Insurance tugu

Rising Together
Shaping Higher Sustainable Growth

Laporan Keberlanjutan
Sustainability Report
2025

PT Asuransi Tugu Pratama Indonesia Tbk
a member of PERTAMINA

PT Asuransi Tugu Pratama Indonesia Tbk
berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK)

PAHAMI & MILIKI ASURANSI

Financial Strength Rating
A- Excellent

Penjelasan Tema
Explanation of Theme

Rising Together
Shaping Higher
Sustainable Growth

2025 **Laporan Keberlanjutan** Sustainability Report

Tahun 2025 menjadi momentum penting bagi perjalanan keberlanjutan Tugu Insurance. Setelah beberapa tahun berfokus pada penguatan fondasi tata kelola, manajemen risiko, serta integrasi prinsip *Environmental, Social, and Governance* (ESG) dalam proses bisnis dan pengembangan produk, Perseroan kini memasuki fase untuk meningkatkan kualitas dan skala pertumbuhan yang berkelanjutan.

Tema "*Rising Together, Shaping Higher Sustainable Growth*" mencerminkan komitmen Tugu Insurance untuk terus bertumbuh secara konsisten bersama para pemangku kepentingan, sekaligus berperan aktif dalam membentuk pertumbuhan yang lebih bertanggung jawab dan berkelanjutan. Makna "*Rising Together*" menggambarkan kolaborasi Tugu Insurance dengan pemegang polis, mitra bisnis, regulator, serta masyarakat dalam menghadapi berbagai tantangan global, seperti perubahan iklim dan transisi menuju ekonomi hijau. Melalui pengembangan produk asuransi, Tugu Insurance berupaya mendukung transformasi ekonomi yang lebih tangguh dan berkelanjutan.

Sementara itu, "*Shaping Higher Sustainable Growth*" menegaskan bahwa pertumbuhan Perseroan tidak hanya diukur dari kinerja bisnis, tetapi juga dari kualitas tata kelola, pengelolaan risiko yang *prudent*, serta kontribusi nyata bagi lingkungan dan masyarakat. Komitmen ini tercermin melalui penguatan manajemen risiko, peningkatan transparansi kinerja ESG, serta pelaksanaan program sosial melalui inisiatif Bakti Tugu di bidang lingkungan, pendidikan dan literasi keuangan, kesehatan dan keselamatan, dan pemberdayaan masyarakat. Melalui tema ini, Tugu Insurance menegaskan komitmennya untuk terus memperkuat kinerja keberlanjutan, sekaligus memberikan nilai tambah yang lebih luas bagi pemegang polis, masyarakat, dan lingkungan.

The year 2025 marks a crucial milestone in Tugu Insurance's sustainability journey. After several years of focusing on strengthening the foundations of governance, risk management, and integrating Environmental, Social, and Governance (ESG) principles into its business process and product development, the Company is now entering a phase to improve the quality and scale of its sustainable growth.

The theme "Rising Together, Shaping Higher Sustainable Growth" reflects Tugu Insurance's commitment to consistently growing together with stakeholders, while actively playing a role in shaping more responsible and sustainable growth. "Rising Together" reflects Tugu Insurance's collaboration with policyholders, business partners, regulators, and the public in addressing various global challenges, such as climate change and transition to a green economy. Through insurance product development, Tugu Insurance strives to support a more resilient and sustainable economic transformation.

Meanwhile, "Shaping Higher Sustainable Growth" emphasizes that the Company's growth is measured not only by business performance, but also by the quality of its governance, prudent risk management, and tangible contributions to the environment and society. This commitment is reflected in strengthened risk management, increased transparency of ESG performance, and the implementation of social programs through Bakti Tugu initiative in the areas of environment, education and financial literacy, health and safety, and community empowerment. Through this theme, Tugu Insurance affirms its commitment to continuously strengthening its sustainability performance while providing broader added value for policyholders, the community, and the environment.

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Sebagai bagian dari upaya mendukung ekonomi berkelanjutan, Tugu Insurance mengembangkan portofolio produk yang relevan dengan transisi energi dan pertumbuhan ekonomi hijau.

As part of its efforts to support sustainable economy, Tugu Insurance develops a product portfolio relevant to the energy transition and green economic growth.

Strategi Keberlanjutan
Sustainability Strategy

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Strategi Keberlanjutan
Sustainability Strategy

Keberlanjutan sebagai Bagian dari Model Bisnis
Sustainability as Part of the Business Model

Tugu Insurance menempatkan strategi keberlanjutan sebagai bagian inti dari model bisnis dan tata kelola risiko, bukan sekadar program filantropi. Perseroan memastikan bahwa prinsip *Environmental, Social, and Governance* (ESG) terintegrasi dalam proses perencanaan dan pengambilan keputusan, sehingga keberlanjutan menjadi pertimbangan yang melekat dalam pengembangan bisnis, pengelolaan risiko, serta alokasi sumber daya.

Tugu Insurance places its sustainability strategy as a core component of its business model and risk governance, rather than merely a philanthropic program. The Company ensures that Environmental, Social, and Governance (ESG) principles are integrated into its planning and decision-making processes, making sustainability an inherent consideration in business development, risk management, and resource allocation.

Sebagai dasar arah jangka panjang, strategi keberlanjutan Perseroan diselaraskan dengan visi "Menjadi Perusahaan Asuransi Umum Nomor Satu di Indonesia" dan misi Perseroan. Dengan pendekatan ini, Tugu Insurance menjaga konsistensi antara target pertumbuhan, ketahanan perusahaan, serta penciptaan nilai jangka panjang bagi pemangku kepentingan.

As the basis of its long-term direction, the Company's sustainability strategy is adjusted to its vision of "Become the Number One General Insurance Company in Indonesia" and its corporate mission. Through this approach, Tugu Insurance maintains consistency between its growth targets, corporate resilience, and the creation of long-term value for stakeholders.

Penyelarasan Strategi melalui RJPP, RKAP, dan RAKB
Strategic Alignment through the RJPP, RKAP, and RAKB

Untuk memastikan implementasi yang terarah dan akuntabel, Tugu Insurance mengintegrasikan prinsip ESG ke dalam Rencana Jangka Panjang Perusahaan (RJPP), Rencana Kerja dan Anggaran Perusahaan (RKAP) tahunan, serta Rencana Aksi Keuangan Berkelanjutan (RAKB). Kerangka ini memastikan setiap keputusan strategis, termasuk investasi, pengembangan produk, dan pengelolaan risiko, dipertimbangkan secara menyeluruh dari sisi ekonomi, sosial, dan lingkungan.

In order to ensure focused and accountable implementation, Tugu Insurance integrates ESG principles into the Company's Long-Term Plan (RJPP), the annual Corporate Work Plan and Budget (RKAP), and the Sustainable Finance Action Plan (RAKB). This framework ensures that every strategic decision, including investments, product development, and risk management, is comprehensively assessed from economic, social, and environmental perspectives.

Perseroan juga melakukan evaluasi berkala atas strategi dan pelaksanaannya melalui mekanisme RJPP, RKAP, dan RAKB. Evaluasi ini dilakukan agar strategi tetap sejalan dengan tujuan jangka panjang Perseroan, sekaligus responsif terhadap dinamika regulasi dan ekspektasi pemangku kepentingan.

The Company also conducts periodic evaluations of its strategy and its implementation through the RJPP, RKAP, and RAKB mechanisms. These evaluations are carried out to ensure that the strategy remains aligned with the Company's long-term objectives while remaining responsive to regulatory developments and stakeholder expectations.

Fokus Strategi pada Tiga Pilar Utama
Strategic Focus on Three Main Pillars

Strategi keberlanjutan Tugu Insurance dijalankan melalui tiga pilar utama:

Tugu Insurance's sustainability strategy is implemented through three main pillars:

Pilar pertama adalah pengembangan produk dan portofolio yang berorientasi ESG. Perseroan mengembangkan solusi perlindungan yang relevan dengan transisi menuju ekonomi hijau, termasuk dukungan terhadap kendaraan listrik serta perlindungan aset energi baru dan terbarukan. Selain itu, Perseroan juga melakukan kajian atas peluang pengembangan asuransi karbon serta *Carbon Capture, Utilization, and Storage* (CCUS) sebagai bagian dari kesiapan menghadapi kebutuhan pasar yang terus berkembang.

The first pillar is the development of ESG-oriented products and portfolio. The Company develops protection solutions that are relevant to the transition towards a green economy, including support for electric vehicles as well as protection for new and renewable energy assets. Moreover, the Company also conducts assessments of opportunities for the development of carbon insurance as well as Carbon Capture, Utilization, and Storage (CCUS), as part of its preparedness in addressing the evolving needs of the market.

Pilar kedua adalah penguatan tata kelola dan manajemen risiko. Perseroan memperkuat pengawasan dan pengendalian melalui pendekatan yang terstruktur agar pengelolaan risiko, kepatuhan, dan pengambilan keputusan berjalan konsisten dengan prinsip tata kelola yang baik.

Pilar ketiga adalah pemberdayaan masyarakat dan pelestarian lingkungan melalui program Bakti Tugu. Pilar ini menjadi wujud komitmen Perseroan dalam membangun dampak sosial yang relevan dan memberikan manfaat yang dapat dirasakan oleh pemangku kepentingan.

1. **Pengembangan Produk dan Portofolio yang Berorientasi ESG**
   Sebagai bagian dari upaya mendukung ekonomi berkelanjutan, Tugu Insurance mengembangkan portofolio produk yang relevan dengan transisi energi dan pertumbuhan ekonomi hijau. Perseroan menyediakan perlindungan untuk kendaraan listrik melalui produk t drive (konvensional dan syariah), serta memperluas dukungan terhadap perlindungan aset pembangkit energi baru dan terbarukan, seperti panas bumi, tenaga air, dan tenaga surya. Selain itu, Perseroan juga melakukan kajian pengembangan asuransi karbon serta *Carbon Capture, Utilization, and Storage* (CCUS) sebagai langkah antisipatif terhadap kebutuhan pasar yang terus berkembang.

   Inisiatif tersebut selaras dengan Kegiatan Usaha Berkelanjutan (KKUB) OJK dan berkontribusi terhadap Tujuan Pembangunan Berkelanjutan (TPB), khususnya TPB 7 (Energi Bersih dan Terjangkau), TPB 9 (Industri, Inovasi, dan Infrastruktur), serta TPB 13 (Penanganan Perubahan Iklim).

2. **Penguatan Tata Kelola dan Manajemen Risiko**
   Seluruh strategi keberlanjutan Perseroan ditopang oleh tata kelola yang kuat melalui penerapan *Three Lines Model*, penguatan manajemen risiko, serta peningkatan kompetensi berkelanjutan bagi Dewan Komisaris, Direksi, Komite, dan Corporate Secretary. Pengembangan kapabilitas dilakukan melalui berbagai pelatihan di bidang keuangan berkelanjutan, manajemen risiko, tata kelola, serta integritas, sehingga Perseroan dapat menjaga konsistensi penerapan prinsip ESG di seluruh fungsi organisasi.

   Konsistensi dalam pengelolaan risiko dan kinerja keberlanjutan tercermin dari kemampuan Tugu Insurance mempertahankan predikat *Financial Strength Rating A- (Excellent)* dan *Long-Term Issuer Credit Rating "a-" (Excellent)* dari AM Best sejak 2016 hingga 2025, serta Indonesia National Scale Rating (NSR) aaa.ID (Exceptional). Kinerja ini juga diperkuat oleh 40 penghargaan eksternal yang diperoleh perusahaan selama tahun 2025. Diantaranya, CSR Brand Equity Awards, The Best Corporate Emission Reduction

The second pillar is the strengthening of governance and risk management. The Company enhances oversight and control through a structured approach to ensure that risk management, compliance, and decision-making are carried out consistently in line with the principles of good corporate governance.

The third pillar is community empowerment and environmental conservation through the Bakti Tugu program. This pillar represents the Company's commitment to creating relevant social impact and delivering tangible benefits for stakeholders.

1. **ESG-Oriented Product and Portfolio Development**

   As part of efforts to support a sustainable economy, Tugu Insurance develops a product portfolio aligned with the energy transition and green economy growth. The Company provides coverage for electric vehicles through its t drive products (conventional and sharia), and expands its support for the protection of new and renewable energy generation assets, such as geothermal, hydropower, and solar energy. In addition, the Company conducts assessments on the development of carbon insurance as well as Carbon Capture, Utilization, and Storage (CCUS) as an anticipatory measure to address evolving market needs.

   These initiatives are aligned with the OJK's Sustainable Business Activities Category (KKUB) and contribute to the Sustainable Development Goals (SDGs), particularly SDG 7 (Affordable and Clean Energy), SDG 9 (Industry, Innovation, and Infrastructure), and SDG 13 (Climate Action).

2. **Strengthening Governance and Risk Management**
   All of the Company's sustainability strategies are supported by strong governance through the implementation of the Three Lines Model, enhanced risk management, and continuous competency development for the Board of Commissioners, Board of Directors, Committees, and the Corporate Secretary. Capability development is carried out through various training programs in sustainable finance, risk management, governance, and integrity, so that the Company can consistently apply ESG principles across all organizational functions.

   Consistency in risk management and sustainability performance is reflected in Tugu Insurance's ability to maintain a Financial Strength Rating of A- (Excellent) and a Long-Term Issuer Credit Rating of "a-" (Excellent) from AM Best from 2016 to 2025, as well as an Indonesia National Scale Rating (NSR) of aaa.ID (Exceptional). This performance is further reinforced by 40 external awards received by the Company in 2025, including the CSR Brand Equity Awards, The Best Corporate Emission Reduction Transparency Awards,

Transparency Awards, GCG Awards, TOP GRC Awards, serta pengakuan lainnya terkait kualitas layanan dan reputasi manajemen seperti sertifikasi ISO 37001 dan ISO 27001.

3. **Pemberdayaan Masyarakat dan Pelestarian Lingkungan melalui Program Bakti Tugu**
Pada dimensi sosial, strategi keberlanjutan Perseroan dijalankan melalui program Bakti Tugu yang memiliki empat pilar utama, yaitu Lingkungan Hidup, Pendidikan & Literasi Keuangan, Kesehatan & Keselamatan, serta Pemberdayaan Masyarakat. Selama periode pelaporan, Tugu Insurance melaksanakan berbagai program CSR, termasuk literasi keuangan di sekolah dan universitas, literasi keuangan untuk masyarakat dan pelaku UMKM, kampanye keselamatan berkendara, layanan ambulans gratis, program disabilitas berdaya, serta kegiatan penguatan komunitas lainnya.

Sepanjang tahun 2025, program-program tersebut menjangkau lebih dari 15.000 penerima manfaat. Capaian ini memperkuat komitmen Perseroan dalam membangun dampak sosial yang nyata dan relevan dengan kebutuhan masyarakat.

Pada aspek lingkungan, Tugu Insurance berfokus pada pengurangan jejak lingkungan dari aktivitas operasional melalui pengelolaan energi, air, kertas, dan sampah. Pemantauan dilakukan oleh fungsi HSSE melalui pendekatan yang terukur, juga pengurangan penggunaan kertas melalui digitalisasi proses bisnis. Digitalisasi ini didukung oleh implementasi *Tugu Insurance Core System* (TICS) serta pemanfaatan berbagai aplikasi internal untuk meningkatkan efisiensi dan tata kelola proses kerja.

Selain upaya internal, Perseroan juga menjalankan inisiatif konservasi, termasuk penanaman lebih dari 10.000 bibit mangrove di Kepulauan Seribu dan program reforestasi serta penerapan program daur ulang limbah tekstil. Program ini dikaitkan secara langsung dengan TPB 12 (Konsumsi dan Produksi yang Bertanggung Jawab), TPB 13 (Penanganan Perubahan Iklim), TPB 14 (Ekosistem Lautan), dan TPB 15 (Ekosistem Daratan).

GCG Awards, TOP GRC Awards, and other recognitions related to service quality and management reputation, such as ISO 37001 and ISO 27001 certifications.

3. **Community Empowerment and Environmental Conservation through the Bakti Tugu Program**
From a social perspective, the Company's sustainability strategy is implemented through the Bakti Tugu program, which has four main pillars: Environment, Education & Financial Literacy, Health & Safety, and Community Empowerment. During the reporting period, Tugu Insurance organized various CSR programs, including financial literacy in schools and universities, financial literacy for the community and MSMEs, road safety campaigns, free ambulance services, disability empowerment programs, and other community development activities.

Throughout 2025, these programs had reached more than 15,000 beneficiaries. This achievement reinforces the Company's commitment to creating tangible social impact that is relevant to community needs.

From an environmental perspective, Tugu Insurance focuses on reducing the environmental footprint of its operational activities through the management of energy, water, paper, and waste. Monitoring is carried out by the HSSE function using a measurable approach, as well as reduction of paper usage through the digitalization of business processes. This digitalization is supported by the implementation of the Tugu Insurance Core System (TICS) and the utilization of various internal applications to enhance efficiency and governance in work processes.

In addition to internal efforts, the Company also implements conservation initiatives, including the planting of more than 10,000 mangrove seedlings in the Seribu Islands and reforestation programs, as well as implementing textile waste recycling programs. These initiatives are directly linked to SDG 12 (Responsible Consumption and Production), SDG 13 (Climate Action), SDG 14 (Life Below Water), and SDG 15 (Life on Land).

Kontribusi terhadap Pencapaian TPB Tahun 2025

Contribution to the Achievement of the SDGs in 2025

Tugu Insurance memandang Tujuan Pembangunan Berkelanjutan (TPB/SDGs) sebagai kerangka yang relevan untuk memastikan kontribusi Perseroan berjalan terarah dan memberikan dampak yang nyata. Oleh karena itu, Perseroan mengintegrasikan agenda TPB ke dalam strategi bisnis, Rencana Aksi Keuangan Berkelanjutan (RAKB), serta pelaksanaan program Bakti Tugu.

Kontribusi Perseroan tidak hanya diwujudkan melalui kegiatan sosial dan lingkungan, tetapi juga melalui pengembangan produk dan layanan berorientasi ESG yang selaras dengan Kategori Kegiatan Usaha Berkelanjutan (KKUB). Pendekatan ini memperkuat peran Tugu Insurance dalam mendukung agenda pembangunan berkelanjutan nasional, sekaligus memastikan bahwa keberlanjutan menjadi bagian dari praktik bisnis yang relevan dan berkelanjutan.

Secara garis besar, kontribusi Tugu Insurance terhadap TPB sepanjang tahun 2025 dipetakan melalui empat pilar Bakti Tugu serta inisiatif produk dan layanan berkelanjutan. Pemetaan ini membantu pemangku kepentingan melihat keterkaitan yang jelas antara program Perseroan, indikator dampak yang dipantau, dan TPB yang didukung.

Berikut tabel yang merangkum pilar, contoh program atau kegiatan utama, serta TPB yang relevan:

Tugu Insurance views the Sustainable Development Goals (SDGs) as a relevant framework to ensure that the Company's contributions are well-directed and deliver tangible impact. Therefore, the Company integrates the SDG agenda into its business strategy, the Sustainable Finance Action Plan (RAKB), and the implementation of the Bakti Tugu program.

The Company's contributions are realized not only through social and environmental initiatives, but also through the development of ESG-oriented products and services which are aligned with the Sustainable Business Activities Categories (KKUB). This approach strengthens Tugu Insurance's role in supporting the national sustainable development agenda, while ensuring that sustainability is embedded as an integral and relevant part of its business practices.

Overall, Tugu Insurance's contributions to the SDGs throughout 2025 are mapped through the four pillars of the Bakti Tugu program as well as its sustainable product and service initiatives. This mapping enables stakeholders to clearly understand the linkages between the Company's programs, the impact indicators being monitored, and the SDGs being supported.

The following table summarizes the pillars, examples of main programs or activities, and the relevant SDGs:

Kontribusi terhadap Pencapaian TPB Tahun 2025
Contribution to the Achievement of the SDGs in 2025

No.	Pilar/Produk/Layanan Pillars/Products/Services	Contoh Program/Kegiatan Utama 2025 Examples of Main Programs/Activities in 2025	TPB yang Didukung Supported SDGs
1	Bakti untuk Lingkungan Hidup Bakti for the Environment	• Penanaman mangrove, termasuk kegiatan yang dikaitkan dengan *World Mangrove Day* dan program internal Perseroan. • Program pengelolaan sampah, termasuk daur ulang seragam dan pakaian bekas, aksi bersih pantai, serta pemantauan limbah untuk penguatan data lingkungan. • Mangrove planting, including activities linked to World Mangrove Day and the Company's internal programs. • Waste management programs, including the recycling of uniforms and used clothing, beach clean-up activities, and waste monitoring to strengthen environmental data.	

No.	Pilar/Produk/Layanan Pillars/Products/Services	Contoh Program/Kegiatan Utama 2025 Examples of Main Programs/Activities in 2025	TPB yang Didukung Supported SDGs
2	Bakti untuk Pendidikan dan Literasi Keuangan Bakti for Education and Financial Literacy	• *Roadshow* literasi keuangan di sekolah dan universitas, termasuk kerja sama dengan institusi pendidikan. • Literasi Keuangan untuk masyarakat pesisir dan UMKM. • Kegiatan edukasi publik melalui webinar serta kompetisi pengembangan ide dan studi kasus. • Bantuan sarana dan prasarana pendidikan. • Financial literacy roadshows at schools and universities, including collaborations with educational institutions. • Financial literacy programs for coastal communities and MSMEs. • Public education initiatives through webinars as well as idea development and case study competitions. • Assistance of educational facilities and infrastructure.	
3	Bakti untuk Kesehatan dan Keselamatan Bakti for Health and Safety	• Layanan ambulans gratis Tugu Insurance (operasional Jabodetabek). • Donor darah bersama PMI. • Kampanye keselamatan berkendara. • Tugu Insurance's free ambulance services (operating in Jabodetabek area). • Blood donation program in collaboration with PMI. • Road safety campaigns.	
4	Bakti untuk Pemberdayaan Masyarakat Bakti for Community Empowerment	• Program Disabilitas Berdaya melalui dukungan UMKM disabilitas. • Pemberdayaan masyarakat melalui program komunitas dan pelatihan, termasuk pelatihan pertanian hidroponik untuk disabilitas. • Disability Empowerment Program through support for disability-led MSMEs. • Community empowerment initiatives through community programs and training, including hydroponic farming training for persons with disabilities.	
5	Bantuan Sosial, Keagamaan, dan Seni Budaya Social, Religious, and Cultural Arts Assistance	Bakti sosial dalam kegiatan keagamaan seperti Idulfitri, Iduladha, dan Natal. Bakti social activities during religious occasions such as Eid al-Fitr, Eid al-Adha, and Christmas.	
6	Produk dan Layanan KKUB - Asuransi dan Portofolio Hijau KKUB Products and Services - Green Insurance and Portfolio	• Produk asuransi kendaraan listrik t drive (konvensional dan syariah). • Perlindungan aset pembangkit energi baru dan terbarukan seperti panas bumi, tenaga air, dan tenaga surya. • Dukungan terhadap inisiatif pengembangan asuransi karbon serta kajian perlindungan terkait CCUS. • t drive electric vehicle insurance product (conventional and sharia). • Protection for new and renewable energy generation assets, such as geothermal, hydropower, and solar energy. • Support for initiatives to develop carbon insurance as well as assessments of protection related to CCUS.	

No.	Pilar/Produk/Layanan Pillars/Products/Services	Contoh Program/Kegiatan Utama 2025 Examples of Main Programs/Activities in 2025	TPB yang Didukung Supported SDGs
7	Layanan Aplikasi t friends dan Inovasi Digital t friends Application Service and Digital Innovation	• Pemanfaatan aplikasi untuk perluasan akses layanan asuransi melalui kanal digital. • Pendekatan digital membantu mengurangi kebutuhan mobilitas fisik serta mendukung efisiensi penggunaan kertas. • Use of digital applications to expand access to insurance services through digital channels. • Digital approaches help reduce the need for physical mobility and support more efficient paper usage.	
8	Tata Kelola dan Keuangan Berkelanjutan Governance and Sustainable Finance	• Penguatan tata kelola melalui *Three Lines Model,* penerapan SMAP ISO 37001, ISO 27001, serta peningkatan kompetensi terkait keuangan berkelanjutan. • Implementasi RAKB 2021-2026, termasuk penguatan monitoring dan perluasan portofolio kegiatan berkelanjutan. • Strengthening governance through the Three Lines Model, implementation of ISO 37001 Anti-Bribery Management System (SMAP) and ISO 27001, as well as enhanced competencies related to sustainable finance. • Implementation of the 2021-2026 RAKB, including strengthened monitoring and the expansion of the portfolio of sustainable activities.	

Pilar Bakti Untuk Pendidikan
Pillar of Service for Financial Education

Tugu Insurance terus memperkuat perannya dalam mendukung keuangan berkelanjutan melalui pengembangan portofolio produk yang mempertimbangkan aspek lingkungan. Perseroan telah memiliki 5 (lima) produk ramah lingkungan yang dirancang untuk mendukung aktivitas usaha yang lebih bertanggung jawab terhadap lingkungan.

Tugu Insurance continues to strengthen its role in supporting sustainable finance by developing a product portfolio that takes environmental aspects into account. The Company already has five eco-friendly products designed to support more environmentally responsible business activities.

Ikhtisar Keberlanjutan
Sustainability Highlights

.02

Aspek Ekonomi [OJK B.1]

Economic Aspect [OJK B.1]

Uraian Description	Satuan Unit	2025	2024	2023
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 Insurance.
Pendapatan Hasil Jasa asuransi* Insurance Service Result Revenues*	Miliar Rupiah Billion Rupiah	1.023	735*	3.591*
Laba atau Rugi Bersih Net Income or Loss	Miliar Rupiah Billion Rupiah	762	422*	1.302*
Jumlah Produk Ramah Lingkungan Number of Eco-Friendly Products	Produk Products	5 (lima): Asuransi mobil listrik; Asuransi aset untuk pembangkit listrik tenaga surya; Asuransi aset untuk pembangkit listrik tenaga panas bumi; Asuransi aset untuk pembangkit listrik tenaga air; Asuransi *Carbon Capture, Utility, Storage, and Compression* (UCC). 5 (five): Electric vehicle insurance; Asset insurance for solar power plants; Asset insurance for geothermal power plants; Asset insurance for hydropower plants; Carbon Capture, Utilization, Storage, and Compression (UCC) insurance.	3 (tiga): Asuransi mobil listrik; Asuransi aset untuk pembangkit listrik tenaga surya; Asuransi aset untuk pembangkit listrik tenaga panas bumi. 3 (three): Electric vehicle insurance; Asset insurance for solar power plants; Asset insurance for geothermal power plants.	1 (satu): Asuransi mobil listrik. 1 (one): Electric vehicle insurance.
Jumlah Pemasok Nasional (Lokal)** Number of National (Local) Suppliers**	Perusahaan Companies	153	122	93

Catatan | Note:
*) Data Konsolidasian. | Consolidated Data.
**) Data Induk Perusahaan. | Parent Company data.

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

Aspek Lingkungan Hidup [OJK B.2]

Environmental Aspects [OJK B.2]

Uraian Description	Satuan Unit	2025	2024	2023
a. Penggunaan Energi* Energy Consumption*	GigaJoule	2.418	2.435	2.507
1. Penggunaan Listrik [E-03] Electricity Consumption [E-03]	kWh	248.298	274.533	252.116
	GigaJoule	894	988	907
2. Penggunaan BBM* Fuel Consumption*				
Pertamax Turbo	Liter	25.369	20.368	19.217
Pertamax	Liter	17.926	20.230	23.891
Pertamina Dex	Liter	2.580	2.978	4.942
	GigaJoule	1.524	1.447	1.600

Uraian Description	Satuan Unit	2025	2024	2023
3. Penggunaan Air*[E-04] Water Consumption*[E-04]	m^3	29.475	25.168**	27.064
	Liter	29.475.000	25.168.000	27.064.000
b. Selisih Penambahan (Pengurangan) Emisi [E-01] Difference in Addition (Reduction) of Emissions [E-01]				
Emisi GRK Cakupan 1 (BBM) Direct (Scope 1) GHG Emissions	$KgCO_2eq$	9.671	(11.493)	50.973
Emisi GRK Cakupan 2 (Listrik) Direct (Scope 2) GHG Emissions	$KgCO_2eq$	24.504	20.937	(8.403)
Emisi GRK Cakupan 3 (Pesawat) Direct (Scope 3) GHG Emissions (Aircraft)	$KgCO_2eq$	23.142	18.106	29.509
c. Penambahan (Pengurangan) Limbah dan Efluen* [E-05] Addition (Reduction) of Waste and Effluents* [E-05]	Ton Tons	68,1	78,83	77,71
d. Pelestarian Keanekaragaman Hayati Biodiversity Conservation				
Penanaman Pohon Tree Planting	Pohon Trees	10.800	10.950	2.600
Dana Pelestarian Alam Nature Conservation Funds	Juta Rupiah Million Rupiah	226,7	581	365

Catatan | Notes:
* Perhitungan pada Kantor Pusat. | Calculation at the Head Office.
** Terdapat penyajian kembali (restatement) atas data ini. | There is a restatement of this data.

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

Uraian Description	Satuan Unit	2025	2024	2023
a. Kontribusi terhadap masyarakat melalui program Bakti Tugu dan Bantuan Sosial, Keagamaan, dan Seni Budaya* Contribution to the community through Bakti Tugu program and Social, Religious, and Arts and Culture Assistance*				
1. Pilar Lingkungan Hidup Environment Pillar	Juta Rupiah Million Rupiah	324	581	100
2. Pilar Pendidikan dan Literasi Keuangan** Education and Financial Literacy Pillar**	Juta Rupiah Million Rupiah	616	804	2.839
3. Pilar Kesehatan dan Keselamatan Health and Safety Pillar	Juta Rupiah Million Rupiah	313	464	460
4. Pilar Pemberdayaan Masyarakat Community Empowerment Pillar	Juta Rupiah Million Rupiah	207	243	254
Bantuan Sosial, Keagamaan, dan Seni Budaya Social, Religious, and Arts and Culture Assistance	Juta Rupiah Million Rupiah	531	471,5	241,7
Total Kontribusi Bakti Tugu dan Bantuan Sosial, Keagamaan, dan Seni Budaya Total Contributions from Bakti Tugu and Social, Religious, and Arts and Culture Assistance	Juta Rupiah Million Rupiah	1.991	2.563	3.653
b. Jumlah Pelanggaran terhadap Peraturan terkait Sosial Ekonomi Number of violations of socio-economic regulations	Kasus Cases	Nihil None	Nihil None	Nihil None

Catatan | Notes:
*) Total anggaran kegiatan TJSL yang bersumber dari fungsi kerja Corporate Secretary (Government, PR & CSR Dept) dan Human Capital Management.
Total budget for the CSR programs sourced from the Corporate Secretary function (Government, PR & CSR Dept) and Human Capital Management.
**)Penurunan alokasi dana kegiatan pilar pendidikan dan literasi keuangan yang signifikan di tahun 2024 disebabkan oleh adanya pengurangan alokasi anggaran dari Human Capital Management (HCM).
The significant decrease in budget allocation for the education and financial literacy pillar in 2024 was due to a reduction in the budget allocation from Human Capital Management (HCM).

Dampak Positif Pengembangan Kemasyarakatan
Positive Impacts of Community Development

Program-program dalam empat Pilar Bakti Tugu dirancang agar saling melengkapi dan menghasilkan dampak yang terukur bagi masyarakat dan lingkungan. Tugu Insurance memastikan bahwa setiap inisiatif tidak hanya bersifat kegiatan sesaat, tetapi menjadi bagian dari kontribusi berkelanjutan yang relevan dengan kebutuhan pemangku kepentingan.

Dampak positif yang dihasilkan mencakup:
1. Pelestarian lingkungan dan pengurangan jejak emisi melalui penanaman mangrove, pengelolaan sampah, serta daur ulang limbah tekstil;
2. Peningkatan akses kesehatan dan keselamatan bagi masyarakat, khususnya kelompok rentan, melalui fasilitas air bersih, pelayanan ambulans, donor darah, dan bantuan alat bantu disabilitas;
3. Peningkatan kapasitas masyarakat melalui program literasi keuangan, edukasi asuransi, serta dukungan pemberdayaan usaha; dan
4. Penguatan ekonomi lokal melalui keterlibatan komunitas pesisir, kelompok tani, UMKM, dan mitra lokal dalam berbagai program, sehingga manfaat sosial dan ekonomi dapat dirasakan lebih luas.

Secara keseluruhan, Perseroan mengarahkan program Bakti Tugu agar membantu masyarakat memperkuat kemandirian, meningkatkan kesejahteraan, serta membangun ketahanan ekonomi rumah tangga, dengan dukungan peningkatan literasi keuangan dan pelestarian lingkungan hidup yang lebih baik.

Programs under the four pillars of the Bakti Tugu initiative are designed to be complementary and to deliver measurable impacts for communities and the environment. Tugu Insurance ensures that each initiative is not merely a one-off activity, but forms part of a sustainable contribution that is relevant to the needs of stakeholders.

The positive impacts generated include:
1. Environmental conservation and reduced emissions footprint through mangrove planting, waste management, and textile waste recycling;
2. Improved access to health and safety services for communities, particularly vulnerable groups, through clean water facilities, ambulance services, blood donation drives, and the provision of assistive devices for persons with disabilities;
3. Enhanced community capacity through financial literacy initiatives programs, insurance education, and support for enterprise empowerment; and
4. Strengthened local economies through the engagement of coastal communities, farmer groups, MSMEs, and local partners in various programs, enabling broader social and economic benefits.

Overall, the Company directs the Bakti Tugu programs to support communities in strengthening self-reliance, improving well-being, and building household economic resilience, supported by enhanced financial literacy and better environmental preservation.

Dampak Negatif Operasi Perusahaan
Negative Impacts of Company Operations

Sebagai perusahaan asuransi umum, Tugu Insurance tidak menjalankan aktivitas operasional yang menimbulkan polusi berat atau eksploitasi sumber daya alam secara langsung. Namun, Perseroan tetap memahami bahwa kegiatan bisnis dan operasional harian dapat menimbulkan potensi dampak negatif, baik secara langsung maupun tidak langsung.

Potensi dampak negatif yang diidentifikasi meliputi:
1. Konsumsi energi dan penggunaan kertas dari aktivitas operasional perkantoran;
2. Emisi dari perjalanan dinas dan mobilitas operasional;
3. Risiko ketidakpuasan nasabah apabila layanan belum sesuai ekspektasi;
4. Risiko *mis-selling,* apabila informasi produk tidak disampaikan secara jelas, lengkap, dan mudah dipahami; dan
5. Dampak tidak langsung dari *underwriting* dan investasi, apabila faktor ESG belum dipertimbangkan secara memadai dalam penilaian risiko.

As a general insurance company, Tugu Insurance does not conduct operational activities that directly result in heavy pollution or the exploitation of natural resources. However, the Company recognizes that its business activities and daily operations may give rise to potential negative impacts, both directly and indirectly.

The identified potential negative impacts include:
1. Energy consumption and paper usage arising from office operations;
2. Emissions from business travel and operational mobility;
3. Risks of customer dissatisfaction if services do not meet expectations;
4. Risks of mis-selling, should product information not be communicated clearly, comprehensively, and in an easily understandable manner; and
5. Indirect impacts from underwriting and investment activities if ESG factors are not adequately considered in risk assessments.

Perseroan menilai bahwa pengelolaan dampak ini penting untuk menjaga kualitas layanan, kepercayaan nasabah, serta keberlanjutan kinerja jangka panjang.

The Company considers effective management of these impacts to be essential in maintaining service quality, customer trust, and the sustainability of long-term performance.

Upaya Penanganan Dampak Negatif
Mitigation Measures for Negative Impacts

Untuk meminimalkan potensi dampak negatif tersebut, Tugu Insurance menjalankan upaya mitigasi secara terstruktur yang mencakup penguatan aspek operasional, layanan, dan tata kelola. Pendekatan ini dilakukan agar pengelolaan risiko berjalan konsisten dan dapat dipantau secara berkala.

In order to minimize these potential negative impacts, Tugu Insurance implements structured mitigation measures including the strengthening of operational practices, service quality, and governance. This approach is intended to ensure that risk management is applied consistently and can be monitored on a regular basis.

Upaya yang dilakukan Perseroan antara lain:
1. Operasional dan Efisiensi Lingkungan
   a. Efisiensi energi dan pengurangan penggunaan kertas melalui digitalisasi proses kerja;
   b. Pemantauan konsumsi listrik, air, dan BBM; serta
   c. Pengelolaan sampah dan pelaksanaan program daur ulang limbah tekstil.
2. Penguatan Layanan dan Perlindungan Nasabah
   a. Penyediaan informasi produk yang transparan melalui situs resmi dan media komunikasi Perseroan;
   b. Penguatan layanan pelanggan melalui *contact center* 24/7; serta
   c. Pengembangan layanan digital untuk mempermudah pembelian, klaim, dan penanganan keluhan.
3. Tata Kelola, Risiko, dan Kepatuhan
   a. Integrasi pertimbangan ESG dalam manajemen risiko, kebijakan *underwriting*, dan kebijakan investasi;
   b. Penerapan Sistem Manajemen Anti Penyuapan ISO 37001 serta penguatan fungsi kepatuhan dan manajemen risiko;
   c. Pelatihan etika bisnis dan perlindungan konsumen bagi karyawan secara berkala;
   d. Pemantauan indikator seperti kepuasan nasabah, tingkat penyelesaian keluhan, dan kinerja ESG sebagai bagian dari evaluasi keberlanjutan; serta
   e. Penerapan Sistem Manajemen Keamanan Informasi (SMKI) ISO 27001:2022, sebagai wujud komitmen Perseroan dalam memperkuat tata kelola dan pengelolaan risiko keamanan informasi.

The Company's mitigation efforts include:
1. Operations and Environmental Efficiency
   a. Energy efficiency and reduced paper usage through the digitalization of work processes;
   b. Monitoring of electricity, water, and fuel consumption; and
   c. Waste management and the implementation of textile waste recycling programs.
2. Strengthening Services and Customer Protection
   a. Provision of transparent product information through the Company's official website and communication channels;
   b. Enhanced customer service through a 24/7 contact center; and
   c. Development of digital services to facilitate policy purchases, claims processing, and complaint handling.
3. Governance, Risk, and Compliance
   a. Integration of ESG considerations into risk management, underwriting policies, and investment policies;
   b. Implementation of ISO 37001 Anti-Bribery Management System and the strengthening of compliance and risk management functions;
   c. Regular training on business ethics and consumer protection for employees;
   d. Monitoring of indicators such as customer satisfaction, complaint resolution rates, and ESG performance as part of sustainability evaluations; and
   e. Implementation of the ISO 27001:2022 Information Security Management System, as a manifestation of the Company's commitment to strengthening governance and information security risk management.

Melalui langkah-langkah tersebut, Perseroan berupaya menjaga konsistensi penerapan tata kelola yang baik sekaligus memastikan operasional dan layanan berjalan lebih bertanggung jawab.

Through these measures, the Company attempts to maintain consistent implementation of good corporate governance while ensuring that its operations and services are conducted in a more responsible manner.

Kolaborasi Tim - Membangun Budaya Keberlanjutan
Team Collaboration - Building a Culture of Sustainability

Peningkatan jumlah produk ramah lingkungan mencerminkan komitmen Perseroan dalam mendukung transisi energi dan pertumbuhan ekonomi hijau, sekaligus memperluas peluang bisnis yang relevan dengan kebutuhan pasar.

The increase in the number of eco-friendly products reflects the Company's commitment to supporting the energy transition and green economic growth, while simultaneously expanding business opportunities relevant to market needs.

Penjelasan Direksi
An Explanation from Board of Directors

.03

Adi Pramana

Presiden Direktur
President Director

Penjelasan Direksi
Explanation from the Board of Directors

Sebagai bagian dari komitmen Tugu Insurance dalam menjalankan praktik usaha yang bertanggung jawab dan berkelanjutan, Direksi memandang bahwa keberlanjutan bukan hanya kewajiban sebatas regulasi, melainkan fondasi strategis untuk menjaga ketahanan bisnis, memperkuat daya saing, dan menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

As part of Tugu Insurance's commitment to conducting responsible and sustainable business practices, the Board of Directors views sustainability not merely as a regulatory obligation, but as a strategic foundation to maintain business resilience, strengthen competitiveness, and create long-term value for all stakeholders.

Sepanjang tahun 2025, Perseroan terus mengintegrasikan prinsip *Environmental, Social, and Governance* (ESG) ke dalam strategi, kebijakan, serta proses pengambilan keputusan. Keberlanjutan telah menjadi bagian yang melekat dalam model bisnis Perseroan, sejalan dengan visi "Menjadi Perusahaan Asuransi Umum Nomor Satu di Indonesia", serta selaras dengan arah Rencana Jangka Panjang Perusahaan (RJPP), Rencana Kerja dan Anggaran Perusahaan (RKAP), dan Rencana Aksi Keuangan Berkelanjutan (RAKB).

Throughout 2025, the Company continued to integrate Environmental, Social, and Governance (ESG) principles into its strategies, policies, and decision-making processes. Sustainability has become an inherent part of the Company's business model, in line with the vision to "Become the Number One General Insurance Company in Indonesia", and aligned with the direction of the Company's Long-Term Plan (RJPP), Work Plan and Budget (RKAP), and Sustainable Finance Action Plan (RAKB).

> **Direksi memandang bahwa keberlanjutan merupakan fondasi strategis untuk menjaga keberlangsungan bisnis yang melekat dalam model bisnis Perseroan.**
>
> **The Board of Directors views that sustainability is a strategic foundation for maintaining business continuity that is inherent in the Company's business model.**

Sebagai upaya dalam menjalankan strategi tersebut, Direksi senantiasa mempertimbangkan dinamika lingkungan eksternal. Pada Triwulan III-2025, kondisi ekonomi global menunjukkan tren yang beragam di tengah meningkatnya ketidakpastian pasar keuangan dan pasar saham global. Sentimen dipengaruhi oleh dinamika tarif perdagangan, inflasi Amerika Serikat yang berada

As an effort to implement this strategy, the Board of Directors consistently considers external environmental dynamics. In the third quarter of 2025, the global economic condition showed varied trends amid increasing uncertainty in financial and stock markets. Sentiment was influenced by trade tariff dynamics and U.S. inflation exceeding target levels. Geopolitical risks in the Middle East, also overshadowed global

di atas target. Risiko geopolitik di Timur Tengah juga turut membayangi perlambatan ekonomi global dan disrupsi rantai pasokan yang mendorong kenaikan harga komoditas serta tekanan inflasi. Sejumlah negara besar seperti Amerika Serikat, Inggris, Eropa, dan Tiongkok mengalami perlambatan pertumbuhan ekonomi. Inflasi di Amerika Serikat dan Eropa meningkat, Inggris relatif stabil, sementara Tiongkok masih berada dalam kondisi deflasi meskipun menunjukkan sedikit perbaikan. Dalam merespons dinamika tersebut, The Fed memangkas suku bunga acuan sebesar 25 basis poin menjadi 4,00-4,25%, sementara beberapa bank sentral utama lainnya memilih menahan suku bunga dengan mempertimbangkan kondisi domestik masing-masing.

economic slowdown and supply chain disruptions, driving commodity price increases and inflationary pressures. Major economies such as the United States, the United Kingdom, Europe, and China experienced slowing economic growth. Inflation rose in the U.S. and Europe, remained relatively stable in the U.K., while China continued to face deflation, though with slight improvement. In response to these dynamics, the Fed cut its benchmark interest rate by 25 basis points to 4.00-4.25%, while several other major central banks opted to hold rates, considering their respective domestic conditions.

Di tengah dinamika global tersebut, ekonomi domestik pada Triwulan III-2025 tetap tumbuh moderat sebesar 5,04% (yoy), sedikit lebih tinggi dibandingkan periode yang sama tahun sebelumnya sebesar 5,00% (yoy), meskipun sedikit lebih rendah dibandingkan triwulan sebelumnya yang tumbuh 5,12% (yoy). Pertumbuhan ini didukung oleh konsumsi rumah tangga dan penguatan kinerja ekspor, serta pertumbuhan investasi atau Penanaman Modal Tetap Bruto (PMTB) yang tetap moderat. Stabilitas sistem keuangan juga tercermin dari pertumbuhan kredit perbankan sebesar 7,70% (yoy), pertumbuhan Dana Pihak Ketiga (DPK) sebesar 11,18% (yoy), rasio likuiditas yang terjaga di atas *threshold*, tingkat permodalan yang solid dengan CAR sebesar 26,15%, serta perbaikan rasio kredit bermasalah dengan NPL *gross* sebesar 2,24% dan NPL *net* sebesar 0,87%. Kondisi ini memberikan landasan yang relatif kuat bagi industri jasa keuangan, termasuk industri asuransi, untuk tetap menjaga resiliensi dan disiplin pengelolaan risiko.

Amid these global dynamics, the domestic economy in the third quarter of 2025 continued to grow moderately at 5.04% year-on-year (yoy), slightly higher than the same period last year at 5.00% (yoy), though slightly lower than the previous quarter, which grew 5.12% (yoy). This growth was supported by household consumption and strengthened export performance, as well as moderate growth in investment or Gross Fixed Capital Formation (PMTB). Financial system stability was also reflected in banking credit growth of 7.70% (yoy), Third-Party Fund (DPK) growth of 11.18% (yoy), liquidity ratios maintained above thresholds, solid capital adequacy with a CAR of 26.15%, and improvements in non-performing loan ratios with NPL gross at 2.24% and NPL net at 0.87%. These conditions provide a relatively strong foundation for the financial services industry, including the insurance sector, to maintain resilience and disciplined risk management.

Kebijakan untuk Merespon Tantangan dalam Pemenuhan Strategi Keberlanjutan

Dalam menghadapi ketidakpastian global dan dinamika ekonomi domestik, Direksi menegaskan pentingnya kebijakan yang adaptif, disiplin, dan berbasis manajemen risiko yang kuat. Tantangan berupa fluktuasi inflasi global, perubahan suku bunga, potensi disrupsi rantai pasok, serta perlambatan ekonomi di berbagai negara menjadi pertimbangan utama dalam penyusunan kebijakan keberlanjutan Perseroan.

Policy to Respond Challenges in Fulfilling Sustainability Strategy

In facing global uncertainty and domestic economic dynamics, the Board of Directors emphasizes the importance of adaptive, disciplined, and risk-based policies. Challenges such as global inflation fluctuations, interest rate changes, potential supply chain disruptions, and economic slowdowns in various countries are key considerations in formulating the Company's sustainability policies.

Perseroan merespon melalui penguatan tata kelola dan manajemen risiko dengan penerapan *Three Lines Model*, peningkatan fungsi kepatuhan, serta integrasi pertimbangan ESG dalam kebijakan *underwriting* dan investasi. Pendekatan ini memastikan bahwa setiap keputusan bisnis mempertimbangkan keseimbangan antara pertumbuhan premi, kualitas portofolio, dan eksposur risiko jangka panjang.

The Company responds by strengthening governance and risk management through the implementation of the Three Lines Model, enhancing the compliance function, and integrating ESG considerations into underwriting and investment policies. This approach ensures that every business decision considers the balance between premium growth, portfolio quality, and long-term risk exposure.

Di sisi operasional, Perseroan juga melakukan pengendalian dampak lingkungan melalui efisiensi energi, pengurangan penggunaan kertas melalui digitalisasi, pemantauan konsumsi listrik, air, dan bahan bakar, serta pengelolaan

In terms of operation, the Company also manages environmental impacts through energy efficiency, reducing paper use via digitalization, monitoring electricity, water, and fuel consumption, and managing waste in a

limbah secara terukur sebagai bagian dari tanggung jawab pengurangan jejak lingkungan.

Selain itu, Direksi memastikan evaluasi strategi dilakukan secara berkala melalui mekanisme RJPP, RKAP, dan RAKB agar tetap responsif terhadap perubahan makroekonomi dan ekspektasi regulator, sekaligus menjaga konsistensi pencapaian tujuan jangka panjang Perseroan.

Penerapan Keuangan Berkelanjutan

Di tengah kondisi suku bunga global yang mengalami penyesuaian serta dinamika inflasi, penerapan keuangan berkelanjutan menjadi instrumen strategis untuk menjaga kualitas pertumbuhan. Perseroan mengembangkan portofolio produk yang selaras dengan Kategori Kegiatan Usaha Berkelanjutan (KKUB), termasuk perlindungan kendaraan listrik melalui produk t drive (konvensional dan syariah), perlindungan aset pembangkit energi baru dan terbarukan seperti panas bumi, tenaga air, dan tenaga surya, serta kajian pengembangan asuransi karbon dan perlindungan terkait *Carbon Capture, Utilization, and Storage* (CCUS).

Peningkatan jumlah produk ramah lingkungan mencerminkan komitmen Perseroan dalam mendukung transisi energi dan pertumbuhan ekonomi hijau, sekaligus memperluas peluang bisnis yang relevan dengan kebutuhan pasar. Dalam konteks domestik yang menunjukkan stabilitas sektor perbankan dan permodalan yang solid, Perseroan memanfaatkan momentum tersebut untuk memperkuat posisi sebagai penyedia solusi perlindungan risiko yang mendukung pembangunan berkelanjutan.

Implementasi RAKB 2021-2026 menjadi pedoman utama dalam memastikan bahwa setiap inisiatif keberlanjutan memiliki target yang terukur, mekanisme pemantauan yang jelas, serta konsistensi pelaporan yang akuntabel. Penguatan kompetensi Dewan Komisaris, Direksi, dan manajemen dalam bidang keuangan berkelanjutan serta penerapan ISO 37001:2016 dan ISO 27001:2022 semakin memperkokoh fondasi tata kelola Perseroan.

Strategi Pencapaian Target

Strategi pencapaian target keberlanjutan dilaksanakan melalui pendekatan yang disiplin dan berbasis kinerja, dengan mempertimbangkan dinamika makro ekonomi yang berkembang. Direksi menekankan bahwa pencapaian target tidak hanya berorientasi pada pertumbuhan finansial, tetapi juga pada kualitas portofolio, pengelolaan risiko, serta dampak ekonomi, sosial, dan lingkungan yang dihasilkan.

Pada aspek lingkungan, Perseroan memantau konsumsi energi, penggunaan air, pengelolaan limbah, serta emisi gas rumah kaca sebagai bagian dari pengendalian dampak operasional. Pada aspek sosial, implementasi program Bakti Tugu melalui empat pilar utama telah menjangkau lebih dari 15.000 penerima manfaat hingga Desember

measurable way as part of its commitment to reducing environmental footprint.

Furthermore, the Board of Directors ensures that strategy evaluations are conducted regularly through the RJPP, RKAP, and RAKB mechanisms to remain responsive to macroeconomic changes and regulatory expectations, while maintaining consistency in achieving the Company's long-term objectives.

Implementation of Sustainable Finance

Amid global interest rate adjustments and inflation dynamics, the implementation of sustainable finance becomes a strategic instrument to maintain quality growth. The Company develops a product portfolio aligned with the Sustainable Business Activity Categories (KKUB), including protection for electric vehicles through the t drive products (conventional and Sharia), protection for renewable energy assets such as geothermal, hydropower, and solar, as well as studies on developing carbon insurance and protection related to Carbon Capture, Utilization, and Storage (CCUS).

The increasing number of environmentally friendly products reflects the Company's commitment to supporting the energy transition and green economic growth, while also expanding business opportunities that are relevant to market needs. In the domestic context, which shows banking sector stability and solid capital adequacy, the Company uses this momentum to strengthen its position as a provider of risk protection solutions that support sustainable development.

The implementation of the 2021–2026 RAKB serves as the main guideline to ensure that every sustainability initiative has measurable targets, clear monitoring mechanisms, and consistent, accountable reporting. Strengthening the competencies of the Board of Commissioners, Board of Directors, and management in sustainable finance, along with the adoption of ISO 37001:2016 and ISO 27001:2022, further reinforces the Company's governance foundation.

Strategies to Achieve Target

The strategy for achieving sustainability targets is carried out through a disciplined and performance-based approach, by considering evolving macroeconomic dynamics. The Board of Directors emphasizes that target achievement is not solely focused on financial growth, but also on portfolio quality, risk management, and the economic, social, and environmental impacts generated.

On the environmental aspect, the Company monitors energy consumption, water usage, waste management, and greenhouse gas emissions as part of operational impact control. On the social aspect, the implementation of the Bakti Tugu program through four main pillars has reached over 15,000 beneficiaries as of December 2025, reflecting

2025, mencerminkan kontribusi nyata Perseroan dalam memperkuat ketahanan sosial masyarakat.

Pada aspek tata kelola, Perseroan memastikan tidak terdapat pelanggaran terhadap peraturan terkait sosial dan ekonomi selama periode pelaporan, serta terus memperkuat budaya integritas dan kepatuhan di seluruh lini organisasi.

Dengan mempertimbangkan kondisi global yang penuh tantangan dan ekonomi domestik yang tetap tumbuh moderat, Direksi meyakini bahwa strategi keberlanjutan yang terintegrasi dan disiplin menjadi kunci dalam menjaga resiliensi Perseroan. Ke depan, Tugu Insurance akan terus memperkuat sinergi antara kinerja bisnis dan agenda ESG, sehingga pertumbuhan yang dicapai tetap seimbang antara profitabilitas, stabilitas permodalan, pengelolaan risiko, serta kontribusi nyata bagi masyarakat dan lingkungan.

Penutup

Keberlanjutan bagi Tugu Insurance bukanlah agenda yang berdiri sendiri, melainkan perjalanan strategis yang terintegrasi dengan arah pertumbuhan Perseroan. Di tengah dinamika ekonomi global yang masih dibayangi ketidakpastian serta kondisi domestik yang terus berkembang, Direksi memandang bahwa konsistensi dalam tata kelola, disiplin manajemen risiko, dan integrasi prinsip ESG menjadi fondasi utama dalam menjaga ketahanan usaha. Dengan pendekatan tersebut, Perseroan berupaya memastikan bahwa setiap pertumbuhan yang dicapai tetap selaras dengan prinsip kehati-hatian, stabilitas permodalan, serta tanggung jawab sosial dan lingkungan.

Komitmen ini akan terus diperkuat melalui implementasi Keuangan Berkelanjutan yang terarah, inovasi produk yang relevan dengan kebutuhan transisi ekonomi, serta peningkatan kompetensi dan penguatan sistem tata kelola yang adaptif terhadap perubahan eksternal. Direksi meyakini bahwa keseimbangan antara kinerja finansial dan penciptaan nilai jangka panjang bagi pemangku kepentingan merupakan kunci untuk menjaga keberlanjutan Perseroan secara menyeluruh.

the Company's tangible contribution to strengthening community social resilience.

In terms of governance aspect, the Company ensures there are no violations of social and economic regulations during the reporting period and continues to strengthen a culture of integrity and compliance throughout all levels of the organization.

Considering the challenging global conditions and the domestic economy's moderate growth, the Board of Directors believes that an integrated and disciplined sustainability strategy is key to maintaining the Company's resilience. In the future, Tugu Insurance will continue to strengthen the synergy between business performance and the ESG agenda, ensuring that achieved growth remains balanced across profitability, capital stability, risk management, and tangible contributions to society and the environment.

Closing

For Tugu Insurance, sustainability is not a standalone agenda, but a strategic journey integrated with the Company's growth direction. Amid global economic dynamics still shadowed by uncertainty and a continuously evolving domestic environment, the Board of Directors views consistency in governance, disciplined risk management, and the integration of ESG principles as the main foundation for maintaining business resilience. Through this approach, the Company strives to ensure that every growth achieved remains aligned with prudential principles, capital stability, and social and environmental responsibility.

This commitment will continue to be strengthened through the targeted implementation of Sustainable Finance, product innovations aligned with the needs of the economic transition, as well as the enhancement of competencies and the strengthening of governance systems that are adaptive to external changes. The Board of Directors believes that balancing financial performance with the creation of long-term value for stakeholders is the key to sustaining the Company's overall sustainability.

Keberhasilan dalam menjalankan strategi tersebut tentu tidak terlepas dari dukungan dan sinergi seluruh pihak. Untuk itu, Direksi menyampaikan apresiasi yang setinggi-tingginya kepada Dewan Komisaris atas arahan dan pengawasan yang konstruktif, kepada seluruh karyawan atas dedikasi dan profesionalisme yang konsisten, serta kepada seluruh pemangku kepentingan atas kepercayaan dan kolaborasi yang terus diberikan. Dengan semangat kebersamaan dan komitmen yang kuat, Tugu Insurance akan terus melangkah maju sebagai perusahaan asuransi yang tangguh, profesional, dan berkelanjutan.

The success of implementing this strategy is, of course, inseparable from the support and synergy of all parties. Therefore, the Board of Directors extends its highest appreciation to the Board of Commissioners for the constructive guidance and supervision, to all employees for their consistent dedication and professionalism, and to all stakeholders for the trust and collaboration continuously given. With a spirit of togetherness and strong commitment, Tugu Insurance will continue to move forward as a resilient, professional, and sustainable insurance company.

Jakarta, 2 April 2026

Atas nama Direksi,
On behalf of the Board of Directors,

Adi Pramana
Presiden Direktur
President Director

Asuransi Kesehatan
Health Insurance

Laporan Keberlanjutan ini memuat tiga fokus utama, yaitu kinerja *triple bottom line*; dampak yang dihasilkan dari kegiatan operasional dan portofolio bisnis Perseroan; serta kontribusi Tugu Insurance dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

This Sustainability Report covers three main focuses: triple bottom line performance; the impact generated by the Company's operational activities and business portfolio; and Tugu Insurance's contribution to supporting the achievement of the Sustainable Development Goals (SDGs).

Tentang Laporan Keberlanjutan
About this Sustainability Report

.04

Tentang Laporan Keberlanjutan
About this Sustainability Report

Tugu Insurance berkomitmen untuk menerbitkan Laporan Keberlanjutan secara konsisten, komprehensif, dan tepat waktu sebagai bentuk pertanggungjawaban kepada para pemangku kepentingan, sekaligus pemenuhan ketentuan Peraturan Otoritas Jasa Keuangan (OJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Laporan ini menjadi sarana komunikasi bagi Perseroan untuk menyampaikan strategi, tata kelola, serta kinerja keuangan berkelanjutan kepada regulator, pemegang saham, nasabah, karyawan, mitra bisnis, dan masyarakat.

Laporan Keberlanjutan ini memuat tiga pesan utama. Pertama, kinerja *triple bottom line* Tugu Insurance yang mencakup aspek ekonomi, lingkungan, dan sosial. Kedua, dampak ekonomi, sosial, dan lingkungan yang timbul dari kegiatan operasional serta portofolio bisnis Perseroan. Ketiga, kontribusi Tugu Insurance dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB) atau *Sustainable Development Goals* (SDGs), termasuk melalui implementasi Rencana Aksi Keuangan Berkelanjutan (RAKB) dan program Bakti Tugu.

Tugu Insurance is committed to publishing its Sustainability Report in a consistent, comprehensive, and timely manner as a form of accountability to stakeholders, while also complying with Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. This report serves as a communication medium for the Company to convey its sustainable finance strategy, governance, and performance to regulators, shareholders, customers, employees, business partners, and the public.

This Sustainability Report conveys three main messages. First, Tugu Insurance's triple bottom line performance, consisting of economic, environmental, and social aspects. Second, the economic, social, and environmental impacts arising from the Company's operational activities and business portfolio. Third, Tugu Insurance's contribution to supporting the achievement of the Sustainable Development Goals (SDGs), including through the implementation of the Sustainable Finance Action Plan (RAKB) and the Bakti Tugu program.

Periode, Siklus, dan Cakupan Pelaporan [GRI 2-2] [GRI 2-3]
Reporting Period, Cycle, and Scope [GRI 2-2] [GRI 2-3]

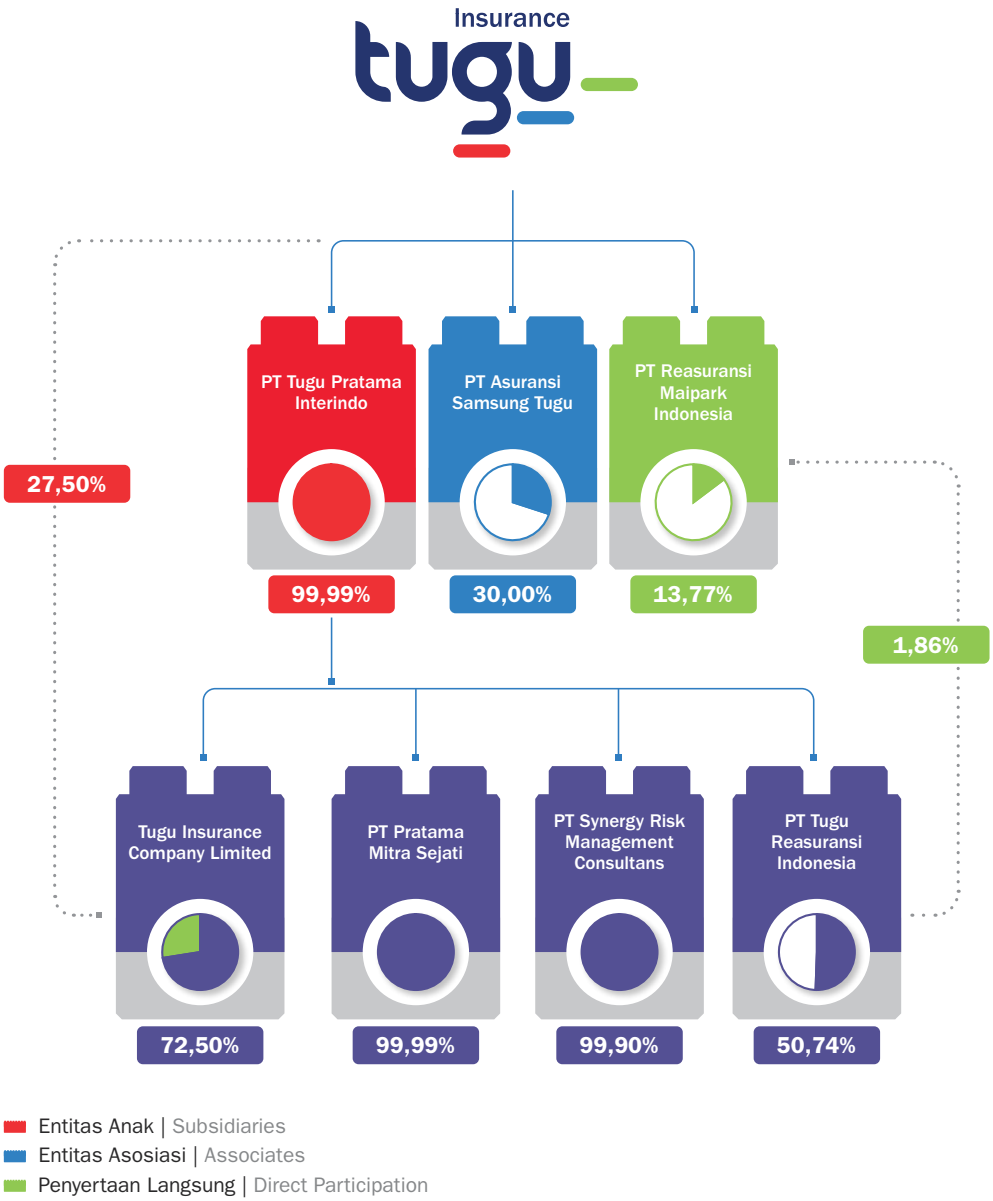
Perseroan menerbitkan Laporan Keberlanjutan secara periodik dengan siklus satu kali dalam setahun. Laporan ini menyajikan data dan informasi kinerja Tugu Insurance untuk periode 1 Januari sampai dengan 31 Desember 2025, kecuali dinyatakan lain. Tugu Insurance pertama kali menerbitkan Laporan Keberlanjutan pada tahun 2021 untuk tahun buku 2020 dan menerbitkannya secara berkelanjutan setiap tahun. Laporan terakhir sebelum dokumen ini adalah Laporan Keberlanjutan 2025 untuk tahun buku 2024.

Cakupan pelaporan mencakup aktivitas Tugu Insurance sebagai entitas induk, beserta entitas anak dan entitas asosiasi yang relevan sebagaimana dijelaskan pada bagian Profil Perseroan. Laporan ini disusun dengan fokus pada topik-topik material yang berkaitan dengan kinerja ekonomi, sosial, lingkungan, dan tata kelola keberlanjutan. Informasi yang disajikan mencakup data kuantitatif dan kualitatif mengenai kinerja keberlanjutan, dampak terhadap pemangku kepentingan, serta kontribusi Perseroan terhadap agenda TPB/SDGs, sesuai dengan standar pelaporan dan batasan pelaporan yang dijelaskan pada bab ini.

The Company publishes its Sustainability Report on a periodic basis, with a reporting cycle of once a year. This report presents data and information on Tugu Insurance's performance for the period from 1 January to 31 December 2025, unless otherwise stated. Tugu Insurance first published its Sustainability Report in 2021 for the 2020 financial year and has continued to publish it annually. The latest report prior to this document was the 2025 Sustainability Report for the 2024 financial year.

The scope of this report covers the activities of Tugu Insurance as the parent entity, along with relevant subsidiaries and associated entities, as described in the Company Profile section. This report is prepared with a focus on material topics related to economic, social, environmental, and sustainability governance performance. The information presented includes quantitative and qualitative data on sustainability performance, impacts on stakeholders, and the Company's contributions to the SDGs, in accordance with the reporting standards and boundaries outlined in this chapter.

Entitas Anak Perusahaan Tugu Insurance
Tugu Insurance's Subsidiaries



Standar dan Pedoman Pelaporan
Reporting Standard and Guidelines

Penyusunan Laporan Keberlanjutan Tugu Insurance 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, serta Surat Edaran OJK No. 16/SEOJK.04/2021 (SEOJK 16/2021) tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. Selain ketentuan OJK, laporan ini juga disusun dengan mengikuti persyaratan pelaporan *Global Reporting Initiative* (GRI) Standards 2021, termasuk penerapan prinsip pelaporan serta pengungkapan umum dan topik material yang relevan bagi Tugu Insurance.

Untuk memudahkan pembaca dalam menelusuri informasi, Perseroan mencantumkan kode indeks GRI pada halaman

The preparation of Tugu Insurance's Sustainability Report refers to Financial Services Authority Regulation No. 51/POJK.03/2017 (POJK 51/2017) on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, as well as OJK Circular Letter No. 16/SEOJK.04/2021 (SEOJK 16/2021) on the Form and Content of Annual Reports of Issuers or Public Companies. In addition to OJK regulations, this report is also prepared in accordance with the Global Reporting Initiative (GRI) Standards 2021, including the application of reporting principles as well as general disclosures and material topic disclosures relevant to Tugu Insurance.

To facilitate readers in navigating the information, the Company includes GRI index codes on pages containing

yang memuat pengungkapan umum dan pengungkapan topik tertentu. Perseroan juga menyajikan indeks POJK 51/2017, SEOJK 16/2021, dan indeks GRI Standards 2021 pada bagian akhir laporan sebagai panduan untuk melihat keterkaitan antara ketentuan regulasi, standar pelaporan, dan informasi yang diungkapkan dalam laporan ini.

general disclosures and specific topic disclosures. The Company also presents the POJK 51/2017 index, SEOJK 16/2021 index, and the GRI Standards 2021 index at the end of the report as a guide to show the linkage between regulatory requirements, reporting standards, and the information disclosed in this report.

Penyajian Kembali dan Perubahan Informasi dalam Pelaporan [GRI 2-4]
Restatement and Change of Information in Reporting [GRI 2-4]

Data dan informasi keuangan dalam laporan ini disajikan dalam denominasi Rupiah, kecuali dinyatakan lain, dan telah diaudit oleh Kantor Akuntan Publik sesuai dengan kebutuhan penyusunan Laporan Keuangan dan Laporan Tahunan Perseroan. Perseroan menyajikan data kuantitatif dengan prinsip keterbandingan, yaitu menampilkan sedikitnya dua tahun data secara berurutan agar pembaca dapat melihat perkembangan kinerja Tugu Insurance dari waktu ke waktu.

The financial data and information in this report are presented in Rupiah, unless otherwise stated, and have been audited by a Public Accounting Firm in accordance with the requirements for the preparation of the Company's Financial Statements and Annual Report. The Company presents quantitative data based on the principle of comparability by displaying at least two consecutive years of data, enabling readers to track the development of Tugu Insurance's performance over time.

Apabila terdapat penyajian kembali (*restatement*), perubahan metodologi, atau penyesuaian informasi tertentu, Perseroan mengungkapkan penjelasan perubahan tersebut pada bagian terkait. Pendekatan ini dilakukan untuk menjaga transparansi, konsistensi, serta keandalan informasi yang disampaikan kepada pemangku kepentingan.

If there are any restatements, changes in methodology, or adjustments to specific information, the Company discloses explanations of such changes in the relevant sections. This approach is applied to maintain transparency, consistency, and the reliability of the information provided to stakeholders.

Penetapan Topik Material dan Batasan Topik [GRI 3-1]
Defining Material Topics and Topic Boundaries [GRI 3-1]

Penetapan isi Laporan Keberlanjutan Tugu Insurance mengacu pada prinsip penentuan topik dalam GRI Standards, yaitu *stakeholder inclusiveness*, *sustainability context*, *materiality*, dan *completeness*. Keempat prinsip ini digunakan untuk memastikan topik yang diungkap mencerminkan dampak ekonomi, sosial, dan lingkungan yang paling signifikan bagi Perseroan dan pemangku kepentingan.

Defining of the content of Tugu Insurance's Sustainability Report refers to the topic determination principles set out in the GRI Standards, namely stakeholder inclusiveness, sustainability context, materiality, and completeness. These four principles are applied to ensure that the disclosed topics reflect the most significant economic, social, and environmental impacts for the Company and its stakeholders.

Prinsip Penetapan Topik
Principles for Defining Topics

1. **Inklusivitas Pemangku Kepentingan (*Stakeholder Inclusiveness*)**
   Perseroan melibatkan pemangku kepentingan internal dan eksternal untuk memahami isu yang paling relevan dan berdampak terhadap keberlanjutan usaha. Keterlibatan dilakukan melalui diskusi lintas fungsi. Masukan yang dihimpun mencakup perspektif regulator, pemegang saham, nasabah, karyawan, mitra bisnis, serta komunitas.
2. **Konteks Keberlanjutan (*Sustainability Context*)**
   Perseroan memastikan topik yang dibahas sesuai dengan konteks bisnis Tugu Insurance sebagai perusahaan asuransi umum dan perannya dalam ekosistem keuangan berkelanjutan nasional. Dalam tahap ini, Perseroan mempertimbangkan ketentuan

1. **Stakeholder Inclusiveness**

   The Company involves both internal and external stakeholders to identify the most relevant and impactful sustainability issues. Involvement is conducted through cross-functional discussions. Inputs are gathered from regulators, shareholders, customers, employees, business partners, and the community.

2. **Sustainability Context**
   The Company ensures that the topics discussed are aligned with Tugu Insurance's business context as a general insurance company and its role within the national sustainable finance ecosystem. At this stage, the Company considers sustainable finance regulations,

terkait keuangan berkelanjutan, termasuk POJK 51/2017 serta Rencana Aksi Keuangan Berkelanjutan (RAKB) 2021-2026, agar pengungkapan selaras dengan ekspektasi dan arah kebijakan sektor jasa keuangan.

3. **Materialitas (*Materiality*)**
   Perseroan menyusun daftar awal topik aktual dan potensial yang berkaitan dengan dampak utama Perseroan. Topik yang ditelaah antara lain stabilitas keuangan, tata kelola dan integritas, praktik asuransi berkelanjutan, layanan nasabah, ketenagakerjaan, keselamatan dan kesehatan kerja, dampak lingkungan operasional, serta kontribusi sosial. Setiap topik kemudian dinilai berdasarkan signifikansi dampaknya serta tingkat kepentingannya bagi pemangku kepentingan, sehingga Perseroan dapat memprioritaskan topik material untuk pelaporan.
4. **Kelengkapan (*Completeness*)**
   Topik material yang terpilih selanjutnya diuji berdasarkan ketersediaan data, batasan topik (*topic boundary*), serta jangkauan dampaknya sepanjang rantai nilai. Pengujian dilakukan untuk memastikan bahwa pengungkapan mencakup entitas dan periode pelaporan yang relevan, sehingga pemangku kepentingan memperoleh gambaran yang utuh mengenai kinerja keberlanjutan Perseroan.

including POJK 51/2017 and the 2021–2026 Sustainable Finance Action Plan (RAKB), to ensure that disclosures are consistent with sector expectations and policy directions in the financial services industry.

3. **Materiality**
   The Company compiles an initial list of current and potential topics related to the Company's main impacts. The topics reviewed include financial stability, governance and integrity, sustainable insurance practices, customer service, employment, occupational health and safety, operational environmental impacts, and social contributions. Each topic is then assessed based on the significance of its impact and its level of importance to stakeholders, enabling the Company to prioritize material topics for reporting.

4. **Completeness**
   The selected material topics are further tested based on data availability, topic boundary, and the extent of their impacts across the value chain. This assessment is conducted to ensure that disclosures cover the relevant entities and reporting periods, allowing stakeholders to obtain a comprehensive view of the Company's sustainability performance.

Tahapan Penetapan Topik Material
Stages of Defining Material Topics

Selaras dengan panduan GRI 3, proses penetapan topik material Tugu Insurance dilakukan melalui empat langkah utama sebagai berikut:

1. Mengidentifikasi topik dan dampak aktual maupun potensial, serta menetapkan batasan topik;
2. Memprioritaskan topik berdasarkan tingkat signifikansi dampak dan kepentingan pemangku kepentingan;
3. Memvalidasi daftar topik material bersama unit terkait, termasuk meninjau keselarasan terhadap referensi standar yang relevan; dan
4. Meninjau ulang hasil penetapan topik material setelah laporan diterbitkan sebagai dasar penyempurnaan kualitas dan relevansi pelaporan pada periode berikutnya.

In line with the guidance of GRI 3, the process of Tugu Insurance's material topic determination is carried out through the following four main steps:

1. Identifying actual and potential topics and impacts, and defining topic boundaries;
2. Prioritizing topics based on the significance of their impacts and their importance to stakeholders;
3. Validating the list of material topics with relevant units, including reviewing alignment with applicable reference standards; and
4. Reviewing the results of the material topic determination after the report is published as a basis for improving the quality and relevance of reporting in subsequent periods.

Daftar Topik Material [GRI 3-2]
List of Material Topics [GRI 3-2]

Topik material yang diungkap dalam laporan ini ditetapkan melalui proses identifikasi dan penilaian dampak ekonomi, lingkungan, dan sosial Tugu Insurance, baik yang bersifat aktual maupun potensial, sesuai ketentuan GRI 3: Material Topics 2021. Proses ini mencakup pemahaman konteks organisasi, penelaahan standar dan ketentuan yang relevan, serta pemetaan hubungan Perseroan dengan pemangku kepentingan di sepanjang rantai nilai.

The material topics disclosed in this report are determined through a process of identifying and assessing Tugu Insurance's economic, environmental, and social impacts, both actual and potential, in accordance with the requirements of GRI 3: Material Topics 2021. This process includes understanding the organizational context, reviewing relevant standards and regulations, and mapping the Company's relationships with stakeholders across the value chain.

Pada tahun pelaporan 2025, Perseroan melakukan peninjauan topik material melalui diskusi internal lintas

In the 2025 reporting year, the Company reviewed its material topics through cross-functional internal

fungsi dengan mempertimbangkan dinamika bisnis, regulasi yang berlaku, serta isu-isu keberlanjutan yang paling relevan bagi Tugu Insurance. Berdasarkan hasil diskusi tersebut, Perseroan menetapkan bahwa daftar topik material tahun 2024 masih relevan untuk digunakan pada tahun 2025, sehingga tidak diperlukan perubahan signifikan pada prioritas topik maupun batasan topik. Perseroan akan melakukan pemutakhiran kembali apabila terdapat perubahan signifikan pada konteks usaha atau ekspektasi pemangku kepentingan.

discussions, by considering business dynamics, applicable regulations, and the sustainability issues most relevant to Tugu Insurance. Based on the results of these discussions, the Company concluded that the 2024 list of material topics remains relevant for use in 2025, therefore, no significant changes were required to either topic priorities or topic boundaries. The Company will update the material topics should there be any significant changes in the business context or stakeholder expectations.

Proses tersebut menghasilkan daftar topik material beserta batasan topiknya yang disajikan pada Tabel Daftar Topik Material pada bagian berikut.

This process resulted in a list of material topics along with their respective boundaries, which is presented in the Material Topics List table in the following section.

Daftar Topik Material [GRI 3-2] [GRI 3-3]
List of Material Topics [GRI 3-2] [GRI 3-3]

No.	Topik Material Material Topics	Dampak Utama (Aktual dan Potensial) Main Impacts (Actual and Potential)	Kebijakan dan Tindakan Pengelolaan Management Policies and Actions	Boundary dan Evaluasi Efektivitas Boundaries and Effectiveness of Evaluation
1	Kinerja Perusahaan Company's Performance	• Positif: penciptaan nilai ekonomi bagi pemegang saham, karyawan, pemerintah, pemasok, dan masyarakat, serta menjaga stabilitas keuangan dan kemampuan bayar klaim. • Potensial negatif: eksposur portofolio pada sektor berintensitas karbon tinggi dan volatilitas keuangan yang dapat memengaruhi kinerja dan kemampuan membayar klaim. • Positive: creation of economic value for shareholders, employees, the government, suppliers, and the community, as well as the maintenance of financial stability and the Company's ability to pay claims. • Negative potential: portfolio exposure to high–carbon-intensity sectors and financial volatility that may affect performance and the ability to pay claims.	RJPP dan RKAP, kebijakan investasi, manajemen risiko, implementasi RAKB, pemantauan kinerja keuangan dan rasio permodalan, pengelolaan portofolio produk termasuk produk KKUB. RJPP and RKAP, investment policies, risk management, implementation of the RAKB, monitoring of financial performance and capital adequacy ratios, and management of the product portfolio, including KKUB products.	• Internal: seluruh unit bisnis, fungsi keuangan, dan manajemen risiko. • Eksternal: pemegang saham, regulator, nasabah, pemasok, dan pemerintah. • Efektivitas dinilai melalui indikator kinerja keuangan seperti premi bruto, laba, *Risk Based Capital* (RBC), rasio klaim, biaya operasional, serta *rating* AM Best dan pengakuan eksternal lainnya. • Internal: all business units, the finance function, and risk management. • External: shareholders, regulators, customers, suppliers, and the government. • Effectiveness is assessed through financial performance indicators such as gross written premiums, profit, Risk Based Capital (RBC), claims ratio, operating expenses, as well as AM Best ratings and other external recognitions.
2	Bantuan Kesehatan dan Dampak Ekonomi Tidak Langsung Health Assistance and Indirect Economic Impacts	• Positif: peningkatan akses layanan dasar dan kesehatan masyarakat melalui fasilitas air bersih, ambulans, dan program dukungan kesehatan, serta kontribusi pada peningkatan produktivitas dan kesejahteraan. • Potensial negatif: program kurang tepat sasaran atau memunculkan ketergantungan apabila tidak disertai penguatan kapasitas. • Positive: improved access to basic services and public health through clean water facilities, ambulance services, and health support programs, along with contributions to increased productivity and well-being. • Negative potential: programs that are not well targeted or that may create dependency if not accompanied by capacity-building efforts.	Kebijakan TJSL melalui Bakti Tugu, kolaborasi dengan pemerintah atau mitra pelaksana, pemantauan *output* dan hasil program. CSR policies through the Bakti Tugu program, collaboration with the government or implementing partners, and monitoring of program outputs and outcomes.	• Internal: Corporate Secretary, Human Capital Management. • Eksternal: penerima manfaat dan mitra pelaksana. • Efektivitas dievaluasi melalui jumlah program, realisasi anggaran, jumlah penerima manfaat, serta umpan balik masyarakat melalui survei, testimoni, atau mekanisme masukan lainnya. • Internal: Corporate Secretary and Human Capital Management. • External: beneficiaries and implementing partners. • Effectiveness is evaluated based on the number of programs, budget realization, number of beneficiaries, and community feedback obtained through surveys, testimonials, or other feedback mechanisms.

No.	Topik Material Material Topics	Dampak Utama (Aktual dan Potensial) Main Impacts (Actual and Potential)	Kebijakan dan Tindakan Pengelolaan Management Policies and Actions	Boundary dan Evaluasi Efektivitas Boundaries and Effectiveness of Evaluation
3	Pelestarian Alam dan Keanekaragaman Hayati Conservation of Nature and Biodiversity	• Positif: rehabilitasi ekosistem melalui, peningkatan tutupan hijau, dukungan terhadap ketahanan iklim, serta kontribusi pada penyerapan emisi. • Potensial negatif: gangguan sementara terhadap aktivitas masyarakat apabila perencanaan lokasi dan pelaksanaan tidak dikelola dengan baik. • Positive: ecosystem rehabilitation through increased green cover, support for climate resilience, and contributions to emissions absorption. • Negative potential: temporary disruption to community activities if site planning and implementation are not well managed.	Program Bakti Lingkungan seperti penanaman mangrove, pengelolaan sampah, dan daur ulang limbah tekstil, koordinasi dengan pemerintah daerah dan pemangku kepentingan lokal, dan edukasi lingkungan. Bakti Lingkungan programs such as mangrove planting, waste management, and textile waste recycling, coordination with local governments and local stakeholders, and environmental education.	• Internal: unit pelaksana program dan fungsi pendukung terkait. • Eksternal: komunitas lokal, kawasan konservasi, dan pemerintah daerah. • Efektivitas dinilai melalui jumlah bibit tertanam dan tingkat keberlangsungan, luas area yang terdampak, volume limbah yang dikelola atau didaur ulang, serta tren intensitas emisi GRK. • Internal: program implementation units and related supporting functions. • External: local communities, conservation areas, and local governments. • Effectiveness is assessed based on the number of seedlings planted and their survival rate, the size of the impacted area, the volume of waste managed or recycled, and trends in GHG emissions intensity.
4	Keselamatan dan Kesehatan Kerja (K3) Occupational Health and Safety (OHS)	• Positif: perlindungan kesehatan dan keselamatan karyawan dan mitra kerja, lingkungan kerja yang aman dan produktif. • Potensial negatif: cedera kerja, penyakit akibat kerja, atau stres kerja apabila pengelolaan K3 tidak memadai. • Positive: protection of the health and safety of employees and business partners, and the creation of a safe and productive working environment. • Negative potential: work-related injuries, occupational diseases, or work-related stress if OHS management is inadequate.	Kebijakan *Health, Safety, Security, and Environment* (HSSE), penerapan program K3, *Medical Check Up*, pelatihan dan komunikasi keselamatan, penyediaan Alat Pelindung Diri (APD), pelaporan dan investigasi insiden, dan pengawasan vendor. Health, Safety, Security, and Environment (HSSE) policies, implementation of OHS programs, Medical Check-Ups, safety training and communication, provision of Personal Protective Equipment (PPE), incident reporting and investigation, and vendor supervision.	• Internal: fungsi HSSE, karyawan, dan tenaga alih daya di seluruh lokasi kerja. • Eksternal: mitra kerja dan vendor. • Efektivitas dievaluasi melalui jumlah kecelakaan kerja, tingkat keparahan insiden, jam kerja hilang, cakupan pelatihan K3, dan hasil audit atau inspeksi HSSE. • Internal: HSSE function, employees, and outsourced personnel across all work locations. • External: business partners and vendors. • Effectiveness is evaluated based on the number of workplace accidents, incident severity levels, lost work hours, OHS training coverage, and the results of HSSE audits or inspections.
5	Pengembangan Kompetensi Competency Development	• Positif: peningkatan kompetensi, produktivitas, kualitas layanan, penguatan inovasi, serta peningkatan peluang karier karyawan. • Potensial negatif: kesenjangan kompetensi apabila pelatihan tidak merata atau tidak sesuai kebutuhan organisasi. • Positive: enhanced competencies, productivity, service quality, strengthened innovation, and improved employee career opportunities. • Negative potential: competency gaps if training is uneven or not aligned with organizational needs.	Kerangka *Competency-Based Human Resource Management* (CBHRM), rencana pelatihan tahunan, program sertifikasi teknis dan manajerial, evaluasi kinerja, rencana pengembangan individu, dukungan program magang dan beasiswa. Competency-Based Human Resource Management (CBHRM) framework, annual training plans, technical and managerial certification programs, performance evaluations, individual development plans, and support for internship and scholarship programs.	• Internal: seluruh karyawan. • Eksternal: lembaga pelatihan, universitas, dan asosiasi profesi. • Efektivitas dinilai melalui jam pelatihan per karyawan, cakupan pelatihan, persentase karyawan yang mengikuti evaluasi kinerja, tingkat sertifikasi, serta hasil survei keterlibatan karyawan. • Internal: all employees. • External: training institutions, universities, and professional associations. • Effectiveness is assessed through training hours per employee, training coverage, the percentage of employees participating in performance evaluations, certification rates, and employee engagement survey results.
6	Bantuan Sosial Kemasyarakatan Community Social Assistance	• Positif: penguatan ketahanan sosial, dukungan bagi kelompok rentan, serta peningkatan hubungan Perseroan dengan masyarakat. • Potensial negatif: risiko persepsi ketidakadilan apabila pemilihan penerima manfaat tidak transparan. • Positive: strengthened social resilience, support for vulnerable groups, and improved relationships between the Company and the community. • Negative potential: risk of perceived unfairness if the selection of beneficiaries is not transparent.	Kebijakan dan STK Bakti Tugu, pemetaan kebutuhan masyarakat, kolaborasi dengan organisasi lokal, monitoring dan evaluasi program. Bakti Tugu policies and SOPs, community needs mapping, collaboration with local organizations, and program monitoring and evaluation.	• Internal: Corporate Secretary dan unit pendukung. • Eksternal: komunitas lokal, organisasi sosial, dan penerima manfaat. • Efektivitas diukur melalui jumlah program, penerima manfaat, nilai dukungan, serta dokumentasi keberhasilan program dan pembelajaran perbaikan. • Internal: Corporate Secretary and supporting units. • External: local communities, social organizations, and beneficiaries. • Effectiveness is measured based on the number of programs, beneficiaries, the value of support provided, as well as documentation of program successes and lessons learned for improvement.

No.	Topik Material Material Topics	Dampak Utama (Aktual dan Potensial) Main Impacts (Actual and Potential)	Kebijakan dan Tindakan Pengelolaan Management Policies and Actions	Boundary dan Evaluasi Efektivitas Boundaries and Effectiveness of Evaluation
7	Kemudahan Akses Informasi dan Jaringan Ease of Access to Information and Networks	• Positif: peningkatan literasi asuransi, transparansi informasi, perlindungan konsumen, dan kepuasan nasabah. • Potensial negatif: misinformasi atau keluhan apabila informasi tidak jelas, tidak lengkap, atau sulit diakses. • Positive: improved insurance literacy, information transparency, consumer protection, and customer satisfaction. • Potential negative: misinformation or complaints if information is unclear, incomplete, or difficult to access.	Penyediaan *website* dan media sosial resmi, layanan *Call* TIA 24/7, jaringan kantor cabang atau PoSS, standar layanan informasi produk, materi edukasi dan FAQ pada kanal komunikasi. Provision of official websites and social media channels, Call TIA 24/7 services, branch office networks or PoSS, product information service standards, and educational materials and FAQs across communication channels.	• Internal: pemasaran, layanan nasabah, dan IT. • Eksternal: nasabah dan calon nasabah. • Efektivitas dinilai melalui jumlah interaksi layanan, tingkat penyelesaian keluhan, hasil survei kepuasan, serta indikator layanan seperti *Net Promoter Score* (NPS) atau *Customer Satisfaction Index*. • Internal: marketing, customer service, and IT. • External: customers and prospective customers. • Effectiveness is assessed through the number of service interactions, complaint resolution rates, customer satisfaction survey results, and service indicators such as Net Promoter Score (NPS) or the Customer Satisfaction Index.
8	Ketersediaan Fitur dan Platform Aplikasi atau Layanan Digital Availability of Features and Platforms of Application or Digital Services	• Positif: proses yang lebih efisien, pengalaman pelanggan yang lebih baik, serta dukungan pengurangan penggunaan kertas dan kebutuhan mobilitas fisik. • Potensial negatif: risiko gangguan layanan digital, keamanan data, serta kesenjangan akses bagi pengguna yang kurang terbiasa dengan layanan digital. • Positive: more efficient processes, an improved customer experience, and support for reduced paper use and the need for physical mobility. • Potential negative: risks of digital service disruptions, data security issues, and access gaps for users who are less familiar with digital services.	Pengembangan dan pemeliharaan aplikasi t friends, portal agen, serta kanal digital lainnya, penguatan keamanan informasi, sosialisasi penggunaan aplikasi kepada agen dan nasabah. Development and maintenance of the t friends application, agent portal, and other digital channels, strengthening information security, and dissemination of application usage to agents and customers.	• Internal: IT *Business Development* dan pemasaran. • Eksternal: nasabah, pengguna aplikasi, agen, dan mitra distribusi. • Efektivitas diukur melalui pengguna aktif, frekuensi transaksi digital, tingkat gangguan sistem, insiden keamanan informasi, serta indikator kepuasan pengguna. • Internal: IT Business Development and Marketing. • External: customers, application users, agents, and distribution partners. • Effectiveness is measured by active users, frequency of digital transactions, system downtime, information security incidents, and user satisfaction indicators.
9	Kecepatan dan Kemudahan Pembelian Asuransi Speed and Convenience in Purchasing Insurance	• Positif: peningkatan akses perlindungan asuransi, pengalaman nasabah yang lebih mudah, serta dukungan pertumbuhan penjualan. • Potensial negatif: risiko *mis-selling* apabila penyederhanaan proses tidak disertai penjelasan yang memadai. • Positive: expanded access to insurance protection, a more convenient customer experience, and support for sales growth. • Potential negative: risks of mis-selling if process simplification is not accompanied by adequate explanations.	Penyederhanaan proses pembelian dan klaim, penerapan standar waktu respon layanan, penggunaan formulir digital, pelatihan *frontliner* dan agen terkait kewajiban informasi serta perlindungan konsumen. Simplification of the insurance purchase and claims processes, implementation of service response time standards, use of digital forms, and training for frontliners and agents on information obligations and consumer protection.	• Internal: pemasaran, *underwriting*, layanan nasabah, kanal distribusi, dan klaim. • Eksternal: nasabah ritel dan korporasi. • Efektivitas dinilai melalui waktu proses pembelian dan klaim, jumlah dan jenis keluhan, serta hasil survei kepuasan nasabah seperti *average handling time* dan *customer satisfaction index*. • Internal: marketing, underwriting, customer service, distribution channels, and claims. • External: retail and corporate customers. • Effectiveness is assessed based on purchase and claims processing times, the number and types of complaints, and customer satisfaction survey results such as average handling time and the customer satisfaction index.

Assurance [GRI 2-5]

Assurance [GRI 2-5]

Pada tahun pelaporan ini, Tugu Insurance belum menugaskan pihak independen eksternal untuk melakukan *assurance* atas Laporan Keberlanjutan 2025. Namun demikian, Perseroan tetap menjaga kualitas dan keandalan informasi yang disajikan melalui proses penelaahan internal, termasuk *cross-check* kesesuaian pengungkapan dengan ketentuan SEOJK 16/2021 dan GRI Standards 2021.

In this reporting year, Tugu Insurance has not assigned an independent external party to provide assurance on the 2025 Sustainability Report. Nevertheless, the Company maintains the quality and reliability of the information presented through an internal review process, including cross-checking the compliance of disclosures with SEOJK 16/2021 and the GRI Standards 2021.

Perseroan berkomitmen untuk terus meningkatkan kualitas pelaporan keberlanjutan secara berkelanjutan, termasuk penguatan konsistensi pengungkapan dan kelengkapan indeks GRI pada periode pelaporan berikutnya.

The Company is committed to continuously improving the quality of its sustainability reporting, including enhancing disclosure consistency and the completeness of the GRI index in the next reporting period.

Umpan Balik dan Akses Informasi [GRI 2-3]

Feedback and Access to Information [GRI 2-3]

Perseroan terbuka terhadap umpan balik sebagai bagian dari upaya perbaikan berkelanjutan atas kinerja keberlanjutan dan kualitas pelaporan. Tugu Insurance menerima pertanyaan, komentar, saran, maupun masukan dari pembaca dan pemangku kepentingan untuk membantu meningkatkan relevansi dan keandalan informasi dalam laporan ini.

The Company welcomes feedback as part of its continuous efforts to improve sustainability performance and reporting quality. Tugu Insurance receives questions, comments, suggestions, and input from readers and stakeholders to help enhance the relevance and reliability of the information in this report.

Penyampaian umpan balik dapat disampaikan melalui kontak informasi Perseroan sebagai berikut:

Feedback can be submitted through the Company's contact channels as follows:

PT Asuransi Tugu Pratama Indonesia Tbk

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Media Sosial | Social Media

Facebook	: Tugu Insurance
X	: @tuguinsurance
Instagram	: @tuguinsurance, @lifeattugu
LinkedIn	: PT Asuransi Tugu Pratama Indonesia Tbk
YouTube	: Tugu Insurance
TikTok	: @tuguinsurance

Tugu Insurance ambulance
Tugu Insurance ambulance service

Mengusung semangat layanan "*Simply Trusting*", Perusahaan berkomitmen membangun kepercayaan pelanggan sekaligus mengaktualisasikan janji layanan secara konsisten.

Embracing the service spirit of "Simply Trusting," the Company is committed to building customer trust while consistently delivering on its service promises.

Profil Tugu Insurance
Tugu Insurance Profile

.05

Profil Perusahaan [OJK C.2][GRI 2-1][GRI 2-6][GRI 2-7]

Company Profile [OJK C.2][GRI 2-1][GRI 2-6][GRI 2-7]

Nama Perusahaan Company Name	PT Asuransi Tugu Pratama Indonesia Tbk ("Tugu")
Tanggal Pendirian Perusahaan Date of Establishment	25 November 1981 25 November 1981
Bursa Exchange	Bursa Efek Indonesia Indonesia Stock Exchange
Tanggal Pencatatan di Bursa Efek Indonesia Date of Listing on Indonesia Stock Exchange	28 Mei 2018 28 May 2018
Kode Saham Ticker Code	TUGU
Bentuk Badan Hukum Legal Entity	Perseroan Terbatas & Perusahaan Publik Limited Liability Company & Public Company
Dasar Hukum Pendirian Perusahaan Legal Basis of Establishment	Perusahaan didirikan berdasarkan Akta Notaris No. 9 tanggal 25 November 1981 dari Tan Thong Kie, S.H., Akta Pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. Y.A5/177/20 tanggal 15 Maret 1982, didaftarkan pada Kantor Pengadilan Negeri Jakarta No. 1244 dan 1245 tanggal 2 April 1982, dan telah diumumkan pada Berita Negara Republik Indonesia No. 54 tanggal 6 Juli 1982. The Company was established based on Notarial Deed No. 9 dated 25 November 1981 passed before Tan Thong Kie, S.H., legalized by the Minister of Justice of the Republic of Indonesia with Ministerial Decree No. Y.A5/177/20 dated 15 March 1982, Registered in the Jakarta District Court Office No. 1244 and 1245 dated 2 April 1982 and has been published in the Republic of Indonesia's State Gazette No. 54 dated 6 July 1982.
Bidang Usaha Business Field	Asuransi Umum (konvensional & syariah) General Insurance (conventional & sharia)
Kepemilikan Saham (per 31 Desember 2025) Share Ownership (per 31 December 2025)	• 58,50% : PT Pertamina (Persero) • 15,89% : UOB Kay Hian Pte. Ltd • 5,29% : Samsung Fire & Marine Insurance, Co., Ltd. • 20,32% : Masyarakat (masing-masing kepemilikan <5%) Public (with ownership of <5%)
Modal Dasar Authorized Capital	Rp640.000.000.000,-
Modal Ditempatkan dan Disetor Penuh Issued and Fully Paid-Up Capital	Rp177.778.780.000,-
Jumlah Karyawan Total Employees	445 orang | people
Point of Sales and Services (PoSS)	Per 31 Desember 2025 terdapat 29 *Point of Sales and Services* (PoSS) di seluruh Indonesia. As of 31 December 2025, there are 29 Point of Sales and Services (PoSS) across Indonesia.
Alamat Kantor Pusat Address of Head Office	Gedung Wisma Tugu I Jl. H.R. Rasuna Said Kav C8-9 Jakarta Selatan 12920, Indonesia Telepon | Telephone : +62-21 529 61777 (*hunting*) Faksimile | Fax : +62-21 529 61555, 529 62555 *Email* : enquiry@tugu.com; calltia@tugu.com; *Hotline* 24/7 Call TIA : 1500 458 *WhatsApp* : 0811 97 900 100 Facebook : Tugu Insurance X : @tuguinsurance Instagram : @tuguinsurance, @lifeattugu LinkedIn : PT Asuransi Tugu Pratama Indonesia Tbk YouTube : Tugu Insurance TikTok : @tuguinsurance

Sejarah Singkat
Brief History

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

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

PT Asuransi Tugu Pratama Indonesia Tbk ("Tugu Insurance" atau "Perseroan") berdomisili di Jakarta Selatan dan didirikan pada 25 November 1981. Perseroan memulai usahanya sebagai penyedia solusi asuransi untuk industri energi, khususnya dalam mendukung pengelolaan risiko di lingkungan PT Pertamina (Persero), kemudian berkembang memperluas portofolio ke segmen korporasi non-energi dan ritel di berbagai wilayah Indonesia.

Untuk memperkuat struktur permodalan dan mendukung pertumbuhan bisnis yang berkelanjutan, Perseroan melaksanakan Penawaran Umum Perdana (IPO) pada 28 Mei 2018 dengan kode saham "TUGU" di Bursa Efek Indonesia. Hingga saat ini, Tugu Insurance terus memperkuat layanan dan transformasi digital, serta menjaga ketahanan bisnis melalui pengelolaan risiko yang konsisten dan tata kelola yang baik. Informasi lebih lanjut terkait Sejarah Singkat Perusahaan dapat merujuk pada Laporan Tahunan Bab Profil Perusahaan.

PT Asuransi Tugu Pratama Indonesia Tbk ("Tugu Insurance" or the "Company") is based in South Jakarta and was established on 25 November 1981. The Company began its operations as an insurance solutions provider for the energy industry, particularly supporting risk management within PT Pertamina (Persero), and later expanded its portfolio to include non-energy corporate and retail segments across various regions of Indonesia.

In order to strengthen its capital structure and support sustainable business growth, the Company conducted an Initial Public Offering (IPO) on 28 May 2018 with the ticker code "TUGU" on the Indonesia Stock Exchange. Until now, Tugu Insurance continues to enhance its services and digital transformation, while maintaining business resilience through consistent risk management and good governance. For more information on the Company's brief history, please refer to the Company Profile chapter in the Annual Report.

Visi, Misi, dan Tata Nilai Budaya Perusahaan
Vision, Mission, and Corporate Cultural Values

Visi
Vision

Menjadi perusahaan asuransi umum nomor satu di Indonesia.

To be the number one general insurance company in Indonesia.

Misi
Mission

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

Visi dan misi tersebut menjadi pedoman agar setiap langkah Perseroan dijalankan secara bertanggung jawab, dengan mempertimbangkan keberlanjutan kinerja bisnis, kualitas layanan, pengelolaan risiko, serta dampak sosial dan lingkungan.

Untuk menjaga relevansi dan konsistensinya, Perseroan melakukan peninjauan dan penyelarasan arah strategis melalui RJPP dan RKAP secara berkala. Dengan demikian, prinsip keberlanjutan tetap terintegrasi dalam perencanaan, pelaksanaan kegiatan usaha, serta pengambilan keputusan di seluruh fungsi organisasi.

The vision and mission serve as a guide to ensure that every step taken by the Company is carried out responsibly, considering business performance sustainability, service quality, risk management, and social and environmental impacts.

To maintain relevance and consistency, the Company periodically reviews and aligns its strategic direction through the RJPP and RKAP. This ensures, that sustainability principles remain integrated into business planning, operational activities, and decision-making across all organizational functions.

Budaya Perusahaan dan Tata Nilai Perusahaan
Corporate Culture and Corporate Values

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

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

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

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

Budaya Pelayanan Perusahaan
Corporate Service Culture

Sebagai bentuk komitmen terhadap visi, misi dan budaya perusahaan, Tugu Insurance berupaya menghadirkan layanan yang inovatif, terstruktur dan berorientasi pada pelanggan. Perusahaan berupaya untuk mewujudkan melalui semangat layanan perusahaan yang diwujudkan melalui *tagline* layanan "*Simply Trusting*" yang bertujuan untuk membangun kepercayaan pelanggan serta mengaktualisasikan janji pelayanan perusahaan. *Tagline* layanan ini menjadi fondasi utama dalam setiap aktivitas pelayanan, sekaligus merupakan turunan dari *tagline* perusahaan "*Reach New Heights*".

As part of its commitment to the Company's vision, mission, and culture, Tugu Insurance strives to provide innovative, structured, and customer-oriented services. The Company seeks to realize this through its corporate service spirit, expressed in the service tagline "Simply Trusting", which aims to build customer trust and actualize the company's service promises. This service tagline serves as the foundation for every service activity and is derived from the Company's tagline "Reach New Heights".

Dalam upaya mewujudkan visi, misi, dan tata nilai serta semangat perusahaan, Tugu Insurance menanamkan budaya perusahaan sebagai landasan perilaku seluruh insan perusahaan. Budaya perusahaan kemudian diterjemahkan ke dalam budaya pelayanan kepada

In pursuing the realization of its vision, mission, values, and corporate spirit, Tugu Insurance instills a corporate culture as the behavioral foundation for all employees. This corporate culture is then translated into a customer service culture through Tugu TREND Service Value Proposition,

pelanggan melalui *Service Value Proposition* Tugu TREND, mencakup nilai-nilai:
1. Trusted
2. Easiness
3. Friendliness

Service Value Proposition (SVP) merupakan nilai-nilai yang ditawarkan oleh Tugu Insurance kepada pelanggan dalam memberikan pelayanan yang prima kepada seluruh *stakeholder*. SVP mencerminkan manfaat dan nilai tambah yang diperoleh pelanggan, sehingga pelanggan dapat merasakan pengalaman layanan yang unggul, konsisten, dan bermakna. Mencakup *benefit* atau keuntungan yang diperoleh pelanggan saat mengakses layanan, agar pelanggan dapat merasakan pengalaman layanan yang ditawarkan perusahaan.

Melalui kerangka ini, Tugu Insurance berkomitmen untuk menjadi perusahaan asuransi terdepan dengan senantiasa menghadirkan layanan unggul, membangun kepercayaan, dan memberikan kontribusi nyata baik bagi pelanggan maupun bangsa Indonesia. Komitmen tersebut diwujudkan melalui keselarasan antara *tagline*, visi, misi, serta budaya perusahaan yang menjadi acuan utama dalam setiap langkah perusahaan.

which encompasses the following values:

1. Trusted
2. Easiness
3. Friendliness

The Service Value Proposition (SVP) is the values that Tugu Insurance offers to its customers to deliver excellent service to all stakeholders. The SVP reflects the benefits and added value that customers receive, enabling them to experience superior, consistent, and meaningful service. It includes the advantages customers gain when accessing services, ensuring they experience the service excellence offered by the Company.

Through this framework, Tugu Insurance is committed to being a leading insurance company by consistently delivering superior services, building trust, and making a tangible contribution to both its customers and the nation of Indonesia. This commitment is realized through the alignment of the tagline, vision, mission, and corporate culture, which serve as the Company's primary reference in every step it takes.

Kegiatan Membangun Budaya Keberlanjutan [OJK F.1]
Building a Culture of Sustainability [OJK F.1]

Tugu Insurance membangun budaya keberlanjutan dengan menanamkan etika, integritas, dan prinsip *Good Corporate Governance* (GCG) sebagai bagian dari perilaku kerja sehari-hari seluruh Insan Tugu. Budaya ini dikembangkan melalui kebijakan dan pedoman perusahaan, penguatan mekanisme kepatuhan, serta program internalisasi yang mendorong terciptanya lingkungan kerja yang bertanggung jawab, transparan, dan berorientasi pada keberlanjutan. Penguatan budaya ini melengkapi penerapan visi, misi, dan nilai perusahaan.

Untuk memastikan nilai keberlanjutan diterapkan secara konsisten di seluruh lini organisasi, Perseroan secara berkelanjutan menjalankan program internalisasi budaya dan tata nilai perusahaan. Program ini dilakukan agar setiap Insan Tugu memahami perannya dalam menjaga kualitas layanan, memperkuat tata kelola, serta mendukung praktik bisnis yang bertanggung jawab.

Kegiatan internalisasi budaya keberlanjutan yang dilakukan Perseroan mencakup:
1. Sosialisasi nilai AKHLAK dan kode etik perusahaan;
2. Pelatihan etika bisnis dan kepatuhan, termasuk pencegahan anti-penyuapan;
3. Penguatan kesadaran HSSE sebagai bagian dari disiplin kerja;
4. Komunikasi internal terkait keuangan berkelanjutan dan ESG; dan
5. Integrasi nilai budaya dan keberlanjutan dalam pengembangan kompetensi serta evaluasi kinerja.

Tugu Insurance fosters sustainability culture by instilling ethics, integrity, and the principles of Good Corporate Governance (GCG) as part of the daily work behavior of all Tugu employees. This culture is developed through company policies and guidelines, strengthening compliance mechanisms, and internalization programs that promote a responsible, transparent, and sustainability-oriented work environment. Strengthening this culture complements the implementation of the Company's vision, mission, and values.

To ensure that sustainability values are consistently applied across the organization, the Company continuously conducts programs to internalize corporate culture and values. These programs are designed so that every Tugu employee understands their role in maintaining service quality, reinforcing governance, and supporting responsible business practices.

The Company's internalization activities for a sustainability culture include:
1. Dissemination of AKHLAK values and the Company's code of ethics;
2. Training on business ethics and compliance, including anti-bribery prevention;
3. Raising HSSE awareness as part of work discipline;
4. Internal communications related to sustainable finance and ESG; and
5. Integration of cultural and sustainability values in competency development and performance evaluation.

Melalui pendekatan tersebut, Tugu Insurance memastikan bahwa prinsip tata kelola yang baik, kepedulian sosial, dan tanggung jawab lingkungan tidak hanya tercermin dalam kebijakan, tetapi juga diterapkan dalam proses kerja dan pengambilan keputusan di seluruh unit kerja.

Through this approach, Tugu Insurance ensures that principles of good governance, social responsibility, and environmental responsibility are not only reflected in policies but are also applied in daily work processes and decision-making across all business units.

Kegiatan Membangun Budaya Keberlanjutan
Buildingr a Culture of Sustainability

No	Nama Seminar Name of Seminar	Tanggal Pelaksanaan Date
1.	*Wellbeing Series:* • *Mental Wellbeing: Recharge to Reach New Heights* • *Physical Wellbeing: People Transformation - Healthy Lifestyle* • *Physical Wellbeing:* 17 Siasat *Healthy Lifestyle* • *Financial Wellbeing:* Cermat Mengelola Keuangan dan Menumpas Mental *Block* dalam Pengelolaan Keuangan Wellbeing Series: • Mental Wellbeing: Recharge to Reach New Heights • Physical Wellbeing: People Transformation - Healthy Lifestyle • Physical Wellbeing: 17 Strategies for a Healthy Lifestyle • Financial Wellbeing: Managing Finances Wisely and Overcoming Mental Blocks in Financial Management	• 6 Januari 2025 • 14 April 2025 • 25 November 2025 • 11 Desember 2025 • 6 January 2025 • 14 April 2025 • 25 November 2025 • 11 December 2025
2.	*Growth Mindset Series: Robust People Transformation* dalam agenda *Town Hall Meeting* Growth Mindset Series: Robust People Transformation in the Town Hall Meeting agenda	10 Februari 2025 10 February 2025
3.	*Knowledge Management Awareness*	18 Juni 2025 18 June 2025
4.	AKHLAK *Series*	24 Juli 2025 24 July 2025
5.	*Intermediate Service Training Program (Total 26 Batch)*	13 Agustus-18 September 2025 13 August-18 September 2025
6.	*Health Talk:* Pola Hidup Sehat untuk Mencegah Penyakit Kolesterol, Diabetes & Jantung Health Talk: Healthy Lifestyle to Prevent Cholesterol, Diabetes & Heart Disease	25 September 2025 25 September 2025
7.	Sosialisasi Pemahaman Gratifikasi bersama pembicara dari KPK Dissemination of Gratification Awareness with a speaker from KPK	2 Oktober 2025 2 October 2025
8.	Implementasi ISO 37001:2016 yang berkelanjutan melalui *Surveillance* Audit Sustainable Implementation of ISO 37001:2016 through Surveillance Audits	9 Oktober 2025 9 October 2025
9.	Budaya Pelayanan Prima untuk Garda Depan Culture of Excellent Service for Frontline Staff	25 Oktober 2025 25 October 2025
10.	*Integrity in Action: Strengthening Governance & Managing Procurement Risks*	17 November 2025 17 November 2025
11.	*Leader's Talk: Sharing Session - Success Story* Implementasi *Service Excellence* Leader's Talk: Sharing Session - Success Stories in Implementing Service Excellence	26 November 2025 26 November 2025
12.	*Service Refreshment Training* untuk Pelaksana Service Refreshment Training for Practitioners	29 November 2025 29 November 2025
13.	*Leading Continuous Improvement Strategy*	4 Desember 2025 4 December 2025

Skala Usaha [OJK C.3] [GRI 2-6, 2-7]
Business Scale [OJK C.3] [GRI 2-6, 2-7]

Informasi skala usaha Perseroan mencakup total aset dan total liabilitas, profil jumlah karyawan berdasarkan jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan, komposisi persentase kepemilikan saham, serta cakupan wilayah operasional.

Information on the Company's business scale includes total assets and total liabilities, employee profile by gender, position, age, education level, and employment status, the percentage composition of share ownership, as well as the scope of operational areas.

Informasi Keuangan
Financial Information

Uraian Description	Satuan Unit	2025	2024*	2023*
Jumlah Aset Total Assets	Miliar Rp Billion IDR	27.713	22.346	22.133
Jumlah Liabilitas Total Liabilities	Miliar Rp Billion IDR	17.539	12.464	12.297
Jumlah Ekuitas Total Equity	Miliar Rp Billion IDR	10.174	9.882	9.836
Pendapatan Revenues	Miliar Rp Billion IDR	2.283	1.714	3.591
Laba Tahun Berjalan Income for the Year	Miliar Rp Billion IDR	762	422	1.302

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

Informasi Produksi
Information on Production

Uraian Description	Satuan Unit	2025	2024	2023
Pendapatan Asuransi* Insurance Revenue*	Miliar Rp Billion IDR	9.107	7.458	7.710
Pendapatan Beban dari Kontrak Reasuransi * Reinsurance Contract Revenue (expense)*	Miliar Rp Billion IDR	168	(2.243)	(4.368)
Jumlah Karyawan Total Employees	Orang Employee	445	469	459
Kepemilikan Saham Terbesar Largest Share Ownership	%	58,50	58,50	58,50
Wilayah Operasional Operational Area	PoSS	29	31	31
Jumlah Produk/Jasa Total Products/Services	Jenis Type	Asuransi Umum Korporat & Ritel; Asuransi Umum Syariah Corporate & Retail General Insurance; Sharia General Insurance	Asuransi Umum Korporat & Ritel; Asuransi Umum Syariah Corporate & Retail General Insurance; Sharia General Insurance	Asuransi Umum Korporat & Ritel; Asuransi Umum Syariah Corporate & Retail General Insurance; Sharia General Insurance

* Tahun 2024 merupakan laporan keuangan yang disajikan kembali sehubungan dengan penerapan PSAK 117.
* The 2024 financial statements have been restated in connection with the adoption of PSAK 117.

Komposisi Karyawan
Employee Composition

Komposisi karyawan menjadi salah satu indikator penting bagi Perseroan dalam memastikan pengelolaan SDM berjalan secara inklusif, terstruktur, dan selaras dengan kebutuhan bisnis. Tugu Insurance secara berkala memantau profil tenaga kerja berdasarkan status ketenagakerjaan, jenis kelamin, jabatan, usia, tingkat pendidikan, serta wilayah kerja sebagai dasar perencanaan kebutuhan SDM, pengembangan kompetensi, dan penguatan budaya kerja.

Pada tahun 2025, jumlah karyawan Tugu Insurance tercatat 445 orang, dengan komposisi 274 karyawan pria dan 171 karyawan wanita. Jumlah ini menurun jika dibandingkan dengan tahun 2024. Mayoritas karyawan merupakan pekerja tetap, didominasi oleh kelompok usia produktif 31-40 tahun, serta memiliki latar belakang pendidikan

Employee composition is one of the Company's key indicators for ensuring that HR management is conducted inclusively, systematically, and aligned with business needs. Tugu Insurance regularly monitors its workforce profile based on employment status, gender, position, age, education level, and work location, serving as the basis for HR planning, competency development, and strengthening workplace culture.

In 2025, Tugu Insurance had a total of 445 employees, consisting of 274 male employees and 171 female employees. This number represents a decrease compared to 2024. The majority of employees are permanent staff, predominantly in the 31-40 age group, and hold a bachelor's degree or equivalent. Employees are distributed across the Head Office and the PoSS service network, supporting

sarjana dan sederajat. Karyawan Perseroan tersebar di Kantor Pusat dan jaringan layanan PoSS, yang mendukung kesinambungan operasional sekaligus memperkuat kualitas layanan dan pertumbuhan Perseroan secara berkelanjutan.

operational continuity while enhancing the Company's service quality and sustainable growth.

Komposisi Karyawan Berdasarkan Kontrak Kerja dan Jenis Kelamin (Orang)

Employee Composition Based on Employment Contracts and Gender (Employees)

Status	2025			2024			2023		
	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	208	121	329	220	122	342	230	123	353
Pekerja Waktu Tertentu (Pekerja Kontrak) Contract Employees	57	46	103	61	54	115	50	46	96
Pekerja Perbantuan (PT Pertamina (Persero)) Seconded Employees (PT Pertamina (Persero))	4	3	7	2	2	4	-	2	2
Pekerja Diperbantukan di Entitas Anak Employees Seconded at Subsidiaries	5	1	6	7	1	8	7	1	8
Jumlah Total	**274**	**171**	**445**	**290**	**179**	**469**	**287**	**172**	**459**

Komposisi Karyawan Berdasarkan Jabatan (Level Organisasi)

Employee Composition Based on Position (Organization Level)

Jabatan (Level Organisasi) Position (Organization Level)	2025			2024			2023		
	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	1	2	1	1	2
Group Head & VP	16	5	21	13	4	17	15	5	20
Pekerja Perbantuan di Anak Perusahaan Employees Seconded at Subsidiaries	5	1	6	7	1	8	7	1	8
Department Head	47	14	61	45	12	57	44	12	56
Manajer Manager	16	5	21	21	6	27	26	8	34
Officer	128	76	204	127	69	196	124	64	188
Staf Staff	61	69	130	75	86	161	67	81	148
Pelaksana Support	-	-	-	1	-	1	3	-	3
Jumlah Total	**274**	**171**	**445**	**290**	**179**	**469**	**287**	**172**	**459**

Komposisi Karyawan Berdasarkan Rentang Usia

Employee Composition Based on Age Range

Rentang Usia Age Range	2025			2024			2023		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
21-30	30	46	76	39	57	96	36	58	94
31-40	114	85	199	125	84	209	119	74	193
41-50	97	34	131	85	33	118	80	34	113
≥51	33	6	39	41	5	46	52	6	59
Jumlah Total	**274**	**171**	**445**	**290**	**179**	**469**	**287**	**172**	**459**

Komposisi Karyawan Berdasarkan Pendidikan
Employee Composition Based on Educational Level

Tingkat Pendidikan Educational Level	2025			2024			2023		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
S3 Doctoral	1	1	2	1	-	1	1	-	1
S2 Post Graduate	52	15	67	56	15	71	54	14	68
Sarjana dan Sederajat Graduate and Equivalent	216	151	367	226	160	386	221	153	374
Diploma	4	4	8	5	4	9	7	5	12
SD, SMP, SMA Sederajat Elementary School, Junior High School, Senior High School & Equivalent	1	-	1	2	-	2	4	-	4
Jumlah Total	**274**	**171**	**445**	**290**	**179**	**469**	**287**	**172**	**459**

Karyawan Berdasarkan Wilayah dan Jenis Kelamin (Orang)
Employees by Region and Gender (Employees)

Wilayah Region	2025			2024			2023		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Kantor Pusat Head Office	202	135	337	214	146	360	214	140	354
Kantor PoSS PoSS Offices	67	35	102	69	32	101	66	31	97
Anak Perusahaan Subsidiaries	5	1	6	7	1	8	7	1	8
Jumlah Total	**274**	**171**	**445**	**290**	**179**	**469**	**287**	**172**	**459**

Jumlah Level Karyawan yang Dimiliki oleh Laki-Laki dan Perempuan Berdasarkan Kelompok Umur (Orang) [S-02]
Number of Employee Levels Held by Males and Females by Age Group (Employees) [S-02]

Rentang Usia (Tahun) Age Range (Years Old)	Level Jabatan Job Level								Jumlah Karyawan Total Employees
	Entry-level		*Mid-level*		*Senior-level*		*Executive-level*		
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	
18-25	6	8	4	8	-	-	-	-	26
26-35	29	46	42	37	3	-	-	-	157
36-45	22	15	61	22	29	11	10	2	172
46-55	4	-	17	10	19	7	6	4	67
>55	-	-	4	-	13	1	5	-	23
Total	**61**	**69**	**128**	**77**	**64**	**19**	**21**	**6**	**445**

Jumlah Level Karyawan yang Dimiliki oleh Laki-Laki dan Perempuan Berdasarkan Jenis Kelamin (Orang) [S-01]
Number of Employee Levels Held by Males and Females by Gender (Employees) [S-01]

Level Jabatan Job Level	Laki-Laki Male		Perempuan Female	
	Jumlah Karyawan Total Employees	Persentase Karyawan (%) Employee Percentage (%)	Jumlah Karyawan Total Employees	Persentase Karyawan (%) Employee Percentage (%)
Executive-level	21	4,72	6	1,35
Senior-level	64	14,38	19	4,27
Mid-level	128	28,76	77	17,30
Entry-level	61	13,71	69	15,51
Total Karyawan **Total Employees**	**274**	**61,57**	**171**	**38,43**

Perputaran Karyawan
Employee Turnover

Tingkat Pergantian Karyawan [S-03]
Employee Turnover Rate [S-03]

Uraian Description	Jumlah Karyawan (dalam tahun pelaporan) Number of Employees (in the reporting year)	Percentage Karyawan (dalam tahun pelaporan) Percentage of Employees (in the reporting year)
Jumlah Karyawan *Resign*/Pemutusan Hubungan Kerja Number of Resigned/Terminated Employees	68 Karyawan 68 Employees	14,91%
Jumlah Karyawan Baru/Pengganti Number of New/Replacement Employees	54 Karyawan 54 Employees	11,84 %

* Jumlah karyawan dalam tahun pelaporan 2025 sebanyak 445 orang. | The number of employees in the 2025 reporting year was 445.

Jumlah Karyawan Sementara 2025 [S-04]
Number of Temporary Employees in 2025 [S-04]

Uraian Description	Jumlah Karyawan (dalam tahun pelaporan) Number of Employees (in the reporting year)	Persentase Karyawan (dalam tahun pelaporan) Percentage of Employees (in the reporting year)
Jumlah Karyawan Perusahaan yang Dipegang oleh Kontraktor dan/atau Konsultan Number of Company Employees Managed by Contractors and/or Consultants	156	25,96%

Pelatihan dan Pengembangan Karyawan [S-05]
Employee Training and Development [S-05]

Rata-rata Jam Pelatihan per Karyawan dalam Tahun Pelaporan Average Training Hours per Employee in the Reporting Year	Jumlah Karyawan yang Ikut serta dalam Program Pelatihan Number of Employees Participating in Training Programs	Persentase jumlah Karyawan yang Ikut serta dalam Pelatihan Percentage of Employees Participating in Training
24,55 Jam/Karyawan 24.55 Hours/Employee	445	24,55%

Jumlah Kecelakaan Kerja [S-06]
Number of Workplace Accidents [S-06]

Frekuensi Kecelakaan Kerja dari Total Karyawan Workplace Accident Frequency from Total Employees	Persentase Kerja Serius yang Berakibat Cedera Serius dan Fatal dari Total Karyawan (%) Percentage of Serious Work Incidents Resulting in Serious or Fatal Injuries from Total Employees (%)
0	0

Jumlah Kejadian Pelanggaran Hak Asasi Manusia [S-07]
Number of Human Rights Violations [S-07]

Jumlah Pelanggaran Hak Asasi Manusia dalam Tahun Pelaporan Number of Human Rights Violations in the Reporting Year	0

Kepemilikan Saham

Komposisi pemegang saham merupakan salah satu informasi penting yang mencerminkan struktur kepemilikan dan dukungan pemangku kepentingan terhadap arah pertumbuhan Perseroan. Struktur kepemilikan yang jelas dan stabil menjadi fondasi bagi Tugu Insurance dalam menjaga tata kelola perusahaan yang baik, memperkuat ketahanan bisnis, serta memastikan pengambilan keputusan strategis berjalan secara akuntabel dan selaras dengan kepentingan jangka panjang.

Per 31 Desember 2025, pemegang saham terbesar Tugu Insurance adalah PT Pertamina (Persero) dengan kepemilikan 58,50%, diikuti oleh UOB Kay Hian Pte. Ltd. sebesar 15,89% dan Samsung Fire and Marine Insurance Co. Ltd. sebesar 5,29%. Sisa kepemilikan sebesar 20,32% dimiliki oleh pemegang saham lainnya dengan kepemilikan di bawah 5%. Komposisi ini menunjukkan dukungan pemegang saham utama terhadap penguatan permodalan, pengembangan bisnis, serta penerapan tata kelola yang konsisten untuk mendukung keberlanjutan kinerja Perseroan.

Share Ownership

The composition of shareholders is an important piece of information that reflects the ownership structure and stakeholder support for the Company's growth direction. A clear and stable ownership structure serves as the foundation for Tugu Insurance in maintaining good corporate governance, strengthening business resilience, and ensuring that strategic decision-making is conducted in an accountable manner and aligned with long-term interests.

As of 31 December 2025, Tugu Insurance's largest shareholder is PT Pertamina (Persero) with a 58.50% stake, followed by UOB Kay Hian Pte. Ltd. with 15.89%, and Samsung Fire and Marine Insurance Co. Ltd. with 5.29%. The remaining 20.32% is owned by other shareholders holding less than 5% each. This composition demonstrates the main shareholders' support in strengthening capital, developing business, and implementing consistent governance to support the Company's sustainable performance.

Komposisi Pemegang Saham
Shareholder Composition

Pemegang Saham Shareholder	2025 (%)	2024 (%)	2023 (%)
PT Pertamina (Persero)	58,50	58,50	58,50
UOB Kay Hian Pte. Ltd.	15,89	15,89	15,89
Samsung Fire and Marine Insurance Co. Ltd.	5,29	5,29	5,29
Pemegang Saham Lainnya (di bawah 5%) Other Shareholders (under 5%)	20,32	20,32	20,32
Jumlah **Total**	**100,00**	**100,00**	**100,00**

Wilayah Operasional
Operational Area

Wilayah Region	2025
Wilayah Operasi di Indonesia Operational Area in Indonesia	
Kantor Pusat Head Office	Wisma Tugu 1, Jl. H.R. Rasuna Said Kav. C8-9, Jakarta 12920 Indonesia
PoSS *(Point of Sales & Service) Group & Related Branch*	29 PoSS *(Points of Sales & Service)* yaitu: Jakarta 1, Jakarta 2, Jakarta 3, Jakarta 4, Jakarta 5, Medan, Pekanbaru, Palembang, Bandar Lampung, Bekasi, Banten, Bogor, Jambi, Padang, Bandung, Cirebon, Semarang, Solo, Yogyakarta, Surabaya, Malang, Denpasar, Makassar, Palu, Balikpapan, Pontianak, Samarinda, Banjarmasin, Banda Aceh 29 PoSS (Points of Sales & Service), namely: Jakarta 1, Jakarta 2, Jakarta 3, Jakarta 4, Jakarta 5, Medan, Pekanbaru, Palembang, Bandar Lampung, Bekasi, Banten, Bogor, Jambi, Padang, Bandung, Cirebon, Semarang, Solo, Yogyakarta, Surabaya, Malang, Denpasar, Makassar, Palu, Balikpapan, Pontianak, Samarinda, Banjarmasin, Banda Aceh

Wilayah Operasi di Luar Negeri
Overseas Operational Area

Kantor Perwakilan Representative Office	Hong Kong

*Khusus menangani Asuransi Syariah.
*Specifically handling Sharia Insurance.

Peta Wilayah Operasional
Operational Area Map

*Informasi lengkap terkait detail peta wilayah operasional dan alamatnya dapat dilihat pada Laporan Tahunan (*Annual Report*) 2025 Bab Profil Perusahaan.
*Complete information regarding the operational area map and the addresses can be found in the 2025 Annual Report, Company Profile chapter.

Pasar yang Dilayani
Market Served

Tugu Insurance berkomitmen menyediakan layanan asuransi umum yang relevan, kompetitif, dan andal bagi berbagai segmen pelanggan di seluruh Indonesia, mencakup korporasi, BUMN, UMKM, maupun ritel. Dukungan jaringan layanan Perseroan melalui *Point of Sales & Services* (PoSS), kanal digital, serta sinergi entitas anak dan Tugu Group memungkinkan Tugu Insurance menjangkau nasabah di berbagai wilayah sekaligus melayani kebutuhan perlindungan pada sektor-sektor strategis, seperti energi, infrastruktur, transportasi, dan perdagangan.

Tugu Insurance is committed to providing relevant, competitive, and reliable general insurance services to a wide range of customers across Indonesia, including corporations, state-owned enterprises (SOEs), SMEs, and retail clients. The Company's service network, through Points of Sales & Services (PoSS), digital channels, and the synergy with subsidiaries and the Tugu Group, enables Tugu Insurance to reach customers in various regions while meeting protection needs in strategic sectors such as energy, infrastructure, transportation, and trade.

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

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

“Portofolio Perseroan mencakup lebih dari 100 produk asuransi berizin OJK di segmen korporasi dan ritel, baik konvensional maupun syariah, termasuk dukungan reasuransi.

The Company’s portfolio includes more than 100 OJK-licensed insurance products in both corporate and retail segments, covering conventional and sharia offerings, including reinsurance support.

Tugu Insurance terus melakukan inovasi produk untuk menghadirkan perlindungan yang relevan dengan kebutuhan nasabah sekaligus mendukung agenda pembangunan berkelanjutan. Portofolio Perseroan mencakup lebih dari 100 produk asuransi berizin OJK di segmen korporasi dan ritel, baik konvensional maupun syariah, termasuk dukungan reasuransi. Sejumlah produk juga dikategorikan sebagai Kegiatan Usaha Berkelanjutan (KKUB) sesuai kerangka keuangan berkelanjutan OJK.

Tugu Insurance continuously innovates its products to provide protection that is relevant to customer needs while supporting the sustainable development agenda. The Company’s portfolio includes more than 100 OJK-licensed insurance products in both corporate and retail segments, covering conventional and sharia offerings, including reinsurance support. Several products are also classified as Sustainable Business Activities (KKUB) in accordance with OJK’s sustainable finance framework.

Produk dan Layanan Berorientasi Keberlanjutan (KKUB)
Sustainability-Oriented Products and Services (KKUB)

Dalam mendukung transisi menuju ekonomi hijau, Tugu Insurance mengembangkan produk yang mendukung aktivitas ramah lingkungan dan infrastruktur berkelanjutan, antara lain:

1. Asuransi kendaraan listrik t drive EV (konvensional dan syariah) untuk mendukung peningkatan penggunaan kendaraan rendah emisi di Indonesia;
2. Perlindungan aset energi terbarukan, seperti pembangkit listrik tenaga panas bumi, tenaga air, tenaga surya, serta infrastruktur penunjang lainnya; dan
3. Produk yang sedang dikaji untuk mendukung transisi energi & *ESG (Environmental, Social, Governance)* berfokus kepada proses perdagangan karbon *(carbon trading)*. Produk-produk asuransi ini membantu menstabilkan pasar karbon, meningkatkan kepercayaan investor, dan memastikan kredibilitas transaksi kredit karbon.

In order to support the transition to a green economy, Tugu Insurance develops products that promote environmentally friendly activities and sustainable infrastructure, including:

1. t drive EV electric vehicle insurance (conventional and sharia) to support increased adoption of low-emission vehicles in Indonesia;
2. Protection for renewable energy assets, such as geothermal, hydro, and solar power plants, as well as supporting infrastructure; and
3. Products under review to support energy transition and ESG (Environmental, Social, Governance), focusing on carbon trading processes. These insurance products help stabilize the carbon market, enhance investor confidence, and ensure the credibility of carbon credit transactions.

Produk-produk tersebut diklasifikasikan sebagai portofolio KKUB dan selaras dengan Tujuan Pembangunan

These products are classified within the KKUB portfolio and align with the Sustainable Development Goals

Berkelanjutan (TPB), khususnya TPB 7 (Energi Bersih dan Terjangkau), TPB 9 (Industri, Inovasi, dan Infrastruktur), serta TPB 13 (Penanganan Perubahan Iklim).

(SDGs), particularly SDG 7 (Affordable and Clean Energy), SDG 9 (Industry, Innovation, and Infrastructure), and SDG 13 (Climate Action).

Layanan Manajemen Risiko yang Mendukung Keberlanjutan
Risk Management Services Supporting Sustainability

Sebagai bagian dari peran Perseroan dalam memperkuat ketahanan keberlanjutan nasabah, layanan manajemen risiko yang disediakan, Perseroan menyediakan layanan manajemen risiko untuk membantu nasabah mengelola risiko ESG dan operasional secara lebih baik, antara lain:

1. Layanan manajemen risiko melalui dukungan konsultatif untuk mengidentifikasi, menganalisis, dan mengendalikan risiko utama, yang mencakup risiko operasional, keselamatan, lingkungan dan risiko ESG di sektor energi, transportasi, dan infrastruktur; serta
2. Memberikan layanan konsultatif pemeriksaan dan penilaian risiko (*risk valuation* serta *risk survey/ assessment*) melalui survei lapangan. Perseroan membantu nasabah memahami profil risiko pertanggungan yang turut memperhatikan aspek keselamatan kerja dan potensi dampak lingkungan, sehingga nasabah terdorong menerapkan standar penerapan standar pengelolaan risiko yang lebih baik.

As part of the Company's role in strengthening the sustainability resilience of its customers, the Company provides risk management services to help clients better manage ESG and operational risks, including:

1. Risk management services through consultative support to identify, analyze, and control key risks, covering operational, safety, environmental, and ESG risks in the energy, transportation, and infrastructure sectors; and

2. Providing consultative risk inspection and assessment services (risk valuation and risk survey/ assessment) through field surveys. The Company helps clients understand their insurance risk profiles while considering workplace safety and potential environmental impacts, thereby encouraging clients to implement higher standards of risk management practices.

Kanal Layanan dan Digitalisasi yang Ramah Lingkungan
Environmentally Friendly Service Channels and Digitalization

Untuk memperkuat pengalaman pelanggan sekaligus mengurangi penggunaan kertas dan kebutuhan tatap muka, Tugu Insurance mengoptimalkan berbagai kanal layanan dan platform digital, meliputi:

1. *Call* TIA 24/7, layanan bantuan darurat jalan raya t rex, serta 29 *Point of Sales & Services* (PoSS) yang tersebar di seluruh Indonesia;
2. Aplikasi t friends untuk mendukung proses pemasaran dan layanan secara digital, sehingga mengurangi penggunaan formulir fisik dan perjalanan tatap muka; serta
3. Pemanfaatan kanal *online*, termasuk *website* dan media sosial (Instagram, Facebook, X, LinkedIn, YouTube, dan TikTok) untuk edukasi produk, literasi asuransi, serta penyampaian informasi terkini secara lebih efisien.

To enhance the customer experience while reducing paper usage and the need for in-person interactions, Tugu Insurance optimizes various service channels and digital platforms, including:

1. Call TIA 24/7, t rex roadside emergency assistance, and 29 Points of Sales & Services (PoSS) located across Indonesia;
2. t friends application to support marketing and service processes digitally, reducing reliance on physical forms and face-to-face meetings; and

3. Utilization of online channels, including the website and social media platforms (Instagram, Facebook, X, LinkedIn, YouTube, and TikTok) for product education, insurance literacy, and efficient delivery of up-to-date information.

Melalui kombinasi produk KKUB, layanan manajemen risiko, dan kanal digital tersebut, Perseroan memperkuat perannya sebagai penyedia solusi perlindungan yang tidak hanya melindungi aset dan bisnis nasabah, tetapi juga mendorong praktik usaha yang lebih berkelanjutan dan rendah emisi.

Through the combination of KKUB products, risk management services, and digital channels, the Company strengthens its role as a protection solution provider that not only safeguards customers' assets and businesses but also promotes more sustainable and low-emission business practices.

Informasi lebih rinci mengenai produk dan layanan Perseroan dapat dilihat pada Laporan Tahunan 2025 pada bab Profil Perusahaan.

More detailed information on the Company's products and services can be found in the 2025 Annual Report on Company Profile chapter.

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

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

Tugu Insurance berperan aktif dalam berbagai asosiasi industri dan profesional yang relevan dengan kegiatan usaha Perseroan, baik di bidang asuransi umum, pasar modal, maupun tata kelola perusahaan. Keikutsertaan ini mendukung Perseroan dalam mengikuti perkembangan regulasi dan praktik terbaik, memperluas jejaring kolaborasi, serta memperkuat kontribusi dalam forum industri, termasuk dalam pembahasan isu keberlanjutan dan keuangan berkelanjutan.

Tugu Insurance actively participates in various industry and professional associations relevant to the Company's business activities, including general insurance, capital markets, and corporate governance. This participation helps the Company stay updated on regulatory developments and best practices, expand collaborative networks, and strengthen its contribution in industry forums, including discussions on sustainability and sustainable finance.

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 & Industry (KADIN)	Anggota Member
Indonesia Corporate Secretary Association (ICSA)	Anggota Member
Indonesia Senior Executive Association (ISEA)	*Corporate Strategic Partner*
Perhimpunan Hubungan Masyarakat Indonesia (PERHUMAS) Indonesian Public Relations Associations (PERHUMAS)	Anggota Member
PR Society Communication Management	Anggota & Pengurus Member & Management

Perubahan Signifikan [OJK C.6] [GRI 2-6]

Significant Changes [OJK C.6] [GRI 2-6]

Pada tahun 2025, Perseroan mengalami perubahan dalam komposisi Dewan Komisaris dan Direksi sebagai bagian dari dinamika organisasi dan keputusan Rapat Umum Pemegang Saham. Meskipun terdapat penyesuaian dalam struktur kepengurusan, perubahan tersebut tidak memberikan dampak signifikan terhadap arah strategis, kebijakan keberlanjutan, maupun kinerja operasional Perseroan. Perseroan memastikan bahwa seluruh komitmen terhadap pemangku kepentingan, regulator, serta target jangka menengah dan panjang tetap berjalan konsisten sesuai rencana yang telah ditetapkan.

In 2025, the Company underwent changes to the composition of the Board of Commissioners and Board of Directors as part of the organizational dynamics and resolutions of the General Meeting of Shareholders. Although there were adjustments to the management structure, these changes did not significantly impact the Company's strategic direction, sustainability policies, or operational performance. The Company ensures that all commitments to stakeholders, regulators, and medium- and long-term targets remain consistent with the established plans.

Rantai Pasokan [GRI 2-6]

Supply Chain [GRI 2-6]

Rantai pasokan Tugu Insurance terdiri dari berbagai pihak ketiga atau mitra bisnis yang mendukung kegiatan operasional Perseroan, mulai dari penyedia jasa profesional, perbankan, teknologi informasi, pemasaran, hingga dukungan operasional kantor. Perseroan memilih pemasok berdasarkan kompetensi, rekam jejak kinerja, kepatuhan terhadap ketentuan hukum yang berlaku, serta komitmen untuk menjalankan standar etika dan prinsip keberlanjutan sesuai kebijakan Perseroan.

Selama periode pelaporan, Tugu Insurance bekerja sama dengan sejumlah pemasok barang dan jasa dengan total nilai kontrak pekerjaan tertentu, sebagaimana disajikan pada tabel di bawah ini. Informasi tersebut memberikan gambaran mengenai skala dan keragaman dukungan rantai pasokan dalam menjaga kelancaran operasional dan kualitas layanan asuransi bagi nasabah.

Tugu Insurance's supply chain consists of various third parties or business partners that support the Company's operational activities, ranging from professional service providers, banking, information technology, marketing, to office operational support. The Company selects suppliers based on their competence, performance track record, compliance with applicable laws, and commitment to upholding ethical standards and sustainability principles in accordance with the Company's policies.

During the reporting period, Tugu Insurance collaborated with a number of goods and services suppliers with a total contract value of certain projects, as presented in the table below. This information provides an overview of the scale and diversity of supply chain support in ensuring smooth operations and the quality of insurance services for customers.

Data Pemasok dan Nilai Kontrak Pekerjaan
Data of Supplier and Work Contract Value

Lokasi Geografis Pemasok Supplier Geographic Location	Jumlah Pemasok Barang dan Jasa Number of Goods and Services Supplier			Nilai Kontrak Pekerjaan (Rupiah) Work Contract Value (Rupiah)		
	2025	2024	2023	2025	2024	2023
Nasional (Lokal) National (Local)	153	122	93	225.846.228.999	71.890.533.660	85.614.338.007
Internasional International	7	7	5	775.778.013	1.107.086.219	473.902.342
Jumlah Total	**160**	**129**	**98**	**226.622.007.012**	**72.997.619.879**	**86.088.240.349**

Inisiatif Eksternal
External Initiatives

CALL TIA as Call Center Car insurance for achieving Exceptional Service Excellent	
Tanggal Date	**Januari 2025** January 2025
Nama Acara Name of Event	**CCSEA 2025**
Diberikan oleh Awarded by	**Majalah Marketing**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

Ery Widiatmoko as Indonesia's Top 20 Chief Marketing Officer Awards 2025	
Tanggal Date	**31 Januari 2025** 31 January 2025
Nama Acara Name of Event	**Indonesia's Top 20 CMO Awards 2025**
Diberikan oleh Awarded by	**The Iconomics**
Penerima Penghargaan Award Recipient	**Ery Widiatmoko**

The Best General Insurance (Gross Premium > IDR3 Trillion) in Customer Resilience Level Index	
Tanggal Date	**4 Februari 2025** 4 February 2025
Nama Acara Name of Event	**The 8th Infobank Satisfaction, Loyalty, and Engagement 2025**
Diberikan oleh Awarded by	**Infobank**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

The Best General Insurance (Gross Premium > IDR3 Trillion) in Customer Experience Index	
Tanggal Date	**4 Februari 2025** 4 February 2025
Nama Acara Name of Event	**The 8th Infobank Satisfaction, Loyalty, and Engagement 2025**
Diberikan oleh Awarded by	**Infobank**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

The 2nd Best General Insurance (Gross Premium > IDR3 Trillion) in Marketing Engagement Index	
Tanggal Date	**4 Februari 2025** 4 February 2025
Nama Acara Name of Event	**The 8th Infobank Satisfaction, Loyalty, and Engagement 2025**
Diberikan oleh Awarded by	**Infobank**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

The 3rd Best General Insurance (Gross Premium > IDR3 Trillion) in Customer Centricity Index	
Tanggal Date	**4 Februari 2025** 4 February 2025
Nama Acara Name of Event	**The 8th Infobank Satisfaction, Loyalty, and Engagement 2025**
Diberikan oleh Awarded by	**Infobank**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

The 3rd Best General Insurance (Gross Premium > IDR3 Trillion) in Engagement Index	
Tanggal Date	**4 Februari 2025** 4 February 2025
Nama Acara Name of Event	**The 8th Infobank Satisfaction, Loyalty, and Engagement 2025**
Diberikan oleh Awarded by	**Infobank**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

The 3rd Best General Insurance (Gross Premium > IDR3 Trillion) in Satisfaction, Loyalty, & Engagement 2025	
Tanggal Date	**4 Februari 2025** 4 February 2025
Nama Acara Name of Event	**The 8th Infobank Satisfaction, Loyalty, and Engagement 2025**
Diberikan oleh Awarded by	**Infobank**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

Tatang Nurhidayat as Best CEO Category; Turnover >IDR1 Trillion-IDR10 Trillion	
Tanggal Date	**14 Februari 2025** 14 February 2025
Nama Acara Name of Event	**Leadership Awards - the Best CEO 2024**
Diberikan oleh Awarded by	**SWA**
Penerima Penghargaan Award Recipient	**Tatang Nurhidayat**

Emil Hakim as Best Chief Financial Officer 2025 for Optimizing Portfolio Management to Strengthen Business Performance	
Tanggal Date	**25 Februari 2025** 25 February 2025
Nama Acara Name of Event	**Indonesia CFO Awards 2025**
Diberikan oleh Awarded by	**Warta Ekonomi**
Penerima Penghargaan Award Recipient	**Emil Hakim**

Best Stock Awards Category BUMN & Anak Usaha BUMN Sektor Keuangan Middle Cap Best Stock Awards - SOEs & SOE Subsidiaries, Financial Sector (Middle Cap)	
Tanggal Date	**25 Februari 2025** 25 February 2025
Nama Acara Name of Event	**Best Stock Awards 2025**
Diberikan oleh Awarded by	**InvestorTrust**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

Financial Strength Rating A- (Excellent) and the Long-Term Issuer Credit Rating of "a-" (Excellent) & Indonesia National Scale Rating (NSR) of aaa.ID (Exceptional)	
Tanggal Date	**5 Maret 2025** 5 March 2025
Nama Acara Name of Event	**AM BEST**
Diberikan oleh Awarded by	**AM BEST**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

Tatang Nurhidayat as Indonesia Best 50 CEO Awards 2025 Employees Choice in General Insurance Category	
Tanggal Date	**18 Maret 2025** 18 March 2025
Nama Acara Name of Event	**Indonesia Best CEO Awards 2025**
Diberikan oleh Awarded by	**The Iconomics**
Penerima Penghargaan Award Recipient	**Tatang Nurhidayat**

2nd Best General Insurance Gross Premium Above 2.5 T	
Tanggal Date	**20 Maret 2025** 20 March 2025
Nama Acara Name of Event	**Digital Brand Awards 2025**
Diberikan oleh Awarded by	**Infobank**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

2nd Highest Digital Index in General Insurance	
Tanggal Date	**20 Maret 2025** 20 March 2025
Nama Acara Name of Event	**Digital Brand Awards 2025**
Diberikan oleh Awarded by	**Infobank**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

Tatang Nurhidayat as Most Reputable Social Assurance CEO in Digital Brand	
Tanggal Date	**20 Maret 2025** 20 March 2025
Nama Acara Name of Event	**Digital Brand Awards 2027**
Diberikan oleh Awarded by	**Infobank**
Penerima Penghargaan Award Recipient	**Tatang Nurhidayat**

Most Trusted Financial Brands Award 2025 kategori Produk Asuransi Umum Most Trusted Financial Brands Award - General Insurance Product Category	
Tanggal Date	20 Maret 2025 20 March 2025
Nama Acara Name of Event	Most Trusted Financial Brands Award 2025
Diberikan oleh Awarded by	InvestorTrust
Penerima Penghargaan Award Recipient	Tugu Insurance

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

Public Company with Diamond Achievement in Mission Transparency	
Tanggal Date	29 April 2025 29 April 2025
Nama Acara Name of Event	The Best Corporate Emission Reduction Transparency Awards 2025
Diberikan oleh Awarded by	InvestorTrust
Penerima Penghargaan Award Recipient	Tugu Insurance

General Insurance-Asset 10-25 Triliun Category General Insurance-Asset 10-25 Trillion Category	
Tanggal Date	27 Mei 2025 27 May 2025
Nama Acara Name of Event	6th Indonesia Top insurance Awards 2025
Diberikan oleh Awarded by	The Iconomics
Penerima Penghargaan Award Recipient	Tugu Insurance

The Best Sectors Investortrust Companies 2025 – Financial Sector

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

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

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

Appreciation in Security & Compliance

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

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

Tanggal Date	**25 Juni 2025** 25 June 2025
Nama Acara Name of Event	**GCG Awards 2025**
Diberikan oleh Awarded by	**Warta Ekonomi**
Penerima Penghargaan Award Recipient	**Tatang Nurhidayat**

Penghargaan Khusus (Excellence in Earning Performance General Insurance) Special Award for Excellence in Earning Performance - General Insurance	
Tanggal Date	**25 Juni 2025** 25 June 2025
Nama Acara Name of Event	**Investor Trust Best Insurance Awards 2025**
Diberikan oleh Awarded by	**InvestorTrust**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

Insurance Rating 2025 Top 10 Insurance Companies	
Tanggal Date	**14 Juli 2025** 14 July 2025
Nama Acara Name of Event	**Insurance Ratings 2025**
Diberikan oleh Awarded by	**CNBC**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

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

Comprehensive Strategy to Maintain Performance Stability Category General Insurance Total Assets Above 25 T	
Tanggal Date	**27 Agustus 2025** 27 August 2025
Nama Acara Name of Event	**Indonesia Best General Insurance 2025**
Diberikan oleh Awarded by	**Warta Ekonomi**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

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

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

Top GRC Awards 2025 # Star4

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

General Insurance Predicate Very Good

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

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

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

The Excellent Performance Sharia General Insurance Business Unit 2025	
Tanggal Date	**2 Oktober 2025** 2 October 2025
Nama Acara Name of Event	**Sharia Awards**
Diberikan oleh Awarded by	**Infobank**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

TOP 20 Financial Institution for 5 Years (General Insurance Category with Equity Above IDR2,5 Trillion)	
Tanggal Date	**28 Oktober 2025** 28 October 2025
Nama Acara Name of Event	**Golden Star Awards 2025**
Diberikan oleh Awarded by	**The Finance**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

Best Performing General Insurance 2025 Based on Financial Performance 2022-2024 (General Insurance Category with Equity Above IDR2,5 Trillion)	
Tanggal Date	**28 Oktober 2025** 28 October 2025
Nama Acara Name of Event	**TOP Financial Institutions 2025**
Diberikan oleh Awarded by	**The Finance**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

Ery Widiatmoko as CMO in Strengthening Customer Trust Through Service Excellence and Innovation	
Tanggal Date	**31 Oktober 2025** 31 October 2025
Nama Acara Name of Event	**Indonesia Best CMO Awards 2025**
Diberikan oleh Awarded by	**Warta Ekonomi**
Penerima Penghargaan Award Recipient	**Ery Widiatmoko**

The Best Public Company 2025 in Insurance for Reliable Market Share Performance	
Tanggal Date	**31 Oktober 2025** 31 October 2025
Nama Acara Name of Event	**Indonesia Best Public Company Awards 2025**
Diberikan oleh Awarded by	**Warta Ekonomi**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

Best General Insurance Sharia Unit Kategori Ekuitas Rp100 Miliar Ke Atas Best General Insurance Sharia Unit (Equity Above IDR100 Billion)	
Tanggal Date	**12 November 2025** 12 November 2025
Nama Acara Name of Event	**Insurance Awards 2025**
Diberikan oleh Awarded by	**Media Asuransi**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

Agile Leader in Resilience, Security, and Inclusion in General Insurance	
Tanggal Date	**27 November 2025** 27 November 2025
Nama Acara Name of Event	**CSA AWARDS 2025**
Diberikan oleh Awarded by	**CSA**
Penerima Penghargaan Award Recipient	**Tugu Insurance**

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

Adi Pramana as for Empowering Innovation in Insurance Services through Digitalization and Agility	
Tanggal Date	**18 Desember 2025** 18 December 2025
Nama Acara Name of Event	**Indonesia CEO Excellence 2025**
Diberikan oleh Awarded by	**Warta Ekonomi**
Penerima Penghargaan Award Recipient	**Adi Pramana**

Bantuan Sosial dan Donasi
Social Service and Donation

Tugu Insurance memperkuat ketahanan operasional melalui penerapan *Business Continuity Management* (BCM), termasuk simulasi insiden siber dan penetapan proses bisnis kritikal, guna memastikan kesinambungan layanan secara andal dalam berbagai kondisi gangguan.

Tugu Insurance strengthens operational resilience through implementing Business Continuity Management (BCM), including cyber incident simulations and determination of critical business process, to ensure reliable service continuity under various disruptions.

Tata Kelola Keberlanjutan
Sustainability Governance

.06

Tata Kelola Keberlanjutan
Sustainability Governance

Tugu Insurance secara konsisten menerapkan tata kelola keberlanjutan yang berlandaskan prinsip *Good Corporate Governance* (GCG), prinsip ESG (*Environmental, Social, and Governance*), kepatuhan terhadap peraturan perundang-undangan, serta etika bisnis yang berlaku. Penerapan tata kelola ini mendorong Perseroan mengelola usaha secara sehat, transparan, dan bertanggung jawab, sehingga mampu menjaga kepercayaan pemegang saham, nasabah, regulator, dan pemangku kepentingan lainnya.

Praktik GCG Tugu Insurance mengacu pada Peraturan OJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian, Peraturan Menteri BUMN No. PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan BUMN. Sebagai perusahaan asuransi yang memiliki unit usaha Syariah, Perseroan juga memastikan seluruh kegiatan operasional Syariah berjalan sesuai fatwa dan prinsip Syariah yang diawasi oleh Dewan Pengawas Syariah.

Sebagai bagian dari komitmen tersebut, Tugu Insurance menjaga kepatuhan terhadap ketentuan yang berlaku melalui pembaruan kebijakan, pedoman, dan prosedur operasional secara berkala. Seluruh kebijakan tersebut kemudian disosialisasikan dan diimplementasikan di seluruh unit kerja. Berlandaskan Pedoman Etika Usaha dan Tata Perilaku, Perseroan memberikan panduan bagi insan Tugu Insurance termasuk Dewan Komisaris dan Direksi untuk menghindari potensi konflik kepentingan.

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/2021 Tanggal 28 September 2021 tentang Perubahan Pedoman Sistematika Etika Usaha dan Tata Perilaku (*Code of Conduct* atau CoC) PT Asuransi Tugu Pratama Indonesia Tbk. [G-09]

Tugu Insurance consistently implements sustainability governance grounded in the Good Corporate Governance (GCG) principles, Environmental, Social, and Governance (ESG) principles, compliance with prevailing laws and regulations, and applicable business ethics. This governance framework encourages the Company to manage its business in a sound, transparent, and accountable manner, so that the Company can maintain the trust of shareholders, policyholders, regulators, and other stakeholders.

Tugu Insurance's GCG practices refer to OJK Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies and the Minister of SOEs Regulation No. PER-2/MBU/03/2023 on Guidelines for Governance and Significant Corporate Activities of SOEs. As an insurance company with a Sharia Business Unit, the Company also ensures that all Sharia operations are conducted in accordance with Sharia principles and fatwas under the supervision of the Sharia Supervisory Board.

As part of this commitment, Tugu Insurance maintains compliance with applicable regulations through periodic updates to its policies, guidelines, and operational procedures. These policies are then disseminated and implemented across all work units. The Company also integrates sustainability principles into its planning and decision-making processes by considering people, planet, and profit in line with the triple bottom line approach. Based on the Business Ethics and Code of Conduct Guidelines, the Company provides guidance for Tugu Insurance personnel including the Board of Commissioners and Board of Directors to avoid potential conflict of interest.

Tugu Insurance's Code of Conduct is set out in the Systematic Guidelines for Business Ethics and Code of Conduct, which were 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 has been updated in the 2nd Revision dated 25 August 2021, which was enforced by SKD No. 67/SKD/06/ERL-ATPI/IX/2021 dated 28 September 2021 on Amendments to the Systematic Guidelines for Business Ethics and Code of Conduct (Code of Conduct or CoC) of PT Asuransi Tugu Pratama Indonesia Tbk. [G-09]

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]

Berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan Anggaran Dasar, organ tata kelola Tugu Insurance terdiri atas Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, serta Direksi. Struktur

Based on Law No. 40 of 2007 on Limited Liability Companies and the Articles of Association, Tugu Insurance's governance organs consist of the General Meeting of Shareholders (GMS), the Board of Commissioners, and

ini memastikan pemisahan yang jelas antara fungsi pengelolaan usaha yang dijalankan oleh Direksi dan fungsi pengawasan yang dijalankan oleh Dewan Komisaris, termasuk dalam mengarahkan dan mengawasi kinerja keberlanjutan Perseroan.

Menurut Anggaran Dasar dan ketentuan yang berlaku, setiap organ tata kelola memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya. Namun demikian, seluruh organ tata kelola secara kolektif memiliki peran untuk menjaga kesinambungan usaha Perseroan dalam jangka panjang. Untuk itu, RUPS, Dewan Komisaris, dan Direksi terus menyelaraskan pandangan terhadap visi, misi, nilai-nilai Perseroan, serta arah strategis keberlanjutan yang tertuang dalam RJPP, RKAP, dan Rencana Aksi Keuangan Berkelanjutan (RAKB).

Sebagai bagian dari penerapan tata kelola perusahaan yang baik, Tugu Insurance menerapkan pemisahan yang jelas antara fungsi pengelolaan dan fungsi pengawasan. Berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas serta Anggaran Dasar Perseroan, struktur tata kelola Tugu Insurance terdiri atas Rapat Umum Pemegang Saham, Dewan Komisaris, dan Direksi.

Pemisahan peran ini memastikan bahwa Direksi (CEO) bertanggung jawab atas pengelolaan operasional Perseroan, sementara Dewan Komisaris (*Chairman of the Board*) menjalankan fungsi pengawasan secara independen dan objektif, sehingga memperkuat mekanisme *check and balance* serta memitigasi potensi konflik kepentingan dalam pengambilan keputusan strategis. [G-03]

the Board of Directors. This structure ensures a clear separation between the business management function carried out by the Board of Directors and the supervisory function performed by the Board of Commissioners, including in providing direction and oversight of the Company's sustainability performance.

In accordance with the Articles of Association and prevailing regulations, each governance organ has clearly defined authorities and responsibilities based on its respective functions. Nevertheless, all governance organs collectively play a role in safeguarding the Company's long-term business continuity. Therefore, the GMS, the Board of Commissioners, and the Board of Directors continuously align their perspectives on the Company's vision, mission, values, and sustainability strategic direction as set out in the RJPP, RKAP, and Sustainable Finance Action Plan (RAKB).

As part of good corporate governance implementation, Tugu Insurance maintains a clear separation between management and oversight functions. Pursuant to Law No. 40 of 2007 on Limited Liability Company and the Company's Articles of Association, Tugu Insurance's governance structure consists of the General Meeting of Shareholders, the Board of Commissioners, and the Board of Directors.

This separation of roles ensures that the Board of Directors (CEO) is responsible for the Company's operational management, while the Board of Commissioners (Chairman of the Board) carries out its oversight function independently and objectively, and thereby, strengthening the check-and-balance mechanism and mitigating potential conflict of interest in strategic decision-making. [G-03]

RUPS [GRI 2-9, 2-10, 2-11] [G-08]
GMS [GRI 2-9, 2-10, 2-11] [G-08]

Rapat Umum Pemegang Saham (RUPS) merupakan organ tata kelola tertinggi yang memiliki kewenangan untuk mengambil keputusan strategis yang tidak didelegasikan kepada Dewan Komisaris maupun Direksi. Kewenangan tersebut mencakup pengesahan laporan tahunan dan laporan keuangan, serta persetujuan atas kebijakan strategis utama Perseroan sesuai ketentuan peraturan perundang-undangan dan Anggaran Dasar.

Pada tahun buku 2025, Perseroan telah menyelenggarakan satu kali RUPS Tahunan pada 29 April 2025 dan satu kali RUPS Luar Biasa pada 17 September 2025 sesuai dengan ketentuan Peraturan OJK No. 15/POJK.04/2020 tentang rencana dan penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Anggaran Dasar, dan ketentuan pasar modal lainnya, dengan tetap menjamin penerapan prinsip perlakuan adil dan setara bagi seluruh pemegang saham. Penyelenggaraan RUPS dilakukan sesuai dengan Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Anggaran Dasar, dan peraturan perundang-undangan yang berlaku. Sejalan

The General Meeting of Shareholders (GMS) is the highest governance organ with the authority to adopt strategic resolutions that are not delegated to the Board of Commissioners or the Board of Directors. Such authority includes the approval of the annual report and financial statements, as well as the endorsement of the Company's key strategic policies in accordance with prevailing laws and regulations and the Articles of Association.

In the 2025 financial year, the Company held one Annual GMS on 29 April 2025 and one Extraordinary GMS on 17 September 2025 in accordance with OJK Regulation No. 15/POJK.04/2020 on the planning and convening of General Meetings of Shareholders of Public Companies, the Articles of Association, and other applicable capital market regulations, while continuing to ensure the application of the principles of fair and equal treatment for all shareholders. The GMS is held pursuant to OJK Regulation No. 15/POJK.04/2020 on the Planning and Implementation of General Meeting of Shareholders of Public Companies, the Articles of Association, and applicable laws and regulations. In line with these provisions, Tugu Insurance

dengan ketentuan tersebut, Tugu Insurance menjunjung tinggi prinsip perlakuan yang adil dan setara bagi seluruh pemegang saham. Informasi mengenai kebijakan bagi pemegang saham dapat diakses pada situs resmi Perseroan https://www.tugu.com/tata-kelola-perusahaan/pedoman-tata-kelola-perusahaan.

upholds the principle of fair and equal treatment for all shareholders. Information on policy for shareholders is accessible on the Company's official website https://www.tugu.com/tata-kelola-perusahaan/pedoman-tata-kelola-perusahaan.

Dewan Komisaris [GRI 2-11, 2-12, 2-14]
Board of Commissioners [GRI 2-11, 2-12, 2-14]

Dewan Komisaris bertugas melakukan pengawasan serta memberikan nasihat kepada Direksi atas pelaksanaan rencana kerja, strategi bisnis, pengelolaan risiko, penerapan *Good Corporate Governance* (GCG), serta kepatuhan terhadap peraturan perundang-undangan. Dalam menjalankan fungsi pengawasan tersebut, Dewan Komisaris juga mempertimbangkan dampak ekonomi, sosial, dan lingkungan yang relevan dengan keberlanjutan usaha Perseroan.

The Board of Commissioners is responsible for supervising and providing advice to the Board of Directors on the implementation of work plans, business strategies, risk management, the implementation of Good Corporate Governance (GCG), and compliance with prevailing laws and regulations. In carrying out this supervisory function, the Board of Commissioners also considers economic, social, and environmental impacts relevant to the sustainability of the Company's business.

Untuk mendukung efektivitas fungsi pengawasan, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Komite Tata Kelola Terintegrasi, serta Sekretaris Dewan Komisaris. Komite-komite tersebut menjalankan tugas sesuai mandatnya dan memberikan rekomendasi kepada Dewan Komisaris, termasuk dalam penguatan kualitas tata kelola serta pengawasan atas pelaporan keberlanjutan Perseroan.

To support the effectiveness of its supervisory function, the Board of Commissioners is assisted by the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, Integrated Governance Committee, and the Secretary to the Board of Commissioners. These committees perform their duties in accordance with their respective mandates and provide recommendations to the Board of Commissioners, including on strengthening governance quality and overseeing the Company's sustainability reporting.

Dewan Pengawas Syariah [GRI 2-11, 2-12]
Sharia Supervisory Board [GRI 2-11, 2-12]

Dewan Pengawas Syariah (DPS) berperan mengawasi penyelenggaraan kegiatan usaha unit syariah agar senantiasa selaras dengan fatwa dan prinsip syariah. Pengawasan DPS mencakup penelaahan produk, akad, mekanisme operasional, pengelolaan dana, serta praktik pemasaran.

The Sharia Supervisory Board (DPS) plays a role in overseeing the implementation of the sharia unit's business activities to ensure they remain aligned with Sharia principles and fatwas. DPS oversight covers the review of products, contracts, operational mechanisms, fund management, and marketing practices.

Melalui peran tersebut, DPS juga memberikan masukan dan nasihat kepada Direksi untuk memastikan kepatuhan syariah berjalan secara konsisten dan terintegrasi dalam pelaksanaan kegiatan usaha Perseroan.

Through this role, DPS also provides input and advice to the Board of Directors to ensure that Sharia compliance is implemented consistently and integrated into the Company's business operations.

Direksi [GRI 2-11, 2-12]
Board of Directors [GRI 2-11, 2-12]

Direksi merupakan organ Perseroan yang berwenang dan bertanggung jawab penuh atas pengurusan Perseroan untuk kepentingan dan tujuan usaha, serta mewakili Perseroan di dalam dan di luar pengadilan sesuai ketentuan Anggaran Dasar. Direksi menjalankan pengelolaan perusahaan secara kolegial dengan memastikan setiap keputusan dan kebijakan diambil berdasarkan prinsip kehati-hatian, kepatuhan, serta tata kelola yang baik.

The Board of Directors is the Company's organ with full authority and responsibility for the management of the Company in the interests of and in accordance with its business objectives, as well as for representing the Company both in and out of court in accordance with the Articles of Association. The Board of Directors manages the Company on a collegial basis, ensuring that all decisions and policies are made in line with the principles of prudence, compliance, and good corporate governance.

Dalam pelaksanaan tugasnya, Direksi menetapkan kebijakan, rencana, dan sistem yang diperlukan untuk mendukung operasional perusahaan, termasuk penyusunan RJPP, RKAP, dan RAKB. Direksi juga memastikan tersedianya sistem pengendalian internal, manajemen risiko, serta fungsi kepatuhan yang memadai agar seluruh kegiatan usaha berjalan konsisten dengan ketentuan yang berlaku.

In carrying out its duties, the Board of Directors establishes the policies, plans, and systems necessary to support the Company's operations, including the preparation of the RJPP, RKAP, and RAKB. The Board of Directors also ensures the availability of adequate internal control systems, risk management, and compliance functions so that all business activities are conducted consistently with applicable regulations.

G-01 Keberagaman Manajemen dan Independensi
G-01 Management Diversity and Independence

Tipe Manajemen Perusahaan Type of Company Management	Laki-Laki Male	Perempuan Female	Jumlah Pihak Independen Number of Independent Parties
Komisaris Board of Commissioners	4	-	3
DPS Sharia Supervisory Board	1	1	-
Direksi Board of Directors	4	1	-

G-02 Total Kehadiran Direksi dan Komisaris ke Rapat Dewan
G-02 Total Attendance of the Board of Directors and Board of Commissioners at Board Meetings

	Jumlah Rapat Dewan (di tahun pelaporan) Number of Board Meetings (in the reporting year)	Rata-rata Persentase Kehadiran Direksi/Komisaris dalam Rapat Dewan (di tahun pelaporan) Average Attendance Percentage of the Board of Directors/Board of Commissioners at Board Meetings (in the reporting year)
Jumlah kehadiran Direksi ke Rapat Dewan Number of attendances of the Board of Directors at Board Meetings	13	97%
Jumlah kehadiran Komisaris ke Rapat Dewan Number of attendances of the Board of Commissioners at Board Meetings	15	100%

Delegasi Pengelolaan Dampak [GRI 2-13]

Delegation of Impact Management [GRI 2-13]

Pengelolaan dampak ekonomi, sosial, dan lingkungan dalam kegiatan usaha Perseroan didelegasikan kepada fungsi-fungsi kunci dan komite di bawah Direksi. Delegasi ini dilakukan untuk memastikan implementasi keberlanjutan berjalan efektif, terukur, dan terkoordinasi di seluruh organisasi.

The management of economic, social, and environmental impacts arising from the Company's business activities is delegated to key functions and committees under the Board of Directors. This delegation is applied to ensure that sustainability implementation is carried out effectively, in a measurable manner, and in a well-coordinated way across the organization.

Fungsi dan komite yang berperan dalam pengelolaan dampak keberlanjutan antara lain Komite di bawah Dewan Komisaris (Komite Audit, Komite Nominasi dan Remunerasi, Komite Pemantau Risiko, Komite Tata Kelola Integrasi, Sekretaris Dewan Komisaris), dan Komite di bawah Direksi (Komite Investasi, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, Komite Pengembangan Produk Asuransi, Sekretaris Perusahaan, Audit Internal), Kepatuhan, dan Manajemen Risiko. Dalam konteks implementasi keuangan berkelanjutan dan penyusunan Laporan Keberlanjutan, unit Corporate Secretary

Functions and committees involved in managing sustainability impacts include Committees under the Board of Commissioners (Audit Committee, Nomination and Remuneration Committee, Risk Monitoring Committee, Integration Governance Committee, Secretary of the Board of Commissioners), and Committees under the Board of Directors (Investment Committee, Risk Management Committee, Information Technology Steering Committee, Insurance Product Development Committee, Corporate Secretary, Internal Audit), Compliance, and Risk Management. Corporate Secretary, Compliance, Risk Management, Internal Audit, Investment Committee, Risk

(Government, PR & CSR Department) ditetapkan sebagai penanggung jawab utama, termasuk dalam koordinasi pengumpulan data, pemantauan pelaksanaan program, serta pelaporan kemajuan dan isu material kepada Direksi dan Dewan Komisaris secara berkala.

Management Committee, and Information Technology Steering Committee. In the context of implementing sustainable finance and preparing the Sustainability Report, the Corporate Secretary unit (Government, PR & CSR Department) is designated as the main party in charge, including coordinating data collection, monitoring program implementation, and periodically reporting progress and material issues to the Board of Directors and the Board of Commissioners.

Proses Nominasi [GRI 2-9, 2-10, 2-11] [ESG G-06]

Nomination Process [GRI 2-9, 2-10, 2-11] [ESG G-06]

Proses nominasi dan seleksi anggota Dewan Komisaris dan Direksi dilaksanakan secara transparan dan terstruktur untuk memastikan keberlanjutan kepemimpinan serta efektivitas pengambilan keputusan Perseroan. RUPS memiliki wewenang untuk mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi, dengan mempertimbangkan kebutuhan organisasi, arah strategis Perseroan, serta prinsip independensi dan tata kelola yang baik.

The nomination and selection process for members of the Board of Commissioners and the Board of Directors is conducted in a transparent and structured manner to ensure leadership continuity and the effectiveness of the Company's decision-making. The GMS has the authority to appoint and dismiss members of the Board of Commissioners and the Board of Directors, by considering organizational needs, the Company's strategic direction, as well as the principles of independence and good corporate governance.

Kandidat Dewan Komisaris dan Direksi dapat dinominasikan oleh pemegang saham, kemudian ditelaah oleh Dewan Komisaris dan atau Komite Nominasi dan Remunerasi melalui kajian atas integritas, kompetensi, pengalaman, keberagaman, serta pemahaman terhadap risiko dan isu keberlanjutan. Proses nominasi juga memperhatikan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku, termasuk persyaratan *fit and proper test* dari Otoritas Jasa Keuangan (OJK) bagi pihak utama di lembaga jasa keuangan, sebelum penetapan dilakukan melalui persetujuan RUPS.

Candidates for the Board of Commissioners and the Board of Directors may be nominated by shareholders and are subsequently reviewed by the Board of Commissioners and/or the Nomination and Remuneration Committee through assessments of integrity, competence, experience, diversity, and understanding of risk and sustainability issues. The nomination process also considers the provisions of the Articles of Association and applicable laws and regulations, including the fit and proper test requirements of the Financial Services Authority (OJK) for key parties in financial institutions, before final approval is granted through the GMS.

Adapun kriteria khusus yang digunakan untuk pemilihan dan nominasi calon anggota Dewan Komisaris dan Direksi mengacu pada Peraturan Menteri BUMN No. PER-3/MBU/03/2023, yang mengatur persyaratan bagi Anggota Direksi BUMN dan Anggota Direksi Anak Perusahaan, serta persyaratan bagi Anggota Dewan Komisaris BUMN dan Anggota Dewan Komisaris Anak Perusahaan. Informasi lebih detail terkait proses Nominasi dan Pengangkatan Dewan Komisaris dan Direksi dapat dilihat pada Laporan Tahunan 2025 Bab Tata Kelola Perusahaan. Kebijakan mengenai pemilihan Direksi dan Dewan Komisaris tercantum dalam *Board Manual* tahun 2021 Bab 2 poin A mengenai Persyaratan Anggota Direksi, dan Bab 3 poin 1 mengenai Persyaratan Dewan Komisaris, serta poin 2 mengenai Komisaris Independen. Informasi mengenai *Board Manual* dapat diakses melalui https://www.tugu.com/tata-kelola-perusahaan/board-manual.

The specific criteria used for the selection and nomination of candidates for the Board of Commissioners and the Board of Directors refer to Minister of SOEs Regulation No. PER-3/MBU/03/2023, which governs the requirements for members of the Boards of Directors of SOEs and their subsidiaries, as well as the requirements for members of the Boards of Commissioners of SOEs and their subsidiaries. More detailed information regarding the Nomination and Appointment process of the Board of Commissioners and the Board of Directors can be found in the 2025 Annual Report on Corporate Governance Chapter. The policy on selection of the Board of Directors and Board of Commissioners is set out in the 2021 Board Manual, Chapter 2, point A, on Requirements for Board of Directors' Members, Chapter 3, point 1, on Requirements for Board of Commissioners' members, and point 2, on Independent Commissioners. Information on the Board Manual can be accessed at https://www.tugu.com/tata-kelola-perusahaan/board-manual.

Evaluasi Kinerja dan Remunerasi Dewan Komisaris dan Direksi [GRI 2-18] [ESG G-04]

Performance Evaluation and Remuneration of the Board of Commissioners and Board of Directors [GRI 2-18] [ESG G-04]

Tugu Insurance melakukan evaluasi dan penilaian kinerja Dewan Komisaris dan Direksi melalui mekanisme *self-assessment* yang hasilnya dilaporkan dan dipertanggungjawabkan dalam RUPS. Penilaian pelaksanaan tugas Dewan Komisaris dan Direksi mengacu pada Pedoman Induk Perseroan dan Peraturan OJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian sebagaimana telah diubah dengan Peraturan OJK No. 43/POJK.05/2019 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik Bagi Perusahaan Perasuransian serta peraturan lainnya yang relevan.

Tugu Insurance conducts performance evaluations and assessments of the Board of Commissioners and the Board of Directors through a self-assessment mechanism, the results of which are reported and accounted for at the GMS. The performance assessment of the Board of Commissioners and the Board of Directors refers to the Parent Company Guidelines and OJK Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies, as amended by OJK Regulation No. 43/POJK.05/2019 on the Amendment to OJK Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Companies, as well as other relevant regulations.

Evaluasi dilakukan dengan memperhatikan pencapaian program dan inisiatif yang tercantum dalam rencana strategis, rencana korporasi, serta rencana bisnis yang selaras dengan visi, misi, strategi, dan nilai-nilai Perseroan. Tugu Insurance memiliki kebijakan penilaian Direksi dan Dewan Komisaris yang diatur dalam *Board Manual* tahun 2021. Penilaian Direksi dilakukan secara komprehensif dan terukur, mencakup kinerja keuangan (struktur biaya dan pendanaan), kinerja bisnis, pengembangan sumber daya manusia, serta perbaikan organisasi dan budaya perusahaan. Evaluasi kinerja dilakukan dengan mempertimbangkan perbandingan terhadap realisasi tahun sebelumnya, target, serta *benchmark* dengan perusahaan sejenis. [G-04]

The evaluation is conducted by considering the achievement of programs and initiatives set out in the strategic plan, corporate plan, and business plan that are aligned with the Company's vision, mission, strategy, and values. Tugu Insurance has a policy for assessing the Board of Directors and Board of Commissioners, as stipulated in the 2021 Board Manual. The Board of Directors' assessment is comprehensive and measurable, encompassing financial performance (cost structure and funding), business performance, human resource development, and organizational and corporate culture improvements. Performance evaluations are conducted by comparing performance with the previous year's results, targets, and benchmarking with similar companies. [G-04]

Sementara itu, penilaian Dewan Komisaris dilaksanakan melalui mekanisme *self-assessment* secara kolegial sebagai bentuk akuntabilitas dan pertanggungjawaban atas efektivitas fungsi pengawasan. Informasi mengenai kebijakan ini dapat diakses melalui publikasi *Board Manual* Perseroan: https://www.tugu.com/tata-kelola-perusahaan/board-manual.

Meanwhile, the Board of Commissioners' assessment is conducted through a collegial self-assessment mechanism as a form of accountability and responsibility for the effectiveness of supervisory function. Information on this policy can be accessed through the Company's Board Manual publication at: https://www.tugu.com/tata-kelola-perusahaan/board-manual.

Dasar Penilaian Dewan Komisaris [GRI 2-18]
Basis for Board of Commissioners' Performance Assessment [GRI 2-18]

Secara umum, penilaian kinerja Dewan Komisaris didasarkan pada pelaksanaan tugas dan kewajiban sebagaimana tercantum dalam peraturan perundang-undangan yang berlaku, Anggaran Dasar Perseroan, serta amanat pemegang saham. Penilaian dilakukan berdasarkan pencapaian *Key Performance Indicators* (KPI) dan mempertimbangkan hasil survei perilaku AKHLAK (Amanah, Kompeten, Harmonis, Loyal, Adaptif, dan Kolaboratif).

In general, the Board of Commissioners' performance assessment is based on the fulfillment of duties and responsibilities as stipulated in applicable laws and regulations, the Company's Articles of Association, and shareholders' mandates. The assessment is conducted based on the achievement of Key Performance Indicators (KPIs) and considers the results of the AKHLAK values behavior survey (Amanah/Trustworthy, Kompeten/Competent, Harmonis/Harmonious, Loyal, Adaptif/Adaptive, and Kolaboratif/Collaborative).

Penilaian kinerja secara individu dilakukan berdasarkan tolok ukur yang telah disepakati oleh masing-masing anggota Dewan Komisaris. Aspek yang dinilai dalam KPI Dewan Komisaris meliputi aspek perencanaan, pelaksanaan tugas, pelaporan, serta aspek dinamis, termasuk kemampuan merespons perubahan regulasi, dinamika risiko, dan isu keberlanjutan.

Individual performance assessments are carried out based on benchmarks agreed upon by each member of the Board of Commissioners. The aspects assessed in the Board of Commissioners' KPIs include planning, execution of duties, reporting, as well as dynamic aspects, including the ability to respond to regulatory changes, risk dynamics, and sustainability issues.

Dasar Penilaian Kinerja Direksi [GRI 2-18]
Basis for Board of Directors' Performance Assessment [GRI 2-18]

Direksi memiliki target kinerja yang disesuaikan dengan tugas dan tanggung jawab pada Direktorat masing-masing. Penilaian mencakup kinerja keuangan dan operasional, implementasi kepatuhan serta *Good Corporate Governance*, pengelolaan risiko, serta pengelolaan sumber daya manusia. Hasil penilaian kinerja Direksi digunakan sebagai bahan evaluasi untuk meningkatkan efektivitas pelaksanaan tugas dan disampaikan sebagai bagian dari pertanggungjawaban dalam RUPS Tahunan.

The Board of Directors has performance targets aligned with the duties and responsibilities of each respective Directorate. The assessment covers financial and operational performance, implementation of compliance and Good Corporate Governance, risk management, as well as human resources management. The results of the Board of Directors' performance evaluation are used as an input for improving the effectiveness of duty execution and are presented as part of the accountability report at the Annual GMS.

Dalam proses penilaian tersebut, Komite Nominasi dan Remunerasi memberikan masukan kepada Dewan Komisaris untuk pengusulan kembali anggota Dewan Komisaris dan Direksi kepada RUPS, sekaligus sebagai bahan pertimbangan dalam penyusunan struktur remunerasi. Dewan Komisaris juga mempertimbangkan kondisi perekonomian dan industri perasuransian, pencapaian KPI, pelaksanaan kebijakan strategis terkait *underwriting* dan investasi, pengelolaan teknologi informasi, pengelolaan SDM, serta kinerja entitas anak.

In this assessment process, the Nomination and Remuneration Committee provides input to the Board of Commissioners for the re-nomination of members of the Board of Commissioners and the Board of Directors to the GMS, as well as serving as a basis for consideration in determining the remuneration structure. The Board of Commissioners also considers economic conditions and developments in the insurance industry, KPI achievement, implementation of strategic policies related to underwriting and investment, information technology management, HR management, and the performance of subsidiaries.

Kebijakan Remunerasi [GRI 2-19, 2-20]
Remuneration Policy [GRI 2-19, 2-20]

Penetapan remunerasi bagi Dewan Komisaris dan Direksi mengacu pada Peraturan Menteri Badan Usaha Milik Negara No. PER-3/MBU/03/2023 Tahun 2023 Tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara. Remunerasi bagi Dewan Komisaris dan Direksi ditetapkan berdasarkan keputusan pemegang saham melalui RUPS Tahunan, dengan mempertimbangkan kajian yang dilakukan Perseroan terhadap peraturan yang berlaku serta rekomendasi Komite Nominasi dan Remunerasi.

The determination of remuneration for the Board of Commissioners and the Board of Directors refers to Minister of State-Owned Enterprises Regulation No. PER-3/MBU/03/2023 of 2023 on the Organs and Human Resources of State-Owned Enterprises. Remuneration for the Board of Commissioners and the Board of Directors is determined based on shareholders' resolutions through the Annual GMS, by considering the Company's review of applicable regulations as well as the recommendations of the Nomination and Remuneration Committee.

Kriteria Penetapan Remunerasi Dewan Komisaris dan Direksi
Criteria for Determining Remuneration of the Board of Commissioners and the Board of Directors

Struktur dan besaran remunerasi Dewan Komisaris dan Direksi ditetapkan dengan mempertimbangkan:

1. Ketentuan dan peraturan perundang-undangan yang berlaku;
2. Ketentuan yang berlaku pada PT Pertamina (Persero) sebagai pemegang saham pengendali;
3. Kinerja keuangan dan operasional Perseroan;

The structure and amount of remuneration for the Board of Commissioners and the Board of Directors are determined by considering:

1. Applicable provisions, as well as laws and regulations;
2. Provisions applicable to PT Pertamina (Persero) as the controlling shareholder;
3. The Company's financial and operational performance;

4. Kewajaran dibandingkan dengan praktik di industri perasuransian; serta
5. Regulasi terkait remunerasi lainnya, termasuk ketentuan Upah Minimum dan Undang-Undang Ketenagakerjaan.

Pengkajian ulang atas kebijakan remunerasi dilakukan setiap tahun, termasuk *review* atas remunerasi Dewan Komisaris, Direksi, dan karyawan, agar tetap kompetitif dan selaras dengan kinerja Perseroan serta dinamika regulasi.

4. Fairness in comparison with practices in the insurance industry; and
5. Other regulations related to remuneration, including provisions on Minimum Wages and Labor Laws.

Review on the remuneration policy is conducted annually, including a review of the remuneration of the Board of Commissioners, the Board of Directors, and employees, to ensure it remains competitive and aligned with the Company's performance and regulatory dynamics.

Prosedur Pengusulan hingga Penetapan Remunerasi
Procedure to Propose and Determine Remuneration

Prosedur pengusulan hingga penetapan remunerasi Dewan Komisaris dan Direksi dilakukan melalui tahapan berikut:

1. Komite Nominasi dan Remunerasi menyusun dan mengevaluasi struktur, kebijakan, dan besaran remunerasi Dewan Komisaris dan Direksi sesuai ketentuan yang berlaku. Struktur remunerasi dapat berupa gaji atau honorarium, insentif, dan atau tunjangan yang bersifat tetap dan atau variable;

2. Komite Nominasi dan Remunerasi menyampaikan rekomendasi kepada Dewan Komisaris mengenai struktur, kebijakan, dan besaran remunerasi Dewan Komisaris dan Direksi; serta

3. Dewan Komisaris menyampaikan usulan mengenai honorarium dan tantiem bagi Dewan Komisaris dan Direksi kepada pemegang saham untuk mendapatkan persetujuan melalui RUPS.

The procedure for proposing and determining the remuneration of the Board of Commissioners and the Board of Directors is carried out through the following stages:
1. The Nomination and Remuneration Committee prepares and evaluates the structure, policy, and amount of remuneration for the Board of Commissioners and the Board of Directors in accordance with applicable regulations. The remuneration structure may consist of salary or honoraria, incentives, and/or benefits that are fixed and/or variable in nature;
2. The Nomination and Remuneration Committee submits recommendations to the Board of Commissioners regarding the structure, policy, and amount of remuneration for the Board of Commissioners and the Board of Directors; and
3. The Board of Commissioners submits proposals regarding honoraria and tantiem (bonus) for the Board of Commissioners and the Board of Directors to the shareholders for approval through the GMS.

Remunerasi Dewan Komisaris dan Direksi Tahun 2025
Remuneration for the Board of Commissioners and the Board of Directors for 2025

Besaran remunerasi Dewan Komisaris dan Direksi tahun buku 2025 ditetapkan berdasarkan persetujuan RUPS Perseroan. Rincian realisasi remunerasi beserta komponennya disajikan dalam Laporan Tahunan 2025.

The amount of remuneration for the Board of Commissioners and the Board of Directors for the 2025 financial year was determined based on the approval of the Company's GMS. Details of the realized remuneration and its components are presented in the 2025 Annual Report.

Peran Organ Tata Kelola dalam Pelaporan Keberlanjutan [GRI 2-14]
Role of Governance Organs in Sustainability Reporting [GRI 2-14]

Direksi memastikan bahwa Laporan Keberlanjutan disusun sesuai ketentuan POJK 51/2017 dan GRI Standards, termasuk penetapan topik material, peninjauan data kinerja, serta pengungkapan kebijakan dan target keberlanjutan. Dewan Komisaris menelaah dan memberikan masukan atas draf laporan sebagai bagian dari fungsi pengawasan.

The Board of Directors ensures that the Sustainability Report is prepared in accordance with POJK 51/2017 and the GRI Standards, including the determination of material topics, review of performance data, and disclosure of sustainability policies and targets. The Board of Commissioners reviews and provides input on the draft report as part of its supervisory function.

Selanjutnya, ringkasan kinerja keberlanjutan yang tercantum dalam Laporan Tahunan ditandatangani sesuai ketentuan

Furthermore, the summary of sustainability performance presented in the Annual Report is signed in accordance

yang berlaku sebelum disampaikan untuk memperoleh pengesahan melalui mekanisme RUPS. Melalui proses ini, Perseroan memastikan bahwa pelaporan keberlanjutan disusun secara akuntabel dan dapat ditelusuri oleh seluruh pemangku kepentingan.

Informasi lebih lengkap mengenai struktur tata kelola Perseroan dapat dilihat pada Laporan Tahunan (*Annual Report*) 2025 Bab Tata Kelola Perusahaan.

with applicable provisions before being submitted for approval through the GMS mechanism. Through this process, the Company ensures that sustainability reporting is prepared in an accountable manner and can be traced by all stakeholders.

More comprehensive information regarding the Company's governance structure can be found in the 2025 Annual Report on Corporate Governance Chapter.

Pengembangan Kompetensi terkait Keuangan Berkelanjutan [OJK E.2] [GRI 2-17] [ESG G-05]

Competency Development related to Sustainable Finance [OJK E.2] [GRI 2-17] [ESG G-05]

Tugu Insurance secara berkelanjutan meningkatkan kompetensi organ tata kelola dan manajemen terkait penerapan keuangan berkelanjutan, manajemen risiko, dan isu ESG melalui program pengenalan, pelatihan, serta pengembangan kapabilitas yang terencana. Penguatan kompetensi ini dilakukan untuk memastikan pengambilan keputusan di seluruh lini organisasi tetap relevan dengan dinamika industri, ketentuan regulator, serta kebutuhan pemangku kepentingan.

Tugu Insurance continuously enhances the competencies of its governance organs and management related to the implementation of sustainable finance, risk management, and ESG issues through structured induction, training, and capability development programs. This competency strengthening is carried out to ensure that decision-making across all levels of the organization remains aligned with industry dynamics, regulatory requirements, and stakeholder needs.

Peningkatan Kapabilitas Dewan Komisaris dan Dewan Pengawas Syariah (DPS) [GRI 2-17]

Enhancement of the Capabilities of the Board of Commissioners and the Sharia Supervisory Board (DPS) [GRI 2-17]

Perseroan menyelenggarakan program pengenalan bagi anggota Dewan Komisaris dan DPS yang baru diangkat, serta program pelatihan tahunan sesuai kebutuhan untuk mendukung efektivitas fungsi pengawasan. Ketentuan mengenai program pengenalan dan pelatihan tersebut diatur dalam *Board Manual*, antara lain:

1. Anggota Dewan Komisaris yang baru diangkat wajib mengikuti program pengenalan mengenai kondisi Perseroan secara umum;
2. Sekretaris Perusahaan bertanggung jawab menyusun dan melaksanakan program pengenalan;
3. Materi pengenalan mencakup prinsip GCG di Perseroan; tugas, tanggung jawab, hak, dan larangan bagi Dewan Komisaris dan Direksi; gambaran tujuan, sifat, dan lingkup usaha; kinerja keuangan dan operasional; strategi dan rencana usaha jangka pendek maupun panjang; profil risiko; pengendalian internal; serta isu strategis lainnya;
4. Materi juga mencakup penjelasan kewenangan yang didelegasikan, peran audit internal dan eksternal, sistem pengendalian internal, dan Komite Audit; serta
5. Bentuk program pengenalan dapat berupa presentasi, pertemuan, kunjungan ke fasilitas Perseroan dan PoSS, pengkajian dokumen, maupun bentuk lain yang relevan.

Board Manual juga mengatur bahwa program peningkatan kompetensi Dewan Komisaris dimasukkan dalam rencana

The Company conducts induction programs for newly appointed members of the Board of Commissioners and the Sharia Supervisory Board (DPS), as well as annual training programs as needed to support the effectiveness of the supervisory function. Provisions regarding these induction and training programs are stipulated in the Board Manual, including:

1. Newly appointed members of the Board of Commissioners are required to participate in an induction program on the general condition of the Company;
2. The Corporate Secretary is responsible for preparing and implementing the induction program;
3. Induction materials cover the implementation of GCG principles within the Company; the duties, responsibilities, rights, and prohibitions applicable to the Board of Commissioners and the Board of Directors; an overview of the Company's objectives, nature, and scope of business; financial and operational performance; short-term and long-term strategies and business plans; risk profile; internal control; and other strategic issues;
4. The materials also include explanations of delegated authorities, the roles of internal and external audit, the internal control system, and the Audit Committee; and
5. Induction programs may take the form of presentations, meetings, visits to the Company's facilities and the PoSS, document reviews, or other relevant formats.

The Board Manual also stipulates that competency development programs for the Board of Commissioners

kerja dan anggaran Dewan Komisaris. Setiap anggota yang mengikuti pelatihan wajib menyampaikan laporan pelaksanaan kepada Dewan Komisaris. Daftar program pelatihan dan peningkatan kapabilitas yang diikuti anggota Dewan Komisaris dan DPS sepanjang tahun 2025 diungkapkan dalam Laporan Tahunan Tugu Insurance 2025.

are incorporated into the Board of Commissioners' work plan and budget. Each member who participates in training is required to submit an implementation report to the Board of Commissioners. A list of training and capability enhancement programs attended by members of the Board of Commissioners and the Sharia Supervisory Board throughout 2025 is disclosed in the Tugu Insurance Annual Report 2025.

Peningkatan Kapabilitas Direksi [GRI 2-17]
Enhancement of the Board of Directors' Capabilities [GRI 2-17]

Tugu Insurance menyelenggarakan program peningkatan kapabilitas bagi anggota Direksi untuk memperbarui pengetahuan terkait perkembangan terkini industri perasuransian, regulasi, manajemen risiko, serta praktik keuangan berkelanjutan. Ketentuan program peningkatan kompetensi Direksi antara lain:

1. Program disusun untuk meningkatkan efektivitas kerja Direksi dan kualitas pengambilan keputusan strategis;
2. Rencana pelatihan dimasukkan dalam rencana kerja dan anggaran Direksi setiap tahun; dan
3. Anggota Direksi yang mengikuti pelatihan wajib membuat laporan pelaksanaan dan menyampaikannya kepada Direksi secara kolektif.

Tugu Insurance organizes capability enhancement programs for members of the Board of Directors to update their knowledge of the latest developments in the insurance industry, regulations, risk management, and sustainable finance practices. Provisions governing the Board of Directors' competency enhancement programs include:

1. Programs are designed to improve the effectiveness of the Board of Directors' performance and the quality of strategic decision-making;
2. Training plans are incorporated into the annual work plan and budget of the Board of Directors; and
3. Members of the Board of Directors who participate in training are required to prepare implementation reports and submit them collectively to the Board of Directors.

Rangkaian pelatihan dan peningkatan kapabilitas Direksi selama tahun 2025, termasuk yang terkait ESG dan keuangan berkelanjutan, diungkapkan dalam Laporan Tahunan Tugu Insurance 2025.

The series of training and capability enhancement programs attended by the Board of Directors throughout 2025, including those related to ESG and sustainable finance, are disclosed in the Tugu Insurance Annual Report 2025.

Pengembangan Kompetensi Pejabat dan Unit Kerja Penanggung Jawab Keuangan Berkelanjutan [OJK E.2] [GRI 2-17]
Competency Development of Officers and Work Units Responsible for Sustainable Finance [OJK E.2] [GRI 2-17]

Sepanjang tahun 2025, pejabat dan unit kerja penanggung jawab penerapan keuangan berkelanjutan, termasuk Corporate Secretary (Government, PR & CSR Department), fungsi Manajemen Risiko, serta unit terkait lainnya, mengikuti berbagai program pelatihan dan *workshop* mengenai keuangan berkelanjutan, manajemen risiko ESG, serta pengungkapan berstandar GRI.

Throughout 2025, officers and work units responsible for the implementation of sustainable finance, including the Corporate Secretary (Government, PR & CSR Department), the Risk Management function, and other related units, participated in various training programs and workshops on sustainable finance, ESG risk management, as well as disclosures in accordance with GRI standards.

Pelatihan dan Pengembangan Kompetensi Keberlanjutan
Sustainability Training and Competency Development

Nama Name	Materi Pengembangan Kompetensi Pelatihan Training Competency Development Material	Penyelenggara Organizer	Tanggal Date
Abdul Ghofar Presiden Komisaris President Commissioner	*Workshop* PSAK 117: Kontrak Asuransi (Level Dasar) PSAK 117 Workshop: Insurance Contracts (Basic Level)	Institute Akuntan Publik Indonesia Indonesian Institute of Certified Public Accountants	17 Juli 2025 17 July 2025
	Strategi Meningkatkan Kematangan (Maturitas) Implementasi Manajemen Risiko sebagai Langkah Mewujudkan Produktivitas dan Kinerja Perusahaan Strategy to Enhance the Maturity of Risk Management Implementation as a Step Toward Achieving Corporate Productivity and Performance	Widya Dharma Artha	1 Agustus 2025 1 August 2025

Nama Name	Materi Pengembangan Kompetensi Pelatihan Training Competency Development Material	Penyelenggara Organizer	Tanggal Date
Bagus Agung Rahardiansyah Komisaris Commissioner	Arah Baru Tata Kelola Privasi Pasca UU Nomor 27/2022 (Perlindungan Data Pribadi) New Direction of Privacy Governance Following Law No. 27 of 2022 on Personal Data Protection	Widya Dharma Artha	19 Desember 2025 19 December 2025
Poerwo Tjahjono Komisaris Independen Commissioner Independent	Implementasi Kebijakan dan Praktek *Underwriting* Perusahaan Asuransi Implementation of Insurance Company Underwriting Policies and Practices	Aamai	22 Mei 2025 22 May 2025
	Strategi Meningkatkan Kematangan (Maturitas) Implementasi Manajemen Risiko Sebagai Langkah Mewujudkan Produktivitas dan Kinerja Perusahaan Strategy to Enhance the Maturity of Risk Management Implementation as a Step Toward Achieving Corporate Productivity and Performance	Widya Dharma Artha	1 Agustus 2025 1 August 2025
	Diskusi UU No. 16 Tahun 2025 Tentang Perubahan Keempat atas UU No. 19 Tahun 2003 Discussion on Law No. 16 of 2025 concerning the Fourth Amendment to Law No. 19 of 2003	CRMS	11 Desember 2025 11 December 2025
Tajudin Noor Komisaris Independen Commissioner Independent	Strategi Meningkatkan Kematangan (Maturitas) Implementasi Manajemen Risiko Sebagai Langkah Mewujudkan Produktivitas dan Kinerja Perusahaan Strategy to Enhance the Maturity of Risk Management Implementation as a Step Toward Achieving Corporate Productivity and Performance	Widya Dharma Artha	1 Agustus 2025 1 August 2025
Adi Pramana Presiden Direktur President Director	*BOD Sharing Session: Service Strategy & Blueprint*	Tugu Institute	26 Juni 2025 26 June 2025
	Perdagangan Karbon Indonesia Indonesian Carbon Trading	Tugu Institute X IDX Stock Exchange	15 Agustus 2025 15 August 2025
	Awareness ISO37001 - SMAP	Tugu Institute X Aurora Bisnis International	19 September 2025
Ari Mardudi Anggota Komite Audit Member of Audit Committeer	Kelangsungan Bisnis di 2025: Pendekatan Risiko Hukum dan Manajemen Kepatuhan Business Continuity in 2025: Legal Risk and Compliance Management Approach	CRMS	22 Januari 2025 22 January 2025
Desi Adhariani Anggota Komite Pemantau Risiko Member of Risk Monitoring Committee	Peran Chief Risk Officer (Unit Manajemen Risiko) yang Efektif dalam Membangun Governansi dan Budaya Risiko Korporasi The Role of an Effective Chief Risk Officer (Risk Management Unit) in Building Corporate Governance and Risk Culture	Widya Dharma Artha	16 Mei 2025 16 May 2025
	Implementasi Kebijakan dan Praktek *Underwriting* Perusahaan Asuransi Implementation of Insurance Company Underwriting Policies and Practices	AAMAI	22 Mei 2025 22 May 2025
	Implementasi Audit Investigasi dan Audit Forensik Berbasis POJK 12 Tahun 2024 (dengan Studi Kasus) Implementation of Investigative Audit and Forensic Audit Based on POJK No. 12 of 2024 (with Case Studies)	Widya Dharma Artha	5 Juni 2025 5 June 2025
	Strategi Meningkatkan Kematangan (Maturitas) Implementasi Manajemen Risiko sebagai Langkah Mewujudkan Produktivitas dan Kinerja Perusahaan Strategy to Enhance the Maturity of Risk Management Implementation as a Step Toward Achieving Corporate Productivity and Performance	Widya Dharma Artha	1 Agustus 2025 1 August 2025
	Transformasi Organisasi melalui Budaya Sadar Risiko yang Efektif untuk Mendukung Keberlangsungan Usaha Organizational Transformation through an Effective Risk Awareness Culture to Support Business Sustainability	Widya Dharma Artha	7 November 2025
	Integrity in Action: Strengthening Governance & Managing Procurement Risks	Tugu Institute	17 November 2025
	Webinar Tata Kelola, Manajemen Risiko & Kepatuhan: Identifikasi & Pemetaan Risiko IT, serta Audit IT *Risk Management* Webinar on Governance, Risk Management & Compliance: Identification and Mapping of IT Risks, and Audit of IT Risk Management	Widya Dharma Artha	9 Desember 2025 9 December 2025

Nama Name	Materi Pengembangan Kompetensi Pelatihan Training Competency Development Material	Penyelenggara Organizer	Tanggal Date
Aria Farah Mita Anggota Komite Pemantau Risiko Member of Risk Monitoring Committee	*Workshop* PSAK 117: Kontrak Asuransi (Level Dasar) PSAK 117 Workshop: Insurance Contracts (Basic Level)	Institute Akuntan Publik Indonesia	17 Juli 2025 17 July 2025
	Transformasi Organisasi melalui Budaya Sadar Risiko yang Efektif untuk Mendukung Keberlangsungan Usaha Organizational Transformation through an Effective Risk Awareness Culture to Support Business Sustainability	Widya Dharma Artha	7 November 2025
Dudi Subekti Corporate Secretary	Sertifikasi QCRO QCRO Certification	Widya Dharma Artha	24 Maret 2025 24 March 2025
	Program Mini Magister Hukum 2025 (*Legal Clarity in Business & Energy Industry*) Mini Master of Law Program 2025 (Legal Clarity in Business & Energy Industry)	Pertamina	17 Mei 2025 17 May 2025
	Managing Crisis with Composed and Strategic Communication	Tugu Institute X Markplus Institute	11 Juni 2025 11 June 2025
	Leadership Training - Creating a High-Performance Culture	Linkedin Learning	18 Juni 2025 18 June 2025
	Kick Off: Intermediate Service Training Program 2025 & Rangkaian *Service Excellence Intermediate Level* Kick-off: Intermediate Service Training Program 2025 & Series of Service Excellence (Intermediate Level)	Tugu Institute X Markplus Institute	11 Agustus 2025 11 August 2025
	Privacy and Data Protection Legal Framework & Implementation in Insurance Industry	Tugu Institute X ERM & HSSE Group	21 Agustus 2025 21 August 2025
	Peningkatan Pemahaman & Pelaporan Gratifikasi Enhancing Understanding & Reporting of Gratification	Tugu Institute X Legal & Compliance Group	2 Oktober 2025 2 October 2025
	Integrity in Action: Strengthening Governance & Managing Procurement Risks	Tugu Institute	17 November 2025
	Leading Continuous Improvement Strategy	Tugu Institute X Markplus Institute	4 Desember 2025 4 December 2025
Herty Lidiyani Tiwow Government, Public Relation & CSR Dept. Head	Sosialisasi Pelindungan Data Pribadi dan Penyusunan ROPA Dissemination of Personal Data Protection and Preparation of ROPA	Tugu Institute X ERM & HSSE Group	21 Maret 2025 21 March 2025
	Online Workshop Strategi Mitigasi Komunikasi Krisis & *from Crisis to Opportunity* Online Workshop on Crisis Communication Mitigation Strategy & From Crisis to Opportunity	PR Indonesia	6 Mei 2025 6 May 2025
	Managing Crisis with Composed and Strategic Communication	Tugu Institute X Markplus Institute	10 Juni 2025 10 June 2025
	Strategi & Peran Nyata Pekerja dalam Implementasi APU PPT & PPPSPM Strategies and the Practical Role of Employees in the Implementation of AML–CTF & CPF	Tugu Institute X Grajosa	16 Juni 2025 16 June 2025
	Knowledge Management Awareness & Sosialisasi Linkedin *Learning* Knowledge Management Awareness & Dissemination of LinkedIn Learning	Tugu Institute	18 Juni 2025 18 June 2025
	Kick Off : Intermediate Service Training Program 2025 & Rangkaian *Service Excellence Intermediate Level* Kick-off: Intermediate Service Training Program 2025 & Series of Service Excellence (Intermediate Level)	Tugu Institute X Markplus Institute	11 Agustus 2025 11 August 2025
	Perdagangan Karbon Indonesia Indonesian Carbon Trading	Tugu Institute X IDX Stock Exchange	15 Agustus 2025 15 August 2025
	Privacy and Data Protection Legal Framework & Implementation in Insurance Industry	Tugu Institute X ERM & HSSE Group	21 Agustus 2025 21 August 2025

Nama Name	Materi Pengembangan Kompetensi Pelatihan Training Competency Development Material	Penyelenggara Organizer	Tanggal Date
	Release Workflow Memo melalui Tugu *Document Management System* (T-DMS) Release of Workflow Memo via the Tugu Document Management System (T-DMS)	Tugu Institute X IT Group	27 Agustus 2025 27 August 2025
	Service Training Program 2025: Leading - Frontliner (Batch 21)	Tugu Institute X Markplus Institute	11 September 2025
	Awareness ISO37001 – SMAP	Tugu Institute X Aurora Bisnis International	19 September 2025
	Sosialisasi Pembaruan Sistem IP-PABX Dissemination of IP-PABX System Updates	Tugu Institute X Product & Service, Infrastructure & IT Security, HSSE Dept	22 September 2025
	Peningkatan Pemahaman & Pelaporan Gratifikasi Enhancing Understanding & Reporting of Gratification	Tugu Institute X Legal & Compliance Group	2 Oktober 2025 2 October 2025
	Branding Lenses: Key Elements, Tech, Entrepreneurship	Markplus Institute	10 November 2025
	Integrity in Action: Strengthening Governance & Managing Procurement Risks	Tugu Institute	17 November 2025

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

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

Tugu Insurance menerapkan manajemen risiko secara menyeluruh untuk mengidentifikasi, menganalisis, mengevaluasi, dan memitigasi risiko yang dapat memengaruhi pencapaian tujuan usaha, termasuk risiko yang terkait dengan penerapan keuangan berkelanjutan. Penilaian risiko dilakukan secara berkesinambungan dengan mempertimbangkan faktor internal dan eksternal, sehingga Perseroan dapat menetapkan prioritas penanganan risiko serta menjaga kesinambungan bisnis secara berkelanjutan.

Tugu Insurance adopts comprehensive risk management to identify, analyze, evaluate, and mitigate risks that may affect the achievement of business objectives, including risks related to the implementation of sustainable finance. Risk assessments are conducted on an ongoing basis by considering internal and external factors, enabling the Company to determine risk handling priorities and maintain sustainable business continuity.

Kerangka dan Organ Manajemen Risiko
Risk Management Framework and Organ

Berdasarkan Kebijakan Umum Manajemen Risiko, Perseroan menerapkan kerangka manajemen risiko yang dirancang untuk selaras dengan strategi bisnis perusahaan, struktur organisasi, ketentuan internal, serta ketersediaan infrastruktur yang ada. Dalam pelaksanaannya, penerapan manajemen risiko mengacu pada standar SNI ISO 31000:2018 (Manajemen Risiko Berbasis Risiko), yang mencakup tiga elemen utama: prinsip, kerangka kerja, dan proses manajemen risiko.

Based on the General Risk Management Policy, the Company implements a risk management framework designed to be aligned with the Company's business strategy, organizational structure, internal regulations, and available infrastructure. In its implementation, risk management refers to SNI ISO 31000:2018 (Risk-Based Risk Management), which comprises three main elements: principles, framework, and risk management processes.

Pengelolaan risiko dilaksanakan melalui pendekatan *Three Lines Model*, yaitu:

1. **Lini pertama** merupakan tugas dan tanggung jawab *risk owner (risk taking unit)* yaitu seluruh unit kerja

Risk management is carried out using the Three Lines Model, as follows:

1. **First Line** consists of the duties and responsibilities of risk owners (risk-taking units), namely all work

yang menjalankan fungsi bisnis/operasional dan melaksanakan proses manajemen risiko di unit kerja masing-masing. Lini pertama sebagai unit Pemilik Risiko merupakan unit yang langsung mengidentifikasi dan mengelola risiko dalam proses bisnis. Sistem pengendalian risiko bersifat pencegahan (*preventive*) berdasarkan kebijakan dan prosedur yang berlaku bagi unit kerja yang bersangkutan, termasuk komunikasi dan konsultasi kepada manajemen puncak atau Direksi masing-masing.

2. **Lini kedua** merupakan tugas dan tanggung jawab unit kerja yang menjalankan fungsi Kepatuhan dan fungsi Manajemen Risiko yang independen dalam mengukur, memantau dan memperlakukan risiko secara agregat, mengembangkan metodologi dan kebijakan manajemen risiko Perusahaan. Sistem pengendalian risiko bersifat pendeteksian (*detective*) melalui pemantauan kepatuhan *risk owner* terhadap kebijakan dan prosedur serta peraturan dan perundang-undangan yang berlaku, termasuk pendeteksian terhadap kecukupan kebijakan dan prosedur pada unit kerja bisnis/operasional yang bersangkutan.
3. **Lini ketiga** merupakan tugas dan tanggung jawab unit kerja yang menjalankan fungsi Kepatuhan dan fungsi Manajemen Risiko yang independen dalam mengukur, memantau dan memperlakukan risiko secara agregat, mengembangkan metodologi dan kebijakan manajemen risiko Perusahaan. Sistem pengendalian risiko bersifat pendeteksian (*detective*) melalui pemantauan kepatuhan *risk owner* terhadap kebijakan dan prosedur serta peraturan dan perundang-undangan yang berlaku, termasuk pendeteksian terhadap kecukupan kebijakan dan prosedur pada unit kerja bisnis/operasional yang bersangkutan. Untuk memperkuat fungsi pengendalian, Perseroan membentuk Unit Kerja Manajemen Risiko yang independen di bawah Direktur Kepatuhan & Manajemen Risiko, dengan mandat memastikan penerapan manajemen risiko berjalan efektif di seluruh entitas, termasuk memberikan dukungan dalam pengelolaan risiko ESG dan keuangan berkelanjutan.

units performing business/operational functions and implementing risk management processes within their respective units. As Risk Owners, first-line units directly identify and manage risks in business processes. Risk control systems are preventive in nature, based on applicable policies and procedures for the relevant work units, including communication and consultation with top management or the respective Board of Directors.

2. **The second** line comprises the duties and responsibilities of work units performing independent Compliance and Risk Management function in measuring, monitoring, and treating risks on an aggregate basis, as well as developing the Company's risk management methodologies and policies. Risk control systems at this level are detective in nature, carried out through monitoring the compliance of risk owners with applicable policies, procedures, and laws and regulations, including detecting the adequacy of policies and procedures within the relevant business/operational units.
3. **The third** line consists of the duties and responsibilities of work units performing independent Compliance and Risk Management functions in measuring, monitoring, and treating risks on an aggregate basis, as well as developing the Company's risk management methodologies and policies. Risk control systems at this level are detective in nature, carried out through monitoring the compliance of risk owners with applicable policies, procedures, and laws and regulations, including detecting the adequacy of policies and procedures within the relevant business/operational units. To strengthen the control function, the Company has established an independent Risk Management Unit under the Director of Compliance & Risk Management, with a mandate to ensure the effective implementation of risk management across all entities, including providing support in managing ESG and sustainable finance risks.

Pilar Penerapan Manajemen Risiko
Pillars of Risk Management Implementation

Pengawasan Pengawasan Aktif Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah
Active Supervision by the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah bertanggung jawab atas efektivitas penerapan manajemen risiko melalui pemahaman atas profil risiko utama, termasuk risiko terkait keuangan berkelanjutan. Organ tata kelola memberikan arahan penerapan manajemen risiko, mendorong budaya sadar risiko, serta memastikan struktur organisasi dan kecukupan SDM mendukung pengelolaan risiko secara memadai.

The Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board are responsible for the effectiveness of risk management implementation through a thorough understanding of the Company's key risk profile, including risks related to sustainable finance. These governance organs provide direction for risk management implementation, promote a risk-aware culture, and ensure that the organizational structure and the adequacy of human resources properly support effective risk management.

Pengawasan dilakukan melalui rapat Komite Pemantau Risiko, Komite Manajemen Risiko, serta rapat Dewan Pengawas Syariah. Selain itu, Perseroan melakukan penetapan, pemantauan, dan peninjauan mitigasi *Top Risk Register*, pemantauan *Early Warning System* atau *Key Risk Indicator* (KRI), dan tingkat kesehatan berbasis risiko, serta pelaksanaan sosialisasi dan pelatihan manajemen risiko.

Supervision is carried out through meetings of the Risk Monitoring Committee, the Risk Management Committee, and the Sharia Supervisory Board. In addition, the Company establishes, monitors, and reviews mitigation measures for the Top Risk Register, monitors the Early Warning System or Key Risk Indicators (KRI), and risk-based soundness levels, and conducts risk management dissemination and training programs.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit
Adequacy of Policies, Procedures, and Determination of Risk Limit

Manajemen risiko didukung oleh kebijakan dan prosedur, termasuk *Risk Appetite Statement*, limit risiko, dan pedoman yang disusun dengan mempertimbangkan profil dan toleransi risiko, karakteristik bisnis, serta ketentuan regulator. Perseroan melakukan kaji ulang *Risk Appetite* serta pemantauan KRI dan *Early Warning System* secara berkala untuk memastikan risiko tetap berada dalam batas toleransi yang ditetapkan.

Risk management is supported by policies and procedures, including the Risk Appetite Statement, risk limits, and guidelines developed by considering the risk profile and risk tolerance, business characteristics, and regulatory requirements. The Company periodically reviews the Risk Appetite and monitors KRIs and the Early Warning System to ensure that risks remain within the established tolerance limits.

Kecukupan Proses Identifikasi, Pengukuran, Pengendalian, dan Pemantauan Risiko, serta Sistem Informasi Manajemen Risiko
Adequacy of Risk Identification, Measurement, Control, and Monitoring Processes, as well as Risk Management Information Systems

Perseroan menjalankan proses manajemen risiko melalui tahapan yang sistematis, meliputi:

1. **Identifikasi Risiko**, dilakukan oleh *risk owner* di setiap unit kerja bersama *risk champion* untuk mengenali risiko melekat dan menyusun *risk register* kegiatan berjalan, termasuk risiko terkait portofolio KKUB, perubahan regulasi keuangan berkelanjutan, serta risiko reputasi ESG.
2. **Pengukuran Risiko**, dilakukan secara berkala melalui pendekatan kuantitatif dan kualitatif dengan mempertimbangkan tren historis serta potensi kerugian.
3. **Pengendalian Risiko**, dilakukan melalui kebijakan, prosedur, limit, serta mekanisme mitigasi seperti diversifikasi portofolio, penggunaan reasuransi, dan penguatan kontrol operasional.
4. **Pemantauan Risiko**, dilakukan atas eksposur risiko, toleransi risiko, hasil *stress testing*, serta progres mitigasi pada *risk register* melalui pelaporan berkala.
5. **Sistem Informasi Manajemen Risiko dan Pengendalian Internal**, Tugu Insurance mengoperasikan aplikasi berbasis web *Tugu Enterprise Risk Management System* (T-ERMS) untuk mendukung proses identifikasi, analisis, pemantauan, dan pelaporan risiko secara terintegrasi. Sistem ini menghasilkan berbagai laporan, antara lain profil risiko, tingkat kesehatan berbasis risiko, pemantauan mitigasi *Top Risk Register,* penyediaan modal minimum, pemantauan *Risk Appetite* dan KRI, serta basis data kerugian potensial dan aktual.

The Company implements risk management processes through systematic stages, which include:

1. **Risk Identification**, conducted by the risk owner in each work unit together with the risk champion to recognize inherent risks and prepare the ongoing activity risk register, including risks related to the KKUB portfolio, changes in sustainable finance regulations, and ESG reputational risks.
2. **Risk Measurement**, performed periodically using quantitative and qualitative approaches, by considering historical trends and potential losses.
3. **Risk Control**, carried out through policies, procedures, limits, and mitigation mechanisms such as portfolio diversification, use of reinsurance, and strengthening operational controls.
4. **Risk Monitoring**, conducted on risk exposures, risk tolerance, stress testing results, and mitigation progress in the risk register through periodic reporting.
5. **Risk Management and Internal Control Information Systems**, Tugu Insurance operates the web-based Tugu Enterprise Risk Management System (T-ERMS) to support the integrated process of risk identification, analysis, monitoring, and reporting. This system produces various reports, including risk profiles, risk-based soundness levels, Top Risk Register mitigation monitoring, minimum capital provision, Risk Appetite and KRI monitoring, as well as databases of potential and actual losses.

Penerapan manajemen risiko juga diperkuat oleh sistem pengendalian internal yang menyeluruh, termasuk *Internal Control over Financial Reporting* (ICoFR) dan *Risk Control Self Assessment* (RCSA) pada proses pelaporan keuangan.

The implementation of risk management is also reinforced by a comprehensive internal control system, including Internal Control over Financial Reporting (ICoFR) and Risk Control Self-Assessment (RCSA) in the financial

Mekanisme ini mendukung upaya pencegahan dan pendeteksian risiko, termasuk potensi salah saji material, secara lebih tepat waktu dan akuntabel.

reporting process. These mechanisms support timely and accountable prevention and detection of risks, including potential material misstatements.

Manajemen Keberlangsungan Usaha [GRI 3-3, GRI 2-23]

Business Continuity Management [GRI 3-3, GRI 2-23]

Tugu Insurance telah menetapkan Kebijakan Manajemen Keberlangsungan Usaha (*Business Continuity Management*/ BCM) sebagai bagian dari sistem pengendalian internal untuk menjaga keberlanjutan operasi ketika terjadi gangguan signifikan. Gangguan tersebut dapat berupa bencana alam, kegagalan sistem, kondisi di luar normal, maupun keadaan kahar (*force majeure*). Kebijakan ini mengatur mekanisme kesiapsiagaan, respons darurat, serta pemulihan proses bisnis prioritas, sehingga Perseroan dapat kembali pada kondisi *business as usual* dalam waktu yang dapat diterima dan meminimalkan dampak terhadap pemangku kepentingan.

Tugu Insurance has set a Business Continuity Management (BCM) Policy as part of its internal control system to ensure operational continuity in the event of significant disruptions. Such disruptions may include natural disasters, system failures, abnormal conditions, or force majeure events. This policy governs preparedness mechanisms, emergency responses, and the recovery of priority business processes, enabling the Company to return to business-as-usual conditions within an acceptable timeframe while minimizing the impact on stakeholders.

Secara khusus, penerapan BCM bertujuan untuk:
1. Memastikan kegiatan usaha tetap berjalan secara efektif selama dan setelah gangguan terjadi;
2. Melindungi keselamatan karyawan, pemangku kepentingan, reputasi, serta kelangsungan bisnis Perseroan;
3. Mencegah gangguan menghambat pencapaian tujuan strategis perusahaan;
4. Mengidentifikasi proses kritikal beserta sumber daya yang dibutuhkan (SDM, sistem, fasilitas, dan data), serta menyusun strategi pemulihan yang tepat; dan
5. Mengelola pemulihan sumber daya secara bertahap hingga operasional pulih sepenuhnya, serta meningkatkan kesadaran karyawan terkait pentingnya keberlangsungan bisnis.

Specifically, the implementation of BCM aims to:
1. Ensuring business activities continue effectively during and after disruptions;
2. Protecting the safety of employees, stakeholders, the Company's reputation, and business continuity;
3. Preventing disruptions from hindering the achievement of the Company's strategic objectives;
4. Identifying critical processes along with the necessary resources (human resources, systems, facilities, and data) and developing appropriate recovery strategies; and
5. Managing the phased recovery of resources until full operational restoration, while raising employee awareness of the importance of business continuity.

Sebagai bagian dari penguatan ketahanan operasional, Tugu Insurance secara konsisten menerapkan kerangka *Business Continuity Management* (BCM) untuk memastikan kesinambungan layanan dalam berbagai kondisi gangguan. Pada 11 November 2025, Perseroan melakukan simulasi insiden keamanan siber dengan skenario insiden: *brute force* terhadap Database. Dalam kerangka BCM tersebut, Perseroan menetapkan sejumlah proses bisnis kritikal sebagai prioritas pemulihan, antara lain proses pembayaran klaim, pelayanan nasabah melalui *Contact Center* dan t rex, ketersediaan infrastruktur server, jaringan dan pasokan listrik, keberfungsian aplikasi internal, serta proses akseptasi dan pembaruan bisnis. Pendekatan ini memastikan bahwa layanan utama kepada nasabah dan mitra usaha tetap terjaga secara andal dan berkelanjutan apabila terjadi gangguan operasional.

As part of strengthening operational resilience, Tugu Insurance consistently implements a Business Continuity Management (BCM) framework to ensure service continuity under various disruption conditions. On 11 November 2025, the Company conducted a cybersecurity incident simulation with the incident scenario: brute force against the Database. Within the BCM framework, the Company designated a number of critical business processes as recovery priorities, including the claim payment process, customer service through the Contact Center and t rex, availability of server infrastructure, network and power supply, functionality of internal applications, and acceptance and business renewal processes. This approach ensures that core services to customers and business partners remain reliably and continuously maintained in the event of operational disruptions.

Kebijakan Anti Korupsi dan Gratifikasi [GRI 2-23, GRI 2-24]

Anti-Corruption and Gratification Policy [GRI 2-23, GRI 2-24]

Sebagai bagian dari komitmen terhadap etika bisnis dan kepatuhan, Tugu Insurance menerapkan kebijakan anti korupsi dan gratifikasi yang berlaku bagi seluruh Insan Tugu dan pihak terkait. Gratifikasi didefinisikan secara luas sebagai setiap pemberian atau penerimaan hadiah, cinderamata, fasilitas, hiburan, atau bentuk manfaat lainnya, baik di dalam maupun di luar negeri, dengan atau tanpa sarana elektronik, yang dapat menimbulkan benturan kepentingan dan berpotensi menjadi tindak pidana suap atau korupsi.

As part of its commitment to business ethics and compliance, Tugu Insurance implements an anti-corruption and gratification policy that applies to all Tugu Personnel and related parties. Gratification is broadly defined as any giving or receiving of gifts, souvenirs, facilities, entertainment, or other benefits, whether domestically or abroad, with or without electronic means, which may create a conflict of interest and potentially constitute bribery or corruption offenses.

Pedoman Pengendalian Gratifikasi

Gratification Control Guidelines

Tugu Insurance secara konsisten memperkuat penerapan prinsip integritas dan tata kelola yang baik melalui pengembangan budaya anti-korupsi, pencegahan penyuapan, serta pengendalian gratifikasi di seluruh aktivitas operasional perusahaan. Upaya ini menjadi bagian integral dari implementasi tata kelola perusahaan yang baik serta penerapan Sistem Manajemen Anti Penyuapan (SMAP) ISO 37001:2016, yang mendorong pengelolaan risiko korupsi secara sistematis dan terukur.

Tugu Insurance consistently strengthens the implementation of integrity and good governance principles by developing an anti-corruption culture, preventing bribery, and controlling gratification across all Company operations. These efforts are an integral part of the implementation of good corporate governance and ISO 37001:2016 Anti-Bribery Management System (SMAP), which encourages systematic and measurable corruption risk management.

Dalam rangka mengelola risiko gratifikasi secara efektif, Perseroan memiliki Pedoman Pengendalian Gratifikasi yang direvitalisasi secara berkala melalui berbagai kebijakan internal. Kebijakan tersebut antara lain dituangkan dalam SK Direksi No. 018/SKD/TPI/VII/2014, Pedoman No. A-008/9100/2017 Revisi ke-1, SKD No. 011/SKD/CSG/TPI/II/2018, SKD No. 65/SKD/06/ERL-ATPI/VIII/2021 beserta Pedoman No. A-001/6500/2021 Revisi ke-2, serta Pedoman Pengendalian Gratifikasi No. A-006/6440/2024 Revisi ke-3 tertanggal 3 Juli 2024.

To effectively manage gratification risk, the Company has a Gratuity Control Guideline, which is periodically revitalized through various internal policies. These policies are outlined in, among others, Board of Directors' Decision Letter (SKD) No. 018/SKD/TPI/VII/2014, Guideline No. A-008/9100/2017 Revision 1, SKD No. 011/SKD/CSG/TPI/II/2018, SKD No. 65/SKD/06/ERL-ATPI/VIII/2021, and Guideline No. A-001/6500/2021, Revision 2, and Gratification Control Guidelines No. A-006/6440/2024, Revision 3, dated 3 July 2024.

Pedoman tersebut menjadi acuan bagi seluruh karyawan dalam menolak, melaporkan, serta mengelola gratifikasi secara tepat, sekaligus memperkuat penerapan prinsip *zero tolerance* terhadap korupsi. Implementasi kebijakan ini juga mendukung praktik usaha yang transparan dan akuntabel, sejalan dengan nilai AKHLAK serta prinsip *Good Corporate Governance* (GCG) yang menjadi landasan operasional Perseroan.

These guidelines serve as references for all employees in rejecting, reporting, and appropriately managing gratuities, while strengthening the implementation of zero-tolerance principle against corruption. Implementation of this policy also supports transparent and accountable business practices, in line with AKHLAK values and Good Corporate Governance (GCG) principles that underpin the Company's operations.

Sebagai bagian dari penguatan pemahaman dan budaya integritas, pada tahun 2025 Perseroan menyelenggarakan sosialisasi anti gratifikasi dengan tema "Peningkatan Pemahaman & Pelaporan Gratifikasi" pada 2 Oktober 2025. Kegiatan ini menghadirkan narasumber dari Komisi Pemberantasan Korupsi (KPK), yaitu Ketua Tim Program Pengendalian Gratifikasi KPK. Sosialisasi tersebut diikuti oleh manajemen, karyawan, serta pihak ketiga atau vendor yang menjadi mitra kerja Perseroan, sehingga memperkuat kesadaran integritas tidak hanya di lingkungan internal, tetapi juga dalam hubungan kerja dengan mitra bisnis.

Kegiatan dilaksanakan secara *hybrid*, dengan 45 peserta hadir secara luring dan 281 peserta mengikuti secara daring, sehingga total partisipasi mencapai 326 peserta. Untuk memastikan efektivitas pembelajaran, peserta mengikuti tes pemahaman setelah kegiatan berlangsung. Hasil evaluasi menunjukkan persentase pemahaman rata-rata sebesar 93%, yang mencerminkan tingkat penyelesaian pelatihan yang tinggi serta peningkatan pemahaman terhadap kewajiban pelaporan gratifikasi.

Perseroan juga menjalankan mekanisme pelaporan gratifikasi melalui Unit Pengendalian Gratifikasi (UPG) yang terintegrasi dengan sistem pelaporan nasional yang dikelola oleh KPK. Sepanjang tahun 2025, Perseroan menerima 6 laporan gratifikasi, yang terdiri dari gratifikasi berbentuk makanan dan uang tunai. Seluruh laporan tersebut telah disampaikan kepada KPK melalui aplikasi GOL KPK dan diproses sesuai dengan mekanisme penetapan status gratifikasi oleh KPK. Proses ini memastikan bahwa setiap laporan ditangani secara transparan, akuntabel, serta sesuai dengan ketentuan yang berlaku.

Untuk memperkuat pencegahan risiko korupsi secara lebih sistematis, Perseroan juga melaksanakan fraud risk assessment dalam lingkup implementasi ISO 37001:2016. Dalam proses ini, Perseroan melakukan identifikasi dan pemantauan risiko *fraud* di seluruh fungsi melalui penyusunan *Risk Register On-Going Business*, yang menjadi dasar dalam pelaksanaan program pencegahan fraud di berbagai proses bisnis Perseroan.

Melalui kombinasi antara penguatan kebijakan, peningkatan kapasitas karyawan, mekanisme pelaporan yang transparan, serta pengelolaan risiko secara sistematis, Perseroan berupaya memastikan bahwa seluruh aktivitas usaha dijalankan secara berintegritas, bertanggung jawab, dan selaras dengan prinsip tata kelola perusahaan yang baik.

As part of strengthening the Company's understanding and culture of integrity, in 2025, the Company held an anti-gratuity outreach event with the theme "Improving Understanding & Reporting of Gratuities" on 2 October 2025. This event featured a speaker from the Corruption Eradication Commission (KPK), Head of KPK's Gratuity Control Program Team. The event was attended by management, employees, and third parties or vendors who are partners of the Company, and thus, strengthening integrity awareness not only internally but also in working relationships with business partners.

The event was organized in a hybrid format, with 45 participants attending in-person and 281 participants participating online, totaling 326 participants. To ensure learning effectiveness, participants took a comprehension test post-event. The evaluation results showed an average comprehension percentage of 93%, reflecting a high level of training completion and an increased understanding of the obligation to report gratuities.

The Company also implements a gratuity reporting mechanism through the Gratuity Control Unit (UPG), which is integrated with the national reporting system managed by the Corruption Eradication Commission (KPK). Throughout 2025, the Company received 6 gratuity reports, consisting of gratuities in the form of food and cash. All reports were submitted to KPK through KPK's GOL application and processed in accordance with KPK's gratuity status determination mechanism. This process ensures that each report is handled transparently, accountably, and in line with applicable regulations.

To strengthen corruption risk prevention more systematically, the Company also conducted a fraud risk assessment within the scope of ISO 37001:2016 implementation. In this process, the Company identified and monitored fraud risks across all functions by developing an On-Going Business Risk Register, which serves as the basis for implementing fraud prevention programs across the Company's various business processes.

Through a combination of policy strengthening, employee capacity building, transparent reporting mechanism, and systematic risk management, the Company strives to ensure that all business activities are conducted with integrity, responsibility, and in line with the principles of good corporate governance.

Strategi *Anti-Fraud* dan *Whistleblowing System* (WBS) [GRI 2-26]

Anti-Fraud Strategy and Whistleblowing System (WBS) [GRI 2-26]

Dalam rangka memperkuat penerapan Tata Kelola Perusahaan yang Baik *(Good Corporate Governance)*, Tugu Insurance mengimplementasikan strategi *anti-fraud* yang didukung oleh *Whistleblowing System* (WBS) sebagai sarana pengaduan adanya dugaan pelanggaran. Strategi ini disusun mengacu pada POJK No. 12 tahun 2024 terkait Strategi *Anti-Fraud* bagi Lembaga Jasa Keuangan (LJK).

In order to strengthen the implementation of Good Corporate Governance (GCG), Tugu Insurance implements an anti-fraud strategy supported by a Whistleblowing System (WBS) as a channel for reporting suspected violations. This strategy is developed in accordance with POJK No. 12 of 2024 concerning Anti-Fraud Strategies for Financial Service Institutions (LJK).

Pilar Strategi *Anti-Fraud*
Pillars of the Anti-Fraud Strategy

Strategi *anti-fraud* Tugu Insurance mencakup empat pilar utama, yaitu:

Tugu Insurance's anti-fraud strategy consists of four main pillars:

1. **Pencegahan**
   Prevention
2. **Deteksi**
   Detection
3. **Investigasi, pelaporan, dan sanksi**
   Investigation, reporting, and sanctions
4. **Pemantauan, evaluasi, dan tindak lanjut**
   Monitoring, evaluation, and follow-up

Kanal *Whistleblowing System* (WBS)
Whistleblowing System (WBS) Channel

Sebagai bagian dari aspek deteksi, Perseroan menyediakan kanal pelaporan bagi seluruh pemangku kepentingan untuk menyampaikan pengaduan atas dugaan pelanggaran yang terjadi di lingkungan Tugu Insurance. Jenis pelanggaran yang dapat dilaporkan mencakup pelanggaran kode etik, tata kelola perusahaan, serta dugaan tindakan kecurangan (*fraud*).

As part of the detection pillar, the Company provides a reporting channel for all stakeholders to submit complaints regarding suspected violations occurring within Tugu Insurance. The types of violations that can be reported include breaches of the code of ethics, corporate governance, and suspected fraudulent actions.

Kanal Pelaporan WBS Internal Tugu Insurance
Tugu Insurance's Internal WBS Reporting Channels

Perseroan menyediakan dua kanal pelaporan utama, yaitu:

The Company provides two main reporting channels, namely:

CLEAN 1

Digunakan apabila terlapor adalah pekerja Perseroan, selain Direksi dan Dewan Komisaris.
Email : clean1@tugu.com
Surat : Kepada Direksi
PT Asuransi Tugu Pratama Indonesia Tbk
U.p. Tim Penanganan Pelaporan Pelanggaran
Website pelaporan : https://tugu.com/aduan-laporan?type=1&lang=id

Used when the reported party is a Company employee, excluding the Board of Directors and Board of Commissioners.
Email : clean1@tugu.com
Mail : To the Board of Directors of
PT Asuransi Tugu Pratama Indonesia Tbk
Attn: Whistleblowing Handling Team
Reporting Website : https://tugu.com/aduan-laporan?type=1&lang=id

CLEAN 2

Digunakan apabila terlapor adalah Direksi, Dewan Komisaris, dan organ pendukung Dewan Komisaris.
Email : clean2@tugu.com
Surat : Kepada Dewan Komisaris
PT Asuransi Tugu Pratama Indonesia Tbk
U.p. Tim Penanganan Pelaporan Pelanggaran
Website pelaporan : https://tugu.com/aduan-laporan?type=2&lang=id

Used when the reported party is a member of the Board of Directors, Board of Commissioners, or supporting organs of the Board of Commissioners.
Email : clean2@tugu.com
Mail : To the Board of Commissioners of
PT Asuransi Tugu Pratama Indonesia Tbk
Attn: Whistleblowing Handling Team
Reporting Website : https://tugu.com/aduan-laporan?type=2&lang=id

1 **Pelaporan melalui *email* clean1@tugu.com dan clean2@tugu.com atau surat ke Direksi/ Dewan Komisaris.**
Reporting via email through clean1@tugu.com and clean2@tugu.com, or letter addressed to the Board of Directors/Board of Commissioners.

2 **Tim penanganan Pelaporan Pelanggaran menelaah laporan yang masuk.**
The Whistleblowing handling team reviews the incoming reports.

3 **Apabila hasil penelaahan menunjukan adanya indikasi pelanggaran, pelaporan disampaikan ke Direksi/Dewan Komisaris.**
If the review results in an indication of violation, the report is submitted to the Board of Directors/ Board of Commissioners.

4 **Direksi/ Dewan Komisaris menindaklanjuti pelaporan pelanggaran yang memerlukan pendalaman lebih lanjut melalui Komite Audit untuk dilakukan audit khusus/ investigasi.**
Follow-up on violations reporting that required deeper investigation by the Board of Directors/ Board of Commissioners through special audits/ investigations carried out by the Audit Committee.

1 Pengaduan Masuk
Complaint Sent

2 Diterima oleh PIC
Received by PIC

3 Diteruskan ke *User* Terkait
Forwarded to Related User

4 Penyelesaian Pengaduan
Complaint Sent

Kanal WBS Pertamina
Pertamina WBS Channel

Selain kanal internal Perseroan, pelaporan juga dapat disampaikan melalui kanal WBS Pertamina sebagai berikut:

Website : https://pertaminaclean.tipoffs.info
Email : pertaminaclean@tipoffs.com.sg
WhatsApp : 0811 10 679 111
Call Center : +62-21 235 07051
Surat : Tip-offs Anonymous – Pertamina Clean
P.O. Box 2600 JKP 10026

In addition to the Company's internal channels, reports can also be submitted through the Pertamina WBS channel as follows:

Website : https://pertaminaclean.tipoffs.info
Email : pertaminaclean@tipoffs.com.sg
WhatsApp : 0811 10 679 111
Call Center : +62-21 235 07051
Mail : Tip-offs Anonymous – Pertamina Clean,
P.O. Box 2600, JKP 10026

Ruang Lingkup Pelaporan
Scope of Reporting

Laporan yang dapat ditindaklanjuti melalui WBS meliputi dugaan:
1. Korupsi;
2. Suap;
3. Gratifikasi;
4. Benturan kepentingan;
5. Pencurian;
6. Kecurangan (*fraud*);
7. Pelanggaran peraturan dan kebijakan Perusahaan termasuk pelanggaran kode etik dan pelanggaran atas prinsip-prinsip GCG; serta
8. Perbuatan yang membahayakan keamanan Perusahaan dan merugikan Perusahaan.

Reports that can be acted upon through the WBS include suspected:
1. Corruption;
2. Bribery;
3. Gratification;
4. Conflicts of interest;
5. Theft;
6. Fraud;
7. Violations of Company regulations and policies, including breaches of the code of ethics and Good Corporate Governance (GCG) principles; and
8. Acts that endanger the Company's security or cause losses to the Company.

Mekanisme Penanganan Laporan
Mechanism for Handling Report

Setiap laporan yang diterima melalui saluran WBS akan ditelaah terlebih dahulu Fungsi Internal Audit apakah memenuhi unsur yaitu pihak yang melakukan pelanggaran (*who*), jenis pelanggaran yang diadukan dan jumlah kerugian (apabila dapat ditentukan) (*what*), waktu pelanggaran berupa hari dan pada tanggal pada saat pelanggaran terjadi (*when*), lokasi atau tempat terjadinya pelanggaran (*where*) disertai dokumen pendukung yang memadai.

Each report received through the WBS channel will first be reviewed by the Internal Audit function to determine whether it meets the elements, namely: the party committing the violation (who), the type of violation reported and the amount of loss (if determinable) (what), the time of the violation in terms of day and date when the violation occurred (when), the location or place of the violation (where), accompanied by adequate supporting documents.

Apabila unsur-unsur tersebut terpenuhi maka akan dilakukan penelaahan berdasarkan bukti-bukti yang ada. Fungsi Internal Audit akan melakukan koordinasi dengan Internal Audit PT Pertamina (Persero) apabila hasil penelaahan tersebut dapat ditindaklanjuti ke pelaksanaan audit investigatif.

If these elements are met, the report will be further reviewed based on the available evidence. The Internal Audit function will coordinate with Internal Audit of PT Pertamina (Persero) if the review results indicate that an investigative audit should be conducted.

Perseroan juga memastikan bahwa identitas pelapor dijaga kerahasiaannya, dan pelaporan dapat dilakukan secara anonim.

The Company also ensures that the reporter's identity is kept confidential, and reports can be submitted anonymously.

Penguatan *Awareness Anti-Fraud*
Strengthening Anti-Fraud Awareness

Untuk meningkatkan pemahaman dan budaya pencegahan fraud, Perseroan melaksanakan sosialisasi *Fraud Awareness* melalui program sosialisasi *Anti-Fraud* kepada seluruh pekerja di lingkungan Tugu Group.

In order to enhance understanding and foster a fraud-prevention culture, the Company conducts Fraud Awareness dissemination through Anti-Fraud dissemination programs for all employees within the Tugu Group.

Nilai Tambah WBS bagi Perusahaan [GRI 2-26]
Added Value of WBS for the Company [GRI 2-26]

Selain sebagai sarana pelaporan dugaan pelanggaran, WBS juga menjadi kanal masukan yang membantu manajemen dalam melakukan perbaikan internal dan memperkuat tata kelola perusahaan secara berkelanjutan.

In addition to serving as a channel for reporting suspected violations, the WBS also functions as a feedback channel that helps management improve internal processes and strengthen sustainable corporate governance.

Kepatuhan terhadap Hukum dan Peraturan [GRI 2-23, 2-24, 2-25, 2-26, 2-27]

Compliance with Laws and Regulations [GRI 2-23, 2-24, 2-25, 2-26, 2-27]

Tugu Insurance berkomitmen menjalankan bisnis perasuransian secara bertanggung jawab dengan memastikan kepatuhan terhadap seluruh ketentuan hukum dan peraturan yang berlaku. Kepatuhan ini menjadi fondasi dalam menjaga kepercayaan pemangku kepentingan, mendukung pencapaian kinerja, serta memenuhi ekspektasi pemegang saham dan regulator. Selama tahun 2025, Perseroan tidak mencatat adanya kasus ketidakpatuhan material terhadap hukum dan peraturan, termasuk yang terkait aspek sosial, lingkungan, maupun tata kelola.

Untuk memastikan implementasi berjalan konsisten, Perseroan memberlakukan berbagai kebijakan yang mengatur perilaku bisnis yang etis dan bertanggung jawab, antara lain kebijakan etika bisnis, anti-korupsi dan gratifikasi, penghormatan terhadap hak asasi manusia, Keselamatan dan Kesehatan Kerja (K3), pengelolaan lingkungan, serta pengadaan barang dan jasa. Kebijakan tersebut berlaku bagi seluruh Insan Tugu Insurance, termasuk Dewan Komisaris, Direksi, organ pendukung tata kelola, serta karyawan di seluruh lini organisasi, dengan penanggung jawab pelaksanaan yang ditetapkan sesuai kewenangan pada masing-masing level.

Komitmen kepatuhan dijalankan melalui integrasi kebijakan ke dalam strategi, standar, dan prosedur operasional, yang diperkuat melalui sosialisasi, komunikasi internal, serta program pelatihan bagi karyawan. Perseroan juga melakukan pemantauan dan evaluasi secara berkala atas efektivitas penerapan kebijakan, termasuk menilai potensi dampak positif maupun negatif yang dapat timbul, sebagai dasar perbaikan berkelanjutan.

Selain itu, Perseroan menyediakan kanal pengaduan dan masukan bagi pemangku kepentingan, termasuk kotak saran dan mekanisme pelaporan pelanggaran melalui *Whistleblowing System* (WBS). Kanal ini memungkinkan pemangku kepentingan menyampaikan dugaan pelanggaran hukum, ketidaksesuaian terhadap kebijakan internal, maupun saran perbaikan, yang selanjutnya ditindaklanjuti sesuai prosedur yang berlaku untuk mendukung penguatan kepatuhan dan kualitas pengelolaan usaha Perseroan.

Perseroan meyakini bahwa hubungan yang harmonis dan timbal balik dapat terjaga, sekaligus mendukung pengambilan keputusan yang lebih responsif terhadap isu keberlanjutan. Berdasarkan hasil analisis, pemangku kepentingan utama Perseroan dikelompokkan ke dalam lima kategori, yaitu: (1) Pelanggan; (2) Pemegang Saham; (3) Pekerja; (4) Pemerintah dan Regulator; serta (5) Masyarakat dan Lingkungan.

Tugu Insurance is committed to conducting its insurance business responsibly by ensuring compliance with all applicable laws and regulations. This compliance serves as the foundation for maintaining stakeholder trust, supporting performance achievement, and meeting the expectations of shareholders and regulators. During 2025, the Company recorded no material non-compliance cases with laws and regulations, including those related to social, environmental, or governance aspects.

To ensure consistent implementation, the Company enforces various policies governing ethical and responsible business conduct, including business ethics, anti-corruption and gratification, respect for human rights, Occupational Health and Safety (OHS), environmental management, and procurement of goods and services. These policies apply to all Tugu Insurance personnel, including the Board of Commissioners, Board of Directors, governance support organs, and employees across all organizational levels, with implementation responsibilities assigned according to authority at each level.

Compliance commitment is carried out through the integration of policies into strategy, standards, and operational procedures, reinforced by internal communication, dissemination, and employee training programs. The Company also conducts periodic monitoring and evaluation of policy effectiveness, including assessing potential positive and negative impacts as a basis for continuous improvement.

Furthermore, the Company provides complaint and feedback channels for stakeholders, including suggestion boxes and a reporting mechanism through the Whistleblowing System (WBS). These channels enable stakeholders to report suspected legal violations, non-compliance with internal policies, or improvement suggestions, which are then followed up according to established procedures to strengthen compliance and enhance the quality of the Company's business management.

The Company believes that harmonious and reciprocal relationships can be maintained, while also supporting more responsive decision-making on sustainability issues. Based on the analysis results, the Company's key stakeholders are grouped into five categories: (1) Customers; (2) Shareholders; (3) Employees; (4) Government and Regulators; and (5) Communities and the Environment.

Hubungan dengan Pemangku Kepentingan [OJK E.4] [GRI 2-29]

Stakeholder Engagement [OJK E.4] [GRI 2-29]

Tugu Insurance secara berkala melakukan identifikasi dan pemetaan pemangku kepentingan sebagai bagian dari penerapan tata kelola keberlanjutan yang inklusif. Proses ini membantu Perseroan memahami tingkat ketergantungan, pengaruh, serta ekspektasi pemangku kepentingan terhadap kinerja dan strategi bisnis, sehingga Perseroan dapat menetapkan pendekatan komunikasi dan keterlibatan yang tepat sesuai kebutuhan dan topik yang relevan.

Tugu Insurance periodically identifies and maps its stakeholders as part of the implementation of inclusive sustainability governance. This process helps the Company understand stakeholders' levels of dependence, influence, and expectations regarding business performance and strategy, enabling the Company to determine appropriate communication and engagement approaches tailored to relevant needs and topics.

Keterlibatan Pemangku Kepentingan & Keterkaitan dengan Topik Material
Stakeholder Engagement & Its Relation to Material Topics

Pemangku Kepentingan Stakeholder	**Basis Penetapan** Basis of Determination	**Metode Pelibatan/ Komunikasi** Involvement/ Communication Method	**Frekuensi Pertemuan** Meeting Frequency	**Topik Utama** Main Topics	**Korelasi Topik Material** Correlation of Material Topics
Pelanggan Customers	Ketergantungan; Pengaruh Dependency; Influence	*Website & Customer Service* Survei Kepuasan Pelanggan Website & Customer Service Customer Satisfaction Survey	Sesuai kebutuhan 1 kali/tahun (survei) As needed Once per year (survey)	• Kemudahan akses informasi & jaringan layanan; • Kejelasan informasi produk dan perlindungan konsumen; • Ketersediaan fitur & platform aplikasi/layanan digital; • Kecepatan dan kemudahan pembelian asuransi; • Kecepatan dan kemudahan proses klaim serta penanganan keluhan; dan • Fasilitas layanan penunjang. • Ease of access to information & service network; • Clarity of product information and consumer protection; • Availability of features & digital service/application platforms; • Speed and ease of purchasing insurance; • Speed and ease of claims processing and complaint handling; and • Supporting service facilities.	(7), (8), (9), (1)
Pemegang Saham Shareholders	Perwakilan; Pengaruh Representative; Influence	Pelaporan Kinerja; RUPS Performance Reporting; GMS	Sesuai ketentuan regulator dan sesuai kebutuhan In accordance with regulatory requirements and as needed	• Kinerja perusahaan dan ketahanan bisnis jangka panjang; • Keterbukaan informasi dan akuntabilitas kinerja; dan • Pengelolaan risiko dan strategi pertumbuhan berkelanjutan. • Company performance and long-term business resilience; • Transparency of information and accountability of performance; and • Risk management and sustainable growth strategy.	(1)

Pemangku Kepentingan Stakeholder	**Basis Penetapan** Basis of Determination	**Metode Pelibatan/ Komunikasi** Involvement/ Communication Method	**Frekuensi Pertemuan** Meeting Frequency	**Topik Utama** Main Topics	**Korelasi Topik Material** Correlation of Material Topics
Pekerja Employee	Ketergantungan; Pengaruh Dependency; Influence	Media Internal; Kotak Aspirasi Pekerja; Internal Media Internal Media; Employee Suggestion Box; Internal Media	Sesuai kebutuhan As needed	• Keselamatan dan Kesehatan Kerja (K3) serta perlindungan pekerja; • Pengembangan kompetensi dan peningkatan kapabilitas SDM; • Keterlibatan pekerja, budaya kerja, serta penerapan nilai AKHLAK; dan • Kesetaraan kesempatan, kesejahteraan, dan produktivitas kerja. • Occupational Health and Safety (OHS) and employee protection; • Competency development and enhancement of human capital capabilities; • Employee engagement, work culture, and implementation of AKHLAK values; and • Equal opportunities, welfare, and work productivity.	(5), (4), (1)
Pemerintah & Regulator Government & Regulator	Perwakilan; Pengaruh Representative; Influence	Pelaporan Kinerja; Kepatuhan terhadap Peraturan Perundangan Performance Reporting; Compliance with Laws and Regulations	Sesuai kebutuhan As needed	• Kepatuhan terhadap regulasi dan ketentuan perundang-undangan; • Implementasi tata kelola perusahaan yang baik dan manajemen risiko; dan • Pelaporan kinerja dan transparansi informasi sesuai ketentuan. • Compliance with provisions and laws and regulations; • Implementation of good corporate governance and risk management; and • Performance reporting and information transparency in accordance with regulations.	(1) (*governance & compliance* sebagai penguat kinerja perusahaan) (1) (governance & compliance as a driver of company performance)
Masyarakat & Lingkungan Community & Environment	Ketergantungan; Pengaruh Dependency; Influence	Program Bakti Tugu Bakti Tugu Program	Sesuai kebutuhan As needed	• Bantuan kesehatan dan penguatan keselamatan masyarakat; • Pelestarian alam dan dukungan keanekaragaman hayati; • Bantuan sosial dan pemberdayaan kelompok rentan/komunitas lokal; dan • Peningkatan literasi, edukasi, serta kapasitas ekonomi Masyarakat. • Health assistance and strengthening public safety; • Environmental conservation and support for biodiversity; • Social assistance and empowerment of vulnerable groups/local communities; and • Enhancement of literacy, education, and community economic capacity.	(2), (3), (6), (5)

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

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

Sebagai bagian dari komitmen terhadap penerapan keuangan berkelanjutan, Tugu Insurance terus mengembangkan praktik ESG dan memperluas kontribusi pada pencapaian TPB/SDGs. Dalam perjalanannya, Perseroan menyadari bahwa penerapan keuangan berkelanjutan membutuhkan proses transisi yang bertahap, karena melibatkan perubahan pola pikir, penguatan kapasitas internal, serta peningkatan pemahaman pasar.

Untuk itu, Perseroan melakukan identifikasi internal atas tantangan yang dapat memengaruhi efektivitas implementasi program, termasuk pelaksanaan RAKB, penguatan portofolio KKUB, dan perluasan literasi keberlanjutan. Upaya penguatan dilakukan secara konsisten agar keuangan berkelanjutan semakin terintegrasi dalam operasional dan pengambilan keputusan Perseroan.

Tantangan utama:
1. Internalisasi ESG yang masih terus diperkuat di seluruh fungsi kerja;
2. Kesiapan SDM dan data untuk mendukung pelaksanaan, monitoring, dan pelaporan; dan
3. Edukasi publik yang masih perlu diperluas seiring tingkat literasi asuransi nasional.

Dampak yang berpotensi muncul:
1. Implementasi RAKB berjalan lebih bertahap, terutama terkait pengembangan produk dan edukasi;
2. Perlunya penguatan konsistensi penerapan kebijakan di level operasional; dan
3. Penetrasi program literasi dan inklusi keuangan berkelanjutan memerlukan strategi komunikasi yang lebih luas.

Langkah mitigasi yang dilakukan Perseroan:
1. *Internal capacity building*: sosialisasi rutin, pelatihan, dan integrasi materi keberlanjutan;
2. *External engagement*: partisipasi pelatihan ESG/GRI/POJK dan forum industri; dan
3. *Market education*: penguatan Bakti Tugu, literasi asuransi, dan kanal layanan digital.

As part of its commitment to implementing sustainable finance, Tugu Insurance continues to develop ESG practices and expand its contribution to achieving the SDGs. In this journey, the Company recognizes that implementing sustainable finance requires a gradual transition process, as it involves changes in mindset, strengthening internal capacity, and enhancing market understanding.

Therefore, the Company conducts internal identification of challenges that may affect the effectiveness of program implementation, including the execution of the RAKB, strengthening the KKUB portfolio, and expanding sustainability literacy. These strengthening efforts are carried out consistently to ensure that sustainable finance becomes increasingly integrated into the Company's operations and decision-making processes.

Main challenges:
1. ESG internalization, which continues to be strengthened across all work functions;
2. Readiness of HR and data to support implementation, monitoring, and reporting; and
3. Public education, which still needs to be expanded in line with the national level of insurance literacy.

Potential Impacts:
1. The implementation of the RAKB may proceed more gradually, particularly in relation to product development and education;
2. The need to strengthen consistency in policy implementation at the operational level; and
3. The penetration of sustainable finance literacy and inclusion programs requires a broader communication strategy.

Mitigation measures undertaken by the Company:
1. Internal capacity building: regular dissemination program, training, and integration of sustainability materials;
2. External engagement: participation in ESG/GRI/POJK training and industry forums; and
3. Market education: strengthening the Bakti Tugu program, insurance literacy, and digital service channels.

Menjaga Etika dan Integritas [ESG G-7]

Maintaining Ethics and Integrity [ESG G-7]

Sebagai bagian dari komitmen terhadap tata kelola yang baik, seluruh Insan Tugu wajib mematuhi standar etika dan integritas yang ditetapkan Perseroan. Pedoman etika tersebut dituangkan dalam Pedoman Etika Usaha dan Tata Perilaku (*Code of Conduct*/CoC) yang pertama kali ditetapkan melalui SK Direksi No. 03/SKD/CSG-TPI/I/2009 tanggal 15 Januari 2009, kemudian dimutakhirkan melalui Pedoman No. A-003/9100/2017 Revisi ke-1 yang diberlakukan dengan SKD No. 007/SKD/CSG/TPI/II/2018, dan terakhir melalui Pedoman No. A-003/6500/2021 Revisi ke-2 yang diberlakukan dengan SKD No. 67/SKD/06/ERL-ATPI/IX/2021.

As part of its commitment to good governance, all Tugu Personnel are required to comply with the ethical and integrity standards set by the Company. These ethical guidelines are outlined in the Business Ethics and Code of Conduct (CoC), which was first established through Board of Directors' Decision letter (SK) No. 03/SKD/CSG-TPI/I/2009 dated 15 January 2009, then updated through Guideline No. A-003/9100/2017 Revision 1 enforced by SKD No. 007/SKD/CSG/TPI/II/2018, and latest updated through Guideline No. A-003/6500/2021 Revision 2 enforced by SKD No. 67/SKD/06/ERL-ATPI/IX/2021.

Pedoman tersebut menjadi rujukan bagi Insan Tugu dalam menjalankan tugas dan tanggung jawab, termasuk dalam berinteraksi dengan rekan kerja, nasabah, mitra usaha, regulator, dan pemangku kepentingan lainnya. Untuk memastikan penerapannya berjalan konsisten, Perseroan mewajibkan seluruh Insan Tugu menandatangani pernyataan kepatuhan terhadap kode etik, sementara penjelasan lebih rinci mengenai implementasi etika dan integritas diungkap dalam Laporan Tahunan.

These guidelines serve as a reference for Tugu Personnel in carrying out the duties and responsibilities, including interactions with colleagues, customers, business partners, regulators, and other stakeholders. To ensure consistent implementation, all Tugu Personnel are required to sign a statement of compliance with the code of ethics, while more detailed explanations regarding ethics and integrity implementation are disclosed in the Annual Report.

Perseroan juga menegakkan kode etik melalui mekanisme penegakan dan pemberian sanksi atas pelanggaran, yang diperkuat dengan keberadaan *Whistleblowing System* (WBS) sebagai sarana deteksi dini pelanggaran di internal perusahaan. Mekanisme ini mengatur tata cara pelaporan dugaan pelanggaran, perlindungan bagi pelapor, serta tindak lanjut atas laporan yang diterima, sehingga penerapan tata kelola dan integritas dapat terjaga secara efektif.

The Company also enforces the code of conducts through mechanisms for enforcement and sanctioning of violations, strengthened by the existence of the Whistleblowing System (WBS) as an early detection tool of violation within the company. This mechanism regulates the procedures for reporting alleged violations, protection for whistleblowers, and follow-up on received reports, ensuring that governance and integrity practices are effectively maintained.

Konflik Kepentingan [ESG G-9] [GRI 2-15, 2-16]

Conflict of Interest [ESG G-9] [GRI 2-15, 2-16]

Tugu Insurance menerapkan Pedoman Etika Usaha dan Tata Perilaku (*Code of Conduct*/CoC) sebagai acuan bagi seluruh Insan Tugu, termasuk Dewan Komisaris dan Direksi, untuk menghindari potensi konflik kepentingan dalam menjalankan tugas dan tanggung jawab. CoC pertama kali ditetapkan melalui SK Direksi No. 03/SKD/CSG-TPI/I/2009 tanggal 15 Januari 2009 dan terakhir dimutakhirkan melalui Pedoman No. A-003/6500/2021 Revisi ke 2 yang diberlakukan dengan SKD No. 67/SKD/06/ERL-ATPI/IX/2021.

Tugu Insurance implements the Business Ethics and Code of Conduct (CoC) as a reference for all Tugu personnel, including the Board of Commissioners and Directors, to avoid potential conflicts of interest in carrying out their duties and responsibilities. The CoC was first established through Board of Directors' Decision Letter No. 03/SKD/CSG-TPI/I/2009 dated 15 January 2009 and was latest updated through Guideline No. A-003/6500/2021 Revision 2, enforced by SKD No. 67/SKD/06/ERL-ATPI/IX/2021.

Selain pengaturan dalam CoC, Perseroan juga memiliki Pedoman Konflik Kepentingan (*Conflict of Interest*/COI) yang ditetapkan melalui SKD No. 010/SKD/CSG/TPI/II/2018 dan telah diperbarui beberapa kali, dengan pembaruan terakhir melalui Pedoman Pencegahan Pelanggaran Konflik Kepentingan No. A-001/TCE0030000/2024 Revisi 0 tanggal 23 September 2024. Pedoman ini menetapkan batas yang jelas antara kepentingan pribadi dan kepentingan korporasi, serta melarang situasi yang dapat menimbulkan konflik kepentingan, baik yang bersifat aktual maupun yang berpotensi terjadi.

In addition to the CoC, the Company also has a Conflict of Interest (COI) Guideline established through SKD No. 010/SKD/CSG/TPI/II/2018 and updated several times, with the latest revision through Guideline on Prevention of Conflict of Interest Violations No. A-001/TCE0030000/2024 Revision 0 dated 23 September 2024. This guideline clearly defines the boundaries between personal interests and corporate interests and prohibits situations that may lead to conflicts of interest, whether actual or potential.

Sebagai bentuk transparansi, Perseroan mengungkapkan hubungan afiliasi antara anggota Direksi, Dewan Komisaris, dan pemegang saham pengendali dalam Laporan Tahunan sesuai ketentuan pengungkapan tata kelola. Dalam rangka pencegahan dan pengelolaan konflik kepentingan, Perseroan juga memperkuat *awareness* melalui komunikasi internal, menyediakan ruang konsultasi, serta mendorong pemanfaatan mekanisme pelaporan apabila ditemukan indikasi pelanggaran. Saluran yang tersedia mencakup *Whistleblowing System* (WBS), saluran keluhan pelanggan, forum koordinasi internal, serta kanal resmi lain seperti email dan media komunikasi internal.

As a form of transparency, the Company discloses affiliated relationships among members of the Board of Directors, Board of Commissioners, and controlling shareholders in the Annual Report in accordance with governance disclosure requirements. To prevent and manage conflicts of interest, the Company also strengthens awareness through internal communication, provides consultation channels, and encourages the use of reporting mechanisms when indications of violations are found. Available channels include the Whistleblowing System (WBS), customer complaint channels, internal coordination forums, and other official channels such as email and internal communication media.

Kebijakan Ketenagakerjaan dan Perlindungan Hak Pekerja [S-08, S-09, S-10, S-11]
Employment Policy and Workers' Rights Protection [S-08, S-09, S-10, S-11]

Dalam aspek sosial, Perseroan berkomitmen menciptakan lingkungan kerja yang aman, inklusif, dan saling menghormati. Komitmen ini diwujudkan melalui penerapan *Respectful Workplace Policy* (RWP) berdasarkan Surat Keputusan Direksi No. 077/SKD/04/HCM-ATPI/VII/2025. Kebijakan ini mengatur pencegahan pelecehan seksual, diskriminasi, serta perlindungan hak asasi manusia di lingkungan kerja, dan diperkuat melalui program internal AKHLAK *Series* untuk membangun budaya kerja yang harmonis. Informasi lebih lengkap terdapat pada AKHLAK *Series*: Terapkan *Respectful Workplace* untuk Membangun Lingkungan Kerja yang Harmonis.

In terms of social aspect, the Company is committed to creating a safe, inclusive, and respectful work environment. This commitment is realized through applying Respectful Workplace Policy (RWP) based on the Board of Directors' Decision Letter No. 077/SKD/04/HCM-ATPI/VII/2025. This policy regulates the prevention of sexual harassment and discrimination, as well as the protection of human rights in the workplace, and is reinforced through internal AKHLAK Series program, aiming to build a harmonious work culture. More complete information can be found in AKHLAK Series: Implementing a Respectful Workplace to Build a Harmonious Work Environment.

Selain itu, Perseroan secara tegas melarang praktik pekerja anak dan pekerja paksa, sebagaimana diatur dalam Pedoman Strategi *Talent Acquisition* No. A-003/TCD0020000/2025 Rev ke-2 Pedoman Pengelolaan *Talent* dan Rencana Suksesi No. A-002/3500/2023. Dari sisi keselamatan dan kesehatan kerja, Tugu Insurance menerapkan kebijakan *Health, Safety, Security, and Environment* (HSSE) secara menyeluruh bagi karyawan, manajemen, dan mitra kerja. Kebijakan ini menjadi fondasi dalam menciptakan lingkungan kerja yang aman, sehat, dan layak, serta mendukung keberlangsungan operasional Perseroan secara berkelanjutan.

Furthermore, the Company strictly prohibits child labor and forced labor, as stipulated in the Talent Acquisition Strategy Guidelines No. A-003/TCD0020000/2025 Rev. 2 and the Talent Management and Succession Planning Guidelines No. A-002/3500/2023. In terms of occupational health and safety, Tugu Insurance applies a comprehensive Health, Safety, Security, and Environment (HSSE) policy for employees, management, and partners. This policy serves as the foundation for creating a safe, healthy, and decent work environment, and supports the Company's ongoing operations.

Penguatan Tata Kelola Keselamatan, Budaya Kerja, dan Ketahanan Operasional

Strengthening Safety Governance, Work Culture, and Operational Resilience

Kebijakan Ketenagakerjaan dan Perlindungan Hak Pekerja [S-08, S-09, S-10, S-11]
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Dalam aspek sosial, Perseroan berkomitmen menciptakan lingkungan kerja yang aman, inklusif, dan saling menghormati. Komitmen ini diwujudkan melalui penerapan *Respectful Workplace Policy* (RWP) berdasarkan Surat Keputusan Direksi No. 077/SKD/04/HCM-ATPI/VII/2025. Kebijakan ini mengatur pencegahan pelecehan seksual, diskriminasi, serta perlindungan hak asasi manusia di lingkungan kerja, dan diperkuat melalui program internal AKHLAK *Series* untuk membangun budaya kerja yang harmonis. Informasi lebih lengkap terdapat pada AKHLAK Series: Terapkan *Respectful Workplace* untuk Membangun Lingkungan Kerja yang Harmonis.

In terms of social aspect, the Company is committed to creating a safe, inclusive, and respectful work environment. This commitment is realized through applying Respectful Workplace Policy (RWP) based on the Board of Directors' Decision Letter No. 077/SKD/04/HCM-ATPI/VII/2025. This policy regulates the prevention of sexual harassment and discrimination, as well as the protection of human rights in the workplace, and is reinforced through internal AKHLAK Series program, aiming to build a harmonious work culture. More complete information can be found in AKHLAK Series: Implementing a Respectful Workplace to Build a Harmonious Work Environment.

Selain itu, Perseroan secara tegas melarang praktik pekerja anak dan pekerja paksa, sebagaimana diatur dalam Pedoman Strategi *Talent Acquisition* No. A-003/TCD0020000/2025 Rev ke-2 Pedoman Pengelolaan *Talent* dan Rencana Suksesi No. A-002/3500/2023. Dari sisi keselamatan dan kesehatan kerja, Tugu Insurance menerapkan kebijakan *Health, Safety, Security, and Environment* (HSSE) secara menyeluruh bagi karyawan, manajemen, dan mitra kerja. Kebijakan ini menjadi fondasi dalam menciptakan lingkungan kerja yang aman, sehat, dan layak, serta mendukung keberlangsungan operasional Perseroan secara berkelanjutan.

Furthermore, the Company strictly prohibits child labor and forced labor, as stipulated in the Talent Acquisition Strategy Guidelines No. A-003/TCD0020000/2025 Rev. 2 and the Talent Management and Succession Planning Guidelines No. A-002/3500/2023. In terms of occupational health and safety, Tugu Insurance applies a comprehensive Health, Safety, Security, and Environment (HSSE) policy for employees, management, and partners. This policy serves as the foundation for creating a safe, healthy, and decent work environment, and supports the Company's ongoing operations.

Komitmen HSSE dan Manajemen Risiko Keselamatan Lingkungan
Commitment to HSSE and Environmental Safety Risk Management

Tugu Insurance menempatkan aspek *Health, Safety, Security, & Environment* (HSSE) sebagai bagian integral dari tata kelola dan strategi keberlanjutan perusahaan. Melalui dokumen Kebijakan *Health, Safety, Security, & Environment* (HSSE), manajemen menyatakan komitmen formal untuk melindungi karyawan, kontraktor, pengunjung, aset perusahaan, serta lingkungan dari potensi risiko dan kerugian yang tidak diinginkan. Kebijakan ini menegaskan bahwa keselamatan dan perlindungan lingkungan bukan sekadar kepatuhan terhadap regulasi K3L, melainkan fondasi dalam menjaga reputasi, kepercayaan pemangku kepentingan, serta keberlangsungan usaha jangka panjang.

Tugu Insurance places Health, Safety, Security, & Environment (HSSE) aspects as an integral part of the Company's governance and sustainability strategy. Through the Health, Safety, Security, & Environment (HSSE) Policy document, management formally commits to protecting employees, contractors, visitors, Company assets, and the environment from potential risks and unwanted losses. This policy emphasizes that safety and environmental protection are not merely compliance with OHSE regulations, but are fundamental to maintaining reputation, stakeholder trust, and long-term business sustainability.

Implementasi kebijakan HSSE dilaksanakan melalui pendekatan manajemen risiko yang terstruktur dan berbasis pencegahan. Perseroan secara sistematis mengidentifikasi potensi bahaya, menetapkan sasaran dan program HSSE, serta melakukan pemantauan dan evaluasi berkala terhadap kinerja keselamatan dan lingkungan. Upaya ini

The HSSE policy is implemented through a structured, prevention-based risk management approach. The Company systematically identifies potential hazards, establishes HSSE targets and programs, and conducts regular monitoring and evaluation of safety and environmental performance. These efforts are aimed at preventing

diarahkan untuk mencegah kecelakaan kerja, penyakit akibat kerja, dan pencemaran lingkungan, sekaligus memperkuat budaya kehati-hatian dan tanggung jawab bersama di seluruh lini organisasi.

occupational accidents, occupational diseases, and environmental pollution, while strengthening a culture of prudence and shared responsibility across the organization.

Penerapan *Respectful Workplace Policy*
Implementation of a Respectful Workplace Policy

Dalam memperkuat budaya kerja yang sehat dan bermartabat, pada tahun 2025 Perseroan menetapkan *Respectful Workplace Policy* (RWP) melalui Surat Keputusan Direksi Penerapan *Respectful Workplace Policy* 077/SKD/04/HCM-ATPI/VII/2025. Kebijakan ini menjadi pedoman perilaku bagi seluruh pekerja dalam menciptakan lingkungan kerja yang harmonis, produktif, serta bebas dari diskriminasi, kekerasan, dan pelecehan. RWP disusun dengan mengacu pada peraturan ketenagakerjaan, Anggaran Dasar Perseroan, Perjanjian Kerja Bersama, serta praktik terbaik di lingkup grup, termasuk referensi Konvensi ILO No. 190.

To strengthen a healthy and dignified work culture, in 2025, the Company established a Respectful Workplace Policy (RWP) under the Board of Directors' Decision Letter No. 077/SKD/04/HCM-ATPI/VII/2025. This policy serves as a code of conduct for all employees in creating a harmonious, productive work environment that is free from discrimination, violence, and harassment. The RWP is formulated with reference to labor regulations, the Company's Articles of Association, the Collective Labor Agreement, and best practices within the group, including references to ILO Convention No. 190.

RWP mengatur mekanisme pencegahan, pelaporan, penanganan, dan pemulihan atas dugaan pelanggaran di tempat kerja. Perseroan menyediakan saluran pelaporan khusus dengan menjamin kerahasiaan dan perlindungan bagi pelapor maupun korban. Penanganan dilakukan secara objektif dan profesional oleh satuan tugas yang melibatkan fungsi terkait, dengan penerapan sanksi sesuai ketentuan yang berlaku. Kebijakan ini menegaskan komitmen Perseroan untuk membangun budaya *Zero Harassment* dan lingkungan kerja yang aman secara fisik maupun psikologis.

The RWP regulates the prevention, reporting, handling, and remediation mechanisms for alleged occupational violations. The Company provides a dedicated reporting channel, ensuring confidentiality and protection for both the reporter and the victim. Incidents are handled objectively and professionally by a task force involving relevant functions, with sanctions imposed in line with applicable regulations. This policy affirms the Company's commitment to building a Zero Harassment culture and a physically and psychologically safe work environment.

Penguatan Ketahanan Teknologi Informasi melalui Prosedur *Disaster Recovery Plan*
Strengthening Information Technology Resilience through Disaster Recovery Plan Procedures

Dalam menghadapi dinamika risiko digital yang semakin kompleks, Tugu Insurance menerapkan Prosedur *Disaster Recovery Plan* (DRP) sebagai bagian dari penguatan ketahanan operasional layanan teknologi informasi. Perseroan telah memiliki Tata Kerja Organisasi - *Disaster Recovery Plan* No. B-012/TCD0010000/2025. Prosedur ini dirancang untuk memastikan keberlangsungan layanan TI yang mendukung proses bisnis kritikal, meminimalkan gangguan operasional (*downtime*) dan kehilangan data, serta mencegah kesalahan prosedur saat terjadi bencana.

In response to the increasingly complex digital risk dynamics, Tugu Insurance has run a Disaster Recovery Plan (DRP) Procedure as part of its efforts to strengthen the operational resilience of its information technology services. The Company has established an Organizational Conduct - Disaster Recovery Plan No. B-012/TCD0010000/2025. This procedure is designed to ensure IT services continuity that support critical business process, minimize operational disruptions (downtime) and data loss, and prevent procedural errors during a disaster.

DRP mencakup respons terhadap berbagai skenario, baik bencana fisik maupun insiden siber seperti ransomware, serangan DDoS, dan pelanggaran data pribadi. Prosedur ini dilengkapi dengan matriks tingkat keparahan insiden, kriteria deklarasi bencana, serta mekanisme aktivasi *Disaster Recovery Center* (DRC) dan *Crisis Center* berdasarkan tingkat dampak terhadap bisnis. Implementasinya diselaraskan dengan ketentuan regulator, termasuk OJK dan Badan Siber dan Sandi Negara, serta prinsip perlindungan data pribadi, sehingga memperkuat kepercayaan nasabah terhadap keamanan sistem Perseroan.

The DRP covers responses to various scenarios, including physical disaster and cyber incident such as ransomware, DDoS attack, and personal data breach. This procedure includes an incident severity matrix, disaster declaration criteria, and a mechanism for activating the Disaster Recovery Center (DRC) and Crisis Center based on the level of impact on the business. Its implementation is aligned with regulatory requirements, including OJK and the National Cyber and Crypto Agency, as well as personal data protection principles, and thereby strengthening customer confidence in the security of the Company's system.

Simulasi, Evaluasi, dan Penyempurnaan Berkelanjutan
Simulation, Evaluation, and Continuous Improvement

Sebagai bagian dari pengujian kesiapsiagaan, Perseroan melaksanakan simulasi *Table Top Drill* dengan skenario pemadaman listrik pada *data center*. Simulasi ini bertujuan menguji efektivitas prosedur tanggap darurat, keandalan sistem cadangan daya seperti genset dan UPS, serta koordinasi lintas fungsi dalam menjaga stabilitas operasional dan keamanan informasi. Keterlibatan tim IT, Facility, Shared Service, Corporate Communication, dan Human Capital menunjukkan pendekatan kolaboratif dalam pengelolaan risiko.

Hasil evaluasi menunjukkan kesiapan sistem dan pemahaman peran yang baik dari masing-masing unit. Rekomendasi yang dihasilkan dari simulasi menjadi dasar penyempurnaan protokol tanggap darurat dan peningkatan ketahanan sistem secara berkelanjutan. Melalui siklus pengujian, dokumentasi, dan perbaikan berkelanjutan, Tugu Insurance menegaskan komitmennya dalam menjaga keberlangsungan usaha serta memastikan layanan tetap andal dalam berbagai kondisi.

As part of testing its preparedness, the Company conducted a Table Top Drill simulation using a data center power outage scenario. This simulation aimed to test the effectiveness of emergency response procedure, the reliability of backup power system such as generator and UPS, and cross-functional coordination in maintaining operational stability and information security. The involvement of IT, Facility, Shared Service, Corporate Communication, and Human Capital teams demonstrated a collaborative approach to risk management.

The evaluation results demonstrated system readiness and strong understanding of each unit's role. Recommendations generated from the simulation served as the basis for improving emergency response protocol and continuously increasing system resilience. Through a cycle of testing, documentation, and continuous improvement, Tugu Insurance affirms its commitment to maintaining business continuity and ensuring reliable services under various conditions.

Bakti Tugu - EcoTouch (Pengelolaan Pakaian Bekas)
Bakti Tugu - EcoTouch (Used Clothing Management)

Melalui pengelolaan kinerja keberlanjutan yang terintegrasi, Tugu Insurance tidak hanya menjaga stabilitas bisnis, tetapi juga menciptakan dampak positif yang berkelanjutan bagi lingkungan dan masyarakat. Komitmen ini menjadi bagian dari strategi jangka panjang untuk memperkuat daya saing dan kepercayaan pemangku kepentingan.

Through integrated sustainability performance management, Tugu Insurance not only maintains business stability but also creates a sustainable positive impact on the environment and society. This commitment is part of a long-term strategy to strengthen competitiveness and stakeholders' trust.

Kinerja Keberlanjutan
Sustainability Performance

.07

Aspek Ekonomi
Economic Aspect

Tugu Insurance menunjukkan kinerja ekonomi yang solid dan berkomitmen untuk terus mengoptimalkan nilai perusahaan secara berkelanjutan. Perseroan berupaya berkontribusi terhadap pertumbuhan ekonomi nasional sekaligus mendukung pencapaian tujuan pembangunan berkelanjutan. Sebagai bagian dari industri asuransi, Tugu Insurance berperan dalam mendukung pembiayaan pembangunan serta mendorong aktivitas ekonomi.

Tugu Insurance demonstrates solid economic performance and is committed to continuously optimizing the Company's value sustainably. The Company attempts to contribute to national economic growth while supporting the achievement of sustainable development goals. As part of the insurance industry, Tugu Insurance plays a role in supporting development financing and stimulate economic activity.

Kontribusi ekonomi Perseroan juga diwujudkan melalui pembayaran pajak kepada negara dan pembagian dividen kepada pemegang saham, yang secara tidak langsung mendukung pembangunan infrastruktur, pengembangan dunia usaha, dan peningkatan kesejahteraan ekonomi nasional. Untuk memastikan pertumbuhan yang berkesinambungan, Perseroan menetapkan target dan strategi kinerja yang terukur dan terintegrasi.

The Company's economic contribution is also reflected through tax payments to the state and dividend distributions to shareholders, which indirectly support infrastructure development, business growth, and the improvement of national economic welfare. To ensure sustainable growth, the Company sets measurable and integrated performance targets and strategies.

Penyusunan Rencana Kerja dan Anggaran Perusahaan (RKAP) 2025 serta *Key Performance Indicators* (KPI) mengacu pada Rencana Jangka Panjang Perusahaan (RJPP), visi, misi, dan tujuan strategis Perseroan. Seluruh unit kerja dan karyawan dilibatkan secara aktif dalam upaya menjaga keberlanjutan usaha, dengan fokus pada pelaksanaan inisiatif strategis guna meningkatkan produktivitas dan pemulihan kinerja. [GRI 3-3]

The preparation of the 2025 Work Plan and Budget (RKAP) and Key Performance Indicators (KPI) refers to the Company's Long-Term Plan (RJPP), vision, mission, and strategic objectives. All business units and employees are actively involved in efforts to maintain business sustainability, with a focus on implementing strategic initiatives to improve productivity and performance recovery. [GRI 3-3]

Perseroan secara konsisten melakukan pemantauan dan evaluasi atas pencapaian target serta implementasi strategi, baik secara bulanan, triwulanan, semesteran, maupun tahunan. Proses evaluasi dilakukan secara berjenjang mulai dari tingkat unit kerja hingga direktorat, dan hasilnya digunakan sebagai dasar penilaian kinerja sekaligus perbaikan strategi pada periode berikutnya.

The Company consistently monitors and evaluates target achievement and strategy implementation on a monthly, quarterly, semi-annual, and annual basis. The evaluation process is carried out in a tiered manner, from the unit level up to the directorate level, and the results are used as the basis for performance assessment as well as for improving strategies in subsequent periods.

Seiring dengan pentingnya aspek ekonomi dan keuangan bagi keberlanjutan usaha, pengungkapan kinerja ekonomi pada periode pelaporan 2025 mencakup topik nilai ekonomi langsung yang dihasilkan dan didistribusikan, implikasi finansial dan risiko perubahan iklim, kewajiban imbalan pasti dan program pensiun lainnya, serta bantuan finansial yang diterima dari pemerintah.

In line with the importance of economic and financial aspects for business sustainability, the disclosure of economic performance for the 2025 reporting period includes topics such as direct economic value generated and distributed, the financial implications and risks of climate change, defined benefit obligations and other pension programs, as well as financial assistance received from the government.

Kinerja Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian
Performance of Consolidated Statement of Profit or Loss and Other Comprehensive Income

(dalam jutaan Rupiah) | (in millions of Rupiah)

Keterangan Description	2025	2024*
Pendapatan Asuransi Insurance Revenue	9.107.069	7.458.184
Beban Jasa Asuransi Insurance Service Expenses	(8.251.104)	(4.479.257)
Alokasi Premi Reasuransi Allocation of Reinsurances Premium	(3.703.592)	(3.393.138)
Tagihan ke Reasuransi atas Klaim yang Terjadi Recoverable form Reinsurer for Incurred Claim	3.871.341	1.150.199

Keterangan Description	2025	2024*
Hasil Jasa Asuransi **Insurance Service Result**	**1.023.713**	**735.988**
Pendapatan Keuangan dari Kontrak Asuransi Net Finance Income from Insurance Contracts	(457.924)	(470.110)
Pendapatan (Beban) Keuangan dari Kontrak Reasuransi Net Finance Income (Expense) from Reinsurance Contracts	83.382	50.257
Pendapatan (Beban) Keuangan - Bersih **Net Financial Result (Expense)**	**(374.542)**	**(419.853)**
Pendapatan Investasi Investment Income	717.356	445.151
Beban Operasional Lain-lain Other Operating Expenses	(967.596)	(809.852)
Pendapatan Operasional Lainnya Other Operating Revenues	542.520	532.568
Pendapatan (Beban) Lain-lain. Neto Other Expenses (Income). Net	1.766	120.057
Laba sebelum Bagian Laba Bersih Entitas Asosiasi dan Beban Pajak Final dan Pajak Penghasilan **Income Before Share in Associates' Net Income and Final Tax and Income Tax Expenses**	**943.217**	**604.059**
Bagian Laba Bersih Entitas Asosiasi Share in Associates Net Income	5.902	12.677
Laba Sebelum Beban Pajak Final dan Pajak Penghasilan **Income Before Final Tax and Income Tax Expenses**	**949.120**	**616.736**
Beban Pajak Final Final Tax Expense	(84.492)	(69.608)
Laba Sebelum Beban Pajak Penghasilan **Income Before Tax Expenses**	**864.628**	**547.128**
Beban Pajak Penghasilan Income Tax Expenses	(102.205)	(124.979)
Laba Tahun Berjalan **Income for the Year**	**762.423**	**422.149**
Penghasilan Komprehensif Lain Other Comprehensive Income		
Kepentingan non-pengendali	(182.056)	61.403
Jumlah Laba Tahun Berjalan yang dapat Diatribusikan kepada: **Total Income for the Year Attributable to:**	**580.367**	**483.552**
Pemilik Entitas Induk Equity Owners of the Parent Entity	711.057	401.575
Kepentingan Non-pengendali Non-controlling Interest	51.367	20.574
Jumlah **Total**	**762.423**	**422.149**

* Angka disajikan kembali menggunakan PSAK 117.
* The figures have been restated in accordance with PSAK 117.

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

Pada tahun 2025, realisasi Pendapatan Asuransi Perseroan mencapai Rp9,11 triliun. Capaian tersebut didorong oleh peningkatan premi dari berbagai lini usaha, antara lain sektor pengangkutan, asuransi kebakaran, rekayasa, *offshore*, penerbangan, serta rangka kapal.

Hasil Jasa Asuransi Perseroan pada tahun 2025 tercatat sebesar Rp1,02 triliun. Sementara itu, laba tahun berjalan mencapai Rp762 miliar. Kinerja tersebut dipengaruhi oleh peningkatan pendapatan *underwriting*, hasil investasi, serta pendapatan lainnya.

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

In 2025, the Company's Insurance Revenue realization reached IDR9.11 trillion. This achievement was driven by increased premiums across various business lines, including marine cargo, fire insurance, engineering, offshore, aviation, and marine hull sectors.

The Company's Insurance Service Result in 2025 was recorded at IDR1.02 trillion. Meanwhile, income for the year reached IDR762 billion. This performance was influenced by increased underwriting income, investment results, and other income.

Target dan Realisasi 2025 [OJK F.2]

Berikut adalah target dan realisasi bisnis Tugu Insurance di sepanjang tahun 2025.

Target & Realization [OJK F.2]

The following presents the business targets and achievements of Tugu Insurance throughout 2025.

Target	
Implementasi PSAK 117 dalam Laporan Keuangan Konsolidasian Kuartalan dan Auditan 2025 Implementation of PSAK 117 in the Company's quarterly and audited annual consolidated financial statements for 2025.	√
Tercapainya target *rating* dari AM Best Achievement of the targeted international credit rating from AM Best	√
Tercapainya target kinerja keuangan berupa laba bersih setelah penyesuaian PSAK 117 Achievement of the Company's financial performance target in terms of net profit after PSAK 117 adjustments.	√
Tercapainya target EBITDA Perseroan Achievement of the Company's EBITDA target	√
Tercapainya target kinerja investasi Perseroan Achievement of the Company's investment performance	√

Target dan Realisasi Kinerja Keuangan
Financial Performance Target and Realization

(dalam jutaan Rupiah) | (in millions of Rupiah)

Uraian Description	2025	2024*		2023*	
	Realisasi Realization	Target	Realisasi Realization	Target	Realisasi Realization
Pendapatan Asuransi Insurance Revenue	9.107.069	7.707.639	7.458.184	7.005.256	7.709.524
Pendapatan Income	2.283.589	3.852.585	1.713.707	3.444.828	3.591.485
Laba Tahun Berjalan Income for the Year	762.423	1.068.885	422.149	1.130.173	1.302.101

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

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

Tugu Insurance secara berkala meninjau kebijakan *underwriting* dengan mengintegrasikan prinsip Lingkungan, Sosial, dan Tata Kelola (LST), serta memastikan kesesuaian dengan regulasi yang berlaku. Perseroan menyediakan perlindungan asuransi bagi kegiatan usaha yang termasuk dalam Kategori Kegiatan Usaha Berkelanjutan (KKUB) sebagai bagian dari implementasi keuangan berkelanjutan.

Dukungan terhadap transisi rendah emisi diwujudkan melalui produk asuransi kendaraan listrik. Premi kendaraan listrik menunjukkan tren pertumbuhan yang konsisten. Peningkatan ini mencerminkan komitmen Perseroan dalam mendukung kegiatan usaha berkelanjutan. Salah satu kanal Pemasaran produk ini dilakukan melalui kerja sama dengan partner platform digital, sehingga memperluas akses pasar, meningkatkan efisiensi distribusi, serta menjangkau segmen konsumen yang adaptif terhadap ekosistem kendaraan listrik.

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

Tugu Insurance periodically reviews its underwriting policies by integrating Environmental, Social, and Governance (ESG) principles, and ensuring compliance with applicable regulations. The Company provides insurance protection for business activities included in the Sustainable Business Activity Categories (KKUB) as part of its sustainable finance implementation.

Support for the low-emission transition is realized through electric vehicle insurance products. Electric vehicle premiums have shown a consistent growth trend. This increase reflects the Company's commitment to supporting sustainable business activities. One of the Marketing channels for this product is through collaboration with digital platform partners, which expands market access, improves distribution efficiency, and reaches consumer segments that are adaptive to the electric vehicle ecosystem.

Perseroan juga mengembangkan produk berbasis aplikasi digital yang menilai perilaku berkendara aman (*usage-based insurance*). Inovasi ini mendorong peningkatan keselamatan, mitigasi risiko klaim, serta mendukung perubahan perilaku berkendara yang lebih bertanggung jawab di tengah perkembangan teknologi digital.

The Company also develops a digital application-based product that assess safe driving behavior (usage-based insurance). This innovation promotes increased safety, mitigates claim risks, and supports more responsible driving behavior amid the development of digital technology.

Secara keseluruhan, integrasi LST dalam kebijakan, pengembangan produk, kemitraan digital, dan strategi investasi menunjukkan implementasi keberlanjutan yang terukur dan berorientasi jangka panjang.

Overall, the integration of ESG principles in policies, product development, digital partnerships, and investment strategies demonstrates a measurable and long-term-oriented implementation of sustainability.

Realisasi Investasi Proyek Ramah Lingkungan
Realization of Environmentally Friendly Project Investment

(dalam jutaan Rupiah) | (in millions of Rupiah)

Uraian Description	2025 Realisasi Realization	2024 Realisasi Realization	2023 Realisasi Realization
Asuransi Mobil Listrik Electric Vehicle Insurance	7.396	6.954	2.388

*Pada periode pelaporan, Tugu Insurance belum dapat menyajikan komparasi target dan realisasi secara komprehensif atas seluruh investasi dan produk berwawasan lingkungan.
*During the reporting period, Tugu Insurance was not yet able to present a comprehensive comparison of targets and realization for all environmentally friendly investments and products.

Nilai Ekonomi Langsung Dihasilkan dan Didistribusikan [GRI 201-1]

Nilai ekonomi langsung Perseroan diperoleh dari pendapatan usaha yang dihasilkan sepanjang periode pelaporan. Nilai tersebut selanjutnya didistribusikan kepada para pemangku kepentingan sebagai bentuk kontribusi Perseroan terhadap pertumbuhan ekonomi dan peningkatan kesejahteraan, antara lain melalui pembayaran kepada tertanggung, reasuradur, pemasok, serta karyawan.

Nilai ekonomi yang ditahan merupakan selisih antara nilai ekonomi yang dihasilkan dengan nilai yang didistribusikan. Pada tahun 2025, nilai ekonomi langsung yang dihasilkan mencapai Rp1,91 triliun, meningkat sebesar 48,06% dibandingkan tahun 2024 yang sebesar Rp1,29 triliun. Sementara itu, nilai ekonomi yang didistribusikan pada tahun 2025 tercatat sebesar defisit Rp6,43 triliun, meningkat 24,17% dibandingkan tahun sebelumnya defisit sebesar Rp8,48 triliun.

Direct Economic Value Generated and Distributed [GRI 201-1]

The Company's direct economic value is derived from business revenue generated during the reporting period. This value is then distributed to stakeholders as a form of the Company's contribution to economic growth and the improvement of welfare, including payments to policyholders, reinsurers, suppliers, and employees.

Retained economic value is the difference between the economic value generated and the value distributed. In 2025, the direct economic value generated reached IDR1.91 trillion, a 48.06% increase compared to IDR1.29 trillion in 2024. Meanwhile, the economic value distributed in 2025 recorded a deficit of IDR6.43 trillion, a 24.17% increase compared to the previous year's deficit of IDR8.48 trillion.

Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan
Direct Economic Value Generated and Distributed

(dalam jutaan Rupiah) | (in millions of Rupiah)

Uraian Description	2025	2024*	2023*
Pendapatan Revenue	2.283.589	1.713.707	3.591.485
Nilai Ekonomi yang Dihasilkan **Economic Value Generated**	**2.283.589**	**1.713.707**	**3.591.485**
Pembayaran kepada Tertanggung, Reasuradur, Pemasok, dan Karyawan Payments to Insurers, Reinsurers, Suppliers, and Employees	(7.596.784)	(9.087.432)	(7.303.260)
Pembayaran Dividen kepada Pemegang Saham Dividend Payments to Shareholders	(288.233)	(438.258)	(244.362)
Pembayaran Pajak kepada Pemerintah Tax Payment to the Government	(212.999)	(204.329)	(180.268)

Uraian Description	2025	2024*	2023*
Pembayaran Bunga Interest Payment	(47.970)	(21.835)	(5.279)
Pembayaran Pinjaman Payment of Borrowings	(160.832)	(148.655)	(71.486)
Pembayaran Utang Sewa Pembiayaan Konsumen dan Sewa Pembiayaan Payment of Consumer Finance and Lease Payable	(19.224)	(19.224)	(23.102)
Pembayaran Liabilitas Sewa Payment of Lease Liabilities	(11.133)	(6.080)	(3.440)
Investasi bagi Masyarakat Investment for Society	(1.991)	(2.082)	(3.653)
Nilai Ekonomi yang Didistribusikan **Economic Value Distributed**	**(8.339.166)**	**(9.777.307)**	**(7.834.850)**
Nilai Ekonomi Ditahan **Economic Value Retained**	**(6.055.577)**	**(8.063.600)**	**(4.243.339)**

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

Risiko Perubahan Iklim [GRI 201-2]

Risiko keuangan terkait perubahan iklim merupakan bagian dari *emerging risk* yang berpotensi mempengaruhi sistem keuangan dan stabilitas ekonomi, baik melalui risiko fisik maupun risiko transisi. Dampak tersebut dapat dirasakan oleh konsumen yang mengalami penurunan kemampuan ekonomi akibat perubahan iklim, sehingga berpotensi mempengaruhi kemampuan pembayaran premi. Selain itu, terdapat risiko kegagalan pihak reasuransi atau pihak lain dalam memenuhi kewajiban kepada Perseroan.

Oleh karena itu, Tugu Insurance memandang penting evaluasi risiko perubahan iklim pada portofolio konsumen sebagai bagian dari upaya mencapai keuangan berkelanjutan. Perseroan menerapkan strategi penguatan asuransi berkelanjutan serta tata kelola LST dengan menunjuk pejabat dan unit kerja Corporate Secretary, khususnya fungsi Government, Public Relations & Corporate Social Responsibility, yang bertanggung jawab atas penerapan keuangan berkelanjutan di bawah pengawasan Direktur Utama.

Pada tahun 2025, hasil evaluasi menunjukkan bahwa perubahan iklim belum memberikan dampak risiko langsung yang signifikan terhadap kinerja operasional Perseroan. Namun demikian, sebagai bentuk mitigasi dan komitmen lingkungan, Perseroan mengalokasikan dana sebesar Rp226.715.000 juta untuk kegiatan penanaman 10.800 mangrove sebagai upaya penanggulangan dampak perubahan iklim melalui pengurangan emisi. [GRI 3-3, 201-2]

Kewajiban Program Pensiun

Tugu Insurance memenuhi kewajiban program pensiun dengan mengacu pada Undang-Undang No. 6 Tahun 2023 tentang penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 mengenai Cipta Kerja. Perseroan menyediakan program pensiun bagi pekerja yang memasuki masa purnabakti sesuai dengan ketentuan yang berlaku.

Climate Change Risk [GRI 201-2]

Financial risks related to climate change are part of emerging risks that have the potential to affect the financial system and economic stability, both through physical risks and transition risks. These impacts can be felt by consumers whose economic capacity is declined due to climate change, so that it potentially affects their ability to pay premiums. In addition, there is a risk of failure by reinsurers or other parties to fulfill their obligations to the Company.

Therefore, Tugu Insurance considers it important to evaluate climate change risks within the consumer portfolio as part of efforts to achieve sustainable finance. The Company implements strategies to strengthen sustainable insurance and ESG governance by appointing officials and the Corporate Secretary unit, particularly the Government, Public Relations & Corporate Social Responsibility functions, responsible for sustainable finance implementation under the supervision of the President Director.

In 2025, the evaluation results showed that climate change had not yet posed a significant direct risk to the Company's operational performance. Nevertheless, as a form of mitigation and environmental commitment, the Company allocated IDR226,715,000 million for the planting of 10,800 mangroves as an effort to address the impacts of climate change through emission reduction. [GRI 3-3, 201-2]

Pension Plan Obligation

Tugu Insurance fulfills its pension program obligations in accordance with Law No. 6 of 2023 on the ratification of Government Regulation in Lieu of Law No. 2 of 2022 on Job Creation. The Company provides pension programs for employees entering retirement in accordance with applicable regulations.

Program pasca kerja mencakup program yang diwajibkan oleh peraturan perundang-undangan, antara lain Undang-Undang No. 40 Tahun 2004 tentang Sistem Jaminan Sosial Nasional, PP No. 45 Tahun 2015 tentang Jaminan Pensiun, serta PP No. 46 Tahun 2015 beserta perubahannya No. 60 Tahun 2015 tentang Jaminan Hari Tua yang dikelola oleh BPJS Ketenagakerjaan. Selain itu, Perseroan memberikan manfaat tambahan berupa uang pensiun dan asuransi pensiun sesuai dengan ketentuan dalam Perjanjian Kerja Bersama (PKB). Pekerja yang berhenti sebelum usia pensiun normal tetap memperoleh manfaat secara proporsional sesuai ketentuan PKB.

Evaluasi dan perubahan kebijakan terkait program pensiun dilakukan dengan mengacu pada peraturan perundang-undangan yang berlaku serta kesepakatan antara Perseroan dan Serikat Pekerja sebagaimana diatur dalam PKB. [GRI 3-3]

Post-employment programs include those mandated by laws and regulations, including Law No. 40 of 2004 on the National Social Security System, Government Regulation (PP) No. 45 of 2015 on Pension Benefits, and PP No. 46 of 2015 and its amendment No. 60 of 2015 on Old-Age Security, managed by BPJS Employment. In addition, the Company provides additional benefits in the form of pension payments and pension insurance in accordance with the provisions of the Collective Labor Agreement (PKB). Employees who leave before the normal retirement age are still entitled to proportional benefits according to the PKB provisions.

Evaluation and changes to pension program policies are carried out with reference to applicable laws and regulations, as well as agreements between the Company and the Labor Union as stipulated in the PKB. [GRI 3-3]

Kewajiban Program Pensiun [GRI 201-3]
Pension Plan Obligation [GRI 201-3]

(dalam jutaan Rupiah) | (in millions of Rupiah)

Uraian Description	2025	2024	2023
Uang Pensiun Pension Benefits	31.168	23.845	14.543
Jumlah Peserta Program Pensiun **Number of Pension Program Participants**	**18 orang**	**28 orang**	**30 orang**

Bantuan Finansial dari Pemerintah

Dalam menjalankan kegiatan usahanya, Perseroan tidak menerima bantuan finansial dari pemerintah, baik dalam bentuk pembebasan atau insentif pajak, subsidi, hibah investasi, maupun bentuk dukungan finansial lainnya. Namun demikian, sebagai anak perusahaan BUMN, pemerintah memiliki keterkaitan dalam struktur kepemilikan saham Tugu Insurance melalui PT Pertamina (Persero) dengan kepemilikan sebesar 58,50%. [GRI 3-3, 201-4]

Financial Assistance from the Government

In conducting its business activities, the Company does not receive financial assistance from the government, whether in the form of tax exemptions or incentives, subsidies, investment grants, or other types of financial support. However, as a subsidiary of state-owned enterprise (SOE), the government is connected to Tugu Insurance's shareholding structure through PT Pertamina (Persero), which holds a 58.50% ownership stake. [GRI 3-3, 201-4]

Aspek Lingkungan
Environmental Aspect

Tanggung jawab dalam menjaga keberlanjutan alam dan lingkungan hidup merupakan kewajiban bersama yang melekat pada setiap individu, komunitas, maupun organisasi, termasuk entitas bisnis. Dalam menjalankan kegiatan usahanya, perusahaan dituntut untuk senantiasa memperhatikan serta bertanggung jawab terhadap keberlangsungan ekosistem. Pendekatan pembangunan berkelanjutan menjadi landasan penting dalam menciptakan keseimbangan antara kepentingan ekonomi, sosial, dan lingkungan.

Responsibility for preserving nature and the environment is a shared duty inherent to every individual, community, and organization, including business entities. In conducting its business activities, a company is expected to consistently consider and take responsibility for the sustainability of ecosystems. A sustainable development approach becomes an important foundation for creating a balance between economic, social, and environmental interests.

Prinsip keberlanjutan mendorong pertumbuhan ekonomi yang berorientasi jangka panjang, dengan memastikan bahwa kebutuhan generasi saat ini dapat terpenuhi tanpa mengurangi kemampuan generasi mendatang untuk memenuhi kebutuhannya. Sejalan dengan hal tersebut, meningkatnya kesadaran pelaku usaha terhadap risiko perubahan iklim turut memperkuat urgensi penerapan praktik bisnis yang bertanggung jawab demi menjaga kesinambungan usaha.

Sustainability principles encourage long-term-oriented economic growth by ensuring that the needs of the current generation are met without compromising the ability of future generations to meet their own needs. In line with this, the growing awareness among business actors regarding climate change risks further reinforces the urgency of implementing responsible business practices to ensure business continuity.

Dengan mempertimbangkan peran strategis perusahaan dalam upaya pelestarian lingkungan hidup, pengelolaan usaha berkelanjutan terkait keanekaragaman hayati menjadi topik yang relevan untuk diungkapkan dalam laporan ini. [GRI 304]

Considering the Company's strategic role in environmental preservation, sustainable business management related to biodiversity becomes a relevant topic to disclose in this report report. [GRI 304]

Meskipun beroperasi di industri asuransi yang tidak memiliki dampak langsung terhadap lingkungan, Tugu Insurance memandang bahwa keterlibatan aktif dalam menjaga kelestarian lingkungan hidup merupakan bagian dari tanggung jawab korporasi. Perseroan berkomitmen untuk berkontribusi bersama pemerintah dan berbagai pemangku kepentingan lainnya melalui penerapan kebijakan serta praktik keberlanjutan yang mendukung pelestarian lingkungan dan pencapaian Tujuan Pembangunan Berkelanjutan (TPB/SDGs).

Although operating in the insurance industry, which does not have a direct environmental impact, Tugu Insurance considers active involvement in environmental preservation as part of corporate responsibility. The Company is committed to contributing alongside the government and other stakeholders through the implementation of policies and sustainability practices that support environmental conservation and the achievement of the Sustainable Development Goals (SDGs).

Implementasi kebijakan keberlanjutan di lingkungan Tugu Insurance terintegrasi dalam kebijakan dan strategi program Tanggung Jawab Sosial dan Lingkungan (TJSL) atau *Corporate Social Responsibility* (CSR). Kebijakan tersebut ditetapkan melalui penerbitan Pedoman Tanggung Jawab Sosial dan Lingkungan Perusahaan No. A-001/TCA0020000/2025. Adapun tujuan kebijakan dan strategi TJSL adalah sebagai berikut: [GRI 3-3]

1. Mengimplementasikan tanggung jawab sosial dan etika perusahaan guna berkontribusi dalam peningkatan kualitas kehidupan masyarakat dan lingkungan;
2. Meningkatkan kekuatan merek dan menciptakan nilai tambah yang kompetitif di tengah persaingan industri asuransi;
3. Membangun serta memperkuat citra dan reputasi positif Perseroan;
4. Mengurangi potensi dampak negatif yang timbul dari aktivitas Perseroan;
5. Mendukung pengelolaan risiko serta menekan potensi biaya yang muncul akibat risiko maupun konflik operasional;
6. Memberikan ruang bagi masyarakat untuk berkembang, baik dari sisi pengetahuan maupun peningkatan kesejahteraan ekonomi; serta
7. Mendorong pemberdayaan masyarakat melalui penyediaan pelatihan keterampilan agar mampu menjadi individu yang mandiri.

The implementation of sustainability policies within Tugu Insurance is integrated into the Corporate Social Responsibility (CSR) program policies and strategies. These policies were established through the Issuance of Corporate Social and Environmental Responsibility Guidelines No. A-001/TCA0020000/2025. The objectives of the CSR policies and strategies are as follows: [GRI 3-3]

1. Implementing corporate social and ethical responsibility to contribute to improving the quality of life of communities and the environment;
2. Enhancing brand strength and creating competitive added value amid competition in the insurance industry;
3. Building and strengthening the Company's positive image and reputation;
4. Reducing potential negative impacts arising from the Company's activities;
5. Supporting risk management and minimizing potential costs arising from risks or operational conflicts;
6. Providing space for community development, both in terms of knowledge and economic welfare improvement; and
7. Promoting community empowerment through skills training to enable individuals to become self-reliant.

Pelaksanaan program TJSL di Tugu Insurance dikoordinasikan oleh Corporate Secretary melalui fungsi Government, PR & CSR Department, serta dapat melibatkan unit kerja maupun pihak terkait lainnya sesuai kebutuhan dan dengan

The implementation of the CSR programs at Tugu Insurance is coordinated by the Corporate Secretary through the Government, PR & CSR Department and may involve other business units or relevant parties as needed, with

persetujuan Direksi. Perseroan secara konsisten melakukan pemantauan dan evaluasi atas seluruh kegiatan TJSL yang dijalankan. Informasi mengenai pelaksanaan TJSL disampaikan secara transparan melalui laporan tahunan dan laporan keberlanjutan setiap tahun. Proses evaluasi dilakukan secara berkala untuk memastikan bahwa program yang berjalan maupun telah dilaksanakan tepat sasaran. Selain itu, hasil evaluasi tersebut dimanfaatkan sebagai dasar perbaikan dan penentuan program TJSL pada periode selanjutnya. [GRI 3-3]

the approval of the Board of Directors. The Company consistently monitors and evaluates all CSR activities carried out. Information regarding the implementation of CSR is communicated transparently through the annual report and sustainability report each year. The evaluation process is conducted periodically to ensure that ongoing and completed programs are on target. Furthermore, the evaluation results are used as a basis for improving and determining CSR programs for subsequent periods. [GRI 3-3]

Biaya Pengelolaan Lingkungan Hidup [OJK F.4]

Tugu Insurance melaksanakan program Tanggung Jawab Sosial dan Lingkungan (CSR) pada Pilar Lingkungan Hidup sebagai bentuk komitmen Perseroan dalam mendukung SDG 13: Penanganan Perubahan Iklim, SDG 14: Ekosistem Lautan, dan TPB 15 Ekosistem Daratan. Sepanjang tahun 2025, Perseroan merealisasikan berbagai kegiatan yang berfokus pada pengelolaan limbah, mitigasi perubahan iklim, serta pelestarian ekosistem pesisir dan laut melalui kolaborasi dengan berbagai mitra, dengan total alokasi dana sebesar Rp324.263.992.

Environmental Management Costs [OJK F.4]

Tugu Insurance carries out the Corporate Social and Environmental Responsibility (CSR) programs under the Environmental Pillar as part of the Company's commitment to supporting SDG 13: Climate Action, SDG 14: Life Below Water, and SDG 15 Life on Land. Throughout 2025, the Company carried out various activities focused on waste management, climate change mitigation, and the preservation of coastal and marine ecosystems through collaboration with various partners, with a total fund allocation of IDR324,263,992.

Penggunaan Material [OJK F.5]

Hingga akhir tahun 2025, Perseroan belum menggunakan material ramah lingkungan secara khusus dalam proses bisnis. Penggunaan material Perseroan masih didominasi oleh Alat Tulis Kantor (ATK), khususnya kertas, untuk mendukung kebutuhan administrasi perkantoran. Namun demikian, Perseroan terus berupaya mengelola penggunaan material tersebut secara lebih efisien melalui penerapan kebijakan penghematan kertas dan peningkatan pemanfaatan dokumen elektronik secara bertahap. Kertas yang digunakan antara lain untuk pencetakan polis asuransi, materi sosialisasi dan edukasi asuransi, korespondensi, serta kebutuhan administratif lainnya. Selama periode pelaporan, penggunaan kertas di kantor pusat tercatat sebanyak 2.500 rim.

Use of Material [OJK F.5]

Until the end of 2025, the Company had not yet specifically used environmentally friendly materials in its business processes. The Company's material usage is still dominated by office stationery (ATK), particularly paper, to support office administrative needs. Nevertheless, the Company continues to manage material usage more efficiently through paper-saving policies and gradual adoption of electronic documents. Paper is primarily used for printing insurance policies, insurance dissemination and educational materials, correspondence, and other administrative needs. During the reporting period, paper usage at the head office was recorded at 2,500 reams.

Perseroan menyadari bahwa konsumsi kertas berkontribusi secara tidak langsung terhadap penggunaan sumber daya alam, khususnya penebangan pohon sebagai bahan baku pulp. Oleh karena itu, Tugu Insurance menerapkan berbagai upaya penghematan penggunaan kertas melalui penerapan prinsip 3R (*Reduce, Reuse, Recycle*). Selain itu, Perseroan mendorong penerapan konsep *paperless administration* dengan memanfaatkan sistem digital dalam pengiriman, penyimpanan, dan pengelolaan dokumen serta peraturan perusahaan.

The Company recognizes that paper consumption indirectly contributes to the use of natural resources, particularly tree logging for pulp production. Therefore, Tugu Insurance implements various paper-saving efforts based on the 3R principle (Reduce, Reuse, Recycle). In addition, the Company encourages the adoption of paperless administration by utilizing digital systems for the delivery, storage, and management of documents and company regulations.

Penggunaan Energi [OJK F.6, F.7][ESG E-03]

Dalam menjalankan aktivitas operasionalnya, Tugu Insurance memanfaatkan energi yang bersumber dari listrik dan Bahan Bakar Minyak (BBM). Konsumsi energi di dalam organisasi didominasi oleh penggunaan listrik untuk mendukung kegiatan perkantoran, sedangkan konsumsi energi di luar organisasi berasal dari pemakaian BBM untuk keperluan transportasi operasional.

Energy Use [OJK F.6, F.7][ESG E-03]

In carrying out its operational activities, Tugu Insurance utilizes energy sourced from electricity and fuel (BBM). Energy consumption within the organization is dominated by electricity usage to support office activities, while energy consumption outside the organization comes from fuel usage for operational transportation purposes.

Selama periode pelaporan, konsumsi energi yang bersumber dari BBM untuk kendaraan operasional di Kantor Pusat tercatat sebesar 1.521 Gigajoule (GJ).

During the reporting period, energy consumption from fuel for operational vehicles at the Head Office was recorded at 1,521 Gigajoules (GJ).

Penggunaan BBM Kantor Pusat
Fuel Usage at Head Office

(dalam Liter, kecuali dinyatakan lain) | (in liters, unless otherwise stated)

Jenis BBM Type of Fuel	Satuan Unit	2025	2024	2023
Premium				
Pertamax Turbo	Liter Liters	25.369	20.368	19.217
Pertamax	Liter Liters	17.926	20.230	23.891
Total Premium	**Liter Liters**	**43.295**	**40.598**	**43.108**
Solar (Diesel Fuel) Diesel Fuel				
Pertamina Dex	Liter Liters	2.580	2.978	4.942
Jumlah Konsumsi Energi BBM Total Fuel Consumption	**Gigajoule***	**1.521**	**1.447**	**1.600**

*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 the Implementation of National Greenhouse Gas Inventory - KLH 2012 (ref: IPCC 2006), 1 liter of fuel = 0.033 Gigajoules (GJ) (premium) and 0.036 GJ (diesel)

Selain BBM, Perseroan juga menggunakan energi listrik sebagai sumber utama penunjang kegiatan operasional. Seluruh pasokan listrik diperoleh dari Perusahaan Listrik Negara (PLN) dan dicatat berdasarkan jumlah pembelian langsung. Data pemakaian listrik yang disajikan dalam laporan ini hanya mencakup konsumsi listrik di area Kantor Pusat.

In addition to fuel, the Company also uses electricity as a primary energy source to support operational activities. All electricity supply is obtained from Perusahaan Listrik Negara (PLN) and recorded based on direct purchases. The electricity consumption data presented in this report only covers usage within the Head Office area.

Penggunaan Listrik Kantor Pusat
Electricity Usage at Head Office

Uraian Description	Satuan Unit	2025	2024	2023
Jumlah Konsumsi Listrik Total Electricity Consumption	kWh	248.298	274.533	252.116
Jumlah Konsumsi Energi Listrik Total Electrical Energy Consumption	GJ	894	988	907

*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 electricity consumption in kWh is based on the provisions of the Directorate General of Electricity of the Ministry of Energy and Mineral Resources (2017), 1 kWh = 0.0036 Gigajoules

Konsumsi BBM Kantor Pusat
Fuel Consumption at Head Office

Uraian Description	Satuan Unit	2025	2024	2023
Konsumsi Energi BBM Fuel Consumption	GJ	1.521	1.447	1.600
Konsumsi Energi Listrik Electrical Energy Consumption	GJ	894	988	907
Jumlah Konsumsi Energi Total Energy Consumption	**GJ**	**2.415**	**2.435**	**2.507**

Intensitas Energi

Perhitungan intensitas energi dilakukan berdasarkan total penggunaan energi di dalam dan di luar organisasi yang bersumber dari BBM dan listrik. Semakin rendah nilai intensitas, semakin efisien penggunaan energi yang dilakukan. Indikator ini dihitung dengan membandingkan konsumsi energi listrik terhadap total produksi Perseroan yang direpresentasikan oleh premi bruto.

Pada tahun pelaporan, intensitas energi listrik Tugu Insurance tercatat sebesar 0,27 GJ/miliar Rupiah.

Energy Intensity

Energy intensity is calculated based on total energy consumption within and outside the organization from fuel and electricity sources. The lower the intensity value, the more efficient the energy usage. This indicator is calculated by comparing electricity consumption to the Company's total production, represented by gross premiums.

In the reporting year, Tugu Insurance's electricity energy intensity was recorded at 0.27 GJ/billion Rupiah.

Intensitas Energi Kantor Pusat

Energy Intensity at Head Office

Uraian Description	Satuan Unit	2025	2024	2023
Konsumsi Listrik Electricity Consumption	kWh	248.298	274.533	252.116
Luas Bangunan Building Area	m^2	7.697	7.697	8.468
Intensitas Listrik Electricity Intensity	kWh/m^2	32,26	35,67	29,77
Jumlah Konsumsi Energi BBM & Listrik Total Fuel & Electricity Energy Consumption	GJ	2.415	2.435	2.507
Produksi (Pendapatan Asuransi) Production (Insurance Revenue)	Miliar Rupiah Billion Rupiah	9.107	8.537	7.710
Intensitas Energi **Energy Intensity**	**GJ/Miliar Rupiah** **GJ/Billion Rupiah**	**0,27**	**0,29**	**0,33**

Penggunaan energi listrik di Kantor Pusat Tugu Insurance, yang seluruh ruangannya dilengkapi dengan pendingin udara, menunjukkan tingkat efisiensi yang sangat baik. Berdasarkan acuan Tabel Nilai Intensitas Konsumsi Energi (IKE) Standar Bangunan Gedung Perkantoran Pemerintah, konsumsi listrik tercatat sebesar 32,26 kWh/m^2/tahun, sehingga masuk dalam kategori Sangat Efisien.

Electricity usage at the Tugu Insurance Head Office, where all rooms are equipped with air conditioning, demonstrates a very high level of efficiency. Based on the reference from the Table of Energy Consumption Intensity (IKE) Value for the Government Office Building Standards, electricity consumption was recorded at 32.26 kWh/m^2/year, placing it in the Very Efficient category.

Nilai IKE Standar Gedung Perkantoran Pemerintah (Permen ESDM No. 13 Tahun 2012)

IKE Value for Government Office Buildings Standards (ESDM Ministerial Regulation No. 13 of 2012)

Kriteria Criteria	Ber-AC (kWh/m^2/bulan) With AC (kWh/m^2/month)	Ber-AC (kWh/m^2/tahun) With AC (kWh/m^2/year)	Tanpa AC (kWh/m^2/bulan) Without AC (kWh/m^2/month)	Tanpa AC (kWh/m^2/tahun) Without AC (kWh/m^2/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 | Source: Journal of Mechanical Engineering (JTM): Vol. 06, Special Edition 2017
*konversi dalam setahun | Conversion in a year

Penggunaan Air [OJK F.8][ESG E-04]

Penggunaan air di lingkungan Tugu Insurance pada umumnya diperuntukkan bagi kebutuhan operasional perkantoran, seperti sanitasi dan keperluan rumah tangga kantor. Sumber air yang digunakan berasal dari Perusahaan Daerah Air Minum (PDAM).

Selama periode pelaporan, total konsumsi air tercatat sebesar 29,47 megaliter. Jumlah ini mengalami penurunan yang signifikan dibandingkan tahun sebelumnya, seiring dengan penerapan himbauan penghematan air di seluruh lingkungan kerja Tugu Insurance.

Water Use [OJK F.8][ESG E-04]

Water usage within Tugu Insurance is generally intended for office operational needs, such as sanitation and other office household purposes. The water source is supplied by Perusahaan Daerah Air Minum (PDAM).

During the reporting period, total water consumption was recorded at 29.47 megaliters. This represents a significant decrease compared to the previous year, following the implementation of water-saving initiatives throughout Tugu Insurance's work environment.

Pemakaian Air di Kantor Pusat
Water Use at Head Office

Sumber Source	Satuan Unit	2025	2024	2023
PDAM	m^3	29.475	25.168	27.064
Jumlah Pemakaian Air **Number of Water Use**	**m^3**	**29.475**	**25.168**	**27.064**
	Liter (L) Liters (L)	29.475.000	25.168.000	27.064.000
	Mega Liter (ML) Megaliter (ML)	29,47	25,17	27,06

Catatan: Terdapat penyesuaian kembali (restatement) atas data tahun 2024, dikarenakan adanya miskalkulasi.
Note: There is a restatement of the 2024 data due to a miscalculation.

Keanekaragaman Hayati [OJK F.9, F.10][GRI 304-1][ESG E-06, E-07]

Tugu Insurance memahami pentingnya menjaga keseimbangan antara pencapaian kinerja usaha dan upaya pelestarian lingkungan hidup. Kesadaran ini mendorong Perseroan untuk berperan aktif dalam memberikan dampak positif bagi lingkungan, salah satunya melalui dukungan terhadap investasi yang sejalan dengan prinsip usaha berkelanjutan dan perlindungan lingkungan.

Selain itu, Perseroan secara konsisten berupaya meminimalkan dampak negatif dari kegiatan operasional dengan menerapkan berbagai kebijakan serta inisiatif keberlanjutan di lingkungan kerja, baik di Kantor Pusat maupun kantor-kantor cabang. Langkah-langkah tersebut merupakan bagian dari komitmen Perseroan dalam mendukung pencapaian target *Net Zero Emission* dan pengurangan emisi Gas Rumah Kaca (GRK), yang meliputi: [ESG E-06, E-07]

1. Penerapan penghematan energi melalui pengurangan konsumsi listrik di kantor;
2. Pengendalian dan penghematan penggunaan bahan bakar;
3. Pendorongan penerapan gaya hidup ramah lingkungan (*go green*) kepada seluruh pekerja; dan
4. Pengurangan penggunaan kertas dengan mengoptimalkan pemanfaatan teknologi daring untuk meminimalkan dokumen fisik dan proses kerja manual.

Dalam pengelolaan portofolio asuransi, Tugu Insurance juga menerapkan pendekatan kehati-hatian dengan mempertimbangkan aspek lingkungan hidup sebagai

Biodiversity [OJK F.9, F.10][GRI 304-1][ESG E-06, E-07]

Tugu Insurance understands the importance of maintaining a balance between business performance achievements and environmental preservation efforts. This awareness drives the Company to play an active role in generating positive environmental impact, including support for investments aligned with sustainable business principles and environmental protection.

In addition, the Company consistently strives to minimize the negative impacts of operational activities by implementing various policies and sustainability initiatives in the workplace, both at the Head Office and branch offices. These measures are part of the Company's commitment to supporting the achievement of Net Zero Emission targets and the reduction of Greenhouse Gas (GHG) emissions, which include: [ESG E-06, E-07]

1. Implementing energy savings by reducing electricity consumption in offices;
2. Controlling and conserving fuel usage;
3. Promoting eco-friendly (go green) lifestyles among all employees; and
4. Reducing paper usage by optimizing the use of online technology to minimize physical documents and manual work processes.

In managing its insurance portfolio, Tugu Insurance also adopts a prudential approach by considering environmental aspects as part of its commitment to sustainable finance.

bagian dari komitmen terhadap keuangan berkelanjutan. Dari sisi lokasi operasional, seluruh kegiatan Perseroan tidak berada di kawasan lindung maupun wilayah dengan tingkat keanekaragaman hayati tinggi di luar kawasan hutan lindung.

In terms of operational locations, all of the Company's activities are conducted outside protected areas and regions with high biodiversity levels beyond forest reserves.

Dengan demikian, operasional kegiatan perasuransian Perseroan tidak menimbulkan dampak signifikan terhadap keanekaragaman hayati, termasuk terhadap spesies flora dan fauna yang dilindungi. Tidak terdapat spesies dalam Daftar Merah International Union for Conservation of Nature (IUCN) maupun spesies yang tercantum dalam daftar konservasi nasional yang habitatnya terdampak oleh kegiatan Perseroan berdasarkan tingkat risiko kepunahan. [GRI 304-1, 304-2, 304-3, 304-4]

As such, the Company's insurance operations do not cause significant impacts on biodiversity, including protected flora and fauna species. There are no species listed on the International Union for Conservation of Nature (IUCN) Red List or on the national conservation list whose habitats are affected by the Company's activities based on extinction risk levels. [GRI 304-1, 304-2, 304-3, 304-4]

Pada periode pelaporan, Perseroan turut melaksanakan kegiatan pelestarian keanekaragaman hayati melalui program Bakti Tugu Pilar Lingkungan Hidup berupa penanaman sebanyak 10.800 bibit mangrove. Namun demikian, program tersebut tidak mencakup kegiatan perlindungan atau restorasi habitat tertentu.

During the reporting period, the Company also carried out biodiversity conservation activities through the Bakti Tugu Environmental Pillar program, which involved planting 10,800 mangrove seedlings. However, this program did not include activities for the protection or restoration of specific habitats.

Emisi [OJK F.11, F.12][ESG E-01, E-02]

Aktivitas operasional Tugu Insurance berpotensi menghasilkan emisi Gas Rumah Kaca (GRK) yang bersumber dari penggunaan energi listrik dan BBM. Emisi GRK yang dihasilkan diklasifikasikan ke dalam emisi cakupan 1, cakupan 2, dan cakupan 3.

Emissions [OJK F.11, F.12][ESG E-01, E-02]

Tugu Insurance's operational activities have the potential to generate Greenhouse Gas (GHG) emissions from electricity and fuel usage. The resulting GHG emissions are classified into Scope 1, Scope 2, and Scope 3 emissions.

Emisi GRK cakupan 1 berasal dari penggunaan BBM jenis premium pada kendaraan operasional Perseroan. Emisi cakupan 2 bersumber dari konsumsi listrik pada gedung perkantoran, sedangkan emisi cakupan 3 berasal dari aktivitas perjalanan dinas menggunakan pesawat udara.

Scope 1 GHG emissions come from the use of premium fuel in the Company's operational vehicles. Scope 2 emissions originate from electricity consumption in office buildings, while Scope 3 emissions are generated from business travel activities using airplanes.

Perhitungan emisi GRK cakupan 1 (BBM) dilakukan dengan menggunakan metode *Tier-1*, yang lazim diterapkan di Indonesia dan negara-negara non-Annex I, yaitu dengan mengalikan data konsumsi energi dengan faktor emisi baku dari IPCC (Intergovernmental Panel on Climate Change). Pada tahun pelaporan 2025, emisi GRK cakupan 1 tercatat sebesar 109.945 $kgCO_2eq$.

Scope 1 GHG emissions (fuel) are calculated using the Tier-1 method, commonly applied in Indonesia and other non-Annex I countries, namely by multiplying energy consumption data with the standard emission factor from the IPCC (Intergovernmental Panel on Climate Change). In the 2025 reporting year, Scope 1 GHG emissions were recorded at 109,945 $kgCO_2eq$.

Emisi GRK Cakupan 1 (BBM)

Scope 1 GHG Emissions (Fuel)

Berdasarkan Volume BBM

Based on Fuel Volume

Jenis BBM Type of Fuel	Satuan Unit	2025	2024	2023
Konsumsi BBM Premium Fuel Consumption - Premium	Liter Liters	43.295	40.598	43.108
Konsumsi BBM Solar Fuel Consumption - Diesel	Liter Liters	2.580	2.978	4.942

Berdasarkan Energi dan Faktor Emisi IPCC
Based on Energy and IPCC Emission Factors

Uraian Description	Satuan Unit	2025	2024	2023
Konsumsi Energi BBM - Premium Fuel Energy Consumption - Premium	TJ	1,48	1,45	1,42
Konsumsi Energi BBM - Solar Fuel Energy Consumption - Diesel	TJ	0,10	0,11	0,18
Faktor Emisi Premium Premium Emission Factor	$kgCO_2/TJ$	69.300	69.300	69.300
Faktor Emisi Solar Diesel Emission Factor	$kgCO_2/TJ$	74.100	74.100	74.100
Emisi GRK Cakupan 1 **Scope 1 GHG Emissions**	**$kgCO_2eq$**	**109.945**	**100.274**	**111.767**

*Pedoman Penyelenggaraan Inventarisasi Gas Rumah Kaca Nasional - Kementerian Lingkungan Hidup 2012 (ref: IPCC 2006)
*Guidelines for the Implementation of the National Greenhouse Gas Inventory - Ministry of Environment 2012 (ref: IPCC 2006)

Penghitungan emisi GRK Cakupan 2 (listrik) mengacu pada pedoman perhitungan emisi dari konsumsi listrik (kWh) sebagaimana ditetapkan oleh Direktorat Jenderal Ketenagalistrikan Kementerian ESDM tahun 2017. Selama periode pelaporan 2025, emisi GRK cakupan 2 tercatat sebesar 231.910 $kgCO_2eq$.

The calculation of Scope 2 GHG emissions (electricity) refers to the emission calculation guidelines from electricity consumption (kWh) as established by the Directorate General of Electricity of the Ministry of Energy and Mineral Resources in 2017. During the 2025 reporting period, Scope 2 GHG emissions were recorded at 231,910 $kgCO_2eq$.

Emisi GRK Cakupan 2 (Listrik)
Scope 2 GHG Emissions (Electricity)

Uraian Description	Satuan Unit	2025	2024	2023
Konsumsi Listrik Electricity Consumption	kWh	248.298	274.533	252.116
Faktor Emisi Default Default Emission Factor	$kgCO_2/kWh$	0,934	0,934	0,934
Emisi GRK Cakupan 2 **Scope 2 GHG Emissions**	**$kgCO_2eq$**	**231.910**	**256.414**	**235.476**

*Perhitungan Emisi GRK dari pemakaian kWh listrik berdasarkan ketentuan dari Dirjen Kelistrikan Kementerian ESDM (2017)
*Calculation of GHG Emissions from electricity consumption in kWh based on the provisions of the Directorate General of Electricity of the Ministry of ESDM (2017)

Adapun perhitungan emisi GRK Cakupan 3 didasarkan pada aktivitas perjalanan dinas menggunakan transportasi udara dengan mengacu pada standar ICAO (International Civil Aviation Organization). Sepanjang periode pelaporan, perjalanan dinas menggunakan pesawat udara menghasilkan emisi sebesar 23.142 $kgCO_2eq$.

The calculation of Scope 3 GHG emissions is based on business travel activities using air transportation, referring to the ICAO (International Civil Aviation Organization) standards. During the reporting period, business travel by airplane generated emissions of 23,142 $kgCO_2eq$.

Emisi GRK Cakupan 3 (Perjalanan Dinas Pesawat)
Scope 3 GHG Emissions (Aircraft Business Travel)

Uraian Description	Satuan Unit	2025	2024	2023
Dewan Komisaris Board of Commissioners	$kgCO_2eq$	657	-	-
Direksi Board of Directors	$kgCO_2eq$	22.485	17.519	35.625
Jumlah Total	$kgCO_2eq$	23.142	17.519	35.625

* Perjalanan Dinas Direksi dengan Pesawat Terbang, sedangkan Dewan Komisaris belum dilakukan penghitungan
** ICAO Calculator (https://applications.icao.int/icec)
* Business Travel of the Board of Directors by Airplane, while emissions for the Board of Commissioners have not yet been calculated
** ICAO Calculator (https://applications.icao.int/icec)

Emisi GRK [ESG E-01]
GHG Emissions [ESG E-01]

(dalam tCO_2eq) | (in tCO_2eq)

Sumber Emisi Source of Emission	Satuan Unit	2025	2024	2023
Kategori 1: Emisi GRK Langsung dan Pembuangan Category 1: Direct GHG Emissions and Disposal				
Emisi Langsung dari Pembakaran Bergerak (Kendaraan Bermotor) Direct Emissions from Mobile Combustion (Motor Vehicles)	tCO_2eq	109,95	100,27	111,77
Jumlah Emisi Langsung (*Scope* 1) **Total Direct Emissions (Scope 1)**	**tCO_2eq**	**109,95**	**100,27**	**111,77**
Kategori 2: Emisi GRK Tidak Langsung dari Energi yang Diimpor/Dibeli Category 2: Indirect GHG Emissions from Imported/Purchased Energy				
Emisi Tidak Langsung dari Konsumsi Listrik yang Diimpor/Dibeli Indirect Emissions from Imported/ Purchased Electricity Consumption	tCO_2eq	231,91	256,41	235,48
Jumlah Emisi Tidak Langsung (*Scope* 2) **Total Indirect Emissions (Scope 2)**	**tCO_2eq**	**231,91**	**256,41**	**235,48**
Kategori 3: Emisi GRK Tidak Langsung dari Transportasi Category 3: Indirect GHG Emissions from Transportation				
Perjalanan Dinas Business Travel	tCO_2eq	23,14	17,52	35,63
Jumlah Emisi Tidak Langsung dari Transportasi **Total Indirect Emissions from Transportation**	**tCO_2eq**	**23,14**	**17,52**	**35,63**
Kategori 6: Emisi GRK Tidak Langsung dari Sumber Lainnya Category 6: Indirect GHG Emissions from Other Sources				
Jumlah Emisi Tidak Langsung (*Scope* 3) **Total Indirect Emissions (Scope 3)**	**tCO_2eq**	**23,14**	**17,52**	**35,63**
Jumlah Emisi GRK (*Scope* 1 dan 2) **Total GHG Emissions (Scope 1 and 2)**	**tCO_2eq**	**341,86**	**356,69**	**347,24**
Jumlah Emisi GRK (*Scope* 1, 2, dan 3) **Total GHG Emissions (Scope 1, 2, and 3)**	**tCO_2eq**	**365,00**	**374,21**	**382,87**

Berdasarkan total emisi GRK dari Cakupan 1, 2, dan 3, Perseroan menghitung intensitas emisi dengan membandingkannya terhadap total pendapatan asuransi. Pada periode pelaporan, intensitas emisi GRK tercatat sebesar 0,04 tCO_2eq/miliar Rupiah.

Based on total GHG emissions from Scopes 1, 2, and 3, the Company calculates emission intensity by comparing it to insurance revenue. During the reporting period, GHG emission intensity was recorded at 0.04 tCO_2eq/ billion Rupiah.

Intensitas Emisi GRK (ESG E-02)
GHG Emissions Intensity (ESG E-02)

Uraian Description	Satuan Unit	2025	2024	2023
Emisi GRK Cakupan 1 Scope 1 GHG Emissions	$kgCO_2eq$	109.945	100.274	111.767
Emisi GRK Cakupan 2 Scope 2 GHG Emissions	$kgCO_2eq$	231.910	256.414	235.476
Emisi GRK Cakupan 3 Scope 3 GHG Emissions	$kgCO_2eq$	23.142	17.519	35.625
Jumlah Emisi GRK **Total GHG Emissions**	**$kgCO_2eq$**	**23.142**	**374.206**	**382.868**
	tCO_2eq	**364,99**	**374,21**	**382,87**

Uraian Description	Satuan Unit	2025	2024	2023
Produksi (Pendapatan Asuransi) Production (Insurance Revenue)	Miliar Rupiah Billion Rupiah	9.107	8.537	7.710
Pendapatan Revenue	Miliar Rupiah Billion Rupiah	2.284	1.714	3.591
Intensitas Emisi GRK terhadap Produksi GHG Emission Intensity by Production	tCO_2eq/miliar Rp tCO_2eq/billion IDR	0,04	0,04	0,05
Intensitas Emisi GRK terhadap Pendapatan GHG Emission Intensity by Revenue	tCO_2eq/miliar Rp tCO_2eq/billion IDR	0,16	0,22	0,11

Pengelolaan Limbah dan Efluen [OJK F.13, F.14, F.15][ESG E-05]

Sebagai bagian dari komitmen menjaga kelestarian lingkungan, Tugu Insurance berupaya menekan jumlah limbah yang dihasilkan dari kegiatan operasional. Jenis limbah yang dominan dihasilkan adalah limbah domestik atau limbah padat non-B3, yang pengelolaannya diserahkan kepada pihak ketiga yang berwenang dan tersertifikasi, seperti pengelola gedung.

Pada tahun 2025, jumlah limbah padat non-B3 yang dihasilkan dari Gedung Wisma Tugu Kantor Pusat mencapai 68 ton dan seluruhnya diserahkan kepada Dinas Lingkungan Hidup (DLH) DKI Jakarta untuk dikelola lebih lanjut. [ESG E-05]

Perseroan tidak menghasilkan limbah B3 dalam jumlah signifikan serta tidak melakukan pengolahan limbah secara mandiri. Oleh karena itu, informasi mengenai limbah B3 dan mekanisme pengelolaannya tidak disajikan dalam laporan ini.

Pengaduan Terkait Lingkungan Hidup [OJK F.16]

Tugu Insurance berkomitmen untuk mematuhi seluruh ketentuan peraturan perundang-undangan, termasuk yang berkaitan dengan perlindungan lingkungan hidup. Dalam rangka mendukung transparansi dan akuntabilitas, Perseroan membuka ruang partisipasi bagi pemangku kepentingan untuk menyampaikan pengaduan, kritik, maupun masukan.

Sarana pengaduan disediakan melalui Tugu Insurance Assistant (*Call* TIA) di nomor 1500 458 serta melalui saluran *Whistleblowing System* (WBS). Selama periode pelaporan, tidak terdapat pengaduan yang berkaitan dengan pelanggaran terhadap peraturan lingkungan hidup.

Waste and Effluent Management [OJK F.13, F.14, F.15] [ESG E-05]

As part of its commitment to environmental sustainability, Tugu Insurance strives to minimize the amount of waste generated from operational activities. The dominant type of waste produced is domestic or non-hazardous solid waste (non-B3), which is managed by authorized and certified third parties, such as building management companies.

In 2025, the amount of non-hazardous solid waste generated from Wisma Tugu Head Office reached 68 tons and all of which were handed over to the Environmental Agency (DLH) of DKI Jakarta for further management. [ESG E-05]

The Company does not generate a significant amount of hazardous waste (B3) and does not manage waste independently. Therefore, information on hazardous waste and its management mechanisms is not presented in this report.

Complaints Related to the Environment [OJK F.16]

Tugu Insurance is committed to complying with all applicable laws and regulations, including those related to environmental protection. In order to support transparency and accountability, the Company provides channels for stakeholders to submit complaints, feedback, or suggestions.

Complaint channels are available through the Tugu Insurance Assistant (Call TIA) at 1500 458 and via the Whistleblowing System (WBS). During the reporting period, there were no complaints related to violations of environmental regulations.

Aspek Sosial
Social Aspect

Keberlanjutan usaha Perseroan sangat ditentukan oleh keterlibatan aktif karyawan, masyarakat, dan konsumen sebagai bagian integral dari proses bisnis. Oleh karena itu, penerapan prinsip keberlanjutan dilakukan secara seimbang dengan memperhatikan dimensi ekonomi, sosial, dan lingkungan.

The sustainability of the Company's business is strongly determined by the active involvement of employees, communities, and customers as integral parts of the business process. Therefore, the implementation of sustainability principles is carried out in a balanced manner by considering the economic, social, and environmental dimensions.

Untuk memastikan kontribusi nyata terhadap kinerja dan keberlanjutan jangka panjang, perusahaan perlu mengelola isu-isu sosial secara tepat, mencakup aspek kemasyarakatan, ketenagakerjaan, serta produk dan layanan kepada konsumen. Tugu Insurance menempatkan isu keberlanjutan sosial sebagai pertimbangan penting dalam pengambilan keputusan di seluruh lini operasional. Sejalan dengan hal tersebut, Perseroan mengungkapkan kinerja keberlanjutan aspek sosial melalui berbagai inisiatif dan program tanggung jawab sosial, bidang ketenagakerjaan, kemasyarakatan, serta produk dan pelayanan kepada konsumen. Evaluasi atas proses bisnis dan pelaksanaan tanggung jawab sosial dilakukan secara berkala guna memastikan efektivitas program, kesesuaian dengan kebutuhan pemangku kepentingan, serta dukungannya terhadap pertumbuhan ekonomi nasional.

To ensure a tangible contribution to performance and long-term sustainability, the Company needs to properly manage social issues, including community aspect, employment, as well as products and services for customers. Tugu Insurance places social sustainability issues as an important consideration in decision-making across all operational lines. In line with this, the Company discloses its sustainability performance on social aspect through various initiatives and corporate social responsibility programs, employment, community, as well as products and customer services sectors. Evaluations of business processes and the implementation of social responsibility are conducted periodically to ensure program effectiveness, alignment with stakeholders' needs, and support for national economic growth.

Ketenagakerjaan

Tenaga kerja merupakan aset strategis dalam mendukung keberlangsungan usaha dan penciptaan nilai perusahaan. Tugu Insurance memberikan perhatian serius terhadap pengelolaan sumber daya manusia, antara lain melalui penerapan keselamatan dan kesehatan kerja, pengembangan kapabilitas karyawan secara berkelanjutan, peningkatan kualitas pelatihan sesuai kebutuhan organisasi, peningkatan produktivitas, serta penyelarasan kinerja dengan sistem kompensasi yang adil.

Employment

The workforce is a strategic asset in supporting company business continuity and value creation. Tugu Insurance places serious attention on human resource management, including the implementation of occupational health and safety, continuous employee capability development, enhancement of training quality in line with organizational needs, improvement of productivity, and alignment of performance with a fair compensation system.

Pengelolaan ketenagakerjaan berada di bawah tanggung jawab Human Capital Management (HCM Group), yang bertanggung jawab langsung kepada Direktur Keuangan & Layanan Korporat. Menyadari pentingnya SDM yang kompeten, Perseroan menerapkan pendekatan *Competency Based*, di mana standar kompetensi dijadikan dasar dalam seluruh siklus pengelolaan SDM, mulai dari rekrutmen, penempatan, hingga pengembangan karyawan. [GRI 3-3]

Employment management is under the responsibility of the Human Capital Management (HCM Group), which reports directly to the Finance & Corporate Services Director. Recognizing the importance of competent human resources, the Company adopts a Competency-Based approach, whereby competency standards serve as the foundation throughout the entire HR management cycle, from recruitment and placement to employee development. [GRI 3-3]

Kesetaraan Kesempatan Kerja [OJK F.18]

Tugu Insurance menjunjung tinggi prinsip kesetaraan dan kesempatan kerja sebagai bagian dari komitmen terhadap penghormatan hak asasi manusia. Kebijakan ini diatur

Equal Employment Opportunity [OJK F.18]

Tugu Insurance upholds the principles of equality and equal employment opportunity as part of its commitment to respecting human rights. This policy is regulated

dalam Perjanjian Kerja Bersama (PKB) dan diterapkan tanpa diskriminasi berdasarkan gender, ras, agama, suku, maupun golongan, baik dalam proses rekrutmen, pengembangan karier, sistem remunerasi, maupun penetapan jabatan.

under the Collective Labor Agreement (PKB) and is implemented without discrimination based on gender, race, religion, ethnicity, or social group, whether in recruitment processes, career development, remuneration systems, or position appointments.

Sepanjang tahun 2025, tidak terdapat insiden diskriminasi maupun pelanggaran hak asasi manusia di lingkungan Perseroan. Prinsip kesetaraan juga diterapkan dalam akses terhadap jaminan kesehatan, di mana tanggungan karyawan perempuan dan laki-laki diperlakukan secara setara. [ESG S-07, S-08, S-09]

Throughout 2025, there were no incidents of discrimination or human rights violations within the Company's environment. The principle of equality is also applied in access to health benefits, where dependents of both female and male employees are treated equally. [ESG S-07, S-08, S-09]

S-01 Kesetaraan Gender
S-01 Gender Equality

Level Jabatan Job Level	Laki-laki Male		Perempuan Female	
	Jumlah Karyawan Number of Employees	Persentase Karyawan (%) Percentage of Employees (%)	Jumlah Karyawan Number of Employees	Persentase Karyawan (%) Percentage of Employees (%)
Executive-level	21	4,72	6	1,35
Senior-level	64	14,38	19	4,27
Mid-level	128	28,76	77	17,30
Entry-level	61	13,71	69	15,51
Jumlah Karyawan **Total Employees**	**274**	**61,57**	**171**	**38,43**

S-02 Jumlah Level Karyawan yang Dimiliki oleh Laki-laki dan Perempuan berdasarkan Kelompok Umur
S-02 Number of Employee Levels Held by Male and Female Employees by Age Group

Rentang Usia (Tahun) Age Range (years old)	Level Jabatan Job Level								Jumlah Karyawan Number of Employees
	Entry-Level		*Mid-Level*		*Senior-Level*		*Executive-Level*		
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	
18-25	6	8	4	8	-	-	-	-	26
26-35	29	46	42	37	3	-	-	-	157
36-45	22	15	61	22	29	11	10	2	172
46-55	4	-	17	10	19	7	6	4	67
>55	-	-	4		13	1	5	-	23
Jumlah **Total**	**61**	**69**	**128**	**77**	**64**	**19**	**21**	**6**	**445**

S-04 Jumlah Karyawan Sementara
S-04 Number of Temporary Employees

Uraian Description	Jumlah Karyawan (dalam tahun pelaporan) Number of Employees (in the reporting year)	Percentage Karyawan (dalam tahun pelaporan Percentage of Employees (in the reporting year)
Jumlah Karyawan Perseroan yang dipegang oleh Kontraktor dan/atau konsultan Number of the Company's employees engaged by Contractors and/or consultants	156	25,96%

S-07 Jumlah Kejadian Pelanggaran Hak Asasi Manusia
S-07 Number of Human Rights Violation Incidents

Jumlah pelanggaran Hak Asasi Manusia dalam Tahun Pelaporan Number of Human Rights Violations in the Reporting Year	Tidak ada pelanggaran HAM dalam tahun pelaporan. There were no human rights violations in the reporting year.

Tenaga Kerja Anak dan Tenaga Kerja Paksa [OJK F.19]

Perseroan memastikan praktik ketenagakerjaan dilaksanakan sesuai dengan peraturan perundang-undangan yang berlaku. Tugu Insurance mematuhi Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, termasuk ketentuan usia minimum pekerja dan jam kerja, yaitu 8 jam per hari dan 40 jam per minggu untuk 5 hari kerja.

Perseroan tidak mempekerjakan tenaga kerja di bawah usia 18 tahun dan menerapkan kebijakan larangan kerja paksa sebagaimana diatur dalam PKB. Dengan penerapan kebijakan tersebut, selama periode pelaporan 2025 tidak ditemukan kasus tenaga kerja anak maupun kerja paksa di lingkungan Perseroan. [ESG S-10]

Child Labor and Forced Labor [OJK F.19]

The Company ensures that employment practices are carried out in compliance with applicable laws and regulations. Tugu Insurance adheres to Law No. 13 of 2003 on Manpower, including provisions on the minimum working age and working hours, namely 8 hours per day and 40 hours per week for a 5-day workweek.

The Company does not employ workers under 18 years old and implements a prohibition of forced labor as stipulated in the Collective Labor Agreement (PKB). With the implementation of these policies, during the 2025 reporting period, no cases of child labor or forced labor were identified within the Company. [ESG S-10]

Upah Minimum Regional [OJK F.20][GRI 2-21]

Tugu Insurance menerapkan sistem remunerasi yang kompetitif dan berbasis kinerja pada seluruh jenjang jabatan, termasuk bagi karyawan tingkat awal. Sesuai ketentuan perundang-undangan, Perseroan memberikan remunerasi kepada karyawan dengan golongan terendah di atas Upah Minimum Regional (UMR) yang ditetapkan pemerintah.

Regional Minimum Wage [OJK F.20][GRI 2-21]

Tugu Insurance implements a competitive and performance-based remuneration system across all job levels, including entry-level employees. In accordance with prevailing laws and regulations, the Company provides remuneration to employees in the lowest grade above the Regional Minimum Wage (UMR) set by the government.

Remunerasi Karyawan Terendah dan UMR
Lowest Employee Remuneration and UMR

No.	Kantor Office	Provinsi Province	UMR (Rp) Regional Minimum Wate (IDR)	Rasio Ratio
1	Kantor Pusat & Jakarta PoSS Head Office & PoSS Jakarta	DKI Jakarta	5.396.761	1 : 1
2	PoSS Bandung, Bekasi, Bogor, Cirebon Bandung, Bekasi, Bogor, Cirebon PoSS	Jawa Barat West Java	2.191.232	1,6 : 1
3	PoSS Semarang & Solo Semarang & Solo PoSS	Jawa Tengah Central Java	2.169.349	2 : 1
4	PoSS Surabaya & Malang Surabaya & Malang PoSS	Jawa Timur East Java	2.305.985	1,9 : 1
5	PoSS Yogyakarta Yogyakarta PoSS	Daerah Istimewa Yogyakarta Special Region of Yogyakarta	2.264.081	2,3 : 1
6	PoSS Banten Banten PoSS	Banten	2.905.120	1,9 : 1
7	PoSS Denpasar Denpasar PoSS	Bali	2.996.561	1,9 : 1
8	PoSS Aceh Aceh PoSS	Aceh	3.685.616	3,7 : 1
9	PoSS Medan Medan PoSS	Sumatera Utara North Sumatra	2.992.559	2,3 : 1
10	PoSS Palembang Palembang PoSS	Sumatera Selatan South Sumatra	3.681.571	1,1 : 1

No.	Kantor Office	Provinsi Province	UMR (Rp) Regional Minimum Wate (IDR)	Rasio Ratio
11	PoSS Padang Padang PoSS	Sumatera Barat West Sumatra	2.994.193	1,3 : 1
12	PoSS Lampung Lampung PoSS	Lampung	2.893.070	1,4 : 1
13	PoSS Pekanbaru Pekanbaru PoSS	Riau	3.508.776	1,2 : 1
14	PoSS Jambi Jambi PoSS	Jambi	3.234.535	1,7 : 1
15	PoSS Balikpapan & Samarinda Balikpapan & Samarinda PoSS	Kalimantan Timur East Kalimantan	3.579.314	1,2 : 1
16	PoSS Pontianak Pontianak PoSS	Kalimantan Barat West Kalimantan	2.878.286	1,1 : 1
17	PoSS Banjarmasin Banjarmasin PoSS	Kalimantan Selatan South Kalimantan	3.496.195	1,6 : 1
18	PoSS Makassar Makassar PoSS	Sulawesi Selatan South Sulawesi	3.657.527	1,7 : 1
19	PoSS Palu Palu PoSS	Sulawesi Tengah Central Sulawesi	2.915.000	1,7 : 1

Seluruh imbal Jasa Karyawan Tingkat Terendah (Rp) sudah berada di atas UMR Setempat.

Selain gaji, Perseroan memberikan kompensasi total tahunan yang mencakup bonus, saham atau opsi saham, insentif non-ekuitas, perubahan nilai manfaat pensiun, serta *non-qualified deferred compensation earning*. Kebijakan kompensasi tersebut mempertimbangkan gaji pokok, kompensasi tunai total, serta kompensasi langsung termasuk insentif jangka panjang. Pada tahun 2025, rasio kompensasi total tahunan Perseroan tercatat sebesar 757,97%.

All the lowest level employee compensation (Rp) is above the local minimum wage (UMR).

In addition to salaries, the Company provides total annual compensation that includes bonuses, shares or stock options, non-equity incentives, changes in pension benefit value, as well as non-qualified deferred compensation earnings. The compensation policy considers base salary, total cash compensation, and direct compensation, including long-term incentives. In 2025, the Company's total annual compensation ratio was recorded at 757.97%.

Perputaran Karyawan [ESG S-03]

Selama tahun 2025, Tugu Insurance mencatat tingkat perputaran karyawan sebesar 14,91%. Pemberhentian hubungan kerja terjadi karena berbagai faktor, antara lain pensiun normal, meninggal dunia, pengunduran diri, maupun alasan lainnya.

Employee Turnover [ESG S-03]

During 2025, Tugu Insurance recorded an employee turnover rate of 14.91%. Employment terminations occurred due to various factors, including normal retirement, death, resignation, and other reasons.

S-03 Tingkat Pergantian Karyawan

S-03 Employee Turnover Rate

Uraian Description	Jumlah Karyawan (dalam tahun pelaporan)* Number of Employees (in the reporting year)*	Persentase Karyawan (dalam tahun pelaporan) Percentage of Employees (in the reporting year)
Jumlah karyawan *resign*/pemutusan hubungan kerja Number of employees who resigned/employment terminated	68	14,91%
Jumlah karyawan baru/pengganti Number of new/replacement employees	54	11,84%

*Jumlah karyawan dalam tahun pelaporan 2025 sebanyak 445 orang
*Total employees in the 2025 reporting year amounted to 445 employees.

Karyawan Sementara [ESG S-04]

Komposisi tenaga kerja Tugu Insurance terdiri dari pekerja waktu tidak tertentu (karyawan tetap), pekerja waktu tertentu (karyawan kontrak), pekerja perbantuan dari PT Pertamina (Persero), serta karyawan tetap yang diperbantukan di entitas anak. Pada periode pelaporan 2025, jumlah karyawan yang dikelola oleh kontraktor atau konsultan tercatat sebanyak 156 orang atau setara dengan 25,96% dari total tenaga kerja.

Temporary Employees [ESG S-04]

The composition of Tugu Insurance's workforce consists of permanent employees (indefinite-term employees), fixed-term employees (contract employees), seconded employees from PT Pertamina (Persero), as well as permanent employees assigned to subsidiaries. During the 2025 reporting period, the number of employees managed by contractors or consultants was recorded at 156 people, equivalent to 25.96% of the total workforce.

S-04 Jumlah Karyawan Sementara
S-04 Number of Temporary Employees

Uraian Description	Jumlah Karyawan (dalam tahun pelaporan) Number of Employees (in the reporting year)	Persentase Karyawan (dalam tahun pelaporan) Percentage of Employees (in the reporting year)
Jumlah Karyawan Perusahaan yang dipegang oleh kontraktor dan/atau konsultan Number of the Company's Employees engaged by contractors and/or consultants	156	25,96%

Lingkungan Kerja yang Layak dan Aman [OJK F.21]

Perseroan berkomitmen menyediakan lingkungan kerja yang aman, sehat, dan nyaman sesuai prinsip Keselamatan dan Kesehatan Kerja (K3) guna mendukung peningkatan kinerja karyawan. Komitmen ini sejalan dengan Peraturan Menteri Ketenagakerjaan No. 5 Tahun 2018 tentang K3 Lingkungan Kerja. Oleh karena itu, aspek keselamatan dan kesehatan kerja menjadi topik penting dalam pelaporan keberlanjutan Perseroan. [GRI 403]

Penerapan Sistem Manajemen Keselamatan dan Kesehatan Kerja (SMK3) dilakukan sesuai ketentuan dan pedoman yang berlaku, sebagaimana ditetapkan dalam Kebijakan HSSE tanggal 3 September 2018. Kebijakan ini berlaku bagi seluruh pihak yang terlibat dalam operasional dan rantai bisnis Perseroan. Perseroan melakukan berbagai upaya untuk mewujudkan lingkungan kerja yang aman dan sehat salah satunya dengan memastikan terlaksananya setiap prosedur dan tahapan kerja sesuai aturan dan kebijakan HSSE. Hal itu berlaku untuk semua pihak yang terlibat dalam operasional dan mata rantai Perseroan, mulai dari karyawan, manajemen, mitra kerja, hingga konsumen/pelanggan. [ESG S-11]

Pemantauan dan evaluasi penerapan SMK3 dilakukan secara berkelanjutan oleh fungsi HSSE & Operation, termasuk pengawasan fasilitas kerja, pelaksanaan K3, dan tingkat kecelakaan kerja. Hasil evaluasi disampaikan kepada manajemen sebagai dasar perbaikan berkelanjutan. [GRI 3-3]

Decent and Safe Working Environment [OJK F.21]

The Company is committed to providing a safe, healthy, and comfortable working environment in accordance with Occupational Health and Safety (OHS) principles to support improved employee performance. This commitment is aligned with Minister of Manpower Regulation No. 5 of 2018 on Occupational Health and Safety in the Work Environment. Therefore, occupational health and safety is an important topic in the Company's sustainability reporting. [GRI 403]

The Occupational Health and Safety Management System (OHSMS) is carried out in accordance with applicable provisions and guidelines, as stipulated in the HSSE Policy dated 3 September 2018. This policy applies to all parties involved in the Company's operations and business chain. The Company makes various efforts to create a safe and healthy work environment, one of which is by ensuring that every procedure and work stage is implemented in accordance with HSSE rules and policies. This applies to all parties involved in the Company's operations and chain, from employees, management, business partners, to consumers/customers. [ESG S-11]

Monitoring and evaluation of OHSMS implementation are conducted continuously by the HSSE & Operation function, including supervision of work facilities, OHS implementation, and workplace accident rates. The evaluation results are reported to management as a basis for continuous improvement. [GRI 3-3]

Sistem Manajemen Keselamatan dan Kesehatan Kerja [GRI 403-1]

Tugu Insurance menerapkan SMK3 dengan mengacu pada PP No. 50 Tahun 2012 dan Permenaker No. 5 Tahun 2018. Untuk mendukung implementasi tersebut, Perseroan membentuk Tim Health, Safety, Security & Environment (HSSE) berdasarkan Surat Keputusan Direksi No. 011/SKD/CSG/TPI/V/2017 tanggal 24 Mei 2017.

Ruang lingkup tugas Tim HSSE meliputi: [ESG S-11]

1. Penyusunan program kerja K3 dan perencanaan implementasinya;
2. Pelaksanaan dan pengawasan program K3 serta HSSE sesuai ketentuan;
3. Pelaksanaan kampanye dan komunikasi keselamatan kepada karyawan; serta
4. Penyusunan laporan pelaksanaan kegiatan HSSE.

Pelayanan Kesehatan dan Keselamatan Kerja

Pelayanan kesehatan dan keselamatan kerja merupakan bagian integral dari penerapan SMK3. Perseroan melakukan identifikasi bahaya, penilaian risiko, serta investigasi insiden kerja secara menyeluruh. Seluruh karyawan tanpa pengecualian tercakup dalam sistem ini dan berhak memperoleh manfaat kesehatan sesuai dengan tingkat jabatan masing-masing.

Manfaat kesehatan meliputi jaminan rawat inap dan rawat jalan bagi karyawan dan keluarga, serta manfaat tambahan seperti kacamata, perawatan gigi, dan jaminan persalinan. Perseroan juga menyediakan layanan dokter dan fasilitas *medical check-up* bagi karyawan. Selama periode pelaporan, tidak terdapat penyakit akibat kerja. [GRI 403-2, 403-3]

Perseroan membuka ruang partisipasi dan komunikasi bagi karyawan terkait perbaikan aspek K3. Gedung operasional Perseroan dilengkapi dengan sistem keselamatan berstandar tinggi, antara lain *sprinkler* otomatis, hidran, APAR, detektor asap, tangga darurat, dan fasilitas P3K, yang diperiksa secara berkala. [GRI 403-4, 403-6, 403-10] [GRI 403-7]

Upaya pencegahan risiko dilakukan melalui pelatihan K3, pelatihan penggunaan perangkat keselamatan, serta penunjukan penanggung jawab K3. Mengingat karakteristik pekerjaan yang relatif berisiko rendah, pada periode pelaporan tidak terjadi kecelakaan kerja. Seluruh karyawan (100%) telah terdaftar dalam program BPJS Ketenagakerjaan dan BPJS Kesehatan. Hingga akhir tahun 2025, tidak terdapat kecelakaan kerja fatal (0/*Zero*) pada karyawan kami. [S-06] [GRI 403-5, 403-7, 403-8, 403-9]

Occupational Safety and Health Management System [GRI 403-1]

Tugu Insurance implements the OHSMS in reference to PP No. 50 of 2012 and Minister of Manpower Regulation (Permenaker) No. 5 of 2018. To support its implementation, the Company established a Health, Safety, Security & Environment (HSSE) Team based on Board of Directors' Decision Letter No. 011/SKD/CSG/TPI/V/2017 dated 24 May 2017.

The scope of duties of the HSSE Team includes: [ESG S-11]

1. Preparation of OHS work programs and planning of their implementation;
2. Implementation and supervision of OHS and HSSE programs in accordance with applicable regulations;
3. Conducting safety campaigns and communication to employees; and
4. Preparation of reports on the implementation of HSSE activities.

Occupational Health and Safety Services

Occupational health and safety services are an integral part of the implementation of the OHSMS. The Company conducts comprehensive hazard identification, risk assessments, and workplace incident investigations. All employees without exception are covered under this system and are entitled to health benefits in accordance with their respective job levels.

Health benefits include inpatient and outpatient coverage for employees and their families, as well as additional benefits such as eyeglasses, dental care, and maternity coverage. The Company also provides on-site doctor services and medical check-up facilities for employees. During the reporting period, there were no cases of occupational diseases. [GRI 403-2, 403-3]

The Company provides a platform for employee to participate and communicate regarding improvements in OHS aspects. The Company's operational building is equipped with high-standard safety systems, including automatic sprinklers, hydrants, fire extinguishers, smoke detectors, emergency staircases, and first aid facilities, all of which are inspected periodically. [GRI 403-4, 403-6, 403-10] [GRI 403-7]

Risk prevention efforts are carried out through OHS training, safety equipment usage training, and the appointment of OHS officers in charge. Considering relatively low-risk nature of the work, no workplace accidents occurred during the reporting period. All employees (100%) have been registered in the BPJS Employment and BPJS Health programs. Until the end of 2025, there was no fatal occupational accidents (0/Zero) among our employees. [S-06] [GRI 403-5, 403-7, 403-8, 403-9]

Pelatihan dan Pengembangan [OJK F.22]

Pengembangan kompetensi karyawan merupakan salah satu faktor kunci dalam meningkatkan kinerja dan daya saing perusahaan. Karyawan yang dibekali pengetahuan dan keterampilan yang relevan akan mampu bekerja secara lebih efektif dan menghasilkan produk maupun layanan yang berkualitas. Tugu Insurance meyakini bahwa kebijakan strategis dalam penguatan kapasitas dan kapabilitas sumber daya manusia akan memberikan kontribusi nyata terhadap kemajuan Perseroan.

Atas dasar tersebut, Perseroan secara konsisten menyelenggarakan berbagai program pelatihan dan pengembangan kompetensi, termasuk pelatihan profesional, sertifikasi, serta program peningkatan motivasi kerja. Fokus ini menjadikan isu pengembangan karyawan sebagai topik penting dalam periode pelaporan, khususnya yang berkaitan dengan pelatihan dan pendidikan. [GRI 404]

Tugu Insurance memberikan kesempatan yang setara kepada seluruh karyawan untuk mengikuti pelatihan, memperoleh promosi, mengembangkan karier, serta memperoleh hak-hak lainnya sebagaimana diatur dalam Perjanjian Kerja Bersama (PKB) dan peraturan perundang-undangan yang berlaku. Upaya ini ditujukan untuk meningkatkan kepuasan dan loyalitas karyawan. Evaluasi atas program pelatihan dan pengembangan dilakukan secara berkala sebagai dasar penyempurnaan perencanaan pada periode berikutnya. Melalui pendekatan tersebut, Perseroan optimistis dapat membangun sumber daya manusia yang kompeten, berdedikasi, dan loyal sebagai penopang keberlanjutan usaha. [GRI 3-3]

Rata-rata Jam Pelatihan per Tahun per Karyawan

Tugu Insurance secara aktif melibatkan karyawan dalam berbagai program pendidikan dan pelatihan guna memenuhi kebutuhan kompetensi sumber daya manusia. Pelaksanaan pelatihan dilakukan melalui metode tatap muka maupun virtual, disesuaikan dengan kondisi dan kebutuhan.

Sepanjang tahun 2025, Perseroan menyelenggarakan 203 program pendidikan dan pelatihan dengan jumlah peserta sebanyak 445 karyawan. Rata-rata jam pelatihan tercatat sebesar 24,55 jam per karyawan. Program pengembangan tersebut mencakup peningkatan pengetahuan dan keterampilan sesuai kebutuhan masing-masing unit kerja, termasuk materi terkait keuangan berkelanjutan yang meliputi aspek lingkungan, ekonomi, sosial, dan tata kelola. [GRI 404-1]

Training and Development [OJK F.22]

Employee competency development is one of the key factors in enhancing corporate performance and competitiveness. Employees who are equipped with relevant knowledge and skills are able to work more effectively and deliver quality products and services. Tugu Insurance believes that strategic policies aimed at strengthening the capacity and capability of human resources will make a tangible contribution to the Company's progress.

Thus, the Company consistently organizes various training and competency development programs, including professional training, certifications, and work motivation enhancement programs. This focus makes employee development an important topic during the reporting period, particularly in relation to training and education. [GRI 404]

Tugu Insurance provides equal opportunities for all employees to participate in training, obtain promotions, develop their careers, and receive other rights as stipulated in the Collective Labor Agreement (PKB) and applicable laws and regulations. These efforts are intended to enhance employee satisfaction and loyalty. Evaluations of training and development programs are conducted periodically as a basis for improving planning in the subsequent period. Through this approach, the Company is optimistic about building competent, dedicated, and loyal human resources as a foundation for business sustainability. [GRI 3-3]

Average Annual Training Hours per Employee

Tugu Insurance actively involves employees in various education and training programs to meet human resource competency needs. Training is conducted through both face-to-face and virtual methods, adjusted to prevailing conditions and requirements.

Throughout 2025, the Company organized 203 education and training programs with a total of 445 employee participants. The average training hours recorded amounted to 24.55 hours per employee. These development programs covered enhancements in knowledge and skills tailored to the needs of each work unit, including materials related to sustainable finance encompassing environmental, economic, social, and governance aspects. [GRI 404-1]

Rata-rata Jam Pelatihan Berdasarkan Jenis Kelamin
Average Training Hours by Gender

Keterangan Description	Jumlah Karyawan Number of Employees	Jam Pelatihan Training Hours	Rata-rata Pelatihan per Karyawan Average Training per Employees
Jenis Kelamin Gender			
Laki-laki Male	274	16.294	59,5
Perempuan Female	171	9.361	54,7
Jumlah Total	**445**	**25.655**	**114,2**
Kategori Category			
Tetap Permanent	341	20.520	60,2
Kontrak Contract	104	5.104	49,1
Jumlah Total	**445**	**25.624**	**109,3**

S-05 Pelatihan dan Pengembangan Karyawan
S-05 Employee Training and Development

Rata-rata Jam Pelatihan per Karyawan Average Training Hours per Employee	Jumlah Karyawan yang Ikut dalam Pelatihan (Orang) Number of Employees Participating in Training (Persons)	Persentase Jumlah Karyawan yang Ikut Pelatihan Percentage of Total Employees Participating in Training
24,55 jam/karyawan 24.55 hours/employee	445	98,88%

Program Keterampilan Karyawan dan Program Bantuan Peralihan
Pemberian bantuan peralihan bagi karyawan yang memasuki masa pensiun mengacu pada Pasal 56 PP No. 35 Tahun 2021, yang mengatur hak karyawan berupa uang pesangon, uang penghargaan masa kerja, serta uang penggantian hak. Bantuan ini bertujuan mendukung kemandirian finansial karyawan di masa purna bakti.

Sebagai tindak lanjut, Perseroan memberikan apresiasi kepada karyawan yang mendekati masa pensiun melalui penyelenggaraan berbagai pelatihan persiapan pensiun. Ketentuan usia pensiun di Tugu Insurance ditetapkan pada usia 55 tahun sesuai peraturan yang berlaku. Program pelatihan dan bantuan keterampilan yang diberikan mencakup materi: [GRI 404-2]

1. Pengelolaan keuangan di masa purna bakti;
2. Pengelolaan kesehatan di masa purna bakti; serta
3. Pengelolaan kesiapan psikologis di masa purna bakti.

Penilaian Kinerja Karyawan
Penilaian kinerja merupakan bagian penting dari kerangka *Human Capital Management* yang bertujuan untuk mengukur dan meningkatkan kontribusi karyawan terhadap pencapaian target perusahaan. Sistem ini dirancang untuk memastikan keterkaitan yang kuat antara kinerja individu dan kinerja Perseroan secara keseluruhan.

Employee Skills Program and Transition Assistance Program
The provision of transition assistance for employees entering retirement refers to Article 56 of Government Regulation No. 35 of 2021, which stipulates employees' entitlements in the form of severance pay, long-service pay, and compensation of rights. This assistance aims to support employees' financial independence during their retirement years.

As a follow-up, the Company provides appreciation to employees approaching retirement by organizing various pre-retirement training programs. The retirement age at Tugu Insurance is set at 55 years old in accordance with applicable regulations. The training and skills assistance programs provided include the following materials: [GRI 404-2]

1. Financial management during retirement;
2. Health management during retirement; and
3. Psychological readiness management during retirement.

Employee Performance Assessment
Performance assessment is an important part of the Human Capital Management framework aimed at measuring and enhancing employees' contributions toward the achievement of corporate targets. This system is designed to ensure a strong linkage between individual performance and the overall performance of the Company.

Di Tugu Insurance, penilaian kinerja dilakukan secara tahunan melalui tahapan perencanaan, pelaksanaan, dan evaluasi akhir. Penilaian didasarkan pada *Key Performance Indicator* (KPI) yang mencakup komponen *Balanced Scorecard* (BSC) serta indikator lainnya yang telah ditetapkan. Pada tahun 2025, penyusunan KPI individu dilakukan melalui *cascading* dari KPI Direksi secara kolegial dalam lingkup Anak Perusahaan Services PT Pertamina (Persero), RKAP, serta hasil *Planning Cycle*.

Pada akhir periode, karyawan melakukan *self-assessment* sesuai KPI yang telah disepakati, kemudian dilanjutkan dengan penilaian akhir berdasarkan standar yang berlaku. Perseroan berkomitmen menerapkan penilaian kinerja secara menyeluruh sebagai dasar pemetaan kebutuhan pengembangan sumber daya manusia dan perencanaan SDM berkelanjutan yang selaras dengan visi perusahaan. Seluruh karyawan (100%) memperoleh peninjauan rutin atas kinerja dan pengembangan karier. [GRI 404-3]

Perjanjian Perundingan Kolektif [GRI 2-30]

Hubungan industrial yang harmonis menjadi fondasi kerja sama yang sehat antara manajemen dan karyawan. Hubungan tersebut diwujudkan melalui Perjanjian Kerja Bersama (PKB) sebagai hasil perundingan kolektif.

Tugu Insurance menghormati dan melindungi hak-hak dasar karyawan dengan menjunjung prinsip kesetaraan, keadilan, dan penghormatan terhadap hak asasi manusia, termasuk kebebasan berserikat. Serikat Pekerja Tugu Insurance telah terdaftar secara resmi di Dinas Tenaga Kerja dengan Nomor Bukti Pencatatan 04/V/P/III/2001 tanggal 8 Maret 2001.

Pada tahun 2025, Tim Perunding PKB periode 2024-2026 berhasil menyelesaikan proses perundingan yang ditandai dengan penandatanganan PKB pada 11 November 2024 oleh Manajemen dan Serikat Pekerja. PKB tersebut telah disahkan oleh Kementerian Ketenagakerjaan melalui Surat Keputusan Direktur Jenderal Pembinaan Hubungan Industrial dan Jaminan Sosial Tenaga Kerja No. Kep. 4/HI.00.01/00.0000.250107016/P-1/I/2025 tanggal 24 Januari 2025.

Masyarakat

Perseroan dan masyarakat memiliki hubungan yang saling mempengaruhi. Sebagai penyedia produk dan layanan, Perseroan berkontribusi dalam memenuhi kebutuhan masyarakat melalui instrumen asuransi yang berfungsi sebagai mekanisme perlindungan dan pengelolaan risiko. Di sisi lain, masyarakat juga menjadi pemangku kepentingan utama yang mempengaruhi keberlanjutan usaha.

Selain melalui kegiatan usaha, Tugu Insurance berperan aktif dalam peningkatan kualitas hidup dan pemberdayaan ekonomi masyarakat melalui program tanggung jawab sosial perusahaan. Perseroan berupaya memastikan keberadaannya memberikan manfaat yang luas bagi masyarakat sekaligus mendukung pertumbuhan kinerja

At Tugu Insurance, performance assessment is conducted annually through the stages of planning, implementation, and final evaluation. The assessment is based on Key Performance Indicators (KPIs), which include components of the Balanced Scorecard (BSC) as well as other predetermined indicators. In 2025, the preparation of individual KPIs was carried out through cascading from the Board of Directors' KPIs collectively within the scope of Subsidiary Services of PT Pertamina (Persero), the RKAP, and the results of the Planning Cycle.

At the end of the period, employees conduct a self-assessment in accordance with the agreed KPIs, followed by a final evaluation based on applicable standards. The Company is committed to implementing comprehensive performance assessment as a basis for mapping human resource development needs and sustainable workforce planning aligned with the Company's vision. All employees (100%) receive regular performance and career development reviews. [GRI 404-3]

Collective Bargaining Agreement [GRI 2-30]

Harmonious industrial relations form the foundation of healthy cooperation between management and employees. This relationship is realized through a Collective Labor Agreement (PKB) as the result of collective bargaining.

Tugu Insurance respects and protects employees' fundamental rights by upholding the principles of equality, fairness, and respect for human rights, including freedom of association. Tugu Insurance Labor Union had been officially registered with the Manpower Office under Registration Certificate Number 04/V/P/III/2001 dated 8 March 2001.

In 2025, PKB Negotiation Team for the 2024–2026 period successfully concluded the negotiation process, marked by the signing of PKB on 11 November 2024 by Management and the Labor Union. The PKB was ratified by the Ministry of Manpower through the Decree of the Director General of Industrial Relations Development and Social Security for Workers No. Kep. 4/HI.00.01/00.0000.250107016/P-1/I/2025 dated 24 January 2025.

Community

The Company and the community share a mutually influential relationship. As a provider of products and services, the Company contributes to meeting community needs through insurance instruments that function as mechanisms for protection and risk management. On the other hand, the community is also the main stakeholder that influences business sustainability.

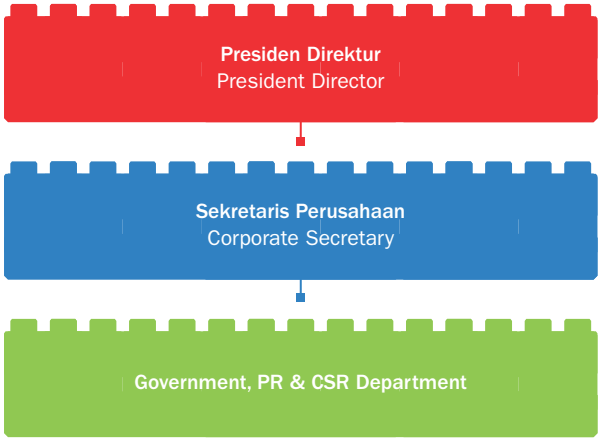
Beyond its business activities, Tugu Insurance actively contributes to improving quality of life and community economic empowerment through corporate social responsibility (CSR) programs. The Company strives to ensure that its presence provides broad benefits to the community while simultaneously supporting the growth

perusahaan. Atas dasar tersebut, isu masyarakat menjadi topik yang diungkapkan dalam periode pelaporan. [GRI 413]

Pelaksanaan peran sosial Perseroan diatur dalam Pedoman No. A-001/TCA0020000/2025 tentang Pelaksanaan Tanggung Jawab Sosial dan Lingkungan Perusahaan. Untuk memastikan efektivitas kebijakan tersebut, Perseroan menunjuk Corporate Secretary Group yang membawahi fungsi Government, PR & CSR Department sebagai penanggung jawab pengelolaan dan pengembangan program CSR, sesuai dengan ketentuan internal dan struktur organisasi yang berlaku. [GRI 3-3] [ESG S-12]

of corporate performance. On this basis, community-related issues are disclosed as part of the reporting period. [GRI 413]

The implementation of the Company's social role is governed by Guideline No. A-001/TCA0020000/2025 on the Implementation of Corporate Social and Environmental Responsibility. To ensure the effectiveness of this policy, the Company appoints the Corporate Secretary Group, which oversees the Government, PR & CSR Department, as the party responsible for managing and developing CSR programs in accordance with applicable internal provisions and organizational structure. [GRI 3-3] [ESG S-12]



Sebagai panduan jangka panjang, Perseroan juga menyusun *roadmap* RAKB guna memastikan strategi yang terarah, berkelanjutan, dan berdampak optimal bagi masyarakat. Sejalan dengan Visi dan Misi Perusahaan, Tugu Insurance menetapkan arahan strategis pelaksanaan program, yaitu: [GRI 3-3]

1. Berkontribusi pada pilar-pilar Bakti Tugu yang mencakup kesehatan dan keselamatan, lingkungan hidup, pendidikan dan literasi keuangan, serta pemberdayaan masyarakat;
2. Memprioritaskan penerima manfaat di sekitar wilayah operasional Perseroan, pemegang saham, serta pihak-pihak yang terdampak langsung oleh aktivitas Perseroan; serta
3. Meningkatkan reputasi positif, efisiensi, dan pertumbuhan usaha Tugu Insurance.

As a long-term guideline, the Company has also developed an RAKB roadmap to ensure a focused, sustainable strategy, that delivers optimal impact to the community. In line with the Company's Vision and Mission, Tugu Insurance has established strategic directions for program implementation, as follows: [GRI 3-3]

1. Contributing to Bakti Tugu Pillars, which include health and safety, the environment, education and financial literacy, as well as community empowerment;
2. Prioritizing beneficiaries in areas surrounding the Company's operational locations, shareholders, and parties directly affected by the Company's activities; and
3. Enhancing Tugu Insurance's positive reputation, efficiency, and business growth.

Sebagai bagian dari evaluasi dan perbaikan berkelanjutan, Perseroan secara rutin melakukan penilaian kebutuhan dan kondisi masyarakat agar program TJSL dapat tepat sasaran dan memberikan nilai manfaat yang optimal.

As part of continuous evaluation and improvement, the Company regularly assesses community needs and conditions to ensure that its CSR programs are well-targeted and deliver optimal benefits.

Dampak Operasi terhadap Masyarakat [OJK F.23] [GRI 413-1, 413-2]

Sebagai perusahaan di industri asuransi, kegiatan operasional Tugu Insurance tidak menimbulkan dampak negatif terhadap masyarakat. Sebaliknya, produk asuransi dan program TJSL Perseroan memberikan kontribusi positif terhadap perekonomian nasional, mendukung peningkatan

Impact of Operations on the Society [OJK F.23] [GRI 413-1, 413-2]

As a company operating in the insurance industry, Tugu Insurance's operational activities do not generate negative impacts on the society. On the contrary, the Company's insurance products and CSR programs contribute positively to the national economy by supporting productivity

produktivitas, pertumbuhan ekonomi, serta penyediaan sumber dana investasi.

Melalui inisiatif Bakti Tugu (Bersatu Aksi Kepedulian Tugu Insurance), Perseroan melaksanakan program TJSL yang mencakup empat pilar utama, yaitu lingkungan hidup, pendidikan dan literasi keuangan, kesehatan dan keselamatan, serta pemberdayaan masyarakat. Selain itu, Perseroan juga menyalurkan bantuan di bidang sosial, keagamaan, serta seni dan budaya.

Pada periode pelaporan, total dana yang disalurkan melalui program Bakti Tugu serta Bantuan Sosial, Keagamaan, dan Seni Budaya mencapai Rp1,991 miliar, yang bersumber dari anggaran CSR dan anggaran Human Capital Management (HCM).

enhancement, economic growth, and the provision of investment funding sources.

Through Bakti Tugu initiative (Bersatu Aksi Kepedulian Tugu Insurance/United Action of Caring of Tugu Insurance), the Company implements CSR programs covering four main pillars: environment, education and financial literacy, health and safety, and community empowerment. In addition, the Company also provides assistance in the areas of social affairs, religion, as well as arts and culture.

During the reporting period, the total funds distributed through Bakti Tugu program and Social, Religious, and Arts & Culture Assistance amounted to IDR1.991 billion, sourced from the CSR budget and the Human Capital Management (HCM) budget.

1.991.416.700

Total Biaya CSR yang dilaksanakan oleh Tugu mencakup Bakti Lingkungan Hidup, Bakti Bakti Pendidikan & Literasi Keuangan, Bakti Kesehatan & Keselamatan, Bakti Pemberdayaan Masyarakat, serta Sumbangan Bantuan Sosial, Keagamaan, dan Seni Budaya

The total CSR costs incurred by Tugu include Bakti Environment, Bakti Education & Financial Literacy, Bakti Health & Safety, Bakti Community Empowerment, and Donations Social, Religious, and Arts and Culture Aid

Pilar Lingkungan Hidup (TPB 12, 13, 14,)
Environmental Pillar (SDGs 12, 13, 14)

Fokus Dampak
Pengelolaan limbah, mitigasi perubahan iklim, serta pelestarian ekosistem pesisir dan laut melalui aksi nyata dan penguatan tata kelola berbasis data.

Key Point Program 2025
- Pengelolaan sampah tekstil melalui daur ulang seragam dan pakaian bekas untuk mengurangi beban lingkungan;
- Edukasi dan kampanye peran mangrove dalam pencegahan abrasi serta penyerapan karbon;
- Kolaborasi aksi lingkungan untuk mendukung pengurangan emisi dan kepedulian iklim;
- Penanaman 10.000 bibit mangrove di Kepulauan Seribu sebagai dukungan pelestarian pesisir dan habitat biota laut; dan
- Perawatan pesisir melalui penanaman mangrove dan *beach clean up*.

Kemitraan Utama
EcoTouch, STMA Trisakti, AAUI, Bussan Auto Finance, Universitas Negeri Jakarta, Rumah Literasi Hijau.

Impact Focus
Waste management, climate change mitigation, and the preservation of coastal and marine ecosystems through concrete actions and data-driven governance strengthening.

Key Point Program 2025
- Textile waste management through the recycling of uniforms and used clothing to reduce environmental burden;
- Education and campaigns on the role of mangroves in preventing coastal abrasion and absorbing carbon;
- Environmental action collaborations to support emission reduction and climate awareness;
- Planting of 10,000 mangrove seedlings in the Seribu Islands to support coastal conservation and marine habitat preservation; and
- Coastal maintenance through mangrove planting and beach clean-up activities.

Key Partnerships
EcoTouch, STMA Trisakti, AAUI, Bussan Auto Finance, Universitas Negeri Jakarta, Rumah Literasi Hijau.

Tugu Insurance menjalankan program Tanggung Jawab Sosial dan Lingkungan (TJSL) pada pilar Lingkungan Hidup sebagai wujud kontribusi perusahaan dalam mendukung TPB 12: Konsumsi dan Produksi yang Bertanggung Jawab, TPB 13: Penanganan Perubahan Iklim, dan TPB 14:

Tugu Insurance implements its Social and Environmental Responsibility (CSR) programs under the Environmental pillar as a form of corporate contribution to supporting SDG 12: Responsible Consumption and Production, SDG 13: Climate Action, and SDG 14: Life Below Water. These

Ekosistem Lautan. Program-program ini difokuskan pada upaya pengelolaan limbah, mitigasi dampak perubahan iklim, serta pelestarian ekosistem pesisir dan laut.

Pada Mei 2025, Tugu Insurance melaksanakan *Waste Management Program* - Donasi Daur Ulang Seragam dan Pakaian Bekas di Jakarta bekerja sama dengan EcoTouch. Program ini bertujuan mengelola sampah tekstil melalui proses daur ulang agar dapat dimanfaatkan kembali, dengan total limbah yang berhasil dikelola mencapai 1,7 ton. Kegiatan ini berkontribusi pada *carbon offset* dengan mengurangi limbah pakaian yang berpotensi mencemari lingkungan.

Pada Mei 2025, Tugu Insurance juga berpartisipasi dalam kegiatan BAF Eco Move 2025 di Jakarta bersama Bussan Auto Finance. Partisipasi ini mendukung upaya kolaboratif dalam pencegahan dampak perubahan iklim melalui kegiatan yang berorientasi pada pelestarian lingkungan dan pengurangan emisi karbon.

Sebagai bagian dari dukungan terhadap penanganan perubahan iklim, Tugu Insurance ikut serta dalam peringatan World Mangroves Day 2025 pada Juli 2025 di Jakarta, bekerja sama dengan STMA Trisakti dan AAUI. Kegiatan ini diarahkan untuk meningkatkan kesadaran akan peran mangrove dalam mencegah abrasi dan erosi, serta membantu penyerapan emisi karbon.

Upaya pelestarian ekosistem pesisir dilanjutkan melalui kegiatan Penanaman 10.000 Bibit Mangrove di Pulau Panggang yang dilaksanakan pada Oktober 2025 di Kepulauan Seribu. Program ini bekerja sama dengan Universitas Negeri Jakarta dan Rumah Literasi Hijau. Kegiatan ini ditujukan untuk mendukung pelestarian ekosistem mangrove sebagai penyangga lingkungan pesisir dan habitat biota laut.

Selanjutnya, pada November 2025, Tugu Insurance memperingati hari jadi perusahaan melalui kegiatan Tugu Charity yaitu penanaman Mangrove dan *Beach Clean Up* di Pulau Panggang, bekerja sama dengan Rumah Literasi Hijau. Kegiatan ini berfokus pada perawatan lingkungan pesisir melalui penanaman mangrove dan pembersihan area pantai.

Melalui rangkaian program pada pilar Lingkungan Hidup tersebut, Tugu Insurance berupaya menjalankan tanggung jawab lingkungan secara konsisten, dengan pendekatan yang terukur dan relevan terhadap upaya pelestarian lingkungan serta mitigasi dampak perubahan iklim.

programs focus on waste management efforts, mitigation of climate change impacts, and the preservation of coastal and marine ecosystems.

In May 2025, Tugu Insurance carried out the Waste Management Program – Recycling Donation of Uniforms and Used Clothing in Jakarta in collaboration with EcoTouch. The program aimed to manage textile waste through recycling processes so that it could be reused, with a total of 1.7 tons of waste successfully processed. This activity contributed to carbon offset efforts by reducing clothing waste that could potentially pollute the environment.

Also in May 2025, Tugu Insurance participated in the BAF Eco Move 2025 event in Jakarta together with Bussan Auto Finance. This participation supported collaborative efforts to mitigate climate change impacts through activities oriented toward environmental preservation and carbon emission reduction.

As part of its support for climate change mitigation, Tugu Insurance took part in the commemoration of World Mangroves Day 2025 in July 2025 in Jakarta, in collaboration with STMA Trisakti and AAUI. The activity was aimed at raising awareness of the role of mangroves in preventing abrasion and erosion, as well as assisting in carbon emission absorption.

Efforts to preserve coastal ecosystems were continued through the planting of 10,000 mangrove seedlings on Panggang Island, carried out in October 2025 in the Seribu Islands. The program was conducted in collaboration with Universitas Negeri Jakarta and Rumah Literasi Hijau. This initiative was aimed at supporting the preservation of mangrove ecosystems as a buffer for coastal environments and habitats for marine life.

Furthermore, in November 2025, Tugu Insurance commemorated its anniversary through the Tugu Charity activity, which included mangrove planting and a beach clean-up on Panggang Island, in collaboration with Rumah Literasi Hijau. The activity focused on maintaining the coastal environment through mangrove planting and beach area clean-up efforts.

Through this series of programs under the Environmental pillar, Tugu Insurance strives to consistently carry out its environmental responsibilities using a measurable approach that is relevant to environmental preservation efforts and climate change mitigation.

Pilar Pendidikan dan Literasi Keuangan (TPB 4, 8, 17)
Education and Financial Literacy Pillar (SDGs 4, 8, 17)

Fokus Dampak
Peningkatan kualitas pendidikan, literasi keuangan dan asuransi, serta kesiapan kerja mahasiswa dan pelaku usaha melalui kolaborasi multipihak.

Key Point Program 2025
- Penguatan literasi asuransi dan aktuaria tingkat nasional dan internasional melalui kerja sama dengan mitra Pendidikan;
- Pemulihan sarana pendidikan pasca banjir di Bekasi agar kegiatan belajar-mengajar kembali berjalan layak;

- Literasi keuangan sejak dini kepada siswa sekolah dasar dengan pendekatan pembelajaran yang interaktif;
- Penguatan literasi keuangan di perguruan tinggi dan *roadshow* literasi finansial;
- Peningkatan *employability* melalui kuliah umum dan *company visit;* dan
- Pendampingan literasi keuangan UMKM untuk pengelolaan usaha, pencatatan, perencanaan, dan mitigasi risiko melalui asuransi.

Kemitraan Utama
STMA Trisakti, Rumah Zakat, Prestasi Junior Indonesia, Universitas Gadjah Mada, Universitas Indonesia, Universitas Brawijaya, Universitas Padjadjaran, IPB, Rumah BUMN Pertamina, Universitas Pertamina, Universitas Negeri Jakarta, SDN Tebet Barat 05 Pagi, SDN Pulau Panggang 01 Pagi, dan SDN Pulau Panggang 03 Pagi.

Impact Focus
Improving education quality, financial and insurance literacy, as well as work readiness of university students and business actors through multi-stakeholder collaboration.

Key Point Program 2025
- Strengthening insurance and actuarial literacy at national and international levels through collaboration with Educational partners;
- Restoration of educational facilities following flooding in Bekasi to ensure proper teaching and learning activities could resume;
- Early financial literacy for elementary school students with an interactive learning approach;
- Strengthening financial literacy in universities and conducting financial literacy roadshows;
- Improving employability through public lectures and company visits; and
- Providing financial literacy assistance to MSMEs for business management, bookkeeping, planning, and risk mitigation through insurance.

Key Partnerships
STMA Trisakti, Rumah Zakat, Prestasi Junior Indonesia, Universitas Gadjah Mada, Universitas Indonesia, Universitas Brawijaya, Universitas Padjadjaran, IPB, Rumah BUMN Pertamina, Universitas Pertamina, Universitas Negeri Jakarta, SDN Tebet Barat 05 Pagi, SDN Pulau Panggang 01 Pagi, and SDN Pulau Panggang 03 Pagi.

Tugu Insurance melaksanakan program Tanggung Jawab Sosial dan Lingkungan (TJSL) pada pilar Pendidikan dan Literasi Keuangan sebagai bagian dari dukungan terhadap peningkatan kualitas pendidikan, penguatan literasi keuangan dan asuransi, serta pengembangan keterampilan generasi muda dan pelaku usaha. Inisiatif ini selaras dengan Tujuan Pembangunan Berkelanjutan, yaitu TPB 4 Pendidikan Berkualitas, TPB 8 Pekerjaan Layak dan Pertumbuhan Ekonomi, serta TPB 17 Kemitraan untuk mencapai Tujuan.

Pada Februari 2025, Tugu Insurance mendukung penyelenggaraan Olimpiade Asuransi dan Aktuaria Tingkat Nasional 2025 di Jakarta bekerja sama dengan STMA Trisakti. Kegiatan ini ditujukan untuk meningkatkan kualitas pendidikan di bidang asuransi dan aktuaria bagi siswa, mahasiswa, pendidik, serta praktisi asuransi.

Sebagai bentuk kepedulian terhadap masyarakat terdampak bencana banjir, pada Mei hingga Juni 2025 Tugu Insurance menyalurkan bantuan untuk pemulihan sarana pendidikan pasca banjir di SDN Jatirasa V, Bekasi, bekerja sama dengan Rumah Zakat. Program ini difokuskan agar proses belajar-mengajar dapat kembali berjalan secara layak.

Tugu Insurance implements its Social and Environmental Responsibility (CSR) programs under the Education and Financial Literacy pillar as part of its support for improving the quality of education, strengthening financial and insurance literacy, and developing the skills of young generations and business actors. This initiative aligns with the Sustainable Development Goals (SDGs), namely SDG 4 Quality Education, SDG 8 Decent Work and Economic Growth, and SDG 17 Partnerships for the Goals.

In February 2025, Tugu Insurance supported the organization of the 2025 National Insurance and Actuarial Olympiad in Jakarta in collaboration with STMA Trisakti. This activity was aimed at enhancing the quality of education in the fields of insurance and actuarial science for students, university students, educators, and insurance practitioners.

As a form of concern for communities affected by flooding, in May until June 2025 Tugu Insurance provided assistance for the restoration of educational facilities at SDN Jatirasa V, Bekasi, in collaboration with Rumah Zakat. The program was focused on ensuring that teaching and learning activities could resume properly.

Penguatan literasi keuangan di tingkat Sekolah Dasar dilaksanakan melalui partisipasi dalam kegiatan Pertamina Energi Negeri 8.0 yang berlangsung pada Agustus 2025 di Jakarta. Program ini mencakup kegiatan literasi keuangan serta perbaikan sarana pendidikan di SDN Tebet Barat 05.

Pada jenjang pendidikan tinggi, Tugu Insurance menyelenggarakan dan berpartisipasi dalam berbagai program literasi keuangan dan pengayaan akademik. Kegiatan tersebut meliputi kerja sama dengan Universitas Gadjah Mada melalui kegiatan *Training of Facilitator* pada Juli 2025 yang kemudian dilanjutkan dengan penyampaian kembali materi literasi keuangan oleh mahasiswa kepada masyarakat pesisir Bantul dalam Program Pengabdian kepada Masyarakat (PKM) pada September 2025. Selain itu, Tugu Insurance juga bekerja sama dengan Universitas Negeri Jakarta untuk melakukan kegiatan *Training of Facilitator* pada September 2025, yang kemudian dilanjutkan dengan implementasi materi oleh mahasiswa kepada siswa sekolah dasar di SDN Pulau Panggang 01 Pagi dan SDN Pulau Panggang 03 Pagi pada Oktober 2025. Seluruh kegiatan ini dilaksanakan bersama Prestasi Junior Indonesia dan ditujukan untuk meningkatkan literasi keuangan mahasiswa, masyarakat pesisir, serta siswa sekolah dasar.

Tugu Insurance juga berpartisipasi dalam Infobank Financial and Digital Literacy Roadshow di Universitas Indonesia dan Universitas Brawijaya Pada Oktober 2025. Kegiatan ini dilanjutkan pada bulan Desember 2025 di Universitas Padjadjaran. Rangkaian acara ini berhasil melibatkan lebih dari 250 peserta dengan tujuan untuk memperluas pemahaman literasi keuangan dan asuransi di kalangan mahasiswa.

Pengembangan kompetensi mahasiswa pada tahun 2025 turut dilakukan melalui partisipasi Tugu Insurance sebagai *case collaborator* dalam dua kompetisi akademik. Pertama, Case Competition ASiQ yang diselenggarakan oleh Universitas Gadjah Mada pada November 2025 dan yang kedua adalah Ideanation yang diselenggarakan oleh IPB pada Oktober 2025. Program ini melibatkan lebih dari 1000 peserta yang berasal dari berbagai perguruan tinggi dalam dan luar negeri. Hal ini mendorong pembelajaran berbasis studi kasus dan memperkuat kolaborasi antar perguruan tinggi.

Bagi para pelaku usaha, Tugu Insurance menyelenggarakan Program Literasi Keuangan bagi pelaku UMKM pada Desember 2025 di Surakarta (Solo) bekerja sama dengan Rumah BUMN Pertamina. Program ini bertujuan untuk meningkatkan pemahaman pelaku UMKM mengenai pengelolaan keuangan usaha secara komprehensif, termasuk perencanaan dan pencatatan keuangan yang efektif, serta pengenalan terhadap berbagai risiko finansial beserta upaya perlindungannya melalui pemanfaatan asuransi.

Strengthening financial literacy at the elementary school level was carried out through participation in the Pertamina Energi Negeri 8.0 program held in August 2025 in Jakarta. The program included financial literacy activities as well as improvements to educational facilities at SDN Tebet Barat 05.

At the higher education level, Tugu Insurance organized and participated in various financial literacy and academic enrichment programs. These included collaboration with Universitas Gadjah Mada through a Training of Facilitator program in July 2025, followed by the dissemination of financial literacy materials by students to coastal communities in Bantul as part of the Community Service Program (PKM) in September 2025. In addition, Tugu Insurance collaborated with Universitas Negeri Jakarta to conduct a Training of Facilitator program in September 2025, which was subsequently followed by the implementation of the materials by university students to elementary school students at SDN Pulau Panggang 01 Pagi and SDN Pulau Panggang 03 Pagi in October 2025. All of these activities were conducted in collaboration with Prestasi Junior Indonesia and were aimed at enhancing financial literacy among university students, coastal communities, and elementary school students.

Tugu Insurance also participated in the Infobank Financial and Digital Literacy Roadshow at Universitas Indonesia and Universitas Brawijaya in October 2025. The program continued in December 2025 at Universitas Padjadjaran. This series of events successfully engaged more than 250 participants, aiming to broaden financial and insurance literacy among university students.

Student competency development in 2025 was further strengthened through Tugu Insurance's participation as a case collaborator in two academic competitions. The first was the ASiQ Case Competition organized by Universitas Gadjah Mada in November 2025, and the second was Ideanation organized by IPB in October 2025. These programs involved more than 1,000 participants from various domestic and international universities, encouraging case-based learning and strengthening inter-university collaboration.

For business actors, Tugu Insurance organized a Financial Literacy Program for MSMEs in December 2025 in Surakarta (Solo), in collaboration with Rumah BUMN Pertamina. The program aimed to enhance MSMEs' understanding of comprehensive business financial management, including effective financial planning and bookkeeping, as well as an introduction to various financial risks and their mitigation through the use of insurance.

Pada ranah kesiapan kerja, Tugu Insurance menyelenggarakan berbagai kegiatan pengembangan kapasitas mahasiswa, antara lain Binus Career Optimization pada 13 Maret 2025 yang diikuti oleh 100 peserta, Kuliah Umum Teknik Industri Universitas Indonesia pada 20 Mei 2025 dengan 100 peserta, serta Kuliah Umum Fakultas Ekonomi dan Bisnis Universitas Indonesia pada 6 November 2025 dengan 30 peserta. Selain itu, kegiatan *Company Visit* Program D3 Aktuaria Universitas Indonesia pada 12 November 2025 memberikan paparan langsung mengenai praktik industri asuransi dan aktuaria kepada 165 mahasiswa.

In terms of work readiness, Tugu Insurance conducted various student capacity-building activities, including Binus Career Optimization on 13 March 2025 with 100 participants, a Public Lecture for the Department of Industrial Engineering at Universitas Indonesia on 20 May 2025 with 100 participants, and a Public Lecture for the Faculty of Economics and Business at Universitas Indonesia on 6 November 2025 with 30 participants. In addition, the D3 Actuarial Program Company Visit from Universitas Indonesia on 12 November 2025 provided direct exposure to insurance and actuarial industry practices to 165 students.

Melalui rangkaian program pada pilar Pendidikan dan Literasi Keuangan tersebut, Tugu Insurance menjalankan peran sosial perusahaan secara terukur dan kolaboratif dengan menempatkan pendidikan, literasi keuangan, serta kesiapan kerja sebagai fondasi penting dalam mendukung peningkatan kapasitas individu dan komunitas sesuai kebutuhan masyarakat dan dunia usaha.

Through this series of programs under the Education and Financial Literacy pillar, Tugu Insurance carries out its corporate social role in a measurable and collaborative manner by positioning education, financial literacy, and work readiness as essential foundations for strengthening the capacity of individuals and communities in accordance with the needs of society and the business sector.

Pilar Kesehatan dan Keselamatan (TPB 3)
Health and Safety Pillar (SDGs 3)

Fokus Dampak
Penguatan kesehatan masyarakat dan keselamatan berkendara melalui edukasi, layanan kesehatan darurat, serta aksi kemanusiaan berbasis kolaborasi.

Key Point Program 2025
- Dukungan layanan operasional ambulans gratis untuk akses layanan darurat kesehatan di Jabodetabek;
- Edukasi keselamatan berkendara menjelang mudik guna membantu menekan risiko kecelakaan; serta
- Program donor darah untuk mendukung pemenuhan pasokan darah sekaligus menumbuhkan kepedulian sosial di internal perusahaan.

Kemitraan Utama
PMI Jakarta Pusat, Jaringan Aksi Keselamatan Jalan, Rumah Zakat, PMI Tangerang Selatan.

Impact Focus
Strengthening public health and road safety through education, emergency health services, and collaborative humanitarian initiatives.

Key Point Program 2025
- Support for free ambulance operational services for access to emergency health services in Jabodetabek;
- Road safety education ahead of the homecoming period to help reduce accident risks; and
- Blood donation programs to support blood supply availability while fostering social awareness within the Company.

Key Partnerships
PMI of Central Jakarta, Road Safety Action Network, Rumah Zakat, and PMI of South Tangerang.

Tugu Insurance melaksanakan program Tanggung Jawab Sosial dan Lingkungan (CSR) pada pilar Kesehatan dan Keselamatan sebagai bentuk kontribusi perusahaan dalam mendukung Tujuan Pembangunan Berkelanjutan (TPB) 3: Kehidupan Sehat dan Sejahtera. Seluruh inisiatif dirancang untuk memberikan manfaat sosial yang relevan, terukur, dan sesuai dengan kebutuhan masyarakat.

Tugu Insurance implements its Social and Environmental Responsibility (CSR) programs under the Health and Safety pillar as a form of corporate contribution to supporting Sustainable Development Goal (SDG) 3: Good Health and Well-Being. All initiatives are designed to provide relevant, measurable social benefits aligned with community needs.

Sepanjang tahun 2025, Tugu Insurance berkontribusi melalui program operasional Ambulans Gratis yang beroperasi di wilayah Jabodetabek, bekerja sama dengan Rumah Zakat. Program ini ditujukan untuk membantu masyarakat dalam memperoleh layanan ambulans secara gratis, khususnya pada kondisi darurat kesehatan.

Throughout 2025, Tugu Insurance contributed through the Free Ambulance Operational Program in the Greater Jakarta (Jabodetabek) area, in collaboration with Rumah Zakat. This program aimed to assist communities in accessing ambulance services free of charge, particularly in emergency health situations.

Pada Desember 2024, Tugu Insurance turut mendukung kegiatan *Volunteer of The Year* di Jakarta yang diselenggarakan oleh PMI Jakarta Pusat. Program ini ditujukan sebagai bentuk apresiasi kepada relawan PMI Kota Jakarta Pusat atas dedikasi mereka dalam kegiatan kemanusiaan. Kegiatan ini diharapkan dapat menjaga semangat relawan dalam menjalankan tugas pelayanan kepada masyarakat.

In December 2024, Tugu Insurance also supported the Volunteer of The Year event in Jakarta organized by PMI of Central Jakarta. The program was intended as a form of appreciation for PMI of Central Jakarta volunteers for their dedication to humanitarian activities. It is expected to help maintain the volunteers' spirit in carrying out their service to the community.

Selanjutnya, pada Maret 2025, Tugu Insurance bersama Jaringan Aksi Keselamatan Jalan melaksanakan Diskusi Mudik dan Bakti Sosial yaitu kegiatan kampanye edukasi keselamatan berkendara menjelang periode mudik di Jakarta. Edukasi tersebut bertujuan meningkatkan pemahaman masyarakat mengenai perilaku berkendara yang aman guna membantu menekan risiko kecelakaan lalu lintas.

Furthermore, in March 2025, Tugu Insurance together with the Road Safety Action Network organized the Mudik Discussion and Social Service event in Jakarta, consisting of a road safety education campaign ahead of the homecoming (mudik) period. The education initiative aimed to enhance public understanding of safe driving behavior in order to help reduce the risk of traffic accidents.

Selain itu, Tugu Insurance menyelenggarakan kegiatan Donor Darah pada 4 November 2025 bekerja sama dengan PMI Tangerang Selatan. Kegiatan ini diikuti oleh 217 penerima manfaat. Program donor darah ini berkontribusi pada pemenuhan pasokan darah bagi masyarakat sekaligus menumbuhkan kepedulian sosial di lingkungan perusahaan. Tugu Insurance juga mendukung kegiatan yang ditujukan sebagai bentuk apresiasi kepada relawan PMI atas dedikasi mereka dalam kegiatan kemanusiaan.

In addition, Tugu Insurance organized a Blood Donation Activity on 4 November 2025 in collaboration with PMI of South Tangerang. The activity involved 217 beneficiaries. This blood donation program contributed to maintaining adequate blood supply for the community while also fostering social awareness within the Company. Tugu Insurance also supported initiatives aimed at expressing appreciation to PMI volunteers for their dedication to humanitarian activities.

Melalui rangkaian program pada pilar Kesehatan dan Keselamatan tersebut, Tugu Insurance berupaya menjalankan peran sosial perusahaan secara bertanggung jawab dengan memberikan manfaat nyata bagi masyarakat serta mendukung terciptanya kehidupan yang lebih sehat dan sejahtera.

Through this series of programs under the Health and Safety pillar, Tugu Insurance strives to carry out its corporate social role responsibly by delivering tangible benefits to the community and supporting the creation of a healthier and more prosperous society.

Pilar Pemberdayaan Masyarakat (TPB 4, 10, 13, 17)
Community Empowerment Pillar (SDGs 4, 10, 13, 17)

Fokus Dampak
Penguatan inklusi sosial, pengurangan kesenjangan, perluasan peluang ekonomi, serta kepedulian sosial melalui program berbasis komunitas dan kemitraan.

Key Point Program 2025
- Program disabilitas berdaya melalui penguatan kapasitas dan dukungan ekosistem ekonomi yang inklusif; dan
- Bazar UMKM disabilitas untuk membuka akses pasar, promosi, dan peluang pendapatan.

Kemitraan Utama
Kitabisa, NGO mitra, dan komunitas lokal.

Impact Focus
Strengthening social inclusion, reducing inequality, expanding economic opportunities, and fostering social awareness through community-based programs and partnerships.

Key Point Program 2025
- Empowered disability program through capacity building and support for an inclusive economic ecosystem; and
- MSME bazaar for persons with disabilities to provide market access, promotion, and income-generating opportunities.

Key Partnerships
Kitabisa, partner NGOs, and local communities.

Tugu Insurance melaksanakan program Tanggung Jawab Sosial dan Lingkungan (TJSL) pada pilar Pemberdayaan Masyarakat sebagai bentuk komitmen perusahaan dalam mendukung pengurangan kesenjangan sosial, penguatan kemitraan dengan komunitas, peningkatan

Tugu Insurance carries out its Corporate Social and Environmental Responsibility (CSR) programs under the Community Empowerment pillar as a manifestation of the Company's commitment to reducing social inequality, strengthening partnerships with communities, improving

kualitas pendidikan, serta kepedulian terhadap kelompok masyarakat yang membutuhkan. Program-program ini selaras dengan TPB 4: Pendidikan Berkualitas, TPB 10: Berkurangnya Kesenjangan, TPB 13: Penanganan Perubahan Iklim, dan TPB 17: Kemitraan untuk mencapai Tujuan.

the quality of education, and fostering care for vulnerable groups. These programs are aligned with SDG 4: Quality Education, SDG 10: Reduced Inequalities, SDG 13: Climate Action, and SDG 17: Partnerships for the Goals.

Pada Mei 2025, Tugu Insurance melaksanakan Program Disabilitas Berdaya di Jakarta bekerja sama dengan Kitabisa. Program ini bertujuan untuk memberdayakan para penyandang disabilitas sebagai langkah nyata dalam mendorong terciptanya masyarakat yang lebih inklusif. Salah satunya dengan membangun fasilitas pertanian hidroponik ramah disabilitas.

In May 2025, Tugu Insurance carried out the Empowered Disability Program in Jakarta in collaboration with Kitabisa. The program aimed to empower persons with disabilities as a tangible effort to promote a more inclusive society, including through the development of disability-friendly hydroponic farming facilities.

Komitmen terhadap inklusi tersebut dilanjutkan melalui kegiatan Bazar UMKM Disabilitas yang dilaksanakan dalam rangka menyambut perayaan hari ulang tahun Tugu Insurance pada November 2025, yang memberikan ruang promosi dan peluang ekonomi bagi pelaku UMKM disabilitas.

This commitment to inclusion was further strengthened through the Disability MSME Bazaar held in celebration of Tugu Insurance's anniversary in November 2025, providing promotional space and economic opportunities for MSMEs managed by persons with disabilities.

Sumbangan (Bantuan Sosial, Keagamaan, dan Seni Budaya) (TPB 1, 2)
Donation (Social, Religious, and Arts & Culture Assistance) (SDGs 1, 2)

Fokus Dampak
Penguatan hubungan sosial antara perusahaan dan masyarakat (*community engagement*) melalui aktivitas sosial, keagamaan, dan seni budaya.

Key Point Program 2025
- Program Kepedulian Sosial Idul Fitri dan Idul Adha melalui penyaluran santunan, bantuan sosial, dan hewan qurban kepada masyarakat yang membutuhkan sebagai wujud kepedulian dan semangat berbagi;
- *Charity* Natal (Anak-anak Penyintas Kanker & Panti Sosial) melalui pemberian dukungan moral dan bantuan sosial guna memperkuat solidaritas dan kepedulian kemanusiaan;
- Sumbangan Bantuan Bencana Aceh melalui penyaluran bantuan tanggap darurat untuk mendukung pemulihan masyarakat terdampak bencana; dan
- Futsal Competition SDN Jatirasa 05 Bekasi melalui dukungan pengembangan minat dan bakat olahraga siswa guna menumbuhkan sportivitas, kerja sama tim, dan karakter positif.

Kemitraan Utama
Musholla Nururrazaq, NGO Mitra, dan Komunitas Lokal.

Impact Focus
Strengthening social ties between the Company and the community (community engagement) through social, religious, and arts & cultural activities.

Key Point Program 2025
- Eid al-Fitr and Eid al-Adha Social Care Program through the distribution of donations, social assistance, and qurbani animals to communities in need as a reflection of compassion and the spirit of sharing;
- Christmas Charity (Children Cancer Survivors & Social Welfare Homes) through the provision of moral support and social assistance to strengthen solidarity and humanitarian care;
- Aceh Disaster Relief Assistance through the distribution of emergency response aid to support the recovery of disaster-affected communities; and
- SDN Jatirasa 05 Bekasi Futsal Competition through support for the development of students' sports interests and talents to foster sportsmanship, teamwork, and positive character.

Key Partnerships
Musholla Nururrazaq, Partner NGOs, and Local Communities.

Dalam rangka memperkuat kepedulian sosial dan mempererat hubungan dengan masyarakat, Tugu Insurance menyelenggarakan kegiatan Buka Bersama dengan Anak Yatim pada 19 Maret 2025. Selain itu, Tugu Insurance secara konsisten melaksanakan kegiatan sosial berbasis keagamaan untuk menjangkau kelompok masyarakat yang lebih luas. Tugu Insurance bersama dengan Musholla Nururrazaq rutin mengadakan bakti sosial baik pada momen Idulfitri maupun Iduladha. Tugu Insurance juga memberikan bantuan hewan kurban melalui masjid sekitar kantor pusat.

In an effort to strengthen social awareness and foster closer relationships with the community, Tugu Insurance held an Iftar Gathering with Orphans on 19 March 2025. Moreover, Tugu Insurance consistently carries out faith-based social initiatives to reach a broader segment of society. Together with Musholla Nururrazaq, the Company regularly organizes social service activities during both Eid al-Fitr and Eid al-Adha. Tugu Insurance also distributes qurbani animals through mosques located around its head office.

Kegiatan Bakti Sosial Ramadan 2025 yang dilaksanakan pada Maret 2025 oleh Musholla Nururrazaq Tugu Insurance menjangkau lebih dari 1.000 penerima manfaat. Kegiatan serupa juga dilakukan melalui Bakti Sosial Idul Adha 2025 pada Mei 2025, dengan lebih dari 1.000 penerima manfaat.

The Ramadan Social Service 2025, conducted in March 2025 by Tugu Insurance Musholla Nururrazaq, reached more than 1,000 beneficiaries. A similar initiative was carried out through the Eid al-Adha Social Service 2025 in May 2025, benefiting more than 1,000 recipients.

Sebagai bentuk kepedulian lintas komunitas, Tugu Insurance mendukung *Charity* Natal bagi anak-anak penyintas kanker dan panti sosial yang melibatkan partisipasi umat Kristiani di lingkungan Perusahaan.

As part of its cross-community engagement, Tugu Insurance supported a Christmas Charity program for children cancer survivors and social welfare homes, involving Christian employees within the Company.

Sebagai bentuk komitmen untuk senantiasa tanggap terhadap situasi kebencanaan. Tugu Insurance berupaya hadir dalam memberi dukungan bagi masyarakat yang terdampak bencana banjir di Aceh. Dukungan tersebut difokuskan pada rehabilitasi sarana dan prasarana sekolah agar pemulihan masyarakat serta keberlanjutan akses pendidikan dapat kembali berjalan normal. [GRI 203-1]

As a demonstration of its commitment to remaining responsive to disaster situations, Tugu Insurance provided support to communities affected by flooding in Aceh. The assistance was focused on rehabilitating school facilities and infrastructure to help restore community recovery and ensure the continuity of access to education. [GRI 203-1]

Tugu Insurance turut memberikan dukungan pada penyelenggaraan Kompetisi Futsal SDN Jatirasa V Bekasi sebagai bagian dari kepedulian terhadap pengembangan minat dan bakat generasi muda. Dukungan ini bertujuan mendorong siswa sekolah dasar agar aktif dalam kegiatan olahraga, menumbuhkan semangat sportivitas dan kerja sama tim, serta membangun karakter yang disiplin dan percaya diri sejak usia dini. Melalui inisiatif ini, perusahaan berkontribusi dalam menciptakan lingkungan yang positif dan mendukung pertumbuhan potensi anak-anak di bidang non-akademik.

Tugu Insurance also provided support for the organization of the SDN Jatirasa V Bekasi Futsal Competition as part of its commitment to nurturing the interests and talents of the younger generation. This support aimed to encourage elementary school students to actively participate in sports activities, foster sportsmanship and teamwork, and build discipline and self-confidence from an early age. Through this initiative, the Company contributes to creating a positive environment that supports the development of children's potential in non-academic fields.

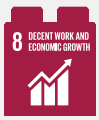
Melalui rangkaian program pemberdayaan masyarakat tersebut, Tugu Insurance berupaya menjalankan tanggung jawab sosial perusahaan secara konsisten, terukur, dan relevan, dengan menempatkan kolaborasi, kepedulian sosial, serta inklusi sebagai bagian integral dari kontribusi perusahaan kepada masyarakat.

Through this series of community empowerment programs, Tugu Insurance strives to consistently carry out its corporate social responsibility in a measurable and relevant manner, placing collaboration, social awareness, and inclusion as integral parts of the Company's contribution to society.

Pelaksanaan TJSL terhadap Tujuan Pembangunan Berkelanjutan (TPB) [GRI 203-2]
CSR Implementation towards Sustainable Development Goals (SDGs) [GRI 203-2]

Pilar Bakti Tugu Bakti Tugu Pillars	TPB SDGs	Nama Kegiatan Name of Activity	Realisasi Dana (Rp) Funds Realized (IDR)	Capaian Achievement
Lingkungan Hidup Environmental		Program Pengelolaan Limbah: • *Waste Management Program* - Donasi Daur Ulang Seragam dan Pakaian Bekas; dan • Timbangan Sampah untuk perhitungan emisi dalam *Sustainability Report.* Waste Management Program: • Waste Management Program - Donation of Recycled Uniforms and Used Clothing; and • Waste Weighing for Emission Calculation in the Sustainability Report.	324.263.992	Mendukung *carbon offset* melalui daur ulang tekstil sekaligus menghasilkan data timbulan limbah yang akurat sebagai dasar perhitungan emisi perusahaan secara komprehensif. Supporting carbon offset efforts through textile recycling while generating accurate waste generation data as a basis for comprehensive corporate emissions calculations.

Pilar Bakti Tugu Bakti Tugu Pillars	**TPB** SDGs	**Nama Kegiatan** Name of Activity	**Realisasi Dana (Rp)** Funds Realized (IDR)	**Capaian** Achievement
		Program Penanaman Mangrove: • BAF Eco Move 2025; • *World Mangroves Day 2025;* • Penanaman 10.000 Bibit Mangrove di Pulau Panggang dan seremonial kegiatan; dan • HUT Tugu - Tugu Green Journey (Penanaman Mangrove). Mangrove Planting Program: • BAF Eco Move 2025; • World Mangroves Day 2025; • Planting of 10,000 Mangrove Seedlings on Panggang Island and ceremonial event; and • Tugu Anniversary – Tugu Green Journey (Mangrove Planting).		Program ini mendukung pencegahan abrasi dan erosi, pengurangan emisi karbon, serta pelestarian ekosistem mangrove sebagai bagian dari upaya perlindungan lingkungan yang berkelanjutan. This program contributes to the prevention of abrasion and erosion, reduction of carbon emissions, and preservation of mangrove ecosystems as part of sustainable environmental protection efforts.
		HUT Tugu - Tugu Green Journey *(Beach Clean Up)* Tugu Anniversary – Tugu Green Journey (Beach Clean Up)		Berkontribusi dalam menjaga kebersihan pesisir sekaligus memperkuat komitmen terhadap pelestarian ekosistem laut dan lingkungan berkelanjutan. Contributing to maintaining coastal cleanliness while strengthening the commitment to preserving marine ecosystems and sustainable environments.
Pendidikan & Literasi Keuangan Education & Financial Literacy		Kompetisi Pemberian Literasi Asuransi dan Olimpiade Asuransi & Aktuaria Tingkat Nasional 2025 Insurance Literacy Competition and National Insurance & Actuarial Olympiad 2025	616.444.977	Mendukung peningkatan kualitas pendidikan, khususnya dalam bidang asuransi aktuaria bagi berbagai kalangan, termasuk siswa, mahasiswa, guru, dosen, dan praktisi asuransi. Supporting the improvement of education quality, particularly in the field of insurance and actuarial studies for various groups, including students, university students, teachers, lecturers, and insurance practitioners.
		Program Literasi Keuangan untuk Siswa Sekolah Dasar: • Literasi Keuangan dalam; Kegiatan Pertamina Energi Negeri 8.0; • Literasi Keuangan SDN 01 & 03 Pulau Panggang; dan • HUT Tugu - Literasi Keuangan SDN Tebet Barat 05. Financial Literacy Program for Elementary School Students: • Financial Literacy in Pertamina Energi Negeri 8.0 Activities; • Financial Literacy at SDN 01 & 03 of Panggang Island; and • Tugu Anniversary – Financial Literacy at SDN Tebet Barat 05.		Mendukung kualitas pendidikan terutama dalam meningkatkan literasi keuangan di kalangan siswa sekolah dasar. Supporting education quality, especially by enhancing financial literacy among elementary school students.

Pilar Bakti Tugu Bakti Tugu Pillars	TPB SDGs	Nama Kegiatan Name of Activity	Realisasi Dana (Rp) Funds Realized (IDR)	Capaian Achievement
		Program Literasi Keuangan untuk Mahasiswa: • Literasi Keuangan UGM *(Training of Facilitators)*; • Literasi Keuangan - UNJ (*Training of Facilitator*); dan • Infobank Financial Literacy Roadshow (Universitas Indonesia, Universitas Brawijaya, Universitas Padjadjaran). Financial Literacy Programs for University Students: • Financial Literacy at UGM (Training of Facilitators); • Financial Literacy at UNJ (Training of Facilitators); and • Infobank Financial Literacy Roadshow (Universitas Indonesia, Universitas Brawijaya, Universitas Padjadjaran).		Meningkatkan pemahaman dan keterampilan mahasiswa dalam pengelolaan keuangan yang bertanggung jawab sebagai bagian dari pembelajaran berkualitas. Improving university students' understanding and skills in responsible financial management as part of quality learning.
		Program Literasi Keuangan untuk Masyarakat: • Literasi Keuangan dalam Kegiatan PKM UGM; dan • Literasi Keuangan UMKM Rumah BUMN Pertamina. Financial Literacy Program for the Community: • Financial Literacy in UGM Community Service Program (PKM); and • Financial Literacy for MSMEs at Rumah BUMN Pertamina.		Meningkatkan kemampuan pengelolaan keuangan dan pemahaman risiko finansial bagi pelaku UMKM serta memperkuat literasi keuangan masyarakat produktif di wilayah pesisir guna mendukung ketahanan ekonomi yang berkelanjutan. Enhancing financial management skills and understanding of financial risks for MSMEs, while strengthening financial literacy among productive communities in coastal areas to support sustainable economic resilience.
	 	Program Kompetisi Mahasiswa: • Ideanation 2025; dan • *Case Competition* ASiQ UGM. Student Competition Programs: • Ideanation 2025; and • ASiQ UGM Case Competition.		Mendukung pendidikan dikalangan mahasiswa dengan menjadi *case collaborator* dalam *business case competition* yang diikuti oleh mahasiswa dari berbagai Universitas di Indonesia dan Universitas Teknologi Mara, Malaysia. Supporting higher education by acting as a case collaborator in business case competitions attended by students from various universities in Indonesia and Universiti Teknologi Mara, Malaysia.
	  	Program Akademik dan Pengembangan Karier: • Binus *Career Optimization;* • Kuliah Umum - Teknik Industri UI; • Kuliah Umum - FEB UI; dan • Company Visit D3 Aktuaria Universitas Indonesia. Academic and Career Development Programs: • Binus Career Optimization; • Public Lecture - Industrial Engineering of UI; • Public Lecture - Faculty of Economics and Business of UI; and • Company Visit - D3 Actuarial Program of Universitas Indonesia.		Program ini meningkatkan kesiapan kerja mahasiswa melalui penguatan keterampilan, wawasan karier, dan daya saing sehingga mendukung terciptanya tenaga kerja yang produktif dan berkelanjutan. Melalui kolaborasi antara perguruan tinggi dan industri, mahasiswa memperoleh pemahaman praktik kerja secara nyata yang menjembatani dunia pendidikan dan profesional. This program improves students' work readiness by enhancing skills, career insights, and competitiveness, thereby supporting the development of a productive and sustainable workforce. Through collaboration between universities and industry, students gain practical work experience that bridges the gap between education and the professional world.

Pilar Bakti Tugu Bakti Tugu Pillars	TPB SDGs	Nama Kegiatan Name of Activity	Realisasi Dana (Rp) Funds Realized (IDR)	Capaian Achievement
		Program Bantuan Perbaikan dan Pemulihan Sarana Pendidikan: • Bantuan Sarana Pendidikan Pascabanjir SDN Jatirasa V; dan • Perbaikan Sarana Pendidikan dalam Kegiatan Pertamina Energi Negeri 8.0. Assistance for Repair and Restoration of Educational Facilities: • Post-Flood Educational Facility Assistance at SDN Jatirasa V; and • Educational Facility Improvements in Pertamina Energi Negeri 8.0 Activities.		Memulihkan proses belajar-mengajar yang layak setelah mengalami kerusakan parah akibat bencana banjir dan menciptakan lingkungan pendidikan yang lebih layak guna meningkatkan semangat belajar siswa. Restoring proper teaching and learning processes after severe damage caused by floods and creating a better educational environment to boost students' motivation and learning enthusiasm.
Kesehatan & Keselamatan Health & Safety		Program Kepedulian Sosial dan Kemanusiaan: • *Volunteer of The Year;* dan • Donor Darah. Social and Humanitarian Care Programs: • Volunteer of The Year; and • Blood Donation.	313.224.797	Program ini memberikan apresiasi kepada relawan PMI sebagai bentuk dukungan moral yang mendorong peningkatan semangat dan dedikasi dalam menjalankan tugas kemanusiaan. Selain itu, melalui kegiatan donor darah, program ini turut berkontribusi dalam meningkatkan kesehatan masyarakat sekaligus menumbuhkan budaya kepedulian sosial di lingkungan perusahaan. This program provides appreciation to PMI volunteers as a form of moral support, encouraging increased enthusiasm and dedication in carrying out humanitarian tasks. In addition, through blood donation activities, the program contributes to improving public health while fostering a culture of social care within the company.
		Diskusi Mudik dan Bakti Sosial Jarak Aman - Kampanye Cerdas Berkendara Discussion on Homecoming and Safe Distance Social Service–Smart Driving Campaign		Memberikan edukasi cerdas berkendara terutama ketika arus mudik sehingga dapat mengurangi angka kecelakaan lalu lintas. Providing smart driving education, especially during the homecoming season, to help reduce traffic accidents.
		Operasional *Ambulance* Gratis Free Ambulance Operations		Meningkatkan akses layanan kesehatan darurat bagi masyarakat dan memperkuat kepedulian sosial perusahaan. Enhancing access to emergency health services for the community and strengthens the Company's social responsibility.
Pemberdayaan Masyarakat Community Empowerment		Program Inklusi Disabilitas: • Program Disabilitas Berdaya (Hardolnas); dan • HUT Tugu (Tugu Inspiraspace) - Bazar UMKM Disabilitas. Disability Inclusion Program: • Empowered Disability Program (Hardolnas); and • Tugu Anniversary (Tugu Inspiraspace) – Disability MSME Bazaar.	206.841.637	Memberdayakan disabilitas sebagai langkah konkret menuju masyarakat yang inklusif. Empowering people with disabilities as a concrete step toward creating an inclusive society.

Pilar Bakti Tugu Bakti Tugu Pillars	TPB SDGs	Nama Kegiatan Name of Activity	Realisasi Dana (Rp) Funds Realized (IDR)	Capaian Achievement
Sumbangan (Bantuan Sosial, Keagamaan, dan Seni Budaya) Donations (Social, Religious, and Arts & Culture Assistance)		Program Kepedulian Sosial Idulfitri dan Iduladha: • Bakti Sosial Ramadhan 2025; • Berbagi Berkah Ramadhan Santunan Anak Yatim dan Buka Bersama; • Bakti Sosial Iduladha 2025; • Sumbangan Kegiatan Berkah Ramadhan Bersama Yakesma 2025; dan • Bantuan Hewan Qurban 1446H. Social Care Programs for Eid al-Fitr and Eid al-Adha: • Ramadan Social Service 2025; • Sharing Blessings Ramadan: Orphan Assistance and Iftar Gathering; • Eid al-Adha Social Service 2025; • Ramadan Blessings Program with Yakesma 2025; and • Qurban Animal Assistance 1446H.	530.641.297	Program Bakti Sosial Idulfitri dan Iduladha memperkuat kerja sama yang positif serta meningkatkan kepedulian sosial melalui penyaluran bantuan kepada kelompok yang membutuhkan, termasuk santunan bagi anak yatim dan dukungan kesejahteraan masyarakat di bulan Ramadan. Selain itu, penyaluran hewan qurban menjadi wujud nyata semangat berbagi dan kebersamaan dalam mendukung kesejahteraan masyarakat secara berkelanjutan. The Eid al-Fitr and Eid al-Adha Social Service programs strengthen positive collaboration and increase social care by distributing aid to those in need, including assistance for orphans and community welfare support during Ramadan. Additionally, the distribution of qurban animals demonstrates a tangible spirit of sharing and togetherness in supporting sustainable community welfare.
		Charity Natal (Anak-anak Penyintas Kanker & Panti Sosial) Christmas Charity (Children Cancer Survivors & Orphanages)		Terjalinnya kerja sama yang positif, meningkatnya kepedulian sosial, dan tersalurkannya bantuan bagi kelompok yang membutuhkan. Fostering positive collaboration, increasing social care, and delivering aid to groups in need.
		Sumbangan Bantuan Bencana Aceh Aceh Disaster Relief Donations		Mendukung pemulihan awal masyarakat terdampak bencana melalui penyaluran bantuan kemanusiaan. Supporting the initial recovery of disaster-affected communities through the distribution of humanitarian aid.
		Futsal Competition SDN Jatirasa 05 Bekasi Futsal Competition at SDN Jatirasa 05 Bekasi		Mengembangkan bakat olahraga siswa sekaligus menanamkan nilai sportivitas dan kerja sama. Developing students' athletic talents while instilling values of sportsmanship and teamwork.

Mekanisme dan Jumlah Pengaduan Masyarakat [OJK F.24]

Sebagai bagian dari upaya menjaga kepercayaan publik dan membangun reputasi perusahaan yang positif, Tugu Insurance berkomitmen untuk menindaklanjuti setiap pengaduan atas dugaan pelanggaran secara cepat dan bertanggung jawab. Perseroan menyediakan mekanisme pelaporan yang dapat diakses oleh karyawan, konsumen, maupun masyarakat umum untuk menyampaikan dugaan kecurangan, pelanggaran kode etik, serta penyimpangan terhadap prinsip tata kelola perusahaan.

Mechanism and Number of Public Complaints [OJK F.24]

As part of its efforts to maintain public trust and build a positive corporate reputation, Tugu Insurance is committed to promptly and responsibly addressing every complaint regarding alleged violations. The Company provides reporting mechanisms accessible to employees, consumers, and the general public to report suspected fraud, breaches of the code of ethics, or deviations from corporate governance principles.

Saluran pelaporan tersebut disediakan melalui *Whistleblowing System* (WBS) sebagai media resmi pengaduan. Sepanjang tahun 2025, Perseroan menerima 2 (dua) pengaduan melalui WBS dan seluruh laporan yang masuk telah ditangani sesuai dengan ketentuan yang berlaku. Bagi Insan Tugu Insurance, WBS dimanfaatkan sebagai sarana pengendalian internal sekaligus bagian dari upaya mitigasi risiko terhadap potensi pelanggaran dalam menjalankan kegiatan usaha.

These reporting channels are provided through the Whistleblowing System (WBS) as the official medium for complaints. Throughout 2025, the Company received 2 (two) complaints via WBS, and all submitted reports were addressed in accordance with applicable regulations. For Tugu Insurance Personnel, the WBS serves as an internal control tool as well as part of the Company's efforts to mitigate risks associated with potential violations in business operations.

Tanggung Jawab terhadap Konsumen dan Pengembangan Produk

Tugu Insurance menempatkan kualitas produk dan layanan asuransi sebagai prioritas utama dalam menjaga kepuasan pelanggan serta membangun kepercayaan masyarakat. Sejalan dengan hal tersebut, Perseroan secara berkelanjutan meningkatkan kinerja melalui penguatan dan pengembangan produk serta layanan yang selaras dengan kebutuhan nasabah dan bertujuan untuk meningkatkan *customer experience* serta memperkuat loyalitas pelanggan.

Responsibility for the Consumers and Product Development

Tugu Insurance prioritizes the quality of its insurance products and services to maintain customer satisfaction and build public trust. In line with this, the Company continuously enhances performance through the strengthening and development of products and services that align with customer needs and aims to improve the customer experience and reinforce client loyalty.

Sebagai respons terhadap perkembangan teknologi dan perubahan perilaku konsumen, Perseroan mengembangkan produk dan layanan berbasis aplikasi maupun web guna menghadirkan kemudahan, kenyamanan, dan efisiensi dalam bertransaksi. Pembaruan aplikasi layanan dilakukan secara berkelanjutan agar dapat diakses dengan mudah melalui kanal *online* secara mandiri yang dapat disesuaikan dengan kebutuhan pelanggan. Selain itu, sesuai dengan strategi bisnis, Tugu Insurance secara bertahap melakukan penyesuaian terhadap jaringan kantor PoSS guna memastikan efektivitas layanan kepada pelanggan.

In response to technological advancements and changing consumer behavior, the Company develops application- and web-based products and services to provide convenience, comfort, and efficiency in transactions. Service applications are continuously updated to ensure easy access through online channels, allowing customers to independently manage their needs. Additionally, in accordance with its business strategy, Tugu Insurance gradually adjusts the PoSS office network to ensure service effectiveness for clients.

Komitmen Memberikan Layanan Produk dan/atau Jasa yang Setara kepada Konsumen [OJK F.17]

Tugu Insurance berkomitmen untuk memberikan layanan atas produk dan/atau jasa yang setara kepada seluruh konsumen dengan menyediakan informasi yang transparan dan mudah dipahami melalui Ringkasan Informasi Produk dan Layanan (RIPLAY). Kebijakan ini sejalan dengan Peraturan OJK No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, yang mewajibkan pelaku usaha jasa keuangan memberikan akses layanan yang setara sesuai klasifikasi konsumen.

Commitment to Providing Services for Equal Products and/or Services to Consumers [OJK F.17]

Tugu Insurance is committed to providing equal service for all its products and/or services to every consumer by offering transparent and easily understandable information through the Product and Service Information Summary (RIPLAY). This policy aligns with OJK Regulation No. 6/POJK.07/2022 on Consumer and Public Protection in the Financial Services Sector, which requires financial service providers to grant equal access to services according to consumer classification.

Selain penyediaan RIPLAY, Perseroan memiliki berbagai program dan materi informasi yang memuat penjelasan terperinci mengenai seluruh produk dan layanan asuransi yang ditawarkan. Dalam menjalankan hubungan dengan pelanggan, Tugu Insurance juga berpedoman pada Pedoman Sistematika Etika Usaha dan Tata Perilaku (*Code of Conduct*/CoC) sebagaimana ditetapkan dalam Surat Keputusan Direksi No. 67/SKD/06/ERLATPI/IX/2021, yang mengatur prinsip etika Perseroan dalam berinteraksi dengan pelanggan.

In addition to providing RIPLAY, the Company has various programs and informational materials containing detailed explanations of all offered insurance products and services. In managing customer relationships, Tugu Insurance also adheres to the Business Ethics guidelines and Code of Conduct (CoC) as stipulated in the Board of Directors' Decision Letter No. 67/SKD/06/ERLATPI/IX/2021, which sets out the Company's ethical principles in interacting with customers.

Etika Perseroan dengan Pelanggan Company Ethics with Customers	
• Memberikan informasi maupun iklan/promosi secara sehat, *fair*, jujur dan tidak menyesatkan, serta diterima oleh norma masyarakat; • Memberikan pelayanan terbaik bagi pelanggan; serta • Memelihara reputasi atau kepercayaan pelanggan serta menjaga informasi/kerahasiaan pelanggan.	• Providing information and advertisements/promotions in a healthy, fair, honest, and non-misleading manner, in accordance with societal norms; • Delivering the best possible service to customers; and • Maintaining the Company's reputation and customer trust, as well as safeguarding customer information/ confidentiality.

Pelaksanaan layanan yang setara kepada konsumen mengacu pada *Standard Operating Procedure* (SOP) yang berlaku. Untuk mendukung hal tersebut, Perseroan menyiapkan sumber daya manusia yang kompeten, dibekali dengan keterampilan penanganan pelanggan serta pemahaman yang memadai terhadap produk dan layanan asuransi. Selain itu, Perseroan menerapkan standar layanan minimum dan menjadikan kualitas layanan sebagai bagian dari indikator penilaian kinerja karyawan (*Key Performance Indicator*/KPI).

Implementation of equal service to customers is based on the applicable Standard Operating Procedures (SOP). To support this, the Company equips competent human resources with customer service skills and adequate understanding of insurance products and services. In addition, the Company applies minimum service standards and incorporates service quality as part of employee performance assessment indicators (Key Performance Indicators/KPI).

Menjaga Mutu sesuai Regulasi dan Standar [OJK F.27] [OJK F.28]

Dalam rangka menjaga mutu layanan, Tugu Insurance menerapkan standar manajemen mutu yang terintegrasi. Strategi peningkatan kualitas produk dan jasa dijalankan melalui lima pilar utama, yaitu:

1. *Growth of Business*;
2. *Corporate Action by Reinvestment*;
3. *Asset Transformation*;
4. *People Transformation*; serta
5. *Process Transformation & Risk Management*.

Selain implementasi strategi tersebut, Perseroan menyediakan layanan informasi dan pengaduan sebagai wujud keterbukaan terhadap kritik, saran, dan masukan dari seluruh pemangku kepentingan. Komitmen ini diperkuat melalui Peraturan Direksi No. A/006/9100/2016 rev-0 tentang Pedoman Pengaduan Pelanggan Tugu Insurance serta mengacu kepada ketentuan pada Pedoman No. A-002/TCB1020000/2025 mengenai *Service Strategy Blueprint* dan Standar Layanan.

Pusat layanan informasi dan pengaduan dapat diakses melalui *Call* TIA (*Tugu Insurance Assistance*) yang beroperasi 24 jam sehari dan 7 hari seminggu melalui nomor 1500-458, WhatsApp 0811 97900 100, serta surat elektronik ke calltia@tugu.com. *Call* TIA menyediakan layanan informasi produk, pengelolaan polis asuransi, pelaporan klaim, hingga bantuan darurat di jalan raya. Seluruh pertanyaan, keluhan, maupun masukan dari pelanggan dan pemangku kepentingan lainnya ditangani secara responsif melalui saluran-saluran tersebut.

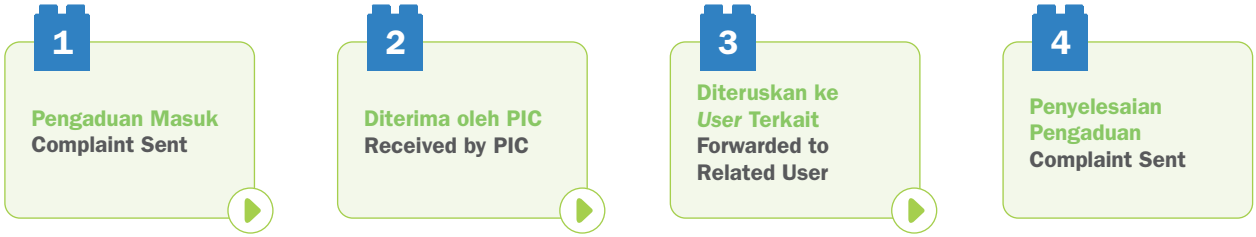
Maintaining Quality according to Regulations and Standards [OJK F.27] [OJK F.28]

To maintain service quality, Tugu Insurance implements an integrated quality management standard. The strategy to enhance the quality of products and services is carried out through five main pillars:

1. Growth of Business;
2. Corporate Action by Reinvestment;
3. Asset Transformation;
4. People Transformation; and
5. Process Transformation & Risk Management.

In addition to implementing these strategies, the Company provides information and complaint services as a form of openness to feedback, suggestions, and inputs from all stakeholders. This commitment is reinforced by the Board of Directors Regulation No. A/006/9100/2016 rev-0 on Tugu Insurance Customer Complaint Guidelines and refers to the provisions in Guideline No. A-002/TCB1020000/2025 regarding the Service Strategy Blueprint and Service Standards.

The information and complaint center can be accessed via Call TIA (Tugu Insurance Assistance), which operates 24 hours a day, 7 days a week, through the phone number 1500-458, WhatsApp 0811 97900 100, and email at calltia@tugu.com. Call TIA provides services including product information, insurance policy management, claims reporting, and emergency assistance on the road. All questions, complaints, or feedback from customers and other stakeholders are handled responsively through these channels.



Kemudahan Akses Informasi dan Jaringan

Seiring dengan perkembangan teknologi digital, Tugu Insurance memastikan kemudahan akses informasi secara daring melalui laman resmi Perseroan yang diperbarui secara *real-time*. Selain itu, akses layanan secara langsung juga tersedia melalui jaringan kantor cabang dan kantor perwakilan di berbagai kota.

Perseroan memiliki kantor pusat di DKI Jakarta serta 29 kantor *Point of Sales & Services (PoSS)* di kota-kota besar Indonesia. Jaringan ini menjadi bagian dari strategi Perseroan dalam menjangkau segmen pelanggan yang lebih luas.

Untuk memperkuat penetrasi pasar ritel, Perseroan menjalankan berbagai inisiatif strategis, antara lain pengembangan kerja sama dengan *dealer multibrand* dan perusahaan pembiayaan (*leasing*), pengembangan agen ritel yang fokus dan berorientasi pada pertumbuhan, serta kolaborasi dengan mitra digital. Infrastruktur layanan juga terus diperkuat melalui optimalisasi PoSS, layanan *Emergency Road Assistance (ERA)* atau t rex, situs web, media sosial, t friends, dan *contact center* guna memastikan kualitas layanan yang optimal, mulai dari proses informasi produk, penutupan polis hingga penyelesaian klaim.

Distribusi dan Jaringan

Kemudahan akses layanan didukung oleh ketersediaan jaringan distribusi yang luas, antara lain melalui:

1. Pemanfaatan jaringan distribusi Pertamina sebagai Pusat Penjualan (*Point of Sales/PoSS*) serta pengembangan layanan, baik secara fisik maupun virtual;
2. Pengembangan saluran distribusi digital melalui bauran kanal konvensional dan berbasis teknologi, termasuk ketersediaan produk asuransi ritel di berbagai *digital marketplace*; serta
3. Penguatan sistem keagenan yang mengintegrasikan agen korporasi dan agen ritel.

Hingga saat ini, Tugu Insurance 29 Kantor Penjualan (PoSS) yang tersebar di seluruh Indonesia. Dengan pengalaman dan kapabilitas yang dimiliki, Perseroan terus dipercaya oleh masyarakat dan pemerintah dalam pengelolaan risiko aset dan kepentingan, baik korporasi maupun ritel, termasuk risiko berskala besar (*mega risk*) yang didukung oleh perusahaan asuransi terkemuka dalam dan luar negeri.

Keunggulan Layanan dan Operasional

Tugu Insurance melanjutkan pengembangan sistem layanan terintegrasi untuk segmen korporasi dan ritel, termasuk penguatan *contact center*, pelaksanaan *rebranding*, serta kampanye merek guna meningkatkan citra dan tingkat pengenalan merek (*brand image & recognition*). Penyempurnaan *contact* dari sisi Layanan terus dilakukan sebagai bagian dari strategi peningkatan kualitas layanan dan pengembangan bisnis sesuai dengan komitmen *Simply Trusting* yaitu memberikan pelayanan dengan memberikan kemudahan untuk terus meningkatkan kepercayaan dan loyalitas pelanggan.

Ease of Access to Information and Network

In line with digital technology developments, Tugu Insurance ensures easy access to information online through the Company's official website, which is updated in real-time. In addition, direct service access is available through branch offices and representative offices in various cities.

The Company has its head office in DKI Jakarta and 29 Point of Sales & Services (PoSS) offices in major cities across Indonesia. This network is part of the Company's strategy to reach a broader customer segment.

To strengthen retail market penetration, the Company implements various strategic initiatives, including developing partnerships with multi-brand dealers and financing (leasing) companies, expanding focused and growth-oriented retail agents, and collaborating with digital partners. Service infrastructure is continuously enhanced through the optimization of PoSS, Emergency Road Assistance (ERA) or t rex services, the website, social media, t friends, and the contact center to ensure optimal service quality, from product information, policy issuance, to claims settlement.

Distribution and Network

Ease of service access is supported by the availability of an extensive distribution network, including:

1. Utilizing Pertamina's distribution network as Points of Sales (PoSS) and developing services both physically and virtually;
2. Expanding digital distribution channels through a mix of conventional and technology-based platforms, including the availability of retail insurance products on various digital marketplaces; and
3. Strengthening the agency system by integrating corporate and retail agents.

Until now, Tugu Insurance operates 29 Sales Offices (PoSS) across Indonesia. With its experience and capabilities, the Company continues to be trusted by the public and government in managing asset and interest risks, both corporate and retail, including large-scale risks (mega risk) supported by leading domestic and international insurance companies.

Service and Operation Excellence

Tugu Insurance continues to develop an integrated service system for both corporate and retail segments, including strengthening the contact center, implementing rebranding, and conducting brand campaigns to enhance brand image and recognition. Service improvements are continuously carried out as part of the strategy to enhance service quality and business development in line with the Simply Trusting commitment, namely focusing on providing convenient services to consistently build customer trust and loyalty.

Dalam penyelesaian klaim, Perseroan berkomitmen untuk memproses pembayaran secara cepat dan sesuai dengan prosedur yang berlaku. Informasi mengenai produk, layanan, serta fitur dan platform aplikasi disediakan secara lengkap melalui berbagai kanal, antara lain situs web Perseroan, layanan pelanggan di seluruh *Service Points* Perusahaan termasuk dan PoSS.

Program Literasi dan Inklusi Keuangan

Melalui program literasi dan inklusi keuangan, Tugu Insurance secara konsisten memberikan edukasi kepada masyarakat dan pelanggan terkait produk serta layanan asuransi umum. Perseroan menyediakan berbagai sarana informasi, seperti situs web perusahaan, profil perusahaan, materi multimedia, brosur, *leaflet* produk, iklan, serta sumber informasi lainnya.

Selain itu, Perseroan menyelenggarakan berbagai kegiatan edukatif, antara lain kunjungan dan pertemuan dengan pelanggan (*courtesy/client visit & gathering*), sosialisasi polis, serta pelatihan dan lokakarya asuransi. Kegiatan promosi juga dilakukan sebagai sarana sosialisasi tidak langsung untuk meningkatkan kesadaran merek (*brand awareness*).

Untuk memastikan kualitas komunikasi dengan pelanggan, Perseroan membekali para pekerja, khususnya di bidang pemasaran, dengan pengetahuan produk dan layanan yang memadai. Pembekalan ini bersifat wajib dan bertujuan agar karyawan mampu memberikan penjelasan yang jelas, akurat, dan bertanggung jawab kepada pelanggan.

Inovasi dan Pengembangan [OJK F.26]

Tugu Insurance menghadirkan solusi keuangan yang relevan bagi kebutuhan masyarakat melalui pengembangan produk asuransi yang inovatif. Upaya ini merupakan bagian dari komitmen Perseroan dalam mengimplementasikan inisiatif keberlanjutan sebagaimana dirumuskan dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) sesuai dengan POJK No. 51/2017, yang salah satu fokusnya adalah pengembangan produk dan/atau jasa keuangan berkelanjutan.

Dalam rangka memperluas portofolio produk dan layanan, Perseroan secara aktif melakukan berbagai inisiatif pengembangan pada produk dana dan jasa keuangan yang sejalan dengan prinsip keberlanjutan. Seluruh inovasi dan pengembangan produk tersebut dipastikan telah memenuhi ketentuan regulasi yang berlaku di Indonesia.

Sepanjang tahun 2025, Perseroan merealisasikan berbagai pengembangan produk asuransi, yang terdiri atas:

Asuransi Konvensional

1. Asuransi Suretyship Tugu;
2. Asuransi Kredit Pembiayaan Tugu;
3. Asuransi Kredit Perdagangan Tugu
4. Tugu Aircraft Hull and Spare Engine Deductible Insurance;
5. Hull All Risk and Liability Insurance;
6. Tugu Personal Accident Air Crew Insurance;

In claims settlement, the Company is committed to processing payments promptly and in accordance with applicable procedures. Complete information about products, services, as well as features and application platforms is provided through various channels, including the Company's website and customer service at all Company Service Points, including PoSS.

Financial Literacy and Inclusion Program

Through its financial literacy and inclusion program, Tugu Insurance consistently provides education to the public and customers regarding general insurance products and services. The Company offers various information channels, such as the corporate website, company profile, multimedia materials, brochures, product leaflets, advertisements, and other sources of information.

In addition, the Company organizes various educational activities, including visits and meetings with customers (courtesy/client visits & gatherings), dissemination of policy, as well as insurance training and workshops. Promotional activities are also conducted as an indirect means of raising brand awareness.

To ensure the quality of communication with customers, the Company equips its employees, especially in marketing, with adequate knowledge of products and services. This training is mandatory and aims to enable employees to provide clear, accurate, and responsible explanations to customers.

Innovation and Development [OJK F.26]

Tugu Insurance provides relevant financial solutions for public needs through the development of innovative insurance products. This effort is part of the Company's commitment to implementing sustainability initiatives as outlined in the Sustainable Finance Action Plan (RAKB) in accordance with POJK No. 51/2017, which emphasizes, among other things, the development of sustainable financial products and/or services.

To expand its portfolio of products and services, the Company actively takes various development initiatives for financial products and services that align with sustainability principles. All such innovations and product developments are ensured to comply with the prevailing regulations in Indonesia.

Throughout 2025, the Company implemented various insurance product developments, which consist of:

Conventional Insurance

1. Tugu Suretyship Insurance;
2. Tugu Credit Financing Insurance;
3. Tugu Trade Credit Insurance;
4. Tugu Aircraft Hull and Spare Engine Deductible Insurance;
5. Hull All Risk and Liability Insurance;
6. Tugu Personal Accident Air Crew Insurance;

7. Asuransi Pengadaan Barang Pemerintah (Pengangkutan Barang);
8. Asuransi Pengadaan Barang Pemerintah *(Moveable Property All Risk)*; dan
9. Asuransi Kendaraan Bermotor t drive EV (Roda Empat).

Asuransi Syariah

1. Asuransi Kendaraan Bermotor t drive EV (Roda Empat) Sharia.

7. Government Procurement Insurance (Goods Transportation);
8. Government Goods Procurement Insurance (Moveable Property All Risk); and
9. t drive EV Motor Vehicle Insurance (Four Wheels).

Sharia Insurance

1. t drive EV Motor Vehicle Insurance (Four Wheels) Sharia.

Evaluasi Produk/Layanan dan Mitigasi Penanggulangan Dampaknya [OJK F.27, F.28, F.29]

Sebagai bagian dari pengelolaan dan mitigasi risiko, Tugu Insurance secara konsisten melakukan proses peninjauan dan evaluasi terhadap setiap produk dan layanan baru yang dikembangkan. Prosedur evaluasi tersebut bertujuan memastikan bahwa seluruh tahapan peluncuran produk telah dilaksanakan sesuai dengan usulan yang disetujui oleh manajemen.

Perseroan terus memperkuat portofolio produk melalui optimalisasi perizinan dan penyempurnaan struktur produk. Sepanjang tahun 2025, terdapat 2 (dua) produk yang dihentikan sementara untuk dilakukan penyesuaian. Perseroan telah memperoleh izin baru atas produk asuransi yang memiliki manfaat serupa dan telah memenuhi aturan yang diwajibkan oleh Regulator, sehingga produk tersebut dapat kembali dipasarkan kepada nasabah mulai Juli 2025.

Product/Service Evaluation and Impact Mitigation [OJK F.27, F.28, F.29]

As part of risk management and mitigation, Tugu Insurance consistently conducts review and evaluation processes for every new product and service developed. These evaluation procedures aim to ensure that all stages of product launch are implemented in accordance with proposals approved by management.

The Company continues to strengthen its product portfolio by optimizing licensing and refining its product structure. Throughout 2025, 2 (two) products were temporarily suspended for adjustments. The Company has obtained new permits for insurance products with similar benefits that meet Regulatory requirements, thus allowing them to be on the market again to customers starting July 2025.

Survei Kepuasan Pelanggan [OJK F.30]

Untuk menjaga dan meningkatkan kualitas layanan menuju *Service Excellence*, Tugu Insurance secara rutin melaksanakan survei kepuasan pelanggan. Pada periode pelaporan, pengukuran dilakukan terhadap seluruh lini bisnis dengan melibatkan berbagai segmen pelanggan.

Perseroan secara berkala menyelenggarakan Survei Loyalitas dan Kepuasan Pelanggan (*Customer Loyalty & Customer Satisfaction Survey/CSLS*). Survei loyalitas pelanggan mengukur tingkat retensi, termasuk kecenderungan pelanggan untuk melakukan pembelian ulang, tetap menggunakan layanan Perseroan, serta kesediaan memberikan rekomendasi kepada pihak lain. Sementara itu, Survei Kepuasan Pelanggan digunakan untuk menilai tingkat kepuasan terhadap produk dan layanan yang diterima, dengan membandingkan harapan pelanggan terhadap pengalaman aktual yang dirasakan.

Pada tahun 2025, hasil pengukuran Indeks Kepuasan dan Loyalitas Pelanggan (*Customer Satisfaction & Loyalty Index/CSLI*) mencapai skor 4,52, sedangkan skor *Net Promoter* tercatat sebesar 4,52.

Customer Satisfaction Survey [OJK F.30]

In order to maintain and enhance service quality toward Service Excellence, Tugu Insurance routinely conducts customer satisfaction surveys. During the reporting period, measurements were carried out across all business lines, involving various customer segments.

The Company periodically conducts the Customer Loyalty & Customer Satisfaction Survey (CSLS). The customer loyalty survey measures retention levels, including the tendency of customers to make repeat purchases, continue using the Company's services, and their willingness to provide recommendations to others. Meanwhile, the Customer Satisfaction Survey is used to assess satisfaction with the products and services received, by comparing customer expectations with actual experiences.

In 2025, the measurement of the Customer Satisfaction & Loyalty Index (CSLI) achieved a score of 4.52, while the Net Promoter Score was recorded at 4.52.

Survei Kepuasan Pelanggan 2025 [OJK F.30]
Customer Satisfaction Survey 2025 [OJK F.30]

Keterangan Description	Target	Realisasi Realization
Customer Satisfaction Index	4,4	4,58
Customer Loyalty Index	4,4	4,46
Customer Satisfaction & Loyalty Index	4,4	4,52
Net Promoter Score	4,4	4,52

Verifikasi Tertulis dari Pihak Independen (G.1)

Written Verification from an Independent Party (G.1)

Pada periode pelaporan tahun 2025, Tugu Insurance belum melakukan jasa *assurance* pihak independen eksternal atas Laporan Keberlanjutan. Meskipun demikian, guna memastikan kualitas dan keandalan pelaporan, Perseroan melaksanakan proses *cross-check* secara internal terhadap data dan informasi yang tersaji dan kesesuaian pengungkapan informasi dengan ketentuan POJK No. 51/2017 serta persyaratan pelaporan berdasarkan GRI Standards 2021.

In the 2025 reporting period, Tugu Insurance had not yet engaged external independent assurance services for its Sustainability Report. However, to ensure reporting quality and reliability, the Company conducts an internal cross-check of the data and information presented and the compliance of information disclosure with the provisions of POJK No. 51/2017 and the reporting requirements based on the 2021 GRI Standards.

Lembar Umpan Balik (G.2)

Feedback Form (G.2)

Kami mengundang seluruh pemangku kepentingan untuk berpartisipasi aktif dengan menyampaikan tanggapan dan masukan atas Laporan Keberlanjutan ini. Umpan balik dapat dikirimkan melalui *email* maupun melalui formulir yang tersedia, yang dapat disampaikan melalui faksimile atau pos.

We invite all stakeholders to actively participate by providing responses and input on this Sustainability Report. Feedback can be submitted via email or through the provided form, which can be submitted by fax or post.

Partisipasi Anda menjadi bagian penting dalam membantu kami meningkatkan kualitas pelaporan dan memperkuat komitmen keberlanjutan Perseroan ke depan.

Your participation is crucial in helping us improve the quality of our reporting and strengthen the Company's sustainability commitment going forward.

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
- ☐ LSM | NGO
- ☐ Perusahaan | Corporate
- ☐ Masyarakat | Community
- ☐ Media
- ☐ Akademik | Academic
- ☐ Lain-lain, mohon sebutkan : .....

  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 / Strongly Disagree ☐ Tidak Setuju / Disagree ☐ Netral / Neutral ☐ Setuju / Agree ☐ Sangat Setuju / Strongly Agree

2. Laporan ini menggambarkan kinerja Perusahaan dalam pembangunan keberlanjutan:
   This report describes the Company's performance in sustainability development:

   ☐ Sangat Tidak Setuju / Strongly Disagree ☐ Tidak Setuju / Disagree ☐ Netral / Neutral ☐ Setuju / Agree ☐ Sangat Setuju / Strongly Agree

3. Laporan ini mudah dimengerti:
   This report is easy to understand:

   ☐ Sangat Tidak Setuju / Strongly Disagree ☐ Tidak Setuju / Disagree ☐ Netral / Neutral ☐ Setuju / Agree ☐ Sangat Setuju / Strongly Agree

4. Laporan ini menarik:
   This report is interesting:

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: +62-21 529 61777 *(hunting)*
Fax: +62-21 529 61555, 529 62555

CALL TIA - HOTLINE 24 JAM: 1500 458
WA: 0811 97 900 100
Email: calltia@tugu.com
Website: www.tugu.com

Tanggapan terhadap Umpan Balik (G.3)

Comments on Feedbacks (G.3)

Selama tahun 2025, Tugu Insurance tidak menerima tanggapan maupun masukan terkait Laporan Keberlanjutan Tahun 2024. Meski demikian, Perseroan tetap memandang proses pelaporan sebagai bagian dari komitmen terhadap transparansi dan perbaikan berkelanjutan.

Ke depan, Perseroan berkomitmen untuk terus meningkatkan kualitas dan kedalaman pengungkapan pada Laporan Keberlanjutan Tahun 2025, dengan memastikan bahwa seluruh informasi yang disajikan mencerminkan kinerja keberlanjutan secara akurat, relevan, dan sesuai dengan capaian selama periode pelaporan. Upaya ini dilakukan untuk menjaga kredibilitas laporan sekaligus memperkuat akuntabilitas kepada seluruh pemangku kepentingan.

Throughout 2025, Tugu Insurance did not receive any responses or input regarding the 2024 Sustainability Report. Nevertheless, the Company continues to view the reporting process as part of its commitment to transparency and continuous improvement.

Going forward, the Company is committed to continuously improving the quality and depth of disclosures in the 2025 Sustainability Report, by ensuring that all information presented accurately, relevantly, and in line with achievements during the reporting period. This effort is made in order to maintain the report's credibility while strengthening accountability to all stakeholders.

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 2025 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 2025 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, 2 April 2026

Dewan Komisaris
Board of Commissioners

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

Bagus Agung Rahadiansyah
Komisaris
Commissioner

Poerwo Tjahjono
Komisaris Independen
Independent Commissioner

Tajudin Noor
Komisaris Independen
Independent Commissioner

Surat Pernyataan Direksi

Statement Letter of Board of Directors

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

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This statement is made truthfully.

Jakarta, 2 April 2026

Direksi
Board of Directors

Adi Pramana
Presiden Direktur
President Director

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

Ery Widiatmoko
Direktur Pemasaran Asuransi
Insurance Marketing Director

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

Fadlil Iswahyudi
Direktur Teknik
Technical Director

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)

Pernyataan penggunaan Statement of Use	PT Asuransi Tugu Pratama Indonesia Tbk telah melaporkan sesuai dengan Standar GRI untuk periode 1 Januari 2025-31 Desember 2025 PT Asuransi Tugu Pratama Indonesia Tbk has reported the information with reference to the GRI Standards for the period 1 January 2025-31 December 2025
GRI 1 yang digunakan GRI 1 used	GRI 1: Landasan 2021 GRI 1: Foundation 2021
Standar Sektor GRI yang berlaku 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	
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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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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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