PAHAMI & MILIKI ASURANSI

ASKRIDA
PT ASURANSI BANGUN ASKRIDA

Company Profile

PT Asuransi Bangun Askrida

Strong and Grow to Achieve Sustainability

Table of Contents

About Us 03

Vision and Mission 04

Corporate Culture 05

Legality 06

Organization Structure 07

Board of Directors 08

Company's Shareholder 09

Business Ecosystem 10

Competitive Advantage 11

Fact Sheets 12

Milestone 13

Corporate Networks 14

Our Partners 15

Our Products 16

About Us

PT Asuransi Bangun Askrida (ASKRIDA) is an Indonesian general insurance company offering all lines of insurance products and servicing all lines of risks. ASKRIDA was established by Regional Development Banks (BPD) as the embodiment of aspiration based on the spirit of mutual assistance and solidarity of BPD across Indonesia. The ownership of ASKRIDA was expanded in 1996 with the inclusion of 27 provincial governments as shareholders, thus creating a broader profile for ASKRIDA in its participation in the insurance industry

For more than three decades ASKRIDA underwent a journey until it successfully established several operational offices spread throughout Indonesia. The establishment of operational office was a manifestation of the commitment to serve and sustain the development of national economy.

ASKRIDA's primary business encompasses financial insurance products, as well as various other general insurance products. In addition, in order to provide optimum service, ASKRIDA also develops proper infrastructure, human resources, information technology, and an integrated office network.

Vision

To become top 5 (five) excellent and trusted major national insurance company with sustainable growth in Indonesia.

Mission

1. To increase insurance literacy in Indonesia through professional company's human resources.
2. To provide excellent services to the insured and business partners effectively and efficiently through good corporate governance practices.
3. To provide the best contribution to the employees, shareholders, and all stakeholders.

Corporate Culture

Sinergi | Synergy

ASKRIDA's employees work together, mutually complementary with passion to deliver the best result.

Profesional | Professional

ASKRIDA's employees always put forward the basis of a strong competence, be objective and responsible in thinking and acting.

Integritas | Integrity

ASKRIDA's employees are consistently uphold noble values, both in comprehension, word, and deed.

Respek | Respect

ASKRIDA's employees appreciate and respect others with an attitude based on caring, empathy, and sincerity.

Inovatif | Innovative

ASKRIDA's employees create and develop positive ideas, and find the best solution for the company's progress.

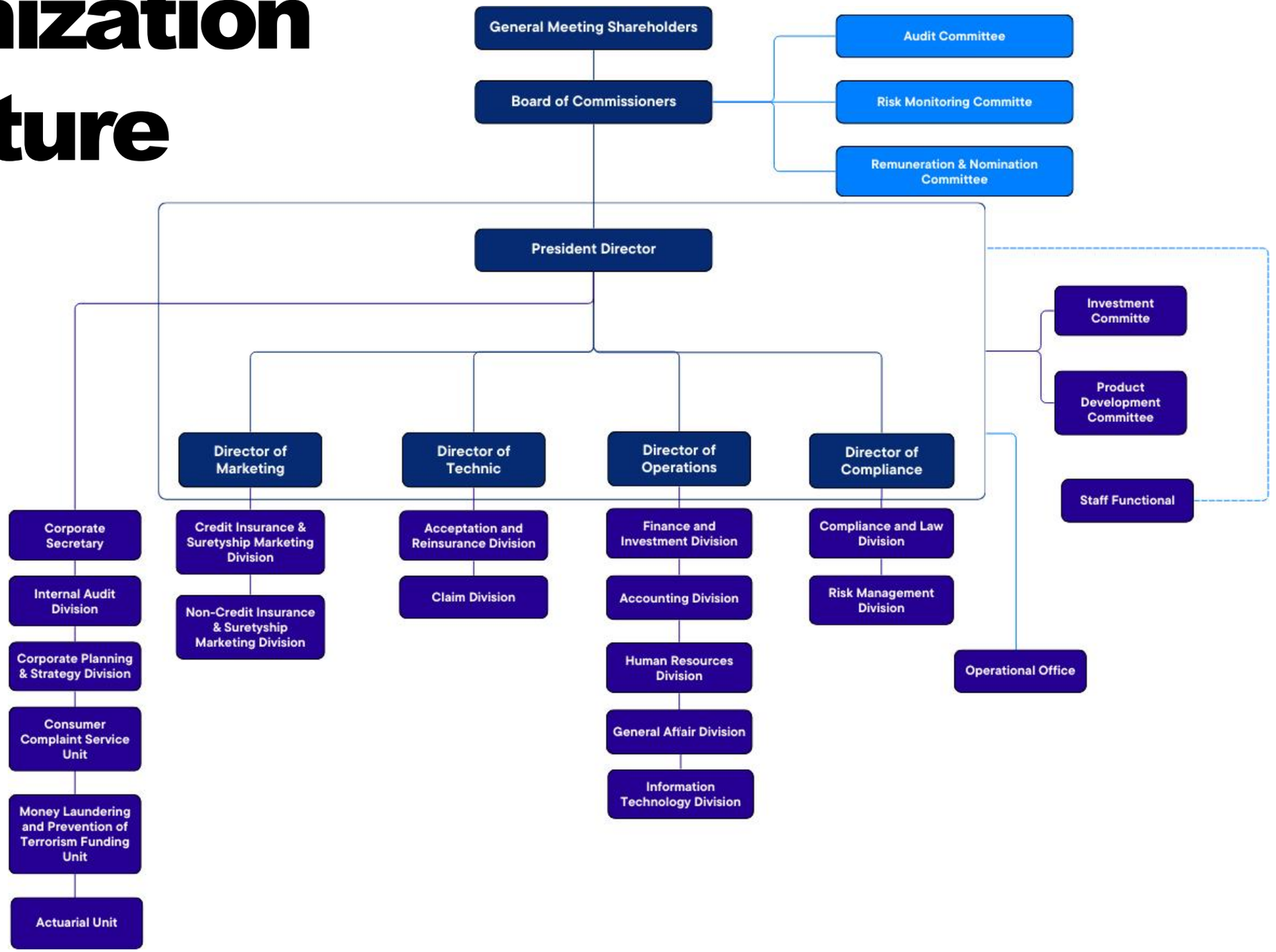
Tangguh | Firm

ASKRIDA's employees always think positive, optimistic, and unyielding in the face of every challenge.

Legality

1. Deed of Establishment by Raharti Sudjardjati, SH No 9 dated December 18, 1989. Decree of the Ministry of Law and Human Rights of the Republic of Indonesia No. 02.11682.HT.01.01.Th '89 on ratification of the establishment of a limited liability company as legal entity.
2. Deed of amendment by Ashoya Ratam, SH, Mkn No 29 dated August 26, 2024. Decree of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.09-0247699 on Deed Approval of Amendments to the Articles of Association of a Limited Liability Company.
3. OJK Board of Commissioners Regulations and Decisions No. KEP-192/KM.13/1990 on Business Licensing in Insurance Corporation of PT Asuransi Bangun Askrida dated December 18, 2018.
4. Taxpayer Identification Number (NPWP) No. 01.386.462.4-073.000.
5. Business Registration Number (NIB) No. 9120005921583 dated September 18, 2019.
6. AAUI (General Insurance Association of Indonesia) with membership No. 041.01041990.2.01.

Organization Structure



Board of Commisioners

Rishendri Mukhtar

President Commisioner

Christanto Arief Wahyudi

Commissioner

Dr Aris Sudarmono

Independent Commisioner

Muhamad Yuyun Istakori

Independent Commissioner

Board of Directors

Yusas Nugraha

President Director

He has over 25 years of experience in the insurance business, both domestically and internationally. In 2024, he became Marketing Director at ASKRIDA.

Ari Pudji Nurwanto

Technical Director

With over 22 years in the insurance industry, he has developed comprehensive expertise across technical and marketing areas.

Marah Deny Aldriansyah

Operational Director

He joined ASKRIDA since 1996 and has held several important positions including as President Director Askrida Pension Fund from 2023 to 2024.

Opi Irfan Munawar

Marketing Director

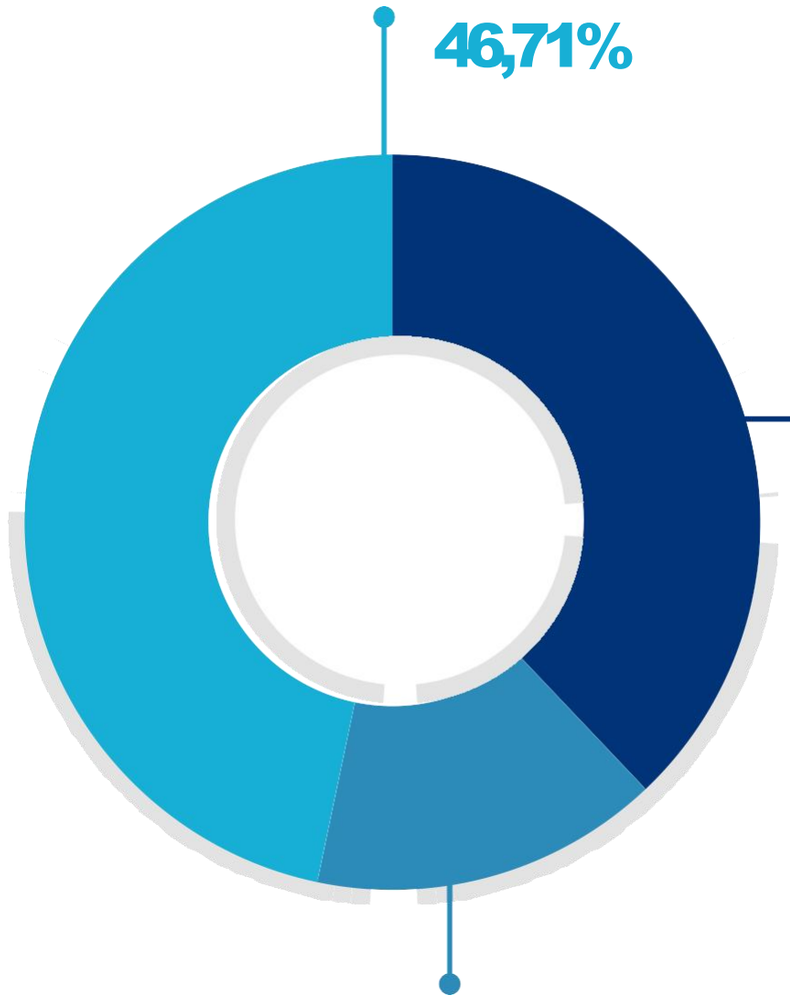
Since joining ASKRIDA in 2008, he has specialized in marketing and held key leadership roles including Head of the Bandung Branch.

Henry Ananda Siregar

Compliance Director

Bringing over 25 years of expertise in the insurance industry, he has held numerous strategic positions, most notably as President Director of Askrida Syariah.

Company's Shareholder



Business Ecosystem

Competitive Advantages

Subsidiary Sharia Company

Askrida owns a 94,5% stake in a subsidiary named Askrida Syariah.

Distribution Channel

The distribution networks of Askrida include brokers, banks, reinsurance, and Insurance.

Strong Shareholder Support

Share ownership by the Provincial Government, Regional Development Bank, dan Pension Fund of Regional Development Bank throughout Indonesia.

Existence in Captive Market

Since we have long concentrated on credit insurance, Askrida is a well-known brand, especially in the captive market.

Fact Sheet

Excellent Performance

Achieved General Insurance Market Leader Awards 2023.

Ranked 4th

Ranked 4th in the General Insurance Market Based on Gross Written Premium 2024 by Media Asuransi.

More than 37 Product License

We have more than 20 product license from Indonesia Financial Services Authority.

34 Years Expertise

More than 34 Years Experienced in Indonesia.

Milestone

1989-1996

- The Company was established based on the spirit of mutual assistance of Regional Development Banks (BPD) with a business activity covering insurance protection on risks and loss reserved for government buildings and properties.
- Acquired business permit under the approval of the Minister of Finance of the Republic of Indonesia (Decree No. KEP.192/KM.13/1990 dated March 14, 1990)
- The Company was Ownership of ASKRIDA was expanded to include 27 provinces in Indonesia.

2007-2010

- The expansion of Company's business with the ratification of Sharia Principles Unit based on GMS resolution in May 2007.
- Made an investment on hardware and software to support a better information technology system.
- Started to implement information technology system that is integrated with the overall operational offices.

2011-2013

- Launched Health Insurance Product namely Syifa Askrida.
- Developed new products, namely credit insurance and oil & gas insurance.
- Procurement of new building located in Jalan Pramuka Raya Kav.151, East Jakarta.
- Obtained license from Financial Services Authority (OJK) to cooperate with several banks (bancassurance).

2014-2016

- Launched new insurance products namely household insurance and travel insurance.
- Developed the marketing network by opening new Marketing Office in South Jakarta, Solo, and Malang.
- Launched new insurance products namely Cash Management Insurance and the launch of Micro Insurance product AsuransiKu.
- Commemoration of ASKRIDA anniversary by holding Golf Event with all Regional Development Banks (BPD) in Indonesia.
- Capability development of operational offices throughout Indonesia in terms of Information Technology.
- Change of Vision, Mission, and Corporate Culture.
- Obtained license of new insurance products, namely Asuransiku, Rumahku, Warisanku, Stop Usaha – Erupsi, Stop Usaha – Gempa Bumi, Siabang – Erupsi, Siabang – Gempa Tsunami.
- Opening of Bukittingi Marketing Office.
- Acquired certification of ISO 9001:2008 from PT Internasional Management Sertifikasi Indonesia.

2017-2019

- Obtained licenses of new insurance products, namely Asuransi Kredit Investasi, Customs Bond, Excise Bond, Payment Bond.
- The spin-off of PT Asuransi Askrida Syariah.
- Obtained licenses of Micro Business Loan (KUM) insurance product from Mandiri.
- Obtained licenses of productive insurance products, namely working capital loans for anchor suppliers and e-commerce merchants.
- Inauguration of new branch office building in Palu.
- Earned Infobank 20th Insurance 2019 award.
- Earned 6th Indonesia Best Insurance Award 2019 (Warta Ekonomi).
- Earned 2019 Insurance Market Leader Award (Media Asuransi).
- Earned idA+ (Single A Plus; Stable Outlook) rating from PEFINDO.

2020-2022

- Earned 2020 Insurance Market Leader Award (Media Asuransi).
- Earned idA+ (Single A Plus; Stable Outlook) rating from PEFINDO
- Obtained ISO 9001:2015 Quality Management Standard certification from IMS International.
- Obtained ISO 14001:2015 Environmental Management Standard certification from IMS International.
- Obtained ISO 45001:2018 Occupational Health and Safety Management Standard certification from IMS International.
- Obtained idA/Stable rating certification (Single A; Stable Outlook) from PEFINDO.

2023-Current

- Achieved market leaders General Insurance Award 2023 (Media Asuransi).
- Obtained ISO/IEC 27001:2013 Information Security Management Systems.
- Obtained licensing for Credit Insurance and Credit Insurance All Risk in accordance with POJK No. 20 of 2023.
- Launched the Company Performance Monitoring Dashboard.
- Introduced the Whistleblowing System on the ASKRIDA website.
- Signed 19 Credit Insurance Agreements with Business Partners through mutual agreements (SKB).
- Executed 2 Credit Insurance Cooperation Agreements (PKS) with Business Partners to strengthen collaboration.

Corporate Networks

27 Branch Offices

13 Marketing Offices

Head Office

Jakarta

ASKRIDA TOWER – Jl. Pramuka Raya, Kav.151, Jakarta Timur 13120

Branch Offices

- Bandung
- Surabaya
- Semarang
- Medan
- Padang
- Jambi
- Jakarta
- Ambon
- Banjarmasin
- Samarinda
- Mamuju
- Palembang
- Palu
- Denpasar
- Yogyakarta
- Pekanbaru
- Kupang
- Mataram
- Bengkulu
- Manado
- Jayapura
- Bandar Lampung
- Makassar
- Serang
- Pontianak
- Kendari
- Palangkaraya

Marketing Offices

Jakarta Selatan | Malang | Bangka Belitung Padangsidempuan | Tegal | Jember Balikpapan | Ternate | Solo | Gorontalo | Batam | Sorong

Our Partners

Reinsurers

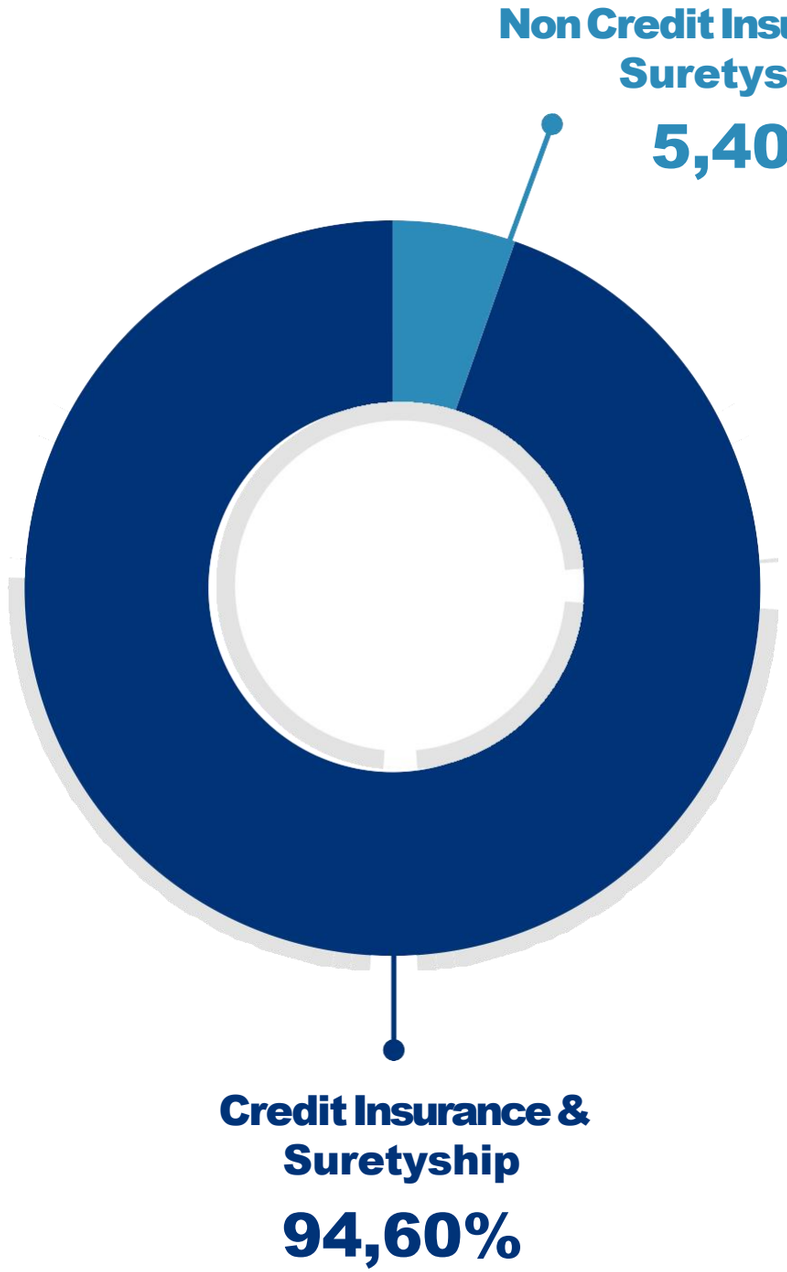
Banking

Our Products

Business Section

We’are specialized in credit and construction-related guarantees.

The largest portion of our portfolio comes from credit insurance and suretyship for more than 90% of production.

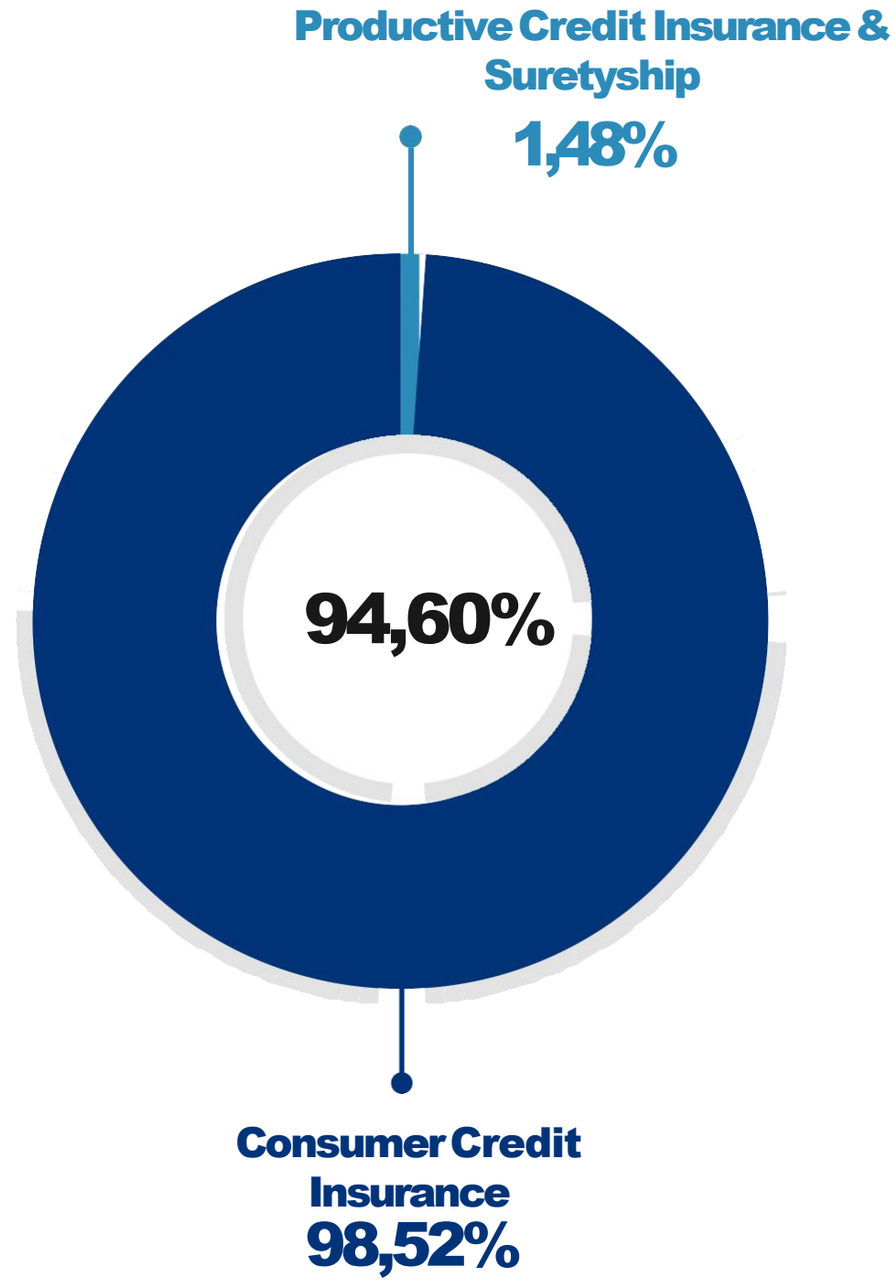


Our Products

Class Of Business

Credit Insurance & Suretyship

- Customer Credit Insurance
- Customs Bonds
- Performance bond
- Down Payment Guarantee
- Maintenance Guarantee
- Bid Guarantee
- CG – Performance bond
- CG – Down Payment Guarantee
- CG – Maintenance Guarantee
- CG – Bid Guarantee
- Investment Credit
- Construction Credit
- Working Capital Loan

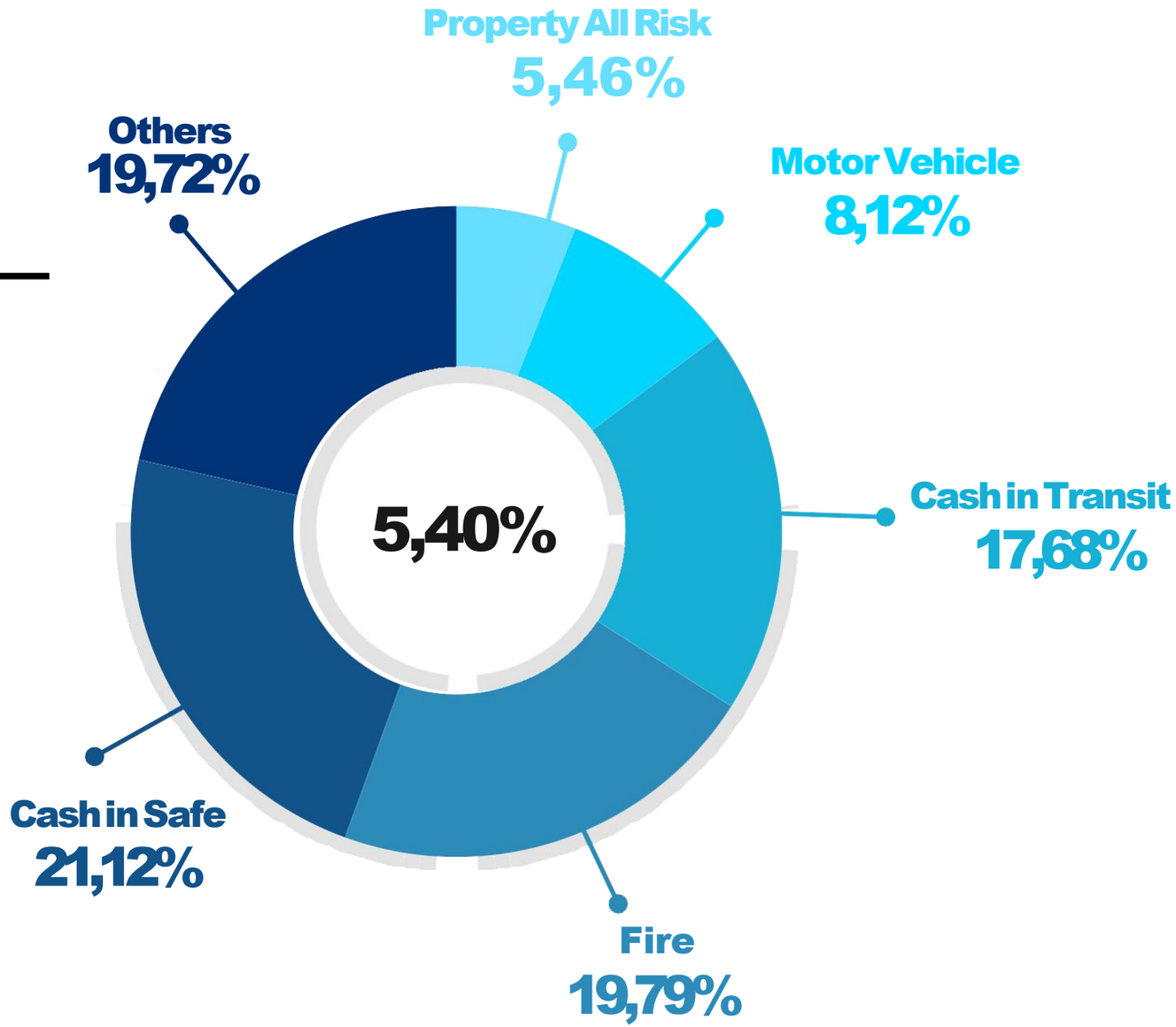


Our Products

Class Of Business

Non Credit Insurance & Suretyship

- Cash in Safe
- Cash in Transit
- Cash Management
- Fire
- Motor Vehicle
- Contractor All Risk
- Machinery Breakdown
- Public Liability
- Marine Cargo
- Marine Hull
- Heavy Equipment
- And many more...



ASKRIDA

PT ASURANSI BANGUN ASKRIDA

Connect With Us!

MESSAGE
info@askrida.co.id

CONTACT US
021-8191212

WEBSITE
Askrida.com