**Format IIC**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **PROFIL PERUSAHAAN** | | | | | |
|  | | | | | |
| PERUSAHAAN ASURANSI JIWA/UMUM/REASURANSI | | | | | |
|  | | | | | |
| 1 | Nama Perusahaan | : | "Nama Perusahaan" | | |
| 2 | Alamat lengkap | : | "Alamat Perusahaan" | | |
| 3 | No. Telepon dan Fax. | : |  | | |
| 4 | E-mail | : |  | | |
| 5 | NPWP | : |  | | |
| 6 | No. & Tanggal Izin Usaha | : |  | | |
| 7 | a. Jumlah Cabang/ | : |  | | |
|  | Perwakilan |  |  |  |  |
|  | b. Jumlah Tertanggung | : |  | | |
| 8 | Auditor Eksternal | : |  | | |
| 9 | Pemegang Saham |  |  |  |  |
|  | Nama Pemegang Saham | | Pemegang Saham | Kepemilikan Saham | |
|  |  | | Pengendali | Rupiah | Persentase |
|  |  | |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  | Total | |  |  |  |
| 10 | Pengendali | : |  |  |  |
| 11 | Direksi dan Komisaris |  |  |  |  |
|  | Nama Direksi | | Jabatan | Nama Komisaris | Jabatan |
|  |  | |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| 12 | PIC Laporan |  |  |  |  |
|  | Nama | | Jabatan | Email | Nomor Telepon/HP |
|  |  | |  |  |  |
|  |  | |  |  |  |
|  |  | | |  |  |
| 13 | Tenaga Dengan Kualifikasi Ahli | | |  |  |
|  | Nama | | Kualifikasi dan | Lembaga Pemberi | Bidang |
|  |  | | No. Registrasi | Kualifikasi | Keahlian |
|  |  | |  |  |  |
|  |  | |  |  |  |
|  |  | |  |  |  |
| 14 | Jumlah Tenaga Kerja | : |  |  |  |
|  | (termasuk Direksi/Pengurus yang setara) | |  |  |  |
| 15 | Jumlah Agen |  |  |  |  |
|  | a. Badan Hukum | : |  |  |  |
|  | b. Perorangan | : |  |  |  |
| 16 | Jumlah Pialang | : |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  | ***"Tempat", "Tanggal"*** | |
|  |  |  |  | ***"Nama Perusahaan"***  ***TTD*** | |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  | ***"Nama Direksi"*** | |
|  |  |  |  | ***"Jabatan Direksi"*** | |

1. **Laporan Penerapan Tata Kelola Perusahaan Yang Baik bagi Perusahaan Asuransi dan Perusahaan Reasuransi**
2. **Transparansi Penerapan Tata Kelola Perusahaan Yang Baik**
3. Pelaksanaan RUPS

Pelaksanaan RUPS tahunan dan RUPS lainnya serta keputusan yang dihasilkan pada masing-masing RUPS

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No. | Waktu Pelaksanaan | Agenda | Peserta | Keputusan RUPS | Nomor Akta Notaris | Ket |
| 1. |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |
| Dst. |  |  |  |  |  |  |

1. Direksi
2. Jumlah, nama jabatan, kriteria, tanggal pengangkatan oleh RUPS, masa jabatan, kewarganegaraan, dan domisili anggota Direksi

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No | Nama | Jabatan | Kriteria | | Tanggal  Pengangkatan  Oleh  RUPS | Masa  Jabatan | Kewarga-negaraan | Domisili |
| Pendidikan  Formal  Terakhir  Dan  Gelar  profesi | Uji  Kemampuan  Dan  Kepatutan |
| 1. |  |  |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |  |  |
| Dst. |  |  |  |  |  |  |  |  |

1. Dalam hal selama tahun pelaporan terdapat perubahan susunan anggota Direksi, harus dicantumkan susunan keanggotaan Direksi sebelumnya dengan tabel sebagai berikut:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. | Nama | Jabatan | Tanggal Pengangkatan oleh RUPS | Tanggal Pemberhentian oleh RUPS |
|  |  |  |  |  |

1. Rangkap jabatan Direksi

| No. | Nama | Posisi di Perusahaan | Posisi di Perusahaan Lain | Nama Perusahaan Lain dimaksud | Bidang Usaha |
| --- | --- | --- | --- | --- | --- |
| 1. |  |  | 1. |  |  |
| 2. |  |  |
| Dst. |  |  |
| 2. |  |  | 1. |  |  |
| 2. |  |  |
| Dst. |  |  |
| Dst |  |  |  |  |  |

1. Frekuensi rapat Direksi yang diselenggarakan dalam 1 (satu) tahun.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Nama | Jabatan | Jumlah Rapat Direksi (... kali rapat) | | % Kehadiran |
| Jumlah Kehadiran | |
| Fisik | Telekonferensi/Video/ Konferensi/Sarana Media Elektronik Lainnya |
| 1. |  |  |  |  |  |
| 2. |  |  |  |  |  |
| Dst |  |  |  |  |  |

(Resume Hasil Rapat)

1. Pengungkapan kepemilikan saham anggota Direksi yang mencapai 5% (lima persen) atau lebih dari modal disetor, yang meliputi jenis dan jumlah lembar saham.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No | Nama | Jabatan | Kepemilikan saham anggota Direksi yang mencapai 5% (lima persen)  atau lebih dari modal disetor | | | | | | | | |
| A | | B | | C | | D | | Ket: Nama-nama perusahaan (Indonesia/  Luar Negeri) |
| Jumlah Nominal Saham | % Kepemilikan | Jumlah Nominal Saham | % Kepemilikan | Jumlah Nominal Saham | %  Kepemilikan | Jumlah Nominal Saham | % Kepemilikan |
| 1. |  |  |  |  |  |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |  |  |  |  |  |
| Dst. |  |  |  |  |  |  |  |  |  |  |  |

Keterangan:

* 1. Perusahaan yang bersangkutan;
  2. perusahaan perasuransian lain;
  3. perusahaan jasa keuangan selain perusahaan perasuransian; dan
  4. perusahaan lainnya yang berkedudukan di dalam maupun di luar negeri, termasuk saham yang diperoleh melalui bursa efek.

1. Hubungan keuangan dan hubungan keluarga anggota Direksi dengan anggota Direksi lain, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, dan/atau pemegang saham Perusahaan tempat anggota Direksi dimaksud menjabat.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No. | Nama | Hubungan Keuangan Dengan | | | | | | | | | | | |
| Direksi Lainnya | | | Dewan Komisaris | | | Dewan Pengawas Syariah | | | Pemegang Saham | | |
| Ya | Tidak | Ket\* | Ya | Tidak | Ket\* | Ya | Tidak | Ket\* | Ya | Tidak | Ket\* |
| 1. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Dst |  |  |  |  |  |  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No. | Nama | Hubungan Keluarga Dengan | | | | | | | | | | | |
| Direksi Lainnya | | | Dewan Komisaris | | | Dewan Pengawas Syariah | | | Pemegang Saham | | |
| Ya | Tidak | Ket\* | Ya | Tidak | Ket\* | Ya | Tidak | Ket\* | Ya | Tidak | Ket\* |
| 1. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Dst |  |  |  |  |  |  |  |  |  |  |  |  |  |

Keterangan:

\*) Bentuk hubungan keuangan: hutang-piutang, kerjasama bisnis, dsb atau Bentuk hubungan keluarga: suami/istri/anak/orang tua/saudara kandung/ ipar,dsb

1. Dewan Komisaris
2. Jumlah, nama jabatan, kriteria, tanggal pengangkatan oleh RUPS, masa jabatan, kewarganegaraan, dan domisili anggota Dewan Komisaris

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No | Nama | Jabatan | Kriteria | | Tanggal Pengangkatan oleh RUPS | Masa Jabatan | Kewarga-negaraan | Domisili |
| Pendidikan Formal Terakhir dan gelar profesi | Uji Kemampuan dan Kepatutan |
| 1. |  |  |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |  |  |
| Dst. |  |  |  |  |  |  |  |  |

1. Dalam hal selama tahun pelaporan terdapat perubahan susunan anggota Dewan Komisaris, harus dicantumkan susunan keanggotaan Dewan Komisaris sebelumnya dengan tabel sebagai berikut:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. | Nama | Jabatan | Tanggal Pengangkatan oleh RUPS | Tanggal Pemberhentian oleh RUPS |
|  |  |  |  |  |
|  |  |  |  |  |

1. Rangkap jabatan Dewan Komisaris

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No. | Nama | Posisi di Perusahaan | Posisi di Perusahaan Lain | Nama Perusahaan Lain dimaksud | Bidang Usaha |
| 1. |  |  | 1. |  |  |
| 2. |  |  |
| Dst. |  |  |
| 2. |  |  | 1. |  |  |
| 2. |  |  |
| Dst. |  |  |
| Dst. |  |  |  |  |  |

1. Frekuensi rapat Dewan Komisaris yang diselenggarakan dalam 1 (satu) tahun.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Nama | Jabatan | Jumlah Rapat Dewan Komisaris  (... kali rapat) | | % Kehadiran |
| Jumlah Kehadiran | |
| Fisik | Telekonferensi/Video/ Konferensi/Sarana Media Elektronik Lainnya |
| 1. |  |  |  |  |  |
| 2. |  |  |  |  |  |
| Dst |  |  |  |  |  |

(Resume Hasil Rapat)

1. Rapat Dewan Komisaris dengan Direksi

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Nama | Jabatan | Jumlah Rapat Dewan Komisaris  (... kali rapat) | | % Kehadiran |
| Jumlah Kehadiran | |
| Fisik | Telekonferensi/Video/ Konferensi/Sarana Media Elektronik Lainnya |
| 1. |  |  |  |  |  |
| 2. |  |  |  |  |  |
| Dst |  |  |  |  |  |

1. Pengungkapan kepemilikan saham anggota Dewan Komisaris yang mencapai 5% (lima persen) atau lebih dari modal disetor, yang meliputi jenis dan jumlah lembar saham.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No | Nama | Jabatan | Kepemilikan saham anggota Dewan Komisaris yang mencapai 5% (lima persen)  atau lebih dari modal disetor | | | | | | | | |
| A | | B | | C | | D | | Ket:  Nama-nama perusahaan (Indonesia/Luar Negeri) |
| Jumlah Nominal Saham | % Kepemilikan | Jumlah Nominal Saham | % Kepemilikan | Jumlah Nominal Saham | %  Kepemilikan | Jumlah Nominal Saham | % Kepemilikan |
| 1. |  |  |  |  |  |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |  |  |  |  |  |
| Dst. |  |  |  |  |  |  |  |  |  |  |  |

Keterangan:

A. Perusahaan yang bersangkutan;

B. perusahaan perasuransian lain;

C. perusahaan jasa keuangan selain perusahaan perasuransian; dan

D. perusahaan lainnya yang berkedudukan di dalam maupun di luar negeri, termasuk saham yang diperoleh melalui bursa efek.

1. Hubungan keuangan dan hubungan keluarga anggota Dewan Komisaris dengan anggota Dewan Komisaris lain, anggota Direksi, anggota Dewan Pengawas Syariah, dan/atau pemegang saham Perusahaan tempat anggota Dewan Komisaris dimaksud menjabat

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. No. | Nama | Hubungan Keuangan Dengan | | | | | | | | | | | |
| Dewan Komisaris Lainnya | | | Direksi | | | Dewan Pengawas Syariah | | | Pemegang Saham | | |
| Ya | Tidak | Ket\* | Ya | Tidak | Ket\* | Ya | Tidak | Ket\* | Ya | Tidak | Ket\* |
| 1. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Dst |  |  |  |  |  |  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No. | Nama | Hubungan Keluarga Dengan | | | | | | | | | | | |
| Dewan Komisaris Lainnya | | | Direksi | | | Dewan Pengawas Syariah | | | Pemegang Saham | | |
| Ya | Tidak | Ket\* | Ya | Tidak | Ket\* | Ya | Tidak | Ket\* | Ya | Tidak | Ket\* |
| 1. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Dst |  |  |  |  |  |  |  |  |  |  |  |  |  |

Keterangan:

\*) Bentuk hubungan keuangan: hutang-piutang, kerjasama bisnis, dsb atau bentuk hubungan keluarga: suami/istri/anak/orang tua/saudara kandung/ipar,dsb

1. Dewan Pengawas Syariah
2. Jumlah, nama jabatan, kriteria, tanggal pengangkatan oleh RUPS, masa jabatan, kewarganegaraan, dan domisili anggota Dewan Pengawas Syariah

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No | Nama | Jabatan | Kriteria | | Tanggal Pengangkatan oleh RUPS | Masa Jabatan | Kewarganegaraan | Domisili |
| Pendidikan Formal Terakhir dan gelar profesi | Uji Kemampuan dan Kepatutan |
| 1. |  |  |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |  |  |
| Dst. |  |  |  |  |  |  |  |  |

1. Dalam hal selama tahun pelaporan terdapat perubahan susunan anggota Dewan Pengawas Syariah, harus dicantumkan susunan keanggotaan Dewan Pengawas Syariah sebelumnya dengan tabel sebagai berikut:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. | Nama | Jabatan | Tanggal Pengangkatan oleh RUPS | Tanggal Pemberhentian oleh RUPS |
|  |  |  |  |  |

1. Rangkap jabatan Dewan Pengawas Syariah

| No. | Nama | Posisi di Perusahaan | Posisi di Perusahaan Lain | Nama Perusahaan Lain dimaksud | Bidang Usaha |
| --- | --- | --- | --- | --- | --- |
| 1. |  |  | 1. |  |  |
| 2. |  |  |
| Dst. |  |  |
| 2. |  |  | 1. |  |  |
| 2. |  |  |
| Dst. |  |  |
| Dst. |  |  |  |  |  |

1. Frekuensi rapat Dewan Pengawas Syariah yang diselenggarakan dalam 1 (satu) tahun.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Nama | Jabatan | Jumlah Rapat Dewan Pengawas Syariah  (... kali rapat) | | % Kehadiran |
| Jumlah Kehadiran | |
| Fisik | Telekonferensi/Video/Konferensi/Sarana Media Elektronik Lainnya |
| 1. |  |  |  |  |  |
| 2. |  |  |  |  |  |
| Dst |  |  |  |  |  |

(Resume Hasil Rapat)

1. Laporan Hasil Pengawasan Dewan Komisaris dan Komisaris Independen
2. Laporan kegiatan Dewan Komisaris

|  |  |
| --- | --- |
| Ringkasan Hasil Pengawasan | Rekomendasi |
| * realisasi Rencana Bisnis baik secara kuantitatif maupun kualitatif * faktor-faktor yang mempengaruhi kinerja | * upaya memperbaiki kinerja Perusahaan |

1. Laporan kegiatan Komisaris Independen

|  |  |
| --- | --- |
| Ringkasan Hasil Pengawasan | Rekomendasi |
|  |  |

1. Komite-Komite
2. Komite di bawah Direksi

| No. | Nama komite | Nama Anggota | Jabatan | Masa kerja | SK Pengangkatan | Jumlah Rapat dalam Setahun |
| --- | --- | --- | --- | --- | --- | --- |
| 1. | Komite Investasi | 1. |  |  |  |  |
| 2. |  |  |  |
| Dst |  |  |  |
| 2. | Komite Pengembangan Produk | 1. |  |  |  |  |
| 2. |  |  |  |
| Dst |  |  |  |
| Dst |  |  |  |  |  |  |

1. Komite di bawah Dewan Komisaris

| No. | Nama komite | Nama Anggota | Jabatan | Masa kerja | SK Pengangkatan | Jumlah Rapat dalam Setahun |
| --- | --- | --- | --- | --- | --- | --- |
| 1. | Komite Audit | 1. |  |  |  |  |
| 2. |  |  |  |
| Dst |  |  |  |
| 2. | Komite Pemantau Risiko | 1. |  |  |  |  |
| 2. |  |  |  |
| Dst |  |  |  |
| Dst |  |  |  |  |  |  |

1. Penerapan fungsi auditor eksternal.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. | Uraian | Tahun n-2 | Tahun n-1 | Tahun n |
| 1. | Nama Kantor Akuntan Publik |  |  |  |
| 2. | Nama Akuntan Publik |  |  |  |
| 3. | Periode Audit |  |  |  |
| 4. | Nomor RUPS |  |  |  |

1. Penerapan kebijakan remunerasi dan fasilitas lain bagi anggota Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah

Jumlah anggota Direksi, Dewan Komisaris, Dewan Pengawas Syariah, dan pegawai yang menerima paket remunerasi dalam 1 (satu) tahun yang dikelompokkan sesuai tingkat penghasilan sebagai berikut:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Jumlah Remunerasi perorang dalam 1 tahun \*) | Jumlah Direksi | Jumlah Dewan Komisaris | Jumlah Dewan Pengawas Syariah | Pegawai |
| Di atas Rp2 miliar |  |  |  |  |
| Di atas Rp1 miliar s.d Rp2 miliar |  |  |  |  |
| Di atas Rp500juta s.d Rp1 miliar |  |  |  |  |
| Rp500juta ke bawah |  |  |  |  |

Keterangan: \*) yang diminta secara tunai

1. Alih Daya Pengelolaan Investasi

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No. | Jenis Investasi | Nama Perusahaan Alih Daya | Nilai Investasi | No. Perjanjian | % dari total  Portofolio Investasi |
| 1. |  |  |  |  |  |
| 2. |  |  |  |  |  |
| Dst |  |  |  |  |  |

1. Fungsi Perusahaan yang dialihdayakan kepada pihak lain (*outsourcing*)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No | Fungsi yang dialihdayakan | Nama Pihak lain | Izin Usaha | Jangka waktu kontrak |
| 1. |  |  |  |  |
| 2. |  |  |  |  |
| Dst. |  |  |  |  |

1. Pengungkapan hal-hal penting lainnya

| No. | Uraian | Ceklis \*) | | Jika Ya, Jelaskan |
| --- | --- | --- | --- | --- |
| Ya | Tidak |
| 1. | Pengunduran diri atau pemberhentian auditor eksternal |  |  |  |
| 2. | Transaksi material dengan pihak terkait\*\* |  |  |  |
| 3. | Klaim material yang diajukan oleh dan/atau terhadap Perusahaan Perasuransian |  |  |  |
| 4. | Benturan Kepentingan yang sedang berlangsung dan/atau yang mungkin akan terjadi |  |  |  |
| 5. | Informasi material lain mengenai Perusahaan Perasuransian |  |  |  |
| 6. | Perusahaan memiliki fungsi kepatuhan |  |  |  |
| 7. | Perusahaan memiliki auditor internal |  |  |  |
| 8. | Perusahaan memiliki fungsi manajemen risiko |  |  |  |
| 9. | Perusahaan memiliki fungsi/satuan kerja pengelolaan investasi |  |  |  |
| 10. | Perusahaan memiliki unit kerja khusus dan/atau menunjuk pejabat Perusahaan yang bertanggung jawab atas penerapan program APU dan PPT |  |  |  |

\*) pilih salah satu jawaban dengan membubuhkan tanda “√”

\*\*) Pihak Terkait adalah perseorangan atau perusahaan/badan yang mempunyai hubungan pengendalian dengan Perusahaan, baik secara langsung maupun tidak langsung, melalui hubungan kepemilikan, kepengurusan, dan atau keuangan

1. **Penilaian Sendiri (*Self Assessment*) atas Penerapan Tata Kelola Perusahaan Yang Baik**

Pengisian kuesioner Penerapan Tata Kelola Perusahaan Yang Baik Bagi Perusahaan dilakukan oleh Perusahaan yang bersangkutan. Pengisian kuesioner ini dilakukan dengan cara memberikan jawaban atas pertanyaan/pernyataan dalam kuesioner dimaksud.

**Cara Pengisian:**

Secara Umum jawaban atas Pertanyaan/Pernyataan yang dimaksud terdiri dari 5 kriteria sebagai berikut (kecuali untuk jawaban yang membutuhkan kriteria berbeda) :

1. Perusahaan yang bersangkutan TIDAK MEMILIKI kebijakan tertulis mengenai Pertanyaan/Pernyataan yang dimaksud.
2. Perusahaan yang bersangkutan MEMILIKI kebijakan tertulis mengenai Pertanyaan/Pernyataan yang dimaksud, namun kebijakan tersebut BELUM dilaksanakan.
3. Perusahaan yang bersangkutan MEMILIKI kebijakan tertulis mengenai Pertanyaan/Pernyataan yang dimaksud, namun kebijakan tersebut BELUM dilaksanakan secara KONSISTEN.
4. Perusahaan yang bersangkutan MEMILIKI kebijakan tertulis mengenai Pertanyaan/Pernyataan yang dimaksud, kebijakan tersebut DILAKSANAKAN secara KONSISTEN namun BELUM DIUPDATE secara berkala.
5. Perusahaan yang bersangkutan MEMILIKI kebijakan tertulis mengenai Pertanyaan/Pernyataan yang dimaksud dan kebijakan tersebut DILAKSANAKAN secara KONSISTEN serta DIUPDATE secara berkala.

**Penafsiran Hasil**

Suatu penilaian diperlukan untuk menafsirkan angka yang diperoleh dalam menjawab pertanyaan-pertanyaan Kuesioner ini, yang sebagian besar jawabannya adalah terdiri dari 5 (lima) skala mulai dari penilaian terendah (A/ Tidak), sampai dengan penilaian tertinggi (E/ Ya).

Khusus untuk jawaban " A/Tidak" pada kriteria penilaian yang telah dipersyaratkan dalam peraturan perundang-undangan (bersifat wajib), diberikan angka minus.

Untuk kelompok Pertanyaan/Pernyataan yang dilewatkan karena "Tidak ada" dan yang bukan bersifat "tidak *applicable*", dalam penafsiran hasil harus tetap diperhitungkan dengan memberikan score yang sama dengan jawaban " A/Tidak ".

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. **ETIKA BISNIS DAN PEDOMAN PERILAKU** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| * + 1. Perusahaan memiliki Visi, Misi dan Nilai-nilai Perusahaan | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| * + 1. Perusahaan memiliki Kebijakan Etika Bisnis yang antara lain meliputi : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Kebijakan umum yang mengarah kepada peraturan perundang-undangan dan kode etik yang berlaku | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kebijakan bagi organ perusahaan | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kebijakan bagi pegawai | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kebijakan bagi pemegang polis | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kebijakan bagi mitra usaha | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kebijakan bagi sesama perusahaan asuransi dan perusahaan reasuransi | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| * + 1. Perusahaan memiliki Pedoman Perilaku yang merupakan penjabaran Nilai-nilai Perusahaan dan Etika Bisnis | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| * + 1. Pedoman Perilaku mencakup panduan tentang : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Benturan kepentingan | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Pemberian hadiah dan donasi | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kepatuhan terhadap peraturan | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kerahasiaan informasi | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Pelaporan atas pelanggaran dan perlindungan bagi pelapor | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| * + 1. Dalam menjalankan tugasnya, anggota Dewan Komisaris, Direksi dan pegawai perusahaan: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Membuat pernyataan "tidak memiliki benturan kepentingan" terhadap setiap keputusan yang diambil oleh pihak yang berwenang mengambil keputusan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Membuat pernyataan setiap tahun mengenai pelaksanaan pedoman perilaku yang ditetapkan perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Membuat pernyataan setiap tahunnya untuk tidak menerima dan atau memberikan sesuatu yang dapat mempengaruhi pengambilan keputusan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * + 1. Perusahaan melakukan pencatatan atas harta, utang dan modal sendiri (ekuitas) secara benar dengan prinsip akuntansi yang berlaku umum maupun prinsip akuntansi yang berlaku khusus bagi perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * + 1. Mempunyai sistem pengaduan tentang pelanggaran terhadap pedoman perilaku, peraturan Perusahaan, dan ketentuan peraturan perundang-undangan serta hal-hal yang berkaitan dengan Pemegang Polis yang menjamin perlindungan bagi Pelapor. | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. **ORGAN PERUSAHAAN** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. **Rapat Umum Pemegang Saham (RUPS)** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Setiap Pemegang Saham berhak memperoleh informasi yang akurat mengenai prosedur yang harus dipenuhi berkenaan dengan penyelenggaraan RUPS | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kebijakan Perusahaan tentang penjelasan lengkap dan informasi yang akurat mengenai prosedur RUPS sesuai dengan ketentuan peraturan perundang-undangan yang berlaku | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | | **C** | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Setiap Pemegang Saham berhak memperoleh penjelasan lengkap mengenai prosedur yang harus dipenuhi berkenaan dengan penyelenggaraan RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Penjelasan lengkap dan informasi tersebut meliputi hal-hal berikut ini: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Panggilan RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Informasi mengenai setiap mata acara dalam agenda RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Tersedianya informasi di kantor pusat Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Komitmen diselenggarakannya RUPS secara transparan. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Pemberitahuan kepada setiap pemegang saham mengenai hasil RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Dalam pengambilan keputusan RUPS : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Anggota Dewan Komisaris dan Direksi yang diangkat telah lulus *Fit and Proper Test* bagi Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Mempertimbangkan pendapat Komite Nominasi dan Remunerasi atau fungsi yang menangani Nominasi dan Remunerasi dalam pengangkatan Dewan Komisaris dan Direksi | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 1. Mempertimbangkan kualitas laporan yang berhubungan dengan GCG dalam mengambil keputusan menerima atau menolak laporan | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 1. Melakukan penetapan auditor eksternal | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Keputusan yang diambil memperhatikan kepentingan wajar dari para pemangku kepentingan | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Memperhatikan kondisi keuangan Perusahaan dalam hal pemberian bonus, tantiem, dan dividen | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. **Dewan Komisaris dan Direksi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Dewan Komisaris dan Direksi secara bersama-sama sesuai dengan fungsinya masing-masing telah melaksanakan hal-hal di bawah ini: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Pengendalian internal | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Manajemen risiko. | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Imbal hasil (*return*) yang wajar bagi pemegang saham. | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kebijakan yang terkait kepentingan *stakeholder* | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Suksesi kepemimpinan dan kontinuitas manajemen di semua lini organisasi. | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Implementasi GCG. | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Dewan Komisaris dan Direksi bersama-sama menyepakati hal-hal tersebut di bawah ini: | | | | | | | | |  |  | | | | | | | | | | | | | |  | | | | | | |  | | |  | | | | | | | | | |
| 1. Sasaran usaha Perusahaan | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Rencana jangka panjang perusahaan | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Rencana kerja dan anggaran tahunan perusahaan | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kebijakan dalam memenuhi ketentuan perundang-undangan dan anggaran dasar Perusahaan | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kebijakan dalam menghindari segala bentuk benturan kepentingan (*conflict of interest*). | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kebijakan dan metode penilaian Perusahaan | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Kebijakan dan metode penilaian unit-unit dalam perusahaan | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. Struktur organisasi pada tingkat eksekutif | | | | | | | | | **A** | **B** | | | | | | | | | | | | | | **C** | | | | | | | **D** | | | **E** | | | | | | | | | |
| 1. **Dewan Komisaris** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. **Komposisi, Pengangkatan dan Pemberhentian Dewan Komisaris** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Jumlah anggota Dewan Komisaris telah disesuaikan dengan kompleksitas Perusahaan namun tetap memperhatikan efektivitas pengambilan keputusan. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Dalam komposisi Dewan Komisaris termasuk komisaris yang tidak berasal dari pihak terafiliasi yang dikenal sebagai Komisaris Independen | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Pengangkatan Komisaris Independen sesuai ketentuan yang berlaku | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Dewan Komisaris terdiri dari anggota-anggota yang   secara keseluruhan memiliki kompetensi seperti: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. bidang asuransi | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. bidang keuangan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. bidang manajemen. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Mempunyai Komisaris Utusan, selain Komisaris Independen | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Anggota Dewan Komisaris diangkat dan diberhentikan oleh RUPS sesuai proses yang transparan berdasarkan alasan yang wajar dan diberi kesempatan membela diri | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Tidak merangkap sebagai anggota Direksi atau anggota Dewan Komisaris pada Perusahaan Asuransi Syariah, Perusahaan Reasuransi Syariah, dan Perusahaan Asuransi atau Perusahaan Reasuransi yang menyelenggarakan sebagian usahanya berdasarkan Prinsip Syariah yang sama | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Tidak merangkap jabatan lebih dari 4 (empat) Lembaga Jasa Keuangan lainnya | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Dewan Komisaris tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau anggota Dewan Pengawas Syariah pada Perusahaan Perasuransian yang memiliki bidang usaha yang sama | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. **Kemampuan dan Integritas Dewan Komisaris** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Memenuhi persyaratan *Fit and Proper Test* | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Mematuhi dan memahami Anggaran Dasar Perusahaan | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 1. Mematuhi dan melaksanakan GCG | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 1. Tidak memanfaatkan Perusahaan untuk kepentingan pribadi, keluarga, kelompok usahanya, atau pihak lain yang dapat merugikan perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. **Fungsi Pengawasan Dewan Komisaris** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| * 1. Dewan Komisaris mengawasi kepengurusan Perusahaan oleh Direksi | | | | **A** | | | | | | **B** | | | | | | | | | **C** | | | | | | | | **D** | | | | **E** | | | | | | | |
| * 1. Dewan Komisaris tidak ikut serta dalam pengambilan keputusan operasional | | | | **A** | | | | | | **B** | | | | | | | | | **C** | | | | | | | | **D** | | | | **E** | | | | | | | |
| * 1. Dewan Komisaris dapat mengenakan sanksi pada Direksi dalam bentuk pemberhentian sementara, dengan ketentuan harus ditindaklanjuti dengan pelaksanaan RUPS | | | | **A** | | | | | | **B** | | | | | | | | | **C** | | | | | | | | **D** | | | | **E** | | | | | | | |
| * 1. Dewan Komisaris memperoleh informasi tentang Perusahaan secara lengkap dan tepat waktu | | | | **A** | | | | | | **B** | | | | | | | | | **C** | | | | | | | | **D** | | | | **E** | | | | | | | |
| * 1. Dewan Komisaris memiliki Tata Tertib dan Pedoman Kerja (*charter*) | | | | **A** | | | | | | **B** | | | | | | | | | **C** | | | | | | | | **D** | | | | **E** | | | | | | | |
| * 1. Dalam melaksanakan tugasnya, Dewan Komisaris membentuk Komite Audit dan komite-komite lainnya | | | | **A** | | | | | | **B** | | | | | | | | | **C** | | | | | | | | **D** | | | | **E** | | | | | | | |
| * 1. Dewan Komisaris melaporkan tanggung jawab pengawasannya dan mendapatkan *acquid et decharge* dari RUPS | | | | **A** | | | | | | **B** | | | | | | | | | **C** | | | | | | | | **D** | | | | **E** | | | | | | | |
| * 1. Dewan Komisaris mengadakan rapat secara berkala | | | | **Tidak** | | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | |
| * 1. Setiap rapat Dewan Komisaris dibuat risalah rapat | | | | **Tidak** | | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | |
| * 1. Risalah rapat mencantumkan pendapat yang berbeda (*dissenting opinion*) dengan keputusan yang diambil dalam rapat | | | | **A** | | | | | | **B** | | | | | | | | | **C** | | | | | | | | **D** | | | | **E** | | | | | | | |
| * 1. Setiap anggota Dewan Komisaris baik yang menghadiri rapat atau tidak berhak menerima risalah rapat Dewan Komisaris | | | | **Tidak** | | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | |
| 1. **Komite-Komite Dewan Komisaris (dijawab jika ada)** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **4.1. Komite Audit** | | | | | | | | | **Tidak Ada** | | | | | | | | | | | | **lanjutkan ke 4.1.8.** | | | | | | | | | | | | | | | | | | | | | | |
| Komite Audit bertugas sebagai fasilitator bagi Dewan Komisaris untuk memastikan hal-hal berikut ini: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.1.1. Struktur pengendalian internal Perusahaan dilaksanakan dengan baik | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.1.2. Audit internal dilaksanakan sesuai dengan standar auditing yang berlaku | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.1.3. Tindak lanjut temuan hasil audit internal dilaksanakan oleh manajemen. | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.1.4. Pelaksanaan audit eksternal telah dilaksanakan sesuai dengan standar auditing yang berlaku | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.1.5. Tindak lanjut temuan hasil audit eksternal dilaksanakan oleh manajemen. | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.1.6. Meningkatnya kualitas keterbukaan dan pelaporan keuangan | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.1.7. Anggota Komite Audit terdiri dari : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| a. seorang Komisaris Independen sebagai Ketua atau Pihak Independen bagi Perusahaan Reasuransi atau Perusahaan Reasuransi Syariah yang tidak memiliki Komisaris Independen | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| b. anggota Dewan Komisaris | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| c. pihak luar yang independen yang memiliki keahlian, pengalaman, serta kualitas lain yang diperlukan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| **4.2. Komite Pemantau Risiko** | | | | | | | | | **Tidak Ada** | | | | | | | | | | | | **lanjutkan ke 4.2.4.** | | | | | | | | | | | | | | | | | | | | | | |
| Komite Pemantaubertugas sebagai fasilitator bagi Dewan Komisaris untuk hal-hal berikut ini: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.2.1. Menilai kualitas kebijakan manajemen risiko | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.2.2. Menilai efektivitas manajemen risiko yang diterapkan Perusahaan, termasuk menilai toleransi risiko yang diambil oleh Direksi. | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.2.3. Anggota Komite PemantauRisiko terdiri dari: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| a. 1 (satu) orang ketua yang merangkap sebagai anggota yang merupakan Komisaris Independen; | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| b. 1 (satu) orang anggota yang memiliki keahlian di bidang manajemen risiko dan/atau aktuaria; dan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| c. 1 (satu) orang anggota yang memiliki keahlian di bidang keuangan, ekonomi, dan/atau perasuransian | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| **4.3. Komite Nominasi dan Remunerasi** | | | | | | | | | **Tidak Ada** | | | | | | | | | | | | **lanjutkan ke 4.3.11.** | | | | | | | | | | | | | | | | | | | | | | |
| Komite Nominasi dan remunerasi bertugas sebagai fasilitator bagi Dewan Komisaris untuk hal-hal berikut ini: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.3.1. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem dan prosedur nominasi bagi Dewan Komisaris | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.3.2. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem dan prosedur nominasi bagi Direksi | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.3.3. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem dan prosedur nominasi bagi pejabat senior Perusahaan. | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.3.4. Membantu Dewan Komisaris dan atau pemegang saham dalam memilih komisaris sehingga memenuhi persyaratan kemampuan dan kepatutan | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.3.5. Membantu Dewan Komisaris dan atau pemegang saham dalam memilih anggota direksi sehingga memenuhi persyaratan kemampuan dan kepatutan | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.3.6. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem penilaian kinerja Komisaris | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.3.7. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem penilaian kinerja Direksi | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.3.8. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem remunerasi bagi Dewan Komisaris | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.3.9. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem remunerasi bagi Direksi | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.3.10. Anggota Komite Nominasi dan Remunerasi terdiri dari: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| a. (satu) orang ketua yang merangkap sebagai anggota yang merupakan anggota Dewan Komisaris | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| b. 1 (satu) orang anggota dari Komisaris Independen atau Pihak Independen yang memiliki keahlian di bidang sumber daya manusia; dan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| c. 1 (satu) orang anggota dari Pejabat Eksekutif Perusahaan yang membawahkan bidang sumber daya manusia atau 1 (satu) orang perwakilan pegawai. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.3.11. Bagi Perusahaan yang tidak memiliki Komite Nominasi dan remunerasi, terdapat anggota Komisaris yang secara khusus bertugas untuk hal-hal sebagai berikut : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| a. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem dan prosedur nominasi bagi Dewan Komisaris | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| b. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem dan prosedur nominasi bagi Direksi | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| c. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem dan prosedur nominasi bagi pejabat senior Perusahaan | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| d. Membantu Dewan Komisaris dan atau pemegang saham dalam memilih komisaris sehingga memenuhi persyaratan kemampuan dan kepatutan | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| e. Membantu Dewan Komisaris dan atau pemegang saham dalam memilih anggota direksi sehingga memenuhi persyaratan kemampuan dan kepatutan | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| f. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem penilaian kinerja Komisaris | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| g. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem penilaian kinerja Direksi. | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| h. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem remunerasi bagi Dewan Komisaris | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| i. Membantu Dewan Komisaris dalam mengusulkan kepada RUPS mengenai sistem remunerasi bagi Direksi | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| **4.4. Komite Kebijakan Tata Kelola** | | | | | | | | | **Tidak Ada** | | | | | | | | | | | | **lanjutkan ke 4.4.4.** | | | | | | | | | | | | | | | | | | | | | | |
| Komite Kebijakan Tata Kelola (yang berdiri sendiri maupun yang tergabung dalam Komite Nominasi dan Remunerasi) bertugas membantu Dewan Komisaris dalam hal-hal berikut: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.4.1. Membantu Dewan Komisaris dalam mengkaji kebijakan *Good Corporate Governance* (GCG) secara menyeluruh yang disusun Direksi | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.4.2. Menilai kesesuaian penerapan GCG di Perusahaan terhadap kebijakan GCG yang disusun Direksi, termasuk yang berkaitan dengan Etika Bisnis dan CSR | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.4.3. Anggota Komite Kebijakan Tata Kelola terdiri dari : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| a. Anggota Dewan Komisaris | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| b. Pihak luar yang independen yang mempunyai keahlian, pengalaman dan kualitas di bidang *corporate governance* | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.4.4. Bagi Perusahaan yang tidak memiliki Komite Kebijakan Tata Kelola, terdapat anggota Komisaris yang secara khusus bertugas untuk hal-hal sebagai berikut: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| a. Mengkaji kebijakan GCG secara menyeluruh yang disusun Direksi | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| b. Menilai kesesuaian penerapan GCG di Perusahaan terhadap kebijakan GCG yang disusun Direksi, termasuk yang berkaitan dengan Etika Bisnis dan CSR | | | | | | | | | **A** | | | | | | **B** | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 1. **Komisaris Independen** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Perusahaan memiliki Komisaris Independen dengan kriteria-kriteria berikut ini : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| * 1. Tidak memiliki hubungan afiliasi dengan Pemegang Saham pengendali Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Tidak memiliki hubungan afiliasi dengan Direktur Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Tidak memiliki hubungan afiliasi dengan Komisaris lainnya | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Tidak pernah menduduki jabatan Eksekutif pada Perusahaan Asuransi dan Perusahaan Asuransi Syariah yang sama dalam jangka waktu 6 (enam) bulan terakhir | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Tidak menduduki jabatan eksekutif di Perusahaan yang mempunyai hubungan bisnis dengan Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Tidak pernah menduduki jabatan Eksekutif pada Perusahaan lain yang terafiliasi dalam jangka waktu 6 (enam) bulan terakhir | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Tidak menjadi partner atau principal di perusahaan konsultan yang memberikan jasa pelayanan profesional pada Perusahaan dan perusahaan lain yang terafiliasi | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Tidak menjadi pemasok signifikan atau menduduki jabatan eksekutif dan komisaris perusahaan pemasok | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Tidak menjadi pelanggan signifikan atau menduduki jabatan eksekutif dan komisaris perusahaan pelanggan signifikan dari Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Tidak menjadi pemasok signifikan perusahaan yang terafiliasi atau menduduki jabatan eksekutif dan komisaris perusahaan pemasok dari Perusahaan yang terafiliasi | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Tidak menjadi pelanggan signifikan perusahaan yang terafiliasi atau menduduki jabatan eksekutif dan Komisaris Perusahaan pelanggan dari Perusahaan yang terafiliasi | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Bebas dari segala kepentingan dan kegiatan bisnis atau hubungan lain dengan perusahaan yang dapat diintepretasikan akan menghalangi atau mengurangi kemampuan Komisaris Independen untuk bertindak dan berpikir independen demi kepentingan Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Memahami Undang-Undang Perseroan Terbatas | | | | | | | | | **A** | | | **B** | | | | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| * 1. Memahami Undang-Undang Perasuransian serta peraturan pelaksanaannya | | | | | | | | | **A** | | | **B** | | | | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| * 1. Tidak bekerja rangkap sebagai Komisaris, Direktur, dan Dewan Pengawas Syariah pada Perusahaan yang memiliki bidang usaha yang sama | | | | | | | | | **A** | | | **B** | | | | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| 1. **Direksi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. **Komposisi Pengangkatan dan Pemberhentian Anggota Direksi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.1. Direksi terdiri dari anggota-anggota yang secara keseluruhan memiliki kompetensi seperti : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.1.1 Bidang Asuransi | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1.1.2 Bidang Keuangan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1.1.3 Bidang Manajemen. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1.2. Domisili Anggota Direksi diatur sedemikian rupa sehingga memungkinkan pengambilan keputusan secara efektif. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1.3. Anggota Direksi diangkat dan diberhentikan oleh RUPS melalui mekanisme yang transparan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. **Persyaratan Anggota Direksi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.1. Anggota Direksi memenuhi ketentuan anggaran dasar | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.2. Anggota Direksi memenuhi persyaratan kemampuan dan kepatutan sesuai peraturan otoritas pembina dan pengawas | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.3. Anggota Direksi memenuhi persyaratan sesuai ketentuan perusahaan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| 2.4. Anggota Direksi harus memahami dan melaksanakan GCG | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| 2.5. Anggota Direksi dilarang memanfaatkan Perusahaan untuk kepentingan pribadi, keluarga, kelompok usaha dan atau pihak lain yang merugikan kepentingan perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.6. Direktur Utama tidak merangkap jabatan sebagai Dewan Komisaris pada lebih dari 1 (satu) Perusahaan Perasuransian dengan bidang usaha yang berbeda | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.7. Direksi selain Direktur Utama tidak merangkap jabatan sebagai Dewan Komisaris pada lebih dari 1 (satu) Perusahaan Perasuransian dengan bidang usaha yang berbeda yang bukan merupakan Perusahaan anak | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.8. Direksi tidak merangkap jabatan pada perusahaan yang bukan Perusahaan Perasuransian | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. **Fungsi Direksi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **3.1. Kepengurusan** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.1.1. | Direksi menyusun visi, misi dan nilai-nilai Perusahaan serta program jangka panjang dan jangka pendek perusahaan | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.1.2. | Direksi mengelola sumber daya yang dimiliki , secara efektif dan efisien, termasuk memastikan dimilikinya sumber daya manusia yang memenuhi kualifikasi tertentu untuk menjalankan fungsinya. | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.1.3. | Direksi memperhatikan kepentingan yang wajar dari pemangku kepentingan | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.1.4. | Direksi membentuk Komite untuk mendukung pelaksanaan tugasnya | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.1.5. | Direksi memiliki dan mematuhi tata tertib dan pedoman kerja (*charter* ) | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| **3.2. Manajemen Risiko** | | | | | | | | |  | |  | | | | | | | | | |  | | | | | | | | | |  | |  | | | | | | | | | | |
| * + 1. Direksi menyusun dan melaksanakan Sistem Manajemen Risiko yang mencakup seluruh aspek kegiatan perusahaan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.2.2. Perusahaan memiliki Komite Kebijakan Risiko dan Satuan Kerja Manajemen Risiko | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| **3.3. Pengendalian Internal** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.3.1.Perusahaan memiliki fungsi pengawasan internal | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.3.2.Bertanggung jawab kepada Direktur Utama atau Direktur yang membawahi tugas pengawasan internal | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.3.3.Menembuskan laporannya kepada Dewan Komisaris/Komite Audit. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.3.4.Kepala Satuan Kerja Auditor Internal diangkat Direksi, berdasarkan kriteria yang jelas | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.3.5.Pengangkatan Kepala Satuan Kerja Auditor Internal mendapatkan persetujuan Dewan Komisaris | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.3.6.Satuan Kerja Auditor Internal bertugas untuk memastikan sistem pengendalian internal berfungsi secara efektif dan efisien | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.3.7.Melakukan evaluasi terhadap pelaksanaan program Perusahaan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.3.8.Memastikan Sistem Pengendalian Internal berfungsi secara efektif dan efisien | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.3.9.Memberikan saran dalam upaya memperbaiki efektivitas proses pengendalian risiko | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.3.10.Melakukan evaluasi kepatuhan terhadap peraturan perundangan, pelaksanaan GCG dan peraturan Perusahaan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.3.11.Memfasilitasi kelancaran pelaksanaan audit oleh Auditor Eksternal. | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| **3.4. Komunikasi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.4.1.Perusahaan memiliki Sekretaris Perusahaan yang melaksanakan komunikasi antara Perusahaan dengan *stakeholders* | | | | | | | | | **Tidak Ada**  **lanjutkan**  **ke 3.4.2** | | | | | | | | | | | | | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.4.2.Dalam hal kompleksitas Perusahaan belum mengharuskan diangkatnya Sekretaris Perusahaan, maka fungsi komunikasi dijabat oleh salah seorang anggota Direksi | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.4.3.Sekretaris Perusahaan harus mampu : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Memastikan Perusahaan telah memenuhi ketentuan penyampaian informasi sesuai peraturan perundang-undangan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 1. Memberikan pelayanan kepada para pemangku kepentingan atas setiap informasi relevan yang dibutuhkan. | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.4.4.Laporan Pelaksanaan tugas Sekretaris Perusahaan disampaikan kepada Direksi dan Dewan Komisaris | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.4.5.Sekretaris Perusahaan melaksanakan fungsi untuk menjamin kepatuhan pada peraturan perundangan dalam hal Perusahaan tidak memiliki satuan kerja kepatuhan (*compliance committee* ) tersendiri. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| **3.5. Aktuaria** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.5.1.Perusahaan memiliki Aktuaris yang memenuhi prinsip-  prinsip sebagai berikut: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Aktuaris yang ditunjuk memiliki kualifikasi dan standar sesuai yang ditetapkan yang dibuktikan dengan adanya pengakuan dari Lembaga Profesi Aktuaris. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Aktuaris Perusahaan memenuhi kualifikasi sesuai dengan ketentuan perundangan yang berlaku. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Aktuaris yang ditunjuk dalam melaksanakan tugasnya berpedoman pada standar praktik dan kode etik profesi yang berlaku. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.5.2. Perusahaan harus menunjuk perusahaan konsultan aktuaria untuk melakukan evaluasi kewajiban Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| **3.6. Investasi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.6.1.Investasi dilakukan dengan prinsip kehati-hatian dengan hasil yang optimal, mudah dicairkan dan aman bagi Perusahaan. | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | | | | | | | | | |
| 3.6.2.Perusahaan memiliki Komite Investasi untuk membantu Direksi | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.6.3.Komite Investasi menjalankan tugas secara obyektif berdasarkan arahan Direksi | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.6.4.Komite Investasi membantu Direksi dalam menilai dan menetapkan strategi investasi yang direncanakan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.6.5.Komite Investasi membantu Direksi dalam menjaga likuiditas yang cukup untuk memenuhi kewajiban | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.6.6. Perusahaan memiliki fungsi pengelolaan Investasi | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| **3.7. Pemasaran** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.7.1.Perusahaan memiliki Program Promosi (*media plan*) yang intinya mengungkapkan informasi yang jelas dan relevan, tidak menyesatkan serta mematuhi kode etik dan peraturan perundangan yang berlaku | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.7.2.Perusahaan menerbitkan brosur yang memuat penjelasan lengkap dan jelas tentang produk yang dijual ke masyarakat luas | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.7.3.Perusahaan memiliki agen dan sistem keagenan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.7.4.Perusahaan memilki kontrak keagenan yang baku | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.7.5.Perusahaan memastikan bahwa seluruh agen wajib memiliki sertifikasi keagenan dan pelatihan seperti yang dipersyaratkan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.7.6.Perusahaan memilki dan menerapkan Kode Etik Keagenan dalam pemasaran produknya | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.7.7.Perusahaan memiliki kerjasama dengan broker asuransi | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.7.8.Perusahaan telah memanfaatkan media elektronik untuk melaksanakan kegiatan pemasaran. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| **3.8. Teknologi Informasi (TI)** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.8.1.Perusahaan memiliki sistem komputerisasi administrasi secara terpadu | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.8.2.Perusahaan memilki sistem komputerisasi untuk menghitung besarnya akumulasi risiko dan cadangan teknis. | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.8.3.Perusahaan memiliki unit khusus untuk menangani TI yang berdiri sendiri dibawah supervisi seorang Direktur | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.8.4.Perusahaan memiliki *Standard Operating Procedures* untuk bagian TI | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.8.5.Perusahaan melakukan audit TI secara berkala | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.8.6.Perusahaan memiliki pengaturan tanggung jawab yang jelas atas penggunaan Teknologi Informasi. | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| **3.9. Tanggung Jawab Sosial** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.9.1.Perusahaan mempunyai program tanggung jawab sosial secara berkelanjutan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.9.2.Laporan pelaksanaan tanggung jawab sosial disampaikan Direksi dalam Laporan Tahunan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. **Pertanggungjawaban Direksi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.1.Direksi menyusun laporan pertanggungjawaban pengelolaan Perusahaan dalam bentuk Laporan Tahunan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.2.Kriteria Laporan Tahunan antara lain : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.2.1.Memuat paling sedikit: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Laporan keuangan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Laporan kegiatan Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Laporan pelaksanaan GCG | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.2.2.Mendapat persetujuan RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.2.3.Khusus laporan keuangan harus mendapat pengesahan RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.2.4.Harus tersedia sebelum RUPS dilaksanakan sesuai ketentuan yang berlaku sehingga Pemegang Saham dapat melakukan penilaian. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.3.Rapat Direksi | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.3.1.Direksi mengadakan rapat secara berkala | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.3.2.Direksi menetapkan tata tertib rapat | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.3.3.Setiap rapat Direksi dibuat risalah rapat | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.3.4.Risalah rapat mencantumkan pendapat yang berbeda (*dissenting opinion*) dengan keputusan yang diambil dalam rapat (bila ada) | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.3.5.Setiap anggota Direksi baik yang menghadiri rapat atau tidak berhak menerima Risalah Rapat Direksi | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| **III. PEMEGANG SAHAM** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. **Persyaratan Pemegang Saham** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.1. Pemegang Saham pengendali setiap saat wajib memenuhi persyaratan kemampuan dan kepatutan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1.2. Penilaian kemampuan dan kepatutan dilakukan setiap saat apabila Pemegang Saham pengendali tersebut patut diduga tidak lagi memenuhi ketentuan persyaratan kemampuan dan kepatutan berdasarkan hasil analisis, hasil pemeriksaan, dan atau pengaduan | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1.3 Pemegang Saham Pengendali tidak menjadi Pemegang Saham Pengendali pada 1 (satu) Perusahaan lain yang merupakan Perusahaan Asuransi atau Perusahaan Reasuransi yang memiliki bidang usaha yang sama | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. **Hak dan Tanggung Jawab Pemegang Saham** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.1. Perusahaan menjamin hak-hak Pemegang Saham, sehingga Pemegang Saham dapat menggunakannya berdasarkan prosedur yang benar | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Apakah hak-hak Pemegang Saham yang dijamin oleh   Perusahaan meliputi namun tidak terbatas kepada hal-hal  berikut ini: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| * 1. Hak untuk hadir dalam RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Hak untuk memberikan suara dalam suatu RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Hak untuk memperoleh informasi material secara tepat waktu | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Hak untuk memperoleh informasi material secara teratur | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| * 1. Hak untuk menerima sebagian dari laba yang diperuntukkan bagi Pemegang Saham, sebanding dengan jumlah saham yang dimilikinya | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. **Kewajiban Pemegang Saham** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.1.Pemegang Saham mematuhi ketentuan Anggaran Dasar dan peraturan perundang-undangan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.2.Pemegang Saham tidak melakukan kegiatan pengawasan Perusahaan yang dilakukan oleh Dewan Komisaris | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.3.Pemegang Saham tidak melakukan kegiatan kepengurusan Perusahaan yang dilakukan oleh Direksi | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.4.Pemegang Saham diwajibkan untuk tidak memanfaatkan Perusahaan untuk kepentingan pribadi dengan semangat dan cara yang bertentangan dengan peraturan perundang-undangan dan praktik-praktik yang sehat di industri perasuransian | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.5.Pemegang Saham diwajibkan untuk tidak memanfaatkan Perusahaan untuk kepentingan keluarga dengan semangat dan cara yang bertentangan dengan peraturan perundang-undangan dan praktik-praktik yang sehat semangat dan cara yang bertentangan dengan peraturan perundang-undangan dan praktik-praktik yang sehat | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.6.Pemegang Saham diwajibkan untuk tidak memanfaatkan Perusahaan untuk kepentingan Perusahaan dengan semangat dan cara yang bertentangan dengan peraturan perundang-undangan dan praktik-praktik yang sehat | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.7.Pemegang Saham diwajibkan untuk tidak memanfaatkan Perusahaan untuk kepentingan kelompok usahanya dengan semangat dan cara yang bertentangan dengan peraturan perundang-undangan dan praktik-praktik yang sehat | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 3.8.Pemegang Saham melakukan evaluasi kinerja Dewan Komisaris melalui mekanisme RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.9.Pemegang Saham melakukan evaluasi kinerja Direksi melalui mekanisme RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. **Tanggung Jawab Perusahaan terhadap Hak dan Kewajiban Pemegang Saham** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.1.Perusahaan melindungi hak pemegang saham sesuai dengan anggaran dasar dan peraturan perundangan lainnya | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.2.Perusahaan menyelenggarakan daftar pemegang saham sesuai anggaran dasar Perusahaan dan ketentuan peraturan perundang-undangan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.3.Perusahaan menyediakan informasi mengenai Perusahaan secara tepat waktu, benar dan teratur bagi pemegang saham, kecuali hal-hal yang bersifat rahasia | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.4.Perusahan tidak memihak pemegang saham tertentu dengan memberikan informasi yang tidak diungkapkan ke pemegang saham lainnya | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| 4.5.Perusahaan memberikan penjelasan lengkap dan informasi yang akurat mengenai penyelenggaraan RUPS | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | **E** | | | | | | | | | | |
| **IV.PEMANGKU KEPENTINGAN** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **A.Pemegang Polis** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Perusahaan harus memenuhi dan melaksanakan : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.1.Kewajiban sesuai yang diperjanjikan dengan pemegang polis. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1.2.Perlindungan kepentingan pemegang polis. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1.3.Perlindungan kerahasiaan pemegang polis. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1.4.Evaluasi kebutuhan pemegang polis. | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1.5.Pengungkapan informasi yang material dan relevan bagi pemegang polis. | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1.6.Pelayanan terhadap pemegang polis berdasarkan prinsip *utmost good faith* dengan integritas dan kompetensi yang tinggi | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1.7.Penunjukan *adjuster* bersama-sama pemegang polis bila diperlukan. | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1. Perusahaan memastikan bahwa pemegang polis | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.1.Menyampaikan informasi kepada Perusahaan secara jujur terkait data tertanggung dan obyek risiko | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.2.Membayar premi tepat waktu | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.3.Melaporkan klaim ke Perusahaan sesuai prosedur | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.4.Memberi kesempatan untuk melakukan survey dan bekerjasama dengan *adjuster* | | | | | | | | | **Tidak** | | | | | | | | | | | |  | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| **B.Pegawai** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Pegawai harus memenuhi dan melaksanakan : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.1.Penerimaan pegawai atas dasar kemampuan bekerja dan kriteria yang terkait sifat pekerjaan secara taat azas | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1.2.Hal-hal berikut secara obyektif tanpa membedakan SARA, jenis kelamin dan kondisi fisik seseorang : | | | | | | | | |  | |  | | | | | | | | | |  | | | | | | | | | |  | | | |  | | | | | | | | |
| 1.2.1.Pola penetapan remunerasi | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1.2.2.Mengikutsertakan dalam pelatihan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1.2.3.Penetapan jenjang karir | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1.2.4.Penetapan persyaratan kerja | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1.3.Mempunyai peraturan tertulis yang mengatur pola rekrutmen serta hak dan kewajiban pegawai | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1.4.Menyediakan lingkungan kerja yang kondusif, termasuk kesehatan dan keselamatan kerja | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1.5.Menyediakan sarana komunikasi untuk penyampaian informasi bagi pegawai | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1.6.Memberikan peluang kepada pegawai untuk membentuk Serikat Pekerja dengan tetap memperhatikan peraturan perundangan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1. Perusahaan harus memenuhi dan melaksanakan : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.1Kewajiban sebagaimana diatur jelas dalam peraturan Perusahaan dan atau Perjanjian Kerja Bersama | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 2.2.Larangan untuk tidak menggunakan nama, fasilitas, atau hubungan baik Perusahaan dengan pihak eksternal untuk kepentingan pribadi | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 2.3.Hak untuk menyampaikan pendapat dan usul mengenai lingkungan kerja dan kesejahteraan pegawai | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 2.4.Pelaporan pelanggaran atas Etika Bisnis dan Pedoman Perilaku serta peraturan perundangan yang terkait dengan Perusahaan dengan hak mendapat perlindungan sebagai pelapor | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| **C. Perusahaan Asuransi dan Perusahaan Reasuransi Lain** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Perusahaan asuransi dan perusahaan reasuransi melakukan persaingan usaha secara sehat | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1. Dalam hal terjadi hubungan bisnis, para pihak harus   memenuhi hak dan kewajiban masing-masing yang meliputi  namun tidak terbatas pada : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.1. Ada perjanjian tertulis antara kedua belah pihak | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 2.2.Pengungkapan dan penyampaian informasi dan data yang relevan dan akurat | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 2.3.Pelaksanaan komitmen dalam memenuhi kewajiban masing-masing pihak sesuai perjanjian dan peraturan perundangan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1. Perusahaan memiliki *coverage* otomatis dari perusahaan reasuransi | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1. Perusahaan memiliki retensi sendiri untuk setiap penutupan risiko yang besarnya didasarkan atas modal sendiri (ekuitas) dan profil risiko yang bersangkutan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| 1. Setiap penutupan reasuransi yang bersifat otomatis (*treaty*) didasarkan pada perjanjian yang disepakati oleh perusahaan dan perusahaan reasuransi yang bersangkutan | | | | | | | | | **A** | | **B** | | | | | | | | | | **C** | | | | | | | | | | **D** | | | | **E** | | | | | | | | |
| **D.Perusahaan Penunjang** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. **Hubungan dengan Pialang Asuransi dan Pialang Reasuransi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dalam hubungan dengan pialang asuransi dan pialang reasuransi, Perusahaan berpedoman pada hal-hal sebagai berikut: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.1.Perusahaan melaksanakan akseptasi sesuai dengan prinsip kehati-hatian (*prudent*) dan menyelesaikan klaim sesuai perjanjian | | | | **A** | | | | | | | | **B** | | | | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| 1.2. Perusahaan memastikan bahwa pialang: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.2.1.memiliki izin usaha dari otoritas dan kompetensi yang dibuktikan dengan adanya pengakuan dari lembaga profesi pialang | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 1.2.2.menyampaikan semua informasi yang relevan kepada Perusahaan secara benar, jujur, dan lengkap | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 1.2.3.melaksanakan hak dan kewajiban sesuai kesepakatan, perjanjian dan ketentuan peraturan perundang-undangan | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 1. **Hubungan dengan Penilai Kerugian Asuransi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dalam berhubungan dengan penilai kerugian asuransi (*adjuster*), Perusahaan berpedoman pada hak-hak sebagai berikut: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.1.Perusahaan harus mengungkapkan informasi tentang kondisi polis dan memberikan data secara lengkap dan akurat berkaitan dengan terjadinya suatu klaim | | | | **A** | | | | | | | | | **B** | | | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| 2.2.Perusahaan memastikan bahwa penilai kerugian: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.2.1.Mengetahui dan memahami persyaratan polis yang diperjanjikan antara Perusahaan dengan pemegang polis | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 2.2.2.Menggunakan persyaratan dan kondisi polis sebagai dasar untuk menentukan dijamin atau tidaknya kerugian yang terjadi | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 2.2.3.Mengambil kesimpulan atas pemeriksaaan dan penelitian secara kompeten dan independen mewakili kepentingan Perusahaan dan pemegang polis | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 2.2.4.Mengungkapkan semua informasi yang penting mengenai terjadinya kerugian dan penyebabnya, sesuai fakta yang diketahui secara wajar tanpa berpihak ke kedua belah pihak | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 2.2.5.Melaksanakan hak dan kewajiban sesuai kesepakatan, perjanjian, dan ketentuan peraturan perundang-undangan | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 1. **Hubungan dengan Konsultan Aktuaria** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dalam berhubungan dengan konsultan aktuaria, Perusahaan berpedoman pada hal-hal sebagai berikut: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.1. Perusahaan mengungkapkan data dan informasi yang akurat sebagaimana diperlukan oleh konsultan aktuaria dalam melaksanakan tugasnya serta melaksanakan kewajiban sesuai kesepakatan | | | | **A** | | | | | | | | | | **B** | | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| 3.2. Perusahaan memastikan konsultan aktuaria yang ditunjuk: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.2.1. Memiliki integritas dan reputasi yang baik dan diakui lembaga yang berwenang | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 3.2.2. Independen terhadap Perusahaan dan bebas dari kepentingan pemegang saham | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 3.2.3. Membuat laporan dan rekomendasi kepada Direksi berdasarkan standar praktek dan kode etik profesi yang berlaku | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 3.2.4. Melaksanakan hak dan kewajiban sesuai kesepakatan | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | **Ya** | | | | | | | | | | | | | | | | |
| 1. **Hubungan dengan Agen Asuransi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dalam berhubungan dengan agen asuransi, Perusahaan berpedoman pada hal-hal sebagai berikut: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.1. Perusahaan melaksanakan kewajiban sesuai dengan perjanjian keagenan | | | | **A** | | | | | | | | | | | **B** | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| 4.2. Mencantumkan kode etik yang ditetapkan oleh asosiasi asuransi yang bersangkutan dalam perjanjian keagenan berikut sangsi yang dikenakan terhadap setiap pelanggaran | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | | | |
| 4.3. Memastikan bahwa agen yang ditunjuk: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.3.1.Kompeten dalam mewakili Perusahaan dalam menjual produk dan memberikan pelayanan asuransi yang dibuktikan dari adanya sertifikat dari lembaga yang berwenang | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | | | |
| 4.3.2.Menerima pendidikan dan pelatihan yang berkesinambungan dari Perusahaan agar dapat mempertahankan dan meningkatkan kompetensinya | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | | | |
| 4.3.3.Menandatangani, melaksanakan dan mematuhi perjanjian keagenan dengan Perusahaan | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | | | |
| 4.3.4.Melaksanakan pembayaran premi pemegang polis kepada Perusahaan sesuai perjanjian | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | | | |
| 4.3.5.Melaksanakan hak dan kewajiban sesuai perjanjian | | | | **Tidak** | | | | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | | | |
| 4.4. Perusahaan menyediakan alat bantu pengawasan, meliputi namun tidak terbatas pada: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.4.1. Mewajibkan semua Agen untuk menandatangani surat pernyataan bahwa mereka telah membaca dan memahami kode etik yang berlaku. | | | | **A** | | | | | | | | | | | **B** | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| 4.4.2. Membentuk sales *compliance* *department* yang terkait dengan penjualan produk, langsung di bawah pengawasan salah seorang Direktur | | | | **A** | | | | | | | | | | | **B** | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| 4.4.3. Mewajibkan sales *compliance department* memberikan laporan secara berkala kepada Direksi | | | | **A** | | | | | | | | | | | **B** | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| 4.4.4 Direksi wajib melaporkan kepada asosiasi terkait setiap pelanggaran kode etik yang terjadi | | | | **A** | | | | | | | | | | | **B** | | | | | | **C** | | | | | | **D** | | | | | | | | | | | | **E** | | | | |
| 1. **Mitra Bisnis** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mitra Bisnis adalah pemasok, distributor, kreditor, debitur, dan pihak lain yang melakukan transaksi usaha dengan perusahaan. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dalam hubungan dengan mitra bisnis, Perusahaan berpedoman pada hal-hal sebagai berikut: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.1. Memiliki peraturan yang dapat menjamin dilaksanakannya hak dan kewajiban mitra bisnis sesuai dengan perjanjian dan ketentuan peraturan perundang-undangan | | | | | | **A** | | | | | | | | | | **B** | | | | | **C** | | | | | | | | **D** | | | | | | | | | | **E** | | | | |
| 5.2. Memastikan bahwa Perusahaan dan mitra bisnis: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.2.1. Saling memperoleh informasi yang relevan sesuai hubungan bisnis yang dilakukan, sehingga masing-masing pihak dapat membuat keputusan atas dasar pertimbangan yang adil dan wajar | | | | | | **Tidak** | | | | | | | | | | | | | | |  | | | | | | | **Ya** | | | | | | | | | | | | | | |
| 5.2.2. Saling merahasiakan informasi dan melindungi kepentingan masing-masing pihak, kecuali dipersyaratkan lain oleh ketentuan peraturan perundang-undangan | | | | | | **Tidak** | | | | | | | | | | | | | | |  | | | | | | | **Ya** | | | | | | | | | | | | | | |
| 5.2.3. Saling melaksanakan hubungan kerja sesuai nilai-nilai etika dan ketentuan peraturan perundang-undangan | | | | | | **Tidak** | | | | | | | | | | | | | | |  | | | | | | | **Ya** | | | | | | | | | | | | | | |
| 1. **Masyarakat** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dalam berhubungan dengan masyarakat, Perusahaan berpedoman pada hal-hal sebagai berikut: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.1. Memiliki peraturan yang dapat menjamin terjaganya keselarasan hubungan antara Perusahaan dengan masyarakat, termasuk program kemitraan dan bina lingkungan | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | **D** | | | | | | | | | | **E** | | | | |
| 6.2. Perusahaan bertanggung jawab atas dampak negatif yang ditimbulkan kegiatan Perusahaan terhadap masyarakat | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | **D** | | | | | | | | | | **E** | | | | |
| **V.PRAKTIK-PRAKTIK USAHA YANG SEHAT** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **A.*Underwriting*** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Perusahaan memiliki kebijakan *underwriting* yang dituangkan secara rinci dalam Pedoman *Underwriting* | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Pedoman *Underwriting* memuat kebijakan teknis akseptasi, batasan kewenangan untuk setiap *underwriter*, *pricing* serta kapasitas pertanggungan asuransi | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Dalam melakukan *underwriting* yang prudent, Perusahaan: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.1. Menerapkan prinsip-prinsip dasar asuransi | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | **D** | | | | | | | | | | **E** | | | | |
| 3.2. Memperhatikan faktor-faktor yang mendukung proses pelaksanaannya, seperti: survey risiko, penentuan tarif premi dan penentuan nilai pertanggungan. | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | **D** | | | | | | | | | | **E** | | | | |
| 3.3. Mematuhi peraturan perundang-undangan | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Perlindungan (*coverage*) yang diberikan oleh Perusahaan harus jelas dan mudah dipahami untuk mencegah terjadinya dispute di kemudian hari serta memberi manfaat sebagaimana yang dibutuhkan oleh pemegang polis. | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | **D** | | | | | | | | | | **E** | | | | |
| **B.Klaim** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Perusahaan menginformasikan kepada pemegang polis tentang tata cara penyelessaian klaim asuransi | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Memastikan Perusahaan mendapatkan informasi tentang tata cara dan persyaratan pengajuan klaim reasuransi oleh Perusahaan reasuransi dan perusahaan asuransi yang terkait dengan pertanggungan ulang yang dilakukan Perusahaan | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Perusahaan menggunakan jasa penilai kerugian (*adjuster*) independen apabila diperlukan | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | | **Ya** | | | | | | | | | | |
| 1. Kebijakan penanganan klaim dituangkan secara rinci dalam Pedoman Penyelesaian Klaim Perusahaan | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Perusahaan mengupayakan penyelesaian klaim secara cepat dan pembayaran tepat waktu sesuai ketentuan perundang-undangan | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | **D** | | | | | | | | | | **E** | | | | |
| **C.Reasuransi dan retrosesi** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Perusahaan melakukan pertanggungan ulang (reasuransi/retrosesi) untuk risiko yang melebihi atau di luar batas kemampuan Perusahaan sesuai ketentuan peraturan perundang-undangan. | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Pelaksanaan reasuransi/retrosesi didasarkan pada kesepakatan tertulis antara Perusahaan dengan penanggung ulang, baik yang bersifat fakultatif maupun *treaty* | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | **D** | | | | | | | | | | **E** | | | | |
| **D.Kepatuhan** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Perusahaan memiliki fungsi kepatuhan | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | | **Ya** | | | | | | | | | | |
| 1. Perusahaan menjalankan fungsi kepatuhan (*compliance*) terhadap ketentuan peraturan perundangan-undangan, kebijakan internal serta perjanjian yang disepakati dengan pihak lain | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Perusahaan menjalankan fungsi kepatuhan terhadap etika bisnis dan pedoman perilaku | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Direksi bertugas untuk melakukan fungsi kepatuhan | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Dewan Komisaris memonitor pelaksanaan fungsi kepatuhan melalui Komite Pemantau Risiko atau Komite Kepatuhan yang khusus dibentuk | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Informasi mengenai ketidakpatuhan berupa penyimpangan-penyimpangan dan atau kecurangan-kecurangan yang terjadi ditampung melalui mekanisme Sistem Pelaporan | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Perusahaan memiliki Direktur Kepatuhan | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | **D** | | | | | | | | | | **E** | | | | |
| 1. Direktur yang membawahi fungsi teknik kepatuhan tidak merangkap teknik asuransi, fungsi keuangan, atau fungsi pemasaran | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | **D** | | | | | | | | | | **E** | | | | |
| **E.Manajemen Risiko** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Perusahaan memiliki fungsi manajemen risiko | | | | | | | | **Tidak** | | | | | | | | | | | | |  | | | | | | | | | **Ya** | | | | | | | | | | |
| 1. Perusahaan memiliki kebijakan manajemen risiko yang menjabarkan prinsip-prinsip utama dan penetapan tanggung jawab diantara semua aspek kegiatan yang meliputi: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.1. Sistem yang efisien dalam mengidentifikasi, menilai, mengukur, mengendalikan, mengurangi, dan memonitor risiko | | | | | | | | | **A** | | | | | | | | | **B** | | | | **C** | | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.2. Strategi dan kebijakan dan prosedur yang tepat untuk memastikan dipenuhinya kebijakan internal dan ketentuan peraturan perundang-undangan | | | | | | | | | **A** | | | | | | | | | **B** | | | | **C** | | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.3. Sistem Pengendalian internal yang memadai untuk memastikan bahwa Manajemen Risiko dan Kepatuhan dapat dilaksanakan dengan baik | | | | | | | | | **A** | | | | | | | | | **B** | | | | **C** | | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.4. Tenaga pelaksana Manajemen Risiko yang berintegritas tinggi, kompeten, berpengalaman, memenuhi kualifikasi yang ditetapkan. | | | | | | | | | **A** | | | | | | | | | **B** | | | | **C** | | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 1. Perusahaan mengembangkan kerangka dasar strategi Asset and *Liability Management* (ALM) yang dilaksanakan pada komite tingkat Direksi. Tugas penting dari Komite tersebut adalah membahas produk baru yang akan dipasarkan oleh Perusahaan | | | | | | | | | **A** | | | | | | | | | **B** | | | | **C** | | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 1. Perusahaan melaksanakan *Stress Test* terkait risiko dalam memenuhi persyaratan solvabilitas, termasuk mengukur kemampuan Perusahaan dalam menghadapi berbagai kemungkinan, seperti Perubahan kondisi ekonomi, yang dapat berdampak pada keadaan keuangan Perusahaan | | | | | | | | | **A** | | | | | | | | | **B** | | | | **C** | | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 1. Perusahaan mengembangkan *Contingency Plans* khususnya untuk menanggulangi risiko-risiko yang diyakini bisa terjadi, seperti bencana alam, serangan teroris, kegagalan sistem teknologi informasi, kekosongan Direksi atau posisi manajemen kunci. Penyusunan *Contingency Plans* dilakukan melalui pendekatan yang berkesinambungan dan dikomunikasikan kepada karyawan melalui training | | | | | | | | | **A** | | | | | | | | | **B** | | | | **C** | | | | | | | | | **D** | | | | | | | | **E** | | | | |
| **F.Audit Internal** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Perusahaan memiliki satuan kerja yang melaksanakan fungsi auditor internal. Untuk dapat melaksanakan fungsinya dengan baik, auditor internal harus : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.Menyusun dan melaksanakan rencana audit dalam rangka menguji dan mengevaluasi kecukupan dan efektivitas dari sistem yang dimiliki Perusahaan | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.Mengaudit semua area kegiatan yang mengandung risiko cukup material diaudit dalam jangka waktu yang memadai | | | | | | | | | **A**  **A** | | | | | | | | | | **B**  **B** | | | | **C**  **C** | | | | | | | | **D**  **D** | | | | | | | | **E**  **E** | | | | |
| 3.Menerbitkan laporan temuan dan rekomendasi berdasar hasil audit kepada Manajemen | | | | | | | | |
| 4.Melaporkan hasil audit dan temuan yang signifikan ke Direksi dan Dewan Komisaris | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 5.Melaporkan kecukupan fungsi manajemen risiko, kepatuhan dan fungsi pengendalian lainnya kepada manajemen | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 6.Rencana audit dibahas dengan komite audit dan disampaikan kepada Direksi untuk mendapatkan persetujuan | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| **G. Auditor Eksternal** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.Auditor Eksternal (kantor akuntan publik) melakukan pemeriksaaan secara independen terhadap kebenaran laporan yang disajikan oleh Direksi | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.Kantor akuntan publik (KAP) yang ditunjuk terdaftar di Otoritas Jasa Keuangan | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 3.Penunjukan KAP diusulkan oleh Direksi kepada Dewan Komisaris dan selanjutnya dimintakan persetujuan RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 4.Auditor Eksternal bebas dari pengaruh Komisaris | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 5.Auditor Eksternal bebas dari pengaruh Direksi | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 6.Auditor Eksternal bebas dari pengaruh pihak yang berkepentingan lainnya di Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 7.Auditor Eksternal memiliki akses atas semua catatan akuntansi | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 8.Auditor Eksternal memiliki akses atas semua data penunjang yang diperlukan | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 9.Auditor Eksternal tidak memberikan jasa lain selain jasa audit | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 10.Penunjukan KAP diusulkan oleh komite audit kepada Dewan Komisaris dan selanjutnya dimintakan persetujuan RUPS | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| **H.Sistem Pelaporan Pelanggaran (*Whistleblowing System*)** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.Perusahaan mempunyai mekanisme Sistem Pelaporan Pelanggaran yang mencatat setiap pelanggaran yang membahayakan kepentingan perusahaan | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.Penanggung jawab sistem pelaporan pelanggaran menyampaikan laporan pelanggaran kepada Perusahaan | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 3.Mekanisme Sistem Pelaporan Pelanggaran dapat melindungi Pelapor | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 4.Penanggung jawab Sistem Pelaporan Pelanggaran segera menindaklanjuti setiap laporan yang disampaikan oleh Pelapor | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| **I.Aktuaris Perusahaan** | | | | | | | | | **Tidak ada**  **lanjutkan**  **ke VI** | | | | | | | | | | | | | | | | | | | | | | **Ya** | | | | | | | | | | | | |
| 1.Perusahaan memiliki aktuaris Perusahaan yang bertindak independen | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.Aktuaris wajib memberikan saran secara profesional kepada Direksi terkait: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.1. Pendapat tentang ketetapan teknis yang terkait kerangka evaluasi yang disiapkan perusahaan | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.2. Identifikasi dan estimasi risiko utama dan manajemen risiko yang tepat | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.3. Menilai manajemen risiko | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.4. Testing kondisi keuangan | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.5. Strategi investasi dan manajemen kekayaan-kewajiban | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.6. Menilai kecukupan modal dari segi peraturan dan ekonomis | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.7. Kecukupan premi dan nilai tunai | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.8. *Management participating fund*, termasuk analisa pengaruh utama sebagai akibat strategi dan kebijakan | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 2.9. Desain produk, mengurangi risiko dan kewajiban manajemen risiko lainnya | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 3.Aktuaris mempunyai akses ke Direksi dan Rapat Direksi yang relevan maupun unit operasional | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 4.Aktuaris diberikan wewenang untuk berkomunikasi dengan staf di divisi yang hasil pekerjaannya berkaitan dengan fungsi aktuaris yang ditunjuk | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 5.Aktuaris memberikan rekomendasi tentang tarif premi dengan jaminan bahwa penetapan tarif premi tersebut telah sesuai dengan struktur internal | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 6.Aktuaris memberikan rekomendasi jumlah dividen bagi pemegang polis untuk dibagikan kepada *participating policyholders*, dengan memperhatikan faktor kewajaran dan keadilan diantara berbagai kelompok pemegang polis | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 7.Aktuaris dapat memberikan pendapat mengenai cara investasi yang harus dilakukan Perusahaan | | | | | | | | | **A** | | | | | | | | | | **B** | | | | **C** | | | | | | | | **D** | | | | | | | | **E** | | | | |
| 8.Perusahaan tidak memberikan tugas lain kepada aktuaris yang dapat menimbulkan benturan kepentingan | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| **VI.PERNYATAAN PENERAPAN PEDOMAN GCG** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.Pernyataan tentang Penerapan GCG dinyatakan dalam Laporan Tahunan Perusahaan yang dapat diakses oleh pemangku kepentingan | | | | | | | | | **Tidak Ada** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.Laporan tahunan tersebut harus memuat informasi tentang struktur dan mekanisme kerja organ Perusahaan meliputi: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.1 Nama anggota Dewan Komisaris | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.2 Jumlah Rapat yang dilakukan Dewan Komisaris dan daftar hadir | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.3 Mekanisme dan kriteria penilaian sendiri (*self assessment*) tentang kinerja masing-masing Komisaris | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.4 Penjelasan mengenai komite penunjang Dewan Komisaris | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.4.1. Nama | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.4.2. Uraian Fungsi | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.4.3. Mekanisme Kerja | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.4.4. Jumlah Rapat | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.4.5 Daftar hadir | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.4.6. Mekanisme dan kriteria Penilaian Kinerja Komite | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.5. Nama Anggota Direksi dengan jabatan dan fungsinya masing-masing | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.6. Penjelasan singkat mengenai mekanisme kerja Direksi | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.7. Jumlah rapat yang dilakukan Direksi dan Daftar hadir | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.8. Pernyataan mengenai efektivitas pelaksanaan sistem pengendalian internal, termasuk sistem pengendalian risiko dan sistem pengawasan dan audit internal. | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.9. Informasi lainnya yang berkaitan dengan penerapan GCG, meliputi: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.9.1. Visi, Misi dan Nilai Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.9.2. Pemegang Saham pengendali | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.9.3. Kebijakan dan Jumlah Remunerasi Dewan Komisaris dan Direksi | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.9.4. Transaksi dengan pihak yang memiliki benturan kepentingan | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.9.5. Hasil penilaian penerapan GCG yang dilaporkan dalam RUPS Tahunan | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |
| 2.9.6. Kejadian luar biasa yang dialami Perusahaan dan berpengaruh pada kinerja Perusahaan | | | | | | | | | **Tidak** | | | | | | | | | | | | | |  | | | | | | | | **Ya** | | | | | | | | | | | | |

1. **Rencana Tindak (*Action Plan*)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. | Tindakan korektif | Target Penyelesaian | Kendala Penyelesaian | Keterangan |
| 1. |  |  |  |  |
| 2 |  |  |  |  |
| dst |  |  |  |  |

1. **Penerapan Strategi Anti Fraud**

**Nama Perusahaan)..............................**

**LAPORAN PENGENDALIAN *FRAUD* DAN PENERAPAN STRATEGI ANTI *FRAUD***

**TAHUN ……**

1. Inventarisasi Kejadian Fraud dan Tindak Lanjut

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Jenis Fraud *a)* | Tanggal terjadinya *Fraud* | Divisi/Bagian Terjadinya *Fraud* | Pihak yang terlibat *b)* | Jabatan | Kerugian dalam rupiah *c)* | Tindakan Perusahaan *d)* | Kelemahan/Penyebab Terjadinya *Fraud* *e)* | Tindak Lanjut/ Perbaikan *f*) | Kronologis kejadian *Fraud* |
|  |  |  |  |  |  |  |  |  |  |

1. Perkembangan Pelaksanaan Penerapan Strategi Anti Fraud *g)* Pencegahan:

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1. Deteksi:

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1. Investigasi, Pelaporan dan Sanksi:

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1. Pemantauan, Evaluasi, dan Tindak Lanjut:

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PENJELASAN UNTUK PENGISIAN LAPORAN :

1. Jenis *Fraud* antara lain, kecurangan, penipuan, penggelapan aset, pembocoran informasi, tindak pidana perusahaan,atau lainnya.
2. Pihak yang terlibat meliputi seluruh pihak yang diindikasikan terlibat/ikut serta dalam *Fraud*. Jika pihak yang terlibat lebih dari 1 (satu) orang, dijelaskan peran masing-masing pihak.
3. Kerugian diisi dengan kerugian yang telah terjadi ataupun perkiraan kerugian.
4. Tindakan Perusahaan merupakan respon Perusahaan atas kejadian *Fraud* baik berupa tindakan kepada pelaku, pihak yang dirugikan ataupun tindakan lainnya. Tindakan kepada pelaku *Fraud* antara lain berupa sanksi administratif kepegawaian dan/atau kewajiban ganti rugi. Tindakan kepada pihak yang dirugikan antara lain berupa penggantian kerugian dan/atau upaya pemulihan nama baik. Tindakan lain misalnya laporan kepada pihak yang berwenang dan/atau upaya hukum yang dilakukan.
5. Kelemahan/penyebab terjadinya *Fraud* merupakan identifikasi kelemahan pada Perusahaan yang menimbulkan *Fraud*, dapat berupa kelemahan kebijakan, sistem dan prosedur, atau sumber daya manusia, maupun penyebab lainnya yang tidak berasal dari Perusahaan.
6. Tindak lanjut/perbaikan merupakan upaya yang telah atau akan dilakukan Perusahaan terkait kelemahan yang menimbulkan *Fraud*.
7. Menjelaskan secara singkat mengenai proses pencegahan, deteksi, investigasi pelaporan sanksi dan pemantauan, evaluasi dan langkah-langkah tindak lanjut penerapan strategi anti *Fraud* pada periode laporan.
8. **Laporan Data Profil Risiko Asuransi**

|  |
| --- |
| *Laporan Data profil Risiko Asuransi ini berdasarkan ketentuan POJK 2/POJK.05/2015 Tentang Pemeliharaan Dan Pelaporan Data Risiko Asuransi Serta Penerapan Tarif Premi Dan Kontribusi Untuk Lini Usaha Asuransi Harta Benda Dan Asuransi Kendaraan Bermotor dan SEOJK 28/SEOJK.05/2015 Tentang Pelaporan Data Risiko Asuransi. Dalam rangka pelaporan, laporan ini telah dimasukan kedalam sistem OJK dengan nama aplikasi SIPETIR.* |

1. **Laporan Penempatan Reasuransi**
2. **Untuk Perusahaan Asuransi Umum/Reasuransi**

**LAPORAN PELAKSANAAN REASURANSI/RETROSESI**

**20XX**

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|  | A. Seluruh Lini Usaha Asuransi | | | |  | |  | |  | |  | |  | |  | |  |  |
|  |  | | | |  | |  | |  | |  | |  | |  | |  | dalam jutaan rupiah |
|  | No | | Keterangan | | Uang Pertanggungan (UP) | | | | | | | | Premi | | | | | |
|  | Total UP | | Retensi Sendiri | | Reasuransi Otomatis (*Treaty*) | | Reasuransi Fakultatif | | Retensi Sendiri | | Reasuransi Otomatis (*Treaty*) | | Reasuransi Fakultatif | |
|  |
|  | (1) | | (2) | | (3) | | (4) | | (5) | | (6) | | (7) | | (8) | | (9) | |
|  |  | |  | |  | |  | |  | |  | |  | |  | |  | |
|  | A | | Retensi Sendiri | |  | |  | |  | |  | |  | |  | |  | |
|  |  | |  | |  | |  | |  | |  | |  | |  | |  | |
|  | B | | Dukungan Reasuradur | |  | |  | |  | |  | |  | |  | |  | |
|  |  | | Dalam Negeri | |  | |  | |  | |  | |  | |  | |  | |
|  |  | |  | |  | |  | |  | |  | |  | |  | |  | |
|  |  | | Luar Negeri per Negara | |  | |  | |  | |  | |  | |  | |  | |
|  |  | | 1. | |  | |  | |  | |  | |  | |  | |  | |
|  |  | | 2. | |  | |  | |  | |  | |  | |  | |  | |
|  |  | | 3. .... | |  | |  | |  | |  | |  | |  | |  | |
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|  |  | | Sub Jumlah | |  | |  | |  | |  | |  | |  | |  |  |
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|  | C | | Total | |  | |  | |  | |  | |  | |  | |  | |
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|  |  | Keterangan: | |  | |  | |  | |  | |  | |  | |  | | |  |
|  |  | 1. Area yang diberi blok hitam tidak perlu diisi. | | | | | | | | | | | | | | | | | |
|  |  | 2. Kolom (4) uang pertanggungan dikurangi uang pertanggungan yang direasuransikan. | | | | | | | | | | | | | | | | | |
|  |  | 3. Kolom (7) diisi premi bruto dikurangi premi reasuransi. | | | | | | | | | | | | | | | | | |
|  |  | 4. Kolom keterangan dukungan reasuradur dalam negeri diisi total dukungan reasuransi dalam negeri. | | | | | | | | | | | | | | | | | |
|  |  | 5. Kolom Keterangan luar negeri per negara diisi dengan nama negara reasuradur yang mengacu pada lokasi reasuradur, bukan *country of origin* reasuradur. | | | | | | | | | | | | | | | | |  |

**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi :  A-1. Harta Benda | | | |  | |  |  | |  | | |  |  | |  | | |  | |  | |  | | | |
| No | Ket | *Rating* | | Negara | | | Jumlah Polis | | Uang Pertanggungan | | | | | | | | | | | | | | |
| Total UP | Retensi Sendiri | | | Reasuransi Otomatis (*Treaty*) | | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | Non-Proposional | | | | Proposional | | | Non-Proposional |
| *Quota Share* | | Surplus | Cath X/L | | Work X/L | | *Quota Share* | | Surplus |
| (1) | (2) | (3) | | (4) | | | (5) | | (6) | (7) | | | (8) | | (9) | (10) | | (11) | | (12) | | (13) | (14) |
|  |  |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
| A | Retensi Sendiri |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  |  |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
| B | Dukungan Reasuradur |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | Dalam Negeri |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
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|  | 2. |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 3. |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 4. ...... |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
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|  | Luar Negeri |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 1. |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 2. |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 3. .... |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
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|  | Sub Jumlah |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
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| C | Total |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi :  A-2. Kendaraan Bermotor | | | |  | |  |  | |  | | |  |  | |  | | |  | |  | |  | | | |
| No | Ket | *Rating* | | Negara | | | Jumlah Polis | | Uang Pertanggungan | | | | | | | | | | | | | | |
| Total UP | Retensi Sendiri | | | Reasuransi Otomatis (*Treaty*) | | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | Non-Proposional | | | | Proposional | | | Non-Proposional |
| *Quota Share* | | Surplus | Cath X/L | | Work X/L | | *Quota Share* | | Surplus |
| (1) | (2) | (3) | | (4) | | | (5) | | (6) | (7) | | | (8) | | (9) | (10) | | (11) | | (12) | | (13) | (14) |
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| A | Retensi Sendiri |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
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| B | Dukungan Reasuradur |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | Dalam Negeri |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 1. |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 2. |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 3. |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 4. ...... |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
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|  | Luar Negeri |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 1. |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 2. |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | 3. .... |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

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**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi :  A-3. Pengangkutan | | |  | |  |  | |  | | |  |  | |  | | |  | |  | |  | | |
| No | | Ket | *Rating* | | Negara | | | Jumlah Polis | | Uang Pertanggungan | | | | | | | | | | | | | | |
| Total UP | Retensi Sendiri | | | Reasuransi Otomatis (*Treaty*) | | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | Non-Proposional | | | | Proposional | | | Non-Proposional |
| *Quota Share* | | Surplus | Cath X/L | | Work X/L | | *Quota Share* | | Surplus |
| (1) | | (2) | (3) | | (4) | | | (5) | | (6) | (7) | | | (8) | | (9) | (10) | | (11) | | (12) | | (13) | (14) |
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| A | | Retensi Sendiri |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
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| B | | Dukungan Reasuradur |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
|  | | Dalam Negeri |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
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|  | | Luar Negeri |  | |  | | |  | |  |  | | |  | |  |  | |  | |  | |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

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4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

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**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi :  A-4.Rangka Kapal | | | | | |  | |  | | |  | | |  | |  | | | |  | | |  | | |  | | | | |
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| No | | Ket | | *Rating* | | Negara | | | | Jumlah Polis | | | Uang Pertanggungan | | | | | | | | | | | | | | | | | | | | |
| Total UP | | Retensi Sendiri | | | | | Reasuransi Otomatis (*Treaty*) | | | | | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | | Non-Proposional | | | | | | Proposional | | | Non-Proposional |
| *Quota Share* | | Surplus | | Cath X/L | | | Work X/L | | | *Quota Share* | | Surplus |
| (1) | | (2) | | (3) | | (4) | | | | (5) | | | (6) | | (7) | | | | | (8) | | (9) | | (10) | | | (11) | | | (12) | | (13) | (14) |
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| A | | Retensi Sendiri | |  | |  | | | |  | | |  | |  | | | | |  | |  | |  | | |  | | |  | |  |  |
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| B | | Dukungan Reasuradur | |  | |  | | | |  | | |  | |  | | | | |  | |  | |  | | |  | | |  | |  |  |
|  | | Dalam Negeri | |  | |  | | | |  | | |  | |  | | | | |  | |  | |  | | |  | | |  | |  |  |
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|  | | 3. | |  | |  | | | |  | | |  | |  | | | | |  | |  | |  | | |  | | |  | |  |  |
|  | | 4. ...... | |  | |  | | | |  | | |  | |  | | | | |  | |  | |  | | |  | | |  | |  |  |
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|  | | Luar Negeri | |  | |  | | | |  | | |  | |  | | | | |  | |  | |  | | |  | | |  | |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
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| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi A.5. Rangka Pesawat | | | |  | |  |  | |  | |  | |  | |  | | |  | | | |
|  |  | | |  | |  |  | |  | |  | |  | |  | | | (dalam jutaan rupiah) | | | |
| No | Ket | | | *Rating* | Negara | | Jumlah Polis | | | Uang Pertanggungan | | | | | | | | | | | | | | |
| Total UP | | Retensi Sendiri | | Reasuransi Otomatis (*Treaty*) | | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | | Non-Proposional | | | Proposional | | Non-Proposional | |
| *Quota Share* | | Surplus | | Cath X/L | Work X/L | | *Quota Share* | Surplus |
| (1) | (2) | | | (3) | (4) | | (5) | | | (6) | | (7) | | (8) | | (9) | | (10) | (11) | | (12) | (13) | (14) | |
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| A | Retensi Sendiri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| B | Dukungan Reasuradur | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | Dalam Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 1. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | 3. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 4. ...... | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | Luar Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 1. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | 3. .... | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi :  A.6. Satelit | | | | | | | |  | | |  | | |  | | |  | |  | |  | | |  | | |  | | | | |
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| No | Ket | | | | *Rating* | Negara | | Jumlah Polis | | | | Uang Pertanggungan | | | | | | | | | | | | | | | | | | | | |
| Total UP | | | Retensi Sendiri | | | Reasuransi Otomatis (*Treaty*) | | | | | | | | | | Reasuransi Fakultatif | | | | |
| Proposional | | | | | | Non-Proposional | | | | Proposional | | | Non-Proposional | |
| *Quota Share* | | | | Surplus | | Cath X/L | Work X/L | | | *Quota Share* | | Surplus |
| (1) | (2) | | | | (3) | (4) | | (5) | | | | (6) | | | (7) | | | (8) | | | | (9) | | (10) | (11) | | | (12) | | (13) | (14) | |
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| A | Retensi Sendiri | | | |  |  | |  | | | |  | | |  | | |  | | | |  | |  |  | | |  | |  |  | |
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| B | Dukungan Reasuradur | | | |  |  | |  | | | |  | | |  | | |  | | | |  | |  |  | | |  | |  |  | |
|  | Dalam Negeri | | | |  |  | |  | | | |  | | |  | | |  | | | |  | |  |  | | |  | |  |  | |
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|  | 2. | | | |  |  | |  | | | |  | | |  | | |  | | | |  | |  |  | | |  | |  |  | |
|  | 3. | | | |  |  | |  | | | |  | | |  | | |  | | | |  | |  |  | | |  | |  |  | |
|  | 4. ...... | | | |  |  | |  | | | |  | | |  | | |  | | | |  | |  |  | | |  | |  |  | |
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|  | Luar Negeri | | | |  |  | |  | | | |  | | |  | | |  | | | |  | |  |  | | |  | |  |  | |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

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5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

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**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi : A-7. Energi - Onshore |  |  |  |  |  |  |  |  |

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| No | Ket | | | *Rating* | Negara | | Jumlah Polis | | | Uang Pertanggungan | | | | | | | | | | | | | | |
| Total UP | | Retensi Sendiri | | Reasuransi Otomatis (*Treaty*) | | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | | Non-Proposional | | | Proposional | | Non-Proposional | |
| *Quota Share* | | Surplus | | Cath X/L | Work X/L | | *Quota Share* | Surplus |
| (1) | (2) | | | (3) | (4) | | (5) | | | (6) | | (7) | | (8) | | (9) | | (10) | (11) | | (12) | (13) | (14) | |
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| A | Retensi Sendiri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| B | Dukungan Reasuradur | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | Dalam Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 1. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 2. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 3. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 4. ...... | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | Luar Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| C | Total | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

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2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

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**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi : A-8. Energi - Offshore | | | | |  | | |  | | |  | | |  | |  | | | |  | | |  | | |  | | | | |
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|  | |  | | |  | | |  | |  | | |  | | |  | | |  | | |  | | | | (dalam jutaan rupiah) | | | | |
| No | Ket | | | | *Rating* | Negara | | | Jumlah Polis | | | | Uang Pertanggungan | | | | | | | | | | | | | | | | | | | | |
| Total UP | | | Retensi Sendiri | | | | Reasuransi Otomatis (*Treaty*) | | | | | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | | | Non-Proposional | | | | | Proposional | | Non-Proposional | |
| *Quota Share* | | Surplus | | | Cath X/L | | Work X/L | | | *Quota Share* | Surplus |
| (1) | (2) | | | | (3) | (4) | | | (5) | | | | (6) | | | (7) | | | | (8) | | (9) | | | (10) | | (11) | | | (12) | (13) | (14) | |
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| A | Retensi Sendiri | | | |  |  | | |  | | | |  | | |  | | | |  | |  | | |  | |  | | |  |  |  | |
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| B | Dukungan Reasuradur | | | |  |  | | |  | | | |  | | |  | | | |  | |  | | |  | |  | | |  |  |  | |
|  | Dalam Negeri | | | |  |  | | |  | | | |  | | |  | | | |  | |  | | |  | |  | | |  |  |  | |
|  | 1. | | | |  |  | | |  | | | |  | | |  | | | |  | |  | | |  | |  | | |  |  |  | |
|  | 2. | | | |  |  | | |  | | | |  | | |  | | | |  | |  | | |  | |  | | |  |  |  | |
|  | 3. | | | |  |  | | |  | | | |  | | |  | | | |  | |  | | |  | |  | | |  |  |  | |
|  | 4. ...... | | | |  |  | | |  | | | |  | | |  | | | |  | |  | | |  | |  | | |  |  |  | |
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|  | Luar Negeri | | | |  |  | | |  | | | |  | | |  | | | |  | |  | | |  | |  | | |  |  |  | |
|  | 1. | | | |  |  | | |  | | | |  | | |  | | | |  | |  | | |  | |  | | |  |  |  | |
|  | 2. | | | |  |  | | |  | | | |  | | |  | | | |  | |  | | |  | |  | | |  |  |  | |
|  | 3. .... | | | |  |  | | |  | | | |  | | |  | | | |  | |  | | |  | |  | | |  |  |  | |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

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4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi : A-9. Rekayasa | | | | |  | | |  | | |  | | |  | |  | | |  | | |  | |  | | | | | | |
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| No | Ket | | | | *Rating* | Negara | | | Jumlah Polis | | | | Uang Pertanggungan | | | | | | | | | | | | | | | | | | | | | |
| Total UP | | | Retensi Sendiri | | | | Reasuransi Otomatis (*Treaty*) | | | | | | | | | | Reasuransi Fakultatif | | | | |
| Proposional | | | | | | Non-Proposional | | | | Proposional | | Non-Proposional | | |
| *Quota Share* | | | Surplus | | | Cath X/L | | Work X/L | | *Quota Share* | Surplus |
| (1) | (2) | | | | (3) | (4) | | | (5) | | | | (6) | | | (7) | | | | (8) | | | (9) | | | (10) | | (11) | | (12) | (13) | (14) | | |
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| A | Retensi Sendiri | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  |  | | |
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| B | Dukungan Reasuradur | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  |  | | |
|  | Dalam Negeri | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  |  | | |
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|  | 2. | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  |  | | |
|  | 3. | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  |  | | |
|  | 4. ...... | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  |  | | |
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|  | Luar Negeri | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  |  | | |
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|  | 3. .... | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  |  | | |
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| C | Total | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  |  | | |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

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**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi :  A-10. Tanggung Gugat | | | | | | |  | | |  |  | | |  | |  | |  | | |  | | |  | | | | |
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| No | Ket | | | | *Rating* | Negara | | Jumlah Polis | | | | Uang Pertanggungan | | | | | | | | | | | | | | | | | | | | |
| Total UP | | | Retensi Sendiri | | | Reasuransi Otomatis (*Treaty*) | | | | | | | | | | Reasuransi Fakultatif | | | | |
| Proposional | | | | | Non-Proposional | | | | | Proposional | | Non-Proposional | | |
| *Quota Share* | | Surplus | | | Cath X/L | | Work X/L | | | *Quota Share* | Surplus |
| (1) | (2) | | | | (3) | (4) | | (5) | | | | (6) | | | (7) | | | (8) | | (9) | | | (10) | | (11) | | | (12) | (13) | (14) | | |
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| A | Retensi Sendiri | | | |  |  | |  | | | |  | | |  | | |  | |  | | |  | |  | | |  |  |  | | |
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| B | Dukungan Reasuradur | | | |  |  | |  | | | |  | | |  | | |  | |  | | |  | |  | | |  |  |  | | |
|  | Dalam Negeri | | | |  |  | |  | | | |  | | |  | | |  | |  | | |  | |  | | |  |  |  | | |
|  | 1. | | | |  |  | |  | | | |  | | |  | | |  | |  | | |  | |  | | |  |  |  | | |
|  | 2. | | | |  |  | |  | | | |  | | |  | | |  | |  | | |  | |  | | |  |  |  | | |
|  | 3. | | | |  |  | |  | | | |  | | |  | | |  | |  | | |  | |  | | |  |  |  | | |
|  | 4. ...... | | | |  |  | |  | | | |  | | |  | | |  | |  | | |  | |  | | |  |  |  | | |
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|  | Luar Negeri | | | |  |  | |  | | | |  | | |  | | |  | |  | | |  | |  | | |  |  |  | | |
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| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

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**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi : A-11. Kematian | | | | |  | | |  | | |  | | |  | |  | | |  | | |  | |  | | | | |
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|  | |  | | |  | | |  | |  | | |  | | |  | | |  | | |  | | | | | (dalam jutaan rupiah) | | | | |
| No | Ket | | | | *Rating* | Negara | | | Jumlah Polis | | | | Uang Pertanggungan | | | | | | | | | | | | | | | | | | | | | |
| Total UP | | | Retensi Sendiri | | | | Reasuransi Otomatis (*Treaty*) | | | | | | | | | | Reasuransi Fakultatif | | | | |
| Proposional | | | | | | Non-Proposional | | | | Proposional | | | Non-Proposional | |
| *Quota Share* | | | Surplus | | | Cath X/L | | Work X/L | | *Quota Share* | Surplus | |
| (1) | (2) | | | | (3) | (4) | | | (5) | | | | (6) | | | (7) | | | | (8) | | | (9) | | | (10) | | (11) | | (12) | (13) | | (14) | |
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| A | Retensi Sendiri | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  | |  | |
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| B | Dukungan Reasuradur | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  | |  | |
|  | Dalam Negeri | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  | |  | |
|  | 1. | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  | |  | |
|  | 2. | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  | |  | |
|  | 3. | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  | |  | |
|  | 4. ...... | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  | |  | |
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|  | Sub Jumlah | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  | |  | |
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|  | Luar Negeri | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  | |  | |
|  | 1. | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  | |  | |
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|  | 3. .... | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  | |  | |  |  | |  | |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi A-12.Kecelakaan Diri |  |  |  |  |  |  |  |  |

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| No | Ket | | | *Rating* | Negara | | Jumlah Polis | | | Uang Pertanggungan | | | | | | | | | | | | | | |
| Total UP | | Retensi Sendiri | | Reasuransi Otomatis (*Treaty*) | | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | | Non-Proposional | | | Proposional | | Non-Proposional | |
| *Quota Share* | | Surplus | | Cath X/L | Work X/L | | *Quota Share* | Surplus |
| (1) | (2) | | | (3) | (4) | | (5) | | | (6) | | (7) | | (8) | | (9) | | (10) | (11) | | (12) | (13) | (14) | |
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| A | Retensi Sendiri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| B | Dukungan Reasuradur | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | Dalam Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 1. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | 3. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 4. ...... | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | Luar Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 1. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 2. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| C | Total | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi : A.13-Kesehatan |  |  |  |  |  |  |  |  |

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| No | Ket | | | *Rating* | Negara | | Jumlah Polis | | | Uang Pertanggungan | | | | | | | | | | | | | | |
| Total UP | | Retensi Sendiri | | Reasuransi Otomatis (*Treaty*) | | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | | Non-Proposional | | | Proposional | | Non-Proposional | |
| *Quota Share* | | Surplus | | Cath X/L | Work X/L | | *Quota Share* | Surplus |
| (1) | (2) | | | (3) | (4) | | (5) | | | (6) | | (7) | | (8) | | (9) | | (10) | (11) | | (12) | (13) | (14) | |
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| A | Retensi Sendiri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| B | Dukungan Reasuradur | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | Dalam Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 1. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 2. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 3. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 4. ...... | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | Luar Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 1. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | Sub Jumlah | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| C | Total | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

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**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi : A.14-Kredit |  |  |  |  |  |  |  |  |

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|  |  | | |  | |  |  | |  | |  | |  | |  | | | (dalam jutaan rupiah) | | | |
| No | Ket | | | *Rating* | Negara | | Jumlah Polis | | | Uang Pertanggungan | | | | | | | | | | | | | | |
| Total UP | | Retensi Sendiri | | Reasuransi Otomatis (*Treaty*) | | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | | Non-Proposional | | | Proposional | | Non-Proposional | |
| *Quota Share* | | Surplus | | Cath X/L | Work X/L | | *Quota Share* | Surplus |
| (1) | (2) | | | (3) | (4) | | (5) | | | (6) | | (7) | | (8) | | (9) | | (10) | (11) | | (12) | (13) | (14) | |
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| A | Retensi Sendiri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| B | Dukungan Reasuradur | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | Dalam Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 1. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 2. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 3. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 4. ...... | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | Sub Jumlah | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | Luar Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | 2. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 3. .... | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| C | Total | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi : A.15-Suretyship | |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  | (dalam jutaan rupiah) |

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| No | Ket | | | *Rating* | Negara | | Jumlah Polis | | | Uang Pertanggungan | | | | | | | | | | | | | | |
| Total UP | | Retensi Sendiri | | Reasuransi Otomatis (*Treaty*) | | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | | Non-Proposional | | | Proposional | | Non-Proposional | |
| *Quota Share* | | Surplus | | Cath X/L | Work X/L | | *Quota Share* | Surplus |
| (1) | (2) | | | (3) | (4) | | (5) | | | (6) | | (7) | | (8) | | (9) | | (10) | (11) | | (12) | (13) | (14) | |
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| A | Retensi Sendiri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| B | Dukungan Reasuradur | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | Dalam Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 1. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 2. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 3. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 4. ...... | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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|  | Luar Negeri | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 1. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 2. | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
|  | 3. .... | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| C | Total | | |  |  | |  | | |  | |  | |  | |  | |  |  | |  |  |  | |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PELAKSANAAN REASURANSI/RETROSESI OTOMATIS**

**20XX**

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| Lini Usaha Asuransi A.16-Aneka | | | | |  | | |  | | |  | | |  | |  | | |  | | |  | | | |  | | | |
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|  | |  | | |  | | |  | |  | | |  | | |  | | |  | | |  | | | | (dalam jutaan rupiah) | | | | | |
| No | Ket | | | | *Rating* | Negara | | | Jumlah Polis | | | | Uang Pertanggungan | | | | | | | | | | | | | | | | | | | | | |
| Total UP | | | Retensi Sendiri | | | | Reasuransi Otomatis (*Treaty*) | | | | | | | | | | Reasuransi Fakultatif | | | | |
| Proposional | | | | | | Non-Proposional | | | | Proposional | | Non-Proposional | | |
| *Quota Share* | | | Surplus | | | Cath X/L | Work X/L | | | *Quota Share* | Surplus |
| (1) | (2) | | | | (3) | (4) | | | (5) | | | | (6) | | | (7) | | | | (8) | | | (9) | | | (10) | (11) | | | (12) | (13) | (14) | | |
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| A | Retensi Sendiri | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
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| B | Dukungan Reasuradur | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
|  | Dalam Negeri | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
|  | 1. | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
|  | 2. | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
|  | 3. | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
|  | 4. ...... | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
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|  | Sub Jumlah | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
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|  | Luar Negeri | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
|  | 1. | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
|  | 2. | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
|  | 3. .... | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
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| C | Total | | | |  |  | | |  | | | |  | | |  | | | |  | | |  | | |  |  | | |  |  |  | | |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

1. **Untuk Perusahaan Asuransi Jiwa**

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| A. Semua Lini Usaha Asuransi |  |  |

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| No | Keterangan | Uang Pertanggungan (UP) | | | | Premi | | | |
| Total UP | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | Reasuransi Fakultatif | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | Reasuransi Fakultatif | |
|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | |
|  |  |  |  |  |  |  |  |  | |
| A | Retensi Sendiri |  |  |  |  |  |  |  | |
|  |  |  |  |  |  |  |  |  | |
| B | Dukungan Reasuradur |  |  |  |  |  |  |  | |
|  | Dalam Negeri |  |  |  |  |  |  |  | |
|  |  |  |  |  |  |  |  |  | |
|  | Luar Negeri per Negara |  |  |  |  |  |  |  | |
|  | 1. |  |  |  |  |  |  |  | |
|  | 2. |  |  |  |  |  |  |  | |
|  | 3. .... |  |  |  |  |  |  |  | |
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|  | Sub Jumlah |  |  |  |  |  |  |  |  |
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| C | Total |  |  |  |  |  |  |  | |

Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Kolom (4) uang pertanggungan dikurangi uang pertanggungan yang direasuransikan

3. Kolom (7) diisi premi bruto dikurangi premi reasuransi

4. Kolom keterangan dukungan reasuradur dalam negeri diisi total dukungan reasuransi dalam negeri

5. Kolom Keterangan luar negeri per negara diisi dengan nama negara reasuradur yang mengacu pada lokasi reasuradur, bukan *country of origin* reasuradur.

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| Lini Usaha Asuransi:  A.1. Ekawarsa |  |  |  |

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| No | Ket | *Rating* | Negara | Jumlah Polis | Uang Pertanggungan | | | | | | | | |
| Total UP | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
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| A | Retensi Sendiri |  |  |  |  |  |  |  |  |  |  |  |  |
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| B | Dukungan Reasuradur |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dalam Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | Luar Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| Lini Usaha Asuransi:  A.2-Kematian Berjangka Selain Ekawarsa |  |  |

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| No | Ket | *Rating* | Negara | Jumlah Polis | Uang Pertanggungan | | | | | | | | |
| Total UP | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
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| A | Retensi Sendiri |  |  |  |  |  |  |  |  |  |  |  |  |
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| B | Dukungan Reasuradur |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dalam Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | Luar Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| Lini Usaha Asuransi:  A.3- Dwiguna |  |  |  |

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| No | Ket | *Rating* | Negara | Jumlah Polis | Uang Pertanggungan | | | | | | | | |
| Total UP | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
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| A | Retensi Sendiri |  |  |  |  |  |  |  |  |  |  |  |  |
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| B | Dukungan Reasuradur |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dalam Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | Luar Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| Lini Usaha Asuransi:  A.4- Dwiguna Kombinasi |  |  |  |

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| No | Ket | *Rating* | Negara | Jumlah Polis | Uang Pertanggungan | | | | | | | | |
| Total UP | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
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| A | Retensi Sendiri |  |  |  |  |  |  |  |  |  |  |  |  |
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| B | Dukungan Reasuradur |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dalam Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | Luar Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| Lini Usaha Asuransi:  A.5-Seumur Hidup |  |  |  |

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| No | Ket | *Rating* | Negara | Jumlah Polis | Uang Pertanggungan | | | | | | | | |
| Total UP | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
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| A | Retensi Sendiri |  |  |  |  |  |  |  |  |  |  |  |  |
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| B | Dukungan Reasuradur |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dalam Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | 2. |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | 4. ...... |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | Luar Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| Lini Usaha Asuransi:  A.6-Seumur Hidup Kombinasi |  |  |

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| No | Ket | *Rating* | Negara | Jumlah Polis | Uang Pertanggungan | | | | | | | | |
| Total UP | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
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| A | Retensi Sendiri |  |  |  |  |  |  |  |  |  |  |  |  |
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| B | Dukungan Reasuradur |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dalam Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | Luar Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| Lini Usaha Asuransi:  A.7-Anuitas Umum |  |  |  |

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| No | Ket | *Rating* | Negara | Jumlah Polis | Uang Pertanggungan | | | | | | | | |
| Total UP | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
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| A | Retensi Sendiri |  |  |  |  |  |  |  |  |  |  |  |  |
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| B | Dukungan Reasuradur |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dalam Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | Luar Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 1. |  |  |  |  |  |  |  |  |  |  |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| Lini Usaha Asuransi:  A-8. Anuitas Dana Pensiun |  |  |

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| No | Ket | *Rating* | Negara | Jumlah Polis | Uang Pertanggungan | | | | | | | | |
| Total UP | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
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| A | Retensi Sendiri |  |  |  |  |  |  |  |  |  |  |  |  |
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| B | Dukungan Reasuradur |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dalam Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | Luar Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| Lini Usaha Asuransi:  A-9.Non-Tradisional |  |  |  |

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| No | Ket | *Rating* | Negara | Jumlah Polis | Uang Pertanggungan | | | | | | | | |
| Total UP | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
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| A | Retensi Sendiri |  |  |  |  |  |  |  |  |  |  |  |  |
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| B | Dukungan Reasuradur |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dalam Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | Luar Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| Lini Usaha Asuransi :  A.10- Kecelakaan Diri | | | | |  | | |  | |  | | | (Dalam jutaan rupiah) | | | |
| No | | Ket | *Rating* | Negara | Jumlah Polis | | Uang Pertanggungan | | | | | | | | | | | | |
| Total UP | Retensi Sendiri | | Reasuransi Otomatis (*Treaty*) | | | | | | Reasuransi Fakultatif | | | |
| Proposional | | | Non-Proposional | | | Proposional | | | Non-Proposional |
| *Quota Share* | | Surplus | Cath X/L | | Work X/L | *Quota Share* | Surplus | |
| (1) | | (2) | (3) | (4) | (5) | | (6) | (7) | | (8) | | (9) | (10) | | (11) | (12) | (13) | | (14) |
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| A | | Retensi Sendiri |  |  |  | |  |  | |  | |  |  | |  |  |  | |  |
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| B | | Dukungan Reasuradur |  |  |  | |  |  | |  | |  |  | |  |  |  | |  |
|  | | Dalam Negeri |  |  |  | |  |  | |  | |  |  | |  |  |  | |  |
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|  | | Luar Negeri |  |  |  | |  |  | |  | |  |  | |  |  |  | |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

3. Kolom (3) diisi rating reasuradur dari perusahaan pemeringkat yang diakui secara internasional. Dalam hal rating reasuradur diterbitkan oleh lebih dari perusahaan pemeringkat, peringkat yang digunakan adalah peringkat yang paling rendah.

4. Kolom (5) disajikan dalam bilangan bulat penuh.

5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

**LAPORAN PROGRAM REASURANSI OTOMATIS**

**TAHUN 20XX**

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| Lini Usaha Asuransi :  A.11- Kesehatan. |  |  |  | (Dalam jutaan rupiah) |

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| No | Ket | *Rating* | Negara | Jumlah Polis | Uang Pertanggungan | | | | | | | | |
| Total UP | Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
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| A | Retensi Sendiri |  |  |  |  |  |  |  |  |  |  |  |  |
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| B | Dukungan Reasuradur |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dalam Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | Luar Negeri |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | 2. |  |  |  |  |  |  |  |  |  |  |  |  |
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| Premi | | | | | | | |
| Retensi Sendiri | Reasuransi Otomatis (*Treaty*) | | | | Reasuransi Fakultatif | | |
| Proposional | | Non-Proposional | | Proposional | | Non-Proposional |
| *Quota Share* | Surplus | Cath X/L | Work X/L | *Quota Share* | Surplus |
| (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
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Keterangan:

1. Area yang diberi blok hitam tidak perlu diisi.

2. Dalam kolom (2) setelah baris "dalam negeri" dan "luar negeri" diisi dengan nama reasuradur.

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5. Kolom (7) diisi uang pertanggungan dikurangi uang pertanggungan yang direasuransikan.

6. Kolom (15) diisi premi bruto dikurangi premi reasuransi

1. **Laporan Aktuaris**
2. Pernyataan Aktuaris

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| * 1. Informasi Aktuaris Perusahaan:      + Nama Perusahaan;      + Nama Aktuaris;      + Alamat Rumah dan Nomor Telepon;      + Alamat Kantor dan Nomor Telepon;      + Tanggal Pengangkatan;      + Tempat dan Tanggal Lahir;      + Kualifikasi Profesi;      + Pengalaman Kerja (sesuai dengan bidang tugas pekerjaannya).   2. Uraian atas prosedur-prosedur yang telah dijalankan dan kesesuaian dengan standard praktik yang sehat.   3. Tanggung jawab Aktuaris Perusahaan atas laporan aktuaris tahunan.   Saya yang bertanda tangan di bawah ini menyatakan bahwa:  1. Seluruh informasi yang disampaikan telah dibuat berdasarkan pendapat profesional secara profesi aktuaris (*professional judgement*) dan telah menerapkan tes yang memadai;  2. Saya bertanggung jawab penuh atas laporan aktuaris tahunan ini secara keseluruhan; dan  3. Laporan ini disusun berdasarkan ketentuan peraturan perundang-undangan dan prinsip aktuaria yang berlaku umum.  Tempat, tanggal pembuatan  Ttd.  Nama  No. Register Persatuan Aktuaris Indonesia (PAI)  No. Izin Aktuaris Publik: |

1. Pernyataan Direksi

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| Kami yang bertanda tangan di bawah ini menyatakan bahwa:   * + - 1. Prosedur penentuan liabilitas telah sesuai dengan ketentuan peraturan perundang-undangan;       2. Informasi yang diberikan kepada Aktuaris Perusahaan dalam laporan aktuaris tahunan PT … tahun … sudah akurat dan lengkap; dan       3. Telah memahami isi dari laporan aktuaris tahunan ini dan akan melaksanakan rekomendasi yang diuraikan dalam laporan aktuaris ini.   Tempat, tanggal pembuatan Jabatan\*)  Ttd.  Nama  \*)Direksi yang berwenang sesuai dengan mekanisme internal Perusahaan |

1. Ikhtisar Eksekutif

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| Tujuan penyusunan laporan, ruang lingkup laporan, ikhtisar perubahan yang terjadi sejak laporan terakhir, kesimpulan utama (*key finding*) dari laporan termasuk perkiraan kemampuan Perusahaan untuk memenuhi kewajiban di masa depan dan rekomendasi yang diberikan Aktuaris Perusahaan kepada Direksi. |

1. Pendahuluan

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| * + - 1. latar belakang dan tujuan laporan;       2. ruang lingkup laporan;       3. dasar hukum laporan; dan       4. materialitas (*materiality*), ketergantungan (*reliance*), dan keterbatasan (*limitation*) dalam penyusunan laporan. |

1. Tindak Lanjut Rekomendasi Periode Sebelumnya

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| Rekomendasi yang sudah dilaksanakan dan rekomendasi yang belum dilaksanakan termasuk adanya keterbatasan yang terjadi dan target waktu penyelesaian. |

1. Kualitas Data

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| Kelengkapan data, keandalan data, prosedur yang telah dilakukan untuk meyakini kelengkapan dan keandalan data termasuk metode yang dilakukan dan kelemahan atas data tersebut. |

1. Gambaran Bisnis Perusahaan

Pada bagian ini, aktuaris memberikan uraian mengenai informasi umum Perusahaan yang terdiri dari struktur dan operasional Perusahaan meliputi:

* 1. Lini usaha atau produk yang dipasarkan

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* 1. Target pasar

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* 1. Saluran distribusi yang digunakan

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1. Tingkat Kesehatan Keuangan Dan Kecukupan Modal

Pada bagian ini paling sedikit memuat:

* 1. Analisis kesehatan keuangan dan kecukupan permodalan

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* 1. Proyeksi kesehatan keuangan dan kecukupan modal

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* 1. Asumsi yang digunakan

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* 1. Analisis akses Perusahaan terhadap kebutuhan modal

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* 1. Analisis atas risiko Perusahaan terkait pembentukan aset bukan investasi

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1. Penetapan Harga Premi Dan Profitabilitas

Pada bagian ini paling sedikit memuat:

* 1. Kebijakan penetapan harga premi

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* 1. Tinjauan atas *pricing policy*

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* 1. Analisis realisasi biaya dan profitabilitas

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* 1. Analisis profitabilitas untuk pertanggungan baru dan lama

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* 1. Distribusi profit

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* 1. Analisis historis profitabilitas

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1. Liabilitas
   1. Metode, asumsi, dan model perhitungan yang digunakan

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* 1. Pendapat aktuaris

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1. Kesesuaian Aset Terhadap Liabilitas

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1. Reasuransi

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1. Manajemen Risiko

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1. Proyeksi Keuangan

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1. Area Lain Yang Perlu Mendapat Perhatian

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Ditetapkan di Jakarta

pada tanggal

KEPALA EKSEKUTIF PENGAWAS PERASURANSIAN, PENJAMINAN, DAN DANA PENSIUN OTORITAS JASA KEUANGAN REPUBLIK INDONESIA,

OGI PRASTOMIYONO