

**PT ASURANSI EKA LLOYD JAYA**

**LAPORAN KEUANGAN/  
*FINANCIAL STATEMENTS***

**UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2020/  
*FOR THE YEAR ENDED 31 DECEMBER 2020***

**DAN/AND**

**LAPORAN AUDITOR INDEPENDEN/  
*INDEPENDENT AUDITORS' REPORT***

*These report are originally issued in Indonesian language*

No. : 00212/2.1068/AU.1/08/0115-2/1/IV/2021  
Hal : Laporan Keuangan  
31 Desember 2020

No. : 00212/2.1068/AU.1/08/0115-2/1/IV/2021  
Re : **Financial Statements**  
31 December 2020

### Laporan Auditor Independen

### *Independent Auditors' Report*

**Direksi**  
**PT Asuransi Eka Lloyd Jaya**  
Jakarta

**The Directors**  
**PT Asuransi Eka Lloyd Jaya**  
Jakarta

Kami telah mengaudit laporan keuangan PT Asuransi Eka Lloyd Jaya yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2020, serta laporan laba-rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

*We have audited the financial statements of PT Asuransi Eka Lloyd Jaya, which comprise the statement of financial position as of 31 December 2020, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.*

### Tanggung jawab manajemen atas laporan keuangan

### *Management's responsibility for the financial statements*

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

*Management is responsible for the preparation and fair presentation of such financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.*

### Tanggung jawab auditor

### *Auditors' responsibility*

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan ini berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan yang memadai tentang apakah laporan keuangan bebas dari kesalahan penyajian material.

*Our responsibility is to express an opinion on such financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether such financial statements are free from material misstatement.*

**Tanggung jawab auditor (Lanjutan)**

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan Perusahaan untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Perusahaan. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajiban estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

**Opini**

Menurut opini kami, laporan keuangan menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Asuransi Eka Lloyd Jaya tanggal 31 Desember 2020, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

**Auditors' responsibility (Continued)**

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Company preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

In our opinion, the financial statements present fairly, in all material respects, the financial position of PT Asuransi Eka Lloyd Jaya as of 31 December 2020, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Kantor Akuntan Publik  
TANUBRATA SUTANTO FAHMI BAMBANG & Rekan



Indra Sri Widodo, SE, Ak, M.Ak, CPA, CA  
NIAP AP.0115/  
License No. AP.0115

05 April 2021 / 05 April 2021

MF/ap

Ekshibit A

**PT ASURANSI EKA LLOYD JAYA**  
**LAPORAN POSISI KEUANGAN**  
**31 DESEMBER 2020**  
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan  
lain)

Exhibit A

**PT ASURANSI EKA LLOYD JAYA**  
**STATEMENT OF FINANCIAL POSITION**  
**31 DECEMBER 2020**  
(Expressed in thousand Rupiah, unless otherwise  
stated)

|  | Catatan/<br>Notes | 2020               | 2019               |  |
|--|-------------------|--------------------|--------------------|--|
| <b>ASET</b>  |                   |                    |                    | <b>ASSETS</b>  |
| Kas dan setara kas   | 4                 | 30.393.939         | 27.604.952         | Cash and cash equivalents  |
| Piutang premi  |                   |                    |                    | Premium receivables  |
| Setelah dikurangi cadangan kerugian<br>penurunan nilai sebesar<br>Rp 618.953 pada 31 Desember 2020 dan<br>31 Desember 2019,    | 5                 | 16.993.480         | 10.951.088         | net allowance for impairment<br>losses of<br>Rp 618,953 as of 31 December 2020 and<br>31 December 2019,              |
| Piutang klaim koasuransi   |                   | 2.017.016          | 2.097.145          | Coinsurance claim receivables  |
| Piutang hasil investasi  |                   | 599.938            | 612.943            | Investment income receivables  |
| Piutang dan aset reasuransi  | 6                 | 20.573.451         | 30.089.228         | Reinsurance receivables and asset  |
| Piutang lain - lain  |                   | 14.000             | 5.000              | Other receivable   |
| Beban dibayar di muka  |                   | 729.124            | 1.487.207          | Prepaid expenses   |
| Investasi  | 7                 |                    |                    | Investment   |
| Dana jaminan   |                   | 20.070.601         | 20.255.408         | Statutory funds  |
| Deposito berjangka   |                   | 84.608.402         | 84.407.505         | Time deposits  |
| Obligasi   |                   | 3.026.250          | 7.962.883          | Bonds  |
| Penempatan langsung  |                   | 180.000            | 180.000            | Direct participation   |
| Aset hak guna  |                   |                    |                    | Right-of-use assets  |
| Setelah dikurangi akumulasi penyusutan sebesar<br>Rp 1.546.637 pada 31 Desember 2020   | 8                 | 1.096.244          | -                  | net of accumulated depreciation of<br>Rp 1,546,637 as of 31 December 2020  |
| Aset tetap   |                   |                    |                    | Fixed assets   |
| Setelah dikurangi akumulasi penyusutan sebesar<br>Rp 1.631.864 pada 31 Desember 2020 dan<br>Rp 1.883.167 pada 31 Desember 2019 | 9                 | 27.476.906         | 25.577.295         | net of accumulated depreciation of<br>Rp 1,631,864 as of 31 December 2020 and<br>Rp 1,883,167 as of 31 December 2019 |
| Aset pajak tangguhan   | 13                | -                  | 196.999            | Deferred tax assets  |
| Aset lain - lain   | 10                | 123.946            | 131.991            | Other assets   |
| <b>TOTAL ASSET</b>   |                   | <u>207.903.297</u> | <u>211.559.644</u> | <b>TOTAL ASSETS</b>  |

Lihat Catatan atas Laporan Keuangan pada  
Ekshibit E terlampir yang merupakan bagian tidak  
terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to the Financial Statements on  
Exhibit E which are an integral part of the  
Financial Statements taken as a whole

Ekshibit A/2

PT ASURANSI EKA LLOYD JAYA  
LAPORAN POSISI KEUANGAN  
31 DESEMBER 2020  
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan  
lain)

Exhibit A/2

PT ASURANSI EKA LLOYD JAYA  
STATEMENT OF FINANCIAL POSITION  
31 DECEMBER 2020  
(Expressed in thousand Rupiah, unless otherwise  
stated)

|  | Catatan/<br>Notes | 2020               | 2019               |   |
|--|-------------------|--------------------|--------------------|---|
| <b>LIABILITAS DAN EKUITAS</b>  |                   |                    |                    | <b>LIABILITIES AND EQUITY</b>   |
| <b>LIABILITAS</b>  |                   |                    |                    | <b>LIABILITIES</b>  |
| Utang klaim  | 11                | 962.437            | 203.632            | Claim payables  |
| Utang reasuransi   | 12                | 9.616.243          | 10.392.723         | Reinsurance payables  |
| Utang komisi   |                   | 5.868.448          | 2.576.632          | Commission payables   |
| Utang pajak  | 13a               | 986.834            | 580.584            | Taxes payable   |
| Utang lain - lain  |                   | 673.219            | 173.892            | Other payables  |
| Beban akrual   |                   | 240.349            | 2.331.241          | Accrued expenses  |
| Premi diterima di muka   |                   | -                  | 881.389            | Advanced premium received   |
| Liabilitas sewa  | 14                | 579.340            | -                  | Lease liabilities   |
| Estimasi klaim   | 15                | 18.141.492         | 15.409.693         | Estimated claims  |
| Premi yang belum<br>merupakan pendapatan   | 16                | 9.025.852          | 14.946.486         | Unearned premium<br>reserves  |
| Liabilitas asuransi kontrak<br>jangka panjang  | 17                | 18.585.394         | 24.964.676         | Long - term insurance<br>contract liabilities   |
| Liabilitas imbalan kerja   | 18                | 9.612.213          | 8.420.227          | Employee benefits liability   |
| Liabilitas pajak tangguhan   | 13d               | 1.605.284          | -                  | Deferred Tax Liabilities  |
| <b>TOTAL LIABILITAS</b>  |                   | <b>75.897.105</b>  | <b>80.881.175</b>  | <b>TOTAL LIABILITY</b>  |
| <b>EKUITAS</b>   |                   |                    |                    | <b>EQUITY</b>   |
| <b>Modal saham</b>   |                   |                    |                    | <b>Share Capital</b>  |
| Modal saham - nilai nominal<br>Rp 500 ribu per saham<br>Modal dasar, ditempatkan<br>dan disetor penuh -<br>200.000 saham | 19                | 100.000.000        | 100.000.000        | Share capital - par value<br>Rp 500 thousands per share<br>Authorized, issued<br>and fully paid -<br>200,000 shares |
| Suplus revaluasi aset tetap,<br>setelah pajak  | 9                 | 9.940.037          | 7.350.706          | Revaluation surplus of fixed<br>assets, net of tax  |
| Saldo laba   |                   | 22.066.155         | 23.327.763         | Retained earnings   |
| <b>Total Ekuitas</b>   |                   | <b>132.006.192</b> | <b>130.678.469</b> | <b>Total Equity</b>   |
| <b>TOTAL LIABILITAS DAN EKUITAS</b>  |                   | <b>207.903.297</b> | <b>211.559.644</b> | <b>TOTAL LIABILITIES AND EQUITY</b>   |

Lihat Catatan atas Laporan Keuangan pada  
Ekshibit E terlampir yang merupakan bagian tidak  
terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to the Financial Statements on  
Exhibit E which are an integral part of the  
Financial Statements taken as a whole

Ekshibit B

PT ASURANSI EKA LLOYD JAYA  
LAPORAN LABA RUGI DAN  
PENGHASILAN KOMPREHENSIF LAIN  
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2020  
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan  
lain)

Exhibit B

PT ASURANSI EKA LLOYD JAYA  
STATEMENT OF PROFIT OR LOSS AND  
OTHER COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(Expressed in thousand Rupiah, unless otherwise  
stated)

|   | Catatan/<br>Notes | 2020                  | 2019                 |   |
|---|-------------------|-----------------------|----------------------|---|
| <b>Pendapatan</b>   |                   |                       |                      | <b>Revenue</b>  |
| Premi bruto   | 20                | 115.008.213           | 115.742.950          | Gross written premium   |
| Perubahan premi yang belum<br>merupakan pendapatan                              | 16                | 5.920.634             | ( 1.324.976)         | Changes in unearned<br>premium reserves   |
| <b>Total pendapatan premi</b>   |                   | <b>120.928.847</b>    | <b>114.417.974</b>   | <b>Total Premium Income</b>   |
| Reasuransi dibayar  | 21                | ( 20.352.778)         | ( 28.812.209)        | Reinsurance ceded   |
| Perubahan aset reasuransi atas<br>premi yang belum merupakan<br>pendapatan      | 6                 | ( 2.264.094)          | 747.165              | Changes in reinsurance assets of<br>unearned premium<br>reserves                |
| <b>Total premi reasuransi</b>   |                   | <b>( 22.616.872)</b>  | <b>( 28.065.044)</b> | <b>Total reinsurance premiums</b>   |
| <b>Pendapatan premi-neto</b>  |                   | <b>98.311.975</b>     | <b>86.352.930</b>    | <b>Premium income-net</b>   |
| Hasil investasi-neto  | 23                | 7.183.845             | 7.289.391            | Investment income-net   |
| Penghasilan usaha lainnya-neto  | 24                | 509.847               | 516.747              | Income operating income-net   |
| <b>Total pendapatan</b>   |                   | <b>106.005.667</b>    | <b>94.159.068</b>    | <b>Total revenue</b>  |
| <b>Beban</b>  |                   |                       |                      | <b>Expenses</b>   |
| Klaim bruto   | 25                | ( 50.153.140)         | ( 33.042.467)        | Gross claims  |
| Beban komisi-neto   | 22                | ( 27.327.321)         | ( 23.460.702)        | Commission expense-net  |
| Perubahan estimasi klaim  | 14                | ( 2.731.799)          | 30.302.414           | Changes in estimated claims   |
| Pemulihan klaim reasuransi  | 26                | 10.367.734            | 7.913.253            | Reinsurance claim recoveries  |
| Perubahan aset reasuransi<br>atas estimasi klaim                                | 6                 | 49.302                | ( 27.595.688)        | Changes in reinsurance assets<br>of estimated claims                            |
| Perubahan liabilitas asuransi<br>kontrak jangka panjang                         | 16                | 6.379.282             | ( 12.023.815)        | Changes in long-term insurance<br>contract liabilities                          |
| Perubahan aset reasuransi<br>atas liabilitas asuransi<br>kontrak jangka panjang | 6                 | ( 9.602.352)          | 3.995.291            | Changes in reinsurance assets<br>of long-term insurance<br>contract liabilities |
| Beban usaha   | 27                | ( 29.355.150)         | ( 32.566.489)        | Operating expenses  |
| <b>Total Beban</b>  |                   | <b>( 102.373.444)</b> | <b>( 86.478.203)</b> | <b>Total expenses</b>   |
| <b>Laba sebelum beban pajak final<br/>dan pajak penghasilan</b>                 |                   | <b>3.632.223</b>      | <b>7.680.865</b>     | <b>Income before final tax expense<br/>and income tax</b>                       |
| Beban pajak final   |                   | ( 1.397.602)          | ( 1.468.525)         | Final tax expenses  |
| <b>Laba sebelum manfaat (beban)<br/>pajak penghasilan</b>                       |                   | <b>2.234.621</b>      | <b>6.212.340</b>     | <b>Income before income<br/>tax benefit (expense)</b>                           |
| Beban pajak penghasilan   | 13                | ( 1.012.259)          | ( 862.819)           | Income tax expense  |
| <b>Laba tahun berjalan</b>  |                   | <b>1.222.362</b>      | <b>5.349.521</b>     | <b>Income for the year</b>  |

Lihat Catatan atas Laporan Keuangan pada  
Ekshibit E terlampir yang merupakan bagian tidak  
terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to the Financial Statements on  
Exhibit E which are an integral part of the  
Financial Statements taken as a whole

Ekshibit B/2

PT ASURANSI EKA LLOYD JAYA  
LAPORAN LABA RUGI DAN  
PENGHASILAN KOMPREHENSIF LAIN  
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2020  
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan  
lain)

Exhibit B/2

PT ASURANSI EKA LLOYD JAYA  
STATEMENT OF PROFIT OR LOSS AND  
OTHER COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(Expressed in thousand Rupiah, unless otherwise  
stated)

|  | Catatan/<br>Notes | 2020             | 2019             |  |
|--|-------------------|------------------|------------------|--|
| Penghasilan Komprehensif lain  |                   |                  |                  | <i>Other comprehensive income</i>          |
| Pos yang tidak akan<br>direklasifikasi ke laba rugi:                             |                   |                  |                  | <i>Item that will not be</i>               |
| Surplus revaluasi aset tetap   | 9                 | 3.319.655        | -                | <i>Reclassified to profit or loss:</i>     |
| Pajak penghasilan terkait<br>surplus revaluasi aset tetap                        |                   | ( 730.324)       | -                | <i>Revaluation surplus of fixed assets</i> |
| Pengkukuran kembali<br>atas liabilitas imbalan kerja                             | 18                | 271.364          | 96.867           | <i>Income tax relating to</i>              |
| Pajak penghasilan terkait<br>pengukuran kembali<br>atas liabilitas imbalan kerja | 13                | ( 59.700)        | ( 24.217)        | <i>revaluation surplus of fixed assets</i> |
| Jumlah penghasilan komprehensif lain   |                   | <u>2.800.995</u> | <u>72.650</u>    | <i>Remeasurement of</i>                    |
| Total penghasilan komprehensif<br>tahun berjalan                                 |                   | <u>4.023.357</u> | <u>5.422.171</u> | <i>employee benefits liability</i>         |
|  |                   |                  |                  | <i>Income tax relating to</i>              |
|  |                   |                  |                  | <i>remeasurement of</i>                    |
|  |                   |                  |                  | <i>employee benefit liability</i>          |
|  |                   |                  |                  | <i>Total other comprehensive income</i>    |
|  |                   |                  |                  | <i>Total comprehensive income</i>          |
|  |                   |                  |                  | <i>For the year</i>                        |

Lihat Catatan atas Laporan Keuangan pada  
Ekshibit E terlampir yang merupakan bagian tidak  
terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to the Financial Statements on  
Exhibit E which are an integral part of the  
Financial Statements taken as a whole

Ekshibit C

PT ASURANSI EKA LLOYD JAYA  
LAPORAN PERUBAHAN EKUITAS  
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2020  
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

Exhibit C

PT ASURANSI EKA LLOYD JAYA  
STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(Expressed in thousand Rupiah, unless otherwise stated)

|  | Saldo Laba/Retained Earnings  |  |  |   | Jumlah ekuitas/<br>Total equity |  |
|--|-------------------------------|--|--|---|---------------------------------|--|
|  | Modal Saham/<br>Share capital | Surplus revaluasi aset tetap/<br>Revaluation surplus of fixed assets | Ditentukan penggunaannya untuk cadangan umum/<br>Appropriated for general reserves | Belum ditentukan penggunaannya/<br>Unappropriated |                                 |  |
| Saldo per 1 Januari 2019                         | 100.000.000                   | 7.350.706  | 15.674.920   | 4.913.717   | 127.939.343                     | Balance as of 1 January 2019                       |
| Cadangan umum                                    | -                             | -  | 1.073.000  | ( 1.073.000)                                      | -                               | General reserves                                   |
| Laba tahun berjalan 2019                         | -                             | -  | -  | 5.349.521   | 5.349.521                       | Income for the year 2019                           |
| <b>Penghasilan komprehensif lain:</b>            |                               |  |  |   |                                 | <b>Other comprehensive income:</b>                 |
| Pengukuran kembali atas liabilitas imbalan kerja | -                             | -  | -  | 72.650  | 72.650                          | Remeasurement of employee benefit liability        |
| Dividen Kas (Catatan 19)                         | -                             | -  | ( 2.683.045)   | -   | ( 2.683.045)                    | Cash dividend (Note 19)                            |
| <b>Saldo per 31 Desember 2019</b>                | <b>100.000.000</b>            | <b>7.350.706</b>   | <b>14.064.875</b>  | <b>9.262.888</b>                                  | <b>130.678.469</b>              | <b>Balance as of 31 December 2019</b>              |
| Dampak penerapan standar akuntansi baru: PSAK 73 | -                             | -  | -  | ( 21.134)   | ( 21.134)                       | Impact initial application of new standard PSAK 73 |
| <b>Saldo per 1 Januari 2020</b>                  | <b>100.000.000</b>            | <b>7.350.706</b>   | <b>14.064.875</b>  | <b>9.241.754</b>                                  | <b>130.657.335</b>              | <b>Balance as of 1 January 2020</b>                |
| Cadangan umum                                    | -                             | -  | 1.073.000  | ( 1.073.000)                                      | -                               | General reserves                                   |
| Laba tahun berjalan 2020                         | -                             | -  | -  | 1.222.362   | 1.222.362                       | Income for the year 2020                           |
| <b>Penghasilan komprehensif lain:</b>            |                               |  |  |   |                                 | <b>Other comprehensive income:</b>                 |
| Pengukuran kembali atas liabilitas imbalan kerja | -                             | -  | -  | 211.664   | 211.664                         | Remeasurement of employee benefit liability        |
| Keuntungan revaluasi aset tetap                  | -                             | 2.589.331  | -  | -   | 2.589.331                       | Gain on revaluation of fixed assets                |
| Dividen Kas (Catatan 19)                         | -                             | -  | 2.683.045  | ( 5.357.545)                                      | ( 2.674.500)                    | Cash dividend (Note 19)                            |
| <b>Saldo per 31 Desember 2020</b>                | <b>100.000.000</b>            | <b>9.940.037</b>   | <b>17.820.920</b>  | <b>4.245.235</b>                                  | <b>132.006.192</b>              | <b>Balance as of 31 December 2020</b>              |

Catatan 19 /  
Note 19

Lihat Catatan atas Laporan Keuangan pada Ekshibit E terlampir yang merupakan bagian tidak terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to the Financial Statements on Exhibit E which are an integral part of the Financial Statements taken as a whole



Ekshibit D

PT ASURANSI EKA LLOYD JAYA  
LAPORAN ARUS KAS  
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2020  
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan  
lain)

Exhibit D

PT ASURANSI EKA LLOYD JAYA  
STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(Expressed in thousand Rupiah, unless otherwise  
stated)

|   | <u>2020</u>         | <u>2019</u>       |   |
|---|---------------------|-------------------|---|
| <b>ARUS KAS DARI</b>                                    |                     |                   | <b>CASH FLOWS FROM</b>  |
| <b>AKTIVITAS OPERASI</b>                                |                     |                   | <b>OPERATING ACTIVITIES</b>   |
| Penerimaan premi  | 108.965.821         | 116.786.008       | <i>Collections of premiums</i>  |
| Penerimaan klaim reasuransi                             | 8.146.497           | 8.239.648         | <i>Collections of reinsurance claims</i>                              |
| Pembayaran premi reasuransi                             | ( 21.129.258)       | ( 31.237.162)     | <i>Payments of reinsurance premiums</i>                               |
| Pembayaran klaim  | ( 49.394.335)       | ( 33.502.328)     | <i>Payments of claims</i>   |
| Pembayaran beban umum dan<br>administrasi dan lain-lain | ( 51.884.140)       | ( 54.999.947)     | <i>Payments of general and<br/>administrative and others expenses</i> |
| <b>Arus Kas Neto Diperoleh Dari (Digunakan Untuk)</b>   |                     |                   | <b>Net Cash Flows Provided by (Used In)</b>                           |
| <b>Aktivitas Operasi</b>                                | <u>( 5.295.415)</u> | <u>5.286.219</u>  | <b>Operating Activities</b>   |
| <b>ARUS KAS DARI</b>                                    |                     |                   | <b>CASH FLOWS FROM</b>  |
| <b>AKTIVITAS INVESTASI</b>                              |                     |                   | <b>INVESTING ACTIVITIES</b>   |
| Penerimaan hasil investasi                              | 6.113.562           | 6.023.024         | <i>Investment income received</i>                                     |
| Perubahan neto atas investasi                           | 4.799.103           | ( 3.889.881)      | <i>Net changes of investments</i>                                     |
| Penerimaan dari penjualan aset tetap                    | 2.000               | 3.850             | <i>Proceeds from sale of fixed assets</i>                             |
| Pembelian aset tetap                                    | ( 211.820)          | ( 215.830)        | <i>Acquisition of fixed assets</i>                                    |
| Penarikan obligasi                                      | -                   | 204.000           | <i>Withdrawal of bonds</i>  |
| <b>Arus Kas Neto Diperoleh Dari</b>                     |                     |                   | <b>Net Cash Flows Provided by</b>                                     |
| <b>Aktivitas Investasi</b>                              | <u>10.702.845</u>   | <u>2.125.163</u>  | <b>Investing Activities</b>   |
| <b>ARUS KAS DARI</b>                                    |                     |                   | <b>CASH FLOWS FROM</b>  |
| <b>AKTIVITAS PENDANAAN</b>                              |                     |                   | <b>FINANCING ACTIVITIES</b>   |
| Pembayaran dividen                                      | ( 2.674.500)        | ( 2.683.045)      | <i>Dividends paid</i>   |
| <b>KENAIKAN NETO</b>                                    |                     |                   | <b>NET INCREASE IN</b>  |
| <b>KAS DAN BANK</b>                                     | 2.732.930           | 4.728.337         | <b>CASH ON HAND AND IN BANKS</b>                                      |
| <b>DAMPAK NETO PERUBAHAN NILAI</b>                      |                     |                   | <b>NET EFFECT OF CHANGES IN</b>                                       |
| <b>TUKAR PADA KAS DAN BANK</b>                          | 56.057              | ( 111.277)        | <b>EXCHANGE ON CASH ON HAND AND IN BANKS</b>                          |
| <b>KAS DAN BANK</b>                                     |                     |                   | <b>CASH ON HAND AND IN BANKS</b>                                      |
| <b>AWAL TAHUN</b>                                       | <u>27.604.952</u>   | <u>22.987.892</u> | <b>AT BEGINNING OF YEAR</b>   |
| <b>KAS DAN BANK</b>                                     |                     |                   | <b>CASH ON HAND AND IN BANKS</b>                                      |
| <b>AKHIR TAHUN</b>                                      | <u>30.393.939</u>   | <u>27.604.952</u> | <b>AT END OF YEAR</b>   |

Lihat Catatan atas Laporan Keuangan pada  
Ekshibit E terlampir yang merupakan bagian tidak  
terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to the Financial Statements on  
Exhibit E which are an integral part of the  
Financial Statements taken as a whole