

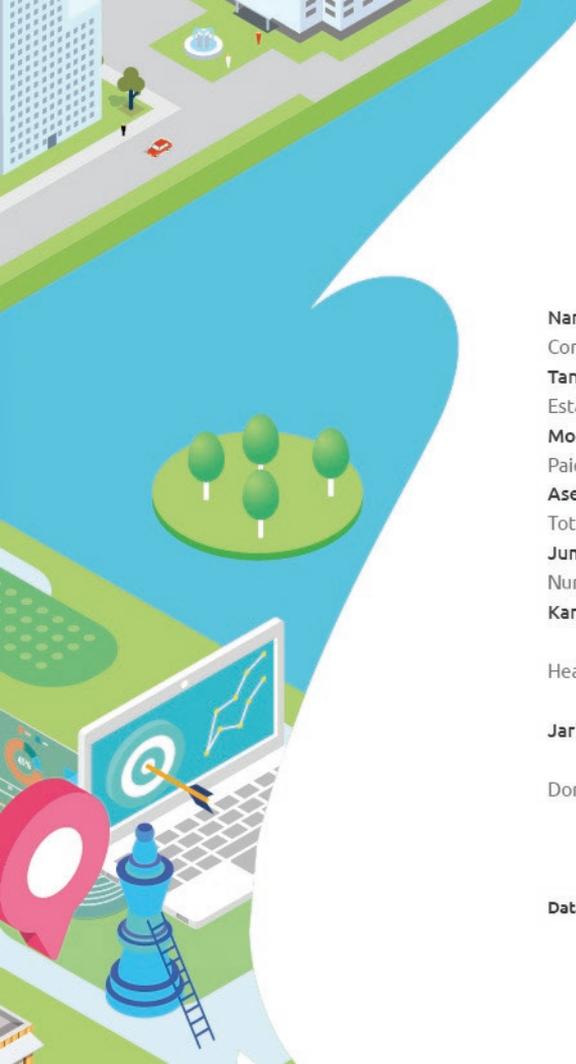


PT Asuransi MSIG Indonesia

PROFIL PERUSAHAAN

COMPANY PROFILE





DATA PERUSAHAAN

CORPORATE DATA

Nama Perusahaan	: PT Asuransi MSIG Indonesia
Corporate Name	: PT Asuransi MSIG Indonesia
Tanggal Pendirian	: 22 Oktober 1975
Established	: October 22, 1975
Modal Disetor	: Rp100 Miliar
Paid up Capital	: IDR100 Billion
Aset Total	: Rp4,7 Triliun
Total Asset	: IDR4.7 Trillion
Jumlah Karyawan	: 459
Number of Employees	: 459
Kantor Pusat	: Gedung Summitmas 2, Lantai 15, Jl. Jenderal Sudirman Kav. 61 – 62, Jakarta 12190
Head Office	: Summitmas 2 Building, 15 th Floor, Jl. Jenderal Sudirman Kav. 61 – 62, Jakarta 12190
Jaringan Domestik	: Kantor Cabang 4 (Bandung, Batam, Medan, Surabaya) Kantor Perwakilan 3 (Denpasar, Palembang, Semarang)
Domestic Network	: Branch Offices 4 (Bandung, Batam, Medan, Surabaya) Representative Offices 3 (Denpasar, Palembang, Semarang)

Data per tahun 2022 / Data as per 2022

VISION MISSION



MISI MISSION

Memberikan kontribusi bagi pengembangan masyarakat yang dinamis dan turut serta menjaga masa depan bumi, dengan memberikan keamanan dan ketenangan pikiran melalui usaha asuransi dan jasa keuangan global.

To contribute to the development of a vibrant society and help secure a sound future for the planet, by enabling safety and peace of mind through the global insurance and financial services business.

VISI VISION

Menciptakan grup usaha asuransi dan jasa keuangan terkemuka di dunia yang secara berkelanjutan mengusahakan pertumbuhan serta meningkatkan nilai perusahaan.

To create a world-leading insurance and financial services group that consistently pursues sustainable growth and enhances corporate value.



TATA NILAI PERUSAHAAN

CORE VALUES

01 FOKUS PADA PELANGGAN CUSTOMER FOCUS

Senantiasa berupaya memberikan jaminan keamanan kepada pelanggan dan menciptakan kepuasan pelanggan.

Striving to provide security and satisfaction to our customers.

02 INTEGRITAS INTEGRITY

Tulus, jujur, dan adil dalam memberikan pelayanan.

Being sincere, kind, and fair in our dealings with people.

03 KERJA SAMA TIM TEAMWORK

Meraih pertumbuhan bersama dengan cara saling menghargai kepribadian dan pendapat satu sama lain serta saling berbagi pengetahuan dan ide.

Growing together as a team by respecting one another's individuality and opinions and sharing knowledge and ideas.

04 INOVASI INNOVATION

Mendengarkan para pemangku kepentingan dan senantiasa berupaya memperbaiki cara bekerja dan berusaha.

Always improving the way we work while responding to stakeholders' interests.

05 PROFESIONALISME PROFESSIONALISM

Senantiasa meningkatkan kemampuan dan kecakapan untuk memberikan layanan berkualitas tinggi.

Providing high-quality services by constantly enhancing our skills and proficiency.



JANJI PELAYANAN

PROMISE OF SERVICE

Komitmen Layanan Kami

Di MSIG, Anda adalah inti dari segala hal yang kami lakukan. Untuk itulah kami melangkah lebih jauh untuk memberikan Anda layanan terbaik dengan sepenuh hati.

Kami merupakan ahli di bidang asuransi dan orang-orang yang tulus peduli dan siap melayani Anda dengan cepat, efisien, dan jujur. Sehingga Anda dapat mencurahkan perhatian pada segala sesuatu yang penting bagi Anda dan berkarya lebih baik lagi.

Find Confidence in Our Promise of Service

At MSIG, you are at the heart of all we do. This is why we go above and beyond to deliver excellent service to you from our hearts.

We are insurance professionals and people who sincerely care, and we are here to help you in an easy, efficient, and fair way. So, you can put your heart into what matters to you and have the confidence to do more and more.

TENTANG KAMI

ABOUT US

MSIG Indonesia

PT Asuransi MSIG Indonesia, bagian dari MS&AD Insurance Group, merupakan perusahaan asuransi umum di Indonesia yang telah beroperasi sejak tahun 1975 dan terus menerus berkembang setiap tahunnya. Berbekal pengalaman, kami membawa nilai-nilai kami yang mengakar jauh lebih mendalam. Kami melihat lebih jauh dalam segala hal yang diasuransikan dan mendapati bahwa segala sesuatu mempunyai hati.

Misi kami adalah memberikan kontribusi bagi pengembangan masyarakat yang dinamis dan turut serta menjaga masa depan bumi, dengan memberikan keamanan dan ketenangan pikiran melalui usaha asuransi dan jasa keuangan global.

Di bawah naungan MSIG Holdings Asia sebagai perusahaan induk di kawasan regional Asia, kami senantiasa memerhatikan kebutuhan asuransi Anda selama lebih dari 100 tahun. Inilah bukti bahwa kami sudah mendampingi Anda sekian lama.

MSIG Indonesia

PT Asuransi MSIG Indonesia, a member of MS&AD Insurance Group, is one of the large joint venture general insurance companies in Indonesia which has been operating since 1975 and is continuously growing every year. Armed with experience consistently providing the best, we bring our values to take root much more deeply. We look beyond everything insured and find out that everything has a heart.

Our mission is to contribute to developing a vibrant society and help secure a sound future for the planet, by enabling safety and peace of mind through the global insurance and financial services business.

In Asia, the regional holding company of MSIG Holdings Asia, we have been tending to your insurance needs for more than 100 years. Indeed, we have come a long way together with you.





MSIG Asia

Berlokasi di Singapura, MSIG Asia Pte Ltd (“MSIG Asia”) adalah anak perusahaan yang sepenuhnya dimiliki oleh Mitsui Sumitomo Insurance Company, Limited, dan bagian dari MS&AD Insurance Group, Inc. Menggabungkan praktik terbaik global dan lokal, anak perusahaan inti dan afiliasi MSIG di ASEAN, Hong Kong, Australia, dan Selandia Baru, telah menyediakan solusi asuransi umum selama lebih dari 100 tahun. Sebagai merek asuransi terkemuka di Asia, MSIG memanfaatkan distribusi beragam saluran dan kemitraan perantara yang kuat untuk menawarkan solusi asuransi di seluruh sektor personal dan komersial.

MSIG Asia

Located in Singapore, MSIG Asia Pte Ltd (“MSIG Asia”) is a wholly owned subsidiary of Mitsui Sumitomo Insurance Company, Limited, and a member of the MS&AD Insurance Group, Inc. Combining global and local best practices, the core subsidiaries and affiliates of MSIG across ASEAN, Hong Kong, Australia, and New Zealand, have been providing general insurance solutions for more than 100 years. A leading insurance brand in Asia, MSIG leverages on multi-channel distribution and strong intermediary partnerships to offer insurance solutions across personal and commercial lines.

Grup Asuransi MS&AD

MS&AD Insurance Group, Inc. (“MS&AD Insurance Group”) didirikan pada bulan April 2010 dari integrasi bisnis Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co., Ltd., dan Nissay Dowa General Insurance Co., Ltd. Perusahaan ini termasuk di antara 10 grup asuransi non-jiwa teratas dunia berdasarkan pendapatan kotor, dengan peringkat kredit A+ Stabil dan telah hadir di 50 negara dan wilayah di dunia. MS&AD Insurance Group berkomitmen untuk mencapai pertumbuhan yang berkelanjutan dan untuk meningkatkan nilai perusahaan, perusahaan kami didorong oleh lima domain bisnis: asuransi non-jiwa domestik (Jepang), asuransi jiwa domestik (Jepang), bisnis luar negeri, bisnis jasa keuangan, dan bisnis terkait risiko.

MS&AD Insurance Group

MS&AD Insurance Group, Inc. (“MS&AD Insurance Group”) was formed in April 2010 from the business integration of Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co., Ltd., and Nissay Dowa General Insurance Co., Ltd. It is amongst the world’s top 10 non-life insurance groups based on gross revenue, with A+ Stable credit rating and presence in 50 countries and regions globally. MS&AD Insurance Group is committed to achieving sustainable growth and to enhancing enterprise value, driven by five business domains: domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business, and risk-related business.





JARINGAN GLOBAL

GLOBAL NETWORK

50 negara dan wilayah secara global dengan lebih dari 40.000 karyawan
50 countries and regions globally with over 40,000 employees

Jaringan Kami di Asia

Our Network in Asia

- | | | |
|-------------|------------|---------------|
| 📍 Brunei | 📍 Japan | 📍 Philippines |
| 📍 Cambodia | 📍 Korea | 📍 Singapore |
| 📍 China | 📍 Laos | 📍 Taiwan |
| 📍 Hong Kong | 📍 Macau | 📍 Thailand |
| 📍 India | 📍 Malaysia | 📍 Vietnam |
| 📍 Indonesia | 📍 Myanmar | |

PRODUK KAMI

OUR PRODUCTS



Property Insurance



**Erection/Contractor's
All Risks Insurance**



**Marine Cargo
Insurance**



Travel Insurance



Motor Insurance

1. Asuransi Tanggung Jawab "Bailee"
2. Asuransi Bank
3. Asuransi Builder's Risks
4. Asuransi Kebongkaran
5. Asuransi Gangguan Usaha
6. Asuransi Tanggung Gugat Umum Komersial Harmonized
7. Asuransi Risiko Hasil Pekerjaan Teknik Sipil yang Sudah Selesai
8. Asuransi Tanggung Gugat Umum Komprehensif
9. Asuransi Mesin Komprehensif
10. Asuransi Peralatan dan Mesin Kontraktor
11. Asuransi Semua Risiko Kontraktor

1. Bailees' Liability
2. Bankers Insurance
3. Builder's Risks Insurance
4. Burglary Insurance
5. Business Interruption Insurance
6. CGL Harmonized
7. Civil Engineering Completed Risks (CECR) Insurance
8. Comprehensive General Liability Insurance
9. Comprehensive Machinery Insurance
10. Contractor and Plant Machinery Insurance
11. Contractor's All Risks (CAR) Insurance

12. Asuransi Tanggung Jawab Kontraktual	12. Contractual Liability
13. Asuransi Cyber	13. Cyber Insurance
14. Asuransi Direktur dan Pejabat	14. Director and Officer Insurance
15. Asuransi Drone	15. Drone Insurance
16. Asuransi Gempa Bumi	16. Earthquake Insurance
17. Asuransi Peralatan Elektronik	17. Electronic Equipment Insurance
18. Asuransi Tanggung Jawab Pemberi Kerja	18. Employers Liability
19. Asuransi Eksplorasi dan Pengembangan Energi	19. Energy Exploration and Development Insurance
20. Asuransi Paket Energi Minyak & Gas	20. Energy Package Oil & Gas Insurance
21. Asuransi Semua Risiko Pemasangan	21. Erection All Risks (EAR) Insurance
22. Asuransi Pembatalan Acara	22. Event Cancellation
23. Asuransi Ketidakjujuran	23. Fidelity Guarantee
24. Asuransi Fixed Premium P&I - Charterer's Liability	24. Fixed Premium P&I – Charterer's Liability
25. Asuransi Fixed Premium P&I - Shipowner's Liability	25. Fixed Premium P&I – Shipowner's Liability
26. Asuransi Tanggung Gugat Freight Forwarder	26. Freight Forwarder Liability
27. Asuransi Tanggung Gugat Freight Forwarders 2020	27. Freight Forwarders Liability 2020
28. Asuransi Pemain Golf	28. Golfer Insurance
29. Asuransi Hino	29. Hino Insurance
30. Asuransi Standard Kebakaran Indonesia	30. Indonesian Fire Standard Insurance
31. Ladies Car Protection	31. Ladies Car Protection
32. Asuransi Tanggung Gugat	32. Liability Insurance
33. Asuransi Kerugian Produksi Minyak dan Gas	33. Loss of Profit Oil & Gas
34. Asuransi Kerusakan Mesin	34. Machinery Breakdown Insurance
35. Asuransi Tanggung Gugat Profesi - Manufaktur	35. Manufacturing E&O
36. Asuransi Pengangkutan Barang	36. Marine Cargo Insurance
37. Asuransi Rangka Kapal	37. Marine Hull Insurance
38. Asuransi Mikro (RumahKu, WarisanKu, Stop Usaha)	38. Micro Insurance (RumahKu, WarisanKu, Stop Usaha)
39. Asuransi Paket Mobilaman	39. Mobilaman Insurance Package
40. Asuransi Uang	40. Money Insurance
41. Asuransi Kendaraan Bermotor	41. Motor Insurance

42. Asuransi Semua Risiko Benda Bergerak
43. Asuransi Paket Rumah Tinggal
44. MSIG FlexPro Content
45. MSIG FlexPro Travel
46. MSIG FlexPro U-Drive
47. Asuransi MSIG Home Shield (MSHS)
48. Asuransi Mudik Aman/ Liburan Aman
49. Asuransi Kecelakaan Perjalanan Luar Negeri
50. Asuransi Kecelakaan Diri
51. Asuransi Hewan Peliharaan
52. Asuransi Kaca Plat
53. Asuransi Kekerasan Politik
54. Asuransi Tanggung Gugat Operator Port & Terminal
55. Asuransi Tanggung Jawab Lokasi/ Personal/ Penyewa
56. Asuransi Tanggung Jawab Produk
57. Asuransi Ganti Rugi Profesional
58. Asuransi Semua Properti/Industri
59. Asuransi Shiprepairer's Liability
60. Asuransi Specie versi Corporate Fine Art Collectors
61. Asuransi Specie versi Jewellers Block
62. Asuransi Specie versi Private Art and Jewellery
63. Asuransi Supersurance
64. Asuransi Terorisme dan Sabotase
65. Toyota Insurance 2.0
66. Asuransi Kredit Perdagangan
67. Asuransi Perjalanan
68. Kompensasi Kerja
69. Asuransi Yacht
70. Asuransi Yacht Standard

42. Movable Property All Risk Insurance
43. MS Aman/ House Holder Insurance Package
44. MSIG FlexPro Content
45. MSIG FlexPro Travel
46. MSIG FlexPro U-Drive
47. MSIG Home Shield Insurance (MSHS)
48. Mudik Aman/ Liburan Aman Insurance
49. Overseas Travel Accident Insurance
50. Personal Accident Insurance
51. Pet Insurance
52. Plate Glass Insurance
53. Political Violence Insurance
54. Port & Terminal Operator Liability
55. Premises/ Personal/ Tenants Liability
56. Product Liability
57. Professional Indemnity Insurance
58. Property All Risk/ Industrial All Risk
59. Shiprepairer's Liability Insurance
60. Specie Insurance version Corporate Fine Art Collectors
61. Specie Insurance version Jewellers Block
62. Specie Insurance version Private Art and Jewellery
63. Supersurance
64. Terrorism and Sabotage Insurance
65. Toyota Insurance 2.0
66. Trade Credit Insurance
67. Travel Insurance
68. Workmen Compensation
69. Yacht Insurance
70. Yacht Standard Insurance

KEUNGGULAN KAMI

OUR STRENGTH

- 01** Merek global
Global brand
- 02** 50 negara dan wilayah secara global dengan lebih dari 40.000 karyawan
50 countries and regions globally with over 40,000 employees
- 03** Bagian dari Grup Asuransi MS&AD, salah satu grup asuransi besar di Jepang
Member of MS&AD Insurance Group, one of the big insurance group in Japan
- 04** MS&AD merupakan penyedia produk Asuransi Pengangkutan Barang yang dapat diandalkan di Asia dan dunia
MS&AD is a leading marine underwriter in the world and Asia



IKHTISAR KEUANGAN

FINANCIAL HIGHLIGHT



- Premi Bruto / Gross Premiums
- Premi Neto / Net Premiums
- Pendapatan *Underwriting* / Underwriting Revenue
- Laba *Underwriting* / Underwriting Income
- Pendapatan Investasi / Investment Income*
- Pendapatan Neto / Net Income
- Aset Total / Total Assets
- Jumlah Modal Sendiri / Total Shareholders' Equity

*) Termasuk laba/rugi selisih kurs atas investasi
Including gain/loss from exchange rate on investment

Rasio Gabungan Beban dan Klaim (%)
Combined Loss and Expense Ratio (%)



Rasio Solvabilitas/RBC (%)
Solvability Ratio/RBC (%)



TONGGAK SEJARAH

MILESTONE

Sejarah panjang Perusahaan dapat ditelusuri kembali ke tahun 1970 ketika PT Maskapai Asuransi Indonesia mulai bertindak sebagai Agen Umum untuk Taisho Marine and Fire Insurance Co., Ltd., Jepang. Pertumbuhan ekonomi Indonesia kemudian mempercepat perkembangan bisnis asuransi di negara ini. Lingkungan yang kondusif yang didukung oleh peraturan Pemerintah mendorong pembentukan perusahaan patungan asuransi umum.

The Company's long history can be traced back to 1970 when PT Maskapai Asuransi Indonesia began acting as a General Agent for Taisho Marine and Fire Insurance Co., Ltd., Japan. The country's insurance business development eventually stimulated Indonesia's economic growth.. A conducive environment as supported by Government regulations encourages the establishment of a joint venture general insurance company.

1975

Pada tanggal 22 Oktober 1975 PT Asuransi Insindo Taisho resmi didirikan sebagai perusahaan patungan antara Taisho Marine and Fire Insurance Co., Ltd., Jepang (70% saham) dan PT Maskapai Asuransi Indonesia (30% saham), dengan Modal Dasar sebesar Rp750 juta.

On October 22, 1975 PT Asuransi Insindo Taisho was officially established as a joint venture company between Taisho Marine and Fire Insurance Co., Ltd., Japan (70% shares) and PT Maskapai Asuransi Indonesia (30% shares), with statutory capital of IDR750 million.

1983

Karena perubahan peraturan Pemerintah; pada tahun 1983 komposisi saham Perusahaan berubah menjadi 51% dipegang oleh pihak Indonesia dan 49% oleh pihak Jepang.

Due to the changes in the Government regulations; in 1983 the composition of shares of the Company was altered to become 51% held by the Indonesian party and 49% by the Japanese party.

1990

Namun, sejak Desember 1990, Modal Disetor meningkat menjadi Rp15 miliar, komposisi saham menjadi 79,60% dimiliki oleh pihak Jepang sedangkan 20,40% sisanya oleh pihak Indonesia.

However, since December 1990, as the paid up capital was increased to become IDR15 billion, the share composition became 79.60% held by the Japanese party while the remaining 20.40% by the Indonesian party.

1996

Pada tanggal 1 April 1996, nama Perusahaan PT Asuransi Insindo Taisho telah diubah menjadi PT Asuransi Mitsui Marine Indonesia mengikuti perubahan nama induk perusahaan dari Taisho Marine and Fire Insurance Co., Ltd. menjadi Mitsui Marine and Fire Insurance Co., Ltd.

On April 1, 1996 the Company's name was changed from PT Asuransi Insindo Taisho to become PT Asuransi Mitsui Marine Indonesia, following the change of parent company's name from Taisho Marine and Fire Insurance Co., Ltd. to become Mitsui Marine and Fire Insurance Co., Ltd.

1999

Selanjutnya, pada tanggal 16 Desember 1999 Modal Disetor ditingkatkan menjadi Rp40 miliar dengan tidak ada perubahan dalam komposisi saham.

Subsequently, on December 16, 1999 the paid up capital was increased to become IDR40 billion with no change in the share composition.

2001

Dengan penggabungan induk perusahaan pada tanggal 1 Oktober 2001 di mana nama perusahaan induk berubah menjadi Mitsui Sumitomo Insurance Co., Ltd., Jepang maka kepemilikan saham menjadi 72% Mitsui Sumitomo Insurance Co., Ltd., Jepang dan 28% PT Pool Asuransi Indonesia.

With the merger of its parent company on October 1, 2001 where parent company's name became Mitsui Sumitomo Insurance Co., Ltd., thus the shareholding of PT Asuransi Sumitomo Marine and Pool became 72% owned by Mitsui Sumitomo Insurance Co., Ltd., Japan and 28% PT Pool Asuransi Indonesia.

Pada tanggal 21 Desember 2001 pemilikan saham PT Asuransi Mitsui Marine Indonesia menjadi 80% pihak Jepang dan 20% pihak Indonesia.

On December 21, 2001 shareholding of PT Asuransi Mitsui Marine Indonesia became 80% held by the Japanese party and 20% held by the Indonesian party.

2002

Pada tanggal 22 November 2002 komposisi saham berubah menjadi 100% dimiliki oleh Mitsui Sumitomo Insurance Co., Ltd.

On November 22, 2002 composition of shares was changed to become 100% owned by Mitsui Sumitomo Insurance Co., Ltd.

2003

Pada tanggal 31 Maret 2003 PT Asuransi Sumitomo Marine and Pool mengalihkan portofolio bisnis termasuk karyawannya kepada PT Asuransi Mitsui Marine Indonesia.

On March 31, 2003 PT Asuransi Sumitomo Marine and Pool transferred its business portfolio including employees to PT Asuransi Mitsui Marine Indonesia.

Pada tanggal 1 April 2003, nama Perusahaan PT Asuransi Mitsui Marine Indonesia telah diubah menjadi PT Asuransi Mitsui Sumitomo Indonesia mengikuti nama baru induk perusahaan Mitsui Sumitomo Insurance Co., Ltd., Jepang dan juga dengan dialihkannya portofolio bisnis PT Asuransi Sumitomo Marine and Pool ke PT Asuransi Mitsui Marine Indonesia.

Pada tanggal 1 April 2003 PT Asuransi Sumitomo Marine and Pool kemudian dibubarkan oleh perusahaan induknya.

Pada tanggal 16 September 2003, 20% saham perusahaan yang dimiliki oleh PT Maskapai Asuransi Indonesia dialihkan kepada Bapak Rudy Wanandi.

2007

Pada tanggal 30 Juni 2007, PT Aviva Insurance di Indonesia berintegrasi ke dalam PT Asuransi Mitsui Sumitomo Indonesia mengikuti akuisisi perusahaan-perusahaan asuransi umum Aviva di Asia oleh Mitsui Sumitomo Insurance Co., Ltd.

2008

Pada tanggal 1 April 2008, nama Perusahaan PT Asuransi Mitsui Sumitomo Indonesia berubah menjadi PT Asuransi MSIG Indonesia.

Pada tanggal 30 September 2008, 80% saham Perusahaan yang dimiliki oleh Mitsui Sumitomo Insurance Co., Ltd., Jepang dipindahkan kepada MSIG Holdings (Asia) Pte., Ltd., Singapura; anak perusahaan sepenuhnya milik Mitsui Sumitomo Insurance Co., Ltd.

On April 1, 2003 the Company's name was changed from PT Asuransi Mitsui Marine Indonesia to become PT Asuransi Mitsui Sumitomo Indonesia, following the parent company's new name Mitsui Sumitomo Insurance Co., Ltd., Japan and also by the transfer of business portfolio of PT Asuransi Sumitomo Marine and Pool to PT Asuransi Mitsui Marine Indonesia.

On April 1, 2003, PT Asuransi Sumitomo Marine and Pool was dissolved by its parent company.

On September 16, 2003 the 20% shares of the company held by PT Maskapai Asuransi Indonesia were transferred to Mr. Rudy Wanandi.

On June 30, 2007, PT Aviva Insurance in Indonesia was integrated into PT Asuransi Mitsui Sumitomo Indonesia following the acquisition of Aviva's general insurance operations in Asia by Mitsui Sumitomo Insurance Co., Ltd.

On April 1, 2008 the Company's name was changed from PT Asuransi Mitsui Sumitomo Indonesia to become PT Asuransi MSIG Indonesia.

On September 30, 2008 the 80% shares of the Company held by Mitsui Sumitomo Insurance Co., Ltd., Japan were transferred to MSIG Holdings (Asia) Pte., Ltd., Singapore; a wholly subsidiary of Mitsui Sumitomo Insurance Co., Ltd.

2010

Pada tanggal 1 Oktober 2010, sejalan dengan dengan integrasi antara MSIG Insurance, Aioi Insurance dan Nissay Dowa Insurance di Jepang, PT Asuransi MSIG Indonesia dan PT Asuransi Aioi Indonesia juga telah menyelesaikan integrasinya di Indonesia melalui transfer portofolio bisnis dari PT Asuransi Aioi Indonesia ke PT Asuransi MSIG Indonesia.

On October 1, 2010, in line with the integration between MSIG Insurance, Aioi Insurance and Nissay Dowa Insurance in Japan, PT Asuransi MSIG Indonesia and PT Asuransi Aioi Indonesia have also completed its integration in Indonesia by way of business portfolio transfer from PT Asuransi Aioi Indonesia to PT Asuransi MSIG Indonesia.

2014

Pada 30 Mei 2014, Modal Disetor ditingkatkan menjadi Rp100 miliar dengan tidak ada perubahan dalam komposisi saham.

On May 30, 2014 the paid up capital was increased to become IDR100 billion with no change in the share composition.

2023

Pada tanggal 27 Maret 2023, 80% saham Perusahaan yang dimiliki oleh MSIG Holdings (Asia) Pte., Ltd., Singapura dipindahkan kepada Mitsui Sumitomo Insurance Co., Ltd., Jepang.

On March 27, 2023 the 80% shares of the company held by MSIG Holdings (Asia) Pte., Ltd., Singapore was transferred to Mitsui Sumitomo Insurance Co., Ltd., Japan.



TANGGUNG JAWAB SOSIAL PERUSAHAAN

CORPORATE SOCIAL RESPONSIBILITY

LINGKUNGAN HIDUP

Proyek Penghijauan

Sebagai bagian dari tanggung jawab kami untuk membantu memperbaiki masalah lingkungan global, dalam hal ini kerusakan hutan, serta sebagai salah satu upaya pencegahan terkait dengan masalah perubahan iklim, Mitsui Sumitomo Insurance Co., Ltd. (MSI Japan) bekerja sama dengan pihak-pihak tertentu, melaksanakan “Proyek Pemulihan Hutan Hujan Tropis” di Paliyan, Gunung Kidul, Yogyakarta, dimulai sejak April 2005 - sampai sekarang.

ENVIRONMENT

Reforestation Project

As part of our responsibility to improve the global environmental problem of forest destruction, as well as one of the preventive efforts related to climate change issues, Mitsui Sumitomo Insurance Co., Ltd. (MSI Japan) collaborated with certain parties, conducted the “Tropical Rainforest Recovery Project” in Paliyan, Gunung Kidul, Yogyakarta, started from April 2005 - until now.



Proyek penghijauan ini sudah memasuki empat tahap, yakni:

- 1) Tahap pertama dimulai pada bulan April 2005 sampai dengan Maret 2011, yang diberi nama “Rehabilitasi dan Regenerasi Suaka Margasatwa, Paliyan, Yogyakarta” dan telah berhasil mencakup area seluas 300 hektar. Adapun ruang lingkup kegiatannya antara lain sosialisasi dan koordinasi kepada pemerintah dan masyarakat tentang proyek, rehabilitasi dan regenerasi daerah yang terdegradasi, pembangunan infrastruktur untuk mendukung proyek ini, serta pendidikan lingkungan untuk siswa sekolah yang dilakukan bekerja sama dengan Universitas Gadjah Mada.
- 2) Tahap kedua dimulai pada April 2011 hingga Maret 2016. Proyek pada tahap ini dinamakan “Optimalisasi Pengelolaan Kawasan Suaka Margasatwa Paliyan”. Mitsui Sumitomo Insurance Co., Ltd. bekerja sama dengan Kementerian Kehutanan, menetapkan beberapa program yang berfokus pada pemberdayaan untuk aspek-aspek tertentu yang ditujukan untuk komunitas lokal di sekitar proyek pemulihan hutan. Kegiatan di tahap ini terdiri atas pemeliharaan dan pengayaan tanaman, peningkatan kapasitas perlindungan kawasan, melanjutkan survei sosial-ekonomi dan keanekaragaman hayati, meningkatkan kapasitas dan kesadaran masyarakat, serta pengembangan sarana dan prasarana.

Pada fase ini dibentuk sebuah forum bernama “Forum Peduli SM Paliyan” yang melibatkan para pihak guna melestarikan Suaka Margasatwa Paliyan.

This reforestation project has entered four stages, including:

- 1) The first phase started in April 2005 until March 2011, named “Wildlife Sanctuary Rehabilitation and Regeneration”, Paliyan, Yogyakarta” which covered 300 ha area. The scope of activities includes socialization and coordination with government and the community about the project, rehabilitation and regeneration of degraded areas, physical infrastructure development to support the project, and also environmental education for school students conducted in collaboration with Gadjah Mada University.
- 2) The second phase started in April 2011 to March 2016. The project at this phase was called “Management Optimization of Paliyan Wildlife Sanctuary”. Mitsui Sumitomo Insurance Co., Ltd. in cooperation with the Ministry of Forestry, established several programs focusing on empowerment for certain aspects aimed at local communities around the forest restoration project. Activities in this phase consisted of maintaining and enriching the planted trees, increasing the capacity for the protection of the sanctuary, continuing the socio-economics and biodiversity surveys, improving the ability and community awareness, and developing facilities and infrastructure.

In this phase, a forum called “Forum Peduli SM Paliyan” was established, involving all parties in preserving Paliyan Wildlife Sanctuary.



3) Tahap ketiga dimulai pada bulan Oktober 2016 dan diberi nama “Penguatan Fungsi Kawasan Suaka Margasatwa Paliyan melalui Pemulihan Ekosistem”. Kegiatan di fase ini meliputi pemulihan ekosistem, penguatan kelembagaan, perlindungan kawasan, serta pemeliharaan flora dan fauna.

4) Proyek Paliyan saat ini telah memasuki tahap keempat dengan kegiatan yang sama dengan tahap sebelumnya.

Pada bulan September 2020, Kantor Pusat kami menerima penghargaan Konservasi Alam untuk kategori mitra Konservasi Sumber Daya Alam dan Ekosistem (KSDAE) dari unsur Badan Usaha yang peduli pada penguatan fungsi kawasan konservasi. Penghargaan ini diberikan oleh Kementerian Lingkungan Hidup dan Kehutanan Republik Indonesia.

MSIG Indonesia juga mendukung berbagai aktivitas di Perusahaan dengan konsep ramah lingkungan. Kami percaya bahwa dengan melakukan hal-hal kecil itupun dapat memberikan dampak terhadap lingkungan di masa depan.

3) The third phase started in October 2016 and was named “Strengthening the Function of the Paliyan Wildlife Sanctuary through Ecosystem Restoration”. Activities in this phase include ecosystem restoration, institutional strengthening, conservation of the wildlife sanctuary, and preservation of the flora and fauna.

4) Currently the project is in the fourth phase project with the activities same as the previous phase.

In September 2020, our Head Office received an award of Nature Conservation for Nature Resources and Ecosystem Conservation/Konservasi Sumber Daya Alam dan Ekosistem (KSDAE) partner category of the Business Entity element that cares about strengthening the function of conservation areas, which awarded by Ministry of Environment & Forestry of The Republic Indonesia.

MSIG Indonesia also supports various activities in the Company with an environmentally friendly concept. We believe that even doing small things can have an impact on the environment in the future.



PENDIDIKAN

Pendidikan adalah salah satu hal mendasar yang dibutuhkan dalam kehidupan untuk menciptakan individu yang berkualitas dan berkarakter sehingga memiliki pandangan luas ke depan untuk mencapai apa yang dicita-citakan serta mampu beradaptasi secara cepat dan tepat dalam berbagai kondisi.

Berangkat dari alasan tersebut, kami bekerja sama dengan berbagai pihak untuk memberikan kontribusi bagi dunia pendidikan. Kegiatan-kegiatan yang telah kami lakukan antara lain:



EDUCATION

Education is essential to create individuals with quality and character so they have broad foresight to achieve what they aspire to and can adapt quickly and appropriately to various conditions.

Departing from these reasons, we work with various parties to contribute to the world of education. The activities we have carried out include the following:

- 1) Lomba Pidato Bahasa Jepang – *Japan Foundation*
- 2) Seminar Wawasan Asuransi
- 3) Program Bulan Inklusi Keuangan
- 4) Kegiatan Donasi untuk Sekolah Dasar di Paliyan dan Saptosari, Yogyakarta
- 5) Sosialisasi Asuransi untuk Petani di Paliyan, Yogyakarta
- 6) Penyerahan Beasiswa Bekerja Sama dengan Gerakan Nasional Orang Tua Asuh (GNOTA)

- 1) Japanese Speech Contest – *Japan Foundation*
- 2) Insurance Insight Seminar
- 3) Program for Financial Inclusion Month
- 4) Donation Activity to Elementary School in Paliyan and Saptosari, Yogyakarta
- 5) Insurance Socialization to Farmers in Paliyan, Yogyakarta
- 6) Scholarship Distribution Collaborates with The National Movement for Foster Parents (GNOTA)



PENGHARGAAN AWARDS



- 2005** 🏆 Excellent Insurance Company by Infobank
- 2007** 🏆 Excellent Insurance Company by Infobank
- 2008** 🏆 Excellent Insurance Company by Infobank
- 2009** 🏆 Excellent Insurance Company by Infobank
🏆 3rd Best General Insurance Company by Media Asuransi
- 2010** 🏆 Excellent Insurance Company by Infobank
- 2011** 🏆 Excellent Insurance Company by Infobank
- 2012** 🏆 Excellent Insurance Company by Infobank
🏆 Golden Trophy by Infobank
- 2013** 🏆 Excellent Insurance Company by Infobank
🏆 3rd Best General Insurance Company by Media Asuransi
🏆 Golden Trophy by Infobank
- 2014** 🏆 3rd Best General Insurance Company by Media Asuransi
🏆 Golden Trophy by Infobank
- 2015** 🏆 Excellent Insurance Company by Infobank
- 2016** 🏆 Excellent Insurance Company by Infobank
🏆 2nd Best General Insurance Company by Media Asuransi
🏆 Platinum Trophy by Infobank
- 2017** 🏆 Excellent Insurance Company by Infobank
🏆 Platinum Trophy by Infobank
- 2018** 🏆 Excellent Insurance Company by Infobank
🏆 Top 5 Best Financial Performance of General Insurance Company by Warta Ekonomi
🏆 Platinum Trophy by Infobank

- 2019**
 - 🏆 Excellent Insurance Company by Infobank
 - 🏆 Market Leader General Insurance by Media Asuransi
- 2020**
 - 🏆 Excellent Insurance Company by Infobank
 - 🏆 Market Leader General Insurance by Media Asuransi
 - 🏆 Platinum Trophy by Infobank
- 2021**
 - 🏆 General Insurance Market Leader by Media Asuransi
 - 🏆 Excellent Insurance Company by Infobank
 - 🏆 Indonesia Best Insurance Awards by Warta Ekonomi
 - 🏆 Infobank's Top 100 CEO by Infobank
 - 🏆 The Most Safety Insurance Company by Infobank
 - 🏆 Business Indonesia Financial Awards by Bisnis Indonesia
 - 🏆 Platinum Trophy by Infobank
- 2022**
 - 🏆 Bisnis Financial Award (BIFA) 2022 from Bisnis Indonesia
 - 🏆 Titanium Trophy from Infobank
 - 🏆 Best General Insurance from Investor Magazine
 - 🏆 Market Leader General Insurance by Media Asuransi
 - 🏆 Excellent Insurance Company by Infobank
 - 🏆 Insurance Award by Media Asuransi

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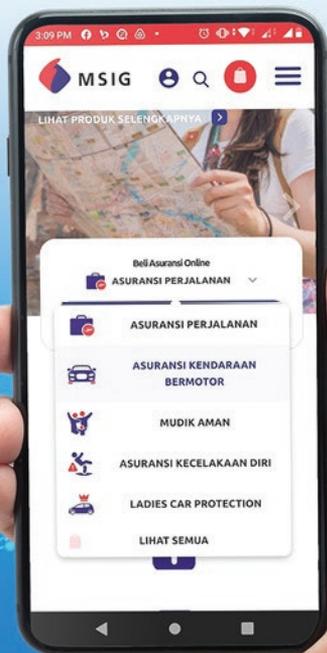


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