

COMPANY PROFILE

THE INTEREST PROTECTION OF YOUR RISK



BOSOWA
ASURANSI



Sambutan Presiden Direktur **Greetings from President Director**

Merupakan suatu penghormatan bagi kami untuk menyampaikan Profil Perusahaan PT Bosowa Asuransi sebagai bahan referensi yang kami persembahkan bagi seluruh mitra usaha yang terhormat.

It is an honor for us to present the Company Profile of PT Bosowa Asuransi as reference material that we present to all esteemed business partners.

Dalam menghadapi tantangan, Perusahaan terus melakukan inovasi pengembangan produk melalui riset, pengembangan serta penyempurnaan infrastruktur teknologi informasi, sebagai upaya untuk memberikan kontribusi yang besar terhadap perekonomian Indonesia, di samping juga harus tetap mempertahankan pertumbuhan dari waktu ke waktu.

In facing challenges, the company continuous to innovate in product development through research, development and improvement of information technology infrastructure, as an effort to make a major contribution to the Indonesian economy, while also maintaining growth from time to time.

Ke depannya, Perusahaan harus meningkatkan penguatan modal dimana dengan memiliki modal besar, Perusahaan bisa meningkatkan kinerja dalam pengelolaan resiko serta melakukan kewajiban pembayaran klaim.

In the future, companies should strengthen their capital base. By having a substantial capital base, companies can enhance their performance in risk management and fulfill claim payment obligations.

Akhir kata, kami optimis bahwa PT Bosowa Asuransi akan semakin berkah di masa mendatang.

Finally, we are very optimistic that PT Bosowa Asuransi will be more blessing in the future.

Hormat kami,
Your Sincerely,

Direktur Utama
President Director



Sejarah Singkat

Brief History

Di awal berdirinya Perusahaan ini dikenal dengan nama PT Asuransi Periskop dan telah berkiprah sejak tanggal 9 Desember 1969 sebagai perusahaan swasta dengan berbekal pengalaman yang handal di bidang asuransi kerugian.

Founded initially as a private company by the name PT Asuransi Periskop and have been in existence since Desember 9th 1969, Periscope Insurance has been blessed with long and worthwhile experiences in managing general insurance business.

Sebagai salah satu pelopor dalam industri asuransi, Perusahaan telah mendapatkan kepercayaan penuh dari para pelanggannya di seluruh nusantara seiring dengan pertumbuhan yang signifikan.

Being on of pioneer in the wide line of business, the Company has been entrusted by the customers over the country, and has over the years enjoyed good growth. In its professional capacity, PT Asuransi Periscope has received either local or overseas.

Dalam memberikan proteksi asuransi, PT Asuransi Periskop mendapat dukungan reasuransi dari dalam dan luar negeri. Pada tanggal 5 November 1999, Bosowa Group yang berasal dari Timur Indonesia mengambil alih kepemilikan dan merubah nama Perusahaan menjadi PT Asuransi Bosowa Periskop dimana hingga saat ini Perusahaan memiliki 30 jaringan usaha di hampir seluruh provinsi di Indonesia dengan ditunjang oleh hampir 250 karyawan pada tahun 2015.

In 5th of November 1999, the legend East Indonesian Group, Bosowa has took over the company and rebranding the name into PT Asuransi Bosowa Periskop which nowadays engaged with 30 business network offices across the country in various provinces with almost 250 employees in 2015.



Di awal tahun 2014, melalui keputusan pemegang saham, nama perusahaan kembali mengalami perubahan menjadi PT Bosowa Asuransi dimana dengan perubahan nama ini, pemegang saham menginginkan satu kesatuan ciri korporasi di seluruh unit yang berada dalam naungan keluarga besar Bosowa.

At the beginning year of 2014, composed by the shareholders deed, the name of company has changed become PT Bosowa Asuransi with the spirit of integrated corporate brand among the entire companies belong to Bosowa Corporation.



Pada Tahun 2023, Bosowa Corporindo berulang tahun ke 50, Bosowa Corporindo melakukan rebranding logo dan Bosowa Asuransi sebagai Bisnis Unit yang tergabung dalam Finansial Services Group ikut melakukan perubahan logo Bosowa Asuransi.

In 2023, Bosowa Corporindo's 50th anniversary, Bosowa Corporindo rebranded its logo and Bosowa Asuransi as a Business Unit incorporated in the Financial Services Group participated in changing the Bosowa Asuransi logo.





Visi, Misi, dan Nilai **Vision, Mission, and Value**

Visi

"Menjadi Perusahaan Asuransi Umum yang dapat memberikan Pelayanan yang optimal dan Profesional bagi seluruh Stakeholder".

Misi

- Memberikan layanan dan Perlindungan yang *excellence* bagi Pemegang Polis.
- Mampu beradaptasi dan terus berinovasi melalui Teknologi Informasi terkini.

Nilai - EWAKO

- *Excellence*
- *Walk The Talk*
- *Adaptive*
- *Kinship*
- *Onward*

Vision

"To become a General Insurance Company that provides optimal and professional services to all stakeholders."

Mission

- *Provide excellent service and protection for Policyholders.*
- *Able to adapt and continue to innovate through the latest Information Technologies.*

Value - EWAKO

- *Excellence*
- *Walk The Talk*
- *Adaptive*
- *Kinship*
- *Onward*

Tentang Dewan Komisaris Kami About Our Board of Commissioners



Drs. Ellong Tjandra, M.M, CRGP
President Commissioner

- Drs. Ellong has been appointed as the President Commissioner of Diamond for 4 years
- He is responsible for oversee and advise on the policies of the Board of Directors in managing the company
- He holds a Master of Management from Sekolah Tinggi Ilmu Ekonomi Jakarta
- He has over 30 years of experience working in the financial industry, including 5 years as President Director of a regional bank and 10 years as Commissioner in banks and insurance firms



Bonatua Sinaga, AMRP
Independent Commissioner

- Bonatua has been appointed as the Independent Commissioner of Diamond for 14 years
- He is responsible for oversee and advise on the policies of the Board of Directors in managing the company
- He holds an Economic Diploma from Akademi Bank Indonesia
- He has over 20 years of experience working in the insurance industry



Arie Surya Nugraha, S.TP, AAAIK, CRGP
Independent Commissioner

- Arie has been appointed as the Independent Commissioner of Diamond for a year
- He is responsible for oversee and advise on the policies of the Board of Directors in managing the company
- He holds a Bachelor Degree of Agriculture from Institut Pertanian Bogor
- He has over 20 years of experience working in the insurance industry

Tentang Dewan Direksi Kami About Our Board of Directors



Janso Silaen, S.E., M.M., QRG

President Director

- Janso has been appointed as the President Director of Diamond for 2 years. He was also previously appointed as the Finance Director in 2021-2022
- He is responsible for leading the organization and making major decisions
- He holds a Master in Management from University of Hasanuddin
- He has audit and finance experience over 20 years in various firms



Agung Asmoro Santoso, S.E., AAAIK., QRG

Operations Director

- Agung has been appointed as the Operations Director of Diamond for 5 years
- He is responsible for managing the day-to-day operations of a company
- He holds a Bachelor Degree of Management from STIE Jagakarsa Jakarta
- He also holds a certificate in AAAIK
- He has 30 years of experience working in the insurance industry, including 21 years of technical, middle management and marketing



Harry Rambey, S.E., QRG

Health Marketing Director

- Harry has been appointed as the Marketing Director of Diamond for 2 years
- He is responsible for achieving the National Premium Production Target
- He holds a Bachelor of Economy from Oslam Nusantara University in Bandung
- He has over 30 years of experience in the insurance sector, including underwriting and marketing



Fachri Adnan, S.E., AAIA, ANZIIF (Assoc.) CIP., QIP., ICPU., RMAC^(*)

Business Director

- He is responsible for achieving the National Premium Production Target
- He holds a Bachelor Degree of Economics & Business from University of Indonesia
- He also holds a certificate in AAIA
- He has 25 years of experience working in the insurance industry (life, general and sharia), including technical, marketing and operations.

Kepala Divisi & SBU Division Head & SBU



Corporate Division
Erwin Oswald Tarigan, S.E.,
AAAIK, QRG



Health Division
Bambang E. Wahyudi, S.E



Head Division of Accounting and
Tax
Ricardo Paroloan Bostang
Naibaho, SE



Head Division of Legal, Compliance,
Risk Management and Corsec
Usmawaty Rasyid, S.H., M.H., QRG



Head Division of Finance & HRGA
Jeanne Febryana, S.E., M.M.,
QRG



Head Division of Actuaria
Dirman Pardosi, S.E., FSAI, QCRO



Head Division of Reinsurance
I Made Darmawan, S.Kom., M.M.,
CRMO



Head Division of Underwriting &
Technic (Treaty)
Rohadi Saputra, S.E., AAAIK, QRG



Head Division of Claim and Financial
Lines
Ferry Irawan, S.E., ANZIF (Assoc.)
CIP, AAAIK, CRMO



Kepala Departemen **Head of Department**

- Internal Audit & Internal Control : Fajar Hadi Suryana, S.E., ACCIA., QRMO
- Accounting and Tax : Ibnu Hartanto, S.E
- Treasury & Investment : Bhima Mahendra, S.E., M.M., AAAIJ
- General Actuary : Susi, S.Math
- Underwriting 1 & Treaty : Siegfried G Macpal, S.Kom., AAAIK,
ANZIIF (Assoc.) CIP., QRMP
- Underwriting 2 : Dicky Kurniawan, A.Md
- Reinsurance : Harnadi Radityo, S.Pt., M.B.A., AAAIK., QIP., ICCA
- COSM : Diah Raudoh Triana, S.Kom., AAAIK
- Collection : Sopan Ansori, S.E
- HR and General Affair : Dewa Ketut Oka Beratha
- IT Caretech Application : Ahmad Muslim Jali, S.T
- IT Networking & Supporting : Hartarto, S.Kom
- Claim : Kaptin Indra Prawito, SE.Ask
- Health Underwriting : Arpan Maulana, S.E., AAK., CHIA., CHIP., QRG
- Health Actuary : Dwi Kusuma Yudhawati, S.Si
- Health Claim Provider & Client Relation : dr. Netty Selanno, CPLHI
- Health Cust. Retention : Oyi Soraya, S.T
- Compliance : M. Adhli Novari Adwief, S.Kom
- Manager Marketing MV1 : Wisnu Supriyadi, S.E
- Manager Marketing MV2 : Achmad Bastari, S.E
- Manager Marketing MV3 : Maha Indra Atmaja, S.Si., AAAIK., ANZIIF (Assoc.),
CIP



Area Manager
Manager Area

Area Manager 1

**: Agus Fahmi Fazriansyah, S.E., Ask., AAAIK.,
ICBU., ICCA**

Menara Karya Lt. 16

Jl. H.R. Rasuna Said, Blok X-5, Kav 1-2 Jakarta

Telp. : (021) 39730203

Fax. : (021) 39730205

Area Manager 2

: Imam Subaweh, S.E., QRGP

Menara Karya Lt. 16

Jl. H.R. Rasuna Said, Blok X-5, Kav 1-2 Jakarta

Telp. : (021) 39730203

Fax. : (021) 39730205



Kantor Jaringan Pemasaran **Marketing Network Office**

1. Kantor Pusat Operasional

Address : Menara Karya Lt. 16, Jl. H.R. Rasuna Said, Blok X-5, Kav 1-2 Jakarta
Telp.: (021) 39730203 | Fax.: (021) 39730205

2. Jakarta Selatan

Address : Jl. Minangkabau Timur No. 37 RT. 006 RW. 008, Setiabudi, Jakarta Selatan
Telp.: (021) 22909076

3. Jakarta Pusat

Address : Ruko Cempaka Mas, Blok B 17, Jl. Letjen. Soeprapto, Jakarta
Telp.: (021) 42880854 | Fax.: (021) 42883746

4. Jakarta Barat

Address : Jl. Kalibesar Timur, No. 27P RT. 008/RW. 007, Kel. Pinangsia, Kec. Tamansari
Telp.: (021) 26073826, 082127281967
Fax.: (021) 42883746

5. Pasar Minggu

Address : Jl. Raya Pasar Minggu 11A RT. 008 RW. 01, Kalibata, Pancoran, Jakarta Selatan
Telp.: 085717764579

6. Cilegon

Address : Ruko Green Megablok, Blok C1 No. 2, Jl. Ahmad Yani, Cibeber, Kec. Cibeber, Kota Cilegon, Banten
Telp.: (0254) 387252



Kantor Jaringan Pemasaran **Marketing Network Office**

7. Bandung

Address : Gedung Sport Centre Bikasoga, Jl. Suryalaya Indah No. 1-3, Cijagra,
Kec. Lengkong, Kota Bandung, 40265
Telp.: (022) 63175945

8. Surabaya

Address : Jl. Tunjungan No. 53 C, Kel. Genteng, Kec. Genteng, Surabaya, 12410
Telp.: (031) 5322710, (031) 5482503
Fax.: (031) 5321887

9. Solo

Address : Jl. Satrio Wibowo Selatan No. 9 Kel. Purwosari, Kec. Laweyan,
Surakarta, 57142
HP.: 08112773858

10. Samarinda

Address : Jl. A.M. Sangaji No. 38 E, Samarinda, Kel. Bandara, Kec. Sungai Pinang,
75117
Telp.: (0541) 201693 | Fax.: (0541) 202365

11. Balikpapan

Address : Komp. Pertokoan Mall Fantasi (Little China), Blok AB 7 No. 15,
Balikpapan, 76114
Telp.: (0542) 7204374 | Fax.: (0542) 7204368

12. Pontianak

Address : Jl. Perdana, Komplek Perdana Square Blok C-11, Kel. Parit Tokaya, Kec.
Pontianak, 78115
Telp.: (0561) 8121515 | Fax.: (0561) 576366

13. Makassar

Address : Gedung Bosowa Berlian Motor, Lt. 2, Jl. Urip Sumoharjo No. 266,
Makassar, 90231
Telp.: (0411) 443491 | Fax.: (0411) 443509



Kantor Jaringan Pemasaran **Marketing Network Office**

14. Pekanbaru

Address

: Komp. Grand Sudirman Blok A-9, Jl. DT. Setia Maharaja, Kel.
Tangkerang Selatan, Kec. Bukit Racja, Pekanbaru, 28288
Telp.: (0761) 20510 | Fax.: (0761) 32253

15. Batam

Address

: Komp. Ruko Hollywood Hill Block Jacky Chan No. 8B, Kel. Belian, Kec.
Batam Kota, Kota Batam, Prov. Kepulauan Riau
Telp.: (0778) 5515261

16. Palembang

Address

: Ruko Mall PTC Blok H-I No. 66, Jl. R. Sukanto, Palembang, Kel. Ilir, Kec.
Ilir Timur II, 30164
Telp.: (0711) 382379 | Fax.: (0711) 379759

Jaringan Kami Our Network

Kalimantan Island

- Samarinda
- Balikpapan
- Pontianak

Sulawesi Island

- Makassar

Sumatera Island

- Pekanbaru
- Palembang
- Batam

Java Island

- Jakarta
- Cilegon
- Bandung
- Surabaya
- Solo

Klien Kami

Our Client

BANK

- PT BANK MANDIRI (PERSERO)
- PT BANK RAKYAT INDONESIA (PERSERO)
- PT BANK NEGARA INDONESIA (PERSERO)
- PT BANK BUKOPIN, TBK
- PT BANK SYARIAH BUKOPIN
- PT BANK CENTRAL ASIA, TBK
- PT BANK QNB INDONESIA, TBK
- PT BANK NEO COMMERCE, TBK
- PT BANK MNC INTERNASIONAL, TBK
- BANK PEMBANGUNAN DAERAH LAMPUNG (BANK LAMPUNG)
- BANK PEMBANGUNAN DAERAH SULAWESI SELATAN DAN SULAWESI BARAT (BANK SULSELBAR)
- BANK PEMBANGUNAN DAERAH KALIMANTAN TIMUR DAN KALIMANTAN UTARA (BANK KALTIMTARA)
- BANK PERKREDITAN RAKYAT KARYAJATNIKA SADAYA (BPPR KS)

BUMN (Badan Usaha Milik Negara)

State-Owned Enterprise (SOE)

- PT PERKEBUNAN NUSANTARA V (PERSERO)
- PT PERKEBUNAN NUSANTARA VI (PERSERO)
- PT PLN (PERSERO)
- PT PELABUHAN INDONESIA (PERSERO)
- PT WASKITA KARYA (PERSERO)
- PT NINDYA KARYA (PERSERO)
- PT ADHI KARYA (PERSERO)
- PT WIJAYA KARYA (PERSERO)
- PT SEMEN GRESIK
- PT PP (Pembangunan Perumahan)
- PT KHI PIPE INDUSTRIES (Kakata Group)
- PT MEDCO ENERGY
- PT TRANSPORTASI GAS INDONESIA
- BADAN URUSAN LOGISTIK
- PT HUTAMA KARYA (PERSERO)
- PT PUPUK KALTIM
- PT PERTAMINA HULU ROKAN
- HUTAMA KARYA INFRASTRUKTUR
- BNI Finance

Swasta Nasional

National Private

- PT JOBROINDO MAKMUR
- PT BIMA NUSA INTERNASIONAL GROUP
- PT ASTA REKAYASA UNGGUL
- PT INDOKARYA ANDALAN
- PT BUMI SATU INTI
- PT BUNGA RAYA LESTARI
- PT RANGA EKAPRATAMA
- PT TUKAD MAS
- PT RIFANSI DWI PUTRA
- PT PETRONESIA BENIMAL
- PT SWADAYA ABDI MANUNGGAL
- PT KOTA MINYAK INTERNUSA
- PT LABERSA HUTAHEAN
- PT BADAK NGL BONTANG
- PT JASIN EFFRIN JAYA
- PT KARYATAMA NAGASARI
- PT MANANJUNG HAYAK
- PT JASA AGRA PERSADA
- PT MITRA WARINGIN UTAMA
- PT DELTA DUNIA TEXTILE
- PT DEWI MAHASADU
- PT SEMARAK GROUP
- PT INTIMKARA
- CV ENERGY BARU RIAU
- PT MUNICH LINE

Klien Kami

Our Client

BUMN (Badan Usaha Milik Negara)

State-Owned Enterprises (SOE)

- PT KRAKATAU PIPE INDUSTRIES
- PT PATRA DRILLING CONTRACTOR
- PT REASURANSI INDONESIA UTAMA (PERSERO)
- PT PERTAMINA M&C QQ PROJECT AND MAINTENANCE OPERATION SUPPORT

Swasta Nasional

National Private

- PT MITRA GALPERTI GROUP
- PT INDOPANGAN SENTOSA
- PT JAKARTA TANK TERMINAL
- PT VOPAK TERMINAL MERAK
- PT MITINDO USAHASEJATI
- PT PUNINAR MSE INDONESIA
- PT PUNINAR MSE CGK INDONESIA
- PT NET VISI MEDIA TBK.
- PT DATACARAKA SOLUSINDO
- PT MAGNA INDONESIA
- CV SUMBER AGUNG
- PT KAGE DWIJAYA
- PT PJPT SENOPATI
- PT BUANA CENTRA SWAKARSA
- PT IMECON TEKNINDO SYGENTA
- PT ASAS EMPAT SAUDARA
- PT VIVA MEDIA BARU
- PT CYRAMETA EXCHANGE INDONESIA
- PT PINTAR PLATFORM DIGITAL
- PT MC PET FILM INDONESIA
- PT SONY INDONESIA
- PT TIRTA ADI SURYA
- PT SKYWORTH INDUSTRY INDONESIA
- PT MULTICO EQUIPMENT INDONESIA
- PT GODREJ CONSUMER PRODUCTS INDONESIA
- PT ELANGPERDANA TYRE INDUSTRY
- PT ARCHOR TEKNOLOGI DIGITAL
- PT GOOD MOBILE INDONESIA
- PT PLAZA AUTO PRIMA
- PT PLAZA AUATO SERASI
- PT PLAZA AUTO RAYA
- PT PLAZA AUTO CIPTA
- PT PLAZA AUTO KREASI
- PT PLAZA AUTO MEGA
- PT INGING TEKNOLOGI INTERNASIONAL
- PT KREASI SEMESTA RAYA
- PT KREASI SERASI PRIMA
- PT KREASI SEMESTA MEGA
- PT PRIMAJAYA PRASARANA
- PT PUNINAR TEXTON ASIA
- PT ATERA ANUGRAH MAKMUR
- PAN BROTHERS TBK
- PT INDONESIA KOITO
- PT RESINDO ENERGI SUMBERDAYA
- PT WARUNA NUSASENTANA
- PT WESTCON INTERNATIONAL INDONESIA
- PT NIDEC INSTRUMENTS INDONESIA
- PT NIDEC INSTRUMENTS INDONESIA QQ KONTRAK
- PT KARSAVICTA SATYA
- PT EXTRAMARKS EDUCATION INDONESIA
- PT EXABYTES NETWORK INDONESIA
- PT SENTRA LAYANAN TERPADU
- PT GERBANG CAHAYA KENCANA SURYA
- PT DWIMAKMUR PRIMATAMAS
- PT ABSOLUT SERVIS NUSANTARA QQ HO
- PT ABSOLUT SERVIS NUSANTARA QQ MANAGEMENT
- PT ABSOLUT SERVIS NUSANTARA QQ PARAMA
- PT ABSOLUTE SERVICES QQ HO
- PT ABSOLUTE SERVICES QQ MANAGEMENT
- PT ABSOLUTE SERVICES QQ SECURITY
- PT J RESOURCES NUSANTARA
- PT DELTA DJAKARTA TBK.
- PT GODREJ CONSUMER PRODUCTS INDONESIA (STAFF & SPV)
- PT TUV SUD INDONESIA
- PT MINDA AUTOMOTIVE INDONESIA
- PT CHINA COMSERVICE INDONESIA

Klien Kami **Our Client**

BOSOWA GROUP

Automotive Group

PT Bosowa Berlian Motor
PT Bosowa Transportasi
Kreasi Binar Indonesia

Property Group

PT Bosowa Propertindo
PT Barru Barakah Properti
PT Tuju Wali Wali
PT Bosowa Beton
PT Makassar Global Awal Bros
PT Awal Bros Medical Center
PT Grand Shayla Indonesia (Novotel Hotel)
PT Makassar Hotel Network (Aryaduta Hotel)

Financial Services Group

PT SAM Global Kapital
PT Elit Sukses Sekuritas
PT BPRS Dana Moneter
PT Sadira Trust Investama

Gowa Group

PT Gowa Kencana Motor
PT Gowa Modern Motor
PT Metalindo Teknik Utama

Education Group

Universitas Bosowa
Politeknik Bosowa
Sekolah Alam Bosowa
Bosowa School Makassar
Sekolah Bosowa Al - Azhar Cilegon
Sekolah Bina Insani Bogor

Energi Group

PT Bosowa Energi
PT Bosowa Duta Energasindo
PT Misi Mulia Petronusa
PT Bosowa Mining
PT Bosowa Tambang Indonesia
PT Buana Sulawesi Paramita
PT Bosowa Bandar Indonesia
PT Bosowa Bandar Agensi
PT Jasa Pelabuhan Indonesia
PT Energi Listrik Nusantara
PT Kambria Pertahanan Indonesia
PT Siak Terminal Indonesia

Agrobisnis Group

PT Bantimurung Indah
PT Bosowa Isuma

Media Group

PT Celebes Media Jaringan (Bnet)

Produk Kami Our Product



Asuransi Kecelakaan Diri/Personal Accident Insurance

- Asuransi Kecelakaan Diri/Personal Accident
- Asuransi Kecelakaan Diri dan Kematian/Personal Accident and Accidental Death



Asuransi Kesehatan/Health Insurance (B'Health)

- Asuransi Kesehatan/Health Insurance



Asuransi Tanggung Gugat/Liability Insurance

- Asuransi Tanggung Gugat/Public Liability
- Asuransi Komprehensif Tanggung Gugat/Comprehensive General Liability - CGL
- Asuransi Kecurangan/Fidelity Guarantee Insurance
- Asuransi Tanggung Gugat Karyawan/Employers Liability
- Asuransi Kompensasi Pekerja/Worksmen Compensation Insurance



Asuransi Harta Benda/Property Insurance

- Asuransi Harta Benda/Fire Insurance/PAI/IAI
- Asuransi Pasar/Fire Market Consortium
- Asuransi Gempa Bumi/Earthquake Insurance



Asuransi Kendaraan Bermotor/Motor Vehicle Insurance

- Asuransi Kendaraan Bermotor/Motor Vehicle Insurance
- Asuransi Alat Berat/Heavy Equipment Insurance



Asuransi Pengangkutan/Cargo Insurance

- Asuransi Angkutan Darat/Land Transit Insurance
- Asuransi Angkutan Udara/Air Cargo Insurance
- Asuransi Angkutan Laut/Inter Island Insurance
- Asuransi Pengangkutan Uang/Cash In Transit



Asuransi Rekayasa/Engineering Insurance

- Asuransi Rekayasa/Contractor All Risks - CAR
- Asuransi Pemasangan Instalasi/Erection All Risks - EAR
- Asuransi Alat Berat Konstruksi/Contractor Plant Equipment - CPM/CPME
- Asuransi Peralatan Elektronik/Electronic Equipment Insurance - EEI
- Asuransi Kerusakan Mesin/Machinery Breakdown Insurance - MB
- Asuransi Pekerjaan Teknik Sipil/Civil Engineering Completed Risk (CECR)



Asuransi Aneka/Miscellaneous

- Asuransi Barang Bergerak/Moveable All Risk
- Asuransi Hole In One/Hole In One Insurance
- Asuransi Penyimpanan Uang/Cash In Safe
- Asuransi Papan Reklame/Neo Sign/Billboard Insurance
- Asuransi Kebongkaran/Burglary Insurance

Produk Unggulan **Featured Product**

1. Asuransi Kecelakaan Diri/Personal Accident Insurance

Memberikan perlindungan finansial terhadap risiko kecelakaan yang tidak terduga dan tidak disengaja, sehingga mengakibatkan cedera, cacat tetap, atau bahkan kematian.

Providing financial protection against unexpected and unintentional accident risks, which may result in injury, permanent disability, or even death.

2. Asuransi Kesehatan/Health Insurance (B'Health)

Menjamin perlindungan terhadap kebutuhan medis atas kesehatan tertanggung dengan berbagai manfaat yang didapatkan, meliputi biaya rawat inap, rawat jalan, pembedahan, perawatan gigi, serta layanan kesehatan lainnya. B'Health memastikan tertanggung dan keluarga dapat mengakses perawatan kesehatan terbaik tanpa khawatir akan beban biaya yang tinggi.

Providing comprehensive medical coverage for the insured, including hospitalization, outpatient services, surgery, dental care, and more. With B'Health, you and your family can access top-tier healthcare without financial stress.

3. Asuransi Kendaraan Bermotor/Motor Vehicle Insurance

Memberikan jaminan atas terjadinya kerugian dan/atau kerusakan kendaraan bermotor sesuai Polis Standar Asuransi Kendaraan Bermotor Indonesia, seperti mobil atau sepeda motor. Asuransi ini bertujuan untuk melindungi pemilik kendaraan dari berbagai risiko, seperti kecelakaan, pencurian, atau kerusakan akibat bencana alam. Dapat diperluas dengan tanggung jawab hukum terhadap pihak ketiga sesuai kebutuhan.

Providing coverage for losses and/or damage to motor vehicles in accordance with the Indonesian Standard Motor Vehicle Insurance Policy, such as cars or motorcycles. This insurance aims to protect vehicle owners from various risks, such as accidents, theft, or damage caused by natural disasters. It can also be extended to include legal liability to third parties as needed.

4. Asuransi Kebakaran/Fire Insurance

Memberikan perlindungan atas kerusakan yang tidak disengaja pada bangunan atau harta benda yang disebabkan oleh kebakaran akibat tersambar petir, ledakan, kejatuhan pesawat terbang, dan kerusakan karena asap. (Termasuk risiko dari kerusuhan, gempa bumi, banjir, dan tanah longsor).

Providing protection against accidental damage to buildings or property caused by fire due to lightning strikes, explosions, falling aircraft, and smoke damage. (Includes risks from riots, earthquakes, floods, and landslides).

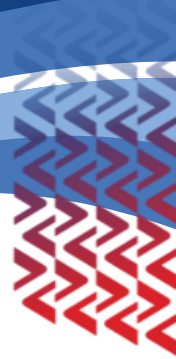
5. Asuransi Rekayasa/Engineering Insurance

Asuransi Rekayasa memberikan jaminan komprehensif terhadap kerugian atau kerusakan yang mungkin timbul selama pelaksanaan pekerjaan konstruksi, pemasangan, instalansi, dan pemeliharaan. Termasuk juga alat berat yang digunakan.

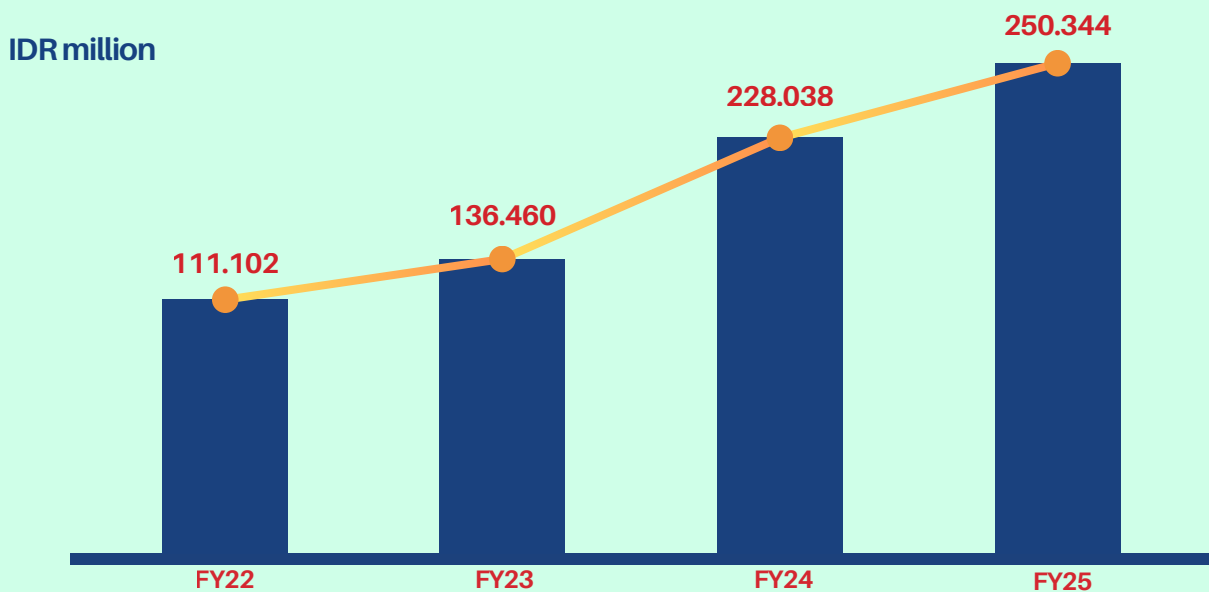
Engineering insurance provides comprehensive coverage for losses or damages that may occur during construction, installation, assembly, and maintenance work. It also includes heavy equipment used in the process.

Laporan Keuangan

Key Financial Highlight



Key Financial Highlight FY22 - FY25

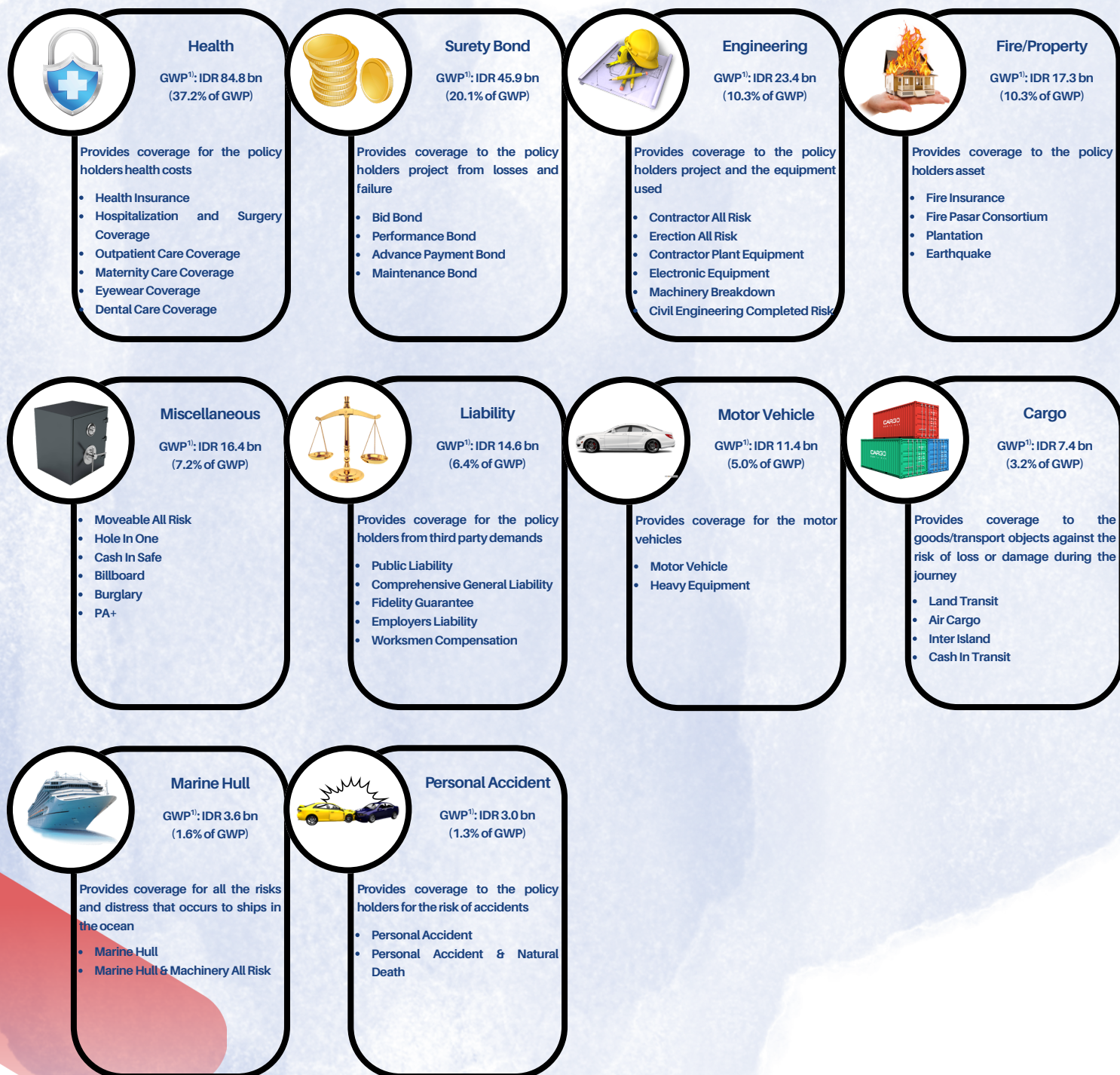


Dalam Jutaan Rupiah/ In Million Rupiah

Description	2022 (Audited)	2023 (Audited)	2024 (Audited)	2025 (Unaudited)
Gross Written Premium	111.102	136.460	228.038	250.344
Net Premiums	57.876	70.584	149.491	167.957
Gross Claim	45.888	98.185	117.720	80.930
Net Claim	23.506	15.749	81.704	62.672
Underwriting Result	41.618	49.945	59.405	59.251
Earning Before Tax	6.431	4.555	3.868	3.230
Net Profit	5.591	3.171	4.292	3.230
Pain-In-Capital	134.981	134.981	134.981	134.981
Total Investment	139.863	151.963	181.099	153.045
Total Equity	152.124	147.397	149.523	153.490
Total Assets	455.182	526.635	603.116	618.490
Risk-Based-Capital (RBC)	228.22%	244.01%	253.06%	177.09%

Komposisi Produk Asuransi Utama di FY24

Key Insurance Product Compotition in FY24



Note: ¹⁾ The GWP is based on the insurance policy production data, and does not include indirect premium of IDR 140 mn earned in January - June 2024

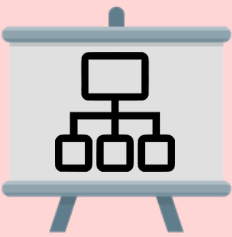
Ikhtisar Saluran Distribusi Overview of Distribution Channel

Internal Channel



Direct

Internal marketing team of 55 employees



Captive

Diamond's sister companies in the Bosowa Group

External Channel



Broker

Engaged with 42 brokers



Bancassurance

Partnered with 17 Banks

- **Direct:** Diamond's internal marketing team which drives the direct channel, is the primary contributor to the GWP¹⁾, representing 85.6% of GWP¹⁾ in FY24. This underscores Diamonds internal marketing team's capability to effectively engage with both commercial and retail customers to address their needs and deliver high quality services. A specialized health insurance marketing team was established in FY22 to promote the rapidly growing health insurance segment
- **Broker:** Diamond collaborates with brokers, primarily based in Java to distribute insurance products such as personal accident, property, marine hull, cargo and health
- **Bancassurance:** Diamond has partnered with multiple Banks that have nation-wide or regional presence in Indonesia. Notably, it has strong partnership with Bank Mandiri since 2001, a SOE Bank with nation-wide reach, providing insurance product such as property, marine hull and PA+ insurance for Bank Mandiri credit products
- **Captive:** Diamond provide insurance coverage to its sister companies within the Bosowa Group, which operates in diverse sectors including education, cement, energy, tourism and automotive dealerships

Note: ¹⁾ The GWP is based on the insurance policy production data, and does not include indirect premium of IDR 140 mn earned in January - June 2024

Dokumentasi Kegiatan Activity Documentation



Kegiatan Literasi Keuangan
di KMP. CALISHA, 25 Februari 2025



Kegiatan Berbagi Kebaikan
di Yayasan Yatim Piatu Dalam Rangka
Ulang Tahun Bosowa Asuransi

Dokumentasi Kegiatan Activity Documentation



Kegiatan Penyerahan Bantuan Perahu

31 Juni 2024



Dokumentasi Kegiatan
Activity Documentation



Kegiatan GENCARKAN ke SMA

Fransiskus 2 Jakarta

13 November 2024





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