICAO (International Civil Aviation Organization). Selama periode pelaporan, penggunaan pesawat untuk perjalanan dinas sebanyak 100 trip.

The calculation of scope 3 GHG emissions is based on official travel using aircraft with ICAO (International Civil Aviation Organization) standards. During the reporting period, the use of aircraft for official travel was 100 trips.

### Tabel Emisi GRK Cakupan 3 (Perjalanan Dinas Pesawat)

Table of GHG Emission Scope 3 (Aircraft Trips)

No	Asal Origin	Tujuan Destination	Kelas Class	Direksi Board of Director	Dewan Komisaris Board of Commissioner	Jumlah Perjalanan Total Trips	Emisi (KgCO <sub>2</sub> eq/ trip) Emissions (KgCO <sub>2</sub> eq/ trip)	Jumlah Emisi (KgCO <sub>2</sub> eq) Total Emissions (KgCO <sub>2</sub> eq)
1	Jakarta	London	Bisnis Business	9	0	9	1.045,30	9.407,70
2	London	Hongkong	Bisnis Business	2	1	3	797,60	2.392,80
3	Hongkong	Jakarta	Bisnis Business	3	2	5	431,50	2.157,50
4	Jakarta	Dubai	Bisnis Business	1	0	1	733,90	733,90
5	Dubai	Jakarta	Bisnis Business	1	0	1	733,90	733,90
6	London	Jakarta	Bisnis Business	7	0	7	1.045,30	7.317,10
7	Jakarta	Jerman	Bisnis Business	0	1	1	858,80	858,80
8	Jerman	London	Bisnis Business	0	1	1	132,70	132,70
9	Jakarta	Jepang	Bisnis Business	1	0	1	631,70	631,70
10	Jakarta	Hongkong	Bisnis Business	1	1	2	797,60	1.595,20
11	Jakarta	Korea	Bisnis Business	3	0	3	634,80	1.904,40
12	Jakarta	Malaysia	Bisnis Business	2	0	2	95,40	190,80
13	Jakarta	Singapura	Bisnis Business	3	0	3	77,50	232,50
14	Jakarta	Vietnam	Bisnis Business	2	0	2	142,60	285,20
15	Jakarta	Yogyakarta	Bisnis Business	3	1	4	50,90	203,60
16	Jakarta	Bali	Bisnis Business	10	1	11	89,90	988,90
17	Jakarta	Surabaya	Bisnis Business	2	0	2	71,50	143,00
18	Jakarta	Labuan Bajo	Bisnis Business	2	0	2	122,00	244,00
19	Jakarta	Semarang	Bisnis Business	2	0	2	51,10	102,20
20	Jakarta	Palembang	Bisnis Business	1	0	1	50,80	50,80
21	Jakarta	Solo	Bisnis Business	1	0	1	54,50	54,50
22	Jakarta	Medan	Ekonomi Economy	1	0	1	116,00	116,00
23	Jepang	Jakarta	Bisnis Business	1	0	1	631,70	631,70
24	Korea	Jakarta	Bisnis Business	3	0	3	634,80	1.904,40
25	Malaysia	Jakarta	Bisnis Business	2	0	2	95,40	190,80

**Tabel Emisi GRK Cakupan 3 (Perjalanan Dinas Pesawat)**

Table of GHG Emission Scope 3 (Aircraft Trips)

No	Asal Origin	Tujuan Destination	Kelas Class	Direksi Board of Director	Dewan Komisaris Board of Commissioner	Jumlah Perjalanan Total Trips	Emisi (KgCO <sub>2</sub> eq/ trip) Emissions (KgCO <sub>2</sub> eq/ trip)	Jumlah Emisi (KgCO <sub>2</sub> eq) Total Emissions (KgCO <sub>2</sub> eq)
26	Singapura	Jakarta	Bisnis Business	3	0	3	77,50	232,50
27	Vietnam	Jakarta	Bisnis Business	2	0	2	142,60	285,20
28	Yogyakarta	Jakarta	Bisnis Business	3	1	4	50,90	203,60
29	Bali	Jakarta	Bisnis Business	10	1	11	89,90	988,90
30	Surabaya	Jakarta	Bisnis Business	2	0	2	71,50	143,00
31	Labuan Bajo	Jakarta	Bisnis Business	2	0	2	122,00	244,00
32	Semarang	Jakarta	Bisnis Business	2	0	2	51,10	102,20
33	Palembang	Jakarta	Bisnis Business	1	0	1	50,80	50,80
34	Solo	Jakarta	Bisnis Business	1	0	1	54,50	54,50
35	Medan	Jakarta	Bisnis Business	1	0	1	116,00	116,00
<b>Jumlah Total</b>				<b>90</b>	<b>10</b>	<b>100</b>		<b>35.624,80</b>

Penghitungan intensitas emisi berdasarkan jumlah emisi GRK cakupan 1 (BBM), emisi GRK cakupan 2 (listrik) dan emisi GRK cakupan 3 (perjalanan dinas dengan pesawat) dibandingkan dengan jumlah produksi premi bruto.

Emission intensity calculations are based on the sum of scope 1 GHG emissions (fuel), scope 2 GHG emissions (electricity) and scope 3 GHG emissions (business travel by plane) compared to the amount of gross premium production.

**Tabel Intensitas Emisi GRK**

Table of GHG Emission Intensity

Jenis BBM Types of Fuel	Satuan Unit	2023	2022	2021
Emisi GRK Cakupan 1 GHG Emission Scope 1	kgCO <sub>2</sub> eq	111.767	60.794	64.953
Emisi GRK Cakupan 2 GHG Emission Scope 2	kgCO <sub>2</sub> eq	235.476	243.879	223.793
Emisi GRK Cakupan 3 GHG Emission Scope 3	kgCO <sub>2</sub> eq	35.625	6.116	0
Total Emisi GRK Total GHG Emission	kgCO <sub>2</sub> eq	382.868	310.789	288.746
Jumlah Premi Bruto Gross Premium	miliar Rupiah Billion IDR	7.710	6.706	5.986
Intensitas Emisi GRK GHG Emission Intensity	kgCO <sub>2</sub> eq/miliar Rp kgCO <sub>2</sub> eq/billion IDR	50	46	48

## Pengelolaan Limbah dan Efluen [OJK F.13, F.14, F.15]

### Waste and Effluent Management [OJK F.13, F.14, F.15]

Tugu Insurance berupaya turut menjaga lingkungan dengan cara mengurangi timbunan limbah dalam operasionalnya. Dalam kegiatan usaha, limbah yang terutama adalah limbah domestik yang dibuang oleh pihak ketiga yaitu pihak pengelola gedung, atau pihak lain yang telah tersertifikasi. Pada periode pelaporan, terdapat limbah padat dari kegiatan operasional Perseroan sebanyak 77,71 ton.

Perseroan tidak menghasilkan limbah B3 dalam jumlah yang signifikan dan tidak melakukan pengolahan limbah secara mandiri, karena itu kami tidak mencantumkan jumlah limbah dan mekanisme pengelolaannya dalam laporan ini.

Tugu Insurance strives to help protect the environment by reducing waste accumulation in its operations. In business activities, waste is mainly domestic waste which is disposed of by third parties, namely the building management, or other parties who have been certified. In the reporting period, there was solid waste from the Company's operational activities amounting to 77.71 tons.

The Company did not produce significant amounts of Hazardous waste and did not process waste independently, therefore we do not include the amount of waste and its management mechanism in this report.

## Pengaduan Terkait Lingkungan Hidup [OJK F.16]

### Complaints Related to the Environment [OJK F.16]

Tugu Insurance memastikan terpenuhinya kepatuhan terhadap peraturan perundangan dalam setiap aspek termasuk di bidang lingkungan. Hal ini diperkuat dengan tidak didapatkannya pengaduan atas pelanggaran terhadap peraturan lingkungan pada periode pelaporan. Sementara itu, Perseroan juga menyediakan sarana pengaduan atau penyampaian kritik masukan kepada Tugu Insurance melalui *Tugu Insurance Assistant (Call TIA) 1500458* dan saluran *Whistleblowing System (WBS)*.

Tugu Insurance ensures compliance with statutory regulations in every aspect, including in the environmental sector. This is reinforced by the fact that there were no complaints regarding violations of environmental regulations in the reporting period. Meanwhile, the Company also provides a means of complaint or submission of critical input to Tugu Insurance via *Tugu Insurance Assistant (Call TIA) 1500458* and the *Whistleblowing System (WBS)* channel.

## Kinerja Keberlanjutan – Aspek Sosial

### Sustainability Performance – Social Aspects



Program bantuan akomodasi medis dan kebutuhan nutrisi anak penderita kanker bersama Yayasan Pita Kuning Anak Indonesia di Jakarta  
Medical accommodation and nutritional support program for children with cancer alongside Pita Kuning Anak Indonesia Foundation in Jakarta

Manusia dalam konteks keberlanjutan menjadi bagian dari prinsip-prinsip mendasar SDGs yang berperan dalam menyeimbangkan dimensi ekonomi, sosial dan lingkungan yang dikenal dengan 5P yaitu 1) *People* (manusia), 2) *Planet* (bumi), 3) *Prosperity* (kemakmuran), 4) *Peace* (perdamaian), dan 5) *Partnership* (kerja sama). Sejalan dengan hal itu, keberlanjutan usaha juga dipengaruhi oleh partisipasi dan keterlibatan karyawan, masyarakat dan konsumen sebagai bagian proses bisnis perusahaan. Oleh karena itu, diperlukan pendekatan yang tepat untuk mengelola isu-isu pada aspek sosial kemasyarakatan, ketenagakerjaan dan konsumen, sehingga berkontribusi terhadap pencapaian kinerja dan keberlanjutan perusahaan.

Sementara itu, kinerja keberlanjutan terkait dengan aspek sosial mencakup informasi inisiatif dan program-program tanggung jawab sosial Perseroan di bidang ketenagakerjaan, kemasyarakatan, dan produk dan pelayanan konsumen. Tugu Insurance memberikan perhatian serius isu-isu keberlanjutan pada aspek sosial dan menjadi pertimbangan dalam pengambilan keputusan dalam keseluruhan lini operasional perusahaan.

‘Human’ in the context of sustainability is a part of the fundamental principles of SDGs which play a role in balancing economic, social and environmental dimensions known as 5P, namely 1) People, 2) Planet, 3) Prosperity, 4) Peace, and 5) Partnership. In line with this, business sustainability is also influenced by the participation and involvement of employees, the community, and consumers as a part of the Company’s business processes. Therefore, the right approach is needed to manage issues in social, employment and consumer aspects, so as to contribute to achieving Company performance and sustainability.

Meanwhile, sustainability performance related to social aspects includes information on the Company’s social responsibility initiatives and programs in the fields of employment, community, and consumer products and services. Tugu Insurance pays serious attention to sustainability issues in the social aspect and is taken into consideration in decision making in all Company operational lines.

Selain itu, Tugu Insurance berupaya memberikan kontribusi terhadap pembangunan nasional melalui penerapan usaha asuransi berkelanjutan yang mengedepankan pengembangan ekonomi masyarakat, memberikan manfaat dan memastikan perlindungan bagi konsumen dan meningkatkan kesejahteraan karyawan. Perseroan secara berkala melakukan evaluasi proses bisnis dan pelaksanaan Tanggung Jawab Sosial Perusahaan (CSR) agar tepat sasaran serta mampu memenuhi kebutuhan pemangku kepentingan terutama karyawan, konsumen/pelanggan dan masyarakat.

## Ketenagakerjaan

### Employment

Sebagaimana misi “Memberdayakan SDM menjadi Insan yang *professional*”, Perseroan melakukan pengembangan dan peningkatan kapabilitas dan kompetensi karyawan menjadi Insan Tugu yang profesional, berintegritas, kompetitif, dan peduli, serta siap mewujudkan visi “Menjadi perusahaan asuransi umum nomor satu di Indonesia”. Perseroan memberikan fokus perhatian dalam pengelolaan SDM meliputi penerapan kesehatan dan keselamatan kerja (GRI 403), peningkatan kapabilitas Karyawan secara berkelanjutan, peningkatan pelatihan Karyawan agar sesuai dengan kebutuhan dan kondisi saat ini (GRI 404), peningkatan produktivitas Karyawan, dan penyesuaian antara prestasi kerja dengan kompensasi. [GRI 3-1]

Tugu Insurance telah menugaskan *Human Capital & Services Group* (HCS Group) sebagai unit yang bertindak mengelola ketenagakerjaan dan bertanggung jawab langsung kepada Direktur Keuangan dan Jasa Korporat. Pentingnya SDM berkualitas bagi operasional Perseroan, Tugu Insurance telah menerapkan konsep *Competency Based Human Resource Management* (CBHRM). Melalui konsep ini, Perseroan menjadikan dimensi kompetensi yang konsisten sebagai acuan dalam menjalankan seluruh proses pengelolaan SDM, mulai dari perekrutan, penempatan, pengembangan, dan seterusnya. [GRI 3-2]

Komitmen Tugu Insurance menghadirkan lingkungan kerja yang kompetitif, aman dan nyaman sehingga mendorong Insan Tugu berkarya dan berinovasi di tengah berbagai tantangan dan persaingan usaha yang semakin ketat. Komitmen ini, sejalan dengan ketentuan dalam Peraturan Menteri Ketenagakerjaan No. 5 Tahun 2018 yang menyoroti tersedianya fasilitas Kebersihan dan sarana *Higiene* di tempat Kerja yang bersih dan sehat, personil K3 yang memiliki kompetensi dan kewenangan K3 di bidang lingkungan Kerja. Penataan lingkungan kerja juga mempertimbangkan perkembangan usaha dan transformasi yang sedang berlangsung di Perseroan dalam rangka menorehkan prestasi yang semakin baik. Selain itu, Tugu Insurance berkomitmen penuh untuk meningkatkan kualitas dukungan Sumber Daya Manusia (SDM) secara

In addition, Tugu Insurance seeks to contribute to national development through implementing a sustainable insurance business that prioritizes community economic development, provides benefits and ensures protection for consumers and improves employee welfare. The Company regularly evaluates business processes and the implementation of Corporate Social Responsibility (CSR) so that it is target appropriate and able to meet the needs of stakeholders, especially employees, consumers/customers and the community.

As per the mission of “Empowering Human Resources to become professional People”, the Company develops and improves the capabilities and competencies of employees to become Tugu Personnel who are professional, have integrity, competitive and caring, and are ready to realize the vision of “Becoming the number one general insurance company in Indonesia”. The Company focuses its attention on HR management including implementing occupational health and safety (GRI 403), continuously, increasing employee capabilities, increasing employee training to suit current needs and conditions (GRI 404), increasing employee productivity, and aligning work performance with compensation. [GRI 3-1]

Tugu Insurance has assigned the *Human Capital & Services Group* (HCS Group) as the unit that manage employment and is directly responsible to the Director of Finance and Corporate Services. Considering the importance of quality human resources for the Company's operations, Tugu Insurance has implemented the *Competency Based Human Resource Management* (CBHRM) concept. Through this concept, the Company makes consistent competency dimensions a reference in carrying out the entire HR management process, starting from recruitment, placement, development, and so on. [GRI 3-2]

Tugu Insurance's commitment to providing a competitive, safe and comfortable work environment thereby encourages Tugu Personnel to work and innovate amidst various challenges and increasingly fierce business competition. This commitment is in line with the provisions in the Minister of Manpower Regulation Number 5 of 2018 which requires the availability of Cleanliness and Hygiene facilities in a clean and healthy workplace, OHS personnel who have OHS competence and authority in the field of the Work environment. Structuring the work environment also takes into account business developments and ongoing transformation in the Company, to achieve better results. In addition, Tugu Insurance is fully committed to continuously improving the quality of Human Resources (HR) support through several stages starting from the selection process,

berkesinambungan melalui beberapa tahapan mulai dari proses seleksi, rekrutmen, pelatihan hingga penilaian kinerja SDM. Perseroan melakukan evaluasi pengelolaan SDM berdasarkan penilaian kinerja SDM secara berkelanjutan. [GRI 3-3]

### **Kesetaraan Kesempatan Kerja [OJK F.18]**

Tugu Insurance mengedepankan prinsip keragaman, kesetaraan dan menjunjung tinggi prinsip non diskriminasi. Perusahaan tidak membedakan gender, ras, agama, suku dan golongan, dalam seluruh tingkatan dan jajaran karyawan serta manajemen baik dalam penerimaan karyawan maupun sistem remunerasi dan jabatan. Sepanjang tahun 2023 tidak terdapat insiden diskriminasi dalam Tugu Insurance.

Prinsip kesetaraan juga diterapkan dengan cara memberikan perlakuan yang sama bagi setiap Insan Tugu tanpa membedakan jenis kelamin. Sistem remunerasi dalam Tugu Insurance didasarkan oleh jenjang jabatan, kompetensi dan penilaian kinerja, bukan ditentukan oleh gender. Tidak ada perbedaan remunerasi bagi pria dan wanita pada jabatan dan golongan yang sama. Selain itu, jaminan kesehatan diberlakukan secara sama, di mana tanggungan karyawan perempuan diakui sama dengan karyawan laki-laki.

Dengan perspektif kesetaraan dan kesempatan yang sama, Tugu Insurance memiliki komitmen tinggi untuk terus melakukan ekstensifikasi kegiatan operasional melalui kerja sama atau kesempatan kerja yang setara bagi karyawan untuk memiliki daya saing tinggi dan kemampuan serta kompetensi terbaik. Di samping itu, karyawan diberi kebebasan dan memiliki hak untuk mengeluarkan pendapat serta menyampaikan penilaiannya terkait dengan situasi kerja. Tugu Insurance menggunakan saran dan kritik para karyawan sebagai pemicu tindakan perbaikan secara terus menerus terhadap berbagai kebijakan strategis dalam manajemen Sumber Daya Manusia (SDM).

### **Tenaga Kerja Anak dan Tenaga Kerja Paksa [OJK F.19]**

Perseroan memberikan perhatian terhadap pentingnya perlindungan terhadap tenaga kerja dari praktik kerja paksa dan pelaksanaan pekerjaan di luar jam kerja. Terkait hal tersebut, Tugu Insurance tunduk dan patuh terhadap Undang-undang No. 13 Tahun 2003 tentang Ketenagakerjaan dalam pengelolaan karyawan. Perseroan mempekerjakan karyawan dengan batas usia minimal karyawan 18 tahun, sedangkan jam kerja yang disepakati adalah 8 (delapan) jam 1 (satu) hari dan 40 (empat puluh) jam 1 (satu) minggu untuk 5 (lima) hari kerja dalam 1 (satu) minggu, sesuai dengan pasal 77 Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan.

recruitment, training, to HR performance assessment. The Company evaluates HR management based on continuous HR performance assessments. [GRI 3-3]

### **Equal Employment Opportunities [OJK F.18]**

Tugu Insurance prioritizes the principles of diversity, equality and upholds the principle of non-discrimination. The Company does not differentiate between gender, race, religion, ethnicity and class, at all levels and ranks of employees and management, both in employee recruitment and remuneration and position systems. Throughout 2023 there was no incidents of discrimination within Tugu Insurance.

The principle of equality is also applied by providing equal treatment to every Tugu Personnel without distinguishing between gender. The remuneration system in Tugu Insurance is based on position level, competency and performance assessment, not by gender. There is no difference in remuneration for men and women in the same position and class. In addition, health insurance is applied equally, in which female employees' dependents are recognized the same as male employees.

With the perspective of equality and equal opportunities, Tugu Insurance is highly committed to continue to expand operational activities through cooperation or equal work opportunities for employees to have high competitiveness and the best abilities and competencies. In addition, employees are given freedom and have the right to express opinions and convey their assessments regarding work situations. Tugu Insurance uses employee suggestions and criticism as triggers for continuous improvement in various strategic policies in Human Resources (HR) management.

### **Child Labor and Forced Labor [OJK F.19]**

The Company puts great attention to the importance of protecting workers from forced labor practices and carrying out work outside working hours. On this matter, Tugu Insurance complies with Law Number 13 of 2003 concerning Employment in employee management. The Company employs people with a minimum age limit of 18 years, while the agreed working hours are 8 (eight) hours in 1 (one) day, and 40 (forty) hours in 1 (one) week, and 5 (five) working days in 1 (one) week, in accordance with article 77 of Law Number 13 of 2003 concerning Employment.

Tugu Insurance memastikan tidak terdapat karyawan anak atau tenaga kerja di bawah batas usia minimal sesuai ketentuan di lingkungan Perseroan. Di samping itu, Perseroan menerapkan kebijakan larangan kerja paksa. Dengan penerapan kebijakan tersebut, selama tahun pelaporan tidak tercatat temuan kasus karyawan anak dan kerja paksa di Perseroan.

### Upah Minimum Regional [OJK F.20][GRI 2-21]

Tugu Insurance menyadari pentingnya remunerasi sebagai salah satu faktor yang mendukung kualitas kehidupan insan Perseroan dan meningkatkan etos kerja. Karena itu, Tugu Insurance berkomitmen untuk menerapkan remunerasi yang kompetitif dalam setiap jenjang jabatan, termasuk pada *entry level*. Berdasarkan dengan ketentuan perundang-undangan yang berlaku, Perseroan memberikan remunerasi kepada karyawan golongan terendah diatas UMR yang ditetapkan oleh Pemerintah. Perbandingan remunerasi karyawan terendah terhadap UMR disajikan pada tabel berikut:

**Tabel Remunerasi Karyawan Terendah dan UMR 2023**

Table of Lowest Employee Remuneration and Regional Minimum Wage 2023

No	Kantor Office	Propinsi Province	UMR (Rp) Regional Minimum Wage (IDR)	Imbal Jasa Karyawan Tingkat Terendah (Rp) Lowest Level Employees' Fees (IDR)	Rasio Ratio
1.	Kantor Pusat & Cabang Kelapa Gading Kelapa Gading Head and Branch office	DKI Jakarta	4.901.798,00	5.000.000,00	1,02
2.	Cabang Bandung & Cirebon Bandung & Cirebon Branch Office	Jawa Barat West Java	4.048.462,69	4.500.000,00	1,11
3.	Cabang Semarang Semarang Branch Office	Jawa Tengah Central Java	3.060.348,78	6.480.000,00	2,12
4.	Cabang Surabaya Surabaya Branch Office	Jawa Timur East Java	4.525.479,19	6.567.500,00	1,45
5.	Cabang Balikpapan Balikpapan Branch Office	Kalimantan Timur East Kalimantan	3.324.273,80	5.319.942,00	1,60
6.	Cabang Makassar Makassar Branch Office	Sulawesi Selatan South Sulawesi	3.523.181,00	5.371.940,00	1,52
7.	Cabang Lampung Lampung Branch Office	Lampung	2.991.349,35	4.000.000,00	1,34
8.	Cabang Medan Medan Branch Office	Sumatera Utara North Sumatera	3.624.117,59	6.111.536,00	1,69
9.	Cabang Palembang Palembang Branch Office	Sumatera Selatan South Sumatera	3.565.409,00	4.000.000,00	1,12
10.	Cabang Denpasar Denpasar Branch Office	Bali	2.994.646,14	5.260.057,00	1,76
11.	Cabang Pekanbaru Pekanbaru Branch Office	Riau	3.319.023,16	3.700.000,00	1,11

Di samping remunerasi berupa gaji, Perseroan juga memberikan kompensasi total tahunan mencakup bonus, pemberian saham, pemberian opsi, kompensasi program insentif nonekuitas, perubahan nilai pensiun, dan *nonqualified deferred compensation earning* (pendapatan kompensasi yang ditangguhkan dan belum

Tugu Insurance ensures that there are no child employees or workers below the minimum age limit in accordance with the provisions within the Company. In addition, the Company implements a policy of prohibiting forced labor. With the implementation of this policy, during the reporting year there were no recorded cases of child employees and forced labor in the Company.

### Regional Minimum Wage [OJK F.20][GRI 2-21]

Tugu Insurance realizes the importance of remuneration as a factor that supports the quality of life of the Company's people and improves work ethic. Therefore, Tugu Insurance is committed to implementing competitive remuneration at every position level, including entry level. In accordance with applicable statutory provisions, the Company provides remuneration to the lowest class of employees above the minimum wage set by the Government. The comparison of the lowest employee remuneration to the minimum wage is presented in the following table:

In addition to remuneration in the form of salary, the Company also provides total annual compensation including bonuses, share awards, option grants, non-equity incentive program compensation, changes in pension value, and nonqualified deferred compensation earnings (compensation income that is deferred and cannot yet be counted as

dapat diperhitungkan sebagai pendapatan) yang diberikan selama satu tahun. Kebijakan kompensasi tersebut, mempertimbangkan semua hal berikut:

1. Gaji pokok, yang merupakan jumlah kompensasi tunai tetap (nonvariabel), jangka pendek, dan terjamin;
2. Kompensasi tunai total, yang merupakan jumlah gaji pokok dan tunjangan uang tunai, bonus, komisi, pembagian laba tunai, dan bentuk lain dari variabel pembayaran tunai;
3. Kompensasi langsung, yang merupakan jumlah total kompensasi tunai dan total nilai wajar semua insentif jangka panjang tahunan (seperti pemberian opsi saham, saham atau unit saham terbatas, saham atau unit saham kinerja, saham phantom, hak apresiasi saham, dan penghargaan tunai jangka panjang).

Rasio kompensasi total tahunan yang berlaku di Perseroan tahun 2023 sebesar 155,42%.

### Lingkungan Kerja yang Layak dan Aman [OJK F.21]

Lingkungan kerja yang sehat dan aman sesuai kaidah Keselamatan dan Kesehatan Kerja (K3) berkontribusi besar terhadap performa dan kinerja karyawan. Pentingnya lingkungan kerja yang sehat dan aman, Perseroan menempatkan hal itu sebagai prioritas seperti penerapan protokol kesehatan dan kepatuhan terhadap peraturan pemerintah terkait potensi penyakit berisiko seperti pandemic COVID-19 beberapa tahun yang lalu. Oleh karena itu, pada periode pelaporan ini, isu K3 menjadi topik yang perlu untuk disampaikan berkaitan dengan keselamatan dan keselamatan kerja (GRI 403). [GRI 3-1]

Upaya-upaya untuk mewujudkan lingkungan kerja yang aman dan sehat dilakukan Perseroan, salah satunya dengan memastikan terlaksananya setiap prosedur dan tahapan kerja sesuai aturan dan pedoman Sistem Manajemen Keselamatan dan Kesehatan Kerja (SMK3). Hal itu berlaku untuk semua pihak yang terlibat dalam operasional dan mata rantai Perseroan, mulai dari karyawan, manajemen, mitra kerja, hingga konsumen/pelanggan. [GRI 3-2]

Evaluasi pendekatan manajemen terhadap penerapan keselamatan dan Kesehatan kerja dilakukan secara berkelanjutan oleh HCS Group. HCS Group melakukan pemantauan pelaksanaan K3, fasilitas kerja terkait kebutuhan K3, dan *monitoring* tingkat kecelakaan kerja. Hasil evaluasi dilaporkan kepada manajemen untuk perbaikan pelaksanaan K3 pada periode berikutnya. [GRI 3-3]

income) which is given for one year. The compensation policy considers all of the following:

1. Basic salary, which is a fixed (non-variable), short-term, guaranteed amount of cash compensation;
2. Total cash compensation, which is the sum of basic salary and cash allowances, bonuses, commissions, cash profit sharing, and other forms of variable cash payments;
3. Direct compensation, which is the total amount of cash compensation and the total fair value of all annual long-term incentives (such as stock option grants, restricted stock or stock units, performance stock or stock units, phantom stock, stock appreciation rights, and long-term cash awards).

The annual total compensation ratio applicable to the Company in 2023 is 155.42%.

### Decent and Safe Working Environment [OJK F.21]

A healthy and safe work environment in accordance with Occupational Safety and Health (OHS) principles contributes greatly to employee performance. The Company places the importance of a healthy and safe work environment as a priority, such as implementing health protocols and complying with government regulations regarding potential risky diseases such as the COVID-19 pandemic several years ago. Therefore, in this reporting period, OHS issues are topics that need to be addressed regarding work safety and security (GRI 403). [GRI 3-1]

The Company makes the efforts to create a safe and healthy work environment, one of which is by ensuring the implementation of every procedure and work stage in accordance with the rules and guidelines of the Occupational Safety and Health Management System (OHSMS). This applies to all parties involved in the Company's operations and chain, from employees, management, work partners, to consumers/customers. [GRI 3-2]

Evaluation of management approaches to the implementation of occupational safety and health executed on an ongoing basis by the HCS Group. HCS Group monitors the implementation of K3, work facilities related to K3 needs, and monitors the level of work accidents. The evaluation results are reported to management to improve K3 implementation in the following period. [GRI 3-3]

## Sistem Manajemen Keselamatan dan Kesehatan Kerja [GRI 403-1]

Tugu Insurance telah menerapkan Sistem Manajemen Keselamatan dan Kesehatan kerja (SMK3) sebagai bentuk komitmen, dukungan manajemen, dan partisipasi karyawan secara aktif dalam menyelenggarakan keselamatan kerja di setiap aspek karyawan. Dalam rangka menindaklanjuti penerapan Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan yang mewajibkan perusahaan untuk menetapkan sistem manajemen keselamatan dan kesehatan kerja yang terintegrasi dengan sistem manajemen Perseroan, maka Tugu Insurance telah membentuk tim khusus yaitu Tim Health, Safety, Security & Environment (HSSE) yang ditetapkan dengan Surat Keputusan Direksi No. 011/SKD/CSG/TPI/V/2017 tanggal 24 Mei 2017.

Ruang lingkup karyawan Tim HSSE adalah sebagai berikut:

1. Membuat program kerja Keselamatan dan Kesehatan Kerja (K3) dan perencanaan implementasinya;
2. Melaksanakan dan memastikan pelaksanaan program K3 serta HSSE sesuai ketentuan, pedoman, dan peraturan perundangan yang berlaku;
3. Melakukan promosi/kampanye HSSE dan *safety communication* (*safety meeting* dan rambu-rambu HSSE) kepada karyawan;
4. Memberikan laporan atas pelaksanaan kegiatan HSSE.

## Pelayanan Kesehatan dan Keselamatan Kerja

Sebagai bagian tak terpisahkan dari penerapan SMK3, selain keselamatan kerja, Tugu Insurance memberikan perhatian yang sama terkait kesehatan kerja karyawan. Dalam hal kesehatan dan keselamatan di lingkungan kerja, Perseroan melakukan identifikasi bahaya, penilaian risiko dan investigasi insiden kecelakaan kerja. Tugu Insurance juga menyediakan manfaat kesehatan bagi semua karyawan dan anggota keluarganya. Semua karyawan berhak mendapatkan manfaat Kesehatan sesuai dengan tingkatan (*grade*) masing-masing, dalam bentuk Jaminan rawat inap bagi karyawan dan keluarga. Sementara itu, jaminan rawat jalan yang diberikan adalah untuk perawatan mata, perawatan gigi, jaminan biaya persalinan, dan pemeriksaan radiologi. [GRI 403-2, 403-3]

Selain itu, Perseroan menyediakan layanan dokter bagi karyawan dan pemberian fasilitas *Medical Check Up*. Fasilitas ini bertujuan memberikan kesempatan kepada karyawan untuk berkonsultasi dan berkomunikasi tentang kesehatan personal. Pada periode pelaporan, tidak terdapat penyakit yang diakibatkan oleh pekerjaan. Perseroan juga menyediakan sarana bagi karyawan untuk berpartisipasi dan berkomunikasi terkait isu perbaikan dalam menciptakan lingkungan yang memenuhi kesehatan dan keselamatan kerja. [GRI 403-4, 403-6, 403-10]

## Occupational Safety and Health Management System [GRI 403-1]

Tugu Insurance has implemented Occupational Safety and Health Management System (SMK3) as a form of commitment, management support, and active employee participation in implementing work safety in every aspect of the employment. To follow up on the implementation of Law no. 13 of 2003 concerning Manpower which requires companies to establish an occupational safety and health management system that is integrated with the Company's management system, Tugu Insurance has formed a special team, namely the Health, Safety, Security & Environment (HSSE) Team which is established by Directors' Decree No. 011/SKD/CSG/TPI/V/2017 dated 24 May 2017.

The scope of the HSSE Team's work is as follows:

1. Create an Occupational Safety and Health (K3) work program and plan its implementation;
2. Implement and ensure the implementation of K3 and HSSE programs in accordance with applicable provisions, guidelines and statutory regulations;
3. Carry out HSSE promotions/campaigns and safety communication (*safety meetings* and HSSE signs) to employees;
4. Provide reports on the implementation of HSSE activities.

## Occupational Health and Safety Services

As an integral part of implementing SMK3, in addition to work safety, Tugu Insurance pays equal attention to employee's work health. In terms of health and safety in the work environment, the Company carries out hazard identification, risk assessment and investigation of work accidents. Tugu Insurance also provides health benefits for all employees and their family members. All employees are entitled to health benefits according to their respective levels, in the form of guaranteed hospitalization for employees and their families. Meanwhile, the outpatient coverage provided is for eye care, dental care, coverage for maternity costs, and radiology examinations. [GRI 403-2, 403-3]

In addition, the Company provides doctor services for employees and provides *Medical Check Up* facilities. This facility aims to provide employees with the opportunity to consult and communicate about personal health. In the reporting period, there were no illnesses caused by work. The Company also provides facilities for employees to participate and communicate regarding issues of improvement in creating an environment that meets occupational health and safety. [GRI 403-4, 403-6, 403-10]

Sementara untuk memastikan keselamatan kerja di lokasi kantor, Tugu Insurance menggunakan gedung yang telah memiliki standar keselamatan. Setiap Gedung dilengkapi dengan perangkat keselamatan seperti *Sprinkler* Otomatis, Instalasi Hidran, Alat Pemadam Api Ringan (APAR), Alat pendeteksi Asap, Tangga Darurat dan Peralatan Pertolongan Pertama (*First Aids*). Perseroan melakukan pemeriksaan secara rutin untuk mendukung efektifitas penggunaan perangkat keselamatan. [GRI 403-7]

Perseroan juga melakukan upaya-upaya pencegahan dan mitigasi dampak dari keselamatan dan kesehatan kerja yang secara langsung terkait hubungan bisnis. Upaya-upaya tersebut diantaranya, pelatihan bagi karyawan mengenai keselamatan dan kesehatan kerja, pelatihan pengoperasian perangkat keselamatan serta menunjuk penanggung jawab pengelola K3. Semua karyawan tanpa terkecuali sebagai obyek tercakup dalam sistem manajemen keselamatan dan Kesehatan kerja. Secara umum, jenis pekerjaan di Perseroan tidak memiliki risiko fatalitas dan konsekuensi tinggi. Oleh karena itu, pada periode pelaporan juga tidak terdapat insiden berupa kecelakaan kerja. Dukungan kebijakan yang relevan dengan K3 lainnya, Tugu Insurance telah mengikutsertakan semua karyawan (100%) pada program BPJS Ketenagakerjaan dan BPJS Kesehatan. [GRI 403-5, 403-7, 403-8, 403-9]

### **Pelatihan dan Pengembangan [OJK F.22]**

Tugu Insurance memandang pendidikan dan pelatihan merupakan salah satu kebijakan strategis dalam meningkatkan kapasitas dan kapabilitas karyawan yang pada akhirnya memberi kontribusi substansial bagi kemajuan Perseroan. Menyadari pentingnya pengembangan karyawan, Perseroan memberikan perhatian serius dengan mengadakan pelatihan dan pengembangan kompetensi, seperti pelatihan profesional, sertifikasi serta peningkatan motivasi karyawan. Hal ini juga menjadikan isu karyawan sebagai topik yang perlu untuk dikemukakan pada periode pelaporan terutama terkait dengan pelatihan dan pendidikan (GRI 404). [GRI 3-1]

Sementara itu, adanya program peningkatan kompetensi tersebut diharapkan dapat meningkatkan kepuasan dan loyalitas karyawan pada Perseroan. Tugu Insurance memberi kesempatan kepada seluruh insan Perseroan untuk melanjutkan pendidikan mereka, mendapatkan promosi, mengembangkan karir dan memperoleh berbagai hak lainnya yang tercantum dalam Perjanjian Kerja Bersama (PKB) sesuai peraturan dan perundangan yang berlaku. [GRI 3-2]

On the other hand, to ensure work safety at office locations, Tugu Insurance uses buildings that have safety standards. Each building is equipped with safety devices such as automatic sprinklers, hydrant installations, light fire extinguishers (APAR), smoke detectors, emergency stairs and first aid equipment. The Company carries out routine inspections to support the effective use of safety devices. [GRI 403-7]

The Company also makes efforts to prevent and mitigate the impact of occupational safety and health which are directly related to business relationships. These efforts include training for employees regarding occupational safety and health, training in the operation of safety devices and appointing a person responsible for OHS management. All employees, without exception, are objects covered by the occupational health and safety management system. In general, this type of work at the Company does not have a high risk of fatalities or consequences. Therefore, in the reporting period there were no incidents in the form of work accidents. Supporting policies relevant to other OHS, Tugu Insurance has included all employees (100%) in the BPJS Employment and BPJS Health programs. [GRI 403-5, 403-7, 403-8, 403-9]

### **Training and Development [OJK F.22]**

Tugu Insurance views education and training as one of the strategic policies in increasing employee capacity and capability which ultimately makes a substantial contribution to the Company's progress. Realizing the importance of employee development, the Company pays serious attention to holding training and competency development, such as professional training, certification and increasing employee motivation. This also makes employee issues a topic that needs to be raised in the reporting period, especially related to training and education (GRI 404). [GRI 3-1]

Meanwhile, the competency improvement program is expected to increase employee satisfaction and loyalty to the Company. Tugu Insurance provides opportunities for all Company personnel to continue their education, receive promotions, develop careers and obtain various other rights stated in the Collective Bargaining Agreement (PKB) in accordance with applicable regulations and laws. [GRI 3-2]

Tugu Insurance telah merumuskan strategi, kebijakan, dan program pengembangan bagi seluruh karyawan untuk menghadirkan karyawan dengan kualitas terbaik, sekaligus mengevaluasi berbagai kebijakan yang sudah berjalan agar bisa dilakukan perbaikan apabila ada yang dinilai kurang. Melalui mekanisme seperti itu, Perseroan optimistis bisa menghadirkan karyawan andal, memiliki kapasitas, dedikasi dan loyalitas sehingga bisa menjadi tulang punggung perusahaan. [GRI 3-3]

### Rata-rata Jam Pelatihan Per Tahun Per Karyawan

Tugu Insurance menyelenggarakan dan mengikutsertakan karyawan pada beragam jenis pelatihan untuk memenuhi kebutuhan kompetensi SDM. Pelaksanaan pelatihan dilakukan dengan model tatap muka atau virtual sesuai dengan kondisi. Selama tahun 2023, Perseroan telah menyelenggarakan pendidikan dan pelatihan sebanyak 236 program keikutsertaan yang dilakukan oleh 432 karyawan dengan rata-rata jam pelatihan mencapai 56,3 jam per karyawan. Selain itu, karyawan berpartisipasi dalam berbagai kegiatan untuk pengembangan kompetensi, baik dalam penerapan keuangan berkelanjutan, maupun kinerja keberlanjutan yang mencakup topik-topik lingkungan, ekonomi, sosial, dan tata kelola. [GRI 404-1]

#### Tabel rata-rata pelatihan 2023

Table of training average 2023

Keterangan Description	Jumlah Karyawan Number of Employee	Jam Pelatihan Training Hours	Rata-Rata Pelatihan per karyawan Average Training per Employee
<b>Jenis Kelamin</b> Gender			
Laki-laki Male	274	7.348	26,8
Perempuan Female	158	4.659	29,5
Jumlah Total	432	12.007	56,3
<b>Kategori</b> Category			
Tetap Permanent	355	10.547	29,7
Kontrak Contractual	77	1460	26,6
Jumlah Total	432	12.007	56,3

### Program Keterampilan Karyawan dan Program Bantuan Peralihan

Perseroan memberikan apresiasi dan penghargaan kepada para karyawan yang telah mendedikasikan dirinya hingga menjelang masa pensiun dengan beragam pelatihan sebagai bekal dan persiapan pensiun. Ketentuan usia pensiun Tugu Insurance adalah 55 tahun sesuai peraturan perundang-undangan.

Tugu Insurance has formulated strategies, policies and development programs for all employees to provide employees with the best quality, as well as evaluating various existing policies so that improvements can be made if anything is deemed lacking. Through such a mechanism, the Company is optimistic that it can provide reliable employees with capacity, dedication and loyalty so that they can become the backbone of the Company. [GRI 3-3]

### Average Annual Training Hours Per Employee

Tugu Insurance organizes and involves employees in various types of training to meet HR competency needs. Training is via face-to-face or virtual model according to conditions. In 2023, the Company has organized education and training activities as many as 236 participation programs carried out by 432 employees with an average training hour reaching 56,3 hours per employee. In addition, employees participate in various activities to develop competencies, both in the implementation of sustainable finance and sustainability performance covering environmental, economic, social and governance topics. [GRI 404-1]

### Employee Skills Program and Transition Assistance Program

The Company appreciates and recognizes employees who have dedicated themselves to retirement with various training as provisions and preparation for retirement. Tugu Insurance's retirement age is 55 years according to statutory regulations.

Sementara itu, jenis program pelatihan dan bantuan yang diberikan untuk meningkatkan keterampilan karyawan meliputi Pelatihan dengan cakupan materi antara lain: [GRI 404-2]

1. Pengelolaan keuangan dimasa purna bakti;
2. Mengelola kesehatan dimasa purna bakti;
3. Mengelola psikologis dimasa purna bakti.

### Penilaian Kinerja Karyawan

Penilaian atau *review* kinerja bertujuan untuk meningkatkan prestasi kerja dan memberi kesempatan kerja adil serta bentuk apresiasi sesuai kontribusi masing-masing karyawan. Sistem penilaian kinerja di Tugu Insurance menggunakan KPI (*Key Performance Indicator*) yang mengacu kepada konsep *Balanced Score Card* (BSC). Konsep ini terdiri dari perspektif *Financial, Customer Focus, Internal Process* dan *Learning & Growth*.

Pada tahun 2023, setiap indikator perspektif terdiri dari indikator yang merupakan turunan dari KPI Direksi secara kolegal Lingkup AP Services PT Pertamina (Persero), Rencana Kerja dan Anggaran Perusahaan (RKAP) dan hasil *Planning Cycle* 2023. Penilaian kinerja ini dilakukan satu kali dalam setahun. Pada akhir tahun karyawan melakukan penilaian *self assessment* sesuai dengan KPI yang telah disepakati, dan dilanjutkan dengan penilaian akhir oleh atasan masing-masing. Berdasarkan hasil penilaian tersebut, semua karyawan (100%) mendapatkan peninjauan rutin kinerja dan pengembangan karir. [GRI 404-3]

### Perjanjian Perundingan Kolektif [GRI 2-30]

Salah satu tujuan utama dari terselenggaranya hubungan industrial adalah untuk menciptakan kerja sama yang sehat dan harmonis antara manajemen perusahaan dan karyawan. Perseroan memerhatikan setiap hak dasar para karyawannya, sesuai prinsip-prinsip persamaan, keadilan dan kehormatan. Tugu Insurance menjunjung tinggi penerapan HAM dalam perusahaan, diantaranya kebebasan berserikat melalui wadah serikat pekerja sebagai sarana membangun hubungan industrial dengan manajemen.

Serikat Pekerja (SP) Tugu Insurance telah resmi tercatat di Dinas Tenaga Kerja dengan Nomor Bukti Pencatatan: 04/V/P/III/2001, tanggal pencatatan 8 Maret 2001. Tim Perundingan PKB Periode 2022-2024 pada tahun 2019 telah menyelesaikan perundingan Perjanjian Kerja Bersama. Hasil perundingan adalah ditandai dengan penandatanganan Perjanjian Kerja Bersama tanggal 11 Mei 2022 oleh kedua pihak yaitu pihak Manajemen dengan pihak Serikat Pekerja.

Meanwhile, the types of training programs and assistance provided to improve employee skills include training with material coverage including: [GRI 404-2]

1. Financial management during retirement;
2. Managing health during retirement;
3. Managing psychology during retirement.

### Employee Performance Assessment

Performance assessment or reviews aim to improve work performance and provide fair work opportunities as well as a form of appreciation according to the contribution of each employee. The performance assessment system at Tugu Insurance uses KPI (*Key Performance Indicator*) which refers to the *Balanced Score Card* (BSC) concept. This concept consists of *Financial, Customer Focus, Internal Process* and *Learning & Growth* perspectives.

In 2023, each perspective indicator consists of indicators which are derivatives of the Board of Directors' KPI collegial PT Pertamina (Persero) AP Services Scope, Company Work Plan and Budget (RKAP) and the results of the 2023 *Planning Cycle*. This performance assessment is accomplished once a year. At the end of the year, employees carry out a self-assessment in accordance with the agreed KPIs, and continue with a final assessment by their respective superiors. Based on the assessment results, all employees (100%) receive regular performance and career development reviews. [GRI 404-3]

### Collective Bargaining Agreement [GRI 2-30]

One of the main objectives of implementing industrial relations is to create healthy and harmonious cooperation between Company management and employees. The Company pays attention to every basic right of its employees, in accordance with the principles of equality, justice and respect. Tugu Insurance upholds the implementation of human rights within the Company, including freedom of association through workers union as a means of building industrial relations with management.

Tugu Insurance Workers Union (SP) has been officially registered with the Manpower Service with Registration Proof Number: 04/V/P/ III/2001, recording date 8 March 2001. The CBA Negotiating Team for the 2022-2024 Period in 2019 has completed the Collective Bargaining Agreement negotiations. The results of the negotiations were marked by the signing of the Collective Bargaining Agreement dated 11 May 2022 by both parties, namely the Management and the Workers Union.

## Masyarakat Community

Masyarakat merupakan kelompok pemangku kepentingan yang memiliki posisi penting baik sebagai subjek maupun objek dalam rantai bisnis perusahaan. Sebagai penerima manfaat produk atau layanan Perseroan, masyarakat berpengaruh dalam pencapaian kinerja dan keberlanjutan usaha.

Sementara hadirnya produk asuransi bertujuan membantu kebutuhan masyarakat melalui penyediaan instrumen/fasilitas keuangan. Dengan demikian, bisnis asuransi berperan turut mengemban risiko untuk meringankan beban masyarakat. Selain dari sisi usaha, Tugu Insurance juga berpartisipasi aktif dalam peningkatan kualitas hidup dan pemberdayaan ekonomi masyarakat melalui program tanggung jawab sosialnya. Perusahaan meyakini, keberadaan Tugu Insurance dapat memberi manfaat yang seluas-luasnya bagi masyarakat, di samping turut meningkatkan pertumbuhan kinerja Perseroan. Oleh karena pentingnya hubungan timbal balik antara masyarakat dan Perseroan, maka Tugu Insurance menjadikan isu masyarakat (GRI 413) sebagai topik yang perlu untuk diungkapkan pada periode pelaporan. [GRI 3-1]

Tugu Insurance menjaga dan menerapkan prinsip-prinsip hubungan timbal balik dalam pengelolaan bisnis, sebagaimana dituangkan dalam Surat Keputusan Direksi No.01/SKD/06/ERL-ATPI/1/2022 tanggal 6 Januari 2022 tentang Penerbitan Pedoman Tanggung Jawab Sosial dan Lingkungan Perusahaan No. A-001/7100/2021. Dalam rangka efektifitas kebijakan ini, Perseroan menunjuk Corporate Secretary yang membawahi fungsi Government, PR & CSR Departemen Department untuk bertanggung jawab terhadap pelaksanaan strategi dan pengembangan program CSR di lingkungan Tugu Insurance, sebagaimana diatur dalam Pedoman Pengelolaan Corporate Secretary No. A14-001/N00000/2020-S9 dan Tata Kerja Organisasi Pelaksanaan Tanggung Jawab Sosial dan Lingkungan Perusahaan No. B-001/7100/2022, serta struktur organisasi TJSL sesuai Surat Keputusan Direksi No. 169/SKD/04/HCM-OPR/ATPI/2023.

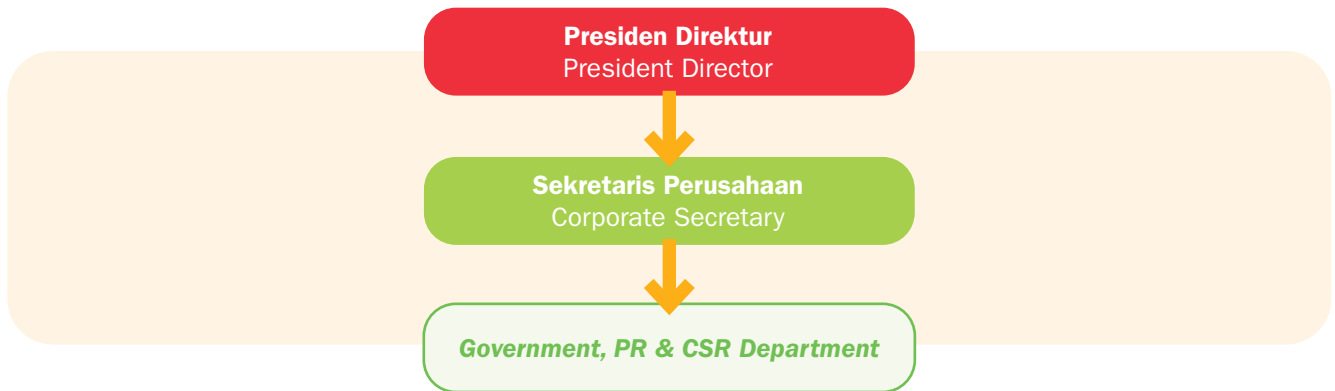
The community is a stakeholder group that has an important position as both subject and object in the Company's business chain. As beneficiaries of the Company's products or services, the community has an influence on achieving business performance and sustainability.

Meanwhile, the presence of insurance products aims to help people's needs through the provision of financial instruments/facilities. This way, the insurance business plays a role in carrying risks to ease the burden on society. Apart from the business side, Tugu Insurance also actively participates in improving the quality of life and empowering the community's economy through its social responsibility program. The Company believes that the existence of Tugu Insurance can provide the widest possible benefits to the community, in addition to increasing the growth of the Company's performance. Because of the importance of the reciprocal relationship between the community and the Company, Tugu Insurance makes community issues (GRI 413) a topic that needs to be disclosed in the reporting period. [GRI 3-1]

Tugu Insurance maintains and applies the principles of reciprocal relationships in business management, as stated in Decree of the Board of Directors No.01/SKD/06/ERL-ATPI/1/2022 dated 6 January 2022 regarding the Issuance of Corporate Social and Environmental Responsibility Guidelines No. A-001/7100/2021. To achieve the effectiveness of this policy, the Company appoints the Corporate Secretary in charge of the Government, PR & CSR Department function to be responsible for the implementation of strategies and the development of CSR programs within Tugu Insurance, as stipulated in the Corporate Secretary Management Guidelines No. A14-001/N00000/2020-S9 and the CSR organization structure in accordance with the Decree of the Board of Directors No. 169/SKD/04/HCM-OPR/ATPI/2023.

Adapun struktur organisasi TJSL dapat dilihat sebagai berikut: [GRI 3-2]

The CSR organization structure is shown as follows: [GRI 3-2]



Selain itu, Tugu Insurance telah menyusun sebuah “road map” atau rencana jangka panjang sebagai panduan untuk membangun strategi yang terarah dan berkesinambungan. Dengan demikian, Perusahaan dapat memastikan pencapaian tujuan CSR yang efektif dan berdampak maksimal kepada masyarakat. [GRI 3-3]

In addition to that, Tugu Insurance has prepared a “road map” or long-term plan as a guideline for building a directed and sustainable strategy. With this, the Company can ensure the achievement of CSR goals effectively and with maximum impact on society. [GRI 3-3]

**Visi, Misi dan Strategi TJSL**  
**TJSL’s Vision, Mission, and Strategy**

**VISI**  
**VISION**

Menjadi Perusahaan Asuransi Umum yang memiliki kepedulian sosial tinggi terhadap masyarakat dan lingkungan dalam upaya menunjang pertumbuhan ekonomi nasional berkelanjutan.

Become a General Insurance Company with high social awareness towards the community and the environment in an effort to support sustainable national economic growth.



**MISI**  
**MISSIONS**

- Melaksanakan komitmen korporat atas Corporate Social Responsibility (CSR)/ Tanggung Jawab Sosial dan Lingkungan yang akan memberikan nilai tambah kepada semua pemangku kepentingan (Stakeholders) untuk mendukung pertumbuhan perusahaan secara berkesinambungan;
- Melaksanakan tanggung jawab korporat dan kepedulian sosial serta lingkungan untuk sebuah peran serta aktif dalam pembangunan masyarakat Indonesia yang berkelanjutan;
- Membangun hubungan yang harmonis dan kondusif dengan semua pemangku kepentingan (stakeholders) untuk mendukung pencapaian tujuan korporasi terutama dalam membangun citra dan reputasi korporasi.
- Implement corporate commitment to Corporate Social Responsibility (CSR)/Social and Environmental Responsibility which will provide added value to all stakeholders to support Company’s sustainable growth;
- Carry out corporate responsibility as well as social and environmental concerns for active participation in sustainable Indonesian development;
- Build a harmonious and conducive relationship with all stakeholders to support the achievement of corporate goals, especially in building corporate image and reputation.

Berdasarkan Visi dan Misi TJSL tersebut, Perseroan merumuskan arahan strategis pada pelaksanaan program CSR yaitu sebagai berikut:

1. Memberikan kontribusi pada Pilar-pilar Bakti TUGU, yang berfokus pada bidang kesehatan dan keselamatan, lingkungan hidup, pendidikan dan literasi keuangan, serta pemberdayaan masyarakat;
2. Memprioritaskan penerima manfaat atau kontribusi di sekitar wilayah terdekat operasional Perseroan dan Shareholders, ataupun yang berkaitan langsung dengan dampak aktivitas Perseroan, para *valued clients* maupun mitra bisnis terbaik Perusahaan;
3. Meningkatkan reputasi positif Tugu Insurance, efisiensi dan pertumbuhan usaha.

Sebagai sarana perbaikan dan evaluasi terhadap pelaksanaan program, Perseroan melakukan penilaian/*assessment* terkait keadaan dan kebutuhan masyarakat, sehingga seluruh program CSR Tugu Insurance dapat tepat sasaran dan optimal memberikan nilai manfaat bagi masyarakat.

#### Dampak Operasi terhadap Masyarakat [OJK F.23] [GRI 413-1, 413-2, 203-2]

Secara praktis, pengelolaan usaha asuransi tidak menimbulkan dampak negatif kepada masyarakat karena kehadirannya membantu tersedianya layanan keuangan. Justru sebaliknya, kehadiran produk asuransi dan kegiatan CSR Tugu Insurance memberikan dampak positif serta manfaat bagi masyarakat umum. Selain produk layanan asuransi, Perseroan memberikan perhatian dan kepedulian kepada masyarakat dalam program CSR dengan kegiatan Bakti TUGU (Bersatu Aksi Kepedulian Tugu Insurance) meliputi 4 (empat) pilar yaitu: 1) Kesehatan dan keselamatan; 2) Lingkungan hidup; 3) Pemberdayaan masyarakat; dan 4) Pendidikan dan literasi keuangan. Selain itu, Perseroan juga melakukan bantuan dibidang sosial, keagamaan, dan seni budaya.

#### Pilar Kesehatan dan Keselamatan [GRI 203-2]

Tugu Insurance turut berkontribusi dalam menghadirkan kehidupan yang sehat, mengutamakan keselamatan dan mendorong kesejahteraan bagi masyarakat. Selama periode pelaporan, Perseroan menyediakan program *Ambulance Gratis* wilayah jabodetabek dan bantuan kesehatan untuk masyarakat. Perseroan juga melakukan program Donor Darah dan vaksinasi *booster* ke 2 yang dikelola melalui fungsi Human Capital Management.

Based on the TJSL Vision and Mission, the Company formulates strategic directions for implementing the CSR program, namely as follows:

1. Contribute to the pillars of Bakti TUGU, which focus on the areas of health and safety, environment, education and financial literacy, and community empowerment;
2. Prioritize beneficiaries or contributions in the immediate area of the Company's operations and Shareholders, or those directly related to the impact of the Company's activities, valued clients and the Company's best business partners;
3. Increase Tugu Insurance's positive reputation, efficiency and business growth.

As a means of improving and evaluating program implementation, the Company carries out assessments regarding the conditions and needs of the community, so that all Tugu Insurance CSR programs can be right on target and provide optimal value for the benefit of the community.

#### Impact of Operations on Society [OJK F.23][GRI 413-1, 413-2, 203-2]

In practical terms, managing the insurance business does not have a negative impact on society because its presence helps provide financial services. On the contrary, the presence of Tugu Insurance's insurance products and CSR activities has had a positive impact and benefits for the general public. In addition to insurance service products, the Company provides attention and care to the community in its CSR program with Bakti TUGU (United Action for Tugu Insurance) activities covering 4 (four) pillars, namely: 1) Health and safety; 2) The Environment; 3) Community empowerment; and 4) Financial education and literacy. In addition, the Company also assists in the sectors of social, religious, and cultural arts.

#### Health and Safety Pillar [GRI 203-2]

Tugu Insurance contributes to providing a healthy life, prioritizing safety, and promoting welfare for the community. During disaster management activities, the Company provides a Free Ambulance program and health post services to the general public. Throughout the reporting period, the Company provided a Free Ambulance program for the Jabodetabek area and health care assistance for the community. The Company also conducted Blood Donation and 2<sup>nd</sup> booster vaccination programs managed through the Human Capital Management function.

Sementara itu, untuk membantu penurunan tingkat kecelakaan lalu lintas, Tugu Insurance juga kerap melakukan edukasi mengenai pentingnya menjaga keselamatan saat berkendara. Kampanye ini dilakukan secara virtual dengan melibatkan masyarakat umum dan anggota komunitas otomotif. Berikut ini adalah kegiatan yang dilakukan dalam Pilar Kesehatan & Keselamatan:

Meanwhile, to help reduce the rate of traffic accidents, Tugu Insurance often provides education regarding the importance of maintaining safety when driving. This campaign was done virtually by involving the general public and members of the automotive community. The following are the activities carried out in the Health & Safety Pillar:

**Tabel Program Pilar Kesehatan & Keselamatan 2023**

Table of Health and Safety Pillar Program 2023

Kegiatan Activities	Tanggal Pelaksanaan Implementation Date
Pancawarsa Alanbikers.com Fifth Anniversary of Alanbikers.com	Maret 2023 March 2023
Bantuan Akomodasi Medis dan Kebutuhan Nutrisi Anak Penderita Kanker Medical Accommodation Assistance and Nutritional Need for Children with Cancer	Februari 2023 February 2023
Pembangunan Fasilitas Air Bersih di Desa Sukamanah, Sumedang Installation of Clean Water Facilities in Sukamanah Village, Sumedang	April 2023 April 2023
Sosialisasi mudik dalam kegiatan Mudik Bareng Sehat dan Selamat Socialization of homecoming for the Healthy and Safe Homecoming program.	April 2023 April 2023
Webinar kesehatan dengan judul "Puasa Sehat Produktif Dunia Akhirat bersama BPJS Kesehatan" Health webinar with the title "Healthy Fasting and be Productive in this World and in the Hereafter with BPJS Kesehatan"	April 2023 April 2023
Ambulance Gratis (wilayah Jabodetabek) Free Ambulance (Jabodetabek area)	Januari-Desember 2023 January-December 2023
Donor Darah Blood Donation	November 2023 November 2023
Vaksinasi Booster ke-2 2 <sup>nd</sup> booster vaccination	Juni 2023 June 2023

### Pilar Lingkungan Hidup

Tugu Insurance memberikan dukungan terhadap berbagai aktivitas untuk pelestarian lingkungan yang berkelanjutan, serta melakukan kegiatan-kegiatan guna berkontribusi dalam mengatasi perubahan iklim beserta dampaknya. Dukungan tersebut dibuktikan dengan peran Perseroan menjadi *Leader* Konsorsium Asuransi Penyingkiran Kerangka Kapal termasuk Tanggung Jawab Polusi di laut. Selain itu, bentuk dukungan lainnya berupa kegiatan TJSL untuk pelestarian hutan. Pada periode pelaporan, Perseroan memberikan donasi sebanyak 2.350 tanaman di wilayah Jakarta, Jawa Barat, Jawa Tengah, dan Bali, dengan total dana mencapai Rp100,50 juta. Selain itu, pada periode pelaporan, Perseroan juga melakukan penanaman sejumlah 250 tanaman mangrove dan pembangunan infrastruktur *boardwalk* sepanjang 20 meter di Suaka Margasatwa Muara Angke, Jakarta Utara dengan menggunakan anggaran akrual tahun 2022 sebesar Rp265 juta. Donasi ini bertujuan untuk melestarikan hutan, serta meningkatkan pendapatan ekonomi masyarakat di wilayah tersebut.

### Environmental Pillar

Tugu Insurance provides support for various activities for sustainable environmental preservation, as well as carrying out activities to contribute to overcoming climate change and its impacts. This support is proven by the Company's role as the Leader of the Ship Wreck Removal Insurance Consortium including Pollution Liability at sea. Additionally, another form of support is in the form of TJSL activities for forest conservation. In the reporting period, the Company donated 2,350 plants in Jakarta, West Java, Central Java, and Bali, with total funds reaching to IDR100.50 million. Moreover, in the reporting period, the Company also planted 250 mangrove plants and built a 20-meter boardwalk infrastructure in Muara Angke Wildlife Sanctuary, North Jakarta by using the 2022 accrual budget of IDR265 million. This donation aims to preserve forests, as well as increase the economic income of communities in the area.

Berikut ini adalah kegiatan yang dilakukan dalam Pilar Lingkungan Hidup:

The following are the activities carried out in the Environmental Pillar:

### Tabel Program Pilar Lingkungan Hidup 2023

Table of Environment Pillar Program 2023

Kegiatan Activities	Tanggal Pelaksanaan Implementation Date
Penanaman 250 bibit Pohon Mangrove dan Pembangunan Infrastruktur <i>Boardwalk</i> sepanjang 20 meter di Suaka Margasatwa Muara Angke, Jakarta Utara dalam kegiatan Mangrove untuk Jakarta* Planting 250 Mangrove Tree seedlings and 20 meters Boardwalk Infrastructure Development in Muara Angke Wildlife Sanctuary, North Jakarta as part of Mangrove for Jakarta activity*	Maret 2023 March 2023
Penanaman 350 Bibit Mangrove dalam kegiatan BAF Eco Move Planting 350 Mangrove Seedlings as part of BAF Eco Move activity	Mei 2023 May 2023
Penanaman 2000 Bibit Pohon Produktif di Semarang, Jawa Tengah dalam kegiatan Nandur Pohon Sareng Tugu Planting 2,000 Productive Plants Seedlings in Semarang, Central Java as part of Nandur Pohon Sareng Tugu activity	November 2023 November 2023

\*) Pelaksanaan kegiatan menggunakan *budget* akrual RKAP 2022  
\*) Implementation of activities using the 2022 RKAP accrual budget

### Pilar Pemberdayaan Masyarakat [GRI 203-1]

Tugu Insurance turut berperan aktif dalam tercapainya pertumbuhan ekonomi berkualitas melalui kegiatan pemberdayaan masyarakat.

### Community Empowerment Pillar [GRI 203-1]

Tugu Insurance plays an active role in achieving quality economic growth through various community empowerment activities.

Kegiatan yang dilakukan dalam Pilar Pemberdayaan Masyarakat disajikan dalam tabel berikut:

Activities carried out in the Community Empowerment Pillar are presented in the following table:

### Tabel Program Pilar Pemberdayaan Masyarakat 2023

Table of Community Empowerment Pillar Program 2023

Kegiatan Activities	Tanggal Pelaksanaan Implementation Date
Pembuatan Rumah Pasca Gempa di Cianjur, Jawa Barat Post-Earthquake House Construction in Cianjur, West Java	Juni 2023 June 2023
Pemberdayaan Kelompok Tani di Semarang, Jawa Tengah dalam kegiatan Nandur Pohon Sareng Tugu Empowerment of Farmers Group in Semarang, Central Java in Nandur Pohon Sareng Tugu activity	November 2023 November 2023

### Pilar Pendidikan dan Literasi Keuangan [GRI 203-1]

Tugu Insurance mendukung peningkatan kualitas pendidikan yang inklusif dan merata serta meningkatkan kesempatan belajar untuk masyarakat. Selain itu, perseroan juga aktif dalam melakukan inklusivitas karyawan melalui pendidikan dan training untuk pengembangan kapasitas karyawan melalui fungsi Human Capital Management.

### Financial Education and Literacy Pillar [GRI 203-1]

Tugu Insurance supports improvement of the quality of inclusive and equitable education and increasing learning opportunities for the community. In addition, the Company is also actively involved in conducting employee inclusiveness through education and training for employee capacity building through the Human Capital Management function.

Berikut ini adalah kegiatan yang dilakukan dalam Pilar Pendidikan:

The following are the activities carried out in the Education Pillar:

Kegiatan Activities	Tanggal Pelaksanaan Implementation Date
Renovasi TPQ Al-Kusuf dan Sarana Prasarana Masjid Raya Al-Kusuf Duren Sawit, Jakarta Renovation of TPQ Al-Kusuf and Infrastructure Facilities of Masjid Raya Al-Kusuf Duren Sawit, Jakarta	Januari 2023 January 2023
Pembangunan Ruang Kelas SMP Pondok Pesantren Tahfidz Madinatul Rahma Construction of Junior High School Classrooms at Madinatul Rahma Tahfidz Islamic Boarding School	April 2023 April 2023

Kegiatan Activities	Tanggal Pelaksanaan Implementation Date
Coaching Clinic dan Edukasi Sepak Bola Football Coaching Clinic and Education	Juni 2023 June 2023
Program Beasiswa dan Literasi Keuangan bersama Karya Salemba Empat Scholarship and Financial Literacy Program with Karya Salemba Empat	Agustus 2023 August 2023
Bantuan Pendidikan dan Literasi Keuangan bersama Jelajah Pewarta Foto Ekonomi (JPEK) Education and Financial Literacy Assistance with Jelajah Pewarta Foto Ekonomi (JPEK)	Agustus 2023 August 2023
Bantuan Program Pembangunan Masjid dan Sarana Pendidikan TPQ Masjid DKM At-Taqwa Erfina Kencana Regency, Cibinong – Bogor Assistance for Mosque Construction Program and TPQ Education Facilities DKM At-Taqwa Erfina Kencana Regency Mosque, Cibinong – Bogor	September 2023 September 2023
Program Beasiswa Bekerja dan Belajar Work and Study Scholarship Program	Januari-Desember 2023 January-December 2023
Training & Certification untuk karyawan Training & Certification for employee	Januari-Desember 2023 January-December 2023

### Bantuan Sosial, Keagamaan, dan Seni Budaya [GRI 203-2]

Selain program “Bakti TUGU”, Perseroan juga melakukan bantuan di bidang sosial, keagamaan, dan seni budaya. Selama tahun 2023, Tugu Insurance telah menyalurkan dan bantuan untuk Paket Sembako pada Bakti Sosial Ramadhan dan Idul Fitri 1444 H, dan Santunan Anak Yatim pada Buka Puasa Bersama 1444 H.

Selain itu, Perseroan mengadakan Bakti Sosial Kegiatan Komunitas Bergerak PESIAR - Pertamina *Shared & Involve Community with Good Action on Ramadan*, dan Partisipasi Kegiatan Seni Budaya Nasional 2023: Panggung Cakrawala Nusantara (Pancawarna) SMAN 81 Jakarta. Kegiatan lainnya yang dilaksanakan oleh Perseroan berupa sumbangan hewan Qurban Idul Adha 1444 H, dan donasi Dompot Kemanusiaan Palestina AASI.

Berikut ini adalah kegiatan yang dilakukan dalam Pilar Pendidikan:

### Social, Religious, and Cultural Arts Assistance [GRI 203-2]

In addition to the “Bakti TUGU” program, the Company also provided assistance in the social, religious and cultural arts sectors. During 2023, Tugu Insurance has distributed and provided food packages at the Ramadhan and Eid al-Fitr 1444 H Social Services, and Donation for Orphan at the 1444 H Iftar Gathering.

Furthermore, the Company held the PESIAR Mobile Community Activity Social Service - Pertamina *Shared & Involve Community with Good Action on Ramadan*, and Participation in National Cultural Arts Activities 2023: Stage Cakrawala Nusantara (Pancawarna) SMAN 81 Jakarta. Other activities carried out by the Company include donations of Qurban animals for Eid al-Adha 1444 H, and donations to the AASI Palestinian Humanitarian Wallet.

The following are the activities implemented in the Education Pillar:

Kegiatan Activities	Tanggal Pelaksanaan Implementation Date
Dana Bantuan untuk Paket Sembako pada Bakti Sosial Ramadhan & Idul Fitri 1444 H Donation Funds for Basic Food Packages at Social Services for Ramadan & Eid al-Fitr 1444 H	April 2023 April 2023
Bakti Sosial Kegiatan Komunitas Bergerak PESIAR - Pertamina <i>Shared &amp; Involve Community with Good Action on Ramadan</i> PESIAR Mobile Community Activity Social Service - Pertamina <i>Shared &amp; Involve Community with Good Action on Ramadan</i>	April 2023 April 2023
Sumbangan Hewan Qurban Idul Adha 1444H Eid al-Adha 1444H Qurban Animal Donation	Juli 2023 July 2023

Kegiatan Activities	Tanggal Pelaksanaan Implementation Date
Partisipasi Kegiatan Seni Budaya Nasional 2023: Panggung Cakrawala Nusantara (Pancawarna) SMAN 81 Jakarta National Cultural Arts Activity Participation 2023: Stage Cakrawala Nusantara (Pancawarna) SMAN 81 Jakarta	Juli 2023 July 2023
Donasi Dompot Kemanusiaan Palestina AASI AASI Palestine Humanitarian Wallet Donation	Desember 2023 December 2023
Santunan Anak Yatim pada Buka Puasa Bersama 1444H Donation for Orphans at 1444H Iftar Gathering	April 2023 April 2023

Selama periode pelaporan tahun 2023, dengan berbagai kegiatan Bakti TUGU dan kegiatan Bantuan Sosial, Keagamaan, dan Seni Budaya, Perseroan telah berhasil melibatkan dan memberikan manfaat kepada lebih dari 10.000 orang dari berbagai kelompok masyarakat. Tugu Insurance juga telah merealisasikan dana TJSL, yaitu sebesar Rp962,86 juta yang dikelola oleh fungsi Government, PR & CSR, serta Rp2,93 miliar yang dikelola oleh fungsi Human Capital Management.

Selain itu untuk mendukung kegiatan ESG, Perseroan juga melakukan Audit SMAP Surveillance dengan realisasi penyaluran dana melalui fungsi Compliance & Quality Assurance sebesar Rp131,95 juta. Dengan demikian, total realisasi dana TJSL adalah Rp4,03 miliar yang bersumber dari RKAP 2023 dan Rp265 juta dari RKAP Akrual 2022. Perseroan meyakini kegiatan-kegiatan tersebut dapat bermanfaat dan mendukung program pencapaian SDGs di Indonesia, melalui koridor ESG.

#### Pelaksanaan TJSL terhadap TPB [OJK F.25]

Selain memenuhi ketentuan Peraturan OJK tentang pelaksanaan program keuangan berkelanjutan, pelaksanaan program kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL) Tugu Insurance bertujuan untuk mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB). Program Tanggung Jawab Sosial dan Lingkungan yang berkaitan dengan proses bisnis Perusahaan diharapkan juga memberikan nilai tambah bagi masyarakat dan lingkungan.

Hingga akhir tahun 2023, pelaksanaan program tanggung jawab sosial perusahaan telah berkontribusi terhadap pencapaian 4 (empat) dari 17 Tujuan Pembangunan Berkelanjutan (TPB) yang telah ditetapkan Perserikatan Bangsa-Bangsa (PBB).

During the 2023 reporting period, with various Bakti TUGU activities and Social, Religious, and Cultural Arts Assistance activities, the Company has succeeded in involving and providing benefits to more than 10,000 people from various community groups. Tugu Insurance has also realized CSR funds of IDR962.86 million managed by the Government, PR & CSR function, and IDR2.93 billion managed by the Human Capital Management function.

Also to support ESG activities, the Company also conducted SMAP Surveillance Audits with the realization of fund distribution through the Compliance & Quality Assurance function amounting to IDR131.95 million. Thus, the total realization of TJSL funds was IDR4.03 billion from the 2023 RKAP and IDR265 million from the 2022 Accrual RKAP. The Company believes that these activities can be beneficial and support the program to achieve SDGs in Indonesia, through the ESG corridor.

#### Implementation of TJSL towards SDGs [OJK F.25]

In addition to fulfilling the provisions of OJK Regulations regarding the implementation of sustainable financial programs, the implementation of Tugu Insurance's Social and Environmental Responsibility (TJSL) activity program aims to support the achievement of the Sustainable Development Goals (SDG's). The Social and Environmental Responsibility Program related to the Company's business processes is also expected to provide added value to society and the environment.

Until the end of 2023, the implementation of the corporate social responsibility program has contributed to the achievement of 4 (four) of the 17 Sustainable Development Goals (SDG's) set by the United Nations (UN).

Berikut ini adalah tabel kegiatan TJSL pada periode pelaksanaan Januari sampai dengan Desember 2023 yang diimplementasikan melalui Bakti TUGU dan Bantuan Sosial, Keagamaan, dan Seni Budaya:

The following is a table of TJSL activities in the implementation period of January to December 2023 which are implemented through Bakti TUGU Service and Social, Religious, and Cultural Arts Assistance:

**Kegiatan TJSL terhadap TPB [GRI 413-1]**

TJSL Activities on SDGs [GRI 413-1]

No	TPB SDGs	Jenis Kegiatan Types of Activities	Realisasi Dana Funds Realized (Rp/IDR)	Capaian Achievement
1	  <p>TPB#1 Tanpa Kemiskinan TPB#3 Kesehatan yang Baik Kesejahteraan SDG#1 No Poverty SDG#3 Healthy and Prosperous Life</p>	<p>Pilar Bakti untuk Kesehatan dan Keselamatan Pillars of Service for Health and Safety</p>	<p>Realisasi penyaluran dana melalui fungsi <i>Government</i>, PR &amp; CSR sebesar Rp318,79 juta, sedangkan realisasi penyaluran dana melalui fungsi Human Capital Management sebesar Rp141,69 juta sehingga total realisasi dana yang dikeluarkan oleh perseroan adalah sebesar Rp460,48 juta.</p> <p>The realization of the distribution of funds through the <i>Government</i>, PR &amp; CSR function amounted to IDR318.79 million, while the realization of the distribution of funds through the Human Capital Management function amounted to IDR141.69 million resulting in a total realization of funds spent by the company of IDR460.48 million.</p>	<p>Penerima manfaat kegiatan sebanyak 3.819 orang/peserta. The beneficiaries of the activities are 3,819 people/participants.</p>
2	     <p>TPB#6 Air Bersih dan Sanitasi Layak TPB#11 Kota dan Pemukiman Berkelanjutan TPB#13 Penanganan Perubahan Iklim TPB#14 Ekosistem Lautan TPB#15 Ekosistem Daratan SDG#6 Clean Water and Sanitation SDG#11 Sustainable Cities and Communities SDG#13 Climate Action SDG#14 Life Below Water SDG#15 Life on Land</p>	<p>Pilar Bakti untuk Lingkungan Hidup Pillars of Service for the Environment</p>	<p>Realisasi penyaluran dana oleh perseroan melalui fungsi <i>Government</i>, PR &amp; CSR sebesar Rp100,50 juta.</p> <p>The realization of fund distribution by the company through the <i>Government</i>, PR &amp; CSR function amounted to IDR100.50 million.</p>	<p>Tanaman sebanyak 2.350 telah ditanamkan di wilayah Jakarta, Jawa Barat, Jawa Tengah, dan Bali. Selain itu, 250 tanaman mangrove telah ditanamkan dan infrastruktur <i>boardwalk</i> sepanjang 20 meter telah dibangun pada tahun 2023 menggunakan anggaran akrual tahun 2022 sebesar Rp265 juta. Di samping kegiatan tersebut, Perseroan berperan aktif menjadi <i>Leader</i> Konsorsium Asuransi Penyingkiran Kerangka Kapal termasuk Tanggung Jawab Polusi di laut</p> <p>There are 2,350 plants that have been planted in Jakarta, West Java, Central Java and Bali. In addition, 250 mangrove plants have been planted and a 20-meter boardwalk infrastructure has been built in 2023 using the 2022 accrual IDR265 million. In addition to these activities, the Company plays an active role as the <i>Leader</i> of the Consortium for Wreck Removal Insurance including Marine Pollution Liability.</p>

**Kegiatan TJSL terhadap TPB [GRI 413-1]**

TJSL Activities on SDGs [GRI 413-1]

No	TPB SDGs	Jenis Kegiatan Types of Activities	Realisasi Dana Funds Realized (Rp/IDR)	Capaian Achievement
3	   	Pilar Bakti untuk Pemberdayaan Masyarakat Pillars of Service for Community Empowerment	Realisasi penyaluran dana oleh perseroan melalui fungsi Government, PR & CSR sebesar Rp254,07 juta. The realization of fund distribution by the company through the Government, PR & CSR function amounted to IDR254.07 million.	Penerima manfaat kegiatan sebanyak 700 orang/peserta. The beneficiaries of the activity were 700 people/participants.
	TPB#1 Tanpa Kemiskinan TPB#2 Tanpa Kelaparan TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi TPB#10 Berkurangnya Kesenjangan SDG#1 No Poverty SDG#2 Zero Hunger SDG#8 Decent Work and Economic Growth SDG#10 Reduced Inequalities			
4	   	Pilar Bakti Untuk Pendidikan dan Literasi Keuangan Pillar of Service for Financial Education and Literacy	Realisasi penyaluran dana melalui fungsi Government, PR & CSR sebesar Rp139,50 juta, sedangkan realisasi penyaluran dana melalui fungsi Human Capital Management sebesar Rp2,67 miliar sehingga total realisasi dana yang dikeluarkan oleh perseroan adalah sebesar Rp2,84 miliar The realization of the distribution of funds through the Government, PR & CSR function amounted to IDR139.50 million, while the realization of the distribution of funds through the Human Capital Management function amounted to IDR2.67 billion resulting in a total realization of funds spent by the company of IDR2.84 billion.	Penerima manfaat kegiatan sebanyak 1,764 orang/peserta. The beneficiaries of the activities are 1,764 people/participants.
	TPB#4 Pendidikan Berkualitas TPB#5 Kestetaraan Gender TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi TPB#10 Berkurangnya Kesenjangan SDG#4 Quality Education SDG#5 Gender Equality SDG#8 Decent Work and Economic Growth SDG#10 Reduced Inequalities Life on Land			

**Kegiatan TJSL terhadap TPB [GRI 413-1]**

TJSL Activities on SDGs [GRI 413-1]

No	TPB SDGs	Jenis Kegiatan Types of Activities	Realisasi Dana Funds Realized (Rp/IDR)	Capaian Achievement
5	   	Bantuan Sosial, Keagamaan, dan Seni Budaya Social, Religious, and Cultural Arts Assistance	<p>Realisasi penyaluran dana melalui fungsi Government, PR &amp; CSR sebesar Rp150,00 juta, sedangkan realisasi penyaluran dana melalui fungsi Human Capital Management sebesar Rp91,72 juta sehingga total realisasi dana yang dikeluarkan oleh perseroan adalah sebesar Rp241,72 juta.</p> <p>The realization of the distribution of funds through the Government, PR &amp; CSR function amounted to IDR150.00 million, while the realization of the distribution of funds through the Human Capital Management function amounted to IDR91.72 million resulting in the total realization of funds spent by the company of IDR241.72 million.</p>	Penerima manfaat kegiatan sebanyak 3,870 orang/peserta. The beneficiaries of the activity were 3,870 people/participants.
6	 	Audit SMAP Surveillance Audit SMAP Surveillance	<p>Realisasi penyaluran dana melalui fungsi Compliance &amp; Quality Assurance sebesar Rp131,95 juta.</p> <p>The realization of funds distribution through the Compliance &amp; Quality Assurance function amounted to IDR131.95 million.</p>	<p>Hasil audit diharapkan akan menunjukkan tingkat komitmen dan konsistensi Tugu Insurance dalam menerapkan prinsip ESG dan anti korupsi/gratifikasi.</p> <p>The audit results are expected to show the level of commitment and consistency of Tugu Insurance in implementing ESG and anti-corruption/gratification principles.</p>
<p><b>Capaian Realisasi TJSL</b> <b>TJSL's Realization Achievements</b></p>			<p>Realisasi penyaluran dana melalui fungsi Government, PR &amp; CSR sebesar Rp962,86 juta, realisasi penyaluran dana melalui fungsi Human Capital Management sebesar Rp2,93 miliar dan Realisasi penyaluran dana melalui fungsi <i>Compliance &amp; Quality Assurance</i> sebesar Rp131,95 juta. Sehingga total realisasi dana yang dikeluarkan oleh perseroan adalah sebesar Rp4,03 miliar. Namun untuk dana program Bakti TUGU 2023 tercatat Rp3,65 miliar.</p> <p>The realization of funds distribution in the Government, PR &amp; CSR function amounted to IDR962.86 million, the realization of funds distribution in the Human Capital Management function amounted to IDR2.93 billion and the realization of funds distribution in the Compliance &amp; Quality Assurance function amounted to IDR131.95 million. Thus, the total realization of funds spent by the company is IDR4.03 billion. However, the funds for the 2023 Bakti TUGU program were recorded at IDR3.65 billion.</p>	<p>Penerima manfaat kegiatan sebanyak 10,153 orang/peserta.</p> <p>Penanaman tanaman sebanyak 2.600 pohon. Activity beneficiaries were 10,153 people/participants.</p> <p>Planting of 2,600 trees.</p>

## Mekanisme dan Jumlah Pengaduan Masyarakat [OJK F.24]

Perseroan menyediakan saluran/wadah untuk menampung pelaporan dugaan kecurangan, pelanggaran atas terhadap kode etik, tata kelola Perusahaan, baik dari konsumen maupun masyarakat umum. Masyarakat dan Insan Tugu dapat melakukan pelaporan atas dugaan pelanggaran peraturan atau kecurangan melalui saluran *Whistleblowing System* (WBS). Tim Penanganan Pelaporan Pelanggaran akan menindaklanjuti setiap pelaporan pelanggaran yang dilaporkan melalui mekanisme WBS yang memenuhi unsur pelanggaran berupa:

1. Korupsi;
2. Suap;
3. Gratifikasi;
4. Benturan Kepentingan;
5. Pencurian;
6. Kecurangan (*Fraud*);
7. Perbuatan Melanggar Hukum;
8. Melanggar Hukum dan Peraturan Perseroan;
9. Pelanggaran Kode Etik dan berpotensi melanggar prinsip-prinsip GCG;
10. Perbuatan yang membahayakan keselamatan dan kesehatan kerja atau membahayakan keamanan Perusahaan serta merugikan Perusahaan.

Bagi Perseroan partisipasi pemangku kepentingan terhadap dalam proses perbaikan pengelolaan usaha, sehingga Tugu Insurance akan merahasiakan identitas pelapor, sebagai bagian dari upaya dalam memberikan perlindungan bagi pelapor dari tindakan yang merugikan pelapor, serta untuk mendorong keberanian melaporkan pelanggaran. Perseroan juga akan mengupayakan perlindungan hukum kepada Pelapor sesuai ketentuan yang diatur dalam peraturan perundang-undangan.

Pihak yang mengelola pengaduan Laporan Pelanggaran dalam Sistem WBS Tugu Insurance adalah Tim Penanganan Pelaporan Pelanggaran merupakan tim yang dibentuk oleh Perseroan dimana antara lain bertanggung jawab untuk mengelola dan menindaklanjuti laporan tindakan pelanggaran yang dilakukan oleh Insan Tugu. Tim ini berada di bawah koordinasi Fungsi Internal Audit.

Perseroan memberikan sanksi sesuai ketentuan yang berlaku di Perseroan atas pelanggaran yang terbukti, sehingga dapat memberikan efek jera bagi pelaku pelanggaran maupun pihak lain yang memiliki niat melakukan pelanggaran.

## Mechanism and Number of Public Complaint [OJK F.24]

The Company provides channels/containers to accommodate reports of alleged violations of the fraud, code of ethics, corporate governance, from both consumers and the general public. The public and Tugu Personnel can report suspected violations of regulations or fraud through the Whistleblowing System (WBS) channel. The Violation Reporting Handling Team will follow up on every violation reported through the WBS mechanism that meets the elements of a violation in the form of:

1. Corruption;
2. Bribery;
3. Gratuities;
4. Conflict of Interest;
5. Theft;
6. Fraud;
7. Unlawful Acts;
8. Violating Company Laws and Regulations;
9. Violation of the Code of Ethics and potential violation of GCG principles;
10. Actions that endanger work safety and health or endanger the security of the Company and cause losses to the Company.

For the Company, stakeholder participation is essential in the process of improving business management. Thus, Tugu Insurance will keep the whistleblower's identity confidential, as part of efforts to provide protection for the whistleblower from actions that are detrimental to the whistleblower, as well as to encourage the courage to report violations. The Company will also seek legal protection for the Whistleblower in accordance with the provisions stipulated in the laws and regulations.

The party that manages the Whistleblowing Report in Tugu Insurance WBS System is the Whistleblowing Report Handling Team as a team formed by the Company with the responsibility to manage and follow-up the reports of violations committed by Tugu personnel. This team is under the coordination of Internal Audit function.

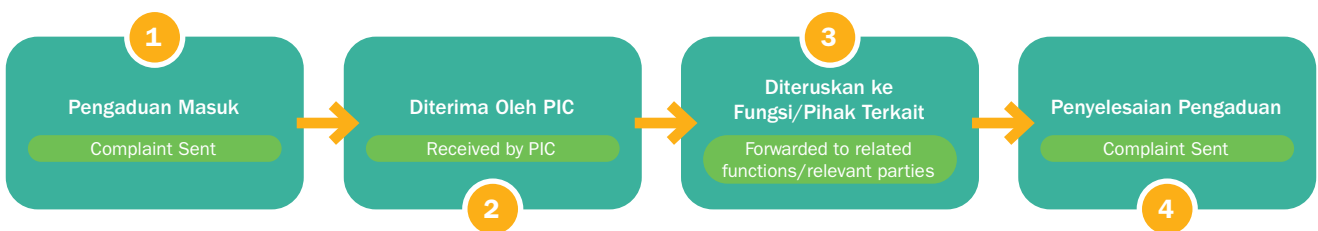
The Company imposes sanctions for proven violations in accordance with the applicable provisions in the Company with a view to provide a deterrent effect for violators and other parties who have the intention to commit violations.

**Mekanisme Whistleblowing System (WBS) Tugu Insurance**  
Whistleblowing System Mechanism of Tugu Insurance



Tahapan dari fase penerimaan pengaduan hingga fase penyelesaian pengaduan adalah sebagai berikut:

The stages from the report/complaint receiving phase to the report/complaint resolution phase are as follows:



Selama tahun 2023, tidak terdapat pelaporan terkait pelanggaran di Perseroan baik dari kalangan internal maupun eksternal. Namun demikian, segenap Insan Tugu senantiasa menjadikan WBS sebagai salah satu fungsi kontrol dan mitigasi terhadap risiko dan potensi pelanggaran.

Throughout 2023 there was no report regarding violations in the Company, both from internal and external parties. However, all Tugu Personnel always make WBS one of the functions of control and mitigation of risks and potential violations.

**Tanggung Jawab Terhadap Konsumen dan Pengembangan Produk**  
Responsibility for the Customers and Product Development

Tugu Insurance memberikan perhatian yang serius terhadap kualitas produk dan layanan asuransi, sehingga tetap terjaga kepuasan konsumen dan kepercayaan masyarakat terhadap Perseroan. Lebih lanjut, Tugu Insurance terus meningkatkan performa perusahaan dalam pengembangan produk dan

Tugu Insurance pays serious attention to the quality of insurance products and services, to maintain customer satisfaction and public trust in the Company. Furthermore, Tugu Insurance continues to improve the company's performance in developing optimal products and services,

layanan yang optimal, guna memenuhi kebutuhan serta meningkatkan loyalitas pelanggan. Bersama dengan hal tersebut, Perseroan mengembangkan produk dan layanan berbasis aplikasi/*website* dengan memanfaatkan perkembangan teknologi digital.

Pembaharuan aplikasi layanan bertujuan untuk memudahkan kebutuhan transaksi pelanggan dengan berbagai fitur berbasis web dan memiliki kemudahan akses melalui *mobile phone*. Selain itu secara bertahap, Tugu Insurance melakukan penyesuaian jaringan kantor cabang dan kantor penjualan dengan mempertimbangkan strategi bisnis Perseroan.

### Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Konsumen [OJK F.17]

Komitmen Perseroan memenuhi kebutuhan pelanggan secara berkesinambungan sebagai wujud penerjemahan atas Visi, Misi, dan Tata Nilai Budaya Perusahaan, yaitu 6C dan AKHLAK, terutama terkait nilai *Customer Focused*. Komitmen tersebut juga bertujuan untuk mematuhi ketentuan Peraturan OJK No. 1/POJK.07/2013 tentang perlindungan pelanggan sektor jasa keuangan maupun Surat Edaran OJK No. 2/SEOJK.07/2014 tentang pelayanan dan penyelesaian pengaduan pelanggan pada pelaku usaha jasa keuangan. Hal ini diperkuat dengan terbitnya Peraturan Direksi No. A/006/9100/2016 rev-0 tentang Pedoman Pengaduan Pelanggan Tugu Insurance.

Disamping itu, Tugu Insurance telah memiliki program yang terkait dengan berbagai aktivitas maupun penyediaan materi informasi mengenai seluruh produk dan layanan yang dimiliki secara terperinci. Perseroan juga mempunyai Pedoman Sistematika Etika Usaha dan Tata Perilaku (*Code of Conducts* atau CoC) yang antara lain mengatur tentang Etika Perseroan dengan pelanggan, yaitu:

in order to meet the needs and increase customer loyalty. In addition, the Company develops application/*website*-based products and services by utilizing the development of digital technology.

The renewal of the service application aims to facilitate customer transaction needs with various web-based features and easily accessible via mobile phones. Moreover, Tugu Insurance has gradually adjusted the network of branch offices and sales offices by considering the Company's business strategy.

### Commitment to Providing Services for Equal Products and/or Services to Consumers [OJK F.17]

The Company's commitment to meeting customer needs on an ongoing basis is a form of translation of the Company's Vision, Mission, and Corporate Cultural Values, namely 6C and AKHLAK, especially related to Customer Focused values. This commitment also aims to comply with the provisions of OJK Regulation No. 1/POJK.07/2013 concerning Protection for Customers in the Financial Services sector as well as OJK Circular Letter No. 2/SEOJK.07/2014 concerning Service and Resolution of Customer Complaints to Financial Service Businesses. This was reinforced by the issuance of Board of Directors Regulation No. A/006/9100/2016 rev-0 regarding Tugu Insurance's Customer Complaint Guidelines.

Additionally, Tugu Insurance has in place programs related to various activities as well as the provision of information material regarding all the Company's products and services in detail. The Company also has the Code of Conducts or CoC which among other things regulates the Company's Ethics with customers, namely:

## Etika Perseroan dengan pelanggan Company's Ethics with customers

1

**Memberikan informasi maupun iklan/promosi secara sehat, fair, jujur, dan tidak menyesatkan, serta diterima oleh norma masyarakat.**

Affording information and advertisements/promotions in a healthy, fair and authentic manner which is not deemed misleading and is acceptable to the norms of society.

2

**Memberikan pelayanan terbaik bagi pelanggan.**

Providing service for the customers at its best.

3

**Memelihara reputasi atau kepercayaan pelanggan serta menjaga informasi/kerahasiaan pelanggan.**

Maintaining a good reputation and the trust of our customers and also conserving customers' information/confidentiality.

### Prioritas atas Pelanggan

Sebagai wujud peningkatan kualitas pelayanan, Tugu Insurance senantiasa memastikan agar memberikan layanan atas produk dan/atau jasa yang setara kepada pelanggan. Selain itu, setiap aktivitas operasionalnya didasari oleh *Standard Operational Procedure* (SOP) yang berlaku. Di samping itu, Tugu Insurance meningkatkan kompetensi SDM yang bertugas di sektor pelayanan pelanggan. Untuk mendukung performa yang dilaksanakan, Tugu Insurance menerapkan kebijakan standar layanan minimum dan memberlakukan ketentuan kualitas layanan sebagai bagian dari penilaian kinerja mereka (*Key Performance Indicator*/KPI).

### Menjaga Mutu Sesuai Regulasi dan Standar [OJK F.27] [OJK F.28]

Konsistensi Tugu Insurance dalam upaya menjaga mutu dan standar dapat dipantau dengan adanya penerapan standar manajemen mutu. Beragam strategi yang dilakukan Tugu Insurance untuk menjaga kualitas layanan produk dan jasa yang prima, yang tertuang dalam 8 Pilar Strategi:

### Priority over Customers

As a form of service quality improvement, Tugu Insurance always provide equal products and/or services to customers. In addition, every operational activity is based on the applicable *Standard Operational Procedure* (SOP). Moreover, Tugu Insurance improves the competence of human resources in charge of the customer service sector. To support the performance, Tugu Insurance implements a minimum service standard policy and enforces service quality provisions as part of their performance assessment (*Key Performance Indicator*/KPI).

### Maintaining Quality According to Regulations and Standards [OJK F.27] [OJK F.28]

Tugu Insurance's consistency in efforts to maintain quality and standards can be monitored by implementing quality management standards. Various strategies are executed by Tugu Insurance to maintain excellent product and service quality, which are contained in the 8 Strategy Pillars:

## Our Strategy - 8 Pillars

#### Market & Products

- Memperkuat posisi di pasar *Energy Captive*
- Ekspansi bisnis ke bisnis turunan Pertamina dan Anak Perusahaan Pertamina
- Peningkatan pangsa pasar di bisnis aviasi
- Mengembangkan pasar *non-captive* komersial korporat dan Usaha Kecil & Menengah dan sektor perbankan secara *direct & indirect*
- Melakukan pengembangan asuransi kredit perdagangan menasar *supplier* Pertamina
- Strengthening position in the Energy Captive market
- Business expansion into Pertamina derivative businesses and Pertamina Subsidiaries
- Increasing market share in the aviation business
- Develop non-captive commercial corporate markets and small & medium enterprises and the banking sector directly & indirectly
- Develop trade credit insurance targeting Pertamina suppliers

#### Distribution & Networks

- Memperkuat posisi di pasar *Energy Captive*
- Memanfaatkan jaringan distribusi ritel Pertamina sebagai PoSS Tugu Insurance
- Mengembangkan saluran distribusi virtual
- Mengembangkan sistem keagenan antara agen korporat dengan agen ritel
- Strengthening position in the Energy Captive market
- Utilizing Pertamina's retail distribution network as the Tugu Insurance PoSS
- Develop virtual distribution channels
- Develop an agency system between corporate agents and retail agents

#### Information Technology

- Mengurangi pekerjaan manual untuk meminimalisir kesalahan
- Membangun *Data Warehouse*
- Membangun MIS yang *integrated*, kredibel, *reliable* dan mudah diakses
- Meningkatkan infrastruktur teknologi informasi dan *member siap DRC*
- Reduce manual work to minimize errors
- Building a Data Warehouse
- Build an integrated, credible, reliable, and easily accessible MIS
- Improve information technology infrastructure and DRC-ready members

#### Finance & Investment

- Pengelolaan aset dan *liability* dengan tepat
- Pengelolaan portofolio investasi
- Mempertahankan *rating* internasional
- Pengelolaan piutang dengan baik
- Proper management of assets and liabilities
- Investment portfolio management
- Maintaining international rating
- Proper management of accounts receivable

## Our Strategy - 8 Pillars

### Service & Operation Excellence

- Membangun sistem layanan terintegrasi untuk bisnis korporat dan ritel
- Membangun layanan infrastruktur untuk *call center* 24h/7D (Call TIA)
- Menambahkan budaya layanan
- Meningkatkan *Brand Image* & pengakuan melalui *re-branding* dan *campaign*
- Build an integrated service system for corporate and retail businesses
- Build infrastructure services for call center 24h/7D (Call TIA)
- Added service culture
- Improve Brand Image & recognition through re-branding and campaigns

### Underwriting & Reinsurance

- Mempersiapkan kapasitas yang sejalan dengan pertumbuhan bisnis
- Penyeimbangan portofolio produk
- Peningkatan kemampuan pengelolaan manajemen risiko asuransi
- Membangun kapasitas *underwriting* & klaim, kemampuan dan layanan untuk bisnis ritel
- Membuat *risk appetite* yang jelas
- Prepare capacity in line with business growth
- Product portfolio balancing
- Improved insurance risk management capability
- Building underwriting & claims capacity, capabilities, and services for retail business
- Establish a clear risk appetite

### People & Human Resources

- Meninjau Kembali sistem manajemen kinerja berdasarkan pada meritokrasi dan filosofi keadilan
- Meningkatkan produktivitas pekerja
- Meningkatkan *hard* dan *soft-skill*
- Review the performance management system based on meritocracy and a philosophy of justice
- Increase worker productivity
- Improve hard and soft skills

### Compliance, GCG & ERM

- Menerapkan *three lines of defense*
- Menciptakan budaya risiko
- Melakukan integrasi TUGU Group
- Implement three lines of defense
- Creating a risk culture
- Performing TUGU Group integration

Sebagai bentuk pelayanan optimal serta kontribusi Tugu Insurance kepada pelanggan, Tugu Insurance senantiasa memberikan informasi yang telah teruji kelayakannya dalam waktu yang sesegera mungkin kepada para pelanggan apabila terjadi perubahan yang signifikan berkaitan dengan ekstensifikasi maupun perubahan produk dan layanan yang ada.

### Memberi Layanan Terbaik

Tugu Insurance menyediakan pusat informasi dan pengaduan sebagai wujud keterbukaan Perusahaan terhadap kritik dan saran dari seluruh pemangku kepentingan melalui *Call TIA (Tugu Insurance Assistance)* Pelayanan Pelanggan Tersedia *24-hours 7-days* melalui "*Call TIA*" 1500 458, via WhatsApp 0811 97900 100 dan *email* ke [calltia@tugu.com](mailto:calltia@tugu.com). *Call TIA* selalu siaga untuk melayani kebutuhan informasi produk, layanan polis asuransi, lapor klaim, hingga bantuan darurat di jalan raya. Tugu Insurance juga memberikan akses kepada para pelanggan untuk menyampaikan pertanyaan, keluhan dan masukan yang bermanfaat untuk kami dalam terus meningkatkan produk dan layanan Tugu Insurance melalui *e-mail calltia@tugu.com*.

As a form of Tugu Insurance's optimized service and contribution to customers, Tugu Insurance always provides information that has been tested for feasibility in the shortest possible time to customers in the event of significant changes related to extensification or changes to existing products and services.

### Provide the best service

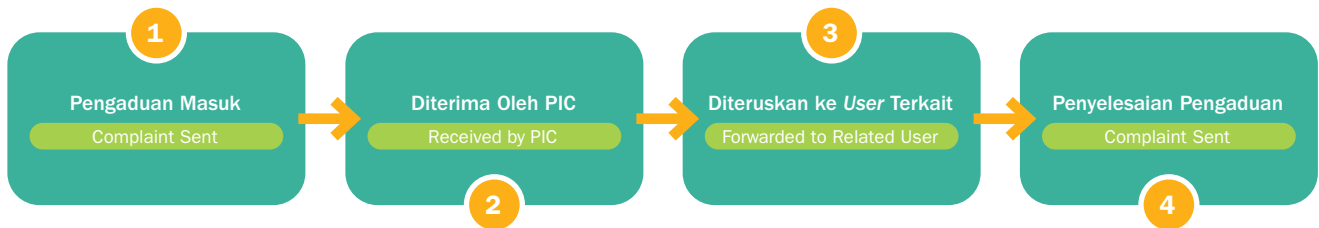
Tugu Insurance provides an information and complaint center as a form of the Company's transparency towards criticism and suggestions from all stakeholders through *Call TIA (Tugu Insurance Assistance)* Customer Service Available *24-hours 7-days* via "*Call TIA*" 1500 458, via WhatsApp 0811 97900 100 and email to [calltia@tugu.com](mailto:calltia@tugu.com). *Call TIA* is on standby to serve the needs of product information, insurance policy services, reporting claims, to emergency assistance on the highway. Tugu Insurance also allows customers to submit questions, complaints and input that are useful for us in improving Tugu Insurance products and services via *e-mail calltia@tugu.com*.

Seluruh pertanyaan, keluhan ataupun masukan dari pelanggan serta pemangku kepentingan lainnya yang berhubungan dengan produk dan layanan Tugu Insurance akan dilayani dengan segera melalui jalur-jalur tersebut.

All questions, complaints or input from customers and other stakeholders related to Tugu Insurance products and services will be handled immediately through these channels.

Tahapan dari fase penerimaan pengaduan hingga fase penyelesaian pengaduan pelanggan/konsumen adalah sebagai berikut:

The stages from the complaint received to the customer/ consumer complaint resolution are as follows:



### Biaya yang Dikeluarkan untuk Perlindungan Konsumen

Adapun biaya yang dikeluarkan untuk merealisasikan tanggung jawab sosial Perseroan di bidang perlindungan pelanggan tahun 2023 adalah sebesar Rp1,15 miliar yang merupakan biaya untuk layanan *call center* (Call TIA 24/7).

### Costs Incurred for Consumer Protection

The costs incurred to realize the Company's social responsibility in customer protection in 2023 amounted to IDR1.15 billion, which was spent for call center (Call TIA 24/7) services.

### Kemudahan Akses Informasi & Jaringan

Perseroan menyediakan dukungan kemudahan akses informasi secara langsung atau tatap muka melalui jaringan infrastruktur kantor cabang dan perwakilan yang tersedia di beberapa kota. Sementara itu, Tugu Insurance juga memastikan terpenuhinya kemudahan akses informasi secara virtual melalui layanan informasi yang lengkap dalam laman/*website* Perseroan dengan pemutakhiran secara *real time*.

### Ease of Access to Information and Network

The Company provides support for easy access to information directly or face-to-face through an infrastructure network of branch offices and representatives available in several cities. Meanwhile, Tugu Insurance also ensures the fulfillment of easy access to information virtually through complete information services on the Company's website with real time updates.

### Perluas Jaringan dan Akses

Tugu Insurance berkantor pusat di DKI Jakarta dan mempunyai 14 Kantor Cabang di kota-kota besar Indonesia, serta dilengkapi dengan beberapa gerai untuk aktivitas *Point of Sales & Services* (PoSS) yaitu *t shop* di beberapa titik strategis di Indonesia.

### Expand Network and Access

Tugu Insurance's headquarter is in DKI Jakarta with 14 Branch Offices in major cities in Indonesia, and is complemented with several outlets for Point of Sales & Services (PoSS) activities, namely *t shops* at several strategic points in Indonesia.

Tugu Insurance melanjutkan penetrasi ke market *retail* dengan fokus pada pengembangan menjalin kerja sama baru dengan *dealer multibrand* dan *leasing* yang memiliki portofolio bisnis yang baik untuk kendaraan roda dua dan roda empat, membangun agen-agen baru yang enerjik, muda, dan fokus pada bisnis retail melalui aplikasi *t friends* menjalin kerjasama dengan partner digital, serta terus mengembangkan aplikasi *t drive* sebagai aplikasi yang pertama untuk *safety driving* di Indonesia dan dapat memberikan dampak yang baik bagi masyarakat maupun perusahaan.

Tugu Insurance continues to penetrate the retail market with a focus on developing new partnerships with multi-brand dealers and leasing companies that have a good business portfolio for two-wheeled and four-wheeled vehicles, building new agents who are energetic, young, and focused on retail business through the *t friends* application, collaborating with digital partners, and continue to develop the *t drive* application as the first application for safety driving in Indonesia and can have a good impact on the community and the Company

Selain itu, Tugu Insurance melakukan program kerja sama dengan rekanan untuk meningkatkan penjualan dan *competitiveness* bersama kepada calon pelanggan. Di samping itu, Tugu Insurance juga memperkuat sarana infrastruktur seperti cabang dan t shop di berbagai kota di Indonesia, pelayanan *Emergency Road Assistance* (ERA) yang lebih dikenal dengan t rex, *website*, *social media*, aplikasi t drive, t friends, dan *contact center Call TIA* agar kami dapat memberikan pelayanan yang terbaik bagi para pelanggan mulai dari proses penutupan asuransi hingga klaim.

### Distribusi dan Jaringan (*Distribution & Network*)

1. Memanfaatkan jaringan distribusi *retail* Pertamina sebagai Pusat Penjualan (*Point of Sales/PoSS*) Tugu Insurance Terus memperluas jaringan distribusi Tugu Insurance dengan memanfaatkan jaringan distribusi *retail* pertamina (SPBU) dan pembangunan cabang dan *point of services* baik secara fisik ataupun virtual.
2. Mengembangkan saluran distribusi virtual Tugu Insurance terus meningkatkan kehadirannya agar semakin mudah dijangkau oleh masyarakat luas melalui bauran saluran distribusi mulai dari cabang konvensional, Pusat Penjualan (*Point of Sales/PoSS*) and *Service Agent* hingga saluran distribusi lainnya berbasis digital. Produk unggulan asuransi ritel Tugu Insurance juga telah tersedia di berbagai *digital market place*.
3. Mengembangkan sistem keagenan antara agen korporat dengan agen ritel melalui optimalisasi aplikasi t friends Dalam rangka pengembangan segmen usaha ritel, dan kaitannya dengan strategi jalur distribusi dan *network*, sampai dengan saat ini Tugu Insurance telah memiliki 31 *Point of Sales and Services* (PoSS) di berbagai wilayah strategis Indonesia yang terbagi dalam 2 (dua) regional, yaitu Regional 1 terdiri dari 17 PoSS, dan Regional 2 terdiri dari 14 PoSS atau disebut t shop yang tersebar di seluruh Indonesia. Dengan pengalamannya Tugu Insurance terus dipercaya oleh masyarakat dan Pemerintah dalam mengelola risiko atas aset/kepentingannya baik yang bersifat korporasi maupun ritel. Dalam pengelolaan risiko ini, terutama untuk risiko pertanggung jawaban yang bersifat *mega risk*, perusahaan mendapat dukungan dari berbagai perusahaan Reasuransi terkemuka baik dari dalam maupun luar negeri.

### Keunggulan Layanan dan Operasional

Tugu Insurance menawarkan berbagai produk unggulan, dan melanjutkan pembangunan sistem pelayanan yang terintegrasi baik untuk bisnis korporasi maupun *retail*, mendirikan *call center*, melakukan *re-branding* dan kampanye jenama (*brand campaign*) sehingga akan meningkatkan citra dan kesadaran akan jenama (*brand image & recognition*) Tugu Insurance. Perseroan juga terus menyempurnakan *Call Center TIA* (*Tugu Insurance Assistance*) sebagai upaya peningkatan bisnis bagi perusahaan dan unit pelayanan pelanggan.

In addition, Tugu Insurance conducts cooperation programs with partners to increase sales and joint competitiveness with prospective customers. Moreover, Tugu Insurance also strengthens its infrastructure facilities such as branches and t shops in various cities in Indonesia, *Emergency Road Assistance* (ERA) services, also known as t rex, *website*, *social media*, t drive, t friends applications, and *contact center Call TIA* so that we can provide the best service for customers starting from the insurance closing process to claims.

### Distribution & Network

1. Utilizing Pertamina's retail distribution network as a Sales Center (*Point of Sales/PoSS*) for Tugu Insurance Continue to expand Tugu Insurance's distribution network by utilizing Pertamina's retail distribution network (SPBU) and the construction of branches and points of service both physically and virtually.
2. Develop virtual distribution channels Tugu Insurance continues to expand its presence making it more accessible to the wider community through a mix of distribution channels ranging from conventional branches, Sales Centers (*Point of Sales/PoSS*) and *Service Agents* to other digital-based distribution channels. Tugu Insurance's flagship retail insurance product is also available in various digital market places.
3. Developed agency system between corporate agents and retail agents through optimization of t friends application To develop the retail business segment, and its relation to the distribution channel and network strategy, until now Tugu Insurance has 31 *Points of Sales and Services* (PoSS) in various strategic areas of Indonesia which are divided into 2 (two) regions, namely Region 1 consisting of 17 PoSS, and Region 2 consisting of 14 PoSS or called t shops spread throughout Indonesia. With its experience, Tugu Insurance continues to be trusted by the public and the Government in managing the risks of its assets/ interests, both corporate and retail. In managing this risk, especially for the insurance risk that is mega risk, the Company has the support of various leading reinsurance companies both from in and outside the country.

### Service and Operation Excellence

Tugu Insurance offers various superior products, and continues to develop an integrated service system for both corporate and retail businesses, establish a *call center*, carry out *re-branding* and brand campaigns with a view to increase the image and awareness of Tugu Insurance's brand (*brand image & recognition*). The Company also continues to improve the *Call Center TIA* (*Tugu Insurance Assistance*) as an effort to increase business for the Company and customer service units.

Dalam penyelesaian klaim berupa pembayaran kerugian kepada pihak ketiga, Tugu Insurance selalu menunjukkan komitmennya sebagai pelaku usaha yang bergerak di bisnis asuransi dengan menyelesaikan klaim secara cepat sesuai prosedur yang berlaku.

In settlement of claims in the form of payment of losses to third parties, Tugu Insurance always shows its commitment as a business engaging in the insurance industry by resolving claims quickly according to applicable procedures.

**Ketersediaan Fitur & Platform Aplikasi/Layanan**

Perseroan telah menyediakan informasi detail mengenai produk dan layanan termasuk fitur dan platform aplikasi melalui media antara lain: website Perseroan, customer service di kantor cabang, kantor perwakilan dan PoSS (Point of Sales & Service), serta aplikasi cerdas t drive dan t friends.

**Availability of Application/Service Features & Platform**

The Company has provided detailed information about products and services including application features and platforms through media such as the Company’s website, customer service at branch offices, representative offices and PoSS (Point of Sales & Service), as well as t drive and t friends smart applications.

Berikut salah satu contoh bentuk fitur dan platform yang ditampilkan aplikasi/layanan produk asuransi Tugu Insurance:

The following is an example of the platforms and features that the Tugu Insurance insurance product application/service displays:

**Produk**  
Products



**Asuransi Umum Korporat & Retail**      General Corporate & Retail Insurance



**Asuransi Umum Syariah**      Sharia General Insurance

**Program Literasi dan Inklusi Keuangan**

Tugu Insurance terus untuk memberikan edukasi kepada masyarakat dan para pelanggan melalui program literasi dan inklusi keuangan terhadap produk dan layanan asuransi umum. Untuk memberikan pemahaman pertama kepada para pelanggan, Perusahaan menyiapkan berbagai sarana informasi melalui pengadaan marketing kit/promotional tools seperti corporate website (www.tugu.com), Company Profile, multimedia profile, brosur/leaflet produk, corporate advertisement dan materi informasi lainnya yang menjelaskan produk dan layanan yang dimiliki Perseroan.

**Financial Literacy and Inclusion Program**

Tugu Insurance continues to educate the public and customers through financial literacy and inclusion programs for general insurance products and services. To provide the first understanding to customers, the Company prepares various information facilities through the procurement of marketing kits/promotional tools such as corporate websites (www.tugu.com), Company Profile, multimedia profiles, product brochures/leaflets, corporate advertisements and other information materials that explain the products and services owned by the Company.

Sementara itu, untuk meningkatkan level pemahaman pelanggan atas produk dan layanan Perseroan, Tugu Insurance juga menggelar aktivitas rutin dalam bentuk Courtesy/Client Visit & Gathering, Sosialisasi Polis Asuransi, Training/Workshop Asuransi. Hal ini dilakukan sekaligus dalam rangka pemberian Service After Sales yang berpotensi terhadap perolehan renewal maupun reciprocal business.

Meanwhile, to increase the level of customer understanding of the Company’s products and services, Tugu Insurance also holds routine activities in the form of Courtesy/Client Visit & Gathering, Insurance Policy Socialization, Insurance Training/Workshop. These are done simultaneously for the purpose of providing After Sales Service which has the potential to obtain renewal and reciprocal business.

Tugu Insurance juga melakukan promosi yang menjadi sarana sosialisasi secara tidak langsung kepada pelanggan. *Soft Promotion* ini pun dilakukan untuk terus meningkatkan *brand awareness* pelanggan terhadap produk yang Tugu Insurance miliki. Tugu Insurance telah membekali para pekerja, terutama di bidang pemasaran, dengan pengetahuan tentang produk dan jasa. Pembekalan ini wajib diikuti sesuai dengan ketentuan yang berlaku di Perusahaan, dengan tujuan para pekerja dapat memberikan penjelasan secara rinci kepada para pelanggan.

### Inovasi dan Pengembangan [OJK F.26]

Tugu Insurance melayani seluruh pelanggan dengan standar layanan profesional dan modern melalui penyediaan solusi keuangan berupa produk asuransi yang inovatif. Hal ini sejalan dengan komitmen Perseroan dalam mengimplementasikan inisiatif keberlanjutan dirumuskan dalam RAKB (Rencana Aksi Keuangan Berkelanjutan) sesuai dengan POJK 51/2017, yang salah satunya mencakup pengembangan produk/jasa keuangan. Lebih lanjut, Perseroan melakukan beragam aktivitas dalam rangka inisiasi dan pengembangan portofolio produk dana dan jasa keuangan berkelanjutan.

Perseroan juga memastikan setiap inovasi dan pengembangan produk dan layanan telah memenuhi regulasi yang berlaku di Indonesia. Selama tahun 2023, inovasi dan pengembangan yang telah dilakukan Perseroan antara lain:

1. Marine Hull Nordic Plan;
2. Mobile Offshore Drilling Unit;
3. Asuransi t-foid;
4. Asuransi t down payment sharia;
5. Asuransi t tropical protection sharia;
6. Asuransi t gas;
7. Asuransi t lube;
8. Asuransi Decommissioning Liability;
9. All Risk Insurance/Machinery Breakdown/Business Interruption Manuscript Indonesia.

### Evaluasi Produk/Layanan dan Mitigasi Penanggulangan Dampaknya [OJK F.27, F.28, F.29]

Tugu Insurance melakukan *review* dan evaluasi sebagai salah satu bentuk pengelolaan/mitigasi risiko terhadap penerbitan produk dan layanan baru. Prosedur *review* dan evaluasi dijalankan untuk memastikan proses peluncuran produk telah diterapkan sesuai dengan pengajuan usulan produk/layanan yang disetujui manajemen. Untuk itu, Unit kerja yang meluncurkan produk atau layanan baru wajib melaksanakan *review* dan evaluasi dan memastikan seluruh produk dan layanan baru telah ditinjau dan dievaluasi keamanannya bagi pelanggan. Selama tahun 2023, tidak terdapat produk dan layanan yang ditarik kembali penggunaannya.

Tugu Insurance also performed promotions which are a means of indirect outreach to customers. This soft promotion is also done to continuously increase customers' brand awareness of the Tugu Insurance's products. Tugu Insurance has equipped employees, especially in the marketing post, with knowledge about products and services. This debriefing must be followed in accordance with the provisions in force in the Company, with the aim that employees can provide detailed explanations to customers.

### Innovation and Development [OJK F.26]

Tugu Insurance serves all customers with professional and modern service standards through the provision of financial solutions in the form of innovative insurance products. This is in line with the Company's commitment to implementing sustainability initiatives formulated in the RAKB (Sustainable Finance Action Plan) in accordance with POJK 51/2017, one of which includes the development of financial products/services. Furthermore, the Company conducts various activities in order to initiate and develop a portfolio of sustainable financial fund products and services.

The Company also ensures that every innovation and development of products and services comply with applicable regulations in Indonesia. During 2023, innovations and developments that have been carried out by the Company include:

1. Marine Hull Nordic Plan;
2. Mobile Offshore Drilling Unit;
3. T-foid Insurance;
4. T Down Payment Sharia Insurance;
5. T tropical protection sharia Insurance;
6. T gas Insurance;
7. T Lube Insurance;
8. Decommissioning Liability Insurance;
9. All Risk Insurance/Machinery Breakdown/Business Interruption Manuscript Indonesia.

### Product/Service Evaluation and Impact Mitigation [OJK F.27, F.28, F.29]

Tugu Insurance has conducted reviews and evaluations as a form of risk management/mitigation of the issuance of new products and services. Review and evaluation procedures are completed to guarantee that the product launch process has been implemented in accordance with the submission of product/service proposals approved by the management. Thus, work units that launch new products or services are required to do reviews and evaluations as well as ensure that all new products and services have been reviewed and evaluated for their safety for customers. During 2023, there were no recalled products and services.

### Survei Kepuasan Pelanggan [OJK F.30]

Tugu Insurance terus berupaya meningkatkan kualitas produk dan layanannya secara bertahap dan berkelanjutan. Untuk itu, Tugu Insurance melakukan survei kepuasan pelanggan secara berkala agar mendapatkan input bagi perbaikan kualitas layanan menuju *Product and Service Excellence*. Pada periode pelaporan, Tugu Insurance mengukur tingkat kepuasan pelanggan di seluruh lini yang melibatkan berbagai segmen pelanggan. Secara berkala, Tugu Insurance mengadakan Survei Loyalitas dan Kepuasan Pelanggan (*Customer Loyalty & Customer Satisfaction Survey/CSLS*).

Survey Loyalitas pelanggan mengukur retensi di mana pelanggan melakukan pembelian ulang suatu produk tertentu saat ini, daripada memilih jenama pesaing sebagai gantinya atau mempergunakan layanan mereka saat ini daripada memilih layanan yang lainnya. Loyalitas pelanggan termasuk sikap di mana penilaian dan persepsi pelanggan tentang suatu produk, layanan, relasi, pengalaman, harapan, ataupun jenama korporat (*corporate brand*) yang terkait dengan pembelian berulang hingga kesediaan memberikan referensi terhadap pihak lainnya. Adapun Survei Kepuasan Pelanggan merupakan parameter level kepuasan pelanggan terhadap produk maupun layanan yang diterima, serta untuk mengukur perbandingan antara harapan terhadap persepsi pengalaman yang dirasakan.

Hasil pengukuran dari Total Indeks Kepuasan dan Loyalitas Pelanggan (*Customer Satisfaction & Loyalty Index/CSLI*) 2023 sebesar 4,28, sedangkan skor *Net Promoter* mencapai 58,4% atau 4,59 dari skala 5,00.

### Customer Satisfaction Survey [OJK F.30]

Tugu Insurance continues to improve the quality of its products and services gradually and continuously. As a result, Tugu Insurance conducts regular customer satisfaction surveys in order to get input for improving service quality towards *Product and Service Excellence*. In the reporting period, Tugu Insurance measured the level of customer satisfaction in all lines involving various customer segments. Periodically, Tugu Insurance conducts a Customer Loyalty and Customer Satisfaction Survey (CSLS).

The Customer Loyalty Survey measures retention where customers make repeat purchases of a particular product at this time, rather than choosing a competing brand or using their current service rather than choosing another service. Customer loyalty includes attitudes in which the customer's assessment and perception of a product, service, relationship, experience, expectation, or corporate brand associated with repeat purchases to the willingness to provide references to other parties. The Customer Satisfaction Survey is a parameter of the customer satisfaction level with the products and services received, as well as to measure the comparison between expectations and perceived experience.

The result of the 2023 Customer Satisfaction & Loyalty Index (CSLI) was 4.28, while the Net Promoter score reached 58.4% or 4.59 on a scale of 5.00.

## Verifikasi Tertulis dari Pihak Independen (G.1)

### Independent Party Written Verification (G.1)

Tugu Insurance belum menugaskan pihak independen dari eksternal untuk melakukan jasa *assurance* atas Laporan Keberlanjutan 2023. Namun demikian, untuk memastikan kualitas pelaporan, secara mandiri tim internal melakukan *cross check* kesesuaian pengungkapan informasi dengan ketentuan pada POJK-51/2017 dan persyaratan pelaporan GRI Standard 2021.

Tugu Insurance has not appointed an external independent party to provide assurance service for the 2023 Sustainability Report. Nevertheless, to ensure the quality of reporting, an independent internal team has done a cross-check to confirm information disclosure with the provisions of POJK-51/2017 and the GRI Standard 2021 of reporting requirements.

## Lembar Umpan Balik (G.2)

### Feedback Sheet (G.2)

Kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan ini dengan mengirim email atau mengirim formulir ini melalui fax atau pos.

We would like to ask all stakeholders to kindly provide feedback after reading this sustainability report by sending email or send this form by fax or mail.

#### Profil Anda | Your Profile

Nama (bila berkenan) | Name (if you please) : .....

Institusi/Perusahaan | Institution/Company : .....

Email : .....

Telp/Hp | Phone/Mobile : .....

#### Golongan Pemangku Kepentingan | Stakeholders Group

- Pemerintah | Government                       Media
- LSM | NGO     Akademik | Academic
- Perusahaan | Corporate                       Lain-lain, mohon sebutkan : .....
- Masyarakat | Community                      Others, please state : .....

#### Mohon pilih jawaban yang paling sesuai | Please choose the most appropriate answer

1. Laporan ini bermanfaat bagi Anda:  
This report is useful to you:

- Sangat Tidak Setuju       Tidak Setuju       Netral       Setuju       Sangat Setuju  
Strongly Disagree      Disagree      Neutral      Agree      Strongly Agree

2. Laporan ini menggambarkan kinerja Perusahaan dalam pembangunan keberlanjutan:  
This report describes the Company's performance in sustainability development:

- Sangat Tidak Setuju       Tidak Setuju       Netral       Setuju       Sangat Setuju  
Strongly Disagree      Disagree      Neutral      Agree      Strongly Agree

3. Laporan ini mudah dimengerti:  
This report is easy to understand:

- Sangat Tidak Setuju       Tidak Setuju       Netral       Setuju       Sangat Setuju  
Strongly Disagree      Disagree      Neutral      Agree      Strongly Agree

4. Bagian laporan mana yang kurang menarik bagi Anda:  
Which part of this report is less interesting to you:

- Sangat Tidak Setuju Strongly Disagree    
  Tidak Setuju Disagree    
  Netral Neutral    
  Setuju Agree    
  Sangat Setuju Strongly Agree

5. Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan Perusahaan:  
This report increases your trust in the Company's sustainability:

- Sangat Tidak Setuju Strongly Disagree    
  Tidak Setuju Disagree    
  Netral Neutral    
  Setuju Agree    
  Sangat Setuju Strongly Agree

**Mohon berkenan mengisi | Please complete the below statements**

1. Bagian laporan mana yang paling berguna bagi Anda:  
Which part of this report is most useful to you:

.....  
.....

2. Bagian laporan mana yang kurang berguna bagi Anda:  
Which part of this report is less useful to you:

.....  
.....

3. Bagian laporan mana yang paling menarik bagi Anda:  
Which part of this report is less useful to you:

.....  
.....

4. Bagian laporan mana yang kurang menarik bagi Anda:  
Which part of this report is less interesting to you:

.....  
.....

5. Mohon berikan saran/usul/komentar Anda atas laporan ini:  
Please give us your advice/suggestions/comments on this report:

.....  
.....

Terima kasih atas partisipasi Anda.  
Thank you for your participation.

Mohon agar formulir ini dikirimkan kembali kepada:  
Kindly send this form to:

**PT Asuransi Tugu Pratama Indonesia Tbk**

Wisma Tugu 1  
Jalan H.R. Rasuna Said Kav. C8-9  
Jakarta 12920 Indonesia  
Telp: 021-529 61777 (hunting)  
Fax: 021-529 61555

CALL TIA - HOTLINE 24 JAM: 1500 458  
WA: 0811 97 900 100  
Email: calltia@tugu.com  
Website: www.tugu.com

# Surat Pernyataan Dewan Komisaris

## Statement Letter of Board of Commissioners

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Asuransi Tugu Pratama Indonesia Tbk Tahun 2023 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Keberlanjutan Perusahaan tersebut.


Demikian pernyataan ini dibuat dengan sebenarnya.

The undersigned below acknowledge that all information contained in the 2023 Sustainability 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 Sustainability Report.

This statement is made truthfully.

Jakarta, 5 April 2024

### Dewan Komisaris Board of Commissioners



**Dian Masyita**  
Presiden Komisaris & Komisaris Independen  
President Commissioner & Independent Commissioner



**Bagus Agung Rahadiansyah**

Komisaris  
Commissioner



**Poerwo Tjahjono**  
Komisaris Independen  
Independent Commissioner



**Samuel Lie (Samuel Ramna)**

Komisaris  
Commissioner



**Tajudin Noor\*)**  
Komisaris Independen  
Independent Commissioner

\*) telah lulus hasil penilaian kemampuan dan kepatutan berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-6/D.05/2024 tanggal 18 Januari 2024

\*) has passed the fit and proper test based on the Decree of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-6/D.05/2024 dated 18 January 2024.

# Surat Pernyataan Direksi

## Statement Letter of Board of Directors

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Asuransi Tugu Pratama Indonesia Tbk Tahun 2023 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Keberlanjutan Perusahaan tersebut.

Demikian pernyataan ini dibuat dengan sebenarnya.

The undersigned below acknowledge that all information contained in the 2023 Sustainability 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 Sustainability Report.

This statement is made truthfully.

Jakarta, 5 April 2024

### Direksi

Board of Directors



**Tatang Nurhidayat**

Presiden Direktur  
President Director



**Emil Hakim**

Direktur Keuangan & Layanan Korporat  
Director of Corporate Finance & Services



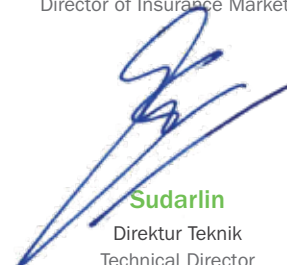
**Ery Widiatmoko**

Direktur Pemasaran Asuransi  
Director of Insurance Marketing



**Edi Yoga Prasetyo\*)**

Direktur Kepatuhan & Manajemen Risiko  
Director of Compliance & Risk Management



**Sudarlin**

Direktur Teknik  
Technical Director

\*) telah lulus hasil penilaian kemampuan dan kepatutan berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-5/D.05/2024 tanggal 18 Januari 2024.

\*) has passed the fit and proper test based on the Decree of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-5/D.05/2024 dated 18 January 2024.

## Tanggapan Terhadap Umpan Balik (G.3)

### Comments on Feedbacks (G.3)

Selama tahun 2023, Tugu Insurance tidak menerima tanggapan dan umpan balik terhadap Laporan Keberlanjutan Tahun 2022. Namun demikian, Perseroan berupaya untuk menyempurnakan isi laporan tahun 2023 sesuai dengan kinerja keberlanjutan selama tahun pelaporan.

Tugu Insurance throughout 2023 did not receive any response or feedback on the 2022 Sustainability Report. Yet, the Company constantly strives to improve the content of the 2023 with reference to its sustainability performance during the reporting year.

## Referensi Peraturan POJK No. 51/POJK.03/2017 & Surat Edaran OJK No. 16/SEOJK.04/2021 (G.4)

Reference to POJK Regulation No. 51/POJK.03/2017 & OJK Circular No. 16/SEOJK.04/2021 (G.4)

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## Indeks GRI Standards 2021 (102-55)

### GRI Standards 2021 (102-55)

<b>Pernyataan penggunaan</b> Statement of Use	<b>PT Asuransi Tugu Pratama Indonesia Tbk</b> telah melaporkan sesuai dengan Standar GRI untuk periode 1 Januari 2023-31 Desember 2023 <b>PT Asuransi Tugu Pratama Indonesia Tbk</b> has reported the information with reference to the GRI Standards for the period 1 January 2023-31 December 2023
<b>GRI 1 yang digunakan</b> GRI 1 used	GRI 1: Landasan 2021 GRI 1: Foundation 2021
<b>Standar Sektor GRI yang berlaku</b> Applicable GRI Sector Standards	Asuransi (Standar sektor belum tersedia) Insurance (Sector standards not yet available)

Standar GRI/ Sumber Lain GRI Standard /Other Source	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Items Not Listed			No. Rujukan Standar Sektor GRI Number Of GRI Sector Standard Reference
			Persyaratan Yang Tidak Dicantumkan Requirements Not Listed	Alasan Reasons	Penjelasan Explanation	
<b>Pengungkapan umum</b> General disclosure						
GRI 2: Pengungkapan Umum 2021 General disclosure 2021	<b>Organisasi dan praktik pelaporan</b> <b>Organization and reporting practice</b>					
	2-1 Rincian organisasi 2-1 Organization details	48				
	2-2 Entitas yang dimasukkan dalam pelaporan keberlanjutan organisasi 2-2 Entities included in the organization's sustainability reporting	38				
	2-3 Periode, frekuensi, dan titik kontak pelaporan 2-3 Reporting period, frequency and touchpoints	38				
	2-4 Penyajian kembali informasi 2-4 Restatement of information	40				
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	<b>Aktivitas dan pekerja</b> <b>Activities and worker</b>					
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2-8 Pekerja yang bukan pekerja langsung 2-8 Workers who are not direct workers	54					

Standar GRI/ Sumber Lain GRI Standard /Other Source	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Items Not Listed			No. Rujukan Standar Sektor GRI Number Of GRI Sector Standard Reference
			Persyaratan Yang Tidak Dicantumkan Requirements Not Listed	Alasan Reasons	Penjelasan Explanation	
<b>Tata Kelola Governance</b>						
	2-9 Struktur dan komposisi tata Kelola 2-9 Governance structure and composition	79				
	2-10 Pencalonan dan pemilihan badan tata kelola tertinggi 2-10 Nomination and election of the highest governance body	92				
	2-11 Ketua badan tata kelola tertinggi 2-11 Chair of the highest governance body	82, 86, 87				
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	2-16 Komunikasi masalah penting 2-16 Communication of important matter	111				
	2-17 Pengetahuan kolektif badan tata kelola tertinggi 2-17 Collective knowledge of the highest governance body	96				
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Standar GRI/ Sumber Lain GRI Standard /Other Source	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Items Not Listed			No. Rujukan Standar Sektor GRI Number Of GRI Sector Standard Reference
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	<b>Strategi, kebijakan, dan praktik Strategy, policy and practice</b>					
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	2-25 Proses untuk memperbaiki dampak negatif 2-25 Process for correcting negative impacts	8, 12, 107				
	2-26 Mekanisme untuk mencari nasihat dan mengemukakan masalah 2-26 Mechanisms for seeking advice and raising concerns	107				
	2-27 Kepatuhan terhadap hukum dan peraturan 2-27 Compliance with laws and regulations	107				
	2-28 Asosiasi keanggotaan 2-28 Membership association	62				
	<b>Keterlibatan pemangku kepentingan Stakeholders Involvement</b>					
	2-29 Pendekatan untuk keterlibatan pemangku kepentingan 2-29 Approaches to stakeholder engagement	107				
	2-30 Perjanjian perundingan kolektif 2-30 Collective bargaining agreement	141				
<b>Pengungkapan Topik material Disclosure of Material Topics</b>						
GRI 3: Topik GRI 3: Topics	3-1 Proses untuk menentukan topik material 3-1 Process for determining material topics	40				
Material 2021	3-2 Daftar topik material 3-2 List of material topics	42				

Standar GRI/ Sumber Lain GRI Standard /Other Source	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Items Not Listed			No. Rujukan Standar Sektor GRI Number Of GRI Sector Standard Reference
			Persyaratan Yang Tidak Dicantumkan Requirements Not Listed	Alasan Reasons	Penjelasan Explanation	
<b>Topik material</b> Material Topics	<b>Aspek Ekonomi</b> Economy Aspects					
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3 Manajemen topik material 3-3 Material topic management	115, 143				
GRI 201	<b>Kinerja Ekonomi 2016</b> <b>2016 Economic Performance</b>					
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	201-2 Implikasi keuangan dan risiko serta peluang lain akibat perubahan iklim 201-2 Financial implications and other risks and opportunities resulting from climate change	119				
	201-3 Kewajiban program imbalan pasti dan program pensiun lainnya 201-3 Obligations of defined benefit plans and other pension plans	120				
	201-4 Bantuan keuangan yang diterima dari pemerintah 201-4 Financial assistance received from the government	120				
GRI 203	<b>Dampak Ekonomi Tidak Langsung 2016</b> <b>2016 Indirect Economic Impact</b>					
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<b>Topik material</b> Material topics	<b>Aspek Lingkungan</b> Environmental Aspects					
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Standar GRI/ Sumber Lain GRI Standard /Other Source	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Items Not Listed			No. Rujukan Standar Sektor GRI Number Of GRI Sector Standard Reference
			Persyaratan Yang Tidak Dicantumkan Requirements Not Listed	Alasan Reasons	Penjelasan Explanation	
GRI 304	<b>Keanekaragaman Hayati 2016 Biodiversity 2016</b>					
	304-1 Lokasi operasi yang dimiliki, disewa, dikelola, atau berdekatan dengan, kawasan lindung dan kawasan dengan nilai keanekaragaman hayati tinggi di luar kawasan lindung 304-1 Operational locations owned, leased, managed, or adjacent to, protected areas and areas of high biodiversity outside protected areas	127				
	304-2 Dampak signifikan dari kegiatan, produk, dan jasa pada keanekaragaman hayati 304-2 Significant impacts of activities, products and services on biodiversity	128				
	304-3 Habitat yang dilindungi atau direstorasi Protected or restored habitat	128				
	304-4 Spesies Daftar Merah IUCN dan spesies daftar konservasi nasional dengan habitat dalam wilayah yang terkena efek operasi 304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	128				
<b>Topik material Material topics</b>	<b>Aspek Sosial Social Aspects</b>					
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3 Manajemen topik material 3-3 Material topic management	137				
GRI 403	<b>Kesehatan dan Keselamatan Kerja 2018 Occupational Health and Safety 2018</b>					
	403-1 Sistem manajemen kesehatan dan keselamatan kerja 403-1 Occupational health and safety management system	138				
	403-2 Identifikasi bahaya, penilaian risiko, dan investigasi insiden 403-2 Hazard identification, risk assessment, and incident investigation	138				
	403-3 Layanan kesehatan kerja 403-3 Occupational health services	138				

Standar GRI/ Sumber Lain GRI Standard /Other Source	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Items Not Listed			No. Rujukan Standar Sektor GRI Number Of GRI Sector Standard Reference
			Persyaratan Yang Tidak Dicantumkan Requirements Not Listed	Alasan Reasons	Penjelasan Explanation	
	403-4 Partisipasi, konsultasi, dan komunikasi pekerja tentang keselamatan dan kesehatan kerja 403-4 Worker participation, consultation and communication regarding occupational safety and health	138				
	403-5 Pelatihan bagi pekerja mengenai keselamatan dan kesehatan kerja 403-5 Training for workers regarding occupational safety and health	138				
	403-6 Peningkatan kualitas kesehatan pekerja 403-6 Improving the quality of workers' health	138				
	403-7 Pencegahan dan mitigasi dampak dari keselamatan dan kesehatan kerja yang secara langsung terkait hubungan bisnis 403-7 Prevention and mitigation of impacts from occupational safety and health that are directly related to business relationships	139				
	403-8 Pekerja yang tercakup dalam sistem manajemen keselamatan dan kesehatan kerja 403-8 Workers covered by the occupational safety and health management system	139				
	403-9 Kecelakaan kerja 403-9 Work accident	139				
	403-10 Penyakit akibat kerja 403-10 Occupational diseases	138				
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3 Manajemen topik material 3-3 Material topic management	140				
GRI 404	<b>Pelatihan dan Pendidikan 2016 Training and Education 2016</b>					
	404-1 Rata-rata jam pelatihan per tahun per karyawan 404-1 Average training hours per year per employee	140				
	404-2 Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan 404-2 Programs to improve employee skills and transition assistance programs	141				

Standar GRI/ Sumber Lain GRI Standard /Other Source	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Items Not Listed			No. Rujukan Standar Sektor GRI Number Of GRI Sector Standard Reference
			Persyaratan Yang Tidak Dicantumkan Requirements Not Listed	Alasan Reasons	Penjelasan Explanation	
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GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3 Manajemen topik material 3-3 Material topic management	143				
GRI 413	Masyarakat Lokal 2016 2016 Local Communities					
	413-1 Operasi dengan keterlibatan masyarakat lokal, penilaian dampak, dan program pengembangan 413-1 Operations with local community involvement, impact assessments, and development programs	144				
	413-2 Operasi yang secara aktual dan yang berpotensi memiliki dampak negatif signifikan terhadap masyarakat lokal 413-2 Operations that have actual and potential significant negative impacts on local communities	144				



# Enhancing Innovation, Elevating Sustainable Performance

**2023** Laporan Keberlanjutan  
Sustainability Report

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