

A scenic photograph of a winding asphalt road on a rugged, green coastal hillside. In the distance, three large wind turbines stand prominently against a vibrant sunset sky with orange and yellow hues. The sea is visible to the right of the road.

Strategic Collaborations for Sustainable Growth

2025

Laporan Keberlanjutan
Sustainability Report

PT REASURANSI INDONESIA UTAMA (PERSERO)



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01 **Strategi Keberlanjutan**

Sustainability Strategy



Indonesia Re mengintegrasikan prinsip *Environmental, Social, and Governance (ESG)* ke dalam model bisnis inti untuk menciptakan nilai jangka panjang dan ketahanan operasional yang tangguh. Melalui fokus pada transformasi berbasis risiko, inovasi produk adaptif, dan kolaborasi strategis regional, perusahaan berkomitmen untuk memimpin transisi menuju ekosistem keuangan berkelanjutan yang memberikan dampak positif bagi ekonomi, sosial, dan lingkungan secara terukur.

Indonesia Re integrates Environmental, Social, and Governance (ESG) principles into its core business model to create long-term value and strengthen operational resilience. Through a focus on risk-based transformation, adaptive product innovation, and regional strategic collaboration, the Company is committed to leading the transition towards a sustainable financial ecosystem that delivers measurable positive impacts across economic, social, and environmental dimensions.

Tentang Laporan Keberlanjutan

About the Sustainability Report

Laporan Keberlanjutan PT Reasuransi Indonesia Utama (Persero), selanjutnya disebut “Indonesia Re”, “Perseroan”, atau “Kami”, disusun sebagai pernyataan komitmen Perseroan terhadap prinsip dan praktik keberlanjutan yang menyentuh aspek ekonomi, sosial, dan lingkungan. Laporan ini bertujuan memberikan gambaran menyeluruh tentang kebijakan, inisiatif, dan program yang dilaksanakan Perseroan serta hasil kinerjanya, sejalan dengan Tujuan Pembangunan Berkelanjutan (TPB) dan ekspektasi para pemangku kepentingan.

Penyusunan Laporan Keberlanjutan Indonesia Re tahun 2025 mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan dan Surat Edaran OJK No. 16/SEOJK.04/2021 mengenai bentuk dan isi laporan tahunan emiten atau perusahaan publik. Dengan berpedoman pada regulasi tersebut, laporan ini tidak hanya mencerminkan kepatuhan regulasi tetapi juga menegaskan komitmen Perseroan terhadap transparansi dan akuntabilitas dalam menjalankan operasional yang bertanggung jawab secara sosial dan lingkungan.

Ruang Lingkup Pelaporan

Ruang lingkup pelaporan meliputi periode 1 Januari sampai dengan 31 Desember 2025 dan menyajikan informasi yang komprehensif mengenai kinerja finansial dan nonfinansial Perseroan. Selain aspek keuangan, laporan ini memaparkan pengelolaan program Tanggung Jawab Sosial dan Lingkungan (TJSL) serta aktivitas keberlanjutan lain yang menjadi fokus kerja Perseroan selama periode pelaporan, kecuali dinyatakan lain. Seluruh data keuangan dan numerik disajikan dalam satuan Rupiah (Rp) dengan notasi angka bahasa Indonesia untuk memudahkan pemahaman pembaca.

Melalui Laporan Keberlanjutan ini, Indonesia Re berupaya menyediakan informasi yang dapat dipertanggungjawabkan dan relevan bagi para pemangku kepentingan antara lain: pemegang saham, nasabah, regulator, mitra bisnis, serta masyarakat luas, yang merefleksikan upaya integrasi aspek keberlanjutan ke dalam strategi bisnis Perseroan, pengambilan keputusan, dan manajemen risiko, sebagai wujud tanggung jawab jangka panjang terhadap lingkungan serta kesejahteraan sosial.

Identifikasi Topik Material

Perseroan telah mengidentifikasi beberapa topik material yang menjadi prioritas para pemangku kepentingan dan sesuai dengan konteks keberlanjutan serta target pencapaian Tujuan Pembangunan Berkelanjutan (TPB). Penentuan prioritas topik material juga telah mempertimbangkan

The Sustainability Report of PT Reasuransi Indonesia Utama (Persero) (hereinafter referred to as “Indonesia Re”, the “Company”, or “we”) has been prepared as a statement of the Company’s commitment to sustainability principles and practices encompassing economic, social, and environmental aspects. This report aims to provide a comprehensive overview of the Company’s policies, initiatives, and programs, as well as its performance outcomes, in alignment with the objectives of the Sustainable Development Goals (SDGs) and the expectations of stakeholders.

The preparation of Indonesia Re’s 2025 Sustainability Report refers to the provisions set out in Financial Services Authority Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance and OJK Circular Letter No. 16/SEOJK.04/2021 concerning the format and content of annual reports for issuers or public companies. By adhering to these regulations, this report not only reflects regulatory compliance but also underscores the Company’s commitment to transparency and accountability in conducting socially and environmentally responsible operations.

Reporting Scope

The reporting scope covers the period from 1 January to 31 December 2025 and presents comprehensive information on both the Company’s financial and non-financial performance. In addition to financial aspects, this report outlines the management of Corporate Social and Environmental Responsibility (TJSL) programs, as well as other sustainability-related activities that constitute the Company’s key focus during the reporting period, unless otherwise stated. All financial and numerical data are presented in Indonesian Rupiah (Rp), using Indonesian numerical notation to facilitate reader understanding.

Through this Sustainability Report, Indonesia Re seeks to provide accountable and relevant information to its stakeholders, including shareholders, customers, regulators, business partners, and the wider community. The report reflects the Company’s efforts to integrate sustainability considerations into its business strategy, decision-making processes, and risk management practices, as part of its long-term responsibility toward environmental stewardship and social well-being.

Material Topic Identification

The Company has identified several material topics that represent key priorities for stakeholders and are aligned with the sustainability context as well as the targets of the Sustainable Development Goals (SDGs). The prioritization of these material topics also takes into account the Company’s



pencapaian tahun 2025, tantangan dan peristiwa penting yang terjadi, harapan untuk tahun depan, serta perhatian pemangku kepentingan periode berjalan.

Langkah-langkah Penyusunan Laporan Keberlanjutan

Perseroan dalam menyusun Laporan Keberlanjutan menggunakan metode tertentu untuk menghasilkan laporan yang berkualitas. Langkah-langkah penyusunan laporan yang dilakukan tersebut adalah sebagai berikut:

- 1. Langkah Identifikasi**
Proses mengidentifikasi berbagai aspek yang dinilai material dan batasan;
- 2. Langkah Prioritas**
Proses membuat prioritas terhadap aspek-aspek yang telah teridentifikasi tersebut;
- 3. Langkah Validasi**
Proses validasi atas aspek-aspek material yang telah ditetapkan;
- 4. Langkah Reviu**
Proses reviu atau meninjau ulang terhadap laporan yang telah terbit sebagai upaya untuk meningkatkan kualitas Laporan pada tahun berikutnya.

2025 performance achievements, key challenges and significant events during the year, expectations for the coming period, and stakeholder concerns throughout the reporting period.

Sustainability Report Preparation Process

In preparing the Sustainability Report, the Company applies a structured methodology to ensure the quality and reliability of the report. The preparation process consists of the following steps:

- 1. Identification Stage**
The process of identifying various aspects considered material, including the determination of their boundaries.
- 2. Prioritization Stage**
The process of prioritizing the identified material aspects.
- 3. Validation Stage**
The process of validating the defined material aspects.
- 4. Review Stage**
The process of reviewing the published report as part of continuous improvement efforts to enhance the quality of the report in the following year.





Strategi Keberlanjutan [A.1] Sustainability Strategy [A.1]



Indonesia Re mengimplementasikan visi dan misi korporatnya melalui kerangka Keuangan Berkelanjutan yang terintegrasi dan terukur. Pendekatan ini mengedepankan prinsip-prinsip lingkungan, sosial, dan tata kelola *Environmental, Social, and Governance (ESG)* sebagai landasan dalam seluruh kebijakan strategis, termasuk kebijakan *underwriting*, investasi, manajemen risiko, serta program Tanggung Jawab Sosial dan Lingkungan (TJSL). Implementasi dilakukan secara komprehensif dengan menetapkan kebijakan internal yang selaras dengan peraturan Otoritas Jasa Keuangan (OJK) dan Tujuan Pembangunan Berkelanjutan (TPB), penguatan tata kelola melalui peran aktif dewan dan komite terkait, serta mekanisme pelaporan yang transparan untuk memastikan akuntabilitas terhadap seluruh pemangku kepentingan.

Target waktu untuk strategi keberlanjutan Perseroan ditetapkan mencakup sasaran jangka pendek dan jangka panjang yang jelas dan terukur. Strategi tersebut diarahkan pada integrasi kriteria ESG dalam proses *underwriting* dan keputusan investasi, pengukuran *baseline* kinerja lingkungan dan sosial, peningkatan kapabilitas internal melalui pelatihan, serta penerapan *Key Performance Indicators (KPI)* yang spesifik dan dapat dipantau. Perseroan juga memprioritaskan transformasi portofolio menuju eksposur yang lebih rendah terhadap risiko lingkungan, peningkatan kontribusi program TJSL terhadap kesejahteraan komunitas mitra, serta pengembangan produk-produk reasuransi yang mendukung mitigasi dan adaptasi perubahan iklim.

Indonesia Re implements its corporate vision and mission through an integrated and measurable Sustainable Finance framework. This approach emphasizes Environmental, Social, and Governance (ESG) principles as the foundation of all strategic policies, including underwriting, investment, risk management, and Corporate Social and Environmental Responsibility (TJSL) programs. Implementation is carried out comprehensively through the establishment of internal policies aligned with Financial Services Authority (OJK) regulations and the Sustainable Development Goals (SDGs), strengthened governance through the active roles of the Board and relevant committees, and transparent reporting mechanisms to ensure accountability to all stakeholders.

The timeline for the Company's sustainability strategy encompasses clearly defined and measurable short-term and long-term targets. The strategy is directed toward integrating ESG criteria into underwriting processes and investment decisions, establishing baseline measurements for environmental and social performance, enhancing internal capabilities through training, and implementing specific and monitorable Key Performance Indicators (KPIs). The Company also prioritizes portfolio transformation toward lower exposure to environmental risks, increasing the contribution of TJSL programs to the well-being of partner communities, and developing reinsurance products that support climate change mitigation and adaptation.



Pengelolaan risiko dalam kerangka Keuangan Berkelanjutan dilaksanakan melalui pendekatan manajemen risiko korporat yang komprehensif dan terintegrasi. Prosesnya mencakup identifikasi dan penilaian risiko ESG pada seluruh lini bisnis. Mekanisme mitigasi risiko meliputi kebijakan diversifikasi, pembatasan eksposur, klausul kontraktual terkait kepatuhan lingkungan dan sosial, serta penguatan kontrol internal dan prosedur eskalasi. Keterlibatan Dewan Komisaris dan Komite terkait memastikan pengawasan strategis dan akuntabilitas dalam pengambilan keputusan yang berdampak pada keberlanjutan jangka panjang Perseroan.

Hasil yang diharapkan dari implementasi strategi ini adalah tercapainya kinerja keberlanjutan yang terukur, transparan, dan berdampak positif bagi pemangku kepentingan. Indonesia Re menetapkan indikator kuantitatif dan kualitatif untuk memantau capaian lingkungan, sosial, dan tata kelola, serta melakukan pelaporan berkala yang dapat dipertanggungjawabkan. Dampak yang diinginkan meliputi peningkatan daya tahan keuangan dan operasional Perseroan terhadap risiko jangka panjang, kontribusi nyata terhadap target SDGs, peningkatan kepercayaan pemangku kepentingan, dan terwujudnya sinergi dengan mitra eksternal untuk mempercepat inovasi produk serta program TJSL yang efektif. Komitmen terhadap evaluasi berkala dan perbaikan berkelanjutan memastikan strategi ini adaptif terhadap dinamika regulasi, pasar, dan kondisi lingkungan yang berubah.

Risk management within the Sustainable Finance framework is implemented through a comprehensive and integrated corporate risk management approach. This process includes the identification and assessment of ESG-related risks across all business lines. Risk mitigation mechanisms include diversification policies, exposure limits, contractual clauses related to environmental and social compliance, as well as strengthened internal controls and escalation procedures. The involvement of the Board of Commissioners and relevant committees ensures strategic oversight and accountability in decision-making processes that impact the Company's long-term sustainability.

The expected outcome of this strategy is the achievement of measurable, transparent, and impactful sustainability performance for stakeholders. Indonesia Re has established both quantitative and qualitative indicators to monitor environmental, social, and governance performance, supported by periodic and accountable reporting. The intended impacts include enhanced financial and operational resilience against long-term risks, meaningful contributions to the SDGs, increased stakeholder trust, and strengthened collaboration with external partners to accelerate product innovation and effective TJSL programs. A commitment to continuous evaluation and improvement ensures that this strategy remains adaptive to evolving regulatory, market, and environmental dynamics.

Kegiatan Membangun Budaya Keberlanjutan [F.1]

Activities to Build A Sustainability Culture [F.1]

Sepanjang tahun 2025, Indonesia Re secara proaktif membangun budaya keberlanjutan di internal perusahaan melalui serangkaian inisiatif edukatif dan partisipatif. Upaya ini diawali dengan peluncuran podcast yang membahas topik-topik ESG, seperti strategi menghadapi risiko iklim global dan komitmen menuju *Net Zero Emission* serta pengurangan penggunaan plastik, untuk menanamkan pemahaman mendalam tentang pentingnya ESG. Selain itu, sosialisasi *awareness* ESG secara menyeluruh melalui *platform Zoom meeting* juga diselenggarakan bagi seluruh karyawan Indonesia Re Group, membuka wawasan mereka mengenai relevansi dan dampak ESG bagi perusahaan.

Komitmen ini diwujudkan dalam tindakan nyata melalui Gerakan *Green Environment* yang melibatkan seluruh jajaran Direksi, Komisaris, dan karyawan Indonesia Re Group (Indonesia Re, Asuransi Asei dan ReINDO Syariah). Melalui sosialisasi ini, perusahaan menerapkan kebijakan pembatasan penggunaan Air Minum Dalam Kemasan (AMDK) dan secara aktif menghimbau penggunaan tumbler pribadi di lingkungan kerja. Selain itu, untuk mendukung target *Net Zero Emission*, Perseroan juga mensosialisasikan himbauan pengalihan moda transportasi karyawan serta memulai peralihan sebagian kendaraan operasional dari berbahan bakar bensin menjadi kendaraan hibrida dan listrik. Inisiatif ini diperkuat dengan *townhall* khusus yang membahas sosialisasi Gerakan *Green Environment*, fokus pada pembatasan AMDK, penggunaan *tumbler*, dan promosi penggunaan transportasi umum.

Untuk memastikan integrasi keberlanjutan dalam setiap aspek operasional, Perseroan membentuk *Workstream ESG* yang beranggotakan perwakilan dari berbagai divisi, termasuk Direktorat Teknik, Divisi Keuangan & Divisi Indonesia Re Institute, serta TJSL & ESG, yang secara rutin menyampaikan progres kepada Direksi. Departemen ESG juga telah melakukan kajian komprehensif sebagai persiapan untuk *ESG Rating*, menunjukkan keseriusan perusahaan dalam mengukur dan meningkatkan kinerja keberlanjutannya. Perseroan juga aktif menginisiasi diskusi ESG dalam forum-forum eksternal seperti *Risk Engineering Community Event* dan memberikan kesempatan bagi karyawan, seperti Kepala Departemen ESG, untuk menghadiri seminar bergengsi seperti *Indonesia International Sustainability Forum (IISF) 2025*, memastikan pengembangan kompetensi dan pengetahuan terkini di bidang keberlanjutan.

Throughout 2025, Indonesia Re has proactively fostered a sustainability culture within the organization through a series of educational and participatory initiatives. These efforts began with the launch of a podcast addressing ESG-related topics, such as strategies for managing global climate risks and commitments toward Net Zero Emissions and plastic reduction, aimed at building a deeper understanding of ESG principles. In addition, comprehensive ESG awareness sessions were conducted via Zoom for all employees across the Indonesia Re Group, enhancing their understanding of the relevance and impact of ESG on the Company.

This commitment is further reflected in concrete actions through the Green Environment Movement, involving the Board of Directors, Board of Commissioners, and employees across the Indonesia Re Group (Indonesia Re, Asuransi Asei and ReINDO Syariah). As part of this initiative, the Company has implemented a policy to limit the use of bottled drinking water (AMDK) and actively encourages the use of personal tumblers in the workplace. Furthermore, to support the Net Zero Emissions target, the Company has promoted a shift in employees' transportation modes and initiated the transition of part of its operational fleet from gasoline-powered vehicles to hybrid and electric vehicles. These initiatives were further reinforced through a dedicated town hall session focusing on the Green Environment Movement, particularly on reducing AMDK usage, promoting tumbler use, and encouraging public transportation.

To ensure the integration of sustainability across all operational aspects, the Company has established an ESG Workstream consisting of representatives from various divisions, including Directorate of Engineering, Finance Division & Division of Indonesia Re Institute, and TJSL & ESG, which regularly reports progress to the Board of Directors. The ESG Department has also conducted a comprehensive assessment in preparation for an ESG Rating, demonstrating the Company's commitment to measuring and enhancing its sustainability performance. In addition, the Company actively initiates ESG-related discussions through external forums such as the Risk Engineering Community Event and provides opportunities for employees, including the Head of ESG Department, to participate in prestigious events such as the Indonesia International Sustainability Forum (IISF) 2025, ensuring continuous competency development and up-to-date knowledge in sustainability practices.



Peristiwa Penting 2025 2025 Event Highlights

21 Mei 2025

Indonesia Re aktif menyelenggarakan *podcast ESG*, membahas strategi menghadapi risiko iklim global, komitmen menuju *Net Zero Emission*, dan upaya bebas plastik.

21 May 2025

Indonesia Re actively organized ESG-focused podcasts, discussing strategies to address global climate risks, commitments toward Net Zero Emissions, and initiatives to reduce plastic usage.



12 Juni 2025

Indonesia Re aktif menyelenggarakan seminar nasional ESG, salah satunya "*Sustainability Dialogue 2025*" yang membahas asuransi bencana parametrik untuk pembangunan berkelanjutan.

12 June 2025

Indonesia Re actively organized national ESG seminars, including "*Sustainability Dialogue 2025*", which discussed parametric disaster insurance for sustainable development.



24 Juni 2025

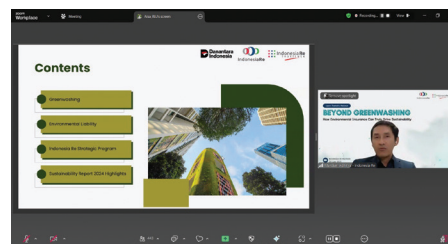
Indonesia Re menyelenggarakan webinar ESG bertajuk "*Beyond Greenwashing: How Environmental Insurance Can Truly Drive Sustainability*" dengan menghadirkan pembicara kompeten:

1. Mardian Adhitya - Kadiv TJSL & ESG
2. Endah Tri Kurniawati-Direktur Penghimpunan & Pengembangan Dana Badan Pengelola Dana Lingkungan Hidup (BPDLH)
3. Okky Arifiandi-Dewan Pengurus Koalisi Ekonomi Membumi
4. Lany Harijanti - ASEAN Network Regional Program Manager, Global Reporting Initiative (GRI)

24 June 2025

Indonesia Re organized an ESG webinar titled "*Beyond Greenwashing: How Environmental Insurance Can Truly Drive Sustainability*", featuring distinguished speakers:

1. Mardian Adhitya - Head of TJSL & ESG Division
2. Endah Tri Kurniawati-Director of Fund Raising & Development, Environmental Fund Management Agency (BPDLH)
3. Okky Arifiandi-Board Member, Koalisi Ekonomi Membumi
4. Lany Harijanti-ASEAN Network Regional Program Manager, Global Reporting Initiative (GRI)



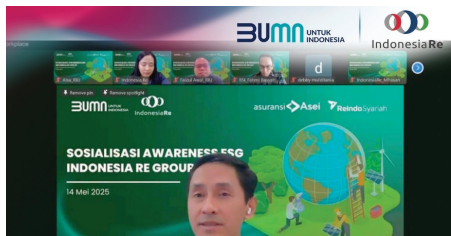
28 Juli 2025

Indonesia Re menginisiasi diskusi ESG dalam forum *Risk Engineering Community* yang diadakan di BPAS, Bogor, untuk mengintegrasikan keberlanjutan dalam manajemen risiko.

28 July 2025

Indonesia Re initiated ESG discussions through the Risk Engineering Community forum held at BPAS, Bogor, to integrate sustainability into risk management practices.





31 Juli 2025

Dalam upaya mencapai target *Net Zero Emission*, Indonesia Re menyosialisasikan imbauan pengalihan moda transportasi bagi karyawan.

31 July 2025

As part of its efforts to achieve the Net Zero Emissions target, Indonesia Re promoted a shift in transportation modes among employees.



31 Juli 2025

Indonesia Re aktif mengadakan *Townhall* internal dan eksternal, termasuk *Townhall* "Sosialisasi Gerakan *Green Environment*" secara daring melalui *Teams*, membahas topik ESG.

31 July 2025

Indonesia Re actively conducted both internal and external town hall sessions, including the "Green Environment Movement Socialization" town hall held virtually via Microsoft Teams, addressing ESG-related topics.



16 September 2025

Indonesia Re berkomitmen menciptakan lingkungan hidup yang berkelanjutan melalui program Bank Sampah terintegrasi. Dengan pengadaan tempat sampah terpisah dan menjalin kerja sama dengan Bank Sampah Jakarta Pusat, Perseroan aktif berkontribusi dalam pengelolaan sampah yang efektif.

16 September 2025

Indonesia Re is committed to fostering a sustainable environment through an integrated waste bank program. By providing segregated waste bins and establishing collaboration with the Central Jakarta Waste Bank, the Company actively contributes to effective waste management.



18 September 2025

Mendukung target *Net Zero Emission* 2060, Indonesia Re melakukan peralihan sebagian kendaraan operasional dari kendaraan berbahan bakar bensin ke hibrida dan listrik (EV).

18 September 2025

To support the Net Zero Emissions 2060 target, Indonesia Re has initiated the transition of part of its operational fleet from gasoline-powered vehicles to hybrid and electric vehicles (EVs).



10-11 Oktober 2025

Bapak Faizul Awal, Kepala Departemen ESG Indonesia Re, menghadiri *Indonesia International Sustainability Forum (IISF) 2025* pada 10-11 Oktober, sebagai bentuk pengembangan kompetensi karyawan terkait ESG.

10-11 October 2025

Mr. Faizul Awal, Head of the ESG Department at Indonesia Re, attended the *Indonesia International Sustainability Forum (IISF) 2025* on 10-11 October, as part of the Company's efforts to enhance employee competencies in ESG.



12 December 2025

Departemen ESG Indonesia Re telah melakukan kajian komprehensif sebagai persiapan untuk ESG Rating, menunjukkan keseriusan perusahaan dalam mengukur kinerja keberlanjutan.

12 December 2025

The Indonesia Re ESG Department has conducted a comprehensive assessment in preparation for an ESG Rating, demonstrating the Company's commitment to measuring its sustainability performance.

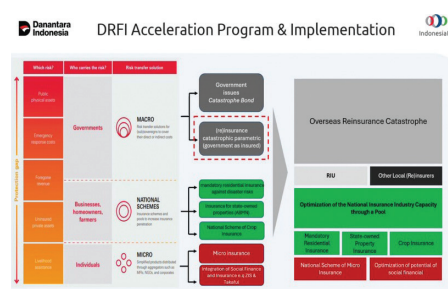


24 Desember 2025

Pada 24 Desember 2025, *Workstream* ESG Indonesia Re mempresentasikan progres kepada Direksi, menyoroti peran Perseroan sebagai inisiator program *Disaster Risk Financing & Insurance (DRFI)*, khususnya asuransi parametrik, bekerja sama dengan Kementerian Keuangan. *Workstream* yang beranggotakan perwakilan dari Direktorat Teknik, Divisi Keuangan & Divisi Indonesia Re Institute, serta TJSL & ESG ini, menunjukkan komitmen kuat dalam mengintegrasikan aspek keberlanjutan dan ESG di seluruh operasional perusahaan, termasuk mendesain asuransi parametrik untuk berbagai risiko bencana dan mempromosikannya di forum nasional maupun internasional.

24 December 2025

On 24 December 2025, the Indonesia Re ESG Workstream presented its progress to the Board of Directors, highlighting the Company's role as an initiator of the Disaster Risk Financing and Insurance (DRFI) program, particularly in parametric insurance, in collaboration with the Ministry of Finance. The Workstream, comprising representatives from Directorate of Engineering, Finance Division and Division of Indonesia Re Institute, and TJSL & ESG divisions, reflects a strong commitment to integrating sustainability and ESG aspects across the Company's operations, including the development of parametric insurance solutions for various disaster risks and their promotion in both national and international forums.

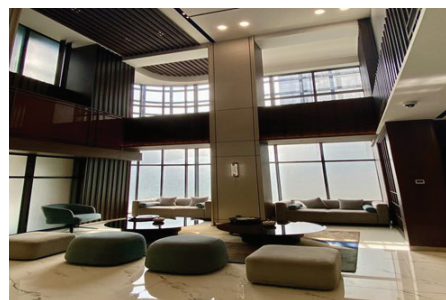


2024

Indonesia Re telah merenovasi Gedung Indonesia Re yang mengadopsi faktor ESG, termasuk konsep *green building* (penerangan alami) serta fasilitas aksesibilitas seperti *ramp* dan toilet khusus disabilitas.

2024

Indonesia Re has renovated its office building by incorporating ESG considerations, including green building concepts (such as natural lighting) as well as accessibility facilities, including ramps and dedicated restrooms for persons with disabilities.





02 Ikhtisar Kinerja Keberlanjutan

Sustainable Performance Highlight



Transparansi atas dampak ekonomi dan operasional merupakan fondasi kepercayaan pemangku kepentingan, yang kami wujudkan melalui pemaparan komprehensif atas kinerja keuangan dan manajerial sepanjang tahun 2025. Perseroan berhasil menjaga stabilitas aset dan profitabilitas serta pengelolaan dampak lingkungan yang terukur pada konsumsi sumber daya dan pengurangan emisi karbon secara berkala.

Transparency in economic and operational impacts forms the foundation of stakeholder trust, which we uphold through comprehensive disclosure of financial and managerial performance throughout 2025. The Company successfully maintained asset stability and profitability, while ensuring measurable environmental impact management through periodic monitoring of resource consumption and carbon emission reduction.



Ikhtisar Keberlanjutan

Sustainability Overview

Kinerja Ekonomi [B.1] Economic Performance [B.1]

Dalam Rp juta
In Rp million

Uraian Description	2025*	2024	2023
Total Aset Total Assets	15.040.938	15.296.697	14.206.716
Total Ekuitas Total Equity	2.812.608	2.525.021	2.705.717
Total Liabilitas Total Liabilities	12.228.330	12.771.675	11.500.999
Laba (Rugi) Bersih Net Profit (Loss)	57.595	72.779	56.040
Rasio Laba (Rugi) terhadap rata-rata Ekuitas Profit (Loss) to Average Equity Ratio	2,16%	2,78%	2,13%
Rasio Laba (Rugi) terhadap rata-rata Aset Profit (Loss) to Average Asset Ratio	0,38%	0,49%	0,44%
Premi Reasuransi/Bruto Reinsurance/Gross Premium	6.352.677	6.578.646	6.453.222
Pendapatan Underwriting-Bersih Underwriting Income- Net	4.231.226	3.509.099	3.389.675
Rasio Kecukupan Investasi Investment Adequacy Ratio	140,39%	139,20%	147,52%
Hasil Investasi - Bersih Investment Income - Net	401.684	440.194	321.015

*) Angka laporan keuangan tahun 2025 yang disajikan masih bersifat unaudited.
*) The 2025 financial figures presented are unaudited.

Kinerja Tata Kelola Corporate Governance Performance

Uraian Description	2025	2024	2023
Nilai GCG - OJK Score GCG - OJK	4,84	4,86	4,85
Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) State Officials' Asset Declaration Report (LHKPN)	100	100	100

Kinerja Lingkungan [B.2] Environmental Performance [B.2]

Jenis Type	Peruntukan Usage	Satuan Unit	2025	2024	2023
Bahan Bakar Minyak (BBM) Fossil fuel, gasoline (BBM)	Operasional Kantor Office Operations	Liter Liters	29.247	131.175	128.616
		Ton CO ₂ eq tCO ₂ e (tonnes of CO ₂ equivalent)	67,56	303,01	297,10
		Rupiah Rp	452.750.200	550.931.000	562.332.700
Listrik Electricity	Operasional Kantor Office Operations	kWh kWh (kilowatt-hours)	873.066	611.801	595.140
		Gigajoules	3.143,04	2.202,48	2.142,50
		Ton CO ₂ eq tCO ₂ e (tonnes of CO ₂ equivalent)	759,57	532,27	517,77
		Rupiah Rp	1.004.540.011	1.039.774.852	1.011.458.134
Air Water	Operasional Kantor Office Operations	m ³	13.480	15.120	10.769
		Rupiah Rp	269.910.040	146.067.520	192.152.490
Kertas Paper	Operasional Kantor Office Operations	Rim Reams	370	431	522
		Rupiah Rp	23.395.000	27.145.000	32.905.000

Konversi energi dan emisi karbon menggunakan standar nilai kalor dan faktor emisi Kementerian ESDM dan IPCC
Energy conversion and carbon emissions are calculated using calorific values and emission factors based on standards from the Ministry of Energy and Mineral Resources (ESDM) and the Intergovernmental Panel on Climate Change (IPCC).

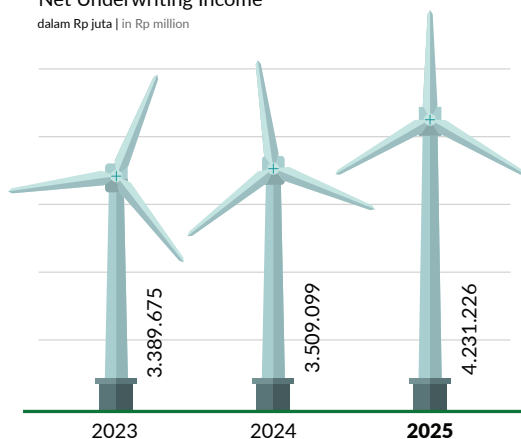


Kinerja Sosial [B.3]
Social Performance [B.3]

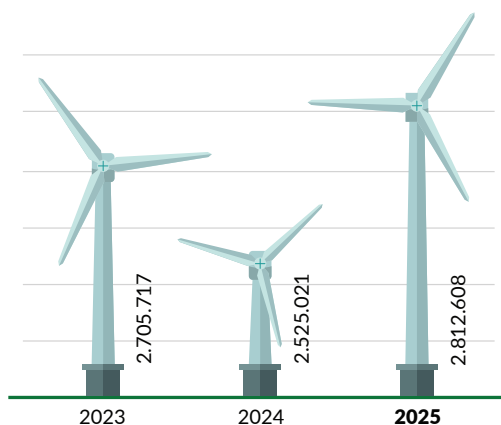
Uraian Description	Satuan Unit	2025	2024	2023
Jumlah Karyawan Total Employees	Orang People	277	268	255
Jumlah Karyawan Perempuan Total Female Employees	Persentase (%) Percentage (%)	46%	45%	43%
Turnover Karyawan Employee Turnover	Persentase (%) Percentage (%)	5,05%	7,65%	5,24%
Karyawan yang Mengikuti Pelatihan Employees Participating in Training	Orang People	248	232	139
Rata-rata Jam Pelatihan Karyawan/Tahun Average Training Hours per Employee per Year	Jam Hours	33,99	28,13	40,67
Mitra Binaan Partnered MSMEs	Nominal Amount	58	58	58
Total Dana TJSL Total TJSL Funds	Rp juta Rp million	1,604	2.399	5.607

Grafik Kinerja
Performance Chart

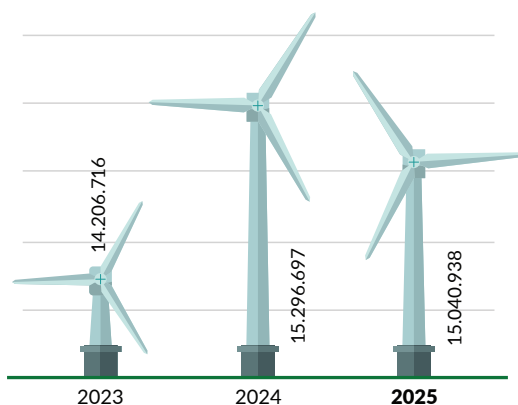
Pendapatan Underwriting Bersih
Net Underwriting Income
dalam Rp juta | in Rp million



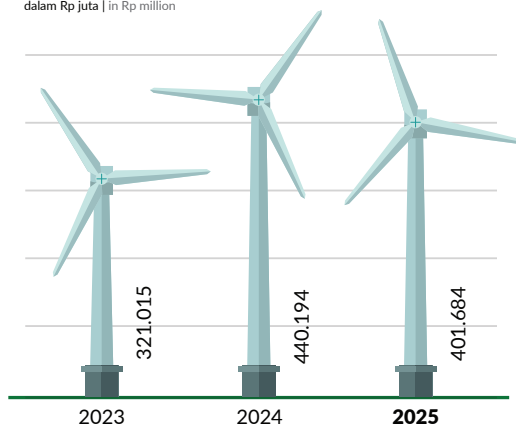
Jumlah Ekuitas | Total Equity
dalam Rp juta | in Rp million



Jumlah Aset | Total Assets
dalam Rp juta | in Rp million



Hasil Investasi Bersih | Net Investment Income
dalam Rp juta | in Rp million

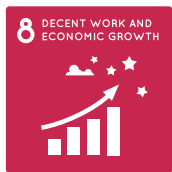


Kontribusi Terhadap Tujuan Pembangunan Berkelanjutan (TPB)

Contribution to Sustainable Development Goals (SDGs)

Perseroan secara aktif berkontribusi dalam mendukung Tujuan Pembangunan Berkelanjutan (TPB) dengan menjalankan berbagai kegiatan TJSL yang selaras dengan TPB, sebagai berikut:

The Company actively contributes to supporting the Sustainable Development Goals (SDGs) by implementing various Corporate Social and Environmental Responsibility (TJSL) initiatives aligned with the SDGs, as outlined below:

No	Komitmen Berkelanjutan Sustainability Commitment	Capaian Program Berkelanjutan Sustainable Programs Achievements	TPB SDGs
1	Komitmen Menciptakan Kinerja Ekonomi Positif dan Mendistribusikan Nilai/Manfaat Bagi Pemangku Kepentingan Perusahaan. Commitment to Generating Positive Economic Performance and Delivering Value to Stakeholders.	- Tercapainya pendapatan premi reasuransi/ bruto Rp6,35 triliun - Tercapainya laba tahun berjalan Rp57,60 miliar - Pendistribusian nilai ekonomi Rp4.575.315 juta kepada pemangku kepentingan yaitu karyawan, Pemerintah dan Masyarakat - Achievement of gross insurance premium income of Rp 6.35 trillion - Achievement of current year profit of Rp 57.60 billion - Distribution of economic value amounting to Rp 4,575,315 million to stakeholders, including employees, the Government, and the community	
2	Komitmen Mengelola Dampak Lingkungan Commitment to Managing Environmental Impact	- Indonesia Re mengadakan program Bank Sampah di Mandalika yaitu pengolahan sampah secara terintegrasi. - Pengembangan UMKM untuk desa devisa pisang mas Lampung. - Melaksanakan pengelolaan sumber daya dalam menjaga keberlanjutan lingkungan dengan kegiatan: - Penghematan kertas (<i>paperless</i>) melalui optimalisasi penerapan teknologi digital berupa pengembangan sistem terkait <i>e-signing</i> - Penghematan listrik - Mulai melakukan pemetaan dan perhitungan dampak lingkungan dari internal kantor - Indonesia Re implemented a Waste Bank program in Mandalika, focusing on integrated waste management. - Development of MSMEs in Pisang Mas Village, Lampung. - Implementation of resource management initiatives to support environmental sustainability, including: - Paper reduction (<i>paperless</i> initiatives) through the optimization of digital technologies, including the development of <i>e-signing</i> systems - Electricity conservation - Initiation of mapping and measurement of environmental impacts from internal office operations	  



No	Komitmen Berkelanjutan Sustainability Commitment	Capaian Program Berkelanjutan Sustainable Programs Achievements	TPB SDGs
3	Komitmen untuk mengembangkan Produk/ Jasa Berkelanjutan Commitment to Develop Sustainable Products/ Services	• Transformasi digital dalam setiap aktivitas bisnis secara berkesinambungan. • Memberikan pelayanan atas produk/Jasa yang setara kepada Konsumen • Melindungi data nasabah • Continuous digital transformation across all business activities • Providing equitable services for products and services to customers • Protecting customer data	
4	Komitmen Menjunjung Tinggi Praktik-Praktik Ketenagakerjaan Yang Adil Commitment to Upholding Fair Labor Practices	• Pelaksanaan rekrutmen sebanyak 23 karyawan baru • Tidak terdapat pekerja di bawah umur atau pekerja anak maupun praktik kerja paksa • Memberikan remunerasi di atas upah minimum kepada karyawan tingkat rendah (<i>entry level</i>) • Pelaksanaan pengembangan kompetensi karyawan • Kebijakan untuk pegawai berkebutuhan khusus dan perekrutan pegawai dari lingkungan sekitar Perseroan • Recruitment of new employees • No instances of underage labor, child labor, or forced labor practices • Provision of remuneration above the minimum wage for entry-level employees • Implementation of employee competency development programs • Policies supporting employees with disabilities and the recruitment of employees from communities surrounding the Company	
5	Komitmen Mengembangkan dan Meningkatkan Kesejahteraan dan Taraf Hidup Masyarakat Commitment to Enhancing Community Welfare and Living Standards	Indonesia Re melalui program <i>Corporate Social Responsibility (CSR)</i> mengadakan Program Beasiswa Anak Karyawan Alih Daya dan Program Insidental Batch 1-3 serta bantuan pendidikan untuk putra-putri POLRI di Banten. Indonesia Re, through its <i>Corporate Social Responsibility (CSR)</i> programs, implemented scholarship initiatives for outsourced employees' children, conducted Incidental Programs (Batch 1-3), and provided educational assistance for the children of POLRI personnel in Banten.	
6	Komitmen Menerapkan Tata Kelola Keberlanjutan Commitment to Implementing Sustainability Governance	Memegang Prinsip Tata Kelola Perusahaan yang Baik pada setiap aktivitas Perusahaan Upholding Good Corporate Governance (GCG) principles in all Company activities	



03 **Sambutan Direksi**

Message from the Board of Directors



Indonesia Re menjadikan ESG sebagai strategi inti tahun 2025 untuk menciptakan keunggulan kompetitif dan nilai jangka panjang melalui transformasi berbasis risiko dan kolaborasi strategis seperti ASEAN *Renewable Energy Pool*.

Indonesia Re has positioned ESG as a core strategy in 2025 to create competitive advantage and long-term value through risk-based transformation and strategic collaboration, including initiatives such as the ASEAN Renewable Energy Pool.



Sambutan Direksi [D.1]

Message from the Board of Directors [D.1]

“

Indonesia Re menjadikan ESG sebagai strategi inti tahun 2025 untuk menciptakan keunggulan kompetitif dan nilai jangka panjang melalui transformasi berbasis risiko dan kolaborasi strategis seperti ASEAN Renewable Energy Pool.

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ROBBI YANUAR WALID

Plt. Direktur Utama / Direktur Manajemen Risiko, Kepatuhan, SDM dan Corporate Secretary
Acting President Director / Director of Risk Management, Compliance, Human Capital and Corporate Secretary





Pemegang saham dan Pemangku Kepentingan yang terhormat,

Dengan rasa bangga dan mengucapkan syukur kepada Tuhan yang Maha Esa, pada kesempatan ini kami mewakili manajemen dapat kembali menyampaikan Laporan Keberlanjutan PT Reasuransi Indonesia Utama (Persero) untuk periode pelaporan 2025, yang berisi pencapaian serta kinerja Perseroan dalam mengintegrasikan prinsip-prinsip keberlanjutan untuk keseluruhan aspek kegiatan bisnis. Laporan ini bukan sekadar catatan kinerja, melainkan refleksi nyata dari komitmen mendalam kami terhadap masa depan yang berkelanjutan, sejalan dengan visi kami sebagai pilar utama ketahanan dan pertumbuhan industri perasuransian nasional.

Perseroan senantiasa berperan aktif dalam mengembangkan produk dan layanan yang mendukung aktivitas ekonomi yang ramah lingkungan, yang selaras dengan prinsip Lingkungan, Sosial, dan Tata Kelola (ESG atau LST). Hal ini bertujuan memberikan manfaat optimal bagi pemangku kepentingan, melestarikan lingkungan, serta menjamin kesejahteraan generasi mendatang.

Sebagai wujud tanggung jawab sosial dan pengabdian kepada bangsa, Perseroan berkontribusi aktif terhadap pembangunan berkelanjutan melalui program keuangan berkelanjutan dan Tanggung Jawab Sosial dan Lingkungan (TJSL). Laporan ini merangkum berbagai inisiatif Perseroan dalam mendukung pembangunan nasional serta Tujuan Pembangunan Berkelanjutan (TPB) sepanjang tahun 2025.

Kebijakan Untuk Merespon Tantangan Dalam Pemenuhan Strategi Keberlanjutan

Sepanjang tahun 2025, pandangan Direksi terhadap nilai keberlanjutan telah bergeser menjadi strategi inti bisnis. Kami mengintegrasikan dimensi ekonomi, sosial, dan lingkungan (ESG) secara holistik untuk menciptakan keunggulan kompetitif, efisiensi operasional, serta nilai jangka panjang bagi Perseroan. Meskipun tantangan seperti persepsi biaya tambahan, ketidakpastian global, dinamika risiko dan perubahan regulasi masih membayangi, kami memandang keberlanjutan sebagai proses strategis yang menyeimbangkan profitabilitas dengan tanggung jawab sosial dan lingkungan, sekaligus menjadi sumber inovasi dan kepercayaan pemangku kepentingan.

Sebagai perusahaan reasuransi nasional, Perseroan memperkuat transformasi berorientasi efisiensi, sinergi, dan pemberdayaan melalui strategi *risk-driven business*, yang menjadikan pengelolaan risiko sebagai pondasi utama. Upaya ini mencakup optimalisasi *underwriting*, evaluasi *Standard*

Dear Shareholders and Stakeholders,

With great pride and gratitude to Almighty God, on this occasion we, on behalf of the management, are pleased to present the Sustainability Report of PT Reasuransi Indonesia Utama (Persero) for the 2025 reporting period, which outlines the Company's achievements and performance in integrating sustainability principles across all aspects of its business activities. This report is not merely a record of performance, but a tangible reflection of our strong commitment to a sustainable future, in line with our vision as a key pillar of resilience and growth in the national insurance industry.

The Company continues to play an active role in developing products and services that support environmentally friendly economic activities, aligned with Environmental, Social, and Governance (ESG) principles. This aims to deliver optimal value to stakeholders, preserve the environment, and ensure the well-being of future generations.

As part of our social responsibility and dedication to the nation, the Company actively contributes to sustainable development through Sustainable Finance initiatives and Corporate Social and Environmental Responsibility (TJSL) programs. This report summarizes the Company's initiatives in supporting national development and the Sustainable Development Goals (SDGs) throughout 2025.

Policies in Responding to Challenges in Achieving the Sustainability Strategy

Throughout 2025, the Board of Directors' perspective on sustainability has evolved into a core business strategy. We integrate economic, social, and environmental (ESG) dimensions holistically to create competitive advantage, operational efficiency, and long-term value for the Company. Despite challenges such as perceived additional costs, global uncertainty, evolving risks, and regulatory changes, we view sustainability as a strategic process that balances profitability with social and environmental responsibility, while also serving as a source of innovation and stakeholder trust.

As a national reinsurance company, the Company continues to strengthen its transformation toward efficiency, synergy, and empowerment through a risk-driven business strategy, positioning risk management as the main foundation. These efforts include underwriting optimization, Standard



Laporan Direksi Boards Of Directors' Report

Operating Procedures (SOP), pengembangan teknologi, serta peningkatan kapabilitas SDM, guna mengantisipasi tantangan industri seperti akselerasi digitalisasi dan stabilitas ekonomi nasional. Integrasi ESG dalam manajemen risiko tidak hanya memperkuat kinerja finansial, tetapi juga menciptakan dampak positif bagi industri reasuransi nasional, di mana kinerja finansial dan non-finansial saling menguatkan untuk pertumbuhan berkelanjutan.

Lebih lanjut, Perseroan secara proaktif menginisiasi kolaborasi global melalui Indonesia Re International Conference (IIC) 2025. Forum ini, bersama dengan Indonesia Rendezvous dan Insurance Industry Dialogue 2025, menjadi pilar utama kami dalam merumuskan strategi resiliensi iklim dan inovasi produk seperti asuransi parametrik. Langkah transformatif ini merupakan bagian dari persiapan strategis menghadapi *renewal treaty 2026* sekaligus bentuk kontribusi nyata terhadap visi Indonesia Emas 2045. Kami bertekad untuk terus meningkatkan standar daya saing reasuransi nasional di pasar internasional sekaligus mendukung pembangunan nasional yang inklusif.

Melalui pendekatan ini, keberlanjutan menjadi motor penggerak utama, memastikan Perseroan tidak hanya bertahan di tengah tantangan, tetapi juga memimpin transformasi industri menuju ekosistem reasuransi yang tangguh dan bertanggung jawab.

Penerapan Keuangan Berkelanjutan

Komitmen Indonesia Re terhadap keberlanjutan terwujud secara nyata melalui penerapan prinsip-prinsip keuangan berkelanjutan, di mana efektivitas keuangan perusahaan selaras dengan penciptaan nilai jangka panjang. Sepanjang 2025, kami terus memperkuat integrasi ESG dalam portofolio investasi dan *underwriting* dan mempercayai bahwa pendekatan ini esensial untuk menciptakan keunggulan kompetitif, meningkatkan efisiensi operasional, dan menghasilkan nilai jangka panjang bagi seluruh pemangku kepentingan. Direksi secara konsisten melihat isu keberlanjutan sebagai sumber inovasi dan fondasi untuk membangun kepercayaan pemangku kepentingan, di mana kinerja finansial dan non-finansial saling menguatkan. Isu-isu keberlanjutan ini telah kami terima sebagai bagian integral dari model bisnis kami untuk pertumbuhan yang berkelanjutan.

Di skala regional, kami bangga sebagai salah satu pendiri dan anggota kunci ASEAN Renewable Energy Pool (AREP), yang beroperasi mulai 1 Juli 2024 dan difasilitasi oleh Malaysian Re sebagai *Pool Manager*, dengan Chubb sebagai *Lead Underwriter* dan Guy Carpenter sebagai *broker*. Kolaborasi ini melibatkan *reinsurer* dari Indonesia Re, Vietnam National Reinsurance, Cambodian Re, Thai Re, dan Nat Re

Operating Procedures (SOP) evaluation, technology development, and human capital enhancement to anticipate industry challenges such as digital acceleration and national economic stability. The integration of ESG into risk management not only strengthens financial performance but also creates positive impacts for the national reinsurance industry, where financial and non-financial performance reinforce each other for sustainable growth.

Furthermore, the Company proactively initiated global collaboration through the Indonesia Re International Conference (IIC) 2025. This forum, together with Indonesia Rendezvous and Indonesia Re Dialogue 2025, serves as a key pillar in formulating strategies for climate resilience and product innovation, including parametric insurance. This transformative step forms part of the Company's strategic preparation for the 2026 treaty renewal, while also representing a tangible contribution to the vision of Indonesia Emas 2045. The Company remains committed to continuously enhancing the competitiveness of the national reinsurance industry in the international market, while supporting inclusive national development.

Through this approach, sustainability becomes the main driving force, ensuring that the Company not only withstands challenges but also leads industry transformation toward a resilient and responsible reinsurance ecosystem.

Implementation of Sustainable Finance

PT Indonesia Re's commitment to sustainability is clearly reflected through the implementation of Sustainable Finance principles, where financial effectiveness is aligned with long-term value creation. Throughout 2025, we have continued to strengthen ESG integration within our investment and underwriting portfolios and believe that this approach is essential to creating competitive advantage, enhancing operational efficiency, and generating long-term value for all stakeholders. The Board of Directors consistently views sustainability issues as a source of innovation and a foundation for building stakeholder trust, where financial and non-financial performance reinforce each other. These sustainability aspects have been embedded as an integral part of our business model for sustainable growth.

At the regional level, we are proud to be one of the founders and key members of the ASEAN Renewable Energy Pool (AREP), which has been operational since 1 July 2024 and is facilitated by Malaysian Re as Pool Manager, with Chubb as Lead Underwriter and Guy Carpenter as broker. This collaboration involves reinsurers from Indonesia Re, Vietnam National Reinsurance, Cambodian Re, Thai Re,



Filipina. Kolaborasi reasuransi ini secara khusus dirancang untuk mengelola risiko-risiko yang terkait dengan energi terbarukan (*non-fossil fuel*). Inisiatif strategis ini merupakan manifestasi konkret dari komitmen kami dalam mendukung transisi energi bersih di kawasan Asia Tenggara, sekaligus menunjukkan peran proaktif Perseroan dalam menciptakan nilai berkelanjutan melalui diversifikasi portofolio yang bertanggung jawab dan inovatif.

Sementara itu di tingkat nasional, kami berkolaborasi erat dengan Kementerian Keuangan untuk merancang strategi pembiayaan asuransi bencana, termasuk pengembangan asuransi parametrik guna memitigasi risiko iklim dan sosial. Inisiatif ini selaras dengan RUPTL PLN 2025-2034 dan upaya pemerintah seperti kesepakatan Danantara-PLN untuk mempercepat proyek *renewables*, mengatasi hambatan kebijakan *coal* dan insentif yang kurang. Langkah ini adalah wujud nyata dari upaya Perseroan dalam memitigasi risiko iklim dan sosial yang semakin kompleks, sekaligus menyediakan solusi keuangan inovatif yang krusial untuk memperkuat ketahanan bangsa. Melalui inisiatif ini, kami berupaya menciptakan dampak positif yang signifikan bagi masyarakat dan negara.

Secara keseluruhan, komitmen kuat Direksi dalam menerapkan prinsip-prinsip keberlanjutan ini tercermin dalam fokus kami untuk meningkatkan kinerja perusahaan melalui penguatan kapasitas di berbagai lini. Ini mencakup pengembangan sumber daya manusia, inovasi teknologi, penguatan performa bisnis, serta tata kelola dan manajemen risiko yang *prudent*. Melalui upaya-upaya terintegrasi ini, kami bertekad untuk terus memperkuat posisi Perseroan sebagai *national flagship reinsurer* dan menciptakan nilai perusahaan yang berkelanjutan melalui efektivitas keuangan yang bertanggung jawab, sejalan dengan visi kami untuk menyeimbangkan profitabilitas dengan tanggung jawab terhadap masyarakat dan lingkungan.

Strategi Pencapaian Target

Untuk mencapai target keberlanjutan yang ambisius, Indonesia Re telah mengimplementasikan strategi komprehensif yang berlandaskan pada lima pilar utama, yang merupakan refleksi dari pandangan Direksi terhadap nilai keberlanjutan yang telah bergeser dari sekadar biaya reputasi menjadi strategi inti. Strategi ini dirancang untuk menciptakan keunggulan kompetitif, efisiensi operasional, dan nilai jangka panjang, dengan menyeimbangkan profitabilitas ekonomi dengan tanggung jawab sosial dan lingkungan. Kami memandang keberlanjutan sebagai proses strategis yang fundamental untuk memastikan kelangsungan bisnis, sekaligus menjadi sumber inovasi dan kepercayaan pemangku kepentingan, di mana kinerja finansial dan non-finansial saling menguatkan.

and Nat Re Philippines. This reinsurance collaboration is specifically designed to manage risks associated with renewable energy (*non-fossil fuel*). This strategic initiative represents a concrete manifestation of our commitment to supporting the clean energy transition in Southeast Asia, while also demonstrating the Company's proactive role in creating sustainable value through responsible and innovative portfolio diversification.

At the national level, we collaborate closely with the Ministry of Finance to develop disaster insurance financing strategies, including parametric insurance to mitigate climate and social risks. This initiative aligns with the PLN RUPTL 2025–2034 and government efforts such as the Danantara–PLN agreement to accelerate renewable energy projects and address policy constraints related to coal and limited incentives. This step represents a concrete effort by the Company in addressing increasingly complex climate and social risks, while providing innovative financial solutions that are crucial in strengthening national resilience. Through these initiatives, we aim to create meaningful positive impacts for society and the nation.

Overall, the Board of Directors' strong commitment to sustainability is reflected in our focus on enhancing the Company's performance through capacity building across various areas. These include human capital development, technological innovation, business performance enhancement, as well as prudent governance and risk management. Through these integrated efforts, we are committed to strengthening the Company's position as a national flagship reinsurer and creating sustainable corporate value through responsible financial effectiveness, in line with our vision to balance profitability with social and environmental responsibility.

Strategy for Achieving Targets

To achieve its ambitious sustainability targets, Indonesia Re has implemented a comprehensive strategy based on five key pillars, reflecting the Board of Directors' evolving perspective on sustainability from a reputational cost into a core business strategy. This strategy is designed to create competitive advantage, enhance operational efficiency, and generate long-term value, while balancing economic profitability with social and environmental responsibility. We view sustainability as a fundamental strategic process to ensure business continuity, as well as a source of innovation and stakeholder trust, where financial and non-financial performance reinforce each other.



Laporan Direksi Boards Of Directors' Report

Pilar Pertama adalah Penciptaan Keunggulan Kompetitif dan Efisiensi

Sepanjang tahun 2025, kami fokus pada pengelolaan sumber daya yang lebih baik, termasuk upaya mengurangi biaya operasional melalui efisiensi energi dan sumber daya, membangun merek yang kuat, serta menarik konsumen yang sadar akan isu-isu ESG. Hal ini sejalan dengan semangat transformasi perusahaan yang berorientasi pada efisiensi, sinergi, dan pemberdayaan di seluruh aspek bisnis.

Hal ini diwujudkan melalui berbagai inisiatif nyata, seperti Sosialisasi Gerakan *Green Environment* yang diselenggarakan pada 31 Juli 2025, yang bertujuan meningkatkan kesadaran internal akan penghematan energi dan pengurangan polusi udara. Kami juga melakukan peralihan sebagian kendaraan operasional dari berbahan bakar bensin menjadi kendaraan *hybrid* dan *Electric Vehicle (EV)* untuk mendukung target pemerintah *Net Zero Emission 2060*. Komitmen terhadap efisiensi energi juga terlihat dari peresmian *Wall Charger* berbasis tenaga surya pada 18 September 2025, serta renovasi Gedung Indonesia Re yang mengadopsi konsep *green building* dengan memanfaatkan penerangan sinar matahari untuk menghemat listrik. Selain itu, kami menerapkan kebijakan pembatasan penggunaan Air Minum Dalam Kemasan (AMDK) dan menghimbau penggunaan *tumbler* pribadi, serta mensosialisasikan pengalihan moda transportasi umum bagi karyawan, yang semuanya berkontribusi pada efisiensi dan citra perusahaan yang bertanggung jawab.

Pilar Kedua adalah Manajemen Risiko

Sebagai bagian integral dari strategi keberlanjutan Perseroan, manajemen risiko diterapkan secara komprehensif untuk mengidentifikasi dan mengelola berbagai eksposur, termasuk risiko iklim yang meliputi risiko fisik dan transisi. Risiko fisik mencakup dampak langsung perubahan iklim seperti bencana alam yang lebih sering dan intens, sementara risiko transisi terkait dengan perubahan kebijakan, teknologi, dan pasar menuju ekonomi rendah karbon.

Perseroan telah menyusun dan secara aktif melaksanakan rencana mitigasi yang terstruktur untuk mengurangi dampak risiko lingkungan ini. Alokasi sumber daya yang memadai, baik finansial maupun non-finansial, telah ditetapkan untuk mendukung implementasi kebijakan mitigasi, termasuk investasi dalam teknologi hijau, program efisiensi energi, dan adaptasi operasional.

Selain mitigasi risiko, Perseroan juga proaktif dalam mengidentifikasi dan mengeksplorasi peluang yang muncul dari transisi menuju ekonomi berkelanjutan. Ini termasuk pengembangan produk dan layanan reasuransi inovatif

The First Pillar is the Creation of Competitive Advantage and Efficiency

Throughout 2025, we focused on improving resource management, including efforts to reduce operational costs through energy and resource efficiency, strengthening brand positioning, and attracting ESG-conscious customers. This is aligned with the Company's transformation toward efficiency, synergy, and empowerment across all business aspects.

These efforts are reflected through various initiatives, such as the Green Environment Movement socialization held on 31 July 2025, aimed at increasing internal awareness of energy conservation and air pollution reduction. We also initiated the transition of part of the Company's operational fleet from gasoline-powered vehicles to hybrid and electric vehicles (EVs) to support the Government's Net Zero Emissions 2060 target. Our commitment to energy efficiency is further demonstrated through the inauguration of a solar-powered wall charger on 18 September 2025, as well as the renovation of the Indonesia Re building adopting green building concepts by utilizing natural lighting to reduce electricity consumption. In addition, the Company has implemented a policy to limit bottled drinking water (AMDK), encouraged the use of personal tumblers, and promoted the use of public transportation among employees, all of which contribute to efficiency and a responsible corporate image.

The Second Pillar is Risk Management

As an integral part of the Company's sustainability strategy, risk management is implemented comprehensively to identify and manage various exposures, including climate-related risks encompassing both physical and transition risks. Physical risks include the direct impacts of climate change, such as more frequent and severe natural disasters, while transition risks relate to changes in policy, technology, and markets towards a low-carbon economy.

The Company has developed and actively implemented a structured mitigation plan to reduce the impact of these environmental risks. Adequate allocation of resources, both financial and non-financial, has been established to support the implementation of mitigation policies, including investments in green technologies, energy efficiency programmes, and operational adaptation.

In addition to risk mitigation, the Company is also proactive in identifying and capturing opportunities arising from the transition towards a sustainable economy. This includes the development of innovative reinsurance products and services



yang mendukung adaptasi dan mitigasi perubahan iklim, serta peluang untuk meningkatkan efisiensi operasional dan reputasi melalui praktik bisnis yang lebih ramah lingkungan.

Pilar Ketiga adalah Inovasi dan Pertumbuhan

Pilar ini mendorong kami untuk secara berkelanjutan menciptakan inovasi pada produk, proses, dan model bisnis yang lebih hijau dan efisien. Sebagai national *flagship reinsurer*, kami bertekad untuk tidak hanya memperkuat kinerja finansial, tetapi juga menciptakan nilai strategis yang berdampak bagi industri perasuransian nasional, dengan mengintegrasikan teknologi, inovasi, dan tata kelola yang unggul sebagai motor penggerak utama pertumbuhan.

Pengembangan produk asuransi parametrik melalui kolaborasi dengan Kementerian Keuangan merupakan inovasi signifikan dalam menyediakan solusi keuangan yang responsif terhadap risiko bencana. Partisipasi kami dalam AREP juga mencerminkan inovasi dalam produk reasuransi yang mendukung sektor energi terbarukan. Secara internal, pembentukan *Workstream ESG* menunjukkan inovasi dalam proses bisnis kami untuk mengintegrasikan aspek keberlanjutan. Kami juga menginisiasi topik ESG ke dalam *Risk Engineering Community* forum yang diadakan di BPAS, Bogor pada 28 Juli 2025, untuk mendorong inovasi dalam praktik rekayasa risiko. Selain itu, melalui podcast internal dan eksternal, kami menyebarkan informasi tentang “Strategi Indonesia Re menuju *Net Zero Emission* & bebas plastik”, mendorong inovasi dalam praktik bisnis yang lebih berkelanjutan.

Pilar Keempat adalah Keterikatan Pemangku Kepentingan

Kami memprioritaskan pembangunan kepercayaan yang kokoh dengan seluruh pemangku kepentingan, termasuk investor, karyawan, pelanggan, dan masyarakat luas, melalui transparansi dan kinerja ESG yang unggul. Berbagai kegiatan sosialisasi dan edukasi telah kami lakukan sepanjang tahun 2025, seperti Sosialisasi Gerakan *Green Environment* melalui *webinar* dan *townhall* untuk internal maupun eksternal. Kami juga menyelenggarakan webinar “*Beyond Greenwashing - How Environmental Insurance Can Truly Drive Sustainability*” dan seminar nasional “*Sustainability Dialogue 2025*” yang melibatkan berbagai pihak eksternal. Untuk karyawan, kami mengadakan sosialisasi *awareness* ESG Indonesia Re Group melalui *Zoom meeting* untuk membuka pengetahuan seluruh karyawan mengenai pentingnya ESG. Kami juga memberikan kesempatan bagi karyawan, seperti Kepala Departemen ESG, untuk menghadiri seminar-seminar penting seperti *Indonesia International Sustainability Forum (IISF) 2025*, menunjukkan investasi kami pada pengembangan SDM yang sadar ESG. Kajian komprehensif persiapan *Rating ESG* yang dilakukan

that support climate change adaptation and mitigation, as well as opportunities to enhance operational efficiency and reputation through more environmentally responsible business practices.

The Third Pillar is Innovation and Growth

This pillar drives us to continuously develop innovations in products, processes, and business models that are more sustainable and efficient. As a national flagship reinsurer, we are committed not only to strengthening financial performance but also to creating strategic value that contributes to the national insurance industry, by integrating technology, innovation, and strong governance as key drivers of growth.

The development of parametric insurance products in collaboration with the Ministry of Finance represents a significant innovation in providing responsive financial solutions to disaster risks. Our participation in AREP also reflects innovation in reinsurance products that support the renewable energy sector. Internally, the establishment of the ESG Workstream demonstrates innovation in our business processes to integrate sustainability aspects. We also introduced ESG topics into the Risk Engineering Community forum held at BPAS, Bogor, on 28 July 2025, to encourage innovation in risk engineering practices. In addition, through both internal and external podcasts, we disseminated insights on “Indonesia Re’s Strategy Toward Net Zero Emissions and Plastic Reduction,” promoting innovation in more sustainable business practices.

The Fourth Pillar is Stakeholder Engagement

We prioritize building strong and lasting trust with all stakeholders, including investors, employees, customers, and the wider community, through transparency and strong ESG performance. Throughout 2025, we conducted various outreach and educational initiatives, including the Green Environment Movement socialization through webinars and town halls for both internal and external audiences. We also organized the webinar “Beyond Greenwashing – How Environmental Insurance Can Truly Drive Sustainability” and the national seminar “Sustainability Dialogue 2025”, involving a broad range of external stakeholders. For employees, we conducted ESG awareness socialization across the Indonesia Re Group via Zoom meetings to enhance understanding of the importance of ESG. We also provided opportunities for employees, including the Head of ESG Department, to participate in key forums such as the Indonesia International Sustainability Forum (IISF) 2025, reflecting our commitment to developing ESG-related competencies. The ESG Department’s comprehensive assessment in preparation

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Departemen ESG Indonesia Re juga menunjukkan komitmen kami terhadap transparansi dan akuntabilitas. Selain itu, renovasi gedung dengan fasilitas jalur ramah difabel dan toilet khusus disabilitas mencerminkan kepedulian kami terhadap inklusivitas dan kesejahteraan karyawan serta tamu.

Pilar Kelima adalah Integrasi Strategis (Triple Bottom Line)
Hal ini menegaskan komitmen kami untuk menyeimbangkan *Profit* (ekonomi), *People* (sosial), dan *Planet* (lingkungan) sebagai tujuan bersama yang terintegrasi dalam setiap pengambilan keputusan strategis.

Direksi secara aktif terlibat dalam memberikan arah dan strategi perusahaan, baik untuk target jangka pendek, jangka menengah, maupun jangka panjang, termasuk penentuan target kinerja keberlanjutan tahun 2026, memastikan bahwa aspek *Triple Bottom Line* selalu menjadi pertimbangan utama. Dalam aspek *People*, kami memprioritaskan bantuan di bidang pendidikan untuk masyarakat dan dukungan kepada Usaha Mikro, Kecil, dan Menengah (UMKM), serta memastikan lingkungan kerja yang inklusif dengan fasilitas disabilitas. Untuk aspek *Planet*, kami aktif dalam inisiatif lingkungan seperti program Sampah Terintegrasi (Bank Sampah) bekerja sama dengan Bank Sampah Jakarta Pusat, peralihan kendaraan operasional ke EV/Hybrid, penggunaan *wall charger* tenaga surya, dan penerapan *green building* dalam renovasi gedung. Seluruh upaya ini, termasuk dukungan terhadap program Asta Cita sebagai bagian dari kontribusi sosial, menunjukkan bahwa isu keberlanjutan telah diterima sebagai bagian integral dari model bisnis kami untuk pertumbuhan berkelanjutan, di mana kinerja finansial dan non-finansial saling menguatkan. Melalui sinergi antara visi strategis yang jelas, kebijakan yang responsif terhadap tantangan, dan implementasi yang terarah, kami yakin Indonesia Re akan terus tumbuh secara berkelanjutan dan memberikan dampak positif yang signifikan bagi seluruh pemangku kepentingan.

Seluruh pilar ini menjadi kerangka kerja bagi Indonesia Re untuk memastikan bahwa setiap langkah yang diambil tidak hanya menguntungkan secara finansial, tetapi juga memberikan dampak positif yang signifikan bagi masyarakat dan lingkungan.

Selain itu, sebagai bagian dari kontribusi sosial kami, Perseroan memprioritaskan bantuan di bidang pendidikan untuk masyarakat, dukungan kepada Usaha Mikro, Kecil, dan Menengah (UMKM), serta berbagai inisiatif di bidang lingkungan, termasuk mendukung program Asta Cita.

for ESG Rating further demonstrates the Company's commitment to transparency and accountability. In addition, the renovation of the Company's building, including disabled-friendly paths and dedicated facilities for persons with disabilities, reflects the Company's commitment to inclusivity and the well-being of employees and visitors.

The Fifth Pillar is Strategic Integration (Triple Bottom Line)
This pillar reflects the Company's commitment to balancing *Profit* (economic), *People* (social), and *Planet* (environment) as integrated objectives in every strategic decision-making process.

The Board of Directors plays an active role in setting the Company's direction and strategy across short-, medium-, and long-term horizons, including the determination of sustainability performance targets for 2026, ensuring that Triple Bottom Line considerations remain a primary focus. From the *People* perspective, the Company prioritizes educational support for communities and support for Micro, Small, and Medium Enterprises (MSMEs), while also ensuring an inclusive working environment with facilities for persons with disabilities. From the *Planet* perspective, the Company actively undertakes environmental initiatives, including integrated waste management (Waste Bank) programs in collaboration with the Central Jakarta Waste Bank, the transition of operational vehicles to hybrid and electric vehicles (EVs), the use of solar-powered wall chargers, and the adoption of green building concepts in office renovations. All these efforts, including support for national initiatives such as the Asta Cita program as part of the Company's social contribution, demonstrate that sustainability has been embedded as an integral part of the Company's business model for sustainable growth, where financial and non-financial performance reinforce each other. Through the synergy of a clear strategic vision, responsive policies, and focused implementation, we are confident that Indonesia Re will continue to grow sustainably and deliver significant positive impact to all stakeholders.

All these pillars collectively serve as a framework for Indonesia Re to ensure that every action taken not only delivers financial value but also generates meaningful positive impact for society and the environment.

In addition, as part of the Company's social contribution, the Company prioritizes educational support for communities, support for MSMEs, and various environmental initiatives, including support for the Asta Cita program. Through the synergy of a clear strategic vision, responsive policies, and



Melalui sinergi antara visi strategis yang jelas, kebijakan yang responsif terhadap tantangan, dan implementasi yang terarah, kami yakin Indonesia Re akan terus tumbuh secara berkelanjutan dan memberikan dampak positif yang signifikan bagi seluruh pemangku kepentingan.

Penutup

Menutup laporan keberlanjutan ini, Direksi Indonesia Re menyampaikan apresiasi yang sebesar-besarnya kepada seluruh pemangku kepentingan, termasuk nasabah, mitra bisnis, regulator, pemegang saham, serta seluruh insan Perseroan, yang telah memberikan dukungan, kepercayaan, dan kontribusi dalam mendorong tercapainya agenda keberlanjutan.

Kami menyadari bahwa perjalanan menuju keberlanjutan bukanlah sebuah tujuan akhir, melainkan proses jangka panjang yang memerlukan konsistensi, ketangguhan, serta komitmen lintas fungsi dan generasi. Sebagai perusahaan reasuransi yang memiliki peran penting dalam ekosistem manajemen risiko nasional, kami terus berupaya menjadi pelaku usaha yang tidak hanya andal dalam kinerja finansial, tetapi juga bertanggung jawab terhadap dampak lingkungan dan sosial dari seluruh aktivitas kami.

Ke depan, Direksi Indonesia Re akan terus memperkuat integrasi prinsip keberlanjutan dalam strategi bisnis, operasional, dan tata kelola, termasuk dalam inovasi produk reasuransi dan pengelolaan portofolio investasi. Kami juga akan meningkatkan kualitas pelaporan keberlanjutan secara bertahap, selaras dengan standar nasional dan internasional, serta memperluas partisipasi dalam inisiatif kolaboratif untuk mendukung transisi menuju ekonomi rendah karbon dan inklusif.

Kami percaya bahwa keberlanjutan bukan hanya tentang kelangsungan bisnis, tetapi tentang warisan yang kita bangun bersama untuk masa depan yang lebih resilien, adil, dan berkelanjutan. Dengan semangat kolaborasi dan perbaikan berkelanjutan, kami optimis Indonesia Re dapat terus tumbuh secara berkelanjutan dan memberi nilai tambah bagi seluruh pemangku kepentingan.

focused implementation, we are confident that Indonesia Re will continue to grow sustainably and deliver significant positive impact to all stakeholders.

Closing

In closing this Sustainability Report, the Board of Directors of Indonesia Re would like to express its deepest appreciation to all stakeholders, including customers, business partners, regulators, shareholders, as well as all employees of the Company, for their support, trust, and contributions in advancing the sustainability agenda.

We recognize that the journey toward sustainability is not an end goal, but a long-term process that requires consistency, resilience, and cross-functional as well as cross-generational commitment. As a reinsurance company that plays an important role in the national risk management ecosystem, we continuously strive to be a business entity that is not only reliable in financial performance but also responsible for the environmental and social impacts of all our activities.

Going forward, the Board of Directors of Indonesia Re will continue to strengthen the integration of sustainability principles into business strategy, operations, and governance, including in reinsurance product innovation and investment portfolio management. We will also progressively enhance the quality of sustainability reporting in alignment with national and international standards, as well as expand participation in collaborative initiatives to support the transition toward a low-carbon and inclusive economy.

We believe that sustainability is not only about business continuity, but also about the legacy we build together for a more resilient, equitable, and sustainable future. With a spirit of collaboration and continuous improvement, we are confident that Indonesia Re will continue to grow sustainably and create added value for all stakeholders.

Jakarta, Juni 2026 | June 2026

Atas Nama Direksi | On behalf of the Board of Directors

Robbi Yanuar Walid

Plt. Direktur Utama / Direktur Manajemen Risiko, Kepatuhan,
SDM dan Corporate Secretary

Acting President Director / Director of Risk Management, Compliance,
Human Capital and Corporate Secretary



Direksi Board of Directors



Beatrix Santi Anugrah
Plt. Direktur Keuangan & Aktuaria/
Direktur Pengembangan dan TI
*Acting Director of Finance & Actuarial/
Director of Development and IT*

Robbi Yanuar Walid
Plt. Direktur Utama/Direktur Manajemen Risiko,
Kepatuhan, SDM dan Corporate Secretary
*Acting President Director/Director of Risk
Management, Compliance, Human Capital and
Corporate Secretary*

Dellil Khairat
Direktur Teknik Operasi
Director of Technical Operations



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04 **Profil Perusahaan** Company Profile



Sebagai reasuradur nasional terbesar, PT Reasuransi Indonesia Utama (Persero) memperkuat perannya sebagai jangkar stabilitas industri melalui layanan inovatif yang terintegrasi dengan prinsip keberlanjutan demi ketahanan ekonomi nasional.

As the largest national reinsurer, PT Reasuransi Indonesia Utama (Persero) strengthens its role as an anchor of industry stability through innovative services integrated with sustainability principles to support national economic resilience.



Identitas Perusahaan Corporate Identity



Nama Perusahaan | Company Name
PT REASURANSI INDONESIA UTAMA (Persero)

Status Perusahaan | Company Status
Badan Usaha Milik Negara (BUMN)
State Owned Enterprises

Bidang Usaha | Line Of Business
Reasuransi Jiwa dan Reasuransi Umum
Life Reinsurance and General Reinsurance

Tanggal Pendirian | Date Of Establishment
30 November 1985 | 30 November 1985

Dasar Hukum Pendirian

Dasar Hukum Pendirian Perusahaan berdasarkan Akta Pendirian No. 173 tanggal 30 November 1985 yang dibuat di hadapan Achmad Bajumi, S.H., Notaris pengganti dari Imas Fatimah, S.H., Notaris di Jakarta dan dengan perubahan Anggaran Dasar Perusahaan terakhir tertuang dalam Akta Notaris No. 58 tanggal 29 Juli 2025 yang dibuat di hadapan Ashoya Ratam, S.H., M.Kn., Notaris di Jakarta dan telah memperoleh persetujuan Menteri Hukum No. AHU-AH.01.09-0323353 tanggal 11 Agustus 2025.

Legal Basis of Establishment

The Company was established based on Deed of Establishment No. 173 dated 30 November 1985, drawn up before Achmad Bajumi, S.H., Substitute Notary for Imas Fatimah, S.H., Notary in Jakarta, and the latest amendment to the Company's Articles of Association is set forth in Notarial Deed No. 58 dated 29 July 2025, drawn up before Ashoya Ratam, S.H., M.Kn., Notary in Jakarta, which has obtained approval from the Minister of Law under Letter No. AHU-AH.01.09-0323353 dated 11 August 2025.

Kepemilikan Saham per 31 Desember 2025

- Pemerintah Republik Indonesia (0,01%)
- PT Danantara Asset Management (Persero), (99,99%)

Share Ownership as of December 31, 2025

- Government of the Republic of Indonesia (0.01%)
- PT Danantara Asset Management (Persero) (99.99%)

Modal Dasar | Authorized Capital

Rp1.200.000.000.000

Modal Disetor | Paid-Up Capital

Rp878.358.000.000

Alamat Kantor [C.2]

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Jakarta Pusat 10430
+62 21 392 0101

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Media Sosial | Social Media



IndonesiaRe



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Indonesia Re



IndonesiaRe



@IndonesiaRe_Official



Reasuransi_ID



Sekilas Indonesia Re Indonesia Re At a Glance

PT Reasuransi Indonesia Utama (Persero), yang selanjutnya disebut Indonesia Re, memiliki akar sejarah yang berawal dari pembentukan PT Asuransi Ekspor Indonesia (Persero). Pembentukan ini didasarkan pada Peraturan Pemerintah Nomor 20 Tahun 1983 tentang Penyertaan Modal Negara untuk pendirian perusahaan dalam bidang jaminan kredit ekspor dan asuransi ekspor, yang kemudian diperkuat oleh Akta No. 173 tanggal 30 November 1985 (Notaris Achmad Bajumi, SH) sebagai dasar pendirian perusahaan. Pada masa awalnya, misi perusahaan difokuskan pada pemberian dukungan asuransi bagi pelaku ekspor non migas Indonesia, membantu mengurangi risiko perdagangan internasional bagi eksportir nasional (PP No.20/1983; Akta No.173/30 11 1985).

Seiring perjalanan waktu dan perubahan kebutuhan industri, perusahaan melakukan transformasi strategi dan kegiatan usaha. Perubahan-perubahan korporat tersebut puncaknya terjadi pada tahun 2014, ketika entitas yang pada awalnya berorientasi pada asuransi ekspor mengadopsi identitas baru untuk mencerminkan perluasan ruang lingkup usahanya ke bidang reasuransi.

Perusahaan secara resmi berubah nama dua kali sebagai bagian dari proses restrukturisasi dan perluasan usaha. Pertama, menjadi PT Asei Reasuransi Indonesia (Persero) melalui Akta Pernyataan Keputusan RUPS No. 32 tanggal 21 Maret 2014; kemudian, berubah kembali menjadi PT Reasuransi Indonesia Utama (Persero) berdasarkan Akta No. 36 tanggal 22 Desember 2014 (Notaris Sastriany Josoprawiro, SH) hingga saat ini.

Perubahan nama dan perluasan kegiatan usaha tersebut tidak hanya bersifat administratif, melainkan juga mencerminkan pergeseran strategi yang substantif, dari pemenuhan kebutuhan asuransi ekspor menjadi penguatan kapasitas reasuransi domestik. Indonesia Re mulai mengembangkan produk reasuransi yang disesuaikan dengan kebutuhan pasar lokal, memperkuat kemampuan *sharing risk*, serta menyediakan solusi *retrocession* yang lebih terukur bagi industri asuransi Indonesia. Pergeseran ini meningkatkan kontribusi perusahaan dalam menciptakan stabilitas pasar asuransi nasional.

Langkah kebijakan pemerintah juga turut mempercepat penguatan peran reasuransi dalam negeri. Dalam upaya membentuk Perusahaan Reasuransi Nasional (PRN) dan mengurangi ketergantungan pada kapasitas retrosesi impor, pemerintah menerbitkan kebijakan penggabungan yang kemudian diikuti oleh Peraturan Pemerintah Republik Indonesia Nomor 77 Tahun 2015 tentang Penggabungan PT Reasuransi Umum Indonesia (Persero) ke dalam

PT Reasuransi Indonesia Utama (Persero), hereinafter referred to as Indonesia Re, traces its historical roots to the establishment of PT Asuransi Ekspor Indonesia (Persero). This establishment was based on Government Regulation No. 20 of 1983 concerning State Capital Participation for the establishment of a company engaged in export credit guarantees and export insurance, which was later formalized through Deed No. 173 dated 30 November 1985 (Notary Achmad Bajumi, S.H.) as the legal basis of the Company's establishment. In its early years, the Company's mission was focused on providing insurance support for Indonesia's non-oil and gas exporters, helping to mitigate international trade risks faced by national exporters (PP No. 20/1983; Deed No. 173/30 November 1985).

Over time and in response to evolving industry needs, the Company undertook strategic and operational transformations. These corporate changes culminated in 2014, when the entity—initially focused on export insurance—adopted a new identity to reflect the expansion of its business scope into reinsurance.

The Company officially changed its name twice as part of its restructuring and business expansion process. First, it became PT Asei Reasuransi Indonesia (Persero) through Deed of Shareholders' Resolution No. 32 dated 21 March 2014; subsequently, it was renamed PT Reasuransi Indonesia Utama (Persero) based on Deed No. 36 dated 22 December 2014 (Notary Sastriany Josoprawiro, S.H.), which remains its current name.

The change in name and expansion of business activities were not merely administrative, but also reflected a fundamental strategic shift—from fulfilling export insurance needs to strengthening domestic reinsurance capacity. Indonesia Re began developing reinsurance products tailored to local market needs, enhancing risk-sharing capabilities, and providing more structured retrocession solutions for the Indonesian insurance industry. This transformation has increased the Company's contribution to maintaining the stability of the national insurance market.

Government policy initiatives also played a key role in accelerating the strengthening of domestic reinsurance. As part of efforts to establish a National Reinsurance Company (PRN) and reduce dependence on imported retrocession capacity, the Government issued a merger policy followed by Government Regulation of the Republic of Indonesia No. 77 of 2015 concerning the merger of PT Reasuransi Umum Indonesia (Persero) into PT Reasuransi Indonesia Utama



PT Reasuransi Indonesia Utama (Persero). Kebijakan ini memperbesar skala operasi Indonesia Re, memperkuat modal dan kapasitas teknisnya, serta menegaskan posisinya sebagai pilar reasuransi nasional.

Sejak transformasi tersebut, Indonesia Re menempatkan penguatan tata kelola, manajemen risiko, dan kepatuhan sebagai prioritas. Implementasi kebijakan *corporate governance* yang lebih baik, pelaporan keuangan yang lebih transparan, dan pemenuhan ketentuan pengawas Otoritas Jasa Keuangan (OJK) telah meningkatkan kepercayaan pemegang saham dan mitra bisnis. Perbaikan tersebut juga memungkinkan perusahaan menjaga rasio solvabilitas dan daya tahan modal yang diperlukan untuk menanggung risiko risiko berskala besar.

Dari sisi operasional dan teknis, Indonesia Re menunjukkan pencapaian positif pada sejumlah aspek: disiplin *underwriting* yang lebih ketat, manajemen klaim yang responsif, diversifikasi portofolio risiko, serta penguatan kapabilitas aktuarial dan pemodelan bencana. Kolaborasi dengan reasurador internasional untuk retrosesi strategis, transfer teknologi, dan peningkatan kapasitas SDM telah membantu perusahaan memperbaiki kinerja teknis dan memperluas cakupan dukungan reasuransi untuk industri domestik.

Kinerja keuangan dan operasional perusahaan mencatat beberapa momen terbaik pasca restrukturisasi, yang terindikasi melalui peningkatan pendapatan reasuransi, perbaikan rasio klaim terhadap premi dan penguatan modal kerja. Pencapaian pencapaian ini menegaskan kemampuan Indonesia Re untuk bertumbuh sambil mempertahankan ketahanan terhadap fluktuasi risiko mengingat pentingnya peran strategis Perusahaan sebagai penyedia kapasitas reasuransi nasional.

Memasuki era sekarang, Indonesia Re menempatkan inovasi produk, digitalisasi proses *underwriting* dan klaim, serta pengembangan sumber daya manusia sebagai fondasi untuk melanjutkan kontribusi positifnya bagi industri asuransi Indonesia. Dengan dukungan pemerintah, peningkatan kapasitas finansial, dan komitmen tata kelola yang kuat, perusahaan diposisikan untuk terus memberikan solusi reasuransi yang handal, memperkuat ketahanan finansial nasional, dan mendukung pertumbuhan sektor asuransi di masa depan.

(Persero). This policy expanded Indonesia Re's operational scale, strengthened its capital and technical capacity, and reinforced its position as a pillar of the national reinsurance industry.

Since this transformation, Indonesia Re has prioritized strengthening governance, risk management, and compliance. The implementation of improved corporate governance policies, more transparent financial reporting, and adherence to regulatory requirements Financial Services Authority (OJK) have enhanced the confidence of shareholders and business partners. These improvements have also enabled the Company to maintain solvency ratios and capital resilience required to absorb large-scale risks.

From an operational and technical perspective, Indonesia Re has demonstrated positive achievements across several areas: stronger underwriting discipline, responsive claims management, diversification of risk portfolios, and enhanced actuarial and catastrophe modelling capabilities. Collaboration with international reinsurers for strategic retrocession, technology transfer, and human capital development has supported improvements in technical performance and expanded reinsurance support for the domestic industry.

The Company's financial and operational performance has recorded several notable milestones following the restructuring, as reflected in increased reinsurance revenue, improved claims-to-premium ratios, and strengthened working capital. These achievements demonstrate Indonesia Re's ability to grow while maintaining resilience against risk fluctuations, given the Company's strategic role as a provider of national reinsurance capacity.

In the current era, Indonesia Re places strong emphasis on product innovation, digitalization of underwriting and claims processes, and human capital development as key foundations for sustaining its positive contribution to the Indonesian insurance industry. Supported by the Government, strengthened financial capacity, and a strong governance commitment, the Company is well-positioned to continue delivering reliable reinsurance solutions, strengthen national financial resilience, and support the future growth of the insurance sector.



Informasi Perubahan Nama

Information on Changes in Company's Name

Nama Name	Dasar Hukum Legal Basis	Tanggal Perubahan Date of Change	Bidang Usaha Line of Business
PT Asuransi Ekspor Indonesia (Persero)	Akta Pendirian No. 173 tanggal 30 November 1985 yang dibuat dihadapan Achmad Bajumi, S.H., Notaris pengganti dari Imas Fatimah, S.H., Notaris di Jakarta	30 November 1985	Jaminan Kredit Ekspor dan Asuransi Ekspor
	Deed of Establishment No. 173 dated 30 November 1985, executed before Achmad Bajumi, S.H., as a substitute for Imas Fatimah, S.H., Notary in Jakarta	30 November 1985	Export Credit Guarantee and Export Insurance
PT Asei Reasuransi Indonesia (Persero) ("Asei Re")	Akta Pernyataan Keputusan Rapat Umum Pemegang Saham perusahaan (Perseroan) PT Asuransi Ekspor Indonesia disingkat PT ASEI (Persero) Nomor 32 tanggal 21 Maret 2014 yang dibuat di hadapan Notaris Marthin Aliunir, S.H., Notaris di Jakarta.	21 Maret 2014	Reasuransi
	Deed of Statement of Shareholders' Resolution of the General Meeting of Shareholders of PT Asuransi Ekspor Indonesia (the Company), abbreviated as PT ASEI (Persero), No. 32 dated 21 March 2014, executed before Marthin Aliunir, S.H., Notary in Jakarta.	21 March 2014	Reinsurance
PT Reasuransi Indonesia Utama (Persero) ("Indonesia Re")	Akta No. 36 tanggal 22 Desember 2014, dibuat di hadapan Ny. Sastriany Josoprawiro, S.H., Notaris di Jakarta.	22 Desember 2014	Reasuransi
	Deed No. 36 dated 22 December 2014, executed before Mrs. Sastriany Josoprawiro, S.H., Notary in Jakarta.	22 December 2014	Reinsurance

Perubahan Organisasi Yang Bersifat Signifikan [C.6]

Significant Organizational Changes [C.6]

Pada tahun 2025, terjadi perubahan keanggotaan dalam jajaran Direksi, yaitu pemberhentian dengan hormat Benedictus M. Waworuntu sebagai Direktur Utama dan Maria Elvida Rita Dewi sebagai Direktur Keuangan dan Aktuaria.

Untuk mengisi kekosongan jabatan tersebut, Perseroan menunjuk Robbi Yanuar Walid sebagai Plt. Direktur Utama merangkap DMRKSC, serta Beatrix Santi Anugrah sebagai Plt. Direktur Keuangan dan Aktuaria merangkap DPTI, hingga ditetapkannya pejabat definitif melalui mekanisme yang berlaku.

In 2025, there were changes in the composition of the Board of Directors, namely the honourable dismissal of Benedictus M. Waworuntu as President Director and Maria Elvida Rita Dewi as Director of Finance and Actuarial.

To fill the vacancies, the Company appointed Robbi Yanuar Walid as Acting President Director concurrently serving as DMRKSC, and Beatrix Santi Anugrah as Acting Director of Finance and Actuarial concurrently serving as DPTI, until definitive appointments are made in accordance with the prevailing mechanism.



Skala Usaha [C.3]

Business Scale [C.3]

Dalam Rp juta kecuali dinyatakan lain
In Rp million, unless otherwise stated

Keterangan Description	per 31 Desember 2025* as of 31 December 2025*	2024	2023
Kepemilikan Saham Shares Ownership	- Badan Pengaturan (BP) BUMN (0,01%) - PT Danantara Asset Management, (99,99%) - SOE Regulatory Authority (0.01%) - PT Danantara Aset Management (Persero) (99.99%)	Pemerintah Republik Indonesia, 100% Government of the Republic of Indonesia, 100%	Pemerintah Republik Indonesia, 100% Government of the Republic of Indonesia, 100%
Total Aset Total Assets	15.040.938	15.296.697	14.206.716
Total Liabilitas Total Liability	12.228.330	12.771.675	11.500.999
Total Ekuitas Total Equity	2.812.608	2.525.021	2.705.717
Pendapatan Premi Asuransi/Bruto Insurance Premium Income/Gross	6.352.677	6.578.646	6.453.222
Pendapatan Underwriting/ Neto Underwriting Income/ Net	4.231.226	3.509.099	3.389.675
Laba (Rugi) Bersih Nett Profit (Loss)	57.595	72.779	56.040
Jumlah Pegawai Number of Employees	277	268	255

*) Angka laporan keuangan tahun 2025 yang disajikan masih bersifat unaudited.
*) The 2025 financial figures presented are unaudited.

KEPEMILIKAN SAHAM | SHARE OWNERSHIP

Nama Pemegang Saham Name of Shareholder	1 Januari 2025 1 January 2025		31 Desember 2025 31 December 2025	
	Persentase Kepemilikan (%) Ownership Percentage (%)	Persentase Kepemilikan (%) Ownership Percentage (%)	Persentase Kepemilikan (%) Ownership Percentage (%)	Persentase Kepemilikan (%) Ownership Percentage (%)
Badan Pengaturan (BP) BUMN SOE Regulatory Authority (BP)	—	100%	—	0,01%
PT Danantara Asset Management	—	—	—	99,99%



Visi, Misi dan Nilai-Nilai Perseroan [C.1]

Vision, Mission, And The Company's Values [C.1]

VISI | VISION

Menjadi partner yang kredibel dalam penyediaan solusi reasuransi dengan kapabilitas inovasi tingkat dunia.

To become a credible partner in providing reinsurance solutions with world-class innovation capabilities.

MISI | MISSION

- Meningkatkan pengetahuan, kapabilitas dan penerapan inovasi dalam asuransi/reasuransi.
- Memberikan solusi reasuransi berstandar internasional kepada nasabah.
- Meningkatkan pasokan dan retensi reasuransi Indonesia.
- Enhancing knowledge, capability and application of innovation in insurance/reinsurance.
- Providing international standard reinsurance solutions to customers.
- Increasing the reinsurance supply and retention in Indonesia.

NILAI-NILAI PERSEROAN THE COMPANY'S VALUES

I	INNOVATIVE	Melakukan pembaruan terus menerus Continuous innovation
N	NURTURE	Menciptakan lingkungan yang positif untuk meningkatkan kinerja bersama Creating positive environment to improve joint performance
D	DISCIPLINE	Patuh pada peraturan Complying with the regulations
O	OBJECTIVE	Bertindak tanpa dipengaruhi oleh pendapat/kepentingan pribadi Acting without being influenced by personal opinion/interests
N	NATIONALISM	Mencintai bangsa dan negara sendiri Loving the nation and state
E	ENGAGED	Melibatkan pelanggan untuk berkomitmen bersama Engaging customers to have mutual commitment
S	SOCIAL AWARENESS	Kepedulian sosial dalam membangun kepercayaan untuk meningkatkan kinerja usaha Social care in building trust to improve business performance
I	INTEGRITY	Karakter yang kokoh dalam menjaga kepercayaan dan kejujuran Strong character in maintaining trust and honesty
A	AGILITY	Gesit dalam menjalankan tugas Agility in performing duties
R	RELIABLE	Dapat diandalkan Reliable
E	EXCELLENCE	Memiliki keunggulan Having advantages



Wilayah Operasi dan Target Pasar

Operating Areas and Target Markets

Perseroan mengarahkan layanannya kepada seluruh perusahaan asuransi dan broker reasuransi, baik yang bergerak dalam Asuransi Umum maupun Asuransi Jiwa tidak hanya di Indonesia, Perseroan juga merambah kancan regional, di beberapa negara Asia Tenggara seperti Vietnam dan Malaysia. Meskipun dengan skala yang lebih terukur, kehadiran Perseroan juga terasa di Hong Kong dan Taiwan, menunjukkan strategi ekspansi yang selektif dengan skala portofolio yang dijaga tetap terukur guna memastikan kualitas risiko yang dikelola tetap terjaga dengan baik.

The Company directs its services to all insurance companies and reinsurance brokers, both in General Insurance and Life Insurance. In addition to Indonesia, the Company has expanded into the regional market, extending to several Southeast Asian countries such as Vietnam and Malaysia. Although on a more measured scale, the Company has also established a presence in Hong Kong and Taiwan, reflecting a selective expansion strategy with a controlled portfolio scale to ensure the quality of managed risks is maintained.

Bidang Usaha [C.4]

Line of Business [C.4]

Berdasarkan Anggaran Dasar Perusahaan, dijelaskan bahwa maksud dan tujuan Perusahaan adalah melakukan usaha di bidang Reasuransi Konvensional atau penanggungan seluruh atau sebagian risiko yang berhubungan dengan kebijakan asuransi yang ada yang ditanggung oleh perusahaan asuransi lain untuk menghasilkan jasa yang bermutu tinggi dan berdaya saing kuat untuk mendapatkan/ mengejar keuntungan guna meningkatkan nilai Perseroan dengan menerapkan prinsip-prinsip Perseroan Terbatas.

Based on the Company's Articles of Association, the Company's purpose and objectives are to engage in Conventional Reinsurance business, namely assuming all or part of risks associated with existing insurance policies underwritten by other insurance companies, in order to deliver high-quality and competitive services while pursuing profitability to enhance the Company's value in accordance with the principles of a limited liability company.

Untuk mencapai maksud dan tujuan tersebut di atas, Perusahaan dapat melaksanakan kegiatan usaha utama sebagai berikut:

1. Menyelenggarakan usaha pertanggungan ulang untuk risiko yang dihadapi perusahaan asuransi umum dan perusahaan asuransi jiwa
2. Melakukan kegiatan lain yang lazim dilakukan oleh perusahaan reasuransi dengan memperhatikan ketentuan peraturan perundang-undangan.

To achieve these objectives, the Company carries out the following main business activities:

1. Conducting reinsurance business for risks borne by general insurance companies and life insurance companies
2. Undertaking other activities commonly carried out by reinsurance companies in accordance with applicable laws and regulations.

Selain kegiatan usaha utama di atas, Perseroan dapat melakukan kegiatan usaha dalam rangka optimalisasi pemanfaatan sumber daya yang dimiliki Perusahaan dengan memperhatikan ketentuan peraturan perundang-undangan.

In addition to the main business activities above, the Company may also carry out other business activities aimed at optimizing the utilization of its resources, in compliance with applicable laws and regulations.

Kegiatan Usaha Yang Telah Dijalankan [C.4]

Business Activities Undertaken [C.4]

Perseroan telah menjalankan seluruh kegiatan yang ada di dalam Anggaran Dasar.

The Company has carried out all business activities as stipulated in its Articles of Association.



Produk, Jasa, dan Target Pasar [C.4] Products, Services, and Target Markets [C.4]

JENIS PERTANGGUNGAN

Indonesia Re menyediakan jasa pertanggungan ulang sebagai jenis produk usaha perusahaan. Jasa pertanggungan ulang itu meliputi bisnis asuransi umum dan asuransi jiwa. Berikut adalah produk-produk asuransi yang dapat ditanggung ulang oleh Perusahaan.

REASURANSI UMUM

Menyediakan jasa pertanggungan ulang atau reasuransi untuk seluruh jenis produk asuransi umum yang meliputi:

Asuransi Harta Benda

Memberikan jaminan reasuransi atas kerugian dan atau kerusakan pada harta benda; dan atau kepentingan yang dipertanggungkan beserta dengan gangguan usaha yang dialami saat terjadi kerusakan atau kerugian sesuai dengan peril yang dijamin di dalam polis.

Asuransi Rekayasa

Memberikan jaminan reasuransi atas kerugian atau kerusakan yang dialami pada saat pekerjaan konstruksi atau pemasangan mesin, serta perlindungan terhadap mesin dan hasil konstruksi setelah pekerjaan selesai dikerjakan.

Jenis Asuransi Rekayasa terbagi 2 (dua) yaitu:

1. Asuransi yang menjamin pekerjaan konstruksi pemasangan mesin (*project reinsurance*). Polis rekayasa yang menjamin pekerjaan konstruksi dan pemasangan mesin antara lain:
 - a) *Contractor All Risk (CAR)*
 - b) *Erection All Risk (EAR)*
2. Asuransi yang menjamin selain pekerjaan konstruksi (*non-project reinsurance*). Polis rekayasa yang menjamin selain pekerjaan konstruksi dan pemasangan mesin antara lain:
 - a) *Machinery Breakdown (MB)*
 - b) *Electronic Equipment Insurance (EEI)*
 - c) *Civil Engineering Completed Risk (CECR)*
 - d) *Comprehensive Machinery Insurance (CMI)*

Asuransi Pengangkutan

Menyediakan penjaminan ulang (reasuransi) terhadap barang yang diangkut melalui suatu sarana alat angkut baik darat, laut, maupun udara sesuai dengan luas jaminan polis.

Asuransi Rangka Kapal

Memberikan proteksi reasuransi terhadap kerusakan atau kehilangan atas rangka kapal berikut mesin-mesin penggeraknya akibat dari hal-hal yang dijamin dalam polis.

TYPE OF COVERAGE

Indonesia Re provides reinsurance services as its core business offering. These services cover both general insurance and life insurance lines. The following are the insurance products that can be reinsured by the Company.

GENERAL REINSURANCE

Providing reinsurance services for all types of general insurance products, including:

Property Insurance

Providing reinsurance coverage for loss and/or damage to property and/or insured interests, including business interruption arising from such loss or damage, in accordance with the perils covered under the policy.

Engineering Insurance

Providing reinsurance coverage for loss or damage occurring during construction works or machinery installation, as well as protection for machinery and completed works after project completion.

Engineering insurance is divided into two (2) categories:

1. Insurance covering construction and machinery installation works (*project reinsurance*). Engineering policies covering construction and machinery installation include:
 - a) *Contractor's All Risks (CAR)*
 - b) *Erection All Risks (EAR)*
2. Insurance covering non-construction works (*non-project reinsurance*). Engineering policies covering risks other than construction and machinery installation include:
 - a) *Machinery Breakdown (MB)*
 - b) *Electronic Equipment Insurance (EEI)*
 - c) *Civil Engineering Completed Risks (CECR)*
 - d) *Comprehensive Machinery Insurance (CMI)*

Marine Cargo Insurance

Providing reinsurance coverage for goods transported via land, sea, or air transportation, in accordance with the scope of coverage under the policy.

Hull Insurance

Providing reinsurance protection against damage to or loss of the vessel's hull and its machinery, in accordance with the risks covered under the policy.



Asuransi Pesawat Terbang

Menyediakan proteksi reasuransi pada pesawat terbang, mesin dan atau berbagai peralatan lainnya dan juga berupa jaminan tanggung jawab hukum terhadap pihak ketiga. Pada penutupan Asuransi Pesawat Terbang, jaminan yang dapat diberikan meliputi:

1. *Hull, Spares, Equipment & Liability Insurance*
2. *Deductible Insurance*
3. *Hull War and Allied Perils Insurance*
4. *Aviation War, Hijacking & Others Perils Excess of Liability Insurance.*

Asuransi Kendaraan Bermotor

Memberikan jaminan reasuransi untuk kendaraan bermotor dari kerugian atau kerusakan akibat tabrakan, kecelakaan satu pihak, kebakaran dan pencurian. Jaminan ini dapat diperluas termasuk tanggung jawab hukum kepada pihak ketiga, kecelakaan diri, kerusakan, terorisme dan sabotase, banjir, serta gempa bumi.

Asuransi Aneka

Jaminan reasuransi untuk Asuransi Aneka ini meliputi:

1. **Asuransi Kecelakaan Diri**
Memberikan santunan kematian, cacat tetap (baik sebagian atau seluruhnya) cacat sementara (baik sebagian atau seluruhnya) serta santunan biaya pengobatan akibat kecelakaan diri, contohnya *Personal Accident, Travel Insurance*.
2. **Asuransi Kebongkaran**
Menjamin kerugian bertanggung atas barang-barang yang disimpan di suatu bangunan yang diasuransikan, yang diakibatkan oleh pencurian dan pembongkaran yang disertai dengan tindak pemaksaan dan perusakan. Dalam hal ini, unsur pemaksaan dan perusakan adalah syarat mutlak untuk mendapatkan penggantian. Barang-barang yang dikecualikan antara lain adalah uang, cek, saham, kendaraan bermotor dan aksesorisnya, barang pecah belah, harta benda orang lain yang dibawa ke lokasi yang dipertanggungjawabkan, dan barang-barang yang terletak di luar rumah. Pada umumnya, asuransi kebongkaran ini adalah perluasan dari asuransi kebakaran.
3. **Asuransi Tanggung Gugat**
Memberikan jaminan perlindungan kepada Tertanggung, terhadap risiko yang timbul karena adanya tuntutan dari pihak lain (pihak ketiga) sehubungan dengan aktivitas personal/perusahaan milik Tertanggung. Adapun Produk dari Asuransi Tanggung Gugat yang dapat dipertanggungjawabkan ulang antara lain:
 - a) *Commercial General Liability (CGL) ;*
 - b) *Automobile Liability*
 - c) *Employers Liability*

Aviation Insurance

Providing reinsurance protection for aircraft, engines, and/or other equipment, as well as liability coverage toward third parties. The coverage provided under Aviation Insurance includes:

1. *Hull, Spares, Equipment & Liability Insurance*
2. *Deductible Insurance*
3. *Hull War and Allied Perils Insurance*
4. *Aviation War, Hijacking & Other Perils Excess of Liability Insurance.*

Motor Vehicle Insurance

Providing reinsurance coverage for motor vehicles against loss or damage arising from collision, single-vehicle accidents, fire, and theft. This coverage may be extended to include third-party liability, personal accident, riots, terrorism and sabotage, flood, and earthquake.

Miscellaneous Insurance

Reinsurance coverage under Miscellaneous Insurance includes:

1. **Personal Accident Insurance**
Providing benefits for death, permanent disability (partial or total), temporary disability (partial or total), as well as medical expenses arising from personal accidents, such as *Personal Accident and Travel Insurance*.
2. **Burglary Insurance**
Providing coverage for losses of insured property stored within an insured building caused by theft and burglary involving forcible and violent entry. In this case, evidence of force and damage is a mandatory requirement for claim compensation. Items excluded from coverage generally include money, checks, securities, motor vehicles and their accessories, fragile items, property belonging to others brought into the insured premises, and items located outside the premises. This coverage is generally provided as an extension of fire insurance.
3. **Liability Insurance**
Providing protection to the insured against risks arising from claims made by third parties in relation to personal or business activities. Reinsurance products under Liability Insurance include:
 - a) *Commercial General Liability (CGL)*
 - b) *Automobile Liability*
 - c) *Employers' Liability*



- d) *Public Liability*
- e) *Stevedore Liability*
- f) *Workmen's Compensation*
- g) *Professional Indemnity*
- h) *Freight Forwarder Liability*
- i) *Bailee & Warehousemen Liability*
- j) *Director's and Officer's Liability*

4. Asuransi Papan Reklame

Menyediakan jaminan atas kerusakan dari *billboard* (*material damage*) dan tanggung jawab hukum pihak ketiga (TPL) atas objek yang dipertanggungjawabkan.

5. Asuransi Hole In One

Memberikan perlindungan kepada penyelenggara kegiatan turnamen golf atas hadiah yang telah ditetapkan akibat terjadinya *hole-in-one* pada lubang yang telah ditetapkan. Pada umumnya yang dijamin dalam asuransi adalah hole dengan PAR 3.

Financial Lines

Memberikan proteksi reasuransi untuk produk asuransi kredit, kontra bank garansi dan *surety bond*.

1. Asuransi Kredit

Merupakan proteksi yang diberikan pihak asuransi (selaku penanggung) kepada bank (selaku tertanggung) atas risiko kegagalan debitur di dalam melunasi fasilitas kredit atau pinjaman tunai (*cash loan/direct loan*) Contoh: kredit modal kerja (*revolving*), kredit modal kerja transaksional dan lainnya (kredit multiguna, kredit investasi) yang diberikan oleh bank kepada debiturnya.

2. Kontra Bank Garansi

Bukti penjaminan dari *surety* (perusahaan asuransi) atas bank garansi yang diterbitkan oleh bank untuk kepentingan principal sebagaimana dipersyaratkan oleh obligee. Dalam hal ini *surety* telah terikat membayar ganti rugi kepada bank atas klaim bank garansi yang diajukan oleh obligee.

3. Surety Bond

Perjanjian 3 pihak antara *surety* (asuransi) dan *principal* (kontraktor) untuk menjamin kepentingan obligee (pemilik proyek), dimana apabila *principal* gagal melaksanakan kewajibannya sesuai yang diperjanjikan dengan obligee, maka *surety* akan bertanggung jawab terhadap obligee untuk menyelesaikan kewajiban principal. Jenis jaminan antara lain:

- a) Jaminan Penawaran
- b) Jaminan Pelaksanaan
- c) Jaminan Uang Muka
- d) Jaminan Pemeliharaan
- e) Jaminan Pembayaran
- f) Jaminan Pengadaan

- d) *Public Liability*
- e) *Stevedore Liability*
- f) *Workmen's Compensation*
- g) *Professional Indemnity*
- h) *Freight Forwarder Liability*
- i) *Bailee & Warehousemen Liability*
- j) *Directors' and Officers' Liability*

4. Billboard Insurance

Providing coverage for material damage to billboards and third-party liability (TPL) arising from the insured object.

5. Hole-in-One Insurance

Providing protection to golf tournament organizers for prizes awarded in the event of a hole-in-one on designated holes, typically those with PAR 3.

Financial Lines

Providing reinsurance protection for credit insurance, counter bank guarantees, and surety bonds.

1. Credit Insurance

Coverage provided by the insurer (as the guarantor) to banks (as the insured) against the risk of debtor default in repaying credit facilities or cash loans (cash loan/direct loan), such as working capital loans (revolving), transactional working capital loans, and others (multi-purpose loans, investment loans) extended by banks to their debtors.

2. Counter Bank Guarantee

A form of guarantee issued by the surety (insurance company) for bank guarantees issued by a bank in favor of a principal as required by the obligee. In this arrangement, the surety is obligated to indemnify the bank for claims arising from the bank guarantee submitted by the obligee.

3. Surety Bond

A tripartite agreement between the surety (insurance company) and the principal (contractor) to guarantee the interests of the obligee (project owner), whereby if the principal fails to fulfill its contractual obligations to the obligee, the surety will be responsible to the obligee to fulfill those obligations. Types of guarantees include:

- a) Bid Bond
- b) Performance Bond
- c) Advance Payment Bond
- d) Maintenance Bond
- e) Payment Bond
- f) Procurement Bond



REASURANSI JIWA

Produk reasuransi jiwa menyediakan jasa pertanggungan ulang atau reasuransi untuk seluruh jenis produk asuransi jiwa yang meliputi:

Life Insurance

Merupakan produk asuransi yang memberikan manfaat apabila tertanggung meninggal dunia dalam masa asuransi dan atau tanpa manfaat hidup berupa nilai tunai, dana investasi, atau manfaat tahapan. Untuk produk ini risiko yang ditanggung oleh Perusahaan reasuransi adalah risiko meninggal dunianya saja. Produk-produknya yaitu:

1. *Term Life*
2. *Whole Life*
3. *Unit Link*
4. *Universal Life*
5. *Endowment*
6. *Natural Death*

Personal Accident

Merupakan produk asuransi yang memberikan manfaat apabila tertanggung mengalami kecelakaan yang mengakibatkan tertanggung meninggal dunia, dan atau menderita cacat tetap total atau sebagian dan atau tertanggung membutuhkan penggantian biaya pengobatan atau perawatan di rumah sakit. Produk-produknya yaitu:

1. *Personal Accident Risiko A: risiko meninggal dunia akibat kecelakaan.*
2. *Personal Accident Risiko B: risiko cacat tetap total atau sebagian akibat kecelakaan.*
3. *Personal Accident Risiko D: risiko penggantian biaya pengobatan akibat kecelakaan.*

Critical Illness

Merupakan produk asuransi yang memberikan manfaat apabila tertanggung didiagnosis menderita salah satu penyakit kritis yang dijamin selama masa pertanggungan. Produk-produknya adalah:

1. *Critical Illness-Additional Benefit*
2. *Critical Illness-Accelerated Benefit*
3. *Early Stage Critical Illness-Additional Benefit*
4. *Early Stage Critical Illness-Accelerated Benefit*

Hospital Cash Plan

Merupakan produk asuransi kesehatan yang memberikan jaminan berupa uang santunan harian dan atau biaya pembedahan apabila tertanggung menderita sakit yang dikarenakan oleh suatu penyakit atau kecelakaan sehingga tertanggung harus dirawat inap di rumah sakit atas anjuran dokter. Produk-produknya sebagai berikut:

1. *Hospital Cash Plan due to Accident & Sickness*
2. *Hospital Cash Plan due to Accident*

LIFE REINSURANCE

Life reinsurance products provide reinsurance services for all types of life insurance products include:

Life Insurance

An insurance product that provides benefits in the event of the insured's death during the policy period, with or without living benefits such as cash value, investment funds, or survival benefits. Under this product, the risk assumed by the reinsurance company is limited to mortality risk. The products include:

1. *Term Life*
2. *Whole Life*
3. *Unit Link*
4. *Universal Life*
5. *Endowment*
6. *Natural Death*

Personal Accident

An insurance product that provides benefits in the event the insured suffers an accident resulting in death, permanent total or partial disability, and/or requires reimbursement of medical or hospitalization expenses. The products include:

1. *Personal Accident Risk A: risk of death due to an accident*
2. *Personal Accident Risk B: risk of permanent total or partial disability due to an accident*
3. *Personal Accident Risk D: risk of medical expense reimbursement due to an accident*

Critical Illness

An insurance product that provides benefits if the insured is diagnosed with one of the covered critical illnesses during the coverage period. The products include:

1. *Critical Illness – Additional Benefit*
2. *Critical Illness – Accelerated Benefit*
3. *Early Stage Critical Illness – Additional Benefit*
4. *Early Stage Critical Illness – Accelerated Benefit*

Hospital Cash Plan

A health insurance product that provides benefits in the form of daily cash allowances and/or surgical expenses if the insured suffers from an illness or accident requiring hospitalization based on a physician's recommendation. The products include:

1. *Hospital Cash Plan due to Accident & Sickness*
2. *Hospital Cash Plan due to Accident*



3. *Hospital Cash Plan due* yang diakibatkan oleh beberapa penyakit kritis

Hospitalization atau Asuransi Kesehatan

Merupakan produk asuransi yang menjamin biaya-biaya perawatan kesehatan di rumah sakit ataupun dokter untuk tertanggung yang menderita sakit, baik disebabkan oleh suatu penyakit ataupun kecelakaan, baik rawat inap, rawat jalan, maternity, kaca mata dan perawatan gigi. Untuk rawat inap termasuk manfaat pembedahan, biaya kamar, biaya obat-obatan, kunjungan dokter, dll. Mencakup produk Asuransi Kesehatan Individu dan Kumpulan.

Asuransi Jiwa Kredit

Merupakan produk asuransi jiwa yang memberikan manfaat berupa pembayaran sisa pinjaman tertanggung apabila tertanggung/debitur meninggal dunia dan atau menderita cacat tetap total dalam masa asuransi, baik dengan ataupun tanpa bunga keterlambatan dan tunggakan. Produk-produknya sebagai berikut:

1. Asuransi Jiwa Kredit *Mortgage* Manfaat Menurun
2. Asuransi Jiwa Kredit *Mortgage* Manfaat Tetap
3. Asuransi Jiwa Kredit Mikro Manfaat Menurun
4. Asuransi Jiwa Kredit Mikro Manfaat Tetap
5. Asuransi Jiwa Kredit Kepemilikan Kendaraan Bermotor Manfaat Menurun
6. Asuransi Jiwa Kredit Kepemilikan Kendaraan Bermotor Manfaat Tetap
7. Asuransi Jiwa Kredit Multiguna Manfaat Menurun
8. Asuransi Jiwa Kredit Multiguna

Asuransi Jiwa Tabungan

Merupakan produk asuransi jiwa yang memberikan manfaat sebesar sisa setoran bulanan hingga akhir masa asuransi atau sejumlah perkalian setoran bulanan, apabila tertanggung meninggal dunia atau menderita cacat tetap total baik yang disebabkan oleh suatu penyakit maupun disebabkan kecelakaan.

Total Permanent Disability

Merupakan produk asuransi yang memberikan manfaat apabila tertanggung menderita cacat tetap total, baik yang disebabkan oleh suatu penyakit maupun disebabkan kecelakaan. Produk-produknya sebagai berikut:

1. *TPD Accelerated*
2. *TPD Accelerated-due to accident*
3. *TPD Accelerated-due to illness*
4. *TPD Additional*
5. *TPD Additional-due to accident*
6. *TPD Additional-due to illness*

3. Hospital Cash Plan due to certain critical illnesses

Hospitalization or Health Insurance

An insurance product that covers medical expenses for the insured incurred at hospitals or through medical treatment, arising from illness or accidents, including inpatient, outpatient, maternity, optical, and dental care. Inpatient benefits include surgical expenses, room charges, medication costs, physician visits, and other related expenses. This includes both Individual and Group Health Insurance products.

Credit Life Insurance

A life insurance product that provides benefits in the form of repayment of the insured's outstanding loan balance in the event of death and/or permanent total disability of the insured/debtor during the coverage period, with or without late payment interest and arrears. The products include:

1. Mortgage Credit Life Insurance – Decreasing Benefit
2. Mortgage Credit Life Insurance – Level Benefit
3. Micro Credit Life Insurance – Decreasing Benefit
4. Micro Credit Life Insurance – Level Benefit
5. Motor Vehicle Ownership Credit Life Insurance – Decreasing Benefit
6. Motor Vehicle Ownership Credit Life Insurance – Level Benefit
7. Multi-purpose Credit Life Insurance – Decreasing Benefit
8. Multi-purpose Credit Life Insurance

Term Insurance for Saving Account

A life insurance product that provides benefits equal to the remaining scheduled monthly contributions until the end of the policy term, or a multiple of the monthly contributions, in the event the insured dies or suffers permanent total disability, whether caused by illness or accident.

Total Permanent Disability

An insurance product that provides benefits if the insured suffers permanent total disability, whether caused by illness or accident. The products include:

1. *TPD Accelerated*
2. *TPD Accelerated – due to accident*
3. *TPD Accelerated – due to illness*
4. *TPD Additional*
5. *TPD Additional – due to accident*
6. *TPD Additional – due to illness*



Waiver of Premium

Merupakan produk asuransi yang menjamin tertanggung dibebaskan dari pembayaran premi yang harus dibayar apabila pemegang polis meninggal dunia dan atau menderita cacat tetap total, dan atau menderita penyakit kritis di dalam masa pembayaran premi asuransi. Produk-produknya sebagai berikut:

1. *Waiver of Premium due to TPD + CI*
2. *Waiver of Premium due to TPD*
3. *Waiver of Premium due to CI*
4. *Spouse Waiver of Premium due to Death*
5. *Spouse Waiver of Premium due to TPD*
6. *Spouse Waiver of Premium due CI*
7. *Spouse Waiver of Premium due to Death + TPD*
8. *Spouse Waiver of Premium due to Death + CI*
9. *Spouse Waiver of Premium due to TPD+CI*
10. *Payor Waiver of Premium due to Death*
11. *Payor Waiver of Premium due to TPD*
12. *Payor Waiver of Premium due to CI*
13. *Payor Waiver of Premium due to Death + TPD*
14. *Payor Waiver of Premium due to Death + CI*
15. *Payor Waiver of Premium due to TPD + CI*
16. *Payor Waiver of Premium due to Death + TPD + CI*

Waiver of Premium

Merupakan produk asuransi yang menjamin tertanggung dibebaskan dari pembayaran premi yang harus dibayar apabila pemegang polis meninggal dunia dan atau menderita cacat tetap total, dan atau menderita penyakit kritis di dalam masa pembayaran premi asuransi. Produk-produknya sebagai berikut:

1. *Waiver of Premium due to TPD + CI*
2. *Waiver of Premium due to TPD*
3. *Waiver of Premium due to CI*
4. *Spouse Waiver of Premium due to Death*
5. *Spouse Waiver of Premium due to TPD*
6. *Spouse Waiver of Premium due CI*
7. *Spouse Waiver of Premium due to Death + TPD*
8. *Spouse Waiver of Premium due to Death + CI*
9. *Spouse Waiver of Premium due to TPD+CI*
10. *Payor Waiver of Premium due to Death*
11. *Payor Waiver of Premium due to TPD*
12. *Payor Waiver of Premium due to CI*
13. *Payor Waiver of Premium due to Death + TPD*
14. *Payor Waiver of Premium due to Death + CI*
15. *Payor Waiver of Premium due to TPD + CI*
16. *Payor Waiver of Premium due to Death + TPD + CI*



Keanggotaan Dalam Organisasi [C.5]

Membership In Organizations [C.5]

Hingga akhir tahun 2025, Perseroan tergabung dalam sejumlah asosiasi industri, yaitu:

1. Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK)
2. Asosiasi Asuransi Umum Indonesia (AAUI)
3. Asosiasi Asuransi Jiwa Indonesia (AAJI)
4. *Federation of Afro-Asian Insurers & Reinsurers (FAIR)*
5. Konsorsium Pengembangan Industri Asuransi Indonesia - Terorisme dan Sabotase (KPIAI-TS)
6. Konsorsium *Suretyship* & Asuransi Kredit Indonesia (KSAKI)
7. Konsorsium Asuransi Risiko Khusus (KARK)
8. Indonesia Professional *Reinsurers* (IPR)
9. Satuan Kerja Khusus Pelaksana Kegiatan Usaha Hulu Minyak dan Gas Bumi (SKK Migas)
10. *Asean Reinsurance Working Committee (ARWC)*
11. Forum Komunikasi Satuan Pengawas Internal (FKSPI)
12. Forum Humas (FH) BUMN
13. Forum *Human Capital Indonesia* (FHCI) BUMN
14. Forum Tanggung Jawab Sosial dan Lingkungan (TJSL) BUMN
15. Kamar Dagang dan Industri Indonesia (KADIN)
16. Asosiasi Pengusaha Indonesia (APINDO)
17. ASEAN *Renewable Energy Pool* (AREP)

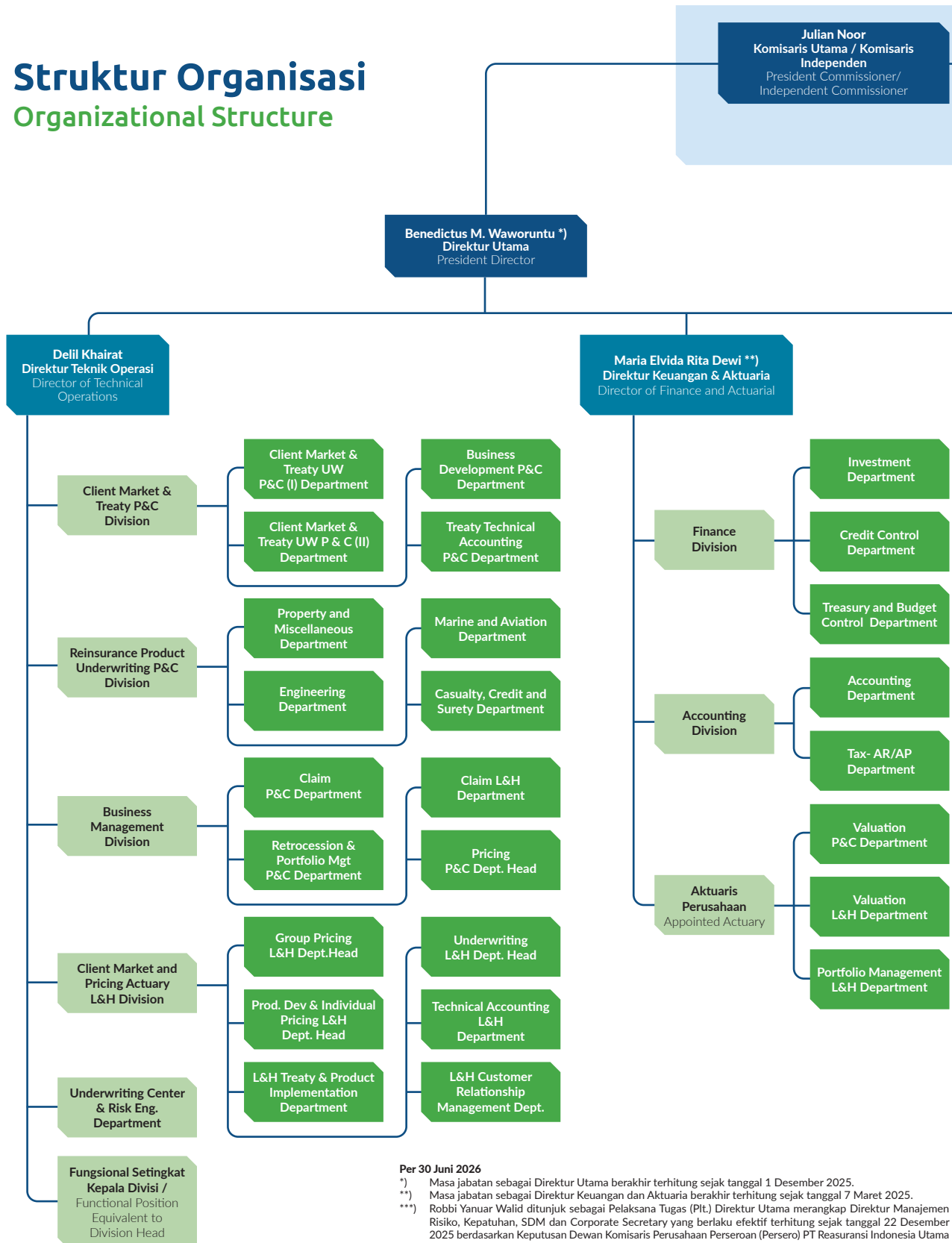
As of the end of 2025, the Company is a member of several industry associations, as follows:

1. Financial Services Sector Alternative Dispute Resolution Institution (LAPS SJK)
2. Indonesian General Insurance Association (AAUI)
3. Indonesian Life Insurance Association (AAJI)
4. *Federation of Afro-Asian Insurers & Reinsurers (FAIR)*
5. Indonesian Insurance Industry Development Consortium – Terrorism and Sabotage (KPIAI-TS)
6. Indonesian *Suretyship* & Credit Insurance Consortium (KSAKI)
7. Special Risk Insurance Consortium (KARK)
8. Indonesia Professional Reinsurers (IPR)
9. Special Task Force for Upstream Oil and Gas Business Activities (SKK Migas)
10. ASEAN Reinsurance Working Committee (ARWC)
11. Internal Audit Communication Forum (FKSPI)
12. State-Owned Enterprises Public Relations Forum (FH BUMN)
13. Indonesia Human Capital Forum (FHCI) BUMN
14. State-Owned Enterprises Corporate Social and Environmental Responsibility Forum (TJSL BUMN)
15. Indonesian Chamber of Commerce and Industry (KADIN)
16. Indonesian Employers Association (APINDO)
17. ASEAN Renewable Energy Pool (AREP)



Rapat Umum Pemegang Saham (RUPS)

Struktur Organisasi Organizational Structure



Per 30 Juni 2026

*) Masa jabatan sebagai Direktur Utama berakhir terhitung sejak tanggal 1 Desember 2025.

**) Masa jabatan sebagai Direktur Keuangan dan Aktuaria berakhir terhitung sejak tanggal 7 Maret 2025.

***) Robbi Yanuar Walid ditunjuk sebagai Pelaksana Tugas (Plt.) Direktur Utama merangkap Direktur Manajemen Risiko, Kepatuhan, SDM dan Corporate Secretary yang berlaku efektif terhitung sejak tanggal 22 Desember 2025 berdasarkan Keputusan Dewan Komisaris Perusahaan Perseroan (Persero) PT Reasuransi Indonesia Utama Nomor: KEP-08/DK-INDONESIAIRE/XII/2025 tanggal 22 Desember 2025.

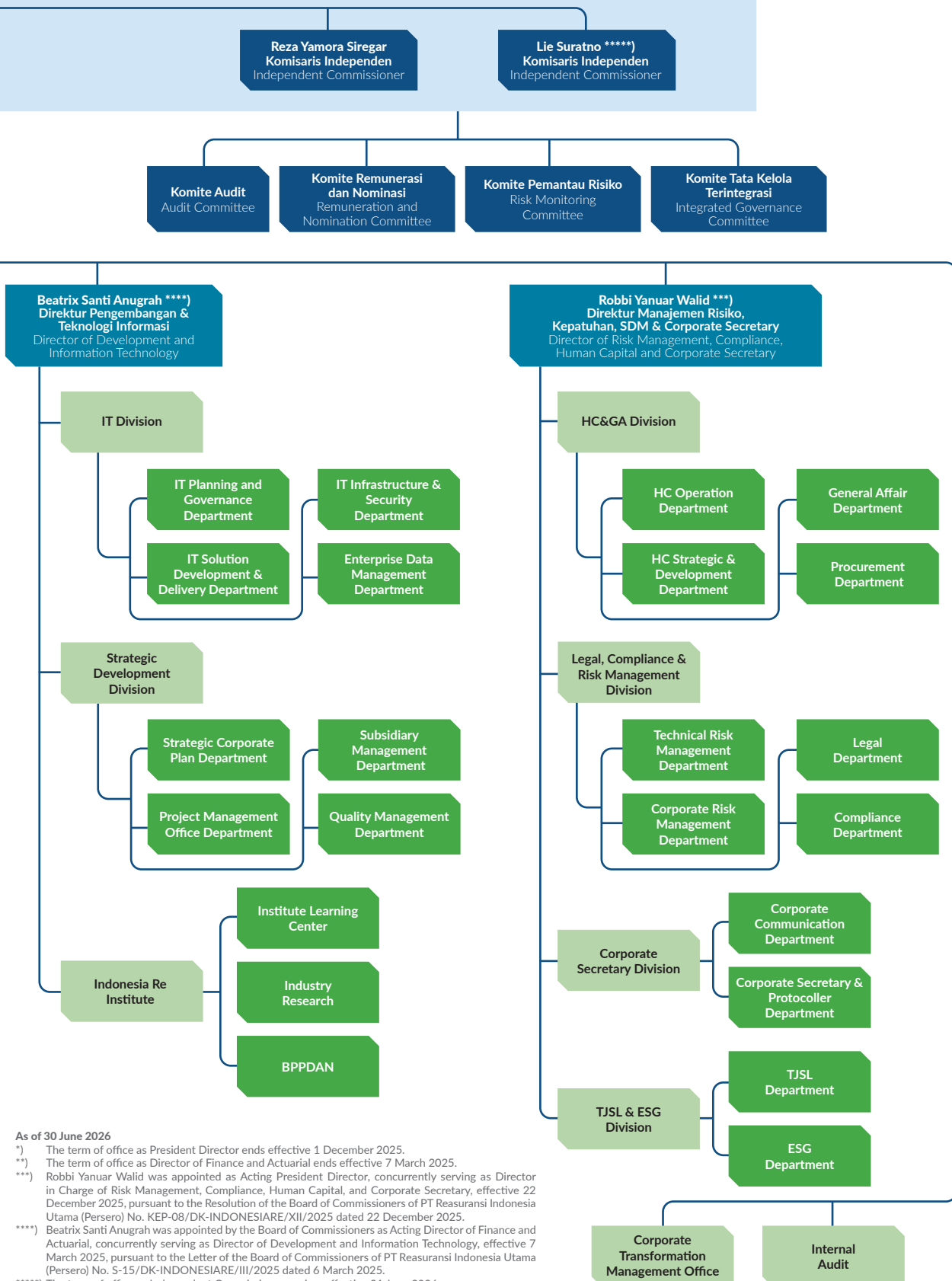
****) Beatrix Santi Anugrah ditunjuk oleh Dewan Komisaris sebagai Pelaksana Tugas (Plt.) Direktur Keuangan dan Aktuaria merangkap Direktur Pengembangan dan Teknologi Informasi yang berlaku efektif terhitung sejak tanggal 7 Maret 2025 berdasarkan Surat Dewan Komisaris Perusahaan Perseroan (Persero) PT Reasuransi Indonesia Utama Nomor: S-15/DKINDONESIAIRE/III/2025 tanggal 6 Maret 2025.

*****) Masa jabatan sebagai Komisaris Independen berakhir terhitung sejak tanggal 21 Juni 2026.



General Meeting of Shareholders (GMS)

Dewan Komisaris | Board of Commissioners



As of 30 June 2026

*) The term of office as President Director ends effective 1 December 2025.

**) The term of office as Director of Finance and Actuarial ends effective 7 March 2025.

*** Robbi Yanuar Walid was appointed as Acting President Director, concurrently serving as Director in Charge of Risk Management, Compliance, Human Capital, and Corporate Secretary, effective 22 December 2025, pursuant to the Resolution of the Board of Commissioners of PT Reasuransi Indonesia Utama (Persero) No. KEP-08/DK-INDONESIAIRE/XII/2025 dated 22 December 2025.

**** Beatrix Santi Anugrah was appointed by the Board of Commissioners as Acting Director of Finance and Actuarial, concurrently serving as Director of Development and Information Technology, effective 7 March 2025, pursuant to the Letter of the Board of Commissioners of PT Reasuransi Indonesia Utama (Persero) No. S-15/DK-INDONESIAIRE/III/2025 dated 6 March 2025.

***** The term of office as Independent Commissioner expires effective 21 June 2026.



Sumber Daya Manusia (SDM) Human Capital

Karyawan (SDM) di Indonesia Re merupakan penopang utama pencapaian visi dan misi korporasi yang berperan sebagai mitra strategis dalam memastikan perseroan memiliki talenta yang tepat, kompetensi yang terus berkembang dan budaya kerja profesional. Selain itu SDM juga mendorong kepatuhan terhadap regulasi, mendukung transformasi digital, dan membangun lingkungan kerja yang kolaboratif dalam upaya Perseroan untuk meningkatkan kualitas layanan reasuransi, ketahanan operasional, dan kontribusi nyata terhadap pertumbuhan serta keberlanjutan Indonesia Re.

Hingga akhir tahun 2025 jumlah karyawan Perseroan tercatat sebanyak 277 orang, meningkat 3,36% dibandingkan tahun sebelumnya dan untuk keperluan perencanaan serta evaluasi SDM Perseroan melakukan pemetaan berdasarkan status kepegawaian, latar belakang pendidikan, jenjang jabatan, usia, dan komposisi jenis kelamin. Data karyawan selama 3 (tiga) tahun terakhir adalah sebagai berikut:

Employees (Human Capital) at Indonesia Re serve as the main pillar in achieving the corporate vision and mission, acting as strategic partners in ensuring that the Company has the right talent, continuously developed competencies, and a professional work culture. In addition, Human Capital plays a key role in promoting regulatory compliance, supporting digital transformation, and fostering a collaborative work environment as part of the Company's efforts to enhance the quality of reinsurance services, operational resilience, and meaningful contributions to Indonesia Re's growth and sustainability.

As of the end of 2025, the Company's total number of employees reached 277, representing an increase of 3,36% compared to the previous year. For planning and evaluation purposes, the Company conducts workforce mapping based on employment status, educational background, job level, age, and gender composition. Employee data over the past three (3) years are presented as follows:

Komposisi Karyawan [C.3] Employee Composition [C.3]

Komposisi Karyawan Berdasarkan Jenis Kelamin Employee Composition by Gender

Jenis Kelamin	2025	2024	2023	Gender
Pria	149	146	145	Male
Wanita	128	122	110	Female
Jumlah	277	268	255	Total

Komposisi Karyawan Berdasarkan Jabatan Employee Composition by Position

Jabatan Position	2025			2024			2023		
	Pria Male	Wanita Female	Sub Jumlah Sub total	Pria Male	Wanita Female	Sub Jumlah Sub total	Pria Male	Wanita Female	Sub Jumlah Sub total
Division Head	13	4	17	11	3	14	13	2	13
Department Head	30	16	46	31	15	46	33	12	45
Functional Department Head	3	1	4	1	1	2	1	1	2
Unit Head	15	5	20	14	5	19	15	5	20
Functional Unit Head	26	13	39	24	18	42	18	19	37
Staff	26	26	52	30	22	52	28	20	48
Functional Staff	15	32	47	13	29	42	13	24	37
Perjanjian Kerja Waktu Tertentu (PKWT) Fixed-Term Employment Agreement (PKWT)	21	31	52	22	29	51	24	27	51
Jumlah Total	149	128	277	146	122	268	145	110	255



Komposisi Karyawan Berdasarkan Usia Employee Composition by Age

Usia Age	2025			2024			2023		
	Pria Male	Wanita Female	Sub Jumlah Sub total	Pria Male	Wanita Female	Sub Jumlah Sub total	Pria Male	Wanita Female	Sub Jumlah Sub total
> 55 Tahun > 55 Years	5	1	6	5	2	7	1	1	2
46 - 55 Tahun 46 - 55 Years	49	15	64	50	15	65	46	11	57
36 - 45 Tahun 36 - 45 Years	34	23	57	32	24	56	32	24	56
26 - 35 Tahun 26 - 35 Years	48	64	112	48	60	108	50	46	96
18 - 25 Tahun 18 - 25 Years	13	25	38	11	21	32	16	28	44
Jumlah Total	149	128	277	146	122	268	145	110	255

Komposisi Karyawan Berdasarkan Tingkat Pendidikan Employee Composition by Education Level

Tingkat Pendidikan Education Level	2025			2024			2023		
	Pria Male	Wanita Female	Sub Jumlah Sub total	Pria Male	Wanita Female	Sub Jumlah Sub total	Pria Male	Wanita Female	Sub Jumlah Sub total
S2 Master's Degree (S2)	42	24	66	38	26	64	29	19	48
S1 Bachelor's Degree (S1)	93	92	185	94	79	173	101	78	179
D3 Diploma (D3)	6	12	18	6	17	23	6	13	19
SMA/Sederajat Senior High School or Equivalent	8	0	8	8	0	8	9	0	9
Jumlah Total	149	128	277	146	122	268	145	110	255

Komposisi Karyawan Berdasarkan Status Ketenagakerjaan Employee Composition by Employment Status

Status Ketenagakerjaan Employment Status	2025			2024			2023		
	Pria Male	Wanita Female	Sub Jumlah Sub total	Pria Male	Wanita Female	Sub Jumlah Sub total	Pria Male	Wanita Female	Sub Jumlah Sub total
Karyawan Tetap Permanent Employees	128	97	225	124	93	217	122	82	204
Karyawan Kontrak Contract Employees	21	31	52	22	29	51	23	28	51
Jumlah Total	149	128	277	146	122	268	145	110	255



05 **Tata Kelola Keberlanjutan** Sustainability Governance



Berlandaskan prinsip GCG, Indonesia Re mengintegrasikan aspek ESG ke dalam manajemen risiko dan struktur organisasi guna memastikan operasional bisnis yang etis, transparan, dan tangguh terhadap risiko iklim.

Guided by Good Corporate Governance (GCG) principles, Indonesia Re integrates ESG aspects into its risk management and organisational structure to ensure ethical, transparent, and climate-resilient business operations.



Tata Kelola Keberlanjutan Sustainability Governance

Indonesia Re meyakini bahwa tata kelola keberlanjutan merupakan landasan untuk mewujudkan terintegrasinya pendekatan ekonomi, lingkungan, dan sosial dalam pengelolaan bisnis reasuransi. Penerapan tata kelola berpedoman pada prinsip-prinsip *Good Corporate Governance* (GCG) dan, seiring perubahan global terkait keberlanjutan, Perseroan mengarahkan tanggung jawab serta aksi organ tata kelola untuk mengambil peluang bisnis sekaligus mendukung Tujuan Pembangunan Berkelanjutan (TPB).

Prinsip Tata Kelola Perusahaan Yang Baik

Pada tahun 2025 Perseroan berpegang pada prinsip dasar GCG sesuai Pedoman Umum Governansi Korporat Indonesia (PUG KI) 2021 yang telah diperbaharui yaitu Perilaku Beretika, Akuntabilitas, Transparansi, dan Keberlanjutan, yang menjadi empat pilar landasan tata kelola Perseroan.

Dalam pelaksanaannya, pengawasan Dewan Komisaris dan Direksi memastikan integrasi prinsip ESG ke dalam kebijakan perusahaan, manajemen risiko (termasuk risiko lingkungan, sosial, dan iklim), pengendalian internal, kode etik, mekanisme pelaporan pelanggaran, serta pengaitan insentif manajerial dengan capaian keberlanjutan. Secara operasional, Perseroan menginternalisasi prinsip GCG dengan memasukkan kriteria ESG pada proses *underwriting* dan investasi, melakukan *due diligence* rantai pasok, menetapkan KPI dan *roadmap* keberlanjutan, serta melaksanakan pemantauan dan mitigasi risiko secara berkala. Pelaporan keberlanjutan yang transparan dan keterlibatan pemangku kepentingan dilaksanakan sesuai standar relevan untuk memperkuat ketahanan usaha dan menciptakan nilai jangka panjang bagi pemegang saham dan *stakeholder* lainnya.

Perilaku Beretika

Perseroan menjunjung tinggi integritas dalam seluruh kegiatan usahanya dengan mengutamakan kejujuran, penghormatan terhadap semua pihak, pemenuhan komitmen, serta pemeliharaan nilai moral dan kepercayaan secara konsisten.

Dalam pengelolaan perusahaan, Perseroan senantiasa memperhatikan kepentingan pemegang saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran, kesetaraan, dan independensi.

Akuntabilitas

Perseroan menyelenggarakan tata kelola yang akuntabel sehingga mampu mempertanggungjawabkan kinerjanya secara transparan dan wajar. Oleh karena itu, pengelolaan Perseroan dilaksanakan secara benar, terukur, dan

Indonesia Re believes that sustainability governance serves as the foundation for integrating economic, environmental, and social approaches into the management of its reinsurance business. The implementation of governance is guided by the principles of Good Corporate Governance (GCG), and in response to global developments related to sustainability, the Company directs the responsibilities and actions of its governance organs to capture business opportunities while supporting the Sustainable Development Goals (SDGs).

Principles of Good Corporate Governance

In 2025, the Company adheres to the fundamental principles of GCG in accordance with the Indonesian Corporate Governance Guidelines (PUG KI) 2021, which have been updated, namely Ethical Behavior, Accountability, Transparency, and Sustainability, forming the four foundational pillars of the Company's governance.

In its implementation, the oversight of the Board of Commissioners and the Board of Directors ensures the integration of ESG principles into corporate policies, risk management (including environmental, social, and climate risks), internal control systems, code of conduct, whistleblowing mechanisms, and the linkage of managerial incentives with sustainability performance. Operationally, the Company internalizes GCG principles by incorporating ESG criteria into underwriting and investment processes, conducting supply chain due diligence, establishing sustainability KPIs and roadmaps, and carrying out periodic risk monitoring and mitigation. Transparent sustainability reporting and stakeholder engagement are conducted in accordance with relevant standards to strengthen business resilience and create long-term value for shareholders and other stakeholders.

Ethical Behavior

The Company upholds integrity in all its business activities by prioritizing honesty, respect for all parties, fulfillment of commitments, and the consistent maintenance of moral values and trust.

In managing the Company, the Company always considers the interests of shareholders and other stakeholders based on the principles of fairness, equality, and independence.

Accountability

The Company implements accountable governance to ensure that its performance can be properly accounted for in a transparent and fair manner. Therefore, the management of the Company is carried out in a proper, measurable manner



selaras dengan kepentingan korporat, serta tetap mempertimbangkan hak dan kepentingan pemegang saham maupun pemangku kepentingan lainnya. Akuntabilitas menjadi prasyarat bagi pencapaian kinerja Perseroan yang berkelanjutan.

Transparansi

Perseroan menyediakan informasi material dan relevan secara mudah diakses dan dipahami oleh pemangku kepentingan untuk menjaga objektivitas dalam pelaksanaan kegiatan usaha. Pengungkapan keterbukaan informasi telah sesuai dengan ketentuan peraturan perundang undangan serta menyampaikan informasi penting yang diperlukan bagi pengambilan keputusan oleh pemegang saham, kreditur, dan pemangku kepentingan lainnya.

Keberlanjutan

Perseroan mematuhi seluruh ketentuan peraturan perundang undangan dan berkomitmen melaksanakan tanggung jawab sosial serta lingkungan. Untuk itu, Perseroan aktif berkontribusi pada pembangunan berkelanjutan melalui kerja sama dengan seluruh pemangku kepentingan terkait, guna meningkatkan kesejahteraan masyarakat secara bertanggung jawab dan selaras dengan kepentingan bisnis serta Agenda Pembangunan Berkelanjutan.

Struktur Tata Kelola

Penerapan struktur tata kelola Perseroan mengacu pada ketentuan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, Pasal 1, yang menyatakan bahwa organ Perseroan terdiri atas Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Perseroan menerapkan sistem tata kelola dua badan (*two-tier system*), di mana Dewan Komisaris dan Direksi memiliki wewenang serta tanggung jawab yang terpisah dan jelas sesuai dengan fungsinya masing-masing sebagaimana diatur dalam Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku.

Penanggung Jawab Penerapan Praktik Berkelanjutan [E.1]

Pada tahun 2025, Direksi PT Reasuransi Indonesia Utama (Persero) memegang tanggung jawab tertinggi untuk menetapkan visi, kebijakan, dan arah strategis keberlanjutan serta memastikan integrasi prinsip *Environmental, Social, and Governance (ESG)* ke dalam kebijakan *underwriting*, keputusan investasi, dan operasi perusahaan. Untuk pelaksanaan teknis dan koordinasi lintas fungsi, Indonesia Re menunjuk *TJSL & ESG Division* yang berada di bawah Direktorat Manajemen Risiko, Kepatuhan, SDM, dan *Corporate Secretary* sebagai unit penanggung jawab keberlanjutan, sesuai Keputusan Direksi No.00021/HK.04.02/00/Indonesia Re/02/2024. Dengan demikian, pembagian peran antara Direksi sebagai penentu arah dan unit pelaksana memastikan tata kelola yang jelas dan akuntabel.

and in alignment with corporate interests, while taking into account the rights and interests of shareholders and other stakeholders. Accountability is a prerequisite for achieving the Company's sustainable performance.

Transparency

The Company provides material and relevant information that is easily accessible and understandable to stakeholders in order to maintain objectivity in the conduct of its business activities. Disclosure practices comply with applicable laws and regulations and ensure that important information required for decision-making by shareholders, creditors, and other stakeholders is properly conveyed.

Sustainability

The Company complies with all applicable laws and regulations and is committed to implementing social and environmental responsibility. Accordingly, the Company actively contributes to sustainable development through collaboration with relevant stakeholders, in order to enhance societal welfare in a responsible manner and in alignment with business interests and the Sustainable Development Agenda.

Governance Structure

The implementation of the Company's governance structure refers to the provisions of Law No. 40 of 2007 concerning Limited Liability Companies, Article 1, which stipulates that the Company's organs consist of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. The Company adopts a two-tier governance system, in which the Board of Commissioners and the Board of Directors have distinct and clearly defined authorities and responsibilities in accordance with their respective functions, as stipulated in the Company's Articles of Association and applicable laws and regulations.

Responsibility For The Implementation Of Sustainable Practices [E.1]

In 2025, the Board of Directors of PT Reasuransi Indonesia Utama (Persero) holds the highest responsibility for establishing the vision, policies, and strategic direction of sustainability, as well as ensuring the integration of Environmental, Social, and Governance (ESG) principles into underwriting policies, investment decisions, and the Company's operations. For technical implementation and cross-functional coordination, Indonesia Re has designated the *TJSL & ESG Division*, under the Directorate of Risk Management, Compliance, Human Capital, and Corporate Secretary, as the unit responsible for sustainability, in accordance with Board of Directors' Decree No. 00021/HK.04.02/00/Indonesia Re/02/2024. This allocation of roles between the Board of Directors as strategic decision-maker and the implementing unit ensures clear and accountable governance.



TJSL & ESG Division bertugas merumuskan kebijakan menjadi program dan prosedur operasional, mengintegrasikan prinsip ESG ke dalam proses bisnis, menyusun KPI dan *roadmap* pencapaian keberlanjutan, serta melakukan pemantauan dan mitigasi risiko lingkungan dan sosial (termasuk risiko iklim). Unit ini juga mengkoordinasikan pelatihan internal, pengelolaan pelaporan dan kepatuhan terhadap regulasi, serta komunikasi dengan pemangku kepentingan eksternal untuk memastikan implementasi keberlanjutan yang terukur, transparan, dan berkelanjutan di seluruh kegiatan perusahaan.

Pada tanggal 11 November 2024, Indonesia Re mengumumkan pembentukan tim ESG Workstream sebagaimana disebutkan dalam Keputusan Direksi Nomor 00057/HK.04.02/00/IndonesiaRe/11/2024. Tim Workstream dibentuk untuk mengawasi dan mengimplementasikan pertimbangan ESG dalam kegiatan dan operasi perusahaan. Hal ini sejalan dengan kerangka peraturan yang relevan, termasuk yang terkait dengan perusahaan negara dan tata kelola perusahaan. Selain itu tujuan utama dari pembentukan tim ESG Workstream adalah untuk meningkatkan peran Indonesia Re dalam keberlanjutan di pasar asuransi nasional dan regional. Tim ini akan menangani dampak lingkungan makro, menghasilkan laporan berkelanjutan berdasarkan pedoman internasional, dan menetapkan indikator kinerja untuk praktik ESG.

Dengan menunjuk TJSL & ESG Division sebagai unit penanggung jawab keberlanjutan dan pembentukan tim ESG Workstream, Indonesia Re menunjukkan komitmennya untuk mengintegrasikan faktor lingkungan, sosial, dan tata kelola ke dalam operasi inti perusahaan. Langkah-langkah proaktif yang diambil oleh perusahaan ini mencerminkan pengakuan yang semakin meningkat akan pentingnya tata kelola yang bertanggung jawab dalam membentuk masa depan praktik bisnis.

Dalam menjalankan tugasnya, TJSL & ESG Division dan tim ESG Workstream akan bekerja sama untuk memastikan implementasi keberlanjutan yang terukur, transparan, dan berkelanjutan di seluruh kegiatan perusahaan. Mereka juga akan mengkoordinasikan pelatihan internal, pengelolaan pelaporan dan kepatuhan terhadap regulasi, serta komunikasi dengan pemangku kepentingan eksternal.

Manajemen Risiko atas Penerapan Keuangan Berkelanjutan [E.3]

Sebagai perusahaan reasuransi nasional, Indonesia Re menyadari bahwa penerapan keuangan berkelanjutan menimbulkan sejumlah risiko khusus yang harus dikelola secara proaktif untuk menjamin ketahanan bisnis jangka panjang. Pada tahun 2025, Perseroan memperkuat tata kelola dan kerangka manajemen risiko berbasis

The TJSL & ESG Division is responsible for translating policies into programs and operational procedures, integrating ESG principles into business processes, developing sustainability KPIs and roadmaps, as well as monitoring and mitigating environmental and social risks (including climate risks). This unit also coordinates internal training, manages reporting and regulatory compliance, and engages with external stakeholders to ensure measurable, transparent, and sustainable implementation across all Company activities.

On 11 November 2024, Indonesia Re announced the establishment of the ESG Workstream team as stated in Board of Directors' Decree No. 00057/HK.04.02/00/IndonesiaRe/11/2024. The Workstream team was formed to oversee and implement ESG considerations within the Company's activities and operations. This initiative aligns with relevant regulatory frameworks, including those related to state-owned enterprises and corporate governance. In addition, the primary objective of establishing the ESG Workstream team is to strengthen Indonesia Re's role in sustainability within the national and regional insurance markets. The team is responsible for addressing macro environmental impacts, producing sustainability reports in accordance with international guidelines, and establishing performance indicators for ESG practices.

By appointing the TJSL & ESG Division as the unit responsible for sustainability and establishing the ESG Workstream team, Indonesia Re demonstrates its commitment to integrating environmental, social, and governance factors into its core business operations. These proactive measures reflect a growing recognition of the importance of responsible governance in shaping the future of business practices.

In carrying out their duties, the TJSL & ESG Division and the ESG Workstream team collaborate to ensure measurable, transparent, and sustainable implementation across all Company activities. They also coordinate internal training, reporting management and regulatory compliance, as well as communication with external stakeholders.

Risk Management In The Implementation Of Sustainable Finance [E.3]

As a national reinsurance company, Indonesia Re recognizes that the implementation of sustainable finance gives rise to specific risks that must be proactively managed to ensure long-term business resilience. In 2025, the Company strengthened its governance and Environmental, Social, Governance (ESG) risk management framework to anticipate



Environmental, Social, Governance (ESG) untuk mengantisipasi dan merespons risiko-risiko yang berpotensi memengaruhi eksposur *underwriting*, cadangan klaim, portofolio investasi, serta reputasi Perseroan.

Risiko utama yang menjadi perhatian meliputi:

1. Risiko transisi akibat perubahan kebijakan dan pergeseran pasar menuju ekonomi rendah karbon;
2. Risiko fisik dari meningkatnya frekuensi dan intensitas bencana terkait perubahan iklim yang dapat memperbesar klaim;
3. Risiko reputasi dan litigasi apabila praktik bisnis dinilai tidak sesuai prinsip keberlanjutan;
4. Risiko operasional dan kepatuhan terkait pengumpulan data dan pelaporan ESG.

Untuk merespons risiko tersebut, Perseroan menerapkan pendekatan manajemen yang komprehensif meliputi identifikasi, pengukuran, mitigasi, dan pemantauan berkala. Integrasi faktor ESG dilakukan pada seluruh proses inti, khususnya kebijakan *underwriting* dan kebijakan investasi. Pada *underwriting*, Indonesia Re menyesuaikan kriteria penerimaan risiko, menerapkan pembatasan eksposur pada sektor-sektor berisiko tinggi terhadap dampak lingkungan, dan mengadaptasi harga serta persyaratan polis berdasarkan profil risiko iklim yang lebih rinci.

Perseroan mengembangkan dan memanfaatkan model risiko berbasis data dan pemodelan katastrofi yang diperkuat dengan skenario iklim (*climate scenario analysis*) untuk menilai dampak jangka menengah dan panjang terhadap portofolio. Hasil analisis ini menjadi dasar penetapan strategi *pricing*, diversifikasi portofolio, penentuan batasan konsentrasi, serta keputusan penggunaan *retrocession* untuk mengalihkan risiko ekstrem.

Pada portofolio investasi, kebijakan investasi berkelanjutan diterapkan untuk menurunkan eksposur terhadap aset berintensitas karbon tinggi sambil meningkatkan alokasi pada instrumen yang mendukung pembangunan berkelanjutan. Proses *due diligence* ESG diterapkan pada tahap seleksi investasi dan dipadukan dengan pemantauan berkelanjutan serta keterlibatan (*engagement*) terhadap emiten yang menjadi bagian dari portofolio.

Dalam aspek tata kelola, Perseroan memperkuat peran Dewan Komisaris, Direksi, dan Komite Risiko/ESG dalam pengawasan dan penetapan kebijakan. Struktur *governance* mencakup mekanisme eskalasi risiko, penugasan tanggung jawab yang jelas, serta pelaporan berkala kepada manajemen puncak. Perseroan juga membangun kapabilitas internal melalui pelatihan bagi *underwriter*, aktuaria, tim investasi, dan fungsi terkait untuk meningkatkan pemahaman dan penerapan prinsip-prinsip keberlanjutan.

and respond to risks that may affect underwriting exposure, claims reserves, investment portfolios, and the Company's reputation.

The main risks of concern include:

1. Transition risk arising from policy changes and market shifts toward a low-carbon economy;
2. Physical risk from the increasing frequency and intensity of climate-related disasters that may increase claims;
3. Reputational and litigation risk if business practices are perceived as not aligned with sustainability principles;
4. Operational and compliance risk related to ESG data collection and reporting.

To address these risks, the Company implements a comprehensive management approach covering identification, measurement, mitigation, and periodic monitoring. ESG factors are integrated into all core processes, particularly underwriting and investment policies. In underwriting, Indonesia Re adjusts risk acceptance criteria, applies exposure limits to sectors with high environmental risk, and adapts pricing and policy terms based on more detailed climate risk profiles.

The Company develops and utilizes data-driven risk models and catastrophe modelling, strengthened by climate scenario analysis, to assess medium- and long-term impacts on the portfolio. The results of this analysis form the basis for pricing strategies, portfolio diversification, concentration limits, and decisions on the use of retrocession to transfer extreme risks.

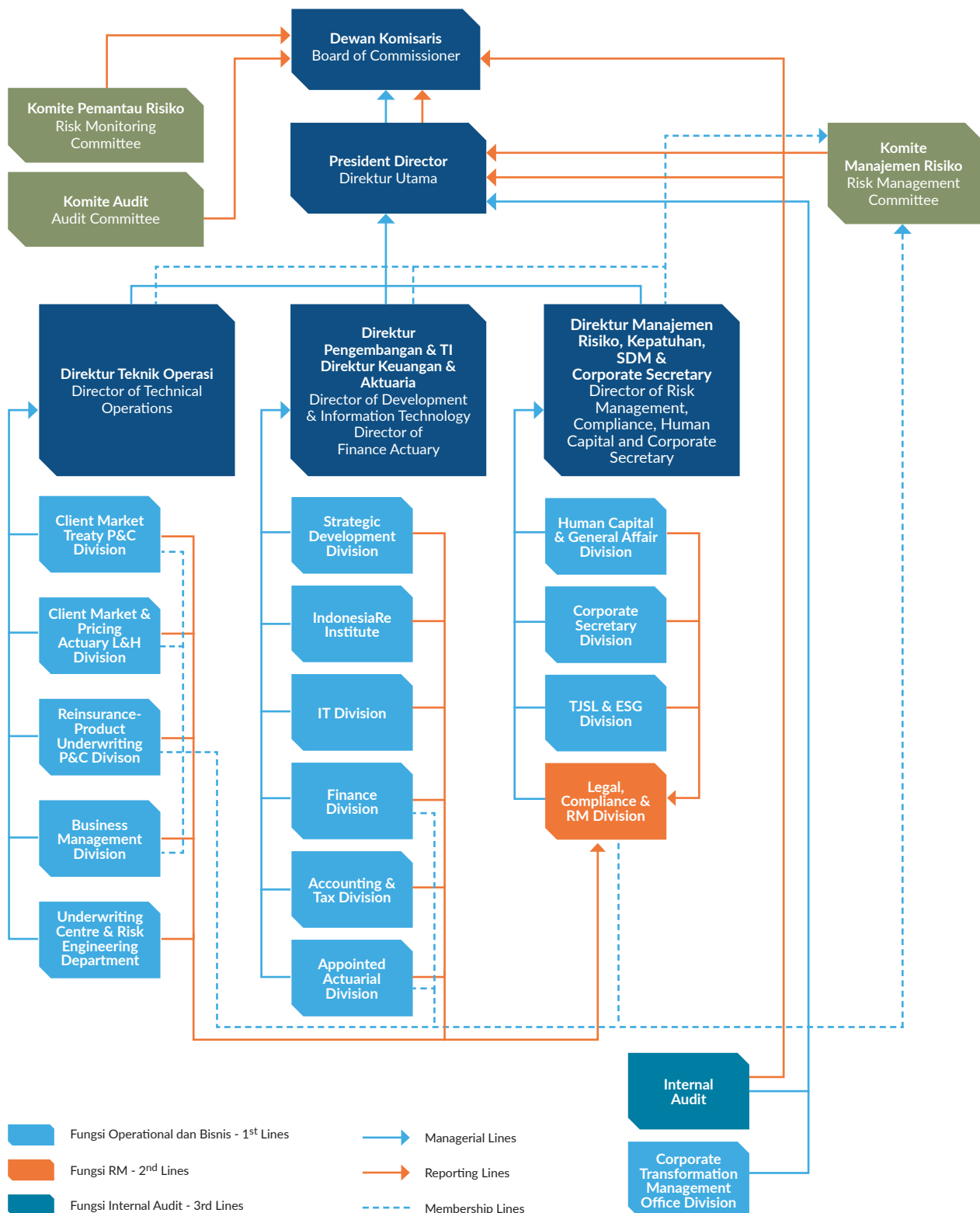
In the investment portfolio, sustainable investment policies are implemented to reduce exposure to high carbon-intensive assets while increasing allocation to instruments that support sustainable development. ESG due diligence processes are applied during the investment selection stage and are complemented by ongoing monitoring and engagement with portfolio issuers.

From a governance perspective, the Company strengthens the role of the Board of Commissioners, the Board of Directors, and the Risk/ESG Committee in oversight and policy setting. The governance structure includes risk escalation mechanisms, clear assignment of responsibilities, and periodic reporting to senior management. The Company also builds internal capabilities through training for underwriters, actuaries, investment teams, and related functions to enhance understanding and implementation of sustainability principles.



Struktur Manajemen Risiko Indonesia Re

Indonesia Re Risk Management Structure





Tantangan dan Respons Perseroan dalam Penerapan Keuangan Berkelanjutan [E.5]

Pada 2025, penerapan keuangan berkelanjutan di Perseroan menghadapi tantangan yang kompleks, meliputi aspek regulasi, operasional, pasar, dan ketersediaan data. Perubahan regulasi domestik dan standar internasional (termasuk perkembangan POJK dan inisiatif pengungkapan seperti IFRS S2/ISSB) menuntut penyesuaian kebijakan investasi dan *underwriting* agar selaras dengan prinsip ESG, namun perbedaan taksonomi dan ketidakjelasan interpretasi standar antar yurisdiksi menyulitkan penyusunan kebijakan yang konsisten dan memenuhi ekspektasi regulator serta investor global.

Secara operasional, integrasi prinsip keberlanjutan ke dalam proses *underwriting*, *pricing*, dan manajemen risiko memerlukan penyesuaian metodologi aktuarial dan model katastrofi untuk mengakomodasi risiko fisik dan risiko transisi iklim. Indonesia Re memiliki eksposur pada sektor sektor berintensitas karbon (mis. energi dan pertambangan), sehingga diperlukan mekanisme pembatasan eksposur, penyesuaian premi, dan strategi transfer risiko yang lebih dinamis. Sementara itu, meningkatnya tuntutan transparansi dan akuntabilitas dari pemangku kepentingan, termasuk investor, *cedents*, *broker*, dan masyarakat memperbesar kebutuhan akan pelaporan ESG yang kredibel.

Kendala utama yang dihadapi adalah keterbatasan data yang akurat dan terstandarisasi untuk mengukur eksposur iklim, *insured/underwritten emissions*, serta dampak finansial jangka panjang. Selain itu, kapasitas internal terkait penilaian risiko iklim dan *due diligence ESG* masih perlu ditingkatkan agar dapat menghasilkan analisis yang andal dan dapat dipertanggungjawabkan.

Sebagai respons, pada 2025 Indonesia Re memperkuat langkah langkah strategis berikut:

- **Penyesuaian kebijakan:**
Menyelaraskan kebijakan investasi dan *underwriting* dengan prinsip ESG serta standar domestik dan internasional, termasuk penerapan kriteria eksklusi, pembatasan eksposur, dan kebijakan *pricing* yang mempertimbangkan risiko iklim.
- **Penguatan metodologi risiko:**
Mengembangkan dan mengintegrasikan model katastrofi dan *climate scenario analysis* ke dalam proses penilaian *underwriting* dan perencanaan modal untuk *horizon* jangka pendek, menengah, dan panjang.
- **Peningkatan kualitas data:**
Membangun sistem pengumpulan dan analisis data terstandarisasi (internal dan eksternal), memanfaatkan sumber data klimatologi, vendor model risiko, serta metodologi *PCAF/GHG Protocol* untuk estimasi emisi yang relevan.

Challenges and the Company's Response in the Implementation of Sustainable Finance [E.5]

In 2025, the implementation of sustainable finance within the Company faced complex challenges, encompassing regulatory, operational, market, and data availability aspects. Changes in domestic regulations and international standards (including developments in POJK and disclosure initiatives such as IFRS S2/ISSB) require adjustments to investment and underwriting policies to align with ESG principles. However, differences in taxonomy and varying interpretations of standards across jurisdictions make it challenging to develop consistent policies that meet the expectations of both regulators and global investors.

From an operational perspective, the integration of sustainability principles into underwriting, pricing, and risk management processes requires adjustments to actuarial methodologies and catastrophe modelling to accommodate both physical and climate transition risks. Indonesia Re has exposure to carbon-intensive sectors (e.g., energy and mining), necessitating exposure limitation mechanisms, premium adjustments, and more dynamic risk transfer strategies. At the same time, increasing demands for transparency and accountability from stakeholders including investors, cedents, brokers, and the public have heightened the need for credible ESG reporting.

The main constraint lies in the limited availability of accurate and standardised data to measure climate exposure, insured/underwritten emissions, and long-term financial impacts. In addition, internal capacity in climate risk assessment and ESG due diligence still needs to be strengthened to produce reliable and accountable analyses.

In response, in 2025 Indonesia Re strengthened the following strategic initiatives:

- **Policy adjustments:**
Aligning investment and underwriting policies with ESG principles as well as domestic and international standards, including the implementation of exclusion criteria, exposure limits, and pricing policies that incorporate climate risk considerations.
- **Strengthening risk methodologies:**
Developing and integrating catastrophe modelling and climate scenario analysis into underwriting assessment and capital planning processes across short-, medium-, and long-term horizons.
- **Enhancing data quality:**
Establishing standardised data collection and analysis systems (both internal and external), leveraging climatology data sources, risk modelling vendors, and methodologies such as *PCAF/GHG Protocol* for relevant emissions estimation.



- **Kapasitas dan tata kelola:**
Memperkuat kompetensi *underwriters*, aktuaria, tim investasi dan manajemen risiko melalui pelatihan, serta mengukuhkan peran Komite Risiko/ESG dan mekanisme eskalasi keputusan ke Direksi dan Dewan Komisaris.
- **Kolaborasi strategis:**
Menjalin kerja sama dengan regulator, lembaga klimatologi, reasuradur internasional, broker, dan mitra teknologi untuk memperkaya data, berbagi *best practice*, dan memperkuat solusi transfer risiko nasional.
- **Transparansi dan assurance:**
Meningkatkan pengungkapan ESG yang relevan dan kuantitatif dalam laporan tahunan serta mempertimbangkan *assurance* independen untuk metrik kunci guna memperkuat kredibilitas pelaporan.
- **Capacity and governance:**
Strengthening the competencies of underwriters, actuaries, investment teams, and risk management functions through training, as well as reinforcing the role of the Risk/ESG Committee and decision escalation mechanisms to the Board of Directors and the Board of Commissioners.
- **Strategic collaboration:**
Establishing partnerships with regulators, climatology institutions, international reinsurers, brokers, and technology partners to enrich data, share best practices, and strengthen national risk transfer solutions.
- **Transparency and assurance:**
Enhancing relevant and quantitative ESG disclosures in the annual report and considering independent assurance for key metrics to strengthen reporting credibility.

Dengan langkah langkah tersebut, Indonesia Re berkomitmen untuk mengelola tantangan penerapan keuangan berkelanjutan secara proaktif, menyeimbangkan tujuan keberlanjutan dengan keandalan finansial, serta terus memperbaiki praktik dan pengungkapan sesuai perkembangan regulasi dan ekspektasi pemangku kepentingan di tahun 2025 dan seterusnya.

Pengembangan Kompetensi terkait Praktik Keberlanjutan [E.2]

Perseroan secara konsisten berkomitmen untuk meningkatkan kompetensi karyawan, khususnya bagi mereka yang memegang peran penanggung jawab dan pelaksana dalam penerapan usaha berkelanjutan. Untuk itu, Perseroan secara rutin mengikutsertakan karyawan termasuk Dewan Komisaris dan Direksi, dalam berbagai program pengembangan kompetensi yang diselenggarakan baik secara internal maupun eksternal. Program-program tersebut dirancang dengan mempertimbangkan kebutuhan spesifik penanggung jawab penerapan keberlanjutan berdasarkan tugas dan tanggung jawabnya, sehingga mampu mendukung keberhasilan implementasi prinsip keberlanjutan secara efektif di seluruh organisasi.

Seluruh kegiatan pelatihan dan pengembangan kompetensi ini sepenuhnya dibiayai oleh Perseroan sebagai bagian dari komitmen jangka panjang dalam meningkatkan kapabilitas sumber daya manusia. Pendekatan ini tidak hanya memperkuat kemampuan teknis dan manajerial karyawan, tetapi juga mendorong budaya pembelajaran berkelanjutan yang selaras dengan visi Perseroan dalam mencapai tujuan keberlanjutan secara menyeluruh dan berkelanjutan.

Adapun jenis program pendidikan dan pelatihan yang dijalankan sepanjang tahun 2025 antara lain:

Through these initiatives, Indonesia Re is committed to proactively managing the challenges of implementing sustainable finance, balancing sustainability objectives with financial resilience, and continuously improving practices and disclosures in line with evolving regulations and stakeholder expectations in 2025 and beyond.

Competency Development related to Sustainability Practices [E.2]

The Company consistently demonstrates its commitment to enhancing employee competencies, particularly for those responsible for and involved in the implementation of sustainable business practices. To this end, the Company regularly involves employees, including members of the Board of Commissioners and the Board of Directors, in various competency development programmes conducted both internally and externally. These programmes are designed by considering the specific needs of those responsible for sustainability implementation based on their respective roles and responsibilities, thereby supporting the effective implementation of sustainability principles across the organisation.

All training and competency development activities are fully funded by the Company as part of its long-term commitment to strengthening human capital capabilities. This approach not only enhances employees' technical and managerial competencies but also fosters a culture of continuous learning aligned with the Company's vision to achieve comprehensive and sustainable sustainability goals.

The types of education and training programmes implemented throughout 2025 include:



Topik Training Training Topic	Jumlah Peserta Number of Participants	
	Pria Male	Wanita Female
2025 Global Clients Reinsurance Seminar	1	
3rd Annual Quantitative Reinsurance Training 2025		3
Advance Training for BNI Life	2	7
BE4 (Business Essential Batch 4) Stream: Developing Organizational	1	
Business Essential 2025	1	
Certified Information System Auditor (CISA)		1
Chief Risk Officer Forum 2025	1	
Data Analytics		1
Datathon: Health Insurance Rating Workshop	1	
Design Rencana Bisnis 2026 - Proyeksi Laporan Keuangan PSAK 117 Business Plan Design 2026 - Financial Projection under PSAK 117	1	
Design Rencana Bisnis 2026 - Proyeksi Laporan Keuangan PSAK 117 Business Plan Design 2026 - Financial Projection under PSAK 117	2	1
Evaluasi Pelatihan Leadership Wikasatrian Leadership Training Evaluation - Wikasatrian	18	5
Geo-Ekskursion Maipark 2025 - Sinabung & Sesar Besar Sumatera Geo-Excursion Maipark 2025 - Sinabung & Sesar Besar Sumatera	1	
GITEX Asia	1	
How to Build HR Analytics Roadmap Using AI	3	
HR Sharing Session dengan Tema "Proses Pengakhiran Hubungan Kerja: Aspek Hukum dan Praktis" HR Sharing Session: "Employment Termination Process: Legal and Practical Aspects"	1	
IAMI - Masterclass Workshop IFRS 17: Insurance Contract	1	3
iLearn Program: Inhouse Training Basic General 2025	6	9
iLearn Programs for Astra: EV and Insurance Business: Risk Exposure, Market Trends, and Loss Analysis	9	5
Implikasi Putusan MK No. 168/PUU-XXI/2023 Kaitan PKWT & TKA Implications of Constitutional Court Decision No. 168/PUU-XXI/2023 on PKWT & Foreign Workers	1	
Inaugurasi dan Seminar Perkumpulan Komisaris Independen Inauguration and Seminar of the Independent Commissioners Association	1	
Inaugurasi dan Seminar Perkumpulan Komisaris Independen Asuransi Indonesia Inauguration and Seminar of the Indonesian Independent Insurance Commissioners Association	1	
Indonesia Re Workshop Administration Training 2025	23	33
In-house Training Basic Life 2025	7	9
In-house Training Data Science for Business Insight	52	45
Insurance Industry Dialogue: "Enhancing the Resilience of the Insurance Industry: Synergising Capital Management and GRC"	25	26
Konferensi Internal Audit Internal Audit Conference	1	1
Konsinyering dan Bootcamp AAMAI 2025 AAMAI Consignment and Bootcamp 2025	2	
Legal Compliance Forum II 2025		1
Legal Training Program BUMN School of Excellence Legal Training Programme - BUMN School of Excellence		1



Topik Training Training Topic	Jumlah Peserta Number of Participants	
	Pria Male	Wanita Female
Marine Intermediate Course 2025	1	
MasterClass Program Series XXIV MasterClass Programme Series XXIV	1	
Mission: English Possible - First Mission	9	7
Pelaksanaan Pelatihan Inhouse Fotografi by Darwis Triadi In-house Photography Training by Darwis Triadi	10	3
Pelatihan "Accelerating Enterprise Transformation With AI-Enabled Strategies" Training: "Accelerating Enterprise Transformation with AI-Enabled Strategies"		2
Pelatihan Cyber Readiness for Executive Leaders dan Mastering Cyber Defense with MITRE ATT & CK Training: Cyber Readiness for Executive Leaders and Mastering Cyber Defence with MITRE ATT&CK	3	1
Pelatihan dan Uji Sertifikasi CRMO Mei 2025 CRMO Certification Training and Examination - May 2025	7	10
Pelatihan Dasar Asuransi dan Reasuransi Umum dan Jiwa Basic Training in General and Life Insurance and Reinsurance	11	19
Pelatihan Data Protection Officer (DPO) Data Protection Officer (DPO) Training	4	2
Pelatihan Data Science Workshop Data Science Workshop	2	
Pelatihan ICOFR bertema "Penerapan Internal Control Over Financial dalam Lingkup Perusahaan" ICOFR Training: "Implementation of Internal Control over Financial Reporting in Corporate Scope"	17	13
Pelatihan Intermediate dan Advance Microsoft Excel Intermediate and Advanced Microsoft Excel Training	13	11
Pelatihan Internal Audit ISO 2000-1 dan ISO 27001 Internal Audit Training ISO 2000-1 and ISO 27001	6	4
Pelatihan Internal Audit SMAP ISO 37001:2016 Tahun 2025 Internal Audit Training SMAP ISO 37001:2016 - 2025	18	18
Pelatihan Internal Control Over Financial Reporting Internal Control over Financial Reporting Training	3	1
Pelatihan Keamanan Data Informasi di Era Digital Information Security in the Digital Era Training	53	44
Pelatihan Menilai Dampak Perubahan Iklim dengan Pendekatan Loss and Damage: From Data to Action Training on Assessing Climate Change Impact using Loss and Damage Approach: From Data to Action		2
Pelatihan Microsoft Excel Advance Advanced Microsoft Excel Training	13	11
Pelatihan Optimalisasi Microsoft 365 Microsoft 365 Optimisation Training	52	45
Pelatihan Pengelolaan Arsip Dinamis Dynamic Records Management Training		1
Pelatihan Service Excellence Training Service Excellence Training	12	18
Pelatihan Social Return on Investment (SROI) #Batch 34 Social Return on Investment (SROI) Training #Batch 34	1	
Personal and Interpersonal Effectiveness	1	
Research 101: Short Course for Data Filtering & Workflow Analytic	6	6
Risk Engineering Community Event 2025: From Risk Insight to Underwriting Impact	9	4



Topik Training Training Topic	Jumlah Peserta Number of Participants	
	Pria Male	Wanita Female
Seminar AAUI & Infoconnect AAUI & Infoconnect Seminar		1
Sertifikasi QIA Tingkat Manajerial QIA Managerial Level Certification	1	
Sertifikasi Qualified Internal Auditor (QIA) Qualified Internal Auditor (QIA) Certification	1	1
Sharia (re)Insurance Networking and Harmony Gathering	2	
Sharing Session with Nomura Group and Inhouse Training oleh Mandiri Investasi Sharing Session with Nomura Group and In-house Training by Mandiri Investasi	1	
Talent Connect Asia 2025	1	
The 15th Indonesia L&D Summit	1	
The 8th Indonesian Actuaries Summit	5	7
The Forum (Indonesian Professional Insurance Forum)	1	
Training and Gathering KSAKi 2025 KSAKi Training and Gathering 2025	6	3
Training Desain & Implementasi ICOFR ICOFR Design & Implementation Training	1	
Training HC for Non-HC Indonesia Re Group HC Training for Non-HC – Indonesia Re Group	9	6
Training Self-Assessment Risk Maturity Index Tahun 2025 Risk Maturity Index Self-Assessment Training 2025	6	5
Training Sertifikasi Anti Fraud Level I (CAFO) Anti-Fraud Certification Level I (CAFO) Training	1	
Training System PSAK 117 - Sharing Session Implementasi System SAS PSAK 117 System Training – Sharing Session on SAS System Implementation	23	7
Underwriting Summit 2025	9	14
Webinar: Insurance Regulation Outlook	31	33
Workshop BPPDAN Impelmentasi RIU Connect 2.0 BPPDAN Workshop – Implementation of RIU Connect 2.0	13	9
Workshop Digital Transformation PT Reasuransi Indonesia Utama (Persero) Digital Transformation Workshop – PT Reasuransi Indonesia Utama (Persero)	4	
Workshop Komunikasi Media Sosial melalui Optimasi AI Social Media Communication Workshop through AI Optimisation	2	
World Privacy Day Conference 2025	4	2

Keterlibatan Pemangku Kepentingan [E.4]

Perseroan memahami bahwa keberhasilan bisnis tidak dapat dilepaskan dari peran aktif para pemangku kepentingan yang beragam. Oleh karena itu, Perseroan secara konsisten mengintegrasikan masukan dan kebutuhan pemangku kepentingan ke dalam proses perencanaan dan pengambilan keputusan strategis. Pendekatan ini memastikan bahwa isu-isu yang berkaitan dengan aspek ekonomi, sosial, dan lingkungan menjadi bagian integral dari pengelolaan perusahaan, sekaligus memperkuat hubungan yang saling menguntungkan dengan mitra bisnis, pelanggan, karyawan, dan komunitas sekitar.

Stakeholder Engagement [E.4]

The Company recognises that business success cannot be separated from the active role of diverse stakeholders. Therefore, the Company consistently integrates stakeholder inputs and needs into its planning processes and strategic decision-making. This approach ensures that issues related to economic, social, and environmental aspects become an integral part of the Company's management, while strengthening mutually beneficial relationships with business partners, customers, employees, and surrounding communities.



Perseroan juga berkomitmen untuk menjalankan komunikasi terbuka dan berkelanjutan dengan berbagai pihak terkait. Melalui dialog yang transparan dan mekanisme keterlibatan yang terstruktur, Perseroan dapat mengidentifikasi prioritas dan ekspektasi pemangku kepentingan secara tepat. Upaya ini tidak hanya mendukung pencapaian tujuan bisnis, tetapi juga menegaskan tanggung jawab sosial dan lingkungan Perseroan dalam menciptakan nilai jangka panjang yang berkelanjutan bagi seluruh ekosistem yang terkait.

Berdasarkan pemetaan yang telah dilakukan Perseroan, Pemangku Kepentingan yang terdampak dan sekaligus memberi pengaruh signifikan terhadap kinerja maupun kesinambungan usaha Perseroan adalah:

The Company is also committed to maintaining open and continuous communication with various stakeholders. Through transparent dialogue and structured engagement mechanisms, the Company is able to accurately identify stakeholder priorities and expectations. These efforts not only support the achievement of business objectives but also reinforce the Company's social and environmental responsibility in creating sustainable long-term value for the entire ecosystem.

Based on the mapping conducted by the Company, the stakeholders who are impacted by and at the same time have a significant influence on the Company's performance and business sustainability are as follows:

Pemangku Kepentingan Stakeholders	Metode Pelibatan Engagement Methods	Topik Utama Pembahasan Key Topics of Discussion	Frekuensi Pelibatan Frequency of Engagement
Pemegang Saham	Rapat Umum Pemegang Saham	Forum komunikasi Masyarakat Pelaksanaan kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL)	Tahunan, dan/ atau setiap saat apabila diperlukan
Shareholders	General Meeting of Shareholders (GMS)	Public communication forums; implementation of Corporate Social and Environmental Responsibility (TJSL) activities	Annually and/or as needed
Investor/Nasabah	Layanan pengaduan nasabah, survei kepuasan pelanggan, media sosial Perusahaan	Informasi terkait produk, layanan kepada nasabah, penanganan keluhan dan pengaduan nasabah, saran untuk peningkatan layanan kepada nasabah	Setiap saat apabila diperlukan
Investors/Customers	Customer complaint services, customer satisfaction surveys, Company social media	Information related to products, customer services, handling of customer complaints and grievances, and suggestions for service improvement	As needed
Karyawan	- Forum komunikasi manajemen dan karyawan - Kegiatan pelatihan dan/atau pendidikan internal	Kesejahteraan dan remunerasi karyawan, lingkungan kerja yang layak dan aman, praktik kesetaraan dan tanpa diskriminasi, karir dan pengembangan karyawan	Setiap triwulan, secara berkala
Employees	- Management and employee communication forums - Internal training and/or education programmes	Employee welfare and remuneration, a safe and conducive working environment, equality and non-discrimination practices, career development and employee growth	Quarterly, on a regular basis
Pemerintah/Regulator	- Penyampaian terkait pelaporan kepatuhan terhadap regulasi - Forum sosialisasi terkait regulasi terbaru	Kepatuhan terhadap hukum dan peraturan yang berlaku	Sesuai kebutuhan
Government/Regulators	- Submission of regulatory compliance reports - Socialisation forums on the latest regulations	Compliance with applicable laws and regulations	As needed
Mitra Bisnis	Pelaksanaan kontrak pengadaan barang dan jasa	Proses pengadaan barang dan jasa yang adil dan transparan, seleksi dan evaluasi secara objektif dalam pemilihan mitra bisnis, hubungan yang saling menguntungkan	Sesuai kebutuhan



Pemangku Kepentingan Stakeholders	Metode Pelibatan Engagement Methods	Topik Utama Pembahasan Key Topics of Discussion	Frekuensi Pelibatan Frequency of Engagement
Business Partners	Implementation of procurement contracts for goods and services	Fair and transparent procurement processes, objective selection and evaluation in the appointment of business partners, and mutually beneficial relationships	As needed
Masyarakat Community	Forum komunikasi Masyarakat Pelaksanaan kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL) Public communication forums; implementation of Corporate Social and Environmental Responsibility (TJSL) activities	Penyelesaian konflik dan penyampaian keluhan masyarakat, pelaksanaan program tanggung jawab sosial dan lingkungan kepada Masyarakat Resolution of community grievances and conflict handling, implementation of social and environmental responsibility programmes for the community	Sesuai kebutuhan As needed

Pengungkapan Tata Kelola Keberlanjutan Lainnya

Informasi tata kelola keberlanjutan lainnya disajikan di Laporan Tahunan, antara lain:

Other Sustainability Governance Disclosures

Other sustainability governance information is presented in the Annual Report, including:

Pengungkapan Disclosure	Halaman pada Laporan Tahunan Pages in the Annual Report
Kehadiran Direksi dan Komisaris dalam Rapat Dewan Attendance of the Board of Directors and Board of Commissioners in Board Meetings	70
Kebijakan Penilaian Direksi dan Komisaris Policy on the Evaluation of the Board of Directors and Board of Commissioners	—
Kebijakan Pelatihan Direksi dan Komisaris Policy on Training for the Board of Directors and Board of Commissioners	37 & 61
Kriteria Khusus Pemilihan Direksi dan Komisaris Specific Criteria for the Selection of the Board of Directors and Board of Commissioners	26 & 50
Kode Etik Code of Conduct	69
Kebijakan Anti Korupsi Anti-Corruption Policy	71
Kebijakan Perlakuan Adil terhadap Pemegang Saham Policy on Fair Treatment of Shareholders	—
Pencegahan Konflik Kepentingan Prevention of Conflicts of Interest	79



06 **Kinerja ESG**

ESG Performance



Indonesia Re fokus pada penguatan pilar sosial melalui program pemberdayaan ekonomi lokal dan bantuan kemanusiaan yang memberikan dampak langsung bagi kesejahteraan komunitas di sekitar wilayah operasional.

Indonesia Re focuses on strengthening the social pillar through local economic empowerment programmes and humanitarian assistance that deliver direct impact on the well-being of communities in its operational areas.



Kinerja Ekonomi dan Tata Kelola Keberlanjutan

Economic Performance and Sustainability Governance

Sepanjang tahun 2025, Perseroan berhasil menunjukkan kinerja finansial dan operasional yang mengesankan serta selaras dengan target tahunan yang tercantum dalam rencana kerja. Berbagai kebijakan dan inisiatif strategis diimplementasikan secara konsisten oleh manajemen bersama seluruh jajaran karyawan dan didukung pemangku kepentingan eksternal; pelaksanaan program dipantau dan dievaluasi secara berkala sehingga setiap deviasi dapat segera direspons dengan solusi tepat.

Terkait kinerja ekonomi, Perseroan telah memetakan aspek-aspek material dan menegaskan komitmen untuk terus berinovasi demi peningkatan kinerja keuangan, dengan strategi dan program kerja yang disesuaikan dengan kapasitas, kapabilitas, dan tantangan yang ada. Pendekatan manajemen dituangkan dalam strategi, program kerja, dan kegiatan yang tercantum dalam Rencana Kerja dan Anggaran Perusahaan (RKAP) 2025 serta Rencana Jangka Panjang Perusahaan (RJPP), dan didukung oleh kebijakan serta indikator material yang mengatur proses dari perencanaan, pelaksanaan, hingga evaluasi manajemen secara berkala.

Perbandingan Target dan Kinerja [F.2]

Perseroan telah menjalankan sejumlah inisiatif strategis untuk mencapai target-target yang telah ditetapkan sebelumnya dengan mengacu pada RKAP. Pemantauan dan evaluasi terhadap realisasi pencapaian target serta pelaksanaan strategi dilakukan secara berkala baik bulanan, triwulanan, semesteran, dan tahunan. Proses ini diselenggarakan secara berjenjang, dimulai dari unit kerja dan berlanjut ke tingkat direktorat, untuk memastikan setiap temuan ditindaklanjuti dan keputusan perubahan strategi dapat diambil secara tepat waktu.

Pencapaian target dan realisasi kinerja tahun 2025 adalah sebagai berikut:

Throughout 2025, the Company demonstrated strong financial and operational performance in line with the annual targets set out in its work plan. Various strategic policies and initiatives were consistently implemented by management together with all employees and supported by external stakeholders; programme implementation was monitored and evaluated on a regular basis, enabling any deviations to be promptly addressed with appropriate solutions.

With regard to economic performance, the Company has identified material aspects and reaffirmed its commitment to continuous innovation to enhance financial performance, through strategies and work programmes tailored to its capacity, capabilities, and existing challenges. The management approach is reflected in strategies, work programmes, and activities set out in the 2025 Company Work Plan and Budget (RKAP) as well as the Company's Long-Term Plan (RJPP), supported by policies and material indicators governing processes from planning and implementation to periodic management evaluation.

Comparison of Targets and Performance [F.2]

The Company has implemented a number of strategic initiatives to achieve previously established targets, in accordance with the RKAP. Monitoring and evaluation of target achievement and strategy implementation are conducted periodically on a monthly, quarterly, semi-annual, and annual basis. This process is carried out in stages, starting from the work unit level and progressing to the directorate level, to ensure that findings are properly followed up and that strategic decisions can be made in a timely manner.

The achievement of targets and realisation of performance in 2025 are as follows:

Dalam Rp juta kecuali dinyatakan lain | In Rp million, unless otherwise stated

Tahun Year	Pendapatan Underwriting Underwriting Income			Hasil Investasi Investment Income			Laba (Rugi) Profit (Loss)		
	Target Target	Realisasi Realization	Pencapaian Achievement	Target Target	Realisasi Realization	Pencapaian Achievement	Target Target	Realisasi Realization	Pencapaian Achievement
2025*	3.742.619	4.231.226	113,06%	388.102	401.684	103,50%	79.668	57.595	72,29%
2024	3.292.867	3.509.098	106,57%	306.981	440.194	143,39%	67.536	72.779	107,76%
2023	4.003.835	3.389.675	84,66%	315.225	321.015	101,84%	40.208	56.040	139,38%

*) Angka laporan keuangan tahun 2025 yang disajikan masih bersifat unaudited.

*) The 2025 financial figures presented are unaudited.



Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan [F.3]

Sepanjang tahun 2025, Indonesia Re telah berhasil menyelaraskan target investasi dan portofolio bisnisnya dengan prinsip keuangan berkelanjutan melalui berbagai inisiatif strategis yang memberikan dampak nyata. Di tingkat regional, Perseroan mewujudkan target perluasan pasar energi terbarukan dengan menjadi anggota kunci sekaligus pendiri ASEAN Renewable Energy Pool (AREP). Kolaborasi ini memungkinkan Perseroan mengelola risiko energi non-fosil secara lebih spesifik, teknis, dan terukur, sekaligus memperkuat posisi Perseroan dalam mendukung transisi energi di kawasan Asia Tenggara.

Sejalan dengan upaya tersebut, Indonesia Re juga menunjukkan kepemimpinan dalam inovasi produk ketahanan iklim melalui program Disaster Risk Financing & Insurance (DRFI). Melalui kolaborasi ini, Perseroan merealisasikan target pengembangan produk mitigasi bencana dengan memperkenalkan desain asuransi parametrik yang dirancang secara khusus agar responsif terhadap dinamika risiko iklim di tingkat nasional.

Di sisi internal, komitmen Perseroan terhadap dekarbonisasi aset operasional diwujudkan melalui transformasi investasi sarana pendukung, yang meliputi transisi moda transportasi ke kendaraan listrik (Electric Vehicle/EV) serta pemanfaatan energi surya pada fasilitas kantor melalui pengoperasian Solar-Powered Wall Charger.

Efisiensi sumber daya juga menjadi salah satu prioritas yang direalisasikan melalui renovasi Gedung Indonesia Re dengan mengadopsi konsep Green Building. Melalui optimalisasi pencahayaan alami, Perseroan berhasil menekan konsumsi energi fosil secara signifikan sebagai bagian dari tanggung jawab lingkungan Perseroan.

Seluruh pencapaian tersebut didukung oleh penguatan tata kelola melalui ESG Workstream lintas divisi yang memastikan integrasi aspek keberlanjutan dalam setiap keputusan bisnis dan investasi tetap selaras dengan target jangka panjang menuju Net Zero Emission 2060.

Comparison of Portfolio Performance Targets, Financing Targets, or Investments in Financial Instruments or Projects Aligned with Sustainable Finance [F.3]

Throughout 2025, Indonesia Re successfully aligned its investment targets and business portfolio with sustainable finance principles through various strategic initiatives that delivered tangible impact. At the regional level, the Company realised its renewable energy market expansion objectives by becoming a key member and founding participant of the ASEAN Renewable Energy Pool (AREP). This collaboration enables the Company to manage non-fossil energy risks in a more specific, technical, and measurable manner, while strengthening its position in supporting the energy transition across Southeast Asia.

In line with these efforts, Indonesia Re also demonstrated leadership in climate resilience product innovation through the Disaster Risk Financing & Insurance (DRFI) programme. Through this collaboration, the Company achieved its disaster mitigation product development objectives by introducing parametric insurance designs specifically developed to respond to evolving climate risks at the national level.

Internally, the Company's commitment to operational asset decarbonisation was realised through the transformation of supporting infrastructure investments, including the transition to Electric Vehicles (EVs) and the utilisation of solar energy at office facilities through the operation of Solar-Powered Wall Chargers.

Resource efficiency also became a key priority, implemented through the renovation of the Indonesia Re Building using a Green Building concept. By optimising natural lighting, the Company succeeded in significantly reducing fossil energy consumption as part of its environmental responsibility initiatives.

All of these achievements were supported by strengthened governance through a cross-divisional ESG Workstream, ensuring that the integration of sustainability aspects into every business and investment decision remains aligned with the Company's long-term target towards Net Zero Emissions by 2060.



Nilai Ekonomi Langsung Dihasilkan dan Didistribusikan

Perseroan menghasilkan nilai ekonomi langsung melalui pendapatan yang berasal dari premi reasuransi, hasil investasi, serta sumber pendapatan lain sehubungan dengan penyelenggaraan layanan keuangan. Pengelolaan portofolio investasi dilaksanakan secara strategis dan prudent, dengan alokasi pada instrumen-instrumen produktif seperti obligasi, ekuitas, dan proyek infrastruktur berkelanjutan, sehingga turut mendorong pertumbuhan ekonomi nasional sekaligus memperkuat kapasitas Perseroan dalam menanggung risiko yang berskala besar dan kompleks.

Nilai ekonomi yang dihasilkan selanjutnya didistribusikan kepada pemangku kepentingan melalui berbagai saluran, antara lain pembayaran klaim reasuransi kepada perusahaan asuransi yang mengalami kerugian signifikan, pembayaran upah dan tunjangan serta program kesejahteraan bagi karyawan, serta pembagian manfaat kepada pemegang saham berupa dividen dan apresiasi nilai saham. Perseroan juga memenuhi kewajiban perpajakan yang mendukung pembiayaan pembangunan publik, serta melaksanakan Program Tanggung Jawab Sosial dan Lingkungan (TJSL) yang mencakup pendidikan, pengelolaan risiko bencana, dan pelestarian lingkungan. Dengan mekanisme distribusi yang seimbang dan berkelanjutan, Perseroan berkontribusi pada stabilitas sektor asuransi dan pertumbuhan ekonomi yang inklusif serta berwawasan jangka panjang.

Direct Economic Value Generated and Distributed

The Company generates direct economic value through revenue derived from reinsurance premiums, investment income, and other income sources related to the provision of financial services. The investment portfolio is managed in a strategic and prudent manner, with allocations to productive instruments such as bonds, equities, and sustainable infrastructure projects, thereby contributing to national economic growth while strengthening the Company's capacity to underwrite large-scale and complex risks.

The economic value generated is subsequently distributed to stakeholders through various channels, including reinsurance claim payments to insurance companies experiencing significant losses, payment of salaries, benefits, and employee welfare programmes, as well as the distribution of returns to shareholders in the form of dividends and capital appreciation. The Company also fulfils its tax obligations, contributing to public development financing, and implements Corporate Social and Environmental Responsibility (TJSL) programmes covering education, disaster risk management, and environmental preservation. Through a balanced and sustainable distribution mechanism, the Company contributes to the stability of the insurance sector and inclusive, long-term economic growth.

Dalam Rp juta kecuali dinyatakan lain | In Rp million, unless otherwise stated

Keterangan Description	2025*	2024	2023
A. Nilai Ekonomi yang Dihasilkan Economic Value Generated			
Pendapatan <i>Underwriting</i> -Neto Net Underwriting Income	4.231.226	3.509.099	3.389.675
Hasil Investasi - Bersih Investment Income - Net	401.684	440.194	321.015
Total Nilai Ekonomi yang Dihasilkan Total Economic Value Generated	4.632.910	3.949.293	3.710.690
B. Nilai Ekonomi yang Didistribusikan Economic Value Distributed			
Gaji dan Tunjangan Salaries and Benefits	286.430	265.378	262.987
Beban Usaha Operating Expenses	128.356	130.902	116.2208
Beban <i>Underwriting</i> - Bersih Underwriting Expenses - Net	4.189.312	3.389.603	3.212.057
Beban Lain-lain - Bersih Others Expenses - Net	21.698	150.829	105.082
Pembayaran (Manfaat) Pajak Tax Expenses (Benefit)	(52.084)	(62.597)	(47.292)
Dana untuk TJSL TJSL Fund	1.604	2.399	5.607



Dalam Rp juta kecuali dinyatakan lain | In Rp million, unless otherwise stated

Keterangan Description	2025*	2024	2023
Dividen Dividend	0	0	0
Total Nilai Ekonomi yang Didistribusikan Total Distributed Economic Value	4.575.315	3.876.514	3.649.048
C. Nilai Ekonomi yang Ditahan (A) - (B) Economic Value Retained (A) - (B)	57.595	72.779	61.642

*) Angka laporan keuangan tahun 2025 yang disajikan masih bersifat unaudited.

*) The 2025 financial figures presented are unaudited.

Kontribusi kepada Pemerintah

Indonesia Re memenuhi kewajiban fiskal dan kepatuhan regulasi secara tepat waktu dan transparan dengan membayarkan pajak penghasilan badan, PPN, dan kewajiban perpajakan lainnya, yang mendukung pembiayaan pembangunan infrastruktur, layanan publik, dan program kesejahteraan. Perseroan menerapkan praktik tata kelola dan pelaporan sesuai ketentuan regulator serta melakukan alokasi investasi pada instrumen produktif dan proyek infrastruktur berkelanjutan untuk mendukung pembangunan jangka panjang dan stabilitas makroekonomi.

Di sisi fungsional, Indonesia Re mendukung program pemerintah dalam peningkatan inklusi dan ketahanan finansial dengan menyediakan solusi reasuransi bagi asuransi mikro, asuransi pertanian, dan mekanisme perlindungan bencana; serta berperan dalam pooling risiko dan percepatan pembayaran klaim saat bencana untuk mempercepat pemulihan daerah terdampak. Perseroan juga melaksanakan Program Tanggung Jawab Sosial dan Lingkungan (TJSL) yang berfokus pada pendidikan, mitigasi risiko bencana, dan pelestarian lingkungan, serta aktif berpartisipasi dalam dialog kebijakan dan pengembangan kapasitas bersama regulator dan pelaku industri sebagai kontribusi berkelanjutan terhadap agenda pembangunan nasional.

Penerapan Praktik Anti Korupsi

Indonesia Re menegaskan komitmen tegas terhadap pencegahan korupsi sebagai bagian dari nilai perusahaan dan praktik tata kelola yang baik. Kebijakan anti korupsi diberlakukan untuk seluruh jajaran, berlandaskan Undang-Undang No. 20 Tahun 2001 (perubahan atas UU No. 31/1999) tentang Pemberantasan Tindak Pidana Korupsi. Untuk menjamin efektivitas kebijakan tersebut, Perseroan menyusun Pedoman Anti Korupsi dan menerapkan Sistem Manajemen Anti Penyuapan (SMAP) yang telah tersertifikasi ISO 37001:2016 sejak 2020, menjalani *surveillance* pada 2021-2022, serta menjalankan sertifikasi ulang pada 2023. Sebagai bahan acuan praktis, diterbitkan pula Buku Saku SMAP ISO 37001:2016 yang memudahkan pemahaman dan penerapan langkah-langkah pencegahan penyuapan di lingkungan kerja. Selain itu juga Perusahaan memiliki kebijakan terkait Kode Etik, *Whistleblowing System*, kebijakan atas gratifikasi, sistem pelaporan LHKPN dan kebijakan anti pencucian uang.

Contribution to the Government

Indonesia Re fulfils its fiscal obligations and regulatory compliance in a timely and transparent manner by paying corporate income tax, VAT, and other tax obligations, thereby supporting the financing of infrastructure development, public services, and welfare programmes. The Company implements governance and reporting practices in accordance with regulatory requirements and allocates investments to productive instruments and sustainable infrastructure projects to support long-term development and macroeconomic stability.

From a functional perspective, Indonesia Re supports government programmes in enhancing financial inclusion and resilience by providing reinsurance solutions for microinsurance, agricultural insurance, and disaster protection mechanisms; as well as playing a role in risk pooling and accelerating claims payments during disasters to expedite recovery in affected areas. The Company also implements Corporate Social and Environmental Responsibility (TJSL) programmes focusing on education, disaster risk mitigation, and environmental preservation, and actively participates in policy dialogue and capacity building with regulators and industry players as part of its ongoing contribution to the national development agenda.

Implementation of Anti-Corruption Practices

Indonesia Re affirms its strong commitment to corruption prevention as part of its corporate values and good governance practices. Anti-corruption policies apply to all levels of the organisation and are based on Law No. 20 of 2001 (amendment to Law No. 31 of 1999) concerning the Eradication of Corruption. To ensure the effectiveness of these policies, the Company has established Anti-Corruption Guidelines and implemented an Anti-Bribery Management System (ABMS) certified under ISO 37001:2016 since 2020, with surveillance conducted in 2021-2022 and recertification in 2023. As a practical reference, the Company has also issued the ISO 37001:2016 ABMS Handbook to facilitate understanding and implementation of anti-bribery measures in the workplace. In addition, the Company has policies related to the Code of Conduct, Whistleblowing System, gratification control, LHKPN reporting system, and anti-money laundering policies.



Beberapa landasan hukum utama yang menjadi acuan pelaksanaan fungsi kepatuhan di Indonesia Re antara lain:

1. Undang Undang Republik Indonesia Nomor 40 Tahun 2007 tentang Perseroan Terbatas.
2. Undang Undang Republik Indonesia Nomor 40 Tahun 2014 tentang Perasuransian.
3. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 Tahun 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara.
4. Peraturan Otoritas Jasa Keuangan (POJK) No.43/POJK.05/2019 tentang Perubahan atas POJK No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian.
5. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.14/SEOJK.05/2016 tentang Pembentukan, Susunan Keanggotaan, dan Masa Kerja Komite pada Dewan Komisaris Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah.
6. POJK No.18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
7. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 23 Tahun 2023 tentang Perizinan Usaha dan Kelembagaan Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah.

Pengawasan terhadap penerapan prinsip anti korupsi, berada di bawah koordinasi Legal, Compliance and Risk Management Division Head yang termasuk ke dalam fungsi kepatuhan Perusahaan. Fungsi ini dijalankan dengan mengacu pada berbagai ketentuan peraturan perundang undangan yang relevan dengan kegiatan usaha reasuransi dan tata kelola BUMN. Sebagai langkah pencegahan operasional, seluruh karyawan diwajibkan menandatangani Pakta Integritas yang menegaskan peran proaktif dalam mencegah korupsi, kolusi, dan nepotisme serta melarang penerimaan pemberian atau fasilitas yang berpotensi memengaruhi pengambilan keputusan.

Seluruh kerangka regulasi, kebijakan, dan sistem tersebut membentuk suatu ekosistem tata kelola yang terintegrasi, di mana fungsi kepatuhan tidak hanya berperan memastikan ketaatan terhadap peraturan, tetapi juga menjadi garda terdepan dalam pencegahan, pendeteksian, dan penanganan potensi tindak korupsi, penyuapan, gratifikasi dan pencucian uang di Indonesia Re. Dengan demikian, proses anti korupsi di perusahaan berjalan secara sistematis dan

Several key legal frameworks that serve as references for compliance functions at Indonesia Re include:

1. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.
2. Law of the Republic of Indonesia No. 40 of 2014 concerning Insurance.
3. Regulation of the Minister of State-Owned Enterprises No. PER-2/MBU/03/2023 concerning Guidelines on Governance and Significant Corporate Activities of State-Owned Enterprises.
4. Financial Services Authority Regulation (POJK) No. 43/POJK.05/2019 concerning Amendments to POJK No. 73/POJK.05/2016 on Good Corporate Governance for Insurance and Reinsurance Companies, including Sharia insurance and Sharia reinsurance companies.
5. Financial Services Authority Circular Letter (SEOJK) No. 14/SEOJK.05/2016 concerning the Establishment, Composition, and Term of Committees under the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies.
6. POJK No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
7. Financial Services Authority Regulation (POJK) No. 23 of 2023 concerning Business Licensing and Institutional Aspects of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies.

Oversight of the implementation of anti-corruption principles is coordinated under the Head of Legal, Compliance and Risk Management Division, which forms part of the Company's compliance function. This function operates in accordance with various laws and regulations relevant to reinsurance business activities and State-Owned Enterprises - SOE governance. As part of operational preventive measures, all employees are required to sign an Integrity Pact, affirming their proactive role in preventing corruption, collusion, and nepotism, as well as prohibiting the acceptance of any benefits or facilities that may influence decision-making.

All of these regulatory frameworks, policies, and systems form an integrated governance ecosystem, where the compliance function not only ensures adherence to regulations but also serves as the frontline in preventing, detecting, and addressing potential acts of corruption, bribery, gratification, and money laundering within Indonesia Re. As such, the anti-corruption process within the Company is carried out systematically and continuously, ranging from



berkesinambungan, mulai dari penguatan budaya integritas, pengendalian internal, hingga mekanisme pelaporan dan penindakan atas setiap indikasi pelanggaran.

Sepanjang 2025, Perseroan melaksanakan rangkaian sosialisasi dan evaluasi kepatuhan yang mencakup tata cara pengisian LHKPN, penerapan aturan persaingan usaha, pedoman Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) bagi mitra usaha, serta perlindungan data pribadi (PDP) di lingkungan Indonesia Re Group. Kegiatan ini melibatkan seluruh pegawai dan entitas grup terkait serta dilaksanakan bersama pemangku kepentingan, dengan mekanisme pemantauan dan evaluasi berkala untuk memastikan upaya pencegahan berjalan konsisten dan berkelanjutan.

Berlandaskan komitmen yang kuat disertai penerapan kebijakan yang efektif, pada tahun 2025, Perseroan menerima 16 (enam belas) laporan penerimaan gratifikasi melalui Unit Pengendalian Gratifikasi (UPG).

Dampak Ekonomi Tidak Langsung

Keterlibatan pemasok lokal dalam rantai nilai Perseroan menghasilkan dampak ekonomi tidak langsung yang signifikan. Dengan mengutamakan penyedia barang dan jasa yang berkedudukan serta beroperasi di Indonesia, Indonesia Re mendorong penciptaan lapangan kerja, peningkatan pendapatan pelaku usaha lokal, penguatan kapabilitas UMKM, dan peningkatan nilai tambah regional. Efek *multiplier* ini juga memicu permintaan input lokal, transfer pengetahuan dan standar operasional, serta memperkuat ketahanan rantai pasok atau kontribusi yang sejalan dengan upaya pencapaian Tujuan Pembangunan Berkelanjutan (TPB/SDGs) dan penguatan ekonomi lokal secara berkelanjutan.

strengthening a culture of integrity and internal controls to reporting mechanisms and enforcement actions for any indications of violations.

Throughout 2025, the Company conducted a series of socialisation and compliance evaluation activities, including guidance on LHKPN reporting procedures, implementation of fair competition rules, Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) guidelines for business partners, and personal data protection (PDP) within the Indonesia Re Group. These activities involved all employees and relevant group entities and were carried out in collaboration with stakeholders, supported by periodic monitoring and evaluation mechanisms to ensure that preventive efforts are implemented consistently and sustainably.

Based on its strong commitment and effective policy implementation, in 2025 the Company recorded 16 (sixteen) reports of gratification receipts through the Gratification Control Unit (UPG).

Indirect Economic Impact

The involvement of local suppliers within the Company's value chain generates significant indirect economic impacts. By prioritising suppliers of goods and services that are domiciled and operate in Indonesia, Indonesia Re contributes to job creation, increased income for local businesses, strengthening of MSME capabilities, and enhancement of regional value creation. This multiplier effect also stimulates demand for local inputs, facilitates knowledge transfer and operational standards, and strengthens supply chain resilience, in line with efforts to achieve the Sustainable Development Goals (SDGs) and support sustainable local economic development.

Uraian Description	2025	2024	2023
Jumlah Pemasok Lokal Number of local suppliers	115	154	113
% Pemasok Lokal terhadap seluruh pemasok % Local suppliers to total suppliers	100%	100%	100%
Nilai Pengadaan (Rp juta) Procurement Value (Rp million)	70.000	82.000	51.000



Kinerja Sosial Social Performance

ASPEK KETENAGAKERJAAN

Perseroan mengintegrasikan prinsip Tujuan Pembangunan Berkelanjutan dalam kegiatan bisnis dengan melibatkan karyawan, masyarakat, dan konsumen sebagai pemangku kepentingan kunci; pendekatan terencana diterapkan untuk mengelola isu sosial, ketenagakerjaan, dan perlindungan konsumen demi mendukung kinerja dan kesinambungan usaha. Karyawan diposisikan sebagai pilar operasional sehingga Perseroan berkomitmen pada rekrutmen selektif, pengembangan kompetensi melalui pendidikan dan pelatihan, penerapan remunerasi yang adil, serta penyediaan lingkungan kerja yang aman dan sehat sesuai peraturan perundang undangan guna menciptakan nilai tambah bagi organisasi dan pemangku kepentingan secara berkelanjutan.

Kesetaraan Kesempatan Bekerja dan Keberagaman [F.18]

PT Reasuransi Indonesia Utama (Persero) berkomitmen kuat terhadap keberagaman dan kesempatan berkarier yang setara, serta menjamin keadilan dan kesetaraan di lingkungan kerja. Seluruh proses yang berkaitan dengan karyawan, mulai dari rekrutmen dan penempatan hingga penilaian kinerja dan program pengembangan kompetensi dilaksanakan semata-mata berdasarkan pertimbangan objektif, termasuk kebutuhan spesifik setiap unit kerja serta profil kompetensi individu karyawan. Oleh karena itu, seluruh proses bisnis terkait karyawan dijalankan secara profesional, transparan, dan akuntabel.

Terkait pekerja kontrak, dan tenaga alih daya, pengaturan hubungan kerja diatur dalam Perjanjian Kerja Bersama Indonesia Re untuk menerapkan kebijakan tanpa diskriminasi dalam bentuk apa pun, tanpa memandang suku, agama, ras, *gender*, maupun faktor lain yang tidak relevan dengan kinerja karyawan. Selain itu, Perusahaan telah menetapkan kebijakan rekrutmen yang mendukung penyerapan tenaga kerja penyandang disabilitas serta masyarakat di sekitar wilayah operasional Perusahaan melalui SKD No 00057/HK.01.01/04/Indonesia Re/05/2025 terkait pedoman rekrutmen.

Note : SDG = TPB Sedangkan untuk keberagaman, komposisi laki-laki Indonesia Re di tahun 2025 adalah sebesar 53,7 % dan perempuan 46,3 %. Dalam kepemimpinan, komposisi perempuan setingkat kepala divisi sebesar 30,7%.

EMPLOYMENT ASPECT

The Company integrates the principles of the Sustainable Development Goals into its business activities by engaging employees, communities, and customers as key stakeholders; a structured approach is applied to manage social, employment, and consumer protection issues to support business performance and sustainability. Employees are positioned as a core operational pillar; therefore, the Company is committed to selective recruitment, competency development through education and training, the implementation of fair remuneration, and the provision of a safe and healthy working environment in accordance with applicable laws and regulations, in order to create sustainable added value for the organisation and its stakeholders.

Equal Employment Opportunity and Diversity [F.18]

PT Reasuransi Indonesia Utama (Persero) is firmly committed to diversity and equal career opportunities, and to ensuring fairness and equality within the workplace. All employee-related processes, from recruitment and placement to performance appraisal and competency development programs, are conducted based solely on objective considerations, including the specific needs of each work unit and the individual competency profiles of employees. Accordingly, all employee-related business processes are carried out in a professional, transparent, and accountable manner.

With regard to contract employees and outsourced personnel, employment arrangements are governed by the Indonesia Re Collective Labour Agreement, which upholds a non-discrimination policy in any form, regardless of ethnicity, religion, race, gender, or other factors not relevant to employee performance. In addition, the Company has established a recruitment policy that supports the inclusion of persons with disabilities and communities surrounding the Company's operational areas, as stipulated in Decree No. 00057/HK.01.01/04/Indonesia Re/05/2025 concerning recruitment guidelines.

Note: SDGs = TPB (Sustainable Development Goals). In terms of diversity, the composition of Indonesia Re's workforce in 2025 comprised 53.7% male and 46.3% female employees. At the leadership level, female representation at the division head level stood at 30.7%.



Jabatan Position	Jenis Kelamin Gender		Rentang Usia (tahun) Age Range (years)				
	Pria Male	Wanita Female	<26	26-35	36-45	46-55	>55
Division Head & Fungsional Setingkat Division Head & Equivalent Functional Level	13	4	0	1	7	9	0
Department Head & Fungsional Setingkat Department Head & Equivalent Functional Level	33	17	0	16	15	17	2
Unit Head & Fungsional Setingkat Unit Head & Equivalent Functional Level	41	18	0	16	16	25	2
Staff & Fungsional Setingkat Staff & Equivalent Functional Level	41	58	17	51	16	13	2
Perjanjian Kerja Waktu Tertentu (PKWT) Fixed-Term Employment Agreement (PKWT)	21	31	25	25	2	0	0
TOTAL	149	128	42	109	56	64	6

Tenaga Kerja Anak dan Kerja Paksa [F.19]

Perseroan secara tegas menolak segala bentuk pekerja anak dan kerja paksa dalam seluruh rangkaian kegiatan operasionalnya. Kepatuhan terhadap peraturan ketenagakerjaan menjadi dasar utama dalam pengelolaan sumber daya manusia, termasuk memastikan bahwa seluruh karyawan, baik karyawan tetap maupun karyawan kontrak, telah memenuhi persyaratan usia kerja sesuai ketentuan perundang-undangan yang berlaku. Perseroan tidak mempekerjakan individu di bawah usia 18 tahun dan Perseroan menjamin bahwa seluruh karyawan bekerja secara sukarela, tanpa tekanan, paksaan, atau bentuk eksploitasi lainnya.

Jam kerja diatur secara transparan sesuai perjanjian kerja dan peraturan perusahaan dan dengan batas maksimal 40 jam per minggu sebagaimana diatur dalam Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja. Selama periode pelaporan, Perseroan tidak menerima pengaduan atau temuan terkait praktik pekerja anak maupun kerja paksa, serta tidak pernah dikenakan sanksi oleh regulator terkait kedua isu tersebut. Komitmen ini menegaskan bahwa Perseroan senantiasa menjunjung tinggi hak asasi manusia dan menerapkan praktik ketenagakerjaan yang bertanggung jawab, adil, dan sesuai standar nasional maupun internasional.

Kesejahteraan Karyawan dan Upah Layak [F.20]

Perseroan memandang remunerasi yang layak sebagai fondasi utama kesejahteraan karyawan dan mengelola hubungan ketenagakerjaan berdasarkan prinsip-prinsip yang diatur dalam Undang-Undang Republik Indonesia No. 13 Tahun 2003 tentang Ketenagakerjaan. Komitmen ini diwujudkan melalui penyediaan paket kompensasi dan remunerasi yang kompetitif, sesuai standar pasar, dan

Child Labour and Forced Labour [F.19]

The Company strictly prohibits all forms of child labour and forced labour across its entire operational activities. Compliance with labour regulations serves as the primary foundation in managing human capital, including ensuring that all employees, both permanent and contract employees, meet the minimum working age requirements in accordance with applicable laws and regulations. The Company does not employ individuals under the age of 18 and ensures that all employees work voluntarily, without pressure, coercion, or any form of exploitation.

Working hours are regulated transparently in accordance with employment agreements and Company regulations, with a maximum of 40 hours per week as stipulated under Law No. 11 of 2020 concerning Job Creation. During the reporting period, the Company did not receive any complaints or findings related to child labour or forced labour practices, nor has it ever been subject to sanctions by regulators in relation to these issues. This commitment reaffirms that the Company upholds human rights and implements responsible, fair, and compliant labour practices in line with national and international standards.

Employee Welfare and Living Wage [F.20]

The Company regards fair remuneration as a fundamental pillar of employee welfare and manages employment relationships based on the principles set out in Law of the Republic of Indonesia No. 13 of 2003 concerning Manpower. This commitment is realised through the provision of competitive compensation and remuneration packages aligned with market standards and compliant with labour



mematuhi ketentuan perundang-undangan ketenagakerjaan. Perseroan menjamin bahwa remunerasi karyawan golongan terendah tidak hanya memenuhi, tetapi melampaui Upah Minimum Regional (UMR) DKI Jakarta. Pada tahun 2025, nilai imbalan jasa bagi karyawan tetap golongan terendah mencapai Rp5.651.761 atau setara dengan 99% dari UMR DKI Jakarta sebesar Rp5.729.876. Kebijakan pengupahan ini dievaluasi secara berkala untuk menjaga daya saing dan relevansinya terhadap dinamika pasar kerja. Di samping gaji pokok dan tunjangan, Perseroan juga menyediakan berbagai insentif tambahan guna mendukung peningkatan kesejahteraan karyawan.

regulations. The Company ensures that remuneration for employees at the lowest level not only meets but exceeds the Regional Minimum Wage (UMR) of DKI Jakarta. In 2025, the remuneration value for permanent employees at the lowest level reached Rp5,651,761, equivalent to 99% of the DKI Jakarta UMR of Rp5,729,876. This wage policy is reviewed periodically to maintain its competitiveness and relevance in line with labour market dynamics. In addition to base salary and allowances, the Company also provides various additional incentives to support the enhancement of employee welfare.

Manfaat Benefits	Karyawan Tetap Permanent Employees	Karyawan Kontrak Contract Employees
Gaji Pokok Basic Salary	Ada Available	Ada Available
Tunjangan Hari raya Religious Holiday	Ada Available	Ada Available
Tunjangan Cuti Leave Allowance	Ada Available	Ada Available
Tunjangan Kesehatan Health Allowance	Ada Available	Ada Available
Tunjangan Pensiun Pension Allowance	Ada Available	Tidak Ada Not Available
Tunjangan Masa Kerja Long Service Allowance	Ada Available	Tidak Ada Not Available

Hubungan industrial antara Perseroan dan karyawan diatur melalui Serikat Pekerja Indonesia Re yang tercatat berdasarkan bukti pencatatan No.704/SP/JP/2017 tanggal 13 Maret 2017, serta dituangkan dalam Perjanjian Kerja Bersama (PKB) yang memuat aspirasi karyawan dan telah memperoleh persetujuan Direksi. Dalam pengelolaan kesejahteraan, karyawan dikelompokkan menjadi pegawai tetap dan pegawai kontrak, dengan pemberian hak dan manfaat berbasis ketentuan perundang-undangan dan kebijakan internal, termasuk tingkat jabatan, masa kerja, serta pencapaian individu.

Industrial relations between the Company and its employees are governed through the Indonesia Re Labour Union, registered under Registration Certificate No. 704/SP/JP/2017 dated 13 March 2017, and formalised in a Collective Labour Agreement (CLA) that accommodates employee aspirations and has been approved by the Board of Directors. In managing employee welfare, employees are classified into permanent and contract employees, with rights and benefits granted based on applicable laws and internal policies, including job level, length of service, and individual performance.

Perseroan telah menetapkan standarisasi sistem kompensasi dan remunerasi yang dirancang untuk meningkatkan motivasi, mendorong produktivitas, dan memperkuat kinerja setiap individu. Pemberian kompensasi dikaitkan dengan hasil penilaian kinerja tahunan dan pencapaian *Key Performance Indicator (KPI)* Perseroan. Dengan pendekatan yang berkelanjutan dan berbasis kepatuhan hukum, Perseroan berupaya menciptakan lingkungan kerja yang adil, transparan, dan motivatif, yang pada akhirnya mendukung peningkatan kualitas hidup seluruh insan Perseroan.

The Company has established a standardised compensation and remuneration system designed to enhance motivation, encourage productivity, and strengthen individual performance. Compensation is linked to the results of annual performance appraisals and the achievement of the Company's Key Performance Indicators (KPI). Through a sustainable and compliance-based approach, the Company strives to create a fair, transparent, and motivating work environment, ultimately supporting the improvement of the quality of life of all Company personnel.



Kepatuhan Terhadap Hak Asasi Manusia

Perseroan berkomitmen menjunjung tinggi Hak Asasi Manusia (HAM) dalam seluruh kegiatan usahanya. Komitmen ini diwujudkan melalui kebijakan ketenagakerjaan yang berlandaskan peraturan perundang undangan, penerapan prinsip kesetaraan, non-diskriminasi, serta lingkungan kerja yang aman dan saling menghormati.

Prinsip penghormatan terhadap HAM tercermin dalam berbagai kebijakan internal, antara lain Kode Etik, kebijakan non-diskriminasi, tata kelola hubungan industrial melalui Serikat Pekerja dan Perjanjian Kerja Bersama, serta praktik pengelolaan SDM yang objektif dan transparan, termasuk dalam proses rekrutmen, pengembangan kompetensi, dan penilaian kinerja. Perseroan juga memberikan kesempatan kerja yang setara tanpa membedakan suku, agama, ras, gender, kondisi fisik, maupun latar belakang lainnya yang tidak relevan dengan kinerja.

Indonesia Re memastikan setiap insan perusahaan dapat menjalankan ibadah sesuai agama dan keyakinannya, serta melindungi karyawan dari segala bentuk pelecehan dan kekerasan di tempat kerja, yang dilarang tegas dalam kebijakan dan aturan internal perusahaan. Sepanjang tahun 2025, tidak terdapat laporan maupun temuan pelanggaran prinsip HAM dalam operasional Perseroan, sejalan dengan penguatan budaya integritas dan tata kelola yang baik yang terus didorong oleh manajemen Indonesia Re.

Lingkungan Bekerja yang Layak dan Aman [F.21]

Indonesia Re membangun lingkungan bekerja yang layak dengan memastikan karyawan dapat bekerja secara nyaman, produktif, dan sejahtera. Perseroan terus menata ruang kerja agar lebih modern dan ergonomis, memanfaatkan pencahayaan yang baik, menyediakan area hijau serta ruang istirahat yang memadai, sehingga karyawan dapat beristirahat sejenak dan menjaga keseimbangan antara tuntutan pekerjaan dan kesehatan fisik maupun mental. Upaya ini sejalan dengan berbagai program internal untuk meningkatkan kesejahteraan dan keterlibatan karyawan, termasuk pengelolaan renovasi kantor yang selalu mempertimbangkan aspek kenyamanan, kesehatan, dan keberlanjutan lingkungan serta dampaknya terhadap kualitas hidup insan Indonesia Re.

Hingga 31 Desember 2025, tidak terdapat kecelakaan kerja pada karyawan Perseroan.

Compliance with Human Rights

The Company is committed to upholding Human Rights in all its business activities. This commitment is implemented through employment policies based on applicable laws and regulations, the application of equality and non-discrimination principles, and the creation of a safe and respectful working environment.

The principle of respect for Human Rights is reflected in various internal policies, including the Code of Conduct, non-discrimination policies, industrial relations governance through the Labour Union and Collective Labour Agreement, as well as objective and transparent human capital management practices, including recruitment, competency development, and performance evaluation processes. The Company also provides equal employment opportunities without discrimination based on ethnicity, religion, race, gender, physical condition, or other backgrounds not relevant to performance.

Indonesia Re ensures that all employees are able to practise their religious beliefs in accordance with their respective faiths and protects employees from all forms of harassment and violence in the workplace, which are strictly prohibited under the Company's policies and internal regulations. Throughout 2025, there were no reports or findings of Human Rights violations within the Company's operations, in line with the strengthening of integrity culture and good governance continuously promoted by Indonesia Re's management.

Decent and Safe Working Environment [F.21]

Indonesia Re fosters a decent working environment by ensuring that employees can work comfortably, productively, and with a sense of well-being. The Company continuously enhances its workspace to be more modern and ergonomic, utilising proper lighting, providing green areas and adequate rest spaces, allowing employees to take breaks and maintain a balance between work demands and physical and mental health. These efforts are aligned with various internal programmes aimed at improving employee welfare and engagement, including office renovation management that considers comfort, health, environmental sustainability, and its impact on the quality of life of Indonesia Re personnel.

As of 31 December 2025, there were no workplace accidents involving the Company's employees.



Sistem Manajemen Keselamatan dan Kesehatan Kerja

Dalam operasional sehari-hari, Indonesia Re menerapkan standar K3 secara menyeluruh, mulai dari perencanaan fasilitas hingga pengelolaan risiko. Sejalan dengan ketentuan Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, Perseroan telah menetapkan Sistem Manajemen Keselamatan dan Kesehatan Kerja (SMK3) yang terintegrasi dengan sistem manajemen perusahaan, sebagaimana tertuang dalam Surat Keputusan Direksi No. 00055/60.HK.01.01/03/Indonesia Re/05/2021. SMK3 ini menjadi landasan bagi komitmen manajemen dan partisipasi aktif karyawan dalam menjaga keselamatan di setiap aspek kegiatan kerja. Melalui sistem ini, komitmen manajemen dan partisipasi aktif karyawan diarahkan untuk memastikan bahwa setiap aktivitas kerja dilaksanakan dengan standar keamanan yang memadai.

Gedung Indonesia Re dilengkapi dengan sarana mitigasi risiko seperti alat pemadam kebakaran, kotak P3K, jalur dan prosedur evakuasi yang jelas, serta pelaksanaan pelatihan dan simulasi tanggap darurat secara berkala. Melalui sosialisasi dan pelibatan karyawan dalam berbagai program K3, budaya keselamatan dibangun sebagai bagian dari rutinitas kerja, bukan sekadar pemenuhan kewajiban formal.

Penerapan standar K3 juga menjadi perhatian khusus dalam pengelolaan lingkungan kerja selama proses renovasi. Perseroan memastikan tersedianya jalur evakuasi yang jelas, pemasangan rambu peringatan di area konstruksi, dan koordinasi intensif dengan kontraktor agar seluruh pekerjaan dilakukan dengan mengutamakan aspek keamanan. Pemilihan bahan bangunan yang lebih ramah lingkungan dan rendah polusi turut dipertimbangkan untuk meminimalkan dampak terhadap kesehatan karyawan dan lingkungan.

Dengan kombinasi lingkungan kerja yang layak dan nyaman, didukung oleh sistem keselamatan dan kesehatan kerja yang terstruktur dan dijalankan secara konsisten, Indonesia Re berhasil menciptakan tempat kerja yang aman dan kondusif. Sepanjang tahun 2025 tidak terjadi insiden kecelakaan kerja di lingkungan Perseroan, yang menguatkan bahwa komitmen terhadap K3 dan peningkatan kualitas lingkungan kerja telah memberikan hasil nyata dalam mendukung keberlanjutan kinerja dan kesejahteraan seluruh insan Indonesia Re.

Pelatihan dan Pengembangan Kompetensi Karyawan [F.22]

Indonesia Re memandang pengembangan sumber daya manusia sebagai kunci untuk menjaga daya saing di tengah perubahan iklim, penguatan regulasi *Environmental, Social, and Governance* (ESG), dan inovasi di sektor keuangan. Untuk

Occupational Health and Safety Management System

In its daily operations, Indonesia Re implements comprehensive Occupational Health and Safety (OHS) standards, from facility planning to office risk management. In line with Law No. 13 of 2003 concerning Manpower, the Company has established an Occupational Health and Safety Management System (OHSMS) integrated with the Company's management system, as stipulated in Board of Directors' Decree No. 00055/60.HK.01.01/03/Indonesia Re/05/2021. This OHSMS serves as the foundation for management commitment and active employee participation in maintaining safety across all work activities. Through this system, both management commitment and employee participation are directed to ensure that all work activities are carried out in accordance with adequate safety standards.

Indonesia Re's building is equipped with risk mitigation facilities such as fire extinguishers, first aid kits, clearly marked evacuation routes and procedures, as well as periodic emergency response training and simulations. Through continuous socialisation and employee involvement in various OHS programmes, a culture of safety is embedded as part of daily work routines rather than merely fulfilling formal compliance requirements.

The implementation of OHS standards is also given special attention in managing the work environment during renovation processes. The Company ensures the availability of clear evacuation routes, installation of warning signs in construction areas, and intensive coordination with contractors to ensure that all activities prioritise safety aspects. The selection of environmentally friendly and low-emission building materials is also considered to minimise impacts on employee health and the environment.

With a combination of a decent and comfortable working environment supported by a structured and consistently implemented occupational health and safety system, Indonesia Re has successfully created a safe and conducive workplace. Throughout 2025, there were no workplace accident incidents within the Company, reinforcing that the commitment to OHS and continuous improvement of the working environment has delivered tangible results in supporting performance sustainability and the well-being of all Indonesia Re personnel.

Employee Training and Competency Development [F.22]

Indonesia Re views human capital development as key to maintaining competitiveness amid climate change, strengthening *Environmental, Social, and Governance* (ESG) regulations, and innovation in the financial sector. To



menjawab tantangan tersebut, Perseroan membangun budaya pelatihan yang berkelanjutan agar kompetensi pegawai selalu selaras dengan perkembangan industri dan praktik bisnis yang bertanggung jawab.

Sebagai bagian dari strategi pengelolaan SDM, program pelatihan dan pengembangan kompetensi disusun secara terstruktur dan inklusif, mencakup seluruh jenjang jabatan. Setiap karyawan diberikan kesempatan yang setara untuk meningkatkan keterampilan dan pengetahuan sesuai dengan peran dan tanggung jawabnya. Pelatihan diselenggarakan baik secara internal maupun melalui kerja sama dengan lembaga eksternal, dengan format yang bervariasi mulai dari *workshop*, seminar, sertifikasi profesional, hingga pembelajaran *digital (online)* dan sesi tatap muka (*offline*), sehingga relevan dengan dinamika kerja modern.

Fokus pengembangan tidak hanya pada keterampilan teknis seperti *underwriting*, manajemen risiko, dan analisis keuangan, tetapi juga pada penguatan literasi ESG, pemahaman dampak perubahan iklim, tata kelola yang baik, serta *soft skill* seperti kepemimpinan, manajemen waktu, dan literasi *digital*. Melalui pendekatan ini, Indonesia Re memastikan bahwa kompetensi pegawai mendukung penerapan keuangan berkelanjutan sekaligus memenuhi tuntutan regulasi dan ekspektasi pemangku kepentingan.

Pada tahun 2025, sebanyak 248 karyawan telah mengikuti berbagai program pengembangan kompetensi dengan rata-rata durasi pelatihan 33,99 jam per orang. Untuk mendukung hal tersebut, Perseroan mengalokasikan anggaran khusus pendidikan dan pelatihan setiap tahun. Alokasi dana tahun 2025 untuk pendidikan dan pelatihan tercatat sebesar Rp5.080.000.000 miliar, meningkat dibandingkan tahun 2024 sebesar Rp3,15 miliar. Investasi ini menggambarkan komitmen Indonesia Re bahwa pengembangan kapasitas pegawai bukan sekadar biaya, melainkan investasi strategis untuk memperkuat kinerja jangka panjang dan mendukung agenda keberlanjutan perusahaan.

address these challenges, the Company fosters a culture of continuous learning to ensure that employee competencies remain aligned with industry developments and responsible business practices.

As part of its human capital management strategy, training and competency development programmes are structured and inclusive, covering all job levels. Each employee is provided with equal opportunities to enhance skills and knowledge in accordance with their roles and responsibilities. Training is conducted both internally and through collaboration with external institutions, with various formats including workshops, seminars, professional certifications, digital (online) learning, and face-to-face (offline) sessions, ensuring relevance to modern working dynamics.

The development focus extends beyond technical skills such as underwriting, risk management, and financial analysis, to include strengthening ESG literacy, understanding climate change impacts, good governance practices, and soft skills such as leadership, time management, and digital literacy. Through this approach, Indonesia Re ensures that employee competencies support the implementation of sustainable finance while meeting regulatory requirements and stakeholder expectations.

In 2025, a total of 248 employees participated in various competency development programmes, with an average training duration of 33.99 hours per employee. To support these initiatives, the Company allocates a dedicated annual budget for education and training. The 2025 allocation for education and training amounted to Rp5.080.000.000 billion, increasing compared to Rp3.15 billion in 2024. This investment reflects Indonesia Re's commitment that employee capability development is not merely a cost, but a strategic investment to strengthen long-term performance and support the Company's sustainability agenda.

Uraian Description	Jumlah Karyawan yang Memperoleh Pelatihan Number of Employees Receiving Training	Jam Pelatihan Training Hours	Rata-Rata Jam Pelatihan Pegawai Average Training Hours per Employee
Seluruh Karyawan (tidak termasuk Direksi dan Komisaris) All Employees (excluding the Board of Directors and Board of Commissioners)	250	8.494,5	33,98
Berdasarkan Jenis Kelamin By Gender			
Laki-laki Male	122	4.530	37,13
Perempuan Female	115	3.853	33.50



Uraian Description	Jumlah Karyawan yang Memperoleh Pelatihan Number of Employees Receiving Training	Jam Pelatihan Training Hours	Rata-Rata Jam Pelatihan Pegawai Average Training Hours per Employee
Berdasarkan Jabatan By Position			
Dewan Komisaris dan Direksi Board of Commissioners and Board of Directors	7	474	67,71
Division Head Division Head	15	978	65,20
Department Head dan setingkat Department Head and Equivalent	47	2.219	47,21
Unit Head dan setingkat Unit Head and Equivalent	53	1.411	26,62
Staff dan Functional Staff Staff and Functional Staff	122	3.775	30,94

ASPEK MASYARAKAT

Dampak Operasi terhadap Masyarakat Sekitar [F.23]

Indonesia Re memandang bahwa keberlanjutan usaha tidak dapat dipisahkan dari dampak operasionalnya terhadap masyarakat. Sebagai perusahaan reasuransi yang beroperasi di kawasan perkantoran, aktivitas utama Perseroan tidak menimbulkan dampak negatif yang signifikan bagi masyarakat sekitar. Namun demikian, Indonesia Re menyadari bahwa keberadaannya harus memberikan nilai tambah sosial yang nyata, sehingga Perseroan secara aktif membangun berbagai inisiatif yang berkontribusi pada peningkatan kualitas hidup komunitas, baik di sekitar kantor pusat maupun di berbagai daerah di Indonesia.

Melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL), Indonesia Re menjalankan beragam kegiatan yang menysasar bidang pendidikan, kesehatan, pemberdayaan ekonomi, penanggulangan bencana, dan pelestarian lingkungan. Program dirancang berbasis kebutuhan masyarakat dan dilaksanakan secara terstruktur agar tidak hanya memberikan bantuan sesaat, tetapi juga menciptakan dampak jangka panjang. Di bidang pendidikan, misalnya, Indonesia Re menyelenggarakan program beasiswa untuk mendukung akses pendidikan tinggi bagi anak-anak dari keluarga yang berada di sekitar ekosistem perusahaan dan kelompok rentan. Di sisi pemberdayaan ekonomi, Perseroan menggandeng komunitas dan pelaku UMKM untuk mengikuti pelatihan peningkatan kapasitas usaha, sehingga mereka lebih siap menghadapi persaingan dan memperoleh peluang pendapatan yang lebih baik.

COMMUNITY ASPECT

Impact of Operations on Surrounding Communities [F.23]

Indonesia Re recognises that business sustainability cannot be separated from the impact of its operations on the community. As a reinsurance company operating within an office environment, the Company's core activities do not generate significant negative impacts on surrounding communities. Nevertheless, Indonesia Re acknowledges that its presence must create tangible social value; therefore, the Company actively develops various initiatives that contribute to improving the quality of life of communities, both around its head office and across various regions in Indonesia.

Through its Corporate Social and Environmental Responsibility (TJSL) programmes, Indonesia Re implements a wide range of initiatives covering education, healthcare, economic empowerment, disaster management, and environmental preservation. These programmes are designed based on community needs and implemented in a structured manner to ensure not only short-term assistance but also long-term impact. In the education sector, for instance, Indonesia Re organises scholarship programmes to support access to higher education for children from families within the Company's ecosystem and vulnerable groups. In terms of economic empowerment, the Company collaborates with communities and MSMEs to participate in capacity-building training programmes, enabling them to better compete and access improved income opportunities.



Dalam konteks bantuan kemanusiaan, Indonesia Re berperan aktif saat terjadi bencana di berbagai daerah di Indonesia. Melalui kerja sama dengan lembaga resmi dan mitra lokal, Perseroan menyalurkan bantuan yang difokuskan pada pemenuhan kebutuhan dasar masyarakat terdampak, seperti logistik, perlengkapan darurat, dan dukungan pemulihan pascabencana. Di sisi lain, melalui program lingkungan, Perseroan berkontribusi pada pengelolaan sampah, penghijauan, dan inisiatif lain yang menggabungkan aspek ekologis dan kesejahteraan sosial, sehingga manfaatnya dapat dirasakan langsung oleh masyarakat sekitar.

Untuk memastikan bahwa setiap program benar-benar menjawab kebutuhan masyarakat, Indonesia Re menjaga komunikasi yang terbuka dengan pemangku kepentingan lokal, antara lain melalui dialog, koordinasi dengan pemerintah setempat, lembaga sosial, dan mitra pelaksana program. Pendekatan ini membantu Perseroan meminimalkan potensi dampak negatif sekaligus memaksimalkan manfaat sosial dari keberadaan perusahaan.

Sepanjang tahun 2025, kegiatan usaha Perseroan tercatat tidak menimbulkan dampak negatif yang signifikan bagi masyarakat sekitar. Sebaliknya, melalui pelaksanaan program TJSL yang terarah dan berkelanjutan, Indonesia Re memperkuat perannya sebagai perusahaan reasuransi yang peduli, bertanggung jawab, dan berkontribusi nyata terhadap pembangunan sosial dan kesejahteraan masyarakat.

Pengaduan Masyarakat [F.24]

Indonesia Re menyediakan mekanisme pengaduan sebagai wujud komitmen terhadap perlindungan konsumen dan penerapan tata kelola yang baik di sektor jasa keuangan. Layanan pengaduan ini diperuntukkan bagi konsumen dan pihak ketiga yang ingin menyampaikan keluhan terkait produk, layanan, maupun proses bisnis Perseroan, sesuai dengan ketentuan POJK No.18/POJK.07/2018 tentang Layanan Pengaduan Konsumen dan SEOJK No.17/SEOJK.07/2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.

Saluran Pelaporan Pelanggaran

Pelapor dapat menyampaikan laporan pelanggaran melalui saluran pelaporan pelanggaran kepada Pengelola Pelaporan Pelanggaran melalui:

1. *Whistleblowing System* Indonesia Re:
www.indonesiare.co.id
2. SP4N Lapori
3. Email: cosecretary@indonesiare.co.id
4. Telepon: 62-21 3920101

In the context of humanitarian assistance, Indonesia Re plays an active role during disasters in various regions of Indonesia. Through collaboration with official institutions and local partners, the Company provides assistance focused on meeting the basic needs of affected communities, such as logistics, emergency supplies, and post-disaster recovery support. In addition, through environmental programmes, the Company contributes to waste management, reforestation, and other initiatives that integrate ecological and social welfare aspects, ensuring that the benefits are directly felt by surrounding communities.

To ensure that each programme effectively addresses community needs, Indonesia Re maintains open communication with local stakeholders through dialogue, coordination with local governments, social institutions, and programme partners. This approach enables the Company to minimise potential negative impacts while maximising the social benefits of its presence.

Throughout 2025, the Company's business activities did not result in any significant negative impact on surrounding communities. On the contrary, through the implementation of targeted and sustainable TJSL programmes, Indonesia Re has strengthened its role as a caring and responsible reinsurance company that contributes meaningfully to social development and community welfare.

Community Complaints [F.24]

Indonesia Re provides a complaint handling mechanism as part of its commitment to consumer protection and the implementation of good governance in the financial services sector. This service is available to consumers and third parties wishing to submit complaints related to the Company's products, services, or business processes, in accordance with POJK No. 18/POJK.07/2018 on Consumer Complaint Services and SEOJK No. 17/SEOJK.07/2018 on Guidelines for the Implementation of Consumer Complaint Services in the Financial Services Sector.

Whistleblowing Reporting Channels

Whistleblowers may submit reports of violations through the whistleblowing reporting channels to the Whistleblowing Management Unit via:

1. Indonesia Re Whistleblowing System:
www.indonesiare.co.id
2. SP4N Lapori
3. Email: cosecretary@indonesiare.co.id
4. Telephone: +62-21 3920101



Saluran pengaduan masyarakat yang disediakan Perseroan dapat dimanfaatkan untuk menyampaikan berbagai bentuk laporan, mulai dari dugaan pelanggaran peraturan perundang-undangan, norma sosial, integritas, dan kode etik, hingga isu lingkungan yang berpotensi menimbulkan dampak bagi masyarakat sekitar. Setiap pengaduan yang masuk melalui kanal resmi Perseroan akan diproses dan ditindaklanjuti secara profesional, objektif, dan menjaga kerahasiaan identitas pelapor, dengan tetap menghormati dan melindungi hak-hak pelapor sesuai ketentuan yang berlaku.

Keberadaan sistem pengaduan ini merupakan bagian dari komitmen Indonesia Re terhadap prinsip akuntabilitas, transparansi, serta tata kelola yang baik, sekaligus menjadi sarana penting untuk melakukan evaluasi dan perbaikan berkelanjutan atas program, layanan, dan kebijakan Perseroan. Indonesia Re menghargai setiap masukan, keluhan, maupun laporan dari masyarakat sebagai kontribusi bersama dalam mewujudkan operasional yang bertanggung jawab dan berkelanjutan.

Sepanjang tahun 2025, tidak terdapat pengaduan masyarakat yang diterima terkait dugaan pelanggaran yang dilakukan Perseroan maupun Insan Indonesia Re, yang sekaligus mencerminkan terjaganya kepatuhan dan hubungan yang baik dengan para pemangku kepentingan.

Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) [F.25]

Indonesia Re memandang bahwa keberlanjutan bisnis tidak hanya ditentukan oleh kinerja finansial, tetapi juga oleh sejauh mana Perseroan memberikan kontribusi nyata bagi masyarakat dan lingkungan. Atas dasar itu, setiap tahun Perseroan melaksanakan program Tanggung Jawab Sosial dan Lingkungan (TJSL) yang berfokus pada penguatan pilar ekonomi, sosial, lingkungan, ketahanan sosial, serta mitigasi risiko bencana, sejalan dengan prinsip ESG yang menjadi landasan bisnis berkelanjutan Perseroan.

Pelaksanaan program TJSL Indonesia Re berpedoman pada kebijakan Kementerian BUMN selaku pemegang saham, sebagaimana diatur dalam Peraturan Menteri BUMN PER-05/MBU/04/2021 tentang Program Tanggung Jawab Sosial dan Lingkungan BUMN. Mengacu pada ketentuan tersebut, Indonesia Re mengelola TJSL secara terarah, terukur, dan berorientasi pada penciptaan nilai jangka panjang bagi masyarakat sekaligus mendukung tujuan pembangunan berkelanjutan.

The Company's community complaint channels can be utilised to submit various types of reports, ranging from alleged violations of laws and regulations, social norms, integrity, and codes of conduct, to environmental issues that may potentially impact surrounding communities. All complaints submitted through the Company's official channels are processed and followed up in a professional and objective manner, while maintaining the confidentiality of the whistleblower's identity and respecting and protecting the rights of the whistleblower in accordance with applicable regulations.

The existence of this complaint mechanism forms part of Indonesia Re's commitment to the principles of accountability, transparency, and good governance, and serves as an important means for continuous evaluation and improvement of the Company's programmes, services, and policies. Indonesia Re values all feedback, complaints, and reports from the public as a collective contribution towards achieving responsible and sustainable operations.

Throughout 2025, there were no community complaints received regarding alleged violations committed by the Company or Indonesia Re personnel, reflecting strong compliance and well-maintained relationships with stakeholders.

Corporate Social and Environmental Responsibility (TJSL) Activities [F.25]

Indonesia Re recognises that business sustainability is not solely determined by financial performance, but also by the extent to which the Company contributes meaningfully to society and the environment. On this basis, the Company implements Corporate Social and Environmental Responsibility (TJSL) programmes annually, focusing on strengthening the economic, social, environmental, social resilience, and disaster risk mitigation pillars, in line with ESG principles that underpin the Company's sustainable business practices.

The implementation of Indonesia Re's TJSL programmes refers to the policies of the Ministry of State-Owned Enterprises as the shareholder, as stipulated in Minister of SOEs Regulation PER-05/MBU/04/2021 concerning the Corporate Social and Environmental Responsibility Programme of SOEs. In accordance with this regulation, Indonesia Re manages TJSL programmes in a structured, measurable, and impact-oriented manner to create long-term value for society while supporting sustainable development objectives.



Dalam implementasinya, kegiatan tanggung jawab sosial Perseroan di bidang kemasyarakatan dibagi menjadi dua kelompok utama, yaitu Program TJSL Pendanaan UMK dan Program TJSL Non Pendanaan PUMK. Program TJSL Pendanaan UMK difokuskan pada pemberdayaan ekonomi masyarakat melalui pengembangan Usaha Mikro, Kecil, dan Menengah (UMKM) sebagai bagian dari upaya pengentasan kemiskinan. Dukungan ini diberikan dalam bentuk penyaluran dana pinjaman kepada mitra usaha sebagai modal kerja maupun pengembangan usaha, sehingga pelaku UMKM dapat meningkatkan kapasitas dan kemandiriannya.

Sementara itu, Program TJSL Non Pendanaan PUMK mencakup berbagai inisiatif sosial, pendidikan, kesehatan, lingkungan, serta bantuan kebencanaan yang dirancang untuk memperkuat kualitas hidup dan ketahanan sosial masyarakat di sekitar wilayah operasional Perseroan. Dengan kombinasi kedua skema tersebut, Indonesia Re berupaya memastikan bahwa manfaat program tidak hanya dirasakan dalam jangka pendek, tetapi juga mendorong kemandirian dan keberlanjutan komunitas.

Pada tahun 2025, total realisasi dana Tanggung Jawab Sosial dan Lingkungan Indonesia Re untuk pilar ekonomi mencapai Rp546.802.200, pilar sosial sebesar Rp628.158.907 dan pilar lingkungan sebesar Rp452.205.470, yang mencerminkan komitmen Perseroan dalam mengintegrasikan tanggung jawab sosial dan lingkungan ke dalam strategi bisnis dan memberikan dampak positif yang terukur bagi para pemangku kepentingan.

In its implementation, the Company's social responsibility activities in the community sector are divided into two main categories, namely the TJSL UMK Financing Programme and the TJSL Non-PUMK Financing Programme. The TJSL UMK Financing Programme focuses on empowering the community's economy through the development of Micro, Small, and Medium Enterprises (MSMEs) as part of poverty alleviation efforts. This support is provided in the form of loan disbursement to business partners as working capital and business development funding, enabling MSMEs to enhance their capacity and independence.

Meanwhile, the TJSL Non-PUMK Financing Programme encompasses various initiatives in social, education, healthcare, environmental, and disaster relief sectors, designed to strengthen the quality of life and social resilience of communities in the Company's operational areas. Through the combination of these two schemes, Indonesia Re aims to ensure that programme benefits are not only short-term but also contribute to long-term community independence and sustainability.

In 2025, the total realisation of Indonesia Re's Corporate Social and Environmental Responsibility funds amounted to Rp546,802,200 for the economic pillar, Rp628,158,907 for the social pillar, and Rp452,205,470 for the environmental pillar, reflecting the Company's commitment to integrating social and environmental responsibility into its business strategy and delivering measurable positive impacts for stakeholders.

No.	Tanggal Date	Nama Kegiatan Activity Name	Nominal (Rp) Amount (Rp)	Foto Photo
1	7 Januari 2025 7 January 2025	Natal Bersama KBUMN dan BUMN Kegiatan Acara Natal Bersama KBUMN dan BUMN Tahun 2024 di Tomohon, Sulawesi Utara pada tanggal 7 Januari 2025. Joint Christmas Event of KBUMN and SOEs Joint Christmas Event of KBUMN and SOEs 2024 held in Tomohon, North Sulawesi on 7 January 2025.	60.000.000	
2	11 Februari 2025 11 February 2025	Bantuan renovasi Gedung Pertemuan GPIB Jemaat Immanuel Kegiatan Program Mandiri untuk Bantuan renovasi Gedung Pertemuan GPIB Jemaat Immanuel. Renovation Assistance for GPIB Jemaat Immanuel Hall Building Independent programme activity providing renovation assistance for the GPIB Jemaat Immanuel hall building.	10.000.000	



No.	Tanggal Date	Nama Kegiatan Activity Name	Nominal (Rp) Amount (Rp)	Foto Photo
3	27 Februari 2025 27 February 2025	Kegiatan Forum Group Discussion (FGD) Program Pengembangan Bumbu Rendang. Focus Group Discussion (FGD) activity for the Rendang Spice Development Programme.	52.650.000	
4	14 Maret 2025 14 March 2025	Kegiatan Program Mandiri Bantuan Sembako Idul Fitri 1446 H Yayasan Darul Ihsan Mulia Bantuan Sembako pada tanggal 14 Maret 2025 kepada Yayasan Darul Ihsan Mulia Kota Bandung. Independent Programme Eid al-Fitr 1446 H Basic Necessities Assistance for Yayasan Darul Ihsan Mulia Distribution of basic necessities on 14 March 2025 to Yayasan Darul Ihsan Mulia, Bandung City.	5.000.000	
5	15 Maret 2025 15 March 2025	Kegiatan Program Mandiri Bantuan Sembako Idul Fitri 1446 H Yayasan Masjid Perguruan As Salam Kegiatan Program Mandiri Bantuan Sembako Idul Fitri 1446 H Yayasan Masjid Perguruan As Salam. Independent Programme Eid al-Fitr 1446 H Basic Necessities Assistance for Yayasan Masjid Perguruan As Salam Independent programme activity providing Eid al-Fitr basic necessities assistance to Yayasan Masjid Perguruan As Salam.	5.000.000	
6	19 Maret 2025 19 March 2025	Kegiatan Program Mandiri Bantuan Sembako Idul Fitri 1446 H Bersama Babinrohis Program Mandiri Indonesia Re untuk Kegiatan Bakti Sosial Bantuan Sembako Ramadhan 1446 H / 2025 M bertempat di kantor Pusat Indonesia Re dan Wilayah Bogor. Independent Programme Eid al-Fitr 1446 H Basic Necessities Assistance with Babinrohis Indonesia Re independent programme for Ramadan 1446 H / 2025 social service activities providing basic necessities, held at the Indonesia Re Head Office and Bogor area.	60.000.000	



No.	Tanggal Date	Nama Kegiatan Activity Name	Nominal (Rp) Amount (Rp)	Foto Photo
7	21 Maret 2025 21 March 2025	Kegiatan Sobat Aksi Ramadhan 1446 H BUMN 2025 Program ini bertujuan untuk berbagi dan mendekatkan BUMN dengan rakyat yang selaras dengan misi Asta Cita ke-delapan yaitu Memperkuat penyelarasan kehidupan yang harmonis dengan lingkungan, alam, dan budaya, serta peningkatan toleransi antarumat beragama untuk mencapai Masyarakat yang adil dan Makmur bertempat di Dukuh Adiwukir Desa Randusari Kecamatan Doro Kabupaten – Pekalongan Jawa Tengah. Sobat Aksi Ramadhan 1446 H BUMN 2025 Programme This programme aims to strengthen the connection between SOEs and the community in line with the eighth Asta Cita mission, namely strengthening harmony with the environment, nature, and culture, and enhancing interfaith tolerance to achieve a just and prosperous society. Conducted in Dukuh Adiwukir, Randusari Village, Doro District, Pekalongan Regency, Central Java.	50.000.000	 
8	27 Maret 2025 27 March 2025	Kegiatan Kolaborasi Mudik Bersama BUMN 2025 Dalam rangka mendukung program Pemerintah untuk peningkatan pelayanan, kelancaran dan keselamatan masyarakat pada masa Angkutan Lebaran Tahun 2025 (1446H), dimana Indonesia Re bersama BUMN lainnya ditugaskan untuk mengadakan Mudik Bersama Tahun 2025 bertempat di Gelora Bung Karno - Senayan. Mudik Bersama BUMN 2025 Programme In support of the Government's programme to improve services, traffic flow, and public safety during the 2025 Eid transportation period (1446 H), Indonesia Re, together with other SOEs, organised the Mudik Bersama 2025 programme at Gelora Bung Karno, Senayan.	47.661.480	
9	11 Mei 2025 11 May 2025	Kegiatan Sosial Keluarga Kerinci Nasional Jakarta dan Sekitarnya dalam rangka Program Mandiri Indonesia Re. Kegiatan Sosial Keluarga Kerinci Nasional Jakarta dan Sekitarnya dalam rangka Program Mandiri Indonesia Re. Social Activities of the Kerinci National Family Association in Jakarta and Surrounding Areas as Part of the Mandiri Indonesia Re Programme. Social Activities of the Kerinci National Family Association in Jakarta and Surrounding Areas as Part of the Mandiri Indonesia Re Programme.	15.000.000	

No.	Tanggal Date	Nama Kegiatan Activity Name	Nominal (Rp) Amount (Rp)	Foto Photo
10	16 - 18 Juni 2025 16 - 18 June 2025	Peresmian Kampung Bumbu Rendang Program pemberdayaan masyarakat yang dilaksanakan di Nagari Aie Angek, Sumatera Barat, dirancang untuk memanfaatkan potensi besar yang ada di daerah tersebut, yang mayoritas penduduknya berprofesi sebagai petani. Dengan kondisi geografis yang kaya akan lahan pertanian, khususnya untuk budi daya bumbu rendang, program ini bertujuan untuk mendukung infrastruktur, meningkatkan kapasitas sumber daya manusia, serta mendorong pertumbuhan ekonomi lokal melalui pertanian dan produk lokal. Inauguration of Kampung Rendang Spice Programme A community empowerment programme implemented in Nagari Aie Angek, West Sumatra, designed to leverage the region's agricultural potential. The programme supports infrastructure development, enhances human capital capacity, and promotes local economic growth through agriculture and local products.	125.039.000	
11	17 Juni 2025 17 June 2025	Kegiatan Indonesia Re Mengajar Indonesia Re turut serta mendukung Asta Cita Pemerintah Republik Indonesia untuk memperkuat ekonomi rakyat. Kegiatan ini menyasar langsung petani di kawasan Aie Angek, Sumatera Barat. Agenda 17 Juni berfokus pada pemberdayaan ekonomi melalui program TJSL, sementara 18 Juni diisi dengan edukasi dan literasi asuransi bagi para petani lewat kolaborasi antar-BUMN melalui program Indonesia Re Mengajar 2025, dengan narasumber dari BNI, Pegadaian, ASABRI, TASPEN Life dan Asuransi ASEI. Indonesia Re Teaching Programme Indonesia Re supports the Government's Asta Cita mission to strengthen the people's economy. The programme targets farmers in Aie Angek, West Sumatra. Activities on 17 June focused on economic empowerment through TJSL programmes, while 18 June featured insurance education and literacy for farmers through SOE collaboration, involving speakers from BNI, Pegadaian, ASABRI, TASPEN Life, and Asuransi ASEI.	65.698.000	
12	7 Juli 2025 7 July 2025	Kegiatan Qurban pada tanggal 7 Juli 2025 Pemberian qurban dalam rangka kegiatan bakti sosial Idul Adha 1446 H dengan pembagian daging qurban di lingkungan Villa Argasonya dan Masyarakat sekitar Perusahaan Salemba 30, kegiatan ini bekerja sama dengan Babinrohis, Program ini merupakan salah satu program kesesuaian APS dengan KPI TJSL dengan melibatkan peran serta karyawan secara aktif sebanyak 25 orang Karyawan. Qurban Activity on 7 July 2025 Qurban distribution as part of Eid al-Adha 1446 H social activities, distributing meat to residents around Villa Argasonya and the Salemba 30 office area, in collaboration with Babinrohis. The programme aligns with TJSL KPI targets and involved 25 employees.	60.000.000	



No.	Tanggal Date	Nama Kegiatan Activity Name	Nominal (Rp) Amount (Rp)	Foto Photo
13	9 – 11 Juli 2025 9 – 11 July 2025	Kegiatan Program TJSL Insidentil (DPN) Batch 2 Program TJSL Insidentil ini adalah merupakan program dukungan untuk Pembangunan Nasional dari Komisi VI DPR RI melalui Kementerian BUMN khususnya Deputi Tanggung jawab Sosial dan Lingkungan (TJSL). TJSL Incidental Programme (DPN) Batch 2 Incidental TJSL programme supporting national development initiatives led by Commission VI of the Indonesian House of Representatives through the Ministry of SOEs, particularly the Deputy for TJSL.	60.000.000	
14	17-18 Juli 2025 17-18 July 2025	Kegiatan Lebaran Yatim dengan BAZNAS Kegiatan Lebaran Yatim dengan Baznas “Muharam Penuh Cinta, Bersama Anak Yatim Tebar Bahagia” tanggal 17 -18 Juli 2025. Lebaran Yatim Programme with BAZNAS “Compassionate Muharram with Orphans” programme held on 17-18 July 2025 in collaboration with BAZNAS.	25.000.000	
15	12 September 2025 12 September 2025	Kegiatan Program TJSL Indonesia Re Mengajar di BPAS Program Indonesia Re Mengajar yang bekerjasama (kolaborasi) dengan Indonesia Re Institute dengan tema “Mitigasi Risiko Terjadinya Gempa Megathrust” yang dilaksanakan pada tanggal 12 September 2025. Indonesia Re Teaching Programme at BPAS Indonesia Re Teaching Programme in collaboration with Indonesia Re Institute, themed “Mitigation of Megathrust Earthquake Risks,” conducted on 12 September 2025.	68.680.352	
16	18 September 2025 18 September 2025	Kegiatan Program Energi Terbarukan Wall Charger Berbasis Tenaga Surya Indonesia Re berupaya melaksanakan dekarbonisasi dan efisiensi biaya operasional dengan melakukan pemasangan panel surya dan wall charger untuk pengisian kendaraan listrik yang berbasis tenaga surya di Gedung Indonesia Re. Renewable Energy Programme – Solar-Based Wall Charger Indonesia Re strives to implement decarbonisation and operational cost efficiency through the installation of solar panels and solar-powered wall chargers for electric vehicle charging at the Indonesia Re Building.	25.000.000	
17	16-17 Oktober 2025 16-17 October 2025	Kegiatan Program TJSL Insidentil (DPN) Batch 3 Program TJSL Insidentil ini adalah merupakan program dukungan untuk Pembangunan Nasional dari Komisi VI DPR RI melalui Kementerian BUMN khususnya Keasdepan Tanggung jawab Sosial dan Lingkungan (TJSL) Kegiatan survei Insidentil dilakukan pada bulan Oktober 2025 di wilayah Bantul yang dalam pelaksanaannya memberikan bantuan pembangunan Masjid An-Nashri. TJSL Incidental Programme (DPN) Batch 3 Incidental TJSL programme supporting national development initiatives, including survey activities in Bantul (October 2025) and assistance for the construction of Masjid An-Nashri.	50.000.000	



No.	Tanggal Date	Nama Kegiatan Activity Name	Nominal (Rp) Amount (Rp)	Foto Photo
18	16-17 Oktober 2025 16-17 October 2025	Kegiatan Pembinaan MB Indonesia Re Bekerjasama dengan Rumah BUMN BRI Kegiatan Program pengembangan dan Pembinaan Mitra Binaan Indonesia Re yang bekerjasama dengan BRI yang dilaksanakan pada bulan Oktober 2025 bertempat di Rumah BUMN BRI Solo. Fostered MSME Development Programme in Collaboration with Rumah BUMN BRI Development and mentoring programme for Indonesia Re fostered partners in collaboration with BRI, held in October 2025 at Rumah BUMN BRI Solo.	13.050.000	
19	24 Oktober 2025 24 October 2025	Kegiatan Pemberian Bantuan Beasiswa Anak Sekolah dan Bantuan Perumahan Untuk Karyawan Alih Daya • Program beasiswa, santunan anak yatim dan Bantuan Perumahan Karyawan Alih Daya atau outsourcing merupakan Program Unggulan di dalam Program TJSL Indonesia Re. • Program beasiswa, santunan anak yatim dan Bantuan Perumahan Karyawan Alih Daya atau outsourcing merupakan program TJSL IndonesiaRe yang ada di dalam RAK TJSL 2025 di dalam program Pilar Pembangunan Sosial dan Tujuan Pembangunan Berkelanjutan (TPB) No. 4 yang berbunyi " Pendidikan Berkualitas". Scholarship and Housing Assistance for School Children and Outsourced Employees • Scholarship programmes, orphan assistance, and housing support for outsourced employees are flagship TJSL programmes of Indonesia Re. • These programmes are included in the 2025 TJSL Work Plan (RAK TJSL) under the Social Development Pillar and SDG No. 4: Quality Education.	124.400.000	
20	20 November 2025 20 November 2025	Kegiatan Donor Darah Kegiatan program sosial dan peran serta aktif karyawan Indonesia Re Grup yang bekerjasama dengan RS Dharmais dengan melakukan Donor Darah di kantor Indonesia Re. Kegiatan tersebut dilakukan pada tanggal 20 November 2025 yang merupakan rangkaian acara HUT Indonesia Re ke 40. Blood Donation Activity Social programme involving active participation of Indonesia Re Group employees in collaboration with Dharmais Hospital, held on 20 November 2025 as part of Indonesia Re's 40th anniversary celebration.	19.941.125	



No.	Tanggal Date	Nama Kegiatan Activity Name	Nominal (Rp) Amount (Rp)	Foto Photo
21	22 November 2025 22 November 2025	Kegiatan Khitanan Masal Kegiatan program sosial dan peran serta aktif karyawan yang bekerjasama dengan Baznas dengan melakukan khitanan massal di kantor Indonesia Re. Kegiatan tersebut dilakukan pada tanggal 22 November 2025 yang merupakan rangkaian acara HUT IndonesiaRe ke 40. Mass Circumcision Programme Social programme conducted in collaboration with BAZNAS, held on 22 November 2025 at the Indonesia Re office as part of the Company's 40th anniversary celebration.	50.643.323	
22	25 November 2025 25 November 2025	Kegiatan Penyaluran Tempat Sampah dalam rangka Program Lingkungan Kegiatan program lingkungan dan peran serta aktif karyawan dengan menyalurkan tempat sampah kepada RT dan RW sekitar kantor Indonesia Re. Kegiatan tersebut dilakukan pada tanggal 25 November 2025 yang merupakan rangkaian acara HUT Indonesia Re ke 40. Distribution of Waste Bins under Environmental Programme Environmental programme involving employee participation through the distribution of waste bins to local neighbourhood associations (RT/ RW) around the Indonesia Re office, held on 25 November 2025 as part of the Company's 40th anniversary celebration.	26.931.165	
23	10 Desember 2025 10 December 2025	Pemberian Bantuan Korban Bencana Banjir dan Tanah Longsor di Sumatera Indonesia Re dan BAZNAS Hadirkan Dapur Umum untuk Warga Terdampak Bencana di Sumatera. Disaster Relief Assistance for Flood and Landslide Victims in Sumatra Indonesia Re and BAZNAS established public kitchens to support communities affected by disasters in Sumatra.	100.000.000	



07 **Tanggung Jawab Pengembangan Produk/ Jasa Berkelanjutan**

Responsibility for the Development
of Sustainable Products/Services



Indonesia Re menghadirkan solusi reasuransi inovatif yang adaptif terhadap risiko iklim dan bencana, memastikan layanan yang inklusif dan aman demi menjaga stabilitas industri asuransi nasional.

Indonesia Re delivers innovative reinsurance solutions that are adaptive to climate and catastrophe risks, ensuring inclusive and secure services to maintain the stability of the national insurance industry.



Tanggung Jawab Pengembangan Produk/Jasa Berkelanjutan

Responsibility for the Development of Sustainable Products/Services

Komitmen untuk Memberikan Layanan atas Produk dan Jasa yang Setara Kepada Konsumen [F.17]

Indonesia Re sebagai perusahaan reasuransi nasional berkomitmen untuk menyediakan produk dan layanan yang setara bagi seluruh mitra dan konsumen tanpa diskriminasi. Sepanjang tahun 2025, Perseroan konsisten menerapkan prinsip keadilan, transparansi, dan keberlanjutan dalam setiap proses layanan, mulai dari penawaran produk, penilaian risiko, hingga penyelesaian klaim, guna menjaga kepercayaan dan stabilitas industri asuransi nasional.

Untuk memastikan kesetaraan layanan, Indonesia Re menggunakan standar operasional yang objektif dan berbasis data dalam proses *underwriting* dan penyusunan solusi reasuransi bagi setiap klien, terlepas dari ukuran perusahaan, sektor industri, maupun lokasi geografis. Pendekatan analitis ini memastikan setiap mitra memperoleh perlakuan yang adil, struktur proteksi yang proporsional, serta *terms & conditions* yang konsisten dengan profil risiko dan kebutuhan bisnis mereka. Berbagai skema reasuransi yang fleksibel juga disediakan agar dapat menjangkau perusahaan asuransi dengan beragam skala dan model bisnis, sehingga turut memperkuat ketahanan dan inklusivitas ekosistem asuransi nasional.

Sepanjang 2025, Indonesia Re juga memperkuat komitmen layanan setara melalui forum dan dialog industri seperti Indonesia Re *Broker Forum* dan berbagai kegiatan diskusi dengan pelaku industri asuransi, baik domestik maupun internasional. Melalui forum tersebut, Perseroan menyediakan ruang dialog yang terbuka untuk menyamakan persepsi, meningkatkan pemahaman atas produk dan layanan reasuransi, serta mencari solusi bersama atas tantangan industri. Upaya ini didukung oleh peningkatan proses bisnis dan digitalisasi layanan yang bertujuan mempercepat administrasi, meningkatkan kualitas layanan, dan meminimalkan kendala operasional bagi seluruh mitra tanpa terkecuali.

Indonesia Re juga berupaya meningkatkan literasi dan aksesibilitas terhadap produk dan jasa reasuransi melalui kegiatan edukasi, sosialisasi, dan berbagi praktik terbaik kepada para mitra asuransi dan broker. Perseroan memandang bahwa layanan yang setara bukan hanya soal memberikan perlakuan yang sama, tetapi juga menyediakan informasi, pendampingan, dan dukungan yang memadai agar setiap klien dapat mengambil keputusan yang tepat sesuai kebutuhan perlindungan mereka. Dengan komitmen tersebut, Indonesia Re menegaskan perannya sebagai mitra reasuransi yang terpercaya, inklusif, dan bertanggung jawab dalam mendukung pertumbuhan industri asuransi yang lebih adil dan berkelanjutan sepanjang tahun 2025.

Commitment to Providing Equal Service for Products and Services to Customers [F.17]

Indonesia Re, as a national reinsurance company, is committed to providing equal products and services to all partners and customers without discrimination. Throughout 2025, the Company consistently applied the principles of fairness, transparency, and sustainability across all service processes, from product offerings and risk assessment to claims settlement, in order to maintain trust and stability within the national insurance industry.

To ensure service equality, Indonesia Re applies objective and data-driven operational standards in underwriting processes and in designing reinsurance solutions for each client, regardless of company size, industry sector, or geographical location. This analytical approach ensures that each partner receives fair treatment, proportionate protection structures, and terms and conditions aligned with their risk profiles and business needs. A range of flexible reinsurance schemes is also provided to accommodate insurance companies of varying scales and business models, thereby strengthening the resilience and inclusiveness of the national insurance ecosystem.

Throughout 2025, Indonesia Re further strengthened its commitment to equal service through industry forums and dialogues such as the Indonesia Re *Broker Forum* and various discussions with insurance industry players, both domestically and internationally. Through these forums, the Company provides an open platform for dialogue to align perspectives, enhance understanding of reinsurance products and services, and jointly address industry challenges. These efforts are supported by improvements in business processes and service digitalisation aimed at accelerating administration, enhancing service quality, and minimising operational constraints for all partners without exception.

Indonesia Re also seeks to enhance literacy and accessibility of reinsurance products and services through education, socialisation, and the sharing of best practices with insurance partners and brokers. The Company views equal service not only as providing equal treatment, but also as ensuring the availability of adequate information, guidance, and support so that each client can make informed decisions based on their protection needs. Through this commitment, Indonesia Re reaffirms its role as a trusted, inclusive, and responsible reinsurance partner in supporting the development of a fairer and more sustainable insurance industry throughout 2025.



Inovasi dan Pengembangan Produk/Jasa Berkelanjutan [F.26]

Indonesia Re mengembangkan produk dan jasa keuangan berkelanjutan dengan mengacu pada POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi LJK, Emiten, dan Perusahaan Publik serta ketentuan Kementerian BUMN terkait keuangan berkelanjutan dan TJSL. Dalam kerangka ini, Perseroan tidak hanya memandang reasuransi sebagai instrumen pengelolaan risiko, tetapi juga sebagai sarana untuk mendukung terciptanya sistem keuangan yang lebih tangguh, inklusif, dan selaras dengan prinsip *Environmental, Social, and Governance (ESG)*.

Sepanjang tahun 2025, pengembangan produk dan/atau jasa keuangan berkelanjutan Indonesia Re diarahkan untuk sejalan dengan Rencana Aksi Keuangan Berkelanjutan (RAKB) Perseroan. Fokus utamanya adalah memperkuat kemampuan industri asuransi dalam menghadapi risiko perubahan iklim, bencana alam, serta dinamika ekonomi, melalui desain program reasuransi yang lebih adaptif dan berbasis data. Pemanfaatan teknologi analitik dan pemodelan risiko mendukung penilaian risiko yang lebih komprehensif dan kehati-hatian dalam penyusunan struktur proteksi bagi para *cedant*.

Sejalan dengan ketentuan POJK 51 yang mendorong pengembangan produk dan/atau jasa keuangan berkelanjutan, Indonesia Re memperluas peran reasuransi dalam mendukung:

- Perlindungan bagi sektor-sektor yang terdampak risiko iklim dan bencana;
- Dukungan terhadap proyek dan aktivitas yang sejalan dengan agenda pembangunan berkelanjutan nasional;
- Penguatan stabilitas industri perasuransian melalui desain program reasuransi yang lebih resilien dan adaptif.

Dalam pelaksanaannya, Indonesia Re mengintegrasikan pertimbangan ESG dan risiko iklim dalam kajian portofolio dan kebijakan *underwriting*, sehingga keputusan bisnis tidak hanya berorientasi pada profit, tetapi juga pada dampak ekonomi, sosial, dan lingkungan jangka panjang. Perseroan mengoptimalkan desain program reasuransi untuk memperkuat ketahanan sektor-sektor prioritas, termasuk sektor yang rentan terhadap bencana, dengan menekankan prinsip inklusivitas, transparansi, dan perlindungan berkelanjutan.

Upaya ini didukung oleh peningkatan kapasitas internal, antara lain melalui pelatihan keuangan berkelanjutan, penguatan tata kelola risiko, dan penyesuaian kebijakan internal agar selaras dengan prinsip-prinsip keuangan

Innovation and Development of Sustainable Products/Services [F.26]

Indonesia Re develops sustainable financial products and services in accordance with POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, as well as regulations issued by the Ministry of SOEs related to sustainable finance and TJSL. Within this framework, the Company views reinsurance not only as a risk management instrument, but also as a means to support the creation of a more resilient, inclusive, and Environmental, Social, and Governance (ESG) aligned financial system.

Throughout 2025, the development of Indonesia Re's sustainable financial products and/or services has been aligned with the Company's Sustainable Finance Action Plan (RAKB). The primary focus is to strengthen the insurance industry's capacity to address climate change risks, natural disasters, and economic dynamics, through more adaptive and data-driven reinsurance programme design. The utilisation of analytical technologies and risk modelling supports more comprehensive risk assessment and prudent structuring of protection programmes for cedants.

In line with POJK 51, which encourages the development of sustainable financial products and/or services, Indonesia Re expands the role of reinsurance in supporting:

- Protection for sectors exposed to climate and disaster risks;
- Support for projects and activities aligned with the national sustainable development agenda;
- Strengthening the stability of the insurance industry through more resilient and adaptive reinsurance programme design.

In its implementation, Indonesia Re integrates ESG considerations and climate risks into portfolio assessments and underwriting policies, ensuring that business decisions are not solely profit-oriented but also consider long-term economic, social, and environmental impacts. The Company optimises reinsurance programme design to strengthen the resilience of priority sectors, including those vulnerable to disasters, by emphasising inclusivity, transparency, and sustainable protection.

These efforts are supported by enhanced internal capacity, including sustainable finance training, strengthened risk governance, and adjustments to internal policies to align with sustainable finance principles established by OJK



berkelanjutan yang ditetapkan OJK dan Kementerian BUMN. Sebagai bagian dari kontribusi terhadap ekosistem keuangan berkelanjutan, Indonesia Re juga berperan aktif dalam forum industri, konferensi, dan dialog strategis dengan pelaku asuransi, regulator, dan pemangku kepentingan lainnya untuk berbagi wawasan mengenai tren risiko global, implementasi prinsip keuangan berkelanjutan, serta praktik manajemen risiko yang bertanggung jawab.

Dengan demikian, pengembangan produk dan/atau jasa keuangan berkelanjutan di Indonesia Re tidak berdiri sendiri, tetapi menjadi bagian integral dari strategi bisnis, RAKB, serta struktur Laporan Keberlanjutan sebagaimana diatur dalam POJK 51. Melalui langkah-langkah ini, Perseroan berupaya memastikan bahwa peran reasuransi tidak hanya melindungi dari risiko, tetapi juga mendukung transisi menuju perekonomian yang lebih resilien dan berkelanjutan.

Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Pelanggan [F.27]

Perseroan menempatkan aspek keamanan dan keandalan sebagai fondasi setiap produk dan program reasuransi yang diberikan kepada pelanggan. Sebelum suatu skema perlindungan ditawarkan, Indonesia Re memastikan bahwa rancangan manfaat, batas perlindungan, dan mekanisme klaim telah diuji secara menyeluruh melalui penilaian risiko berbasis data, kajian aktuarial, dan telaah portofolio yang dilakukan secara berkala.

Dalam pengembangannya, Perseroan senantiasa menjaga keselarasan dengan ketentuan regulator dan standar industri, sehingga produk dan layanan yang diberikan tetap relevan, patuh regulasi, serta mendukung stabilitas industri asuransi dan reasuransi nasional. Komitmen terhadap keamanan tidak berhenti pada aspek teknis; Indonesia Re juga mengutamakan kejelasan informasi kepada klien, agar mereka memahami apa yang dijamin, bagaimana perlindungan bekerja, dan dalam kondisi apa klaim akan dibayarkan.

Melalui kombinasi kehati-hatian teknis, kepatuhan regulasi, dan komunikasi yang transparan, Perseroan memastikan bahwa produk dan jasa reasuransi yang digunakan pelanggan telah dievaluasi keamanannya dan berkontribusi pada penguatan stabilitas industri asuransi nasional.

Dampak Produk/Jasa [F.28]

Perseroan menilai dampak dari setiap produk dan layanan reasuransi yang diberikan kepada perusahaan asuransi, baik dampak positif maupun risikonya. Secara positif, layanan reasuransi membantu perusahaan asuransi tetap kuat secara keuangan, tetap mampu membayar klaim ketika banyak bencana atau klaim terjadi sekaligus, serta menjaga agar

and the Ministry of SOEs. As part of its contribution to the sustainable finance ecosystem, Indonesia Re also actively participates in industry forums, conferences, and strategic dialogues with insurance players, regulators, and other stakeholders to share insights on global risk trends, the implementation of sustainable finance principles, and responsible risk management practices.

Accordingly, the development of sustainable financial products and/or services at Indonesia Re is not a standalone initiative but forms an integral part of the Company's business strategy, RAKB, and Sustainability Report structure as stipulated under POJK 51. Through these initiatives, the Company seeks to ensure that the role of reinsurance extends beyond risk protection to supporting the transition towards a more resilient and sustainable economy.

Products/Services Evaluated for Customer Safety [F.27]

The Company places safety and reliability as the foundation of every reinsurance product and programme provided to customers. Before any protection scheme is offered, Indonesia Re ensures that benefit design, coverage limits, and claims mechanisms are thoroughly evaluated through data-driven risk assessments, actuarial analysis, and periodic portfolio reviews.

In its development, the Company consistently ensures alignment with regulatory requirements and industry standards, so that the products and services provided remain relevant, compliant, and supportive of the stability of the national insurance and reinsurance industry. The commitment to safety extends beyond technical aspects; Indonesia Re also prioritises clarity of information for clients, ensuring they understand coverage, how protection works, and under what conditions claims will be paid.

Through a combination of technical prudence, regulatory compliance, and transparent communication, the Company ensures that its reinsurance products and services have been evaluated for safety and contribute to strengthening the stability of the national insurance industry.

Product/Service Impact [F.28]

The Company assesses the impact of each reinsurance product and service provided to insurance companies, both in terms of positive outcomes and associated risks. On the positive side, reinsurance services help insurance companies maintain financial strength, remain capable of paying claims during periods of multiple or large-scale loss



perlindungan asuransi bagi masyarakat dan pelaku usaha dapat terus berjalan.

Namun, Perseroan juga menyadari bahwa jika suatu rancangan perlindungan tidak disusun dengan hati-hati, misalnya perlindungan terlalu besar pada satu jenis risiko atau ketidakseimbangan antara risiko dan biaya, hal tersebut dapat menekan kinerja keuangan dan mengganggu kemampuan perusahaan dalam memberikan dukungan reasuransi.

Untuk mencegah hal ini, Perseroan melakukan penilaian rutin terhadap produk dan program reasuransi dengan menggunakan data, kajian para ahli, dan pemantauan berkala, serta menjalin komunikasi yang jelas dengan perusahaan asuransi sebagai klien agar mereka memahami manfaat, batasan, dan risiko utama dari perlindungan yang digunakan. Dengan pendekatan yang transparan dan berbasis informasi, Perseroan berupaya memastikan bahwa produk dan jasanya mendukung stabilitas industri asuransi sekaligus dikelola secara bertanggung jawab dan berkelanjutan.

Jumlah Produk yang Ditarik Kembali [F.29]

Sepanjang tahun 2025, tidak terdapat produk Perseroan yang ditarik kembali dari pasaran.

Survei Kepuasan Pelanggan terhadap Produk dan/ atau Jasa [F.30]

Kepuasan pelanggan merupakan faktor krusial dalam menentukan kemajuan dan keberlanjutan Perseroan. Survei bertujuan untuk mengukur tingkat kepuasan terhadap aspek-aspek utama seperti kejelasan produk, kecepatan dan ketepatan layanan, kemudahan komunikasi, serta kemampuan solusi reasuransi dalam mendukung kebutuhan bisnis dan pengelolaan risiko klien. Hasil survei yang diperoleh akan dianalisis untuk mengidentifikasi kekuatan dan area yang perlu ditingkatkan, kemudian ditindaklanjuti dalam bentuk rencana perbaikan layanan, pengembangan produk, penyempurnaan proses bisnis, dan penguatan hubungan dengan pelanggan.

Pada tahun 2025, Perseroan melakukan survei kepuasan pelanggan dan *vendor* untuk tahun 2024. Survei dilakukan kepada 419 *database* pelanggan dan *vendor*, yang dilaksanakan sejak tanggal 18 Maret-15 September 2025. Metodologi survei menggunakan skor kepuasan dan pertanyaan terbuka.

Berdasarkan survei tersebut, diperoleh hasil untuk Skor kepuasan pelanggan secara keseluruhan pada tahun 2025 mencapai 3,87. Hasil ini menunjukkan penurunan sebesar 0,46 poin dibandingkan dengan capaian tahun 2024 yang sebesar 4,33.

events, and ensure the continuity of insurance protection for the public and businesses.

However, the Company also recognises that if protection structures are not carefully designed—for example, excessive concentration on a single type of risk or imbalance between risk and cost—this may exert pressure on financial performance and affect the Company's ability to provide reinsurance support.

To mitigate such risks, the Company conducts regular evaluations of reinsurance products and programmes using data, expert analysis, and periodic monitoring, while maintaining clear communication with insurance companies as clients to ensure they understand the benefits, limitations, and key risks of the protection provided. Through a transparent and information-based approach, the Company seeks to ensure that its products and services support the stability of the insurance industry while being managed responsibly and sustainably.

Number of Products Recalled [F.29]

Throughout 2025, there were no Company products recalled from the market.

Customer Satisfaction Survey on Products and/or Services [F.30]

Customer satisfaction is a critical factor in determining the Company's progress and sustainability. The survey aims to measure satisfaction levels across key aspects such as product clarity, service speed and accuracy, ease of communication, and the effectiveness of reinsurance solutions in supporting clients' business needs and risk management. The survey results are analysed to identify strengths and areas for improvement and are subsequently followed up through service enhancement plans, product development, business process improvements, and strengthened customer relationships.

In 2025, the Company conducted a customer and vendor satisfaction survey for the year 2024. The survey was administered to 419 customers and vendors in the database and took place from March 18 to September 15, 2025. The survey methodology utilized satisfaction scores and open-ended questions.

Based on the survey, the overall customer satisfaction score for 2025 was 3.87. This result represents a decrease of 0.46 points compared to the 2024 score of 4.33.



08 **Kinerja Lingkungan** Environmental Performance



Indonesia Re fokus pada efisiensi konsumsi sumber daya dan reduksi emisi karbon melalui pengelolaan operasional yang bertanggung jawab demi meminimalkan dampak lingkungan bagi masa depan.

Indonesia Re focuses on improving resource consumption efficiency and reducing carbon emissions through responsible operational management to minimise environmental impact for the future.



Kinerja Lingkungan Environmental Performance

Pelestarian lingkungan merupakan tanggung jawab bersama seluruh pemangku kepentingan, termasuk pelaku usaha dan entitas bisnis. Indonesia Re menyadari bahwa aktivitas usaha berkontribusi terhadap tekanan pada ekosistem, sehingga Perseroan menempatkan pengelolaan lingkungan sebagai bagian penting dari penerapan prinsip pembangunan berkelanjutan yang menyeimbangkan aspek ekonomi, sosial, dan lingkungan. Tantangan perubahan iklim dipandang sebagai isu global yang berdampak langsung pada kehidupan manusia, kualitas lingkungan, perekonomian nasional, serta keberlangsungan bisnis Perseroan.

Sebagai wujud keseriusan, Indonesia Re mengembangkan model bisnis berkelanjutan berbasis *Environmental, Social and Governance* (ESG) yang selaras dengan komitmen Pemerintah dalam mencapai target *Net Zero Emission*. Komitmen ini diatur antara lain dalam SK Direksi No. 00067/60.HK.01.01/00/IndonesiaRe/03/2018, yang menegaskan bahwa seluruh aktivitas Perseroan harus memberikan nilai tambah bagi pemangku kepentingan dan menunjukkan tanggung jawab sosial terhadap lingkungan. Implementasi dilakukan melalui efisiensi sumber daya (program *paperless*, penghematan listrik dan air, pengelolaan sampah, dan perencanaan transportasi yang lebih ramah lingkungan), serta penguatan standar operasional yang berorientasi pada pengurangan dampak lingkungan.

Sepanjang tahun 2025, Indonesia Re memperkuat aksi lingkungan melalui pengembangan inisiatif internal dan eksternal yang mendukung transisi menuju ekonomi rendah karbon. Perseroan meningkatkan integrasi risiko lingkungan dan iklim dalam portofolio reasuransi, memperluas edukasi keberlanjutan melalui Indonesia Re Institute, serta mengintensifkan kampanye pengurangan plastik sekali pakai, pengelolaan sampah yang lebih bertanggung jawab, dan program penghijauan di area kerja dan sekitar komunitas. Dengan demikian, pengelolaan dan pelestarian lingkungan menjadi bagian integral dari strategi jangka panjang Perseroan untuk menjaga ketahanan iklim dan memastikan keberlanjutan nilai bagi seluruh pemangku kepentingan.

Biaya Lingkungan Hidup [F.4]

Pada tahun 2025, Perseroan mengalokasikan biaya lingkungan hidup sebesar Rp452.205.470 yang digunakan untuk mendukung berbagai program dan inisiatif pengelolaan lingkungan. Anggaran ini difokuskan pada kegiatan efisiensi energi dan inisiatif lingkungan lainnya yang selaras dengan strategi keberlanjutan dan operasional yang bertanggung jawab.

Environmental preservation is a shared responsibility of all stakeholders, including businesses and corporate entities. Indonesia Re recognises that its business activities contribute to pressures on ecosystems; therefore, the Company places environmental management as a key component of implementing sustainable development principles that balance economic, social, and environmental aspects. Climate change is regarded as a global issue that directly affects human life, environmental quality, the national economy, and the Company's business continuity.

As a demonstration of its commitment, Indonesia Re has developed a sustainable business model based on Environmental, Social and Governance (ESG) principles, aligned with the Government's commitment to achieving Net Zero Emissions targets. This commitment is stipulated, among others, in Board of Directors' Decree No. 00067/60.HK.01.01/00/IndonesiaRe/03/2018, which emphasises that all Company activities must deliver added value to stakeholders and demonstrate social responsibility towards the environment. Implementation is carried out through resource efficiency (paperless initiatives, energy and water conservation, waste management, and environmentally friendly transport planning), as well as strengthening operational standards oriented towards reducing environmental impact.

Throughout 2025, Indonesia Re strengthened its environmental actions through the development of internal and external initiatives supporting the transition to a low-carbon economy. The Company enhanced the integration of environmental and climate risks into its reinsurance portfolio, expanded sustainability education through the Indonesia Re Institute, and intensified campaigns to reduce single-use plastics, promote responsible waste management, and implement greening programmes within the workplace and surrounding communities. As such, environmental management and preservation form an integral part of the Company's long-term strategy to enhance climate resilience and ensure sustainable value for all stakeholders.

Environmental Costs [F.4]

In 2025, the Company allocated environmental costs amounting to Rp452,205,470 to support various environmental management programmes and initiatives. This budget was focused on energy efficiency activities and other environmental initiatives aligned with the Company's sustainability strategy and responsible operations.



Biaya tersebut mencakup program konservasi air, pengelolaan limbah, serta penggunaan material ramah lingkungan di seluruh lini operasional. Perseroan juga berinvestasi dalam teknologi hemat energi, sistem pemantauan konsumsi sumber daya, dan penerapan kebijakan kerja berbasis digital untuk mengurangi penggunaan kertas dan sumber daya lainnya. Langkah-langkah ini dirancang untuk memastikan bahwa kegiatan operasional berlangsung secara lebih efisien, rendah emisi, dan meminimalkan dampak negatif terhadap lingkungan.

Selain untuk operasional internal, Perseroan juga mengalokasikan sebagian anggaran lingkungan untuk program eksternal yang mendukung pelestarian ekosistem. Bentuknya antara lain kerja sama dengan lembaga lingkungan dalam kegiatan reboisasi, pelaksanaan program kompensasi karbon, serta berbagai inisiatif sosial berbasis komunitas yang mendorong keterlibatan masyarakat dalam upaya menjaga dan memulihkan lingkungan.

Penggunaan Material yang Ramah Lingkungan [F.5]

Dalam operasional sehari-hari, seluruh pegawai di perusahaan diarahkan untuk mengutamakan efisiensi dan keberlanjutan. Ini mencakup pengelolaan material, energi, air bersih, limbah padat dan cair, hingga pengendalian emisi. Untuk mendukung upaya tersebut, kami menerapkan prinsip 3R (*Reduce, Reuse, dan Recycle*) secara menyeluruh.

Dalam pelaksanaannya Perseroan mengambil langkah-langkah yang mencerminkan komitmen dalam menciptakan nilai tambah yang berdampak positif bagi lingkungan, masyarakat, dan seluruh pemangku kepentingan, sekaligus memperkuat reputasi sebagai pelaku usaha yang bertanggung jawab secara sosial dan lingkungan.

Penggunaan Kertas

Indonesia Re secara konsisten mengurangi konsumsi material operasional dan memastikan ATK yang masih digunakan berasal dari sumber ramah lingkungan. Sejak tahun lalu, Perseroan telah mengadopsi kertas daur ulang bersertifikasi *Forest Stewardship Council (FSC)*, yang menjamin rantai pasok berkelanjutan dan pengelolaan hutan yang bertanggung jawab. Selain itu, Perseroan mendorong *reuse* perlengkapan kantor seperti folder, map, dan pena isi ulang untuk memperpanjang siklus hidup material serta meminimalkan limbah tidak perlu.

Sebagai bagian dari komitmen keberlanjutan yang holistik, Perseroan melibatkan seluruh karyawan melalui edukasi dan kebijakan internal yang mempromosikan praktik bertanggung jawab. Program ini membangun budaya kerja yang sadar lingkungan, di mana karyawan diajak memahami dampak

These costs include water conservation programmes, waste management, and the use of environmentally friendly materials across operational activities. The Company also invests in energy-efficient technologies, resource consumption monitoring systems, and digital-based working policies to reduce paper usage and other resource consumption. These measures are designed to ensure that operational activities are conducted more efficiently, with lower emissions and minimal environmental impact.

In addition to internal operations, the Company allocates part of its environmental budget to external programmes supporting ecosystem preservation, including collaboration with environmental institutions in reforestation activities, implementation of carbon offset programmes, and various community-based initiatives that encourage public participation in environmental conservation and restoration efforts.

Use of Environmentally Friendly Materials [F.5]

In daily operations, all employees are encouraged to prioritise efficiency and sustainability. This includes the management of materials, energy, clean water, solid and liquid waste, as well as emissions control. To support these efforts, the Company implements the 3R principles (*Reduce, Reuse, and Recycle*) comprehensively.

In practice, the Company undertakes measures that reflect its commitment to creating added value with positive impacts on the environment, society, and all stakeholders, while strengthening its reputation as a socially and environmentally responsible business entity.

Paper Usage

Indonesia Re consistently reduces the consumption of operational materials and ensures that office supplies in use are sourced from environmentally friendly materials. Since the previous year, the Company has adopted recycled paper certified by the *Forest Stewardship Council (FSC)*, ensuring a sustainable supply chain and responsible forest management. In addition, the Company promotes the reuse of office supplies such as folders, document holders, and refillable pens to extend the lifecycle of materials and minimise unnecessary waste.

As part of a holistic sustainability commitment, the Company engages all employees through education and internal policies that promote responsible practices. This programme fosters an environmentally conscious work culture, where employees are encouraged to understand the impact of



penggunaan material sehari-hari terhadap ekosistem. Pendekatan ini memperkuat efisiensi operasional sekaligus mendukung target pengurangan jejak karbon Perseroan.

Digitalisasi dokumen menjadi pilar utama upaya ini, dengan kebijakan yang mendorong penggunaan kertas secara bijak, memanfaatkan kertas bekas, meminimalkan pencetakan, dan hanya mencetak dokumen esensial. Langkah-langkah tersebut tidak hanya meningkatkan efisiensi, tetapi juga mencerminkan komitmen Indonesia Re dalam mengelola sumber daya alam secara bertanggung jawab, sejalan dengan prinsip pembangunan berkelanjutan di lingkungan kerja.

Jumlah pemakaian kertas Perseroan sepanjang tahun 2025 adalah sebanyak 370 rim. Terlihat adanya pengurangan dari pemakaian dibandingkan dengan tahun 2024 sebanyak 14,15%.

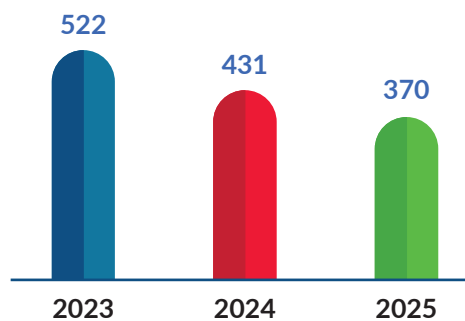
daily material usage on ecosystems. This approach enhances operational efficiency while supporting the Company's carbon footprint reduction targets.

Document digitalisation serves as a key pillar of this effort, supported by policies promoting prudent paper usage, including the reuse of paper, minimisation of printing, and printing only essential documents. These measures not only improve efficiency but also reflect Indonesia Re's commitment to responsible natural resource management in line with sustainable development principles within the workplace.

The Company's total paper consumption throughout 2025 amounted to 370 reams, representing a decrease of 14.15% compared to 2024.

Tabel Pemakaian Kertas
Paper Usage Table

Tahun Year	Rim Reams
2023	522
2024	431
2025	370



Pengurangan Air Minum Kemasan Plastik

Sebagai bagian integral dari komitmen terhadap keberlanjutan lingkungan, Perseroan secara aktif mendorong pengurangan penggunaan air minum kemasan plastik dalam seluruh kegiatan operasional. Upaya ini diwujudkan dengan menyediakan fasilitas air minum isi ulang di area perkantoran, ruang kerja, dan ruang pertemuan. Seluruh karyawan juga didorong untuk menggunakan tumbler atau botol minum pribadi yang dapat diisi ulang, sehingga menumbuhkan budaya kerja yang lebih peduli terhadap lingkungan dan mengurangi ketergantungan pada kemasan plastik sekali pakai.

Dalam setiap rapat atau acara internal, Perseroan telah mengganti penyajian air minum kemasan plastik dengan dispenser air minum isi ulang, serta menyediakan gelas minum ramah lingkungan. Langkah ini tidak hanya menjadi bentuk edukasi tentang pentingnya pengurangan sampah plastik, tetapi juga memperkuat inisiatif Perseroan dalam membatasi penggunaan Air Minum Dalam Kemasan (AMDK).

Reduction of Bottled Drinking Water Consumption

As an integral part of its commitment to environmental sustainability, the Company actively promotes the reduction of bottled drinking water usage across all operational activities. This initiative is implemented by providing refillable drinking water facilities in office areas, workspaces, and meeting rooms. All employees are also encouraged to use reusable tumblers or personal water bottles, fostering a more environmentally conscious workplace culture and reducing reliance on single-use plastic packaging.

In every internal meeting or event, the Company has replaced bottled drinking water with refillable water dispensers and provides environmentally friendly drinking glasses. This initiative not only serves as an educational effort on the importance of reducing plastic waste but also reinforces the Company's commitment to limiting the use of bottled drinking water (AMDK).



Kebijakan pembatasan penggunaan AMDK ini disosialisasikan secara menyeluruh melalui Gerakan *Green Environment* kepada Jajaran Direksi, Komisaris, dan seluruh Karyawan Indonesia Re Group (RIU, ASEI, dan RSI). Melalui sosialisasi ini, perusahaan melarang penggunaan AMDK dan menghimbau penggunaan tumbler pribadi di seluruh lingkup perusahaan.

Aspek Energi dan Emisi

Perseroan memanfaatkan listrik untuk kebutuhan perkantoran seperti penerangan dan perangkat elektronik, serta bahan bakar minyak (BBM) untuk kendaraan operasional—keduanya disuplai oleh pihak ketiga. Meskipun pasokan listrik masih didominasi energi fosil, Perseroan terus memantau perkembangan Energi Baru Terbarukan (EBT) dan mendukung percepatan transisi energi nasional, sejalan dengan komitmen pemerintah melalui Indonesia *Energy Transition Outlook (IETO)* dan *Just Energy Transition Partnership (JETP)*.

Untuk meningkatkan efisiensi, Perseroan mengadopsi teknologi hemat energi di kantor dan pusat data, disertai kebijakan operasional berbasis digital yang mengurangi penggunaan sumber daya fisik. Inisiatif ini selaras dengan Tujuan Pembangunan Berkelanjutan (TPB), khususnya efisiensi energi dan mitigasi perubahan iklim. Langkah awal mencakup perangkat rendah daya, pencahayaan LED, solusi *cloud*, kendaraan listrik/*hybrid*, serta uji emisi berkala untuk kendaraan operasional.

Sebagai perusahaan reasuransi, Indonesia Re mendorong keberlanjutan di sektor yang dilayani melalui kolaborasi dengan mitra, kebijakan *underwriting* industri rendah karbon, dan edukasi pengelolaan energi.

Inisiatif Efisiensi Energi [F.7] [F.12]

Perseroan menunjukkan komitmen kuat terhadap operasional bisnis berkelanjutan yang berlandaskan prinsip *Environmental, Social, dan Governance (ESG)*. Komitmen ini diwujudkan melalui berbagai inisiatif efisiensi energi yang bertujuan untuk mengurangi dampak lingkungan secara signifikan. Langkah-langkah ini sejalan dengan Peraturan Menteri ESDM No. 3/2025 tentang Konservasi Energi dan Apresiasi Efisiensi Energi Nasional 2025, serta mendukung Kebijakan Umum Efisiensi Energi, Air, dan Material Ramah Lingkungan Perseroan.

Wujud nyata dari inisiatif ini meliputi digitalisasi dokumen untuk mengurangi penggunaan kertas secara drastis, penerapan pengaturan optimal untuk penerangan dan suhu ruangan di seluruh fasilitas guna memastikan penggunaan energi yang efisien, serta transisi kendaraan ramah

This policy on limiting the use of AMDK is comprehensively communicated through the Green Environment Movement to the Board of Directors, the Board of Commissioners, and all employees of the Indonesia Re Group (RIU, ASEI, and RSI). Through this initiative, the Company prohibits the use of bottled drinking water and encourages the use of personal tumblers throughout the organisation.

Energy and Emissions Aspect

The Company utilises electricity for office needs such as lighting and electronic devices, as well as fuel for operational vehicles—both supplied by third parties. Although the electricity supply is still predominantly derived from fossil energy, the Company continuously monitors developments in Renewable Energy (EBT) and supports the acceleration of the national energy transition, in line with the Government's commitment through the Indonesia *Energy Transition Outlook (IETO)* and the *Just Energy Transition Partnership (JETP)*.

To enhance efficiency, the Company adopts energy-efficient technologies in its offices and data centres, supported by digital-based operational policies that reduce the use of physical resources. These initiatives align with the Sustainable Development Goals (SDGs), particularly in energy efficiency and climate change mitigation. Initial measures include low-power devices, LED lighting, cloud solutions, electric/hybrid vehicles, and periodic emission testing for operational vehicles.

As a reinsurance company, Indonesia Re promotes sustainability within the sectors it serves through collaboration with partners, low-carbon industry underwriting policies, and education on energy management.

Energy Efficiency Initiatives [F.7] [F.12]

The Company demonstrates a strong commitment to sustainable business operations based on Environmental, Social, and Governance (ESG) principles. This commitment is reflected in various energy efficiency initiatives aimed at significantly reducing environmental impact. These measures are aligned with Minister of Energy and Mineral Resources Regulation No. 3/2025 on Energy Conservation and National Energy Efficiency Awards 2025, as well as the Company's General Policy on Energy Efficiency, Water Conservation, and Environmentally Friendly Materials.

Concrete actions include document digitalisation to significantly reduce paper usage, implementation of optimal lighting and room temperature settings across facilities to ensure efficient energy use, and the transition to environmentally friendly vehicles by partially converting



lingkungan dengan melakukan peralihan sebagian kendaraan operasional dari kendaraan berbahan bakar bensin menjadi kendaraan hibrida dan listrik (*Electric Vehicle/EV*). Inisiatif ini juga didukung dengan sosialisasi himbauan pengalihan moda transportasi kepada seluruh karyawan Indonesia Re, sebagai upaya kolektif untuk menekan emisi karbon.

Selain efisiensi operasional, langkah-langkah ini tidak hanya meningkatkan ketahanan iklim, tetapi juga memperkuat tanggung jawab Indonesia Re terhadap keberlanjutan lingkungan, termasuk integrasi prinsip ESG dalam infrastruktur dan kolaborasi aktif dalam sektor reasuransi untuk mendorong industri rendah karbon. Sosialisasi Gerakan *Green Environment* secara menyeluruh kepada Jajaran Direksi, Komisaris, dan seluruh Karyawan Indonesia Re Group (Indonesia Re, Asuransi Asei dan ReINDO Syariah) juga terus digalakkan untuk mencapai target *Net Zero Emission* yang telah dicanangkan.

Sebagai bagian dari komitmen ini, Perseroan telah berhasil merealisasikan penurunan emisi CO₂eq dari konsumsi Bahan Bakar Minyak (BBM) operasional secara signifikan, dari 303,01 ton CO₂eq pada tahun 2024 menjadi 67,56 ton CO₂eq pada tahun 2025. Realisasi volume reduksi emisi ini merupakan wujud transparansi Perseroan dalam menyajikan dampak nyata dari inisiatif efisiensi energi yang dijalankan.

Konsumsi dan Intensitas Energi yang Digunakan [F.6]

Sepanjang tahun 2025, Perseroan menunjukkan komitmen kuat terhadap efisiensi energi, dengan total penggunaan energi yang tercatat sebesar 4.108,19 GJ. Angka ini merefleksikan pengurangan yang signifikan sebesar 37,1% dibandingkan tahun 2024, di mana konsumsi energi mencapai 6.531,26 GJ. Penurunan substansial ini utamanya didorong oleh penurunan drastis dalam konsumsi Bahan Bakar Minyak (BBM) hingga 77,7%, dari 4.328,78 GJ di tahun 2024 menjadi 965,15 GJ di tahun 2025. Meskipun terdapat peningkatan konsumsi listrik kantor pusat sebesar 42,7% (dari 2.202,48 GJ di tahun 2024 menjadi 3.143,04 GJ di tahun 2025), upaya optimasi BBM berhasil menekan total jejak energi Perseroan.

Sejalan dengan efisiensi tersebut, intensitas energi Perseroan juga mengalami penurunan yang menggembirakan, bergerak dari sekitar 0,001922 GJ per juta Rupiah di tahun 2024 menjadi sekitar 0,000971 GJ per juta Rupiah di tahun 2025. Penurunan intensitas ini menjadi bukti nyata peningkatan efisiensi penggunaan energi Perseroan dalam menghasilkan setiap unit pendapatan, menegaskan langkah progresif menuju operasional yang lebih berkelanjutan.

operational vehicles from fuel-based to hybrid and electric vehicles (EV). These initiatives are further supported by campaigns encouraging employees to shift transportation modes, as a collective effort to reduce carbon emissions.

In addition to operational efficiency, these measures not only enhance climate resilience but also strengthen Indonesia Re's commitment to environmental sustainability, including the integration of ESG principles into infrastructure and active collaboration within the reinsurance sector to promote a low-carbon industry. The Green Environment Movement continues to be widely promoted to the Board of Directors, the Board of Commissioners, and all employees of the Indonesia Re Group (Indonesia Re, Asuransi Asei and ReINDO Syariah) to achieve the targeted Net Zero Emission.

As part of this commitment, the Company has successfully realised a significant reduction in CO₂eq emissions arising from operational fuel (BBM) consumption, decreasing from 303.01 tonnes CO₂eq in 2024 to 67.56 tonnes CO₂eq in 2025. This realised volume of emission reduction reflects the Company's commitment to transparency in presenting the tangible impact of its energy efficiency initiatives.

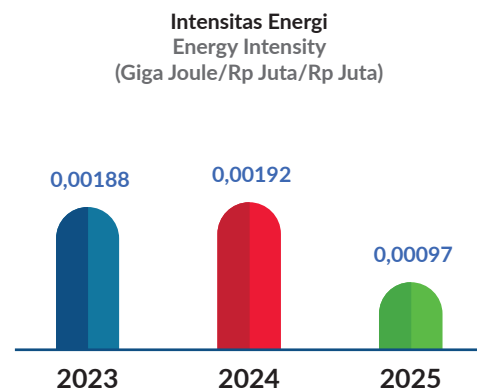
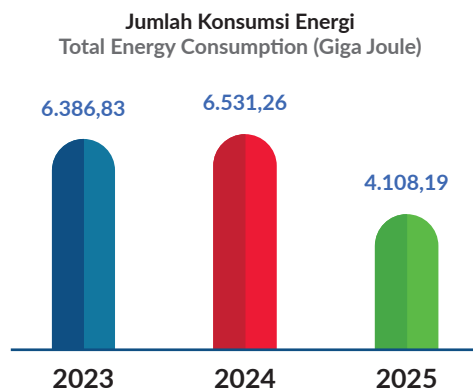
Energy Consumption and Intensity [F.6]

Throughout 2025, the Company demonstrated a strong commitment to energy efficiency, with total energy consumption recorded at 4,108.19 GJ. This figure reflects a significant reduction of 37.1% compared to 2024, when energy consumption reached 6,531.26 GJ. This substantial decrease was primarily driven by a sharp reduction in fuel consumption by 77.7%, from 4,328.78 GJ in 2024 to 965.15 GJ in 2025. Despite an increase in electricity consumption at the head office by 42.7% (from 2,202.48 GJ in 2024 to 3,143.04 GJ in 2025), optimisation of fuel usage successfully reduced the Company's overall energy footprint.

In line with these efficiency improvements, the Company's energy intensity also showed a favourable decline, decreasing from approximately 0.001922 GJ per million Rupiah in 2024 to approximately 0.000971 GJ per million Rupiah in 2025. This reduction demonstrates improved energy efficiency in generating each unit of revenue, reflecting the Company's progressive steps towards more sustainable operations.



Uraian Description	Satuan Unit	2025	2024	2023
Konsumsi Listrik - Kantor Pusat Electricity Consumption – Head Office	kWh	873.066	611.801	595.140
	GigaJoule	3.143,04	2.202,48	2.142,50
	Ton CO2eq	759,57	532,27	517,77
	Rupiah penuh Rp (full amount)	1.004.540.011	1.039.774.852	1.011.458.134
Konsumsi Bahan Bakar Minyak (BBM) - Bensin Fuel Consumption – Petrol	Liter /Litres	29.247	131.175	128.616
	GigaJoule	965,15	4.328,78	4.244,33
	Ton CO2eq	67,56	303,01	297,10
	Rupiah penuh Rp (full amount)	452.750.200	550.931.000	562.332.700
Jumlah Konsumsi Energi Total Energy Consumption	GigaJoule	4.108,19	6.531,26	6.386,83
Pendapatan Revenue	Juta Rupiah Rp million	4.231.226	3.397.720	3.389.675
Intensitas Energi Energy Intensity	GigaJoule	0,00097	0,00192	0,00188



Pada tahun 2025, Perseroan melakukan pemantauan terhadap emisi Gas Rumah Kaca (GRK) yang dihasilkan dari operasionalnya, baik yang dihasilkan secara langsung maupun tidak langsung. Dalam laporan ini, emisi gas rumah kaca dibagi menjadi dua kategori:

1. Cakupan 1: yang dihasilkan dari penggunaan bahan bakar fosil (bensin dan solar) dan emisi gas rumah kaca; dan
2. Cakupan 2: tidak langsung yang bersumber dari penggunaan listrik, di mana gas rumah kaca yang dominan dihasilkan adalah karbon dioksida (CO₂). [F.11]

In 2025, the Company monitored Greenhouse Gas (GHG) emissions generated from its operations, both direct and indirect. In this report, greenhouse gas emissions are categorised into two scopes:

1. Scope 1: emissions generated from the use of fossil fuels (petrol and diesel) and other direct greenhouse gas emissions; and
2. Scope 2: indirect emissions arising from electricity consumption, where the predominant greenhouse gas emitted is carbon dioxide (CO₂). [F.11]

Uraian Description	Satuan Unit	2025	2024
Emisi Cakupan 1 Scope 1 Emissions	tCO ₂ eq	67,56	303,01
Emisi Cakupan 2 Scope 2 Emissions	tCO ₂ eq	759,57	532,27
Jumlah Emisi Cakupan 1 dan 2 Total Scope 1 and 2 Emissions	tCO ₂ eq	827,13	835,28
Pendapatan Revenue	Rp Juta Rp Million	4.231.226	3.397.720
Intensitas Emisi Emission Intensity	tCO ₂ eq	0,000195	0,000246



Hingga akhir tahun 2025, Perseroan belum melakukan penghitungan untuk cakupan 3 atau Perhitungan Emisi GRK dari perjalanan dinas sesuai dengan standar *International Civil Aviation Organization (ICAO)*.

Pengelolaan Air [F.8]

Air merupakan komponen vital dalam operasional kantor Indonesia Re, digunakan untuk sanitasi, konsumsi, dan kebersihan lingkungan kerja. Sebagai pemilik gedung kantor sendiri, Perseroan mengelola air dari Perusahaan Daerah Air Minum (PDAM) yang memenuhi standar kualitas bersih untuk fasilitas seperti toilet, tempat wudu, dan pencucian peralatan. Perseroan menerapkan strategi efisiensi selaras Tujuan Pembangunan Berkelanjutan (TPB) nomor 6 tentang air bersih dan sanitasi. Langkah utama mencakup pemasangan perangkat hemat air seperti keran/kloset bertekanan rendah dan sensor otomatis, serta flyer sosialisasi penghematan air/listrik di setiap ruangan untuk edukasi karyawan.

Pendekatan ini memastikan ketersediaan air bersih memadai, mengurangi pemborosan, hemat sumber daya, dan ringankan tekanan sistem air kota. Dengan demikian, Perseroan berkontribusi pada pengelolaan air berkelanjutan, lindungi sumber daya alam, dan wujudkan tanggung jawab lingkungan di tengah komitmen ESG 2025.

Pada tahun 2025, untuk total pembayaran penggunaan air dari Perusahaan Air Minum Daerah (PDAM) sebesar Rp269,9 juta atau setara 13.480 m³. Penggunaan air ini menurun jika dibandingkan tahun 2024 sebesar Rp146,1 juta atau setara 15.120 liter, seiring dengan, langkah efisiensi yang telah dilakukan.

As of the end of 2025, the Company has not yet conducted calculations for Scope 3 emissions or greenhouse gas (GHG) emissions from business travel in accordance with the standards of the International Civil Aviation Organization (ICAO).

Water Management [F.8]

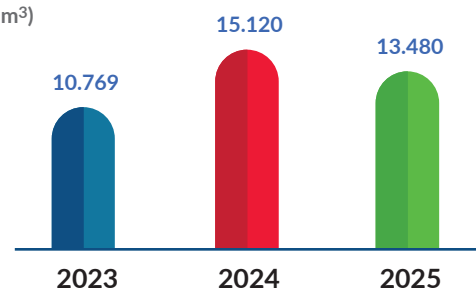
Water is a vital component in Indonesia Re's office operations, used for sanitation, consumption, and maintaining workplace cleanliness. As the owner of its office building, the Company manages water sourced from the Regional Water Supply Company (PDAM), which meets clean water quality standards for facilities such as toilets, ablution areas, and equipment washing. The Company implements efficiency strategies aligned with Sustainable Development Goal (SDG) No. 6 on clean water and sanitation. Key measures include the installation of water-saving devices such as low-flow taps/toilets and automatic sensors, as well as awareness flyers on water and electricity conservation in each room to educate employees.

This approach ensures adequate availability of clean water, reduces wastage, conserves resources, and alleviates pressure on the municipal water system. Accordingly, the Company contributes to sustainable water management, protects natural resources, and demonstrates environmental responsibility in line with its ESG commitments in 2025.

In 2025, the total expenditure for water consumption supplied by the Regional Water Utility (PDAM) for the Company's amounted to Rp269.9 million, equivalent to 13,480 m³. This water consumption decreased compared to 2024, which amounted to Rp146.1 million, equivalent to 15,120 litres, in line with the efficiency measures implemented by the Company.

Tabel Penggunaan Air
Water Consumption Table (m³)

Satuan Unit	2025	2024	2023
M ³	13.480	15.120	10.769
Rupiah penuh Rp (full amount)	269.910.040	146.067.520	192.152.490



Usaha Konservasi Keanekaragaman Hayati [F.9] [F.10]

Perseroan menjalankan seluruh aktivitas operasionalnya di gedung perkantoran yang berada jauh dari kawasan konservasi maupun wilayah dengan keanekaragaman hayati yang tinggi. Dengan demikian, kegiatan Perseroan

Biodiversity Conservation Efforts [F.9] [F.10]

The Company conducts all of its operational activities within office buildings located far from conservation areas and regions with high biodiversity. Accordingly, the Company's activities do not have a direct impact on natural



tidak memberikan dampak langsung terhadap lingkungan alami atau habitat satwa dan tumbuhan yang dilindungi. Pada tahun 2025, Perseroan tidak terlibat dalam program konservasi keanekaragaman hayati sebagai bagian dari aktivitasnya.

Meskipun demikian, Perseroan tetap menyadari pentingnya pelestarian keanekaragaman hayati sebagai bagian dari tanggung jawab lingkungan yang lebih luas. Ke depan, Perseroan membuka peluang untuk berkontribusi dalam upaya konservasi melalui kerja sama dengan berbagai pihak, sejalan dengan prinsip pembangunan berkelanjutan yang mendukung keseimbangan ekosistem dan keberlangsungan sumber daya alam bagi generasi mendatang.

Aspek Limbah dan Efluen [F.13] [F.15]

Kegiatan operasional Perseroan tidak menghasilkan limbah atau efluen berbahaya yang memerlukan pengolahan khusus, melainkan hanya limbah domestik dengan volume relatif terbatas. Meskipun demikian, Perseroan menjadikan pengelolaan limbah sebagai prioritas utama dengan menerapkan prinsip *zero waste* untuk membangun gaya hidup ramah lingkungan di lingkungan kerja.

Upaya konkret meliputi kampanye pengurangan plastik sekali pakai, dorongan maksimalisasi pemanfaatan sumber daya, meminimalisir penggunaan kertas, budaya *reuse* material layak pakai, serta sistem pemilahan limbah sejak sumber (organik, anorganik, berbahaya). Perseroan mengedepankan hierarki *Refuse, Reduce, Reuse* sebelum *Recycle* dan *Rot* (kompos), sesuai Permen LHK No. 11/2025 tentang baku mutu limbah domestik yang wajib diolah sebelum dibuang.

Mekanisme Pengelolaan Limbah dan Efluen [F.14]

Meskipun volume limbah yang dihasilkan dari kegiatan operasional Perseroan relatif terbatas, seluruh limbah Perseroan dikelola sesuai prosedur dengan pemilik gedung, untuk menjaga kebersihan kerja sekaligus mendukung pelestarian lingkungan secara luas. Hingga akhir 2025, Perseroan belum menghitung volume limbah secara kuantitatif, tetapi terus tingkatkan komitmen *zero waste*.

Proses dimulai dari pemilahan limbah, antara limbah yang dapat didaur ulang (*recyclable*) dan yang tidak dapat didaur ulang (*non-recyclable*), hingga pengumpulan limbah di Tempat Penampungan Sementara (TPS) yang berada di lingkungan Kantor Pusat. Limbah tersebut selanjutnya diserahkan kepada pihak ketiga untuk diangkut ke Tempat Penampungan Akhir (TPA) Bantar Gebang di Bekasi, Jawa Barat, sesuai dengan prosedur dan regulasi yang berlaku.

environments or habitats of protected flora and fauna. In 2025, the Company was not involved in biodiversity conservation programmes as part of its activities.

Nevertheless, the Company recognises the importance of biodiversity conservation as part of its broader environmental responsibility. Going forward, the Company remains open to contributing to conservation efforts through collaboration with various stakeholders, in line with sustainable development principles that support ecosystem balance and the preservation of natural resources for future generations.

Waste and Effluent Aspect [F.13] [F.15]

The Company's operational activities do not generate hazardous waste or effluent requiring special treatment, but rather produce only domestic waste with relatively limited volume. Nevertheless, the Company prioritises waste management by implementing a *zero-waste* principle to foster an environmentally friendly workplace culture.

Concrete initiatives include campaigns to reduce single-use plastics, efforts to maximise resource utilisation, minimisation of paper usage, promotion of reuse of usable materials, and waste segregation at source (organic, inorganic, and hazardous). The Company prioritises the waste management hierarchy of *Refuse, Reduce, and Reuse* before *Recycle* and *Rot* (composting), in accordance with Ministry of Environment and Forestry Regulation No. 11/2025 concerning domestic waste quality standards that must be treated prior to disposal.

Waste and Effluent Management Mechanism [F.14]

Although the volume of waste generated from the Company's operations is relatively limited, all waste is managed in accordance with procedures in coordination with the building management or third parties, to maintain workplace cleanliness while supporting broader environmental preservation. As of the end of 2025, the Company has not yet quantified waste volume; however, it continues to strengthen its commitment to *zero waste*.

The process begins with waste segregation between recyclable and non-recyclable waste, followed by collection at a Temporary Storage Facility (TPS) located within the Head Office premises. The waste is subsequently handed over to third parties for transportation to the Final Disposal Site (TPA) in Bantar Gebang, Bekasi, West Java, in accordance with applicable procedures and regulations.



Dengan pendekatan terstruktur ini, Perseroan tidak hanya menjaga kebersihan dan kenyamanan lingkungan kantor, tetapi juga berkontribusi pada upaya pelestarian lingkungan secara berkelanjutan.

Jumlah Pengaduan Aspek Lingkungan Hidup [F.16]

Hingga 31 Desember 2025, Perseroan tidak menerima adanya pengaduan masyarakat dan pemangku kepentingan lainnya terkait aspek lingkungan hidup.

VERIFIKASI TERTULIS DARI PIHAK INDEPENDEN [G.1]

Dalam upaya meningkatkan akuntabilitas dan kredibilitas informasi yang disajikan dalam laporan ini, Perseroan telah menunjuk PT KIM Consult sebagai pihak ketiga independen untuk melakukan verifikasi. Proses verifikasi ini telah dilaksanakan pada tanggal 8 Mei 2026.

Sebagai bagian dari hasil audit tersebut, PT KIM Consult telah memberikan 3 (tiga) rekomendasi dan Perseroan berkomitmen untuk menindaklanjuti rekomendasi ini sebagai bagian dari upaya peningkatan kualitas tata kelola dan pelaporan, khususnya melalui penyusunan kerangka pelibatan pemangku kepentingan yang lebih terstruktur guna meningkatkan kualitas inklusivitas, penerapan proses penilaian materialitas yang seimbang antara aspek lingkungan dan keuangan, serta penguatan sistem pengukuran efektivitas hasil dan evaluasi pencapaian target *Environmental, Social, and Governance (ESG)*.

Verifikasi ini menegaskan bahwa semua informasi yang dipublikasikan dalam laporan telah disusun secara seksama, benar, akurat dan dapat dipertanggungjawabkan secara faktual, mencerminkan prinsip transparansi dan integritas.

TANGGAPAN TERHADAP UMPAN BALIK LAPORAN KEBERLANJUTAN TAHUN SEBELUMNYA [G.3]

Sampai dengan akhir tahun 2025, Perseroan belum menerima tanggapan mengenai Informasi yang ada dalam Laporan Keberlanjutan ini. Meski demikian, Perseroan senantiasa melakukan penyempurnaan sehingga laporan ini dapat menjadi sumber yang bermanfaat bagi para pemangku kepentingan.

Through this structured approach, the Company not only maintains cleanliness and comfort within the office environment but also contributes to broader environmental sustainability efforts.

Number of Environmental Complaints [F.16]

As of 31 December 2025, the Company did not receive any complaints from the public or other stakeholders related to environmental aspects.

WRITTEN VERIFICATION BY AN INDEPENDENT PARTY [G.1]

In an effort to enhance the accountability and credibility of the information presented in this report, the Company has appointed PT KIM Consult as an independent third party to conduct verification. The verification process was carried out on 8 May 2026.

As part of the audit results, PT KIM Consult provided three recommendations, and the Company is committed to implementing these recommendations as part of its efforts to enhance the quality of governance and reporting. These efforts include the development of a more structured stakeholder engagement framework to improve inclusiveness, the implementation of a materiality assessment process that appropriately balances environmental and financial aspects, and the strengthening of systems for measuring the effectiveness of outcomes and evaluating the achievement of Environmental, Social, and Governance (ESG) targets.

This verification confirms that all information disclosed in the report has been prepared diligently and is accurate, reliable, and factually accountable, reflecting the principles of transparency and integrity.

RESPONSE TO FEEDBACK ON THE PREVIOUS YEAR'S SUSTAINABILITY REPORT [G.3]

As of the end of 2025, the Company has not received any feedback regarding the information presented in this Sustainability Report. Nevertheless, the Company continuously strives to improve so that this report can serve as a valuable source of information for stakeholders.



**DAFTAR PENGUNGKAPAN SESUAI PERATURAN OTORITAS JASA KEUANGAN
NO. 51/POJK.03/2017 TENTANG PENERAPAN KEUANGAN BERKELANJUTAN
BAGI LEMBAGA JASA KEUANGAN, EMITEN DAN PERUSAHAAN PUBLIK**
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NO. 51/POJK.03/2017 ON THE IMPLEMENTATION OF SUSTAINABLE FINANCE
FOR FINANCIAL SERVICES INSTITUTIONS, ISSUERS, AND PUBLIC COMPANIES

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**SURAT PERNYATAAN ANGGOTA DIREKSI TENTANG TANGGUNG
JAWAB ATAS LAPORAN KEBERLANJUTAN
PT REASURANSI INDONESIA UTAMA (PERSERO) TAHUN 2025**
STATEMENT OF THE BOARD OF DIRECTORS ON RESPONSIBILITY FOR
THE 2025 SUSTAINABILITY REPORT OF
PT REASURANSI INDONESIA UTAMA (PERSERO)

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Reasuransi Indonesia Utama (Persero) tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Keberlanjutan Perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, hereby declare that all information contained in the 2025 Sustainability Report of PT Reasuransi Indonesia Utama (Persero) has been presented in full, and we assume full responsibility for the accuracy of the contents of the Company's Sustainability Report.

This statement is made truthfully and in good faith.

Jakarta, Juni 2026 | June 2026

Direksi
Board of Directors

Robbi Yanuar Walid

Plt. Direktur Utama / Direktur Manajemen Risiko, Kepatuhan,
SDM dan Corporate Secretary
Acting President Director / Director of Risk Management, Compliance,
Human Capital and Corporate Secretary

Independent Assurance Statement

No. 084/ EXT/RIU-ASR/KIM/V/2026

To the management and stakeholders of PT Reasuransi Indonesia Utama (Persero)

We (PT Kharisma Integrasi Manajemen/KIM Consult) have been engaged by PT Reasuransi Indonesia Utama (Persero) (Indonesia Re or the Company) to perform an independent assurance engagement on the sustainability data and information presented in the Sustainability Report for the period ending December 31, 2025.

Competence and Independence

This engagement is carried out by an assurance team possessing professional capabilities and adequate technical expertise. The team consists of certified experts in the field of sustainability reporting to ensure the quality and integrity of the engagement's execution. The entire process is conducted independently without any conflicts of interest, as the team was not involved in the preparation of the main sections of the report

Responsibilities

Indonesia Re's management has full responsibility for the presentation of information and statements in the report, including data related to targets, policies, and sustainability performance achievements. Meanwhile, our role is to provide assurance on this information and issue an independent opinion based on the approved terms of reference.

Scope of Assurance and Limitations

The engagement was designed to achieve a level of assurance in accordance with AA1000AS v3, including:

1. Type 1 Engagement, which involves an assessment of the organization's compliance with the accountability principles of AA1000 AP (2018).
2. Assessment of compliance with the sustainability reporting framework in line to Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 (POJK 51) and OJK Circular Letter No. 16/SEOJK.04/2021.
3. The scope of this Type 1 engagement does not include verification of the reliability, accuracy, or completeness of the technical performance data presented in the report.
4. Moderate-level assurance, where the scope of evidence collection is limited to the corporate and management levels, and is designed to provide a reasonable level of assurance to report users.

Methodology

The engagement was conducted through a series of procedures, as follows:

- Interviews with senior management and staff responsible for sustainability management.
- Review of the policies, systems, and processes used to identify and engage with stakeholders.
- Evaluation of the report's alignment with the minimum standards required by the OJK (such as sustainability strategy, governance, and environmental/social performance).
- Limited examination of supporting evidence to validate qualitative statements in the report.

Evaluation of Compliance with the AccountAbility Principle (AA1000AP)

Conclusions regarding compliance with AA1000AP (2018) on Inclusivity, Materiality, Responsiveness, and Impact include the following findings:

- **Inclusivity**

Indonesia Re has demonstrated initial efforts to implement the principle of inclusivity through its engagement with stakeholders, such as ESG webinars, internal town halls, the establishment of a cross-functional ESG Workstream, and the publication of reports intended for regulators, shareholders, customers, business partners, and the public. However, the reporting has not described the process of systematically identifying and engaging stakeholders, such as the GRI, AA1000SES (Stakeholder Engagement Standard), or other approaches.

- **Materiality**

The report has disclosed sustainability issues covering economic, environmental, and social aspects in accordance with OJK regulations. The disclosure of these issues is based on strategic considerations that impact financial and operational performance, as well as the sustainability of the reinsurance business. However, the disclosure of these topics has not indicated the significance of their impact or the priority of these issues for stakeholders.

- **Responsiveness**

Indonesia Re has demonstrated its commitment to sustainability through the integration of ESG into its business strategy, a commitment to developing reinsurance products based on climate risk mitigation, the implementation of the Green Environment Movement, the reduction of plastic use, the use of hybrid and electric vehicles, and the promotion of ESG awareness within the company. However, the company's efforts have not included comprehensive measures of program effectiveness or evaluations of ESG target achievement.

- **Impact**

The report has disclosed the company's commitment and focus on economic, social, and environmental impacts through indicators such as financial performance, energy consumption, carbon emissions, water usage, human resource development, and corporate

social responsibility (CSR) programs. The report does not fully describe the most significant positive and negative impacts, the causal relationships between the company's activities and its stakeholders, or the methods used to measure long-term outcomes and impacts

Evaluation of the Accuracy and Quality of the Specified Sustainability Information

In accordance with the scope of a Type 1 engagement, our evaluation does not include a comprehensive verification of the reliability of the performance data, but rather focuses on compliance with established reporting principles.

Conclusion

Based on the procedures we have performed, nothing has come to our attention that causes us to believe that Indonesia Re's 2025 Sustainability Report has not been prepared, in all material aspects, in line with the requirements of POJK 51 and SEOJK 16.

Recommendations

Without affecting our conclusions above, we recommend that the Company:

- Establish a stakeholder engagement framework with a more structured identification process to improve the quality of inclusivity.
- Adopt a materiality assessment process that considers both environmental and financial materiality.
- Strengthen the measurement of outcome effectiveness and the evaluation of ESG target achievement, as well as the assessment of sustainability impacts

Jakarta, May 08, 2026

Assurance Leader



Ismaya Aji, S.E., M.Ec., M.Ak., ACSAP., CSP., CSEP., CSRA., GRCA.

PT Kharisma Integrasi Manajemen (KIM Consult) is a consulting services company specializing in Good Corporate Governance (GCG), Risk Management and Compliance including the preparation of Annual Reports and Sustainability Reports. We have assisted more than 100 companies both BUMN, Private, public and Private Company with multi-industry sectors. We are supported by competent human resources with more than 10 years of experience and have professional certification to support competence and expertise.

PT Kharisma Integrasi Manajemen (KIM Consult)

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LEMBAR UMPAN BALIK [G.2] | FEEDBACK FORM [G.2]

Terima kasih kepada Bapak/Ibu/Saudara yang telah berkenan membaca Laporan Keberlanjutan PT Reasuransi Indonesia Utama (Persero) tahun 2025. Untuk meningkatkan isi Laporan Keberlanjutan pada tahun-tahun mendatang, kami berharap Bapak/Ibu/ Saudara bersedia untuk mengisi Lembar Umpun balik dan mengirimkan kepada kami:

We would like to express our sincere appreciation to all esteemed readers for taking the time to review the 2025 Sustainability Report of PT Reasuransi Indonesia Utama (Persero). To further enhance the quality of this report in the coming years, we kindly invite you to complete the Feedback Form and return it to us:

Identitas Pengirim | Respondent Identity

Nama Name	:
Surel E-mail	:
Pekerjaan Occupation	:
Lembaga/Perusahaan Institution/Company	:

Identifikasi menurut kategori pemangku kepentingan | Identification by Stakeholder Category

- | | | |
|--|---|--|
| ☐ Pemerintah Government | ☐ Karyawan Employees | ☐ Mitra Usaha Business Partner |
| ☐ Konsumen Consumers | ☐ Pemegang Saham Shareholder | ☐ Perguruan Tinggi Universities |
| ☐ Masyarakat Public | ☐ Media Media | ☐ Lainnya Others |

Mohon pilih jawaban berikut yang paling sesuai dengan pertanyaan di bawah:

Please select the option that best corresponds to the question below.

- Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai pemenuhan tanggung jawab sosial dan lingkungan Perusahaan
This Sustainability Report provides clear information on the Company's fulfilment of its social and environmental responsibilities.
☐ Setuju | Agree ☐ Tidak Setuju | Disagree ☐ Tidak Tahu | Not Applicable
- Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai pemenuhan tanggung jawab sosial dan lingkungan Perusahaan
This Sustainability Report provides clear information on the Company's fulfilment of its social and environmental responsibilities.
☐ Setuju | Agree ☐ Tidak Setuju | Disagree ☐ Tidak Tahu | Not Applicable
- Materi dan data dalam Laporan Tahunan Keberlanjutan ini mudah dimengerti dan dipahami
The content and data presented in this Sustainability Report are clear and easy to understand.
☐ Setuju | Agree ☐ Tidak Setuju | Disagree ☐ Tidak Tahu | Not Applicable
- Materi dan data dalam Laporan Tahunan Keberlanjutan ini sudah cukup lengkap.
The content and data in this Sustainability Annual Report are sufficiently comprehensive.
☐ Setuju | Agree ☐ Tidak Setuju | Disagree ☐ Tidak Tahu | Not Applicable
- Desain, tata letak, grafis dan foto-foto dalam Laporan Tahunan Keberlanjutan ini dirancang dengan baik.
The design, layout, graphics, and photographs in this Sustainability Report are well presented.
☐ Setuju | Agree ☐ Tidak Setuju | Disagree ☐ Tidak Tahu | Not Applicable
- Topik material apa yang paling penting bagi anda (nilai 1 = paling tidak penting s/d 5 = paling penting).
Which material topics are most important to you (1 = least important to 5 = most important).

☐ Kinerja Ekonomi Economic Performance	☐ Energi Energy	☐ Kesehatan dan Keselamatan Kerja Occupational Health and Safety
☐ Limbah Waste	☐ Tata Kelola Governance	☐ Tidak Tahu Not Applicable
- Mohon berikan masukan dan saran bagaimana kami dapat membuat laporan ini lebih baik di masa mendatang
Please provide your feedback and suggestions on how we can improve this report in the future.

.....

.....

.....

Mohon formulir ini dikirimkan kembali kepada:
Please return this form to:

PT Reasuransi Indonesia Utama (Persero)
Gedung Indonesia Re
Jl. Salemba Raya No. 30, Jakarta Pusat 10430
Telp : +62 021 392 0101
email : tjsl.esg@indonesiare.co.id



2025

Laporan Keberlanjutan
Sustainability Report



IndonesiaRe

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