

Ringkasan Laporan Keuangan
PT Asuransi Takaful Keluarga
Laporan Bulanan Mar 2024

Laporan Posisi Keuangan

| URAIAN | Dana Perusahaan | | | Dana Tabarru' dan Tanahud | | | Dana Investasi Peserta | | | Penyesuaian | Gabungan |
|---|-----------------|------------|------------|---------------------------|-------------|------------|------------------------|--------------|--|-------------|----------|
| | SAK | SAP | SAK DT | SAK DTH | SAP | SAK | SAP | SAK | | | |
| ASET | | | | | | | | | | | |
| Investasi | 382.382,89 | 354.148,77 | 629.634,94 | - | 783.378,01 | 730.328,46 | 356,74 | 1.795.039,50 | | | |
| Deposito | 232.976,52 | 230.013,93 | 137.433,88 | - | 134.442,42 | 709.115,11 | - | 1.342.346,90 | | | |
| Sertifikat Deposito | 85.200,00 | 85.200,00 | 128.200,00 | - | 128.200,00 | 223.435,17 | - | 436.835,17 | | | |
| Saham Syariah | 127,50 | - | - | - | - | 135.902,62 | - | 136.030,12 | | | |
| Sukuk atau Obligasi Syariah | 54.915,47 | 54.915,47 | 57.393,49 | - | 54.402,04 | 116.185,05 | - | 228.494,01 | | | |
| MTN Syariah | - | - | - | - | - | - | - | - | | | |
| Surat Berharga Syariah Negara | 68.885,90 | 68.885,90 | 133.840,67 | - | 133.840,67 | 173.122,24 | - | 375.848,81 | | | |
| Surat Berharga Syariah yang Diterbitkan oleh Bank Indonesia | - | - | - | - | - | - | - | - | | | |
| Surat Berharga Syariah yang Diterbitkan oleh Negara Selain NKRI | - | - | - | - | - | - | - | - | | | |
| Reksa Dana Syariah | 23.847,65 | 21.030,55 | 17.999,72 | - | 17.999,72 | 65.469,30 | - | 107.316,68 | | | |
| Efek Beragang Aset Syariah | - | - | - | - | - | - | - | - | | | |
| Dana Investasi Real Estate Syariah | - | - | - | - | - | - | - | - | | | |
| BEPO | - | - | - | - | - | - | - | - | | | |
| Pembayaran Melalui Kerjasama dengan Pihak Lain | - | - | - | - | - | - | - | - | | | |
| Pembayaran Syariah Dengan Hak Tanggungan | - | - | - | - | - | - | - | - | | | |
| Penyerahan Langsung | - | - | - | - | - | - | - | - | | | |
| Properti Investasi | - | - | - | - | - | - | - | - | | | |
| Emas murni | - | - | - | - | - | - | - | - | | | |
| Investasi lain | - | - | - | - | - | 58.022,12 | - | 58.022,12 | | | |
| Bukan Investasi | 149.406,97 | 24.316,84 | 292.209,06 | - | 244.050,28 | 11.213,35 | 356,74 | 582.492,21 | | | |
| Kas dan Bank | 8.290,17 | 8.290,17 | 8.741,55 | - | 8.741,55 | 6.523,21 | - | 23.534,94 | | | |
| Tagihan | 9.011,91 | 8.087,60 | 86.112,16 | - | 37.969,37 | 4.718,30 | 4.650,14 | 356,74 | | | |
| Aset Reasuransi | - | - | 197.241,35 | - | 197.241,35 | - | - | - | | | |
| Biaya akuisisi yang ditangguhkan | - | - | - | - | - | - | - | - | | | |
| Properti Bukan Investasi | 7.739,07 | 7.739,07 | - | - | - | - | - | 7.739,07 | | | |
| Aset Lain | 124.365,22 | - | - | - | - | - | - | 124.365,22 | | | |
| LIABILITAS DAN EKUITAS DANIA | | | | | | | | | | | |
| Liabilitas | 382.382,89 | 354.148,77 | 629.634,94 | - | 783.378,01 | 730.328,46 | 356,74 | 1.795.039,50 | | | |
| Utang klaim dan manfaat dibayar | 193.538,69 | 88.145,38 | 480.963,72 | - | 480.963,72 | 17.819,04 | - | 691.964,71 | | | |
| Rona yang Masih Harus Dibayar | 15.041,09 | 15.041,09 | 33.843,84 | - | 33.843,84 | - | - | 46.884,93 | | | |
| Utang lain | 14.004,46 | 14.004,46 | 4.632,20 | - | 4.632,20 | 2.145,96 | - | 20.425,88 | | | |
| Penyisihan Teknis | 164.493,13 | 59.099,83 | 437.480,80 | - | 437.480,80 | - | - | 601.978,94 | | | |
| Penyisihan Utang | 164.493,13 | 59.099,83 | - | - | - | - | - | 144.493,13 | | | |
| Penyisihan PAYDI yang memberikan garansi pokok investasi | - | - | 288.952,84 | - | 288.952,84 | - | - | 288.952,84 | | | |
| Penyisihan atas kontribusi yang belum merupakan pendapatan | - | - | 71.081,44 | - | 71.081,44 | - | - | 71.081,44 | | | |
| Penyisihan klaim | - | - | 79.097,05 | - | 79.097,05 | - | - | 79.097,05 | | | |
| Penyisihan atas risiko bencana | - | - | 349,48 | - | 349,48 | - | - | 349,48 | | | |
| Ganti | - | - | - | - | - | - | - | - | | | |
| Ekuitas Dana | 188.844,20 | 186.003,39 | 148.671,22 | - | 97.538,98 | 765.558,97 | 702.509,42 | 1.103.074,39 | | | |
| Modal Diseter | 151.555,00 | 151.555,00 | - | - | - | - | - | 151.555,00 | | | |
| Agi/Diagio Saham | 553,58 | 553,58 | - | - | - | - | - | 553,58 | | | |
| Akumulasi Dana | - | - | 148.671,22 | - | 148.671,22 | 765.558,97 | 765.558,97 | 914.230,19 | | | |
| Profil Equalization Reserve | - | - | - | - | - | - | - | - | | | |
| Saldo Laba | 36.735,62 | 36.735,62 | - | - | - | - | - | 36.735,62 | | | |
| Komponen Ekuitas Lainnya | - | - | - | - | - | - | - | - | | | |
| Saldo SAK dan Saldo SAP | - | - | - | - | (51.134,24) | - | - | (63.049,55) | | | |
| Aset Yang Tidak Diperkenankan | - | - | - | - | - | - | - | - | | | |

Laporan Kinerja Keuangan

| Uraian | Dana Perusahaan | | | Dana Tabarru' | | | Dana Tanahud | | | Dana Investasi Peserta II | | | Penyesuaian | Gabungan |
|--|-----------------|---------------|--------------|------------------------|-----------------|-------------|--------------|-----------|--|---------------------------|--|--|-------------|----------|
| | Dana Perusahaan | Dana Tabarru' | Dana Tanahud | Akad Wakalah Bil Uraih | Akad Mudharabah | Penyesuaian | Gabungan | | | | | | | |
| PENDAPATAN | | | | | | | | | | | | | | |
| PENDAPATAN INVESTASI DAN LIROH PENGELOLAAN INVESTASI | | | | | | | | | | | | | | |
| Hasil Investasi | 3.290,78 | 4.953,42 | - | 2.793,51 | 6.492,92 | - | 17.540,74 | | | | | | | |
| Hasil Investasi yang Dibagikan ke Dana Perusahaan | 3.029,33 | - | - | 1.055,43 | 2.022,34 | - | 7.107,10 | | | | | | | |
| Jumlah Hasil Investasi | 6.310,11 | 1.883,03 | - | 1.738,07 | 4.460,58 | - | 16.391,80 | | | | | | | |
| Jumlah Liroh Pengelolaan Investasi | 1.148,94 | - | - | - | - | - | 1.148,94 | | | | | | | |
| Jumlah Pendapatan Hasil Investasi dan Liroh Pengelolaan Investasi | 7.459,05 | 1.883,03 | - | 1.738,07 | 4.460,58 | - | 17.540,74 | | | | | | | |
| PENDAPATAN UNDERWRITING | | | | | | | | | | | | | | |
| Kontribusi Tabarru'/Kontribusi Tanahud/Uraih/Alokasi Investasi | 18.015,43 | 37.509,95 | - | 8.111,11 | 21.530,75 | - | 85.167,23 | | | | | | | |
| Kontribusi Reasuransi/Retrosesi | 13.932,90 | - | - | - | - | - | 13.932,90 | | | | | | | |
| Kontribusi Neto | 18.015,43 | 37.509,95 | - | 8.111,11 | 21.530,75 | - | 85.167,23 | | | | | | | |
| Penurunan (Kenaikan) Penyisihan Kontribusi dan PAKYBMP (Net Setelah Aset Reasuransi) | - | - | - | - | - | - | - | | | | | | | |
| a. Penurunan (Kenaikan) Penyisihan Kontribusi | - | - | - | - | - | - | - | | | | | | | |
| b. Penurunan (Kenaikan) PAKYBMP | - | - | - | - | - | - | - | | | | | | | |
| c. Penurunan (Kenaikan) Penyisihan atas Risiko Bencana | - | - | - | - | - | - | - | | | | | | | |
| Jumlah Pendapatan Kontribusi Neto | 18.015,43 | 37.509,95 | - | 8.111,11 | 21.530,75 | - | 85.167,23 | | | | | | | |
| PENDAPATAN UNDERWRITING | 18.015,43 | 37.509,95 | - | 8.111,11 | 21.530,75 | - | 85.167,23 | | | | | | | |
| BEBAN | | | | | | | | | | | | | | |
| BEBAN UNDERWRITING | | | | | | | | | | | | | | |
| Beban Klaim | - | - | - | - | - | - | - | | | | | | | |
| a. Klaim Bruto | - | - | - | - | - | - | - | | | | | | | |
| b. Klaim recovery | - | - | - | - | - | - | - | | | | | | | |
| c. Kenaikan (Penurunan) Penyisihan Klaim | - | - | - | - | - | - | - | | | | | | | |
| d. Penarikan Dana Investasi Peserta yang telah jatuh tempo | - | - | - | - | - | - | - | | | | | | | |
| e. Penarikan (Penambahan Dana Investasi Peserta Belum Jatuh Tempo) | - | - | - | - | - | - | - | | | | | | | |
| Jumlah Beban Klaim Netto | - | - | - | - | - | - | - | | | | | | | |
| Beban Adjuster | - | - | - | - | - | - | - | | | | | | | |
| JUMLAH BEBAN UNDERWRITING | - | - | - | - | - | - | - | | | | | | | |
| JUMLAH SURPLUS (DEFISIT) UNDERWRITING | - | - | - | - | - | - | - | | | | | | | |
| a. Surplus underwriting untuk dana Perusahaan | - | - | - | - | - | - | - | | | | | | | |
| b. Surplus underwriting untuk Peserta | - | - | - | - | - | - | - | | | | | | | |
| BEBAN LAIN-LAIN | | | | | | | | | | | | | | |
| a. Beban Pemasaran | - | - | - | - | - | - | - | | | | | | | |
| b. Beban Akuisisi | - | - | - | - | - | - | - | | | | | | | |
| c. Beban Umum dan Administrasi | - | - | - | - | - | - | - | | | | | | | |
| d. Beban Pegawai dan Pengurus | - | - | - | - | - | - | - | | | | | | | |
| e. Beban Pendidikan dan Pelatihan | - | - | - | - | - | - | - | | | | | | | |
| f. Beban Umum dan Administrasi Lainnya | - | - | - | - | - | - | - | | | | | | | |
| Kenaikan (Penurunan) Penyisihan Liroh | - | - | - | - | - | - | - | | | | | | | |
| Kenaikan (penurunan) Penyisihan PAYDI yang Memberikan Garansi Pokok Investasi | - | - | - | - | - | - | - | | | | | | | |
| JUMLAH BEBAN LAIN-LAIN | - | - | - | - | - | - | - | | | | | | | |
| LABA (RUGI) LUSAH ASURANSI | 27.909,26 | 2.484,73 | 2.484,73 | - | 15.661,40 | (2.970,19) | - | 37.969,83 | | | | | | |
| Pendapatan Lain | 2.599,68 | - | - | - | - | - | - | 2.599,68 | | | | | | |
| Beban Lain | 2,70 | 723,64 | - | 1.025,80 | 0,04 | - | - | 4.751,98 | | | | | | |
| Kenaikan (Penurunan) Nilai Aset | - | - | - | 6.687,00 | 7.970,19 | - | - | 14.657,19 | | | | | | |
| LABA (RUGI) SEBELUM PAJAK | 102,19 | 1.761,09 | - | - | - | - | - | 1.863,28 | | | | | | |
| Pajak Penghasilan | - | - | - | - | - | - | - | - | | | | | | |
| LABA SELAH PAJAK | 102,19 | 1.761,09 | - | - | - | - | - | 1.863,28 | | | | | | |
| PENDAPATAN COMPREHENSIF LAIN | - | - | - | - | - | - | - | - | | | | | | |
| JUMLAH KINERJA SELURUH DANA | 102,19 | 1.761,09 | - | - | - | - | - | 1.863,28 | | | | | | |

PENCAPAIAN TINGKAT SOLVABILITAS

| Keterangan | Dana Tabarru' dan Dana Tanahud | | Dana Perusahaan |
|---|--------------------------------|--------------|-----------------|
| | Dana Tabarru' | Dana Tanahud | |
| Tingkat Solvabilitas | 97.538,98 | 148.671,22 | 148.603,39 |
| A. Aset yang dipergunakan (AVD) | 578.500,70 | 254.148,77 | - |
| B. Liabilitas selain Qardh dari Dana Perusahaan | 480.963,72 | 88.145,38 | - |
| Dana Tabarru' dan dana Tanahud Minimum Berbasis Risiko (DTMBR) | 43.877,55 | 6.997,34 | - |
| A. Risiko Kredit | 12.995,24 | 4.469,52 | - |
| B. Risiko Likuiditas | 349,52 | 315,95 | - |
| C. Risiko Pasar | 784,93 | 1.239,82 | - |
| D. Risiko Asuransi | 29.213,41 | - | - |
| E. Risiko Operasional | 334,44 | 972,05 | - |
| 1. Risiko PAYDI Digaransi | - | - | - |
| a. Risiko Kredit | - | - | - |
| b. Risiko Likuiditas | - | - | - |
| c. Risiko Pasar | - | - | - |
| 2. Aset PAYDI Digaransi | - | - | - |
| 3. Liabilitas PAYDI Digaransi | - | - | - |
| Tingkat Solvabilitas sebelum memperhitungkan Aset yang Tersedia untuk Qardh (dalam %) | 229,31% | 237,38% | - |
| Target Tingkat Solvabilitas Internal | 120,00% | - | - |
| Tingkat Solvabilitas dengan DTMBR/MMBR yang Diperkirakan Peraturan | 100,00% | 100,00% | |