

PT ASURANSI RAMAYANA Tbk FINANCIAL HIGHLIGHTS (Parent Entity Only) (in Million Rupiah) unless otherwise stated	2017 (UNAUDITED) QUARTER / TRIWULAN				PT ASURANSI RAMAYANA Tbk IKHTISAR LAPORAN KEUANGAN (Hanya Entitas Induk) (dalam jutaan Rupiah) kecuali disebutkan lain
	IV	III	II	I	
Summary Statement of Financial Position					Ringkasan Laporan Posisi Keuangan
Total Investment	559.025	599.969	587.382	587.706	Jumlah Aset Investasi
Total Assets of Non Investment	857.810	870.908	858.867	876.371	Jumlah Aset Non Investasi
Total Assets	1.416.835	1.470.877	1.446.249	1.464.077	Jumlah Aset
Total Liabilities		1.138.982	1.109.481	1.141.784	Jumlah Kewajiban
Capital Stocks (in thousands of shares)	220.000	220.000	220.000	220.000	Modal Dasar (dalam ribuan saham)
Paid In Capital (in thousands of shares)	214.559	214.559	214.559	214.559	Modal Setor (dalam ribuan saham)
Nominal Value (in rupiah)	500	500	500	500	Nilai Nominal (dalam rupiah)
Paid Up Capital	107.280	107.280	107.280	107.280	Modal Setor
Additional Paid In Capital	685	685	685	685	Tambahan Modal di Setor
Other Equities	3.547	3.126	3.078	3.103	Ekuitas Lainnya
Retained Earnings	230.418	220.805	225.726	211.226	Sisa Laba Yang Ditahan
Total Equities	341.929	331.895	336.768	322.293	Jumlah Modal Sendiri
Summary of Comprehensive Income Statement					Ringkasan Laporan Laba Rugi Komprehensif
Gross Premium Income	983.465	741.519	525.978	279.525	Premi Bruto
Net Earned Premium	625.831	478.467	342.386	175.479	Premi Netto
Net Incured Claim	364.969	247.141	140.189	74.140	Beban Klaim Netto
Net Commission Expense	158.699	116.531	70.979	36.230	Komisi Netto
Underwriting Income	276.854	236.629	211.168	102.045	Hasil Underwriting
Investment Income	50.500	18.863	12.750	6.950	Hasil Investasi
Operating Expense	261.801	198.910	155.113	84.858	Beban Usaha
Operating Profit	65.553	56.582	65.894	24.137	Laba (Rugi) Usaha
Other Income (Expense)	7.822	3.287	2.238	114	Pendapatan Lain-lain
Profit Before Tax	73.136	59.870	68.131	24.251	Laba (Rugi) Sebelum Pajak
Income Tax Expense	13.203	8.980	12.322	4.397	Beban (Penghasilan) Pajak
Net Income	59.932	50.889	55.810	19.854	Laba (Rugi) Bersih
EPS	279	237	260	93	Laba Bersih Per Saham
Summary of Cash Flow Statement					Ikhtisar Laporan Arus Kas
Cash Flow from Operating Activities	6.552	40.800	37.544	29.810	Arus Kas dari Aktivitas Operasi
Cash Flow from Investing Activities	18.282	(6.049)	(1.065)	(453)	Arus Kas dari Aktivitas Investasi
Cash Flow from Financing Activities	(14.531)	(14.531)	(14.531)	6.925	Arus Kas dari Aktivitas Pendanaan
Financial Ratios (%)					Rasio Keuangan (%)
Return on Assets	4,23	3,46	3,86	1,36	Laba Bersih/Jumlah Aset (ROA)
Return on Equities (%)	17,53	15,33	16,57	6,16	Laba Bersih/Modal Sendiri (ROE)
Underwriting Income to Gross Premium	28,15	31,91	40,15	36,51	Hasil Underwriting/Premi Bruto
Solvency Rate					Tingkat Solvabilitas
Conventional	140,40	148,79	145,49	138,45	Konvensional
Sharia	98,19	98,19	51,35	119,23	Syariah