

Perjalanan Transformasi Menuju Pertumbuhan Berkelanjutan

A Journey of Transformation Towards Sustainable Growth



Perjalanan Transformasi Menuju Pertumbuhan Berkelanjutan

A Journey of Transformation Towards
Sustainable Growth



BNI Life turut berperan aktif dalam pengembangan keuangan berkelanjutan dan bersinergi dengan PT Bank Negara Indonesia (Persero) Tbk untuk mendukung terlaksananya penerapan keuangan berkelanjutan, sekaligus berkontribusi terhadap dalam pencapaian Tujuan Pembangunan Berkelanjutan (SDGs).

Perubahan lingkungan bisnis serta dinamika usaha yang semakin kompetitif menuntut BNI Life untuk melakukan penyesuaian dalam beradaptasi dan menjalankan inisiatif strategi berkelanjutan Hal ini sejalan dengan tema Laporan Keberlanjutan BNI Life tahun 2021, yaitu Perjalanan Transformasi Menuju Pertumbuhan Berkelanjutan.

BNI Life takes an active role in sustainable financial development and synergizes with PT Bank Negara Indonesia (Persero) Tbk to support the implementation of sustainable finance, while at the same time contributing to the achievement of the Sustainable Development Goals (SDGs).

The changes in business environment and its dynamics that getting more competitive require BNI Life to adjust in adapting and initiating sustainable strategy. This is inline with the theme of BNI Life Sustainability Report 2021, that is “A Journey of Transformation Towards Sustainable Growth”.

KILAS KINERJA KEBERLANJUTAN 2021 [gri 102-7]

Sustainability Performance Highlight of 2021



Nilai Ekonomi Langsung yang Diperoleh

Economic Value Directly Obtained

Rp **6.08** Triliun
Trillion



Nilai Ekonomi Langsung yang Didistribusikan

Economic Value Distributed

Rp **5.21** Triliun
Trillion



Nilai Ekonomi Langsung yang Disimpan

Economic Value Retained

Rp **875** Miliar
Billion



Jumlah Pegawai

Economic Value Retained

753 Pegawai
Employee

411 Laki-laki
Male

342 Perempuan
Female

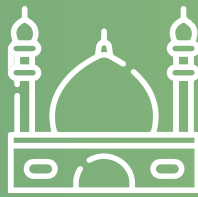
KILAS KINERJA KEBERLANJUTAN 2021

Sustainability Performance Highlight of 2021



Bantuan Bencana Alam
Natural Disaster Relief

Rp **65** Juta
Million



Pembangunan/Perbaikan Tempat Ibadah
Building/Repairing Place of Worship

Rp **101** Juta
Million



Bantuan Dana Pendidikan
Education Fund Assistance

Rp **20** Juta
Million



Kecelakaan Kerja
Work Accident

0

KILAS KINERJA KEBERLANJUTAN 2021

Sustainability Performance Highlight of 2021

ASPEK EKONOMI ECONOMIC ASPECT

» Kinerja Ekonomi [201-1] Economic Performance [201-1]

(dalam Juta Rupiah)
(in Million Rupiah)

Uraian Description	Satuan Unit	2021	2020 ^{*)}	2019 ^{*)}
Kinerja Posisi Keuangan Financial Position Performance				
Aset Asset	Juta Rupiah Million Rupiah	22.817.087	20.547.842	18.238.256
Liabilitas Liabilities	Juta Rupiah Million Rupiah	16.374.419	14.247.860	12.292.097
Dana Peserta Participant Funds	Juta Rupiah Million Rupiah	499.826	428.132	333.996
Ekuitas Equities	Juta Rupiah Million Rupiah	5.942.842	5.871.850	5.612.163
Kinerja Laba Rugi Profit and Loss Performance				
Pendapatan Income	Juta Rupiah Million Rupiah	5.957.707	5.491.482	6.262.430
Laba Sebelum Pajak Penghasilan Income Before Income Tax	Juta Rupiah Million Rupiah	127.345	161.717	307.357
Laba Tahun Berjalan Income for the Year	Juta Rupiah Million Rupiah	179.580	157.586	302.101
Jumlah Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income (Loss) for the Year	Juta Rupiah Million Rupiah	118.268	350.317	457.335
Distribusi Nilai Ekonomi Economic Value Distribution				
Pembayaran Premi reasuransi Reinsurance premium payment	Juta Rupiah Million Rupiah	180.371	219.385	180.633
Pembayaran Beban akuisisi (Komisi) Payment of Acquisition Expenses (Commission)	Juta Rupiah Million Rupiah	619.553	635.915	781.509
Pembayaran Klaim dan manfaat polis Payment of claims and policy benefits	Juta Rupiah Million Rupiah	3.732.493	2.236.461	3.363.298
Pembayaran Beban umum dan administrasi Payment of general and administrative expenses	Juta Rupiah Million Rupiah	404.166	444.397	455.723
Pembayaran Pajak final Final Tax Payment	Juta Rupiah Million Rupiah	85.510	75.836	99.551
Pembayaran Lain-lain Other Payments	Juta Rupiah Million Rupiah	89.748	40.876	100.698
Pembayaran beban investasi Payment of investment expenses	Juta Rupiah Million Rupiah	20.300	43.927	34.796
Pembayaran Dividen Dividend Payment	Juta Rupiah Million Rupiah	47.276	90.630	55.511
Pembayaran Liabilitas Sewa Payment of Lease Liabilities	Juta Rupiah Million Rupiah	27.997	26.019	-
Pengeluaran untuk Masyarakat (CSR) Public Expenditure (CSR)	Juta Rupiah Million Rupiah	509	1.188	530

*) Disajikan kembali | Restated

KILAS KINERJA KEBERLANJUTAN 2021

Sustainability Performance Highlight of 2021

ASPEK SOSIAL SOCIAL ASPECT

» Kinerja Sosial Social Performance

(dalam Juta Rupiah)
(in Million Rupiah)

Uraian Description	Satuan Unit	2021	2020	2019
Ketenagakerjaan Employment				
Jumlah Pegawai Number of Employees	Orang Person	753	825	834
Pengembangan Kompetensi Pegawai Employee Competency Development				
Jumlah Pelatihan Total Training	Juta Rupiah Million Rupiah	149	98	116
Jumlah Peserta Number of Participants	Juta Rupiah Million Rupiah	18.550	2.599	5.035
Biaya Pelatihan Training Costs	Juta Rupiah Million Rupiah	2.220	1.617	2.597
Kecelakaan Kerja Work Accident	Juta Rupiah Million Rupiah	0	0	0
Kinerja Sosial Social Performance				
Bantuan Bencana Alam Natural Disaster Relief	Juta Rupiah Million Rupiah	65	204	-
Pembangunan/Perbaikan Tempat Ibadah Building/Repairing Places of Worship	Juta Rupiah Million Rupiah	101	59	-
Bantuan Dana Sosial Social Fund Assistance	Juta Rupiah Million Rupiah	66	42	-
Bantuan Kesehatan Health Assistance	Juta Rupiah Million Rupiah	104	463	-
Bantuan Dana Pendidikan Education Fund Assistance	Juta Rupiah Million Rupiah	20	42	-

KILAS KINERJA KEBERLANJUTAN 2021

Sustainability Performance Highlight of 2021

ASPEK LINGKUNGAN HIDUP ENVIRONMENTAL ASPECT

» Konsumsi Energi Energy Consumption

Sumber Energi Energy Source	Satuan Unit	2021	2020	2019
Penggunaan Listrik Electricity Usage				
Centennial Tower	kWh	1.136.405	1.080.181	1.095.326
Gd. BNI Life KS. Tubun	kWh	740.044	770.040	776.928
Jumlah Total	kWh	1.876.449	1.850.221	1.872.254
	Gj	6.755	6.661	6.740
Penghematan Listrik Electricity Savings				
	kWh	26.228	(22.033)	1.975
	Gj	94	(79)	7

» Pengeluaran Emisi CO₂ CO₂ Emission Release

Sumber Energi Energy Source	Satuan Unit	2021	2020	2019
Listrik Electricity	Ton eq CO ₂	1.671.916	1.648.547	1.668.178

Note: 1kWh = 0,891kg CO₂ (based on Ministry of Natural Resources Energy decree no.3783/21/600.5/2008)(in Million Rupiah)

» Konsumsi Air dan Mineral Water and Material Consumption

Sumber Source	Satuan Unit	2021	2020	2019
Penggunaan Air Water Usage				
Centennial Tower	M ³	327	492	654
Gd. BNI Life KS. Tubun	M ³	4.809	6.099	5.357
Jumlah Total	M ³	5.136	6.591	6.011
	Liter	5.136.000	6.591.000	6.011.000
Penghematan Air Water Savings				
	M ³	(1.455)	580	(1.387)
	Liter	(1.455.000)	580.000	(1.387.000)
Penggunaan Material Material Usage				
Penggunaan Kertas Paper Usage				
	Lembar Pages	2.679.761	3.009.399	4.974.152
	Rim Reams	5.360	6.019	9.948
Penghematan Kertas Paper Savings				
	Rim Reams	(659)	(3.929)	(391)



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01

LAPORAN MANAJEMEN

Management Report



“

Pandemi COVID-19 yang berkepanjangan memberikan tantangan tersendiri bagi pelaku usaha untuk mempertahankan kinerja dan menjaga keberlanjutan usahanya. Perseroan tidak hanya memperhatikan tantangan tetapi juga berusaha untuk melihat dan menciptakan peluang berdasarkan perkembangan dan dinamika yang ada.

The prolonged COVID-19 pandemic gives its own challenges for business players to maintain performance and preserve business sustainability. The Company does not only pay attention to challenges but also find and create opportunities referring to the developments and dynamic situations.





LAPORAN DIREKSI [GRI 102-14]

Board of Directors Report



Dalam pengembangan program keuangan berkelanjutan, BNI Life bersinergi dengan PT Bank Negara Indonesia (Persero) Tbk. untuk mendukung terlaksananya penerapan keuangan berkelanjutan, sekaligus berkontribusi terhadap dalam pencapaian Tujuan Pembangunan Berkelanjutan (SDGs).

In developing sustainable finance programs, BNI Life synergizes with PT Bank Negara Indonesia (Persero) Tbk to support the implementation of sustainable finance implementation, while at the same time contributing to the achievement of the Sustainable Development Goals (SDGs).

Para pemegang saham dan pemangku kepentingan yang terhormat,

Sepanjang tahun 2021, situasi pandemi COVID-19 masih sangat dinamis dengan masih ditemukan varian-varian baru yang lebih berbahaya, sehingga tahun 2021 menjadi tahun kedua pandemi COVID-19. Vaksinasi menjadi salah satu upaya penting dalam mengurangi laju penyebaran virus sehingga mengurangi lonjakan kasus dan membawa keluar dari pandemi. Capaian vaksinasi tak lepas dari modal sosial masyarakat Indonesia yang tinggi dengan saling bahu-membahu berpartisipasi dalam menyelenggarakan kegiatan vaksinasi.

Dear honored shareholders and stakeholders,

Throughout 2021, the COVID-19 pandemic situation has been still more dynamic with new and more dangerous variants being discovered, So the year of 2021 was the second year of the COVID-19 pandemic. Vaccination has been one of the essential efforts in reducing the infection rate of the virus, thereby suppressing the spike in cases and bringing out the pandemic situation. Vaccination achievement cannot be separated from the high-social capital of the Indonesian by working hand in hand in vaccinating activities.

LAPORAN DIREKSI

Board of Directors Report



SHADIQ AKASYA

Direktur Utama
President Director

Sampai dengan 7 Desember 2021 sebanyak 100 juta orang telah menerima vaksinasi COVID-19 dosis 1 dan dosis 2, artinya sudah 49% dari total sasaran 208,2 juta orang yang harus divaksinasi COVID-19. Selain itu, berdasarkan rangkuman dari *Our World in Data* pada 6 Desember 2021 menunjukkan Indonesia menduduki peringkat ke-5 negara dengan jumlah terbanyak vaksinasi COVID-19 dosis lengkap setelah Tiongkok, India, Amerika Serikat dan Brazil

Pandemi masih menjadi isu utama yang mempengaruhi perekonomian, termasuk kinerja Perseroan pada tahun 2021. Namun demikian, Perseroan berhasil mencatatkan kinerja yang baik dengan menerapkan penyesuaian terhadap kebiasaan-kebiasaan baru dalam

As of 7 December 2021, 100 million people have received the doses 1 and 2 of COVID-19 vaccines. Meaning, 49% of the total target of 208.2 million people must be vaccinated. In addition, based on a summary from *Our World in Data* on 6 December 2021 shows that Indonesia was at 5th rank worldwide with the highest full-dose number of COVID-19 vaccinations after China, India, the United States and Brazil.

The pandemic has been still a crucial issue affecting the economy, including the Company's performance in 2021. However, the Company managed to record an outstanding performance by adjusting to new habits adaptation. On behalf of the Board of Directors, allow us to present the

LAPORAN DIREKSI

Board of Directors Report

beradaptasi. Untuk itu, atas nama Direksi, perkenalkan kami menyampaikan Laporan Keberlanjutan yang kedua PT BNI Life Insurance untuk tahun buku 2021.

KEBIJAKAN DAN STRATEGI KEBERLANJUTAN

Pandemi COVID-19 yang berkepanjangan memberikan tantangan tersendiri bagi pelaku usaha untuk mempertahankan kinerja dan menjaga keberlanjutan usahanya. Perseroan tidak hanya memperhatikan tantangan tetapi juga berusaha untuk melihat dan menciptakan peluang berdasarkan perkembangan dan dinamika yang ada.

Perseroan telah menyiapkan strategi berkelanjutan untuk memastikan kinerja dapat tercapai sesuai yang diharapkan. Dalam pengembangan program keuangan berkelanjutan, BNI Life bersinergi dengan PT Bank Negara Indonesia (Persero) Tbk. untuk mendukung terlaksananya penerapan keuangan berkelanjutan, sekaligus berkontribusi terhadap dalam pencapaian Tujuan Pembangunan Berkelanjutan (SDGs).

BNI Life telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017. Dalam RAKB, BNI Life telah merumuskan program-program prioritas untuk menciptakan pertumbuhan berkelanjutan dengan memperhatikan keseimbangan aspek ekonomi, sosial, dan lingkungan hidup.

Secara umum, program-program prioritas yang telah dirumuskan dalam RAKB untuk mendukung pencapaian kinerja keberlanjutan perusahaan, antara lain meliputi: 1) Program Training “Keuangan Berkelanjutan; 2) Program Tanggung Jawab Sosial, Lingkungan dan Literasi; 3) Program Pemasaran Asuransi Jiwa Kredit Produktif kepada UMKM; 4) Program Penghematan Berdampak terhadap lingkungan; dan 5) Review struktur organisasi terkait aktivitas “Keuangan Berkelanjutan”. Adapun

second PT BNI Life Insurance Sustainability Report for the 2021 fiscal year.

SUSTAINABILITY POLICY AND STRATEGY

The prolonged COVID-19 pandemic gives its own challenges for business players to maintain performance and preserve business sustainability. The Company does not only pay attention to challenges but also find and create opportunities referring to the developments and dynamic situations.

The Company has prepared a sustainable strategy to ensure that performance can be achieved as expected. In developing sustainable finance programs, BNI Life synergizes with PT Bank Negara Indonesia (Persero) Tbk to support the implementation of sustainable finance implementation, while at the same time contributing to the achievement of Sustainable Development Goals (SDGs).

BNI Life has prepared a Sustainable Finance Action Plan (RAKB) in accordance with the Financial Services Authority Regulation (POJK) No.51/POJK.03/2017. In the RAKB, BNI Life has formulated priority programs to create sustainable growth by taking into account the balance of economic, social and environmental aspects.

In general, priority programs that have been formulated in the RAKB to support the achievement of corporate sustainability performance include: 1) Training Program “Sustainable Finance; 2) Social, Environmental and Literacy Responsibility Programs; 3) Productive Credit Life Insurance Marketing Program to MSMEs; 4) Savings Program Has an Impact on the environment; and 5) Review the organizational structure related to “Sustainable Finance” activities. The Company’s strategic initiatives

LAPORAN DIREKSI

Board of Directors Report

inisiatif-inisiatif strategis Perusahaan mengacu pada Rencana Kerja dan Anggaran Perusahaan (RKAP) BNI Life 2021, antara lain:

1. Kebijakan Laba:
 - a. Mempertahankan premi reguler serta meningkatkan premi unit link dan persistensi.
 - b. Menjaga profitabilitas dan efisiensi biaya.
2. Kebijakan Bisnis:
 - a. Beradaptasi dengan new normal dan meningkatkan digitalisasi bisnis.
 - b. Mempersiapkan *spin-off* Syariah
3. Kebijakan Investasi:
 - a. Menjaga kualitas dan hasil dari ALM selama proses investasi.
4. Kebijakan Operasional dan IT:
 - a. Meningkatkan proses bisnis di area operasional.
 - b. Mengoptimalkan kapabilitas *New Core System*
5. Kebijakan Sumber Daya Manusia:
 - a. Meningkatkan produktivitas dan kapabilitas sumber daya

Selain itu, Perseroan juga membuat penguatan strategi untuk mencapai target di tahun 2021, antara lain:

- a. Meningkatkan kapasitas penjualan dan produksi.
- b. Meningkatkan product mix.
- c. Mengoptimalkan strategi investasi untuk memaksimalkan pendapatan investasi.
- d. Meningkatkan proses *underwriting*.
- e. Memperkuat efisiensi biaya.

Di samping hal tersebut, BNI Life juga memperhatikan dan merespon kepentingan *stakeholders* dengan membangun keterlibatan dan dukungan masyarakat dan lingkungan. Hal ini dilakukan melalui Kebijakan Tanggung Jawab Sosial Perusahaan (CSR). Perusahaan juga terus melakukan penguatan internal untuk memastikan

refer to the 2021 BNI Life Company's Work & Budget Plan (RKAP), including:

1. Profit policy.
 - a. Sustain regular premium, increase unit link premium and improve persistency
 - b. Maintain profitability and cost efficiency
2. Business policy.
 - a. Adapt to new normal and enhance business digitalization
 - b. Prepare sharia spin-off
3. Investment policy.
 - a. Maintain high quality and high yield ALM during investment process
4. Operational and IT policies.
 - a. Improve business process in operation area
 - b. Optimize New Core System capability
5. Human Resources Policy.
 - a. Increase human capital productivity and capability

In addition, the Company has also strengthened its strategy to achieve the target in 2021, including:

- a. Boosting sales capability and productivity
- b. Improve product mix
- c. Optimize investment strategy to maximize investment income
- d. Improve underwriting process
- e. Strengthen cost efficiency

On the other hand, BNI Life also takes seriously and response to the interests of its stakeholders by building community and environmental involvement and support, through the Corporate Social Responsibility (CSR). The Company also continues internal strengthening to ensure the management of business activities is always in line with

LAPORAN DIREKSI

Board of Directors Report

pengelolaan kegiatan bisnis berjalan sesuai peraturan perundangan, etika bisnis dan prinsip-prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*). Direksi terus mendorong pengembangan inovasi-inovasi strategis di semua aktifitas dan fungsi bisnis untuk meningkatkan pertumbuhan dan penciptaan nilai, baik bagi perusahaan, pemegang saham maupun pemangku kepentingan.

ASPEK EKONOMI

Aspek ekonomi merupakan salah satu faktor penting dalam keberlanjutan, dimana bisnis diharapkan dapat menguntungkan dan juga berkontribusi terhadap pembangunan berkelanjutan pada saat yang bersamaan. Sehingga dari sudut pandang keberlanjutan, dampak ekonomi bukan hanya tentang nilai ekonomi yang diperoleh oleh perusahaan tetapi juga bagaimana perusahaan mendistribusikan nilai ekonomi yang diperoleh.

Tahun 2021, BNI Life mencatatkan pencapaian premi bruto 108% atau sebesar Rp4,75 triliun terhadap target pencapaian premi bruto tahun 2021 yang sebesar Rp4,39 triliun. Nilai ekonomi langsung yang diterima oleh Perseroan pada tahun 2021 adalah sebesar Rp6,08 triliun atau naik 10,15% dibandingkan dengan nilai ekonomi langsung yang diperoleh tahun 2020. Peningkatan ini disebabkan oleh kemampuan Perseroan dalam menjalankan strategi yang telah dirumuskan sebelumnya.

Nilai ekonomi langsung yang didistribusikan pada tahun 2021 tercatat sebesar Rp5,21 triliun, naik 36,52% dibandingkan dengan nilai ekonomi langsung yang didistribusikan pada tahun tahun 2020.

Nilai ekonomi langsung yang disimpan pada tahun 2021 tercatat sebesar Rp875,01 miliar atau turun 48,77% dibandingkan dengan nilai ekonomi langsung yang disimpan pada tahun 2020.

laws and regulations, business ethics and good corporate governance principles. The Board of Directors always encourages the development of strategic innovations into all business activities and functions to increase growth and create values, both for the Company, shareholders and stakeholders.

ECONOMIC ASPECTS

Economic aspect is one of the important factors in sustainability, whilst business is expected to be more profitable and contribute to sustainable development at the same time. From a sustainability point of view, the economic impact is not only about economic value obtained by the Company but also how the Company distributes its economic value.

In 2021, BNI Life recorded a gross premium of 108% or Rp4.75 trillion compared to the target of a gross premium in 2021 was Rp4.39 trillion. The direct economic value received by the Company in 2021 was Rp6.08 trillion, an increase of 10.15% compared to the direct economic value obtained in 2020. This increase was due to the Company's ability to implement the previously formulated strategy.

The direct economic value distributed in 2021 was recorded at Rp5.21 trillion, an increase of 36.52% compared to the direct economic value distributed in 2020.

The direct economic value saved in 2021 was recorded at Rp.875.01 billion, a decrease of 48.77% compared to the direct economic value saved in 2020.

LAPORAN DIREKSI

Board of Directors Report

Adapun kinerja operasional untuk tahun 2021, Perusahaan fokus terhadap peningkatan produksi produk regular untuk meningkatkan profitabilitas perusahaan. BNI Life meluncurkan 4 produk baru: 1) BNI Life Infinite Protection; 2) BNI Life Steady Protection; 3) Solusi Proteksi Dana Pensiun; dan 4) BNI Life Ultima Protection. Hal ini untuk memberikan pilihan variasi produk sesuai kebutuhan nasabah.

Peningkatan jumlah nasabah di tahun 2021 (1.326.643) sebesar 37.855 (3%) terhadap tahun 2020 (1.288.788), dimana *Bancassurance* sebagai kontributor utama laba Perusahaan, termasuk memberikan *fee based income* kepada BNI selaku Perusahaan induk.

ASPEK SOSIAL

Masyarakat sebagai salah satu pemangku kepentingan yang cukup berpengaruh juga tidak luput dari perhatian kami. Salah satu sarana dalam menghubungkan antara perusahaan dan masyarakat adalah melalui adanya program tanggung jawab sosial perusahaan (CSR).

Realisasi program CSR tahun 2021 mencapai Rp500,95 juta, turun sebesar Rp518,05 juta atau 50,84% dibandingkan realisasi dana CSR tahun 2020 sebesar Rp1,19 miliar.

Program CSR tahun 2021 menitikberatkan pada penanggulangan dampak pandemi COVID-19 untuk peningkatan ekonomi dan perbaikan kualitas hidup masyarakat. Adapun program CSR tersebut antara lain mencakup: 1) Pemberian bantuan sembako (sedekah pangan) bagi masyarakat yang terdampak COVID-19; 2) Pemberian ponsel pintar & paket internet ke Sekolah; dan 3) Pemberian bantuan alat kesehatan bagi Rumah sakit dan pusat kesehatan masyarakat.

For operational performance in 2021, The Company focused on increasing regular products to increase the Company's profitability. BNI Life has launched 4 new products 1) BNI Life Infinite Protection; 2) BNI Life Steady Protection; 3) Pension Fund Protection Solutions; and 4) BNI Life Ultimate Protection. This is to provide more choices of product options based on the customer needs.

An increase in the total of new customers in 2021 (1,326,643) by 37,855 (3%) compared to 2020 (1,288,788), which Bancassurance is the main contributor to the Company's profit, including providing fee based income to BNI as the parent company.

SOCIAL ASPECTS

The community is one of the significant stakeholders who we has also paid our attention. One of the connection tools between the Company and the communities is through the corporate social responsibility (CSR) programs.

The realization of the CSR program in 2021 reached Rp500.95 million, a decrease of Rp518.05 million or 50.84% compared to the realization of CSR funds in 2020 was Rp1.19 billion.

CSR programs in 2021 have focused on handling the impact of COVID-19 pandemic for improving the economy and quality of life. CSR programs consisted of 1) Providing basic food assistance (food alms) for people affected by COVID-19; 2) Providing smart phones & internet to Schools; and 3) Providing medical equipment assistance for hospitals and community health centers.

LAPORAN DIREKSI

Board of Directors Report

ASPEK LINGKUNGAN

BNI Life menyadari bahwa setiap operasi usaha yang dijalankan perusahaan memiliki pengaruh dan dampak pada lingkungan. Untuk meminimalisir dan menekan atas dampak negatif yang dihasilkan, Perseroan telah beberapa kebijakan yang berorientasi pada isu-isu lingkungan.

Perseroan berkomitmen untuk mendukung pelestarian lingkungan hidup seperti: pengaturan penggunaan energi listrik, penghematan penggunaan bahan bakar minyak dan air, serta pengaturan penggunaan kertas.

SUMBER DAYA MANUSIA

BNI Life terus membangun dan menguatkan Budaya Perusahaan kepada seluruh karyawan sesuai dengan nilai-nilai Perusahaan yaitu: “*Focus on Customer, Agility, Solution, Trust dan Teamwork*”.

Nilai-nilai ini membentuk sumber daya manusia (SDM) yang peka terhadap kebutuhan nasabah, adaptif terhadap perubahan lingkungan dan bertindak proaktif untuk melakukan inovasi-inovasi. Nilai-nilai tersebut juga membangun SDM yang mampu melaksanakan tugas, mempunyai semangat kerja dan integritas yang tinggi, loyal dan profesional, bersinergi dan bekerja sama dalam bekerja serta mampu memberikan solusi dan layanan terbaik kepada stakeholders. Lebih lanjut, nilai-nilai Perusahaan juga mewarnai kebijakan perusahaan dalam berinteraksi dengan pemangku kepentingan sehingga terbentuk *stakeholders engagement*.

Sepanjang tahun 2021, BNI Life telah menjalankan proses penerimaan pegawai dengan memberikan kesempatan yang sama dan setara kepada setiap calon pegawai. Kebijakan penerimaan pegawai bersifat terbuka, tanpa membedakan gender, agama, ras, suku, golongan, maupun afiliasi politik.

ENVIRONMENTAL ASPECT

BNI Life realizes that every business operation run by the company has an influence and impact on the environment. To minimize and suppress the negative impacts, the Company has several policies oriented to environmental issues.

The Company is committed to support environmental conservation such as: electrical energy consumption, saving fuel oil and water, as well as the use of paper regulations.

HUMAN RESOURCES

BNI Life continues to build and strengthen Corporate Culture for all employees in accordance with the Company's values, which are: “*Focus on Customer, Agility, Solution, Trust and Teamwork*”.

These values shape human resources (HR) who are sensitive to customer needs, adaptive to environmental changes and act proactively to innovate. These values also build human resources who are able to carry out their duties, have high morale and integrity, are loyal and professional, work together and work together and are able to provide the best solutions and services to stakeholders. Furthermore, the Company's values also color the company's policy in interacting with stakeholders so that stakeholder engagement is formed.

Throughout 2021, BNI Life has conducted the employee recruitment process by providing equal and same opportunities to every prospective employee. The recruitment policy is open, regardless of gender, religion, race, ethnicity, class, or political affiliation.

LAPORAN DIREKSI

Board of Directors Report

Terkait dengan pemberian hak kepada para karyawan, Perseroan tetap menjunjung tinggi prinsip kesetaraan. Hal ini ditunjukkan dalam hal pemberian gaji pokok kepada karyawan entry level oleh Perusahaan tidak ada perbedaan jumlah/nilai antara pria dan wanita. Kebijakan pemerintah setempat atas upah minimum pun juga tidak membedakan upah minimum untuk pria dan wanita.

Perseroan juga memberikan sarana pengembangan kompetensi kepada pegawai melalui berbagai program pelatihan dan memberikan kesempatan yang sama dan setara kepada setiap calon pegawai. Sepanjang tahun 2021, sebanyak 18.550 peserta telah diikutsertakan dalam program pendidikan dan pelatihan, yang terdiri dari seminar, workshop, dan sertifikasi.

PENUTUP

Seluruh jajaran Direksi mengucapkan apresiasi dan terima kasih sebesar-besarnya kepada pemegang saham, pemangku kepentingan, serta mitra bisnis atas dukungan dan kerjasamanya. Apresiasi mendalam khususnya juga ditujukan kepada Dewan Komisaris, komite-komite Dewan Komisaris, serta seluruh karyawan yang turut berkontribusi mendukung tumbuh kembang Perseroan. Dengan kerjasama yang baik dan profesionalisme, BNI Life sangat optimis dapat meraih kemajuan dan pertumbuhan kinerja berkelanjutan.

Regarding the granting of rights to employees, the Company still upholds the equality principle. This is shown in terms of providing basic salary to entry-level employees by the Company, there is no difference in amount/value between men and women. The local government's policy on minimum wages also does not differentiate between the minimum wages for men and women.

The Company also provides competency development facilities to employees through several training programs and provides equal and same opportunities to every prospective employee. Throughout 2021, 18,550 participants have been participated in education and training programs, which was consisted of seminars, workshops, and certifications.

CLOSING

The entire Board of Directors would like to express their deepest appreciation and gratitude to shareholders, stakeholders and business partners for their support and cooperation. In particular, deep appreciation also goes to the Board of Commissioners, the Committees of the Board of Commissioners, and all employees who have contributed to support the growth and development of the Company. With good cooperation and professionalism, BNI Life is optimistic that it can achieve progress and growth in its sustainable performance.

Atas nama Direksi

On behalf of the Board of Directors

PT BNI Life Insurance



SHADIQ AKASYA

Direktur Utama

President Director



02

STRATEGI KEBERLANJUTAN

Sustainability Strategy



“

Tujuan Pembangunan Berkelanjutan (SDGs) merupakan suatu rencana aksi global yang disepakati oleh para pemimpin dunia, termasuk Indonesia, guna mengakhiri kemiskinan, mengurangi kesenjangan dan melindungi lingkungan.

Sustainable Development Goals (SDGs) is a global action plan which agrees by world leaders, including Indonesia, to end poverty, reduce inequality and protect the environment.





STRATEGI KEBERLANJUTAN

Sustainability Strategy

Tujuan Pembangunan Berkelanjutan (SDGs) merupakan suatu rencana aksi global yang disepakati oleh para pemimpin dunia, termasuk Indonesia, guna mengakhiri kemiskinan, mengurangi kesenjangan dan melindungi lingkungan. Komitmen tersebut telah diwujudkan dengan terbitnya Peraturan Presiden No. 59 tahun 2017 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan (Perpres 59). SDGs berisi 17 Tujuan dan 169 Target yang diharapkan dapat dicapai pada tahun 2030.

Sustainable Development Goals (SDGs) is a global action plan which agrees by world leaders, including Indonesia, to end poverty, reduce inequality and protect the environment. This commitment has been realized by the issuance of Presidential Regulation No. 59 of 2017 concerning the Implementation of Achievement of the Sustainable Development Goals (Perpres 59). SDGs consist of 17 goals and 169 targets that are expected to be achieved in 2030.

TUJUAN PEMBANGUNAN BERKELANJUTAN

SUSTAINABLE DEVELOPMENT GOALS

 <p>1 TANPA KEMISKINAN</p>	<p>Mengakhiri Kemiskinan Dalam Segala Bentuk di Manapun End Poverty in All Forms Everywhere</p>	 <p>4 PENDIDIKAN BERKUALITAS</p>	<p>Menjamin Kualitas Pendidikan yang Inklusif dan Merata serta Meningkatkan Kesempatan Belajar Sepanjang Hayat untuk Semua Ensure Inclusive and Equitable Quality Education and Promote Lifelong Learning Opportunities for All</p>
 <p>2 TANPA KELAPARAN</p>	<p>Menghilangkan Kelaparan, Mencapai Ketahanan Pangan dan Gizi yang Baik, serta Meningkatkan Pertanian Berkelanjutan End Hunger, Achieve Food Security and Improve Nutrition, and Promote Sustainable Agriculture</p>	 <p>5 KESETARAAN GENDER</p>	<p>Mencapai Kesetaraan Gender dan Memberdayakan Kaum Perempuan Achieve Gender Equality and Empower All Women and Girls</p>
 <p>3 KEHIDUPAN SEHAT DAN SEJAHTERA</p>	<p>Menjamin Kehidupan yang Sehat dan Meningkatkan Kesejahteraan Seluruh Penduduk Semua Usia Ensure Healthy Lives And Promote Well-Being for All at All Ages</p>	 <p>6 AIR BERSIH DAN SANITASI LAYAK</p>	<p>Menjamin Ketersediaan serta Pengelolaan Air Bersih dan Sanitasi yang Berkelanjutan untuk Semua Ensure Availability and Sustainable Management of Water and Sanitation for All</p>

STRATEGI KEBERLANJUTAN

Sustainability Strategy

	<p>Menjamin Akses Energi yang Terjangkau, Andal, Berkelanjutan dan Modern untuk Semua Ensure Access to Affordable, Reliable, Sustainable and Modern Energy for All</p>		<p>Mengambil Tindakan Cepat untuk Mengatasi Perubahan Iklim dan Dampaknya Take Urgent Action to Combat Climate Change and Its Impacts</p>
	<p>Meningkatkan Pertumbuhan Ekonomi yang Inklusif dan Berkelanjutan, Kesempatan Kerja yang Produktif dan Menyeluruh, serta Pekerjaan yang Layak untuk Semua Promote Sustained, Inclusive and Sustainable Economic Growth, Full and Productive Employment, and Decent Work for All</p>		<p>Mengkonservasi dan memanfaatkan secara berkelanjutan sumber daya laut, samudra dan maritime untuk pembangunan yang berkelanjutan Conserve and Sustainably Use the Oceans, Sea and Marine Resources for Sustainable Development</p>
	<p>Membangun Infrastruktur yang Tangguh, Meningkatkan Industri Inklusif dan Berkelanjutan, serta Mendorong Inovasi Build Resilient Infrastructure, Promote Inclusive and Sustainable Industrialization, and Foster Innovation</p>		<p>Melindungi, Merestorasi dan Meningkatkan Pemanfaatan Berkelanjutan Ekosistem Daratan, Mengelola Hutan Secara Lestari, Menghentikan Penggurunan, Memulihkan Degradasi lahan, serta Menghentikan Kehilangan Keanekaragaman Hayati Protect, Restore and Promote Sustainable Use of Terrestrial Ecosystems, Sustainably Managing Forests, Combat Desertification, and Halt and Reverse Land Degradation, and Halt Biodiversity Loss</p>
	<p>Mengurangi Kesenjangan Intra dan Antar Negara Reduce Inequality Within and Among Countries</p>		<p>Menguatkan Masyarakat yang Inklusif dan Damai untuk Pembangunan Berkelanjutan, Menyediakan Akses Keadilan untuk Semua, dan Membangun Kelembagaan yang Efektif, Akuntabel, dan Inklusif di Semua Tingkatan Promote Peaceful and Inclusive Societies for Sustainable Development, Provide Access to Justice for All, and Build Effective, Accountable and Inclusive Institutions at All Levels</p>
	<p>Menjadikan Kota dan Permukiman Inklusif, Aman, Tangguh dan Berkelanjutan Make Cities and Human Settlements Inclusive, Safe, Resilient and Sustainable</p>		<p>Menguatkan Sarana Pelaksanaan dan Merevitalisasi Kemitraan Global untuk Pembangunan Berkelanjutan Strengthen the Means of Implementation and Revitalize the Global Partnership for Sustainable Development</p>
	<p>Memastikan pola konsumsi dan produksi yang berkelanjutan Ensure Sustainable Consumption and Production Patterns</p>		

STRATEGI KEBERLANJUTAN

Sustainability Strategy

Menindaklanjuti Perpres 59, sebagai bagian dari pemerintah dan anak perusahaan BUMN, BNI Life turut berperan aktif dalam pengembangan keuangan berkelanjutan. BNI Life juga melakukan sinergi dengan PT Bank Negara Indonesia (Persero) Tbk untuk mendukung terlaksananya penerapan keuangan berkelanjutan.

Untuk memperkuat program-program keuangan berkelanjutan, secara sistematis BNI Life telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik. Melalui RAKB ini diharapkan menjadi landasan dan acuan bagi BNI Life dalam menciptakan ekosistem asuransi yang memberi perhatian terhadap pengembangan keuangan berkelanjutan.

VISI DAN MISI DALAM IMPLEMENTASI KEUANGAN BERKELANJUTAN

Dalam penerapan keuangan berkelanjutan, BNI Life telah menyelaraskan program-program keuangan keberlanjutan pada RAKB dengan Visi dan Misi Perseroan. Disamping itu, penyusunan RAKB Perseroan mengacu pada prinsip-prinsip yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 dan prinsip-prinsip keberlanjutan yang diakui secara global. Adapun Visi dan Misi BNI Life yang mendasari program-program keuangan keberlanjutan adalah:

Visi BNI Life

“Menjadi Perusahaan Asuransi Terkemuka Kebanggaan Bangsa”

Misi BNI Life

“Memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan layanan prima kepada stakeholder dengan segala kemudahannya melalui inovasi berkelanjutan”

Following up on Presidential Decree 59 (Perpres 59), as part of the government and BUMN subsidiary, BNI Life plays an active role in the development of sustainable finance. BNI Life also synergizes with PT Bank Negara Indonesia (Persero) Tbk to support the implementation of sustainable finance.

To strengthen sustainable financial programs, BNI Life has systematically compiled a Action Plan for Sustainable Finance (RAKB) in accordance with the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies. Through this RAKB, it is hoped that it will become a foundation and reference for BNI Life in creating an insurance ecosystem that pays attention to sustainable financial development.

VISION AND MISSION IN IMPLEMENTATION OF SUSTAINABLE FINANCE

In implementing sustainable finance, BNI Life has aligned sustainability financial programs in the RAKB with the Company's Vision and Mission. In addition, the preparation of the Company's RAKB refers to the principles stipulated in the Financial Services Authority Regulation No. 51/POJK.03/2017 and globally recognized sustainability principles. The Vision and Mission of BNI Life which underlie the sustainability financial programs are:

Vision of BNI Life

“To Become the Leading Life Insurance Company in the Country”

BNI Life's mission

“To provide reliable future planning and protection solutions with excellent service to stakeholders with all its conveniences through continuous innovation”

STRATEGI KEBERLANJUTAN

Sustainability Strategy

Target RAKB

BNI Life telah menyusun RAKB dengan serangkaian inisiatif strategis yang dituangkan dalam Rencana Keuangan dan Anggaran Perusahaan. Tujuan RAKB ini adalah untuk menciptakan pertumbuhan berkelanjutan dengan memperhatikan keseimbangan aspek sumber daya manusia, aspek sosial/kemasyarakatan dan aspek lingkungan secara umum, program-program prioritas yang telah dirumuskan dalam RAKB untuk mendukung Pencapaian kinerja keberlanjutan perusahaan, antara lain meliputi:

1. Program *Training* “Keuangan Berkelanjutan”.
2. Program Tanggung Jawab Sosial, Lingkungan dan Literasi.
3. Program Pemasaran Asuransi Jiwa Kredit Produktif kepada UMKM.
4. Program Penghematan Berdampak terhadap lingkungan.
5. Review struktur organisasi terkait aktivitas “Keuangan Berkelanjutan”.

PENGELOLAAN RISIKO DAN HASIL YANG INGIN DICAPAI

Dalam hal Rencana Keuangan dan Anggaran Perusahaan belum dapat terimplementasi sesuai dengan program kerja dan jadwal pelaksanaan yang telah direncanakan, BNI Life akan melakukan evaluasi dan monitoring. Dalam rangka untuk memastikan bahwa mitigasi risiko/kontrol yang diterapkan telah efektif dan sesuai dengan perencanaan, BNI Life secara rutin melakukan kegiatan *monitoring* risiko dua kali dalam setahun. Kegiatan ini bertujuan antara lain untuk memastikan bahwa seluruh lingkup BNI Life telah mengimplementasikan pengelolaan risiko, baik risiko terhadap proses bisnis/operasional, yang dapat menggagalkan pencapaian sasaran Perusahaan.

RAKB Target

BNI Life has compiled a RAKB with a series of strategic initiatives as outlined in Corporate Financial Plan and Budget. The purpose of this RAKB is to create sustainable growth by taking into account the balance of aspects of human resources, social/community aspects, and environmental aspects. In general, the priority programs that have been formulated in the RAKB to support the achievement of the company’s sustainability performance include:

1. “Sustainable Finance” Training Program.
2. Social, Environmental and Literacy Responsibility Programs.
3. Credit Life Productive Insurance Marketing Program to Micro, Small and Medium Enterprises (MSMEs).
4. Savings Program Impact on the environment.
5. Review of organizational structures related to “Sustainable Finance” activities.

RISK MANAGEMENT AND THE DESIRED RESULTS

In the event that the Company’s Financial Plan and Budget cannot be implemented in accordance with the work program and implementation schedule that has been planned, BNI Life will conduct evaluation and monitoring. In order to ensure that the risk mitigation/control implemented is effective and in accordance with the plan, BNI Life routinely carries out risk monitoring activities twice a year. This activity aims, among other things, to ensure that the entire scope of BNI Life has implemented risk management, both risks to business/operational processes, which could derail the achievement of the Company’s goals.

STRATEGI KEBERLANJUTAN

Sustainability Strategy

SDGs berisi 17 Tujuan dan 169 Target yang diharapkan dapat dicapai pada tahun 2030.

SDGs consist of 17 goals and 169 targets that are expected to be achieved in 2030

Pandemi COVID-19 yang berkepanjangan dan masih berlangsung sepanjang tahun 2021 memberikan dampak terhadap kegiatan RAKB BNI Life, diantaranya:

1. Beberapa kegiatan CSR tidak dapat dilakukan karena kebijakan pemerintah dalam mengantisipasi penyebaran COVID-19, seperti Pembatasan Sosial Berskala Besar (PSBB) maupun Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM). Sehingga Perseroan fokus melakukan kegiatan CSR yang dapat mendukung pemerintah dalam hal penanganan COVID-19, dalam bentuk pemberian bantuan alat kesehatan bagi Rumah sakit dan pusat kesehatan masyarakat, pemberian bantuan sembako (sedekah pangan) bagi masyarakat yang terdampak COVID-19, dan pemberian ponsel pintar & paket internet ke Sekolah.

COVID-19 pandemic prolonged and still happening throughout 2021 had an impact in RAKB BNI Life activities, including:

1. Some CSR activities cannot be carried out due to government policy in anticipating the spread of COVID-19, such as Large-Scale Social Restrictions (PSBB) as well as Enforcement of Restrictions on Community Activities (PPKM). So that the Company focus on CSR activities that support the government in encountering COVID-19. in the form of providing medical equipment assistance to hospitals and community health centers, providing basic food assistance (food alms) for people affected by COVID-19, and providing smart phones & internet packages to Schools.

STRATEGI KEBERLANJUTAN

Sustainability Strategy

2. Dalam kegiatan penghematan pemakaian energi listrik & air kurang maksimal dikarenakan adanya penyesuaian aktifitas pekerjaan terhadap program protokol kesehatan, dan pemberian bantuan sosial berupa air bersih untuk penyemprotan disinfektan di area lingkungan sekitar kantor.

Sampai dengan saat ini perusahaan masih dapat mengatasi kendala-kendala yang ada, dengan menjalankan program yang dapat dilakukan di masa pandemi. Setelah pandemi COVID-19 berakhir, tidak menutup kemungkinan perusahaan akan kembali melanjutkan untuk memaksimalkan program RAKB.

STRATEGI KEBERLANJUTAN SESUAI TUJUAN ATAU STRATEGI RAKB

Pelaksanaan seluruh inisiatif strategis perusahaan mengacu pada RKAP BNI Life 2021. Untuk mencapai target-target dalam RKAP ini, BNI Life telah menetapkan rencana dan Langkah-langkah strategis yakni:

1. Mempertahankan premi reguler serta meningkatkan premi unit link dan persistensi.
2. Menjaga profitabilitas dan efisiensi biaya.
3. Beradaptasi dengan *new normal* dan meningkatkan digitalisasi bisnis.
4. Membangun ekosistem untuk mempertahankan pelanggan.
5. Mempersiapkan *spin-off* Syariah.
6. Menjaga kualitas dan hasil dari ALM selama proses investasi.
7. Memperbaiki proses bisnis di area operasional.
8. Mengoptimalkan kapabilitas *New Core System*.
9. Meningkatkan produktivitas dan kapabilitas sumber daya manusia.

2. Activities to save electricity and water energy usage is not optimal due to the adjustment of work activities to the health protocol program, and there is a provision of social assistance in the form of clean water for spraying disinfectants in the area around the office.

Until now, the company is still able to overcome the existing obstacles, by running programs that can be carried out during a pandemic. After the COVID-19 pandemic ends, it is possible that the company will continue to maximize the RAKB program.

SUSTAINABILITY STRATEGY ACCORDING TO RAKB PURPOSE OR STRATEGY

The implementation of all the company's strategic initiatives refers to the RKAP of BNI Life 2021. To achieve the targets in this RKAP, BNI Life has set plans and strategic steps, namely:

1. Maintain regular premiums as well as increase premium unit links and persistence.
2. Maintain profitability and cost efficiency.
3. Adapt to new normal and improve the digitization of business.
4. Build an ecosystem to sustain customers.
5. Prepare for a Sharia spinoff.
6. Maintain the quality and results of ALM during the investment process.
7. Improve business processes in the operational area.
8. Optimize the capabilities of the New Core System.
9. Increase productivity and human resource capabilities.



03

TENTANG LAPORAN KEBERLANJUTAN

About Sustainability Report



“

Laporan Keberlanjutan ini merupakan Laporan Keberlanjutan tahun kedua yang memuat informasi keberlanjutan untuk periode pelaporan 1 Januari 2021 hingga 31 Desember 2021.

This Sustainability Report is the second year of Sustainability Report that contains sustainability information for the reporting period January 1, 2021 to December 31, 2021.





TENTANG LAPORAN KEBERLANJUTAN

About Sustainability Report

Laporan Keberlanjutan 2021, kami maksudkan sebagai upaya memberikan nilai tambah kepada para pemangku kepentingan dengan melaporkan berbagai program dan partisipasi yang dilakukan Perusahaan menjaga keberlanjutan bisnis di bidang asuransi.

Penerbitan laporan juga kami maksudkan untuk memenuhi ketentuan Undang-Undang No. 40 Tahun 2007 tentang Perusahaan Terbatas dan menjadi *best practice* penerapan POJK No.51 Tahun 2017. Laporan ini menjadi bagian tidak terpisahkan dari Laporan Tahunan pada periode pelaporan 2021. [GRI 101]

PERIODE DAN SIKLUS LAPORAN

Laporan Keberlanjutan ini merupakan Laporan Keberlanjutan tahun kedua yang memuat informasi keberlanjutan untuk periode pelaporan 1 Januari 2021 hingga 31 Desember 2021. Sebagaimana laporan tahun sebelumnya, laporan ini ditujukan untuk pemegang saham dan pemangku kepentingan lainnya meliputi pemegang saham, Pemerintah/Otoritas Jasa Keuangan, investor, karyawan, mitra usaha, mitra pemasok (vendor, supplier, konsultan), masyarakat, konsumen, media massa, dan pihak-pihak lainnya yang berkepentingan sebagai dasar dalam pengambilan keputusan. Melalui laporan ini, pemangku kepentingan juga dapat menilai sejauh mana BNI Life telah menunaikan kewajiban tanggung jawab sosial dan lingkungan seperti yang diamanatkan peraturan perundangan yang berlaku. Untuk itu, BNI Life berkomitmen untuk terus melaporkan kinerja keberlanjutan melalui Laporan Keberlanjutan yang disusun dengan siklus secara berkala setiap tahun.

[GRI 102-50] [GRI 102-51] [GRI 102-52]

PEDOMAN GRI STANDARDS

Penyusunan Laporan Keberlanjutan BNI Life menggunakan standar yang dikeluarkan oleh *Global Reporting Initiative* (GRI) *Standard* mengacu pada opsi 'core'. Untuk menunjukkan pemenuhan indikator sesuai dengan pedoman GRI Standards "Core" kami

Sustainability Report 2021, we mean as an effort to provide added value to stakeholders by reporting on various programs and participation carried out by the Company in maintaining business sustainability in the insurance sector.

We also intend to publish reports to comply with the provisions of Law No. 40 of 2007 regarding Limited Liability Companies and become the best practice in implementing POJK No.51 of 2017. This report is an integral part of the Annual Report for the 2021 reporting period. [GRI 101]

REPORTING PERIODS AND CYCLES

This Sustainability Report is the second year of Sustainability Report that contains sustainability information for the reporting period January 1, 2021 to December 31, 2021. As in the previous year's report, this report is intended for shareholders and other stakeholders including shareholders, the Government/ Financial Services Authority, investors, employees, business partners, supplier partners (vendors, suppliers, consultants), the community, consumers, the mass media, and other interested parties as a basis for decision making. Through this report, stakeholders can also assess the extent to which BNI Life has fulfilled its social and environmental responsibility obligations as mandated by applicable laws and regulations. For this reason, BNI Life is committed to continuing to report on sustainability performance through Sustainability Reports that are compiled on a regular basis every year.

[GRI 102-50] [GRI 102-51] [GRI 102-52]

GUIDELINES FOR GRI STANDARDS

The preparation of the BNI Life Sustainability Report uses the standards issued by the Global Reporting Initiative (GRI) Standard referring to the 'core' option. To show the fulfillment of the indicators in accordance with the GRI Standards "Core" guidelines, we put a special mark on

TENTANG LAPORAN KEBERLANJUTAN

About Sustainability Report

memberikan tanda khusus pada setiap halaman yang relevan, agar para pembaca dapat dengan mudah menemukan informasi terkait untuk setiap indikator. Selain itu kami melengkapi laporan ini dengan daftar indeks GRI *Standards "Core"*. [\[GRI 102-54\]](#) [\[GRI 102-55\]](#)

ISI DAN BATASAN LAPORAN

Laporan Keberlanjutan ini berisi informasi dan data kinerja ekonomi, sosial, dan lingkungan BNI Life tahun 2021. Tidak terdapat perubahan signifikan dan penyajian ulang atas data yang disajikan dari periode pelaporan sebelumnya, mengingat tidak ada perubahan signifikan terhadap kegiatan operasional perusahaan selama tahun pelaporan. Isi data dan informasi disajikan dengan perbandingan kinerja tahun sebelumnya. Lingkup pelaporan data dan informasi yang disajikan berasal dari BNI Life dan entitas anak, untuk data keuangan berasal dari laporan keuangan *audited* BNI Life. [\[GRI 102-45\]](#) [\[GRI 102-48\]](#) [\[GRI 102-49\]](#)

Dalam melaporkan data keuangan, Perseroan menggunakan teknik berdasarkan Pernyataan Standar Akuntansi Keuangan (PSAK) Indonesia. Sedangkan untuk data-data keberlanjutan, Perseroan menggunakan teknik pengukuran data yang berlaku dengan mengacu pada program-program dalam RAKB.

Laporan menyajikan data dan informasi disajikan dalam bentuk narasi dan data numerik sesuai dengan konteksnya. Untuk memudahkan pemangku kepentingan asing dalam memperoleh data dan informasi keberlanjutan, maka laporan ini disajikan dalam dua bahasa yaitu bahasa Indonesia dan bahasa Inggris. Di akhir laporan ini disertakan lembar umpan balik sebagai mekanisme untuk menghimpun masukan dari para pemangku kepentingan atas Laporan Keberlanjutan 2021. Saran, kritik, dan masukan lain akan digunakan sebagai pertimbangan untuk meningkatkan kualitas laporan keberlanjutan periode berikutnya.

each relevant page, so that readers can easily find the relevant information for each indicator. In addition, we complement this report with a list of the GRI Standards "Core" index. [\[GRI 102-54\]](#) [\[GRI 102-55\]](#)

REPORT CONTENT AND BOUNDARIES

This Sustainability Report contains information and data on the economic, social and environmental performance of BNI Life in 2021. There are no significant changes and restatements of the data presented from the previous reporting period, considering that there were no significant changes to the company's operational activities during the reporting year. The contents of the data and information are presented with a comparison of the performance of the previous year. The scope of data reporting and information presented comes from BNI Life and its subsidiaries, for financial data comes from audited BNI Life financial reports. [\[GRI 102-45\]](#) [\[GRI 102-48\]](#) [\[GRI 102-49\]](#).

In reporting financial data, the Company uses techniques based on the Indonesian Financial Accounting Standards (IFAS). As for sustainability data, the Company uses applicable data measurement techniques by referring to the programs in the RAKB.

The report presents data and information presented in narrative form and numerical data according to the context. To facilitate foreign stakeholders in obtaining data and information on sustainability, this report is presented in two languages, namely Indonesian and English. At the end of this report, a feedback sheet is included as a mechanism to collect input from stakeholders on the 2021 Sustainability Report. Suggestions, criticisms and other input will be used as considerations to improve the quality of the sustainability report for the next period.

TENTANG LAPORAN KEBERLANJUTAN

About Sustainability Report

PRINSIP DAN PROSES PENETAPAN KONTEN LAPORAN [GRI 102-46]

Sesuai dengan GRI Standard, Penetapan konten laporan ini didasarkan pada 4 (empat) prinsip, yakni: *Stakeholders inclusiveness* (Pelibatan Pemangku Kepentingan); *Materiality* (Materialitas) dan *Sustainability context* (Konteks Keberlanjutan) dan *Completeness* (Lengkap). BNI Life mempertimbangkan ekspektasi pemangku kepentingan, termasuk memperhatikan masukan/ tanggapan yang diterima atas laporan tahun yang lalu dalam menentukan konten laporan (*Stakeholders inclusiveness*). Sesuai asas materialitas, laporan ini menekankan pada penyajian isu-isu atau aspek yang dianggap penting dan dibutuhkan pemangku kepentingan dalam membuat keputusan. Selain itu, laporan telah mempertimbangkan isu-isu keberlanjutan yang relevan bagi pembuat laporan (*sustainability context*) serta berupaya menampilkan data kuantitatif dan kualitatif yang lengkap sesuai konteks lingkup pelaporan berbasiskan GRI *Standards "Core"*. [GRI 102-46]

Langkah dalam menentukan konten laporan dapat digambarkan dalam Bagan Alir Proses Penetapan Konten Laporan sebagai berikut:

1. Identifikasi

Kami memulai proses penyusunan laporan dengan mengidentifikasi aspek dan topik yang material dari segi ekonomi, sosial, dan lingkungan bagi PELNI termasuk hambatan-hambatan yang dihadapi. Proses mengacu pada prinsip-prinsip konteks keberlanjutan dan keterlibatan para pemangku kepentingan. Penentuan aspek atau isu yang material berdasarkan tingkat pengaruh atau dampaknya terhadap produk dan kegiatan bisnis Perusahaan.

2. Prioritas

Kami membuat skala prioritas terhadap aspek yang telah diidentifikasi untuk menentukan aspek yang paling material atau penting bagi Perusahaan. Proses penentuan prioritas ini juga menggunakan asesmen materialitas.

PRINCIPLES AND PROCESS OF DETERMINING REPORT CONTENT [GRI 102-46]

In accordance with the GRI Standard, the determination of the content of this report is based on 4 (four) principles, namely: *Stakeholders inclusiveness*; *Materiality and Sustainability context and Completeness*. BNI Life considers stakeholder expectations, including paying attention to input / responses received on last year's report in determining report content (*Stakeholders inclusiveness*). In accordance with the principle of materiality, this report emphasizes the presentation of issues or aspects that are considered important and needed by stakeholders in making decisions. In addition, the report considers relevant sustainability issues for the report maker (*sustainability context*) and seeks to present complete quantitative and qualitative data in the context of reporting based on the GRI Standards "Core".

[GRI 102-46]

The steps in determining the report content can be described in the Report Content Determination Process Flowchart as follows:

1. Identification

We begin this report by identifying material aspects and topics in the scope of economic, social and environmental aspects, including; the obstacles we encountered. This identifying process based on the principles of the sustainability context and Stakeholders engagement to determine the material aspect or issue related to the level of influence or impact on our product and business operations.

2. Priority

We make the priority scale of those aspects to determine the most material or essential aspects for the Company. This priority process also uses materiality assessment.

TENTANG LAPORAN KEBERLANJUTAN

About Sustainability Report

3. Validitas

Proses ini melibatkan para pemangku kepentingan melalui Pelibatan Pemangku Kepentingan untuk memvalidasi bahwa aspek-aspek yang telah teridentifikasi dan menjadi prioritas memang menjadi perhatian para pemangku kepentingan. Dalam tahap ini, Kami memberikan gambaran matrik Aspek Material yang menjadi dasar utama penentuan topik-topik dalam laporan ini.

4. Ulasan

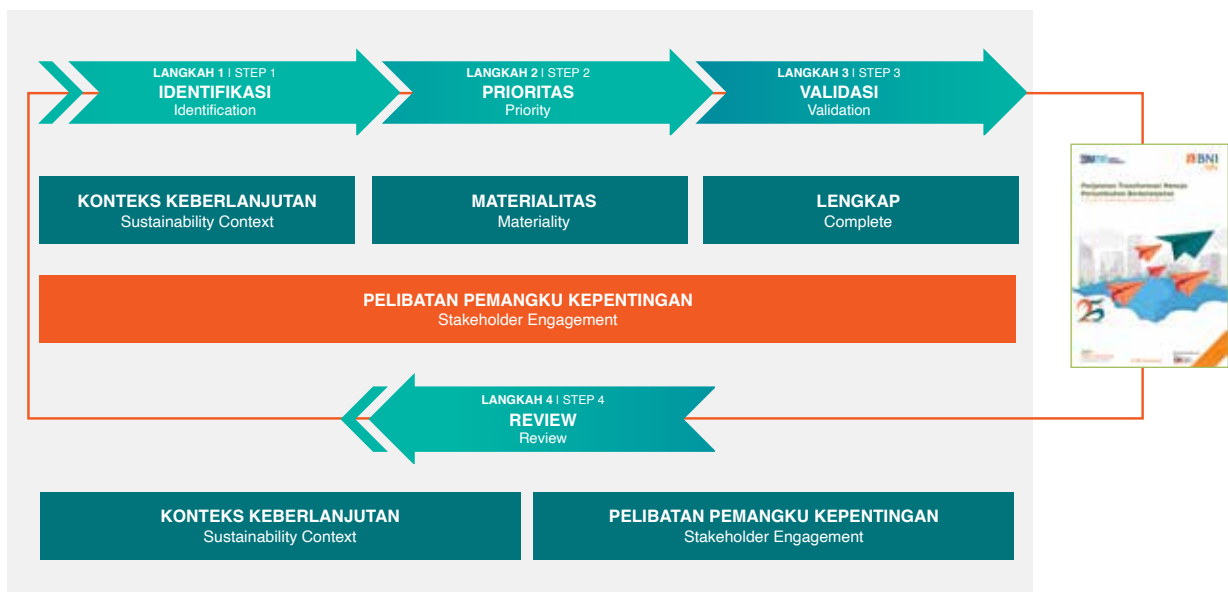
Selanjutnya kami akan melakukan proses tinjauan dan evaluasi atas laporan keberlanjutan yang telah disusun, untuk melakukan perbaikan dalam menyusun laporan keberlanjutan di periode selanjutnya.

3. Validation

This process engages Stakeholders to validate the identified aspects which becomes a material priority for Stakeholders. In this stage, we provide a matrix overview on the material aspect as the main basis for determining the topics in this report.

4. Overview

Furthermore, we will evaluate this sustainability report routinely, attached with relevant and materiality feedback for our consideration to provide more clear information disclosure in the future.



DAFTAR TOPIK MATERIAL DAN BOUNDARY

List Of Boundary And Material Topic

PENENTUAN TOPIK MATERIAL

Penetapan topik material didasarkan pada isu-isu yang berpengaruh signifikan bagi BNI Life dan pemangku kepentingan lainnya. Topik material yang disampaikan dalam laporan ini diperoleh dari hasil diskusi di internal Perusahaan. Terdapat 6 (enam) topik material yang dapat memberikan dampak besar kepada pemangku kepentingan internal maupun eksternal dan akan dibahas secara lebih komprehensif dalam laporan ini, yaitu: [\[GRI 102-47\]](#)

DETERMINATION OF MATERIAL TOPICS

The determination of material topics is based on issues that have a significant impact on BNI Life and other stakeholders. The material topics presented in this report were obtained from discussions within the Company. There are 6 (six) material topics that can have a big impact on internal and external stakeholders and will be discussed more comprehensively in this report, namely: [\[GRI 102-47\]](#)

Topik Material Material Topic	Indeks GRI Standard* GRI Standard Index	Batasan Limitation	
		Internal Internal	Eksternal External
Aspek Ekonomi (Seri 200) Economic Aspect (Series 200)			
1. Kinerja Ekonomi Langsung Direct Economic Performance	201-1	√	
Aspek Lingkungan (Seri 300) Environmental Aspect (Series 300)			
1. Energi Energy	302-1, 302-4	√	
2. Air Water	303-1	√	
Aspek Sosial (Seri 400) Social Aspect (Series 400)			
1. Ketenagakerjaan Employment	401-1, 401-2	√	
2. Kesamaan Kesempatan Equal Opportunities	405-1	√	
3. Pelatihan dan Pendidikan Education and Training	404-1, 404-2	√	

TINGKAT MATERIALITAS

Materiality Level

Sebagai hasil dari serangkaian proses penentuan aspek material dalam pelaporan ini, didapatkan beberapa aspek yang dikategorikan ke dalam jenis kategori *high*, *medium*, dan *low material* berdasarkan analisis menggunakan metode *materiality assessment* yang telah dilakukan. Dan berikut adalah gambaran mengenai tingkat materialitas dan topik-topik yang dimuat dalam laporan ini.

As the results of the determining material aspects in this report, we got several level of the aspects divided into high, medium, and low materiality categories based on the materiality assessment method. the materiality level of those aspects and topics contained in this report are as follows:



Signifikan Dampak Ekonomi, Lingkungan dan Sosial

Significant Impact to Economy, Environment and Social

- | | | |
|--|---|--|
| 1 Kinerja Ekonomi
Economic Performance | 6 Kesehatan dan Keselamatan Kerja
Occupational Health and Safety | 7 Pengembangan Pegawai
Employment Development |
| 2 Dampak Ekonomi Tidak Langsung
Indirect Economy Impact | 4 Air
Water | 8 Pemberdayaan Masyarakat
Community Development |
| 3 Energi
Energy | 5 Kepegawaiaan
Employment | 9 Sistem Pengaduan
Complaint System |

PEMANGKU KEPENTINGAN

Stakeholders

Keberhasilan usaha dalam jangka panjang sangat erat kaitannya dengan kemampuan perusahaan dalam berinteraksi dan menyelenggarakan hubungan positif yang memberi *mutual benefit* dengan para pemangku kepentingan. Perseroan telah melakukan identifikasi pemangku kepentingan utama berdasarkan tingkat kedekatan dan tingkat kepentingan terhadap keberlangsungan usaha.

Hasil identifikasi pemangku kepentingan terdiri atas: Pemegang Saham, Karyawan, Pemerintah/OJK, Mitra Usaha, Vendor, Masyarakat Luas dan Media. Perseroan menyelenggarakan komunikasi intensif dan mengelola pelibatan pemangku kepentingan tersebut sesuai dengan topik utama dan karakteristik harapan yang melekat pada masing-masing kelompok pemangku kepentingan. Uraian ringkas mengenai interaksi dan pengelolaan pelibatan kepentingan yang dilakukan adalah sebagai berikut:

Long-term business success is closely related to the company's ability to interact and maintain positive relationships that provide mutual benefits with stakeholders. The Company has identified the main stakeholders based on the level of proximity and level of interest to business continuity.

The results of the identification of stakeholders consist of: Shareholders, Employees, Government/OJK, Business Partners, Vendors, Public and Media. The Company maintains intensive communication and manages stakeholder engagement according to the main topic and characteristics of the expectations inherent in each stakeholder group. A brief description of the interaction and management of involvement of interests that is carried out is as follows:

Pemangku Kepentingan Stakeholders [GRI 102-40]	Basis Identifikasi Identification Base [GRI 102-42]	Pendekatan Pelibatan Engagement Approach [GRI 102-43]	Frekuensi Frequency [GRI 102-41]	Topik Utama Main Topic [GRI 102-4]
Pelibatan Nasabah Engagement Customer	<ul style="list-style-type: none"> - Tanggung jawab Responsibilities - Pengaruh Influence 	<ul style="list-style-type: none"> - Layanan <i>contact center</i> Contact center service - <i>Website</i> dan <i>frontline</i> information Website and frontline information - Survei Kepuasan nasabah Customer satisfaction survey 	Berkala sesuai dengan kebutuhan Periodically according to needs	<ul style="list-style-type: none"> - Keamanan dan kenyamanan saat bertransaksi Security and convenience when transacting - Kemudahan mendapatkan kredit Ease of getting credit - Informasi produk dan layanan yang jelas dan transparan Obtain clear and transparent product and service information - Mendapatkan kepuasan layanan Get service satisfaction
Pemegang Saham Shareholders	<ul style="list-style-type: none"> - Tanggung jawab Responsibilities 	<ul style="list-style-type: none"> - RUPS - GMS - Laporan Kinerja Performance reports 	Minimal 1x setahun At least once a year	<ul style="list-style-type: none"> - Kinerja keuangan Financial performance - Kinerja non-keuangan Non-financial performance - Kinerja sepanjang tahun tentang tata kelola, kinerja keuangan, non keuangan, dan lain-lain Performance throughout the year regarding governance, financial performance, non-financial, and others

PEMANGKU KEPENTINGAN

Stakeholders

Pemangku Kepentingan Stakeholders [GRI 102-40]	Basis Identifikasi Identification Base [GRI 102-42]	Pendekatan Pelibatan Engagement Approach [GRI 102-43]	Frekuensi Frequency [GRI 102-41]	Topik Utama Main Topic [GRI 102-4]
Pemerintah/Otoritas Jasa Keuangan Government/Financial Services Authority	<ul style="list-style-type: none"> - Tanggung jawab Responsibilities - Pengawasan Monitoring 	<ul style="list-style-type: none"> - Pelaporan Kinerja Performance Reporting - Pelaporan Kepatuhan terhadap Peraturan OJK Compliance Reporting with OJK Regulations 	Berkala triwulan, semesteran dan tahunan Periodically quarterly, semester and annually	<ul style="list-style-type: none"> - Informasi tentang kepatuhan terhadap ketentuan perundang-undangan yang berlaku. Information on compliance with applicable laws and regulations. - Laporan Kinerja secara berkala Performance reports regularly
Karyawan Employees	<ul style="list-style-type: none"> - Tanggung jawab Responsibilities - Hubungan kerja Working relationship 	<ul style="list-style-type: none"> - Media internal Internal media - Survei Kepuasan Pegawai Employee Satisfaction Survey 	Berkala bulanan, tahunan Periodically monthly, yearly	<ul style="list-style-type: none"> - Sosialisasi kebijakan dan strategi yang berkaitan dengan kepegawaian Dissemination of policies and strategies related to employment - Kesetaraan kesempatan berkarir Equal career opportunities - Pengembangan karier, pelatihan dan lain-lain Career development, training and others - Tingkat kepuasan pegawai Employee satisfaction level
Mitra Pemasok (vendor, supplier, konsultan) Supply Partners (vendors, suppliers, consultants)	<ul style="list-style-type: none"> - Hubungan kemitraan Partner relationship 	<ul style="list-style-type: none"> - Kontrak kerja Working contract - Seminar dan workshop Seminar and workshop 	Sesuai kebutuhan As needed	<ul style="list-style-type: none"> - Sinergi Kerjasama yang saling menguntungkan Mutually beneficial cooperation synergy
Masyarakat General Public	<ul style="list-style-type: none"> - Tanggung jawab sosial Social Responsibilities 	<ul style="list-style-type: none"> - Kerja sama strategis untuk menjalankan program-program Tanggung Jawab Sosial perusahaan, baik di bidang sosial maupun lingkungan Strategic cooperation to carry out corporate Social Responsibility programs, both in the social and environmental fields 	Saat diperlukan As needed	<ul style="list-style-type: none"> - Jenis program CSR/PKBL Types of CSR / PKBL programs - Cara mengoptimalkan pencapaian program CSR/PKBL How to optimize the achievement of the CSR / PKBL program - Informasi tentang kegiatan perusahaan Information about company activities
Media massa Mass Media	<ul style="list-style-type: none"> - Hubungan kerja sama Partner relationship 	<ul style="list-style-type: none"> - Press release Press release - Press confrence Press confrence 	Saat diperlukan As needed	<ul style="list-style-type: none"> - Kinerja keuangan Kinerja non-keuangan Financial performance and non-financial performance - Dampak dan kinerja kegiatan sosial dan lingkungan perusahaan The impact and performance of the company's social and environmental activities - Informasi tentang kegiatan perusahaan Information about company activities - Informasi terbaru terkait bisnis jaminan kredit yang perlu diketahui oleh publik The latest information regarding the credit guarantee business that the public needs to know

PEMANGKU KEPENTINGAN

Stakeholders

ASSURANCE

BNI Life terus berupaya meningkatkan kualitas laporan yang disajikan. Atas Laporan Keberlanjutan 2021, BNI Life masih belum menggunakan jasa penjamin (*assurance*), namun demikian untuk menjamin kredibilitas dan kualitas informasi yang tercantum dalam laporan ini, seluruh isi dan data telah melalui tahap verifikasi internal. Namun demikian, Perusahaan terus berkomitmen untuk melaporkan kinerja keberlanjutan dan meningkatkan kualitas pelaporan sesuai indeks *Global Reporting Initiative* (GRI) melalui laporan keberlanjutan BNI Life.

[GRI 102-56]

ALAMAT KONTAK

BNI Life mengharapkan saran dan umpan balik dari para pembaca untuk perbaikan Laporan Keberlanjutan periode mendatang. Penyampaian saran maupun umpan balik mengenai laporan ini dapat ditujukan kepada BNI Life dengan informasi kontak sebagai berikut: [GRI 102-53]

KONTAK PERUSAHAAN

Arry Herwindo Wildan
(Sekretaris Perusahaan)

Kantor Pusat Centennial
Tower Lt. 9, Jalan Gatot Subroto
Kav. 24-25, Jakarta Selatan

Telepon : 021 -2953 9999
Fax : 021-2953 9998
Call Center : 1-500-045
Email : corporate.secretary@bni-life.co.id

www.bni-life.co.id

ASSURANCE

BNI Life continues to strive to improve the quality of the reports presented. For the 2021 Sustainability Report, BNI Life still does not use assurance services, however, to ensure the credibility and quality of the information contained in this report, all contents and data have gone through the internal verification stage. However, the Company continues to be committed to reporting sustainability performance and improving the quality of reporting according to the Global Reporting Initiative (GRI) index through the BNI Life sustainability report.

[GRI 102-56]

CONTACT ADDRESS

BNI Life expects suggestions and feedback from readers to improve future Sustainability Reports. Suggestions and feedback regarding this report can be addressed to BNI Life with the following contact information: [GRI 102-53]

COMPANY CONTACT

Arry Herwindo Wildan
(Corporate Secretary)

Head Office Centennial
Tower 9th floor, Jalan Gatot Subroto
Kav. 24-25, South Jakarta

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Call Center : 1-500-045
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04

TENTANG BNI LIFE

About BNI Life



“

PT BNI Life Insurance memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan layanan prima kepada stakeholders dengan segala kemudahannya melalui inovasi berkelanjutan.

PT BNI Life Insurance provides future planning solutions and trusted protection with excellent service to stakeholders with all their conveniences through continuous innovation.





IDENTITAS PERUSAHAAN

Corporate Identity



 <p>Nama Perusahaan Company Name</p> <p>PT BNI LIFE INSURANCE [GRI 102-1]</p>	 <p>Dasar Hukum Pendirian Legal Basis of Establishment</p> <p>Akta Notaris Nomor 24 tanggal 28 November 1996 yang dibuat di hadapan Notaris Laura Elisabeth Palilingan, SH di Jakarta pengganti dari Koesbiono Sarmahadi, SH., MH, Notaris di Jakarta. [GRI 102-5]</p> <p>Notary Deed No. 24 dated November 28, 1996, drawn up before Laura Elisabeth Palilingan, SH, Notary in Jakarta, a substitute for Koesbiono Sarmahadi, SH., MH, Notary in Jakarta. [GRI 102-5]</p>		
 <p>Tanggal Pendirian Date of Establishment</p>	<p>28 November 1996 November 28, 1996</p>		
 <p>Bidang Usaha Line of Business</p>	<p>Asuransi Jiwa Life Insurance [GRI 102-2]</p>		
 <p>Kepemilikan Ownership</p>	<ul style="list-style-type: none"> • PT Bank Negara Indonesia (Persero) Tbk (60,000000%) • Sumitomo Life Insurance (39,999993%) • Yayasan Dinar Dana Swadharma (0,000003%) • Yayasan Kesejahteraan Pegawai Bank Negara Indonesia (0,000003%) 		
 <p>Modal Dasar Authorized Capital</p>	<p>Rp400.000.000.000</p>		
 <p>Modal Ditempatkan dan Disetor Penuh Issued and Fully Paid-in Capital</p>	<p>Rp300.699.133.000</p>		
 <p>Jumlah Karyawan Number of Employees</p>	<p>753 pegawai 753 employees</p>		
 <p>Alamat Perusahaan Company's Address</p>	<p>Centennial Tower Lt. 9, Jalan Gatot Subroto Kav. 24-25, Jakarta Selatan Centennial Tower 9th Floor, Jalan Gatot Subroto Kav. 24-25, South Jakarta</p>		
 <p>Jumlah Jaringan Usaha Total Business Network</p>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>1 Kantor Pusat 5 Kantor Layanan 13 Kantor Pemasaran 8 Kantor Pemasaran Mandiri</p> </td> <td style="width: 50%; vertical-align: top;"> <p>1 Head Office 5 Service Points 13 Marketing Offices 8 Self Service points</p> </td> </tr> </table>	<p>1 Kantor Pusat 5 Kantor Layanan 13 Kantor Pemasaran 8 Kantor Pemasaran Mandiri</p>	<p>1 Head Office 5 Service Points 13 Marketing Offices 8 Self Service points</p>
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<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Telepon : 021-29539999 Faksimili : 021-29539998 Call Center : 1-500-045 Website : www.bni-life.co.id Email : corporate.secretary@bni-life.co.id [GRI 102-3]</p> </td> <td style="width: 50%; vertical-align: top;"> <p>Phone : 021-29539999 Fax : 021-29539998 Call Center : 1-500-045 Website : www.bni-life.co.id Email : corporate.secretary@bni-life.co.id [GRI 102-3]</p> </td> </tr> </table>		<p>Telepon : 021-29539999 Faksimili : 021-29539998 Call Center : 1-500-045 Website : www.bni-life.co.id Email : corporate.secretary@bni-life.co.id [GRI 102-3]</p>	<p>Phone : 021-29539999 Fax : 021-29539998 Call Center : 1-500-045 Website : www.bni-life.co.id Email : corporate.secretary@bni-life.co.id [GRI 102-3]</p>
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VISI, MISI, DAN NILAI KEBERLANJUTAN [GRI 102-16]

Vision, Mission, and Value of Sustainability

VISI, MISI, DAN NILAI KEBERLANJUTAN

[GRI 102-16]

Visi, Misi dan Nilai-Nilai Keberlanjutan Perusahaan sebagaimana Visi, Misi dan Nilai Budaya yang tertuang dalam RAKB dan Rencana Kegiatan Anggaran Perusahaan (RKAP).

VISION, MISSION, AND VALUE OF SUSTAINABILITY

[GRI 102-16]

Vision, Mission and Corporate Sustainability Values as well as the Vision, Mission and Cultural Values contained in the RAKB and the Corporate Budget Activity Plan (RKAP).

VISI VISION

Menjadi Perusahaan Asuransi Terkemuka Kebanggaan Bangsa.

To Become the Leading Life Insurance Company in the Country.

MISI MISSION

Memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan layanan prima kepada *stakeholder* dengan segala kemudahannya melalui inovasi berkelanjutan.

Providing reliable future planning and protection solutions with excellent service to stakeholders with all its conveniences through continuous innovation.



FOCUS ON CUSTOMER

Mengutamakan kepuasan nasabah dengan hubungan yang mutual dan berkesinambungan.
Prioritizing customer satisfaction through mutually beneficial and sustainable relationship.



TRUST

Dapat Dipercaya dan berkomitmen menjunjung tinggi integritas.
Being trustworthy and having the commitment to uphold integrity.



AGILITY

Adaptif terhadap perubahan dan bertindak cepat untuk melakukan inovasi.
Being adaptive to changes and delivering quick response to perform innovation.



TEAMWORK

Menjadikan sinergi sebagai prioritas utama untuk mencapai tujuan.
Making synergy the main priority in achieving objectives.



SOLUTION

Memberikan solusi dan layanan terbaik kepada stakeholder.
Bringing the best solution and services to the stakeholders.

RIWAYAT SINGKAT PERUSAHAAN

Company Brief History



SEKILAS TENTANG PERUSAHAAN

PT BNI Life Insurance (selanjutnya disebut sebagai “Perusahaan”, “Perseroan”, atau “BNI Life”) didirikan berdasarkan Akta Notaris No. 24 tanggal 28 November 1996 di Jakarta yang diaktakan oleh Laura Elisabeth Palilingan, SH., dan disahkan dengan Keputusan Menteri Kehakiman Republik Indonesia No. C2-1787 HT.01.01.Th97 tanggal 14 Maret 1997 serta diumumkan dalam Lembaran Berita Negara No. 74 Tambahan No. 4121 tanggal 16 September 1997.

Awalnya Perusahaan bernama PT Asuransi Jiwa BNI Jiwasraya, karena merupakan Perusahaan patungan yang dibentuk oleh PT Bank Negara Indonesia (Persero) Tbk, Yayasan Kesejahteraan Pegawai BNI (YKP BNI), Yayasan Dinar Dana Swadharma (YDDS) dan PT Asuransi Jiwasraya dengan modal dasar 15 miliar Rupiah dan modal disetor 5 miliar Rupiah.

COMPANY AT A GLANCE

PT BNI Life Insurance (hereinafter referred to as “Company”, “The Company”, or “BNI Life”) was established pursuant to the Notary Deed No. 24 dated 28 November 1996, drawn up before Laura Elisabeth Palilingan, SH., Notary in Jakarta, and approved through the Decree of Minister of Justice of the Republic of Indonesia No. C2-1787 HT.01.01.Th97 dated 14 March 1997, and announced in the State Gazette No. 74, Supplement No. 4121 dated 16 September 1997.

Initially, the Company’s name was PT Asuransi Jiwa BNI Jiwasraya as it was a joint venture established by PT Bank Negara Indonesia (Persero) Tbk, Yayasan Kesejahteraan Pegawai BNI (YKP BNI), Yayasan Dinar Dana Swadharma (YDDS), and PT Asuransi Jiwasraya, with total authorized capital of Rp15 billion and paid-in capital of Rp5 billion.

RIWAYAT SINGKAT PERUSAHAAN

Company Brief History

Pada 26 November 2004, Perusahaan mengubah namanya menjadi PT BNI Life Insurance sesuai akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa PT Asuransi Jiwa BNI Jiwasraya nomor 10 yang dibuat di hadapan Ruli Iskandar, SH, Notaris di Jakarta yang disahkan dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. C-31600 HT.01.04.TH.2004 tanggal 29 Desember 2004. Dalam rangka memperluas segmen pasar, tahun 2004 BNI Life membentuk Unit Syariah.

BNI Life merupakan Perusahaan asuransi yang menyediakan beberapa produk asuransi seperti asuransi jiwa, kesehatan, pendidikan, investasi syariah dan pensiun. Pendirian BNI Life sejalan dengan kebutuhan perusahaan induknya, PT Bank Negara Indonesia (Persero) Tbk atau BNI untuk menyediakan layanan dan jasa keuangan terpadu bagi semua nasabahnya (*one step financial services*).

Hingga 31 Desember 2021, komposisi kepemilikan saham BNI Life adalah 60,000000% dimiliki oleh PT Bank Negara Indonesia (Persero) Tbk; 39,999993% dimiliki oleh Sumitomo Life Insurance Company; 0,000003% dimiliki oleh Yayasan Kesejahteraan Pegawai BNI (YKP BNI) dan 0,000003% dimiliki oleh Yayasan Dinar Dana Swadharma (YDDS).

The Company changed its name to PT BNI Life Insurance on 26 November 2004, in accordance with the deed of Minutes of Extraordinary General Meeting of Shareholders of PT Asuransi Jiwa BNI Jiwasraya No. 10, drawn up before Ruli Iskandar, SH, Notary in Jakarta, and approved through the Decree of Minister of Law and Human Rights of the Republic of Indonesia No. C-31600 HT.01.04.TH.2004 dated 29 December 2004. BNI Life established a Sharia Unit in 2004 in order to expand the market segment.

Engaged in the insurance industry, BNI Life provides a wide range of insurance products, such as life, health, education, sharia, investment, and pension insurance. The establishment of BNI Life is following the needs of its parent entity, PT Bank Negara Indonesia (Persero) Tbk or BNI, aiming at providing integrated financial services for all customers (*one-stop financial services*).

As of 31 December 2021, the composition of BNI Life's share ownership was 60.000000% owned by PT Bank Negara Indonesia (Persero) Tbk; 39.999993% owned by Sumitomo Life Insurance Company; 0.000003% is owned by Yayasan Kesejahteraan Pegawai BNI (YKP BNI) and 0.000003% is owned by Yayasan Dinar Dana Swadharma (YDDS).

WILAYAH JARINGAN BISNIS

Business Network Area

BNI Life dalam menjalankan usahanya, memiliki jaringan bisnis di seluruh Indonesia, seperti yang digambarkan pada peta jaringan sebagai berikut:

In operating its business, BNI Life has a business network spread across Indonesia, as illustrated on the network map as follows:



WILAYAH JARINGAN BISNIS

Business Network Area



KEGIATAN USAHA

Business Activities

PRODUK, LAYANAN, DAN KEGIATAN USAHA BNI LIFE [GRI 102-2]

Kegiatan Usaha menurut Anggaran Dasar Perseroan yang terakhir yang tertuang dalam Akta No. 42 tanggal 14 Juli 2020 tentang Perubahan Anggaran Dasar yang dibuat di hadapan Mala Mukti, S.H., LL.M., Notaris di Jakarta dan telah disetujui melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHUAH.01.03-0293483 Tahun 2020 adalah sebagai berikut:

1. Maksud dan tujuan Perseroan adalah menjalankan usaha dalam bidang asuransi jiwa termasuk usaha asuransi jiwa dengan prinsip Syariah;
2. Untuk mencapai maksud dan tujuan tersebut di atas, Perseroan dapat melaksanakan kegiatan usaha sebagai berikut:
 - a. Melaksanakan, membuat, melakukan, menerima dan menutup setiap dan semua perjanjian-perjanjian dalam bidang usaha asuransi jiwa
 - b. Memberikan jasa dalam penanggulangan risiko yang dikaitkan dengan hidup atau meninggalnya seseorang yang dipertanggungjawabkan
 - c. Mendirikan atau turut serta mendirikan badan-badan usaha lainnya yang mempunyai maksud dan tujuan Perseroan yang sama satu dan lainnya tanpa mengurangi persetujuan dari yang berwenang
 - d. Menjalankan segala kegiatan dan usaha untuk mencapai maksud dan tujuan tersebut, baik atas tanggapan sendiri maupun bersama-sama dengan pihak lain dengan cara dan bentuk yang sesuai dengan keperluan Perseroan serta dengan mengindahkan peraturan perundang-undangan yang berlaku, untuk itu Perseroan berhak bekerja sama termasuk tetapi tidak terbatas secara patungan dan juga berhak untuk mendirikan atau menjadi pemegang saham dari badan hukum lain baik dari dalam maupun luar negeri yang mempunyai maksud dan tujuan yang sama dengan maksud dan tujuan Perseroan ini.

BNI LIFE PRODUCTS, SERVICES AND BUSINESS ACTIVITIES [GRI 102-2]

Business Activities according to the latest Company's Articles of Association as contained in Deed No. 42 dated July 14, 2020 concerning Amendment of Articles of Association drawn up before Mala Mukti, S.H., LL.M, Notary in Jakarta, and has been approved by Decree of the Minister of Justice and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0293483 Year 2020 as follows:

1. The purpose and objective of the Company are to conduct the life insurance business including life insurance business with Sharia principles;
2. To achieve the purposes and objectives stated above, the Company may undertake the following business activities:
 - a. Implement, draft, conduct, receive and cover each and all agreements related to life insurance business;
 - b. Provide service in risk countermeasures related to life or death of the insured person;
 - c. Establish or participate in the establishment of other business entities with the same purpose and objectives of the Company, one or another, without prejudice to the approval from authorities;
 - d. Conduct all activities and business to achieve those purpose and objectives, independently or jointly with other party, in the proper method and procedure in relation to the needs of the Company and in accordance with the prevailing laws and regulations, whereby the Company have the right to cooperate including but not limited in the joint venture or by establishing or participating as a shareholder of a Indonesian or foreign legal entity with the same purpose and objectives with the Company.

KEGIATAN USAHA

Business Activities

SKALA USAHA [GRI 102-7]

Skala usaha Perusahaan berkaitan dengan total aset dan total liabilitas, jumlah karyawan yang dibagi menurut jenis kelamin, jabatan, usia, pendidikan, dan status ketenagakerjaan, persentase kepemilikan saham dan wilayah operasional diuraikan pada tabel berikut:

» **Tabel Skala Usaha**
Business Scale Table

Uraian Description	Satuan Unit	2021	2020	2019
Kinerja Keuangan Financial Performance				
Aset Asset	Juta Rupiah Million Rupiah	22.817.087	20.572.076	18.289.412
Liabilitas dan Dana Peserta Liabilities and Participant Funds	Juta Rupiah Million Rupiah	16.874.245	14.675.992	12.626.093
Ekuitas Equities	Juta Rupiah Million Rupiah	5.942.842	5.871.850	5.612.163
Pendapatan Income	Juta Rupiah Million Rupiah	5.957.707	5.491.482	6.262.430
Kinerja Operasional Operational Performance				
Total Karyawan Employee Total	Orang Person	753	825	834
Karyawan berdasarkan Jenis Kelamin Employees by Gender				
Laki-laki Male	Orang Person	411	449	448
Perempuan Female	Orang Person	342	376	386
Karyawan berdasarkan Jabatan Employees by Position				
Dewan Pengawas Syariah Sharia Supervisory Board	Orang Person	3	3	2
Dewan Komisaris Board of Commissioners	Orang Person	5	5	5
Direksi Board of Directors	Orang Person	5	5	5
Vice President Vice President	Orang Person	31	0	1
Assistant Vice President Assistant Vice President	Orang Person	10	190	187
Manajer Manager	Orang Person	137	285	288
Supervisor Supervisor	Orang Person	257	337	346
Staf Staff	Orang Person	287	337	346

BUSINESS SCALE [GRI 102-7]

The business scale of the Company in relation to total assets and total liabilities, the number of employees divided by gender, position, age, education and employment status, share ownership percentage and operational area are described in the following table:

KEGIATAN USAHA

Business Activities

Uraian Description	Satuan Unit	2021	2020	2019
Karyawan berdasarkan Usia Employees by Age				
< 30	Orang Person	237	297	327
31 - 39	Orang Person	364	388	375
40 - 49	Orang Person	127	110	99
50 - 55	Orang Person	13	30	33
> 55	Orang Person	12	xx	xx
Karyawan berdasarkan Pendidikan Employees by Education				
S3 Doctoral Degree	Orang Person	2	1	1
S2 Masters' Degree	Orang Person	65	79	79
S1 Bachelors' Degree	Orang Person	585	630	624
D3 Associates' Degree	Orang Person	101	115	129
SMA High School	Orang Person	0	0	1
Karyawan berdasarkan Status Ketenagakerjaan Employees based on Employment Status				
Pegawai Tetap Permanent Employee	Orang Person	652	716	640
Pegawai Kontrak Contracted Employee	Orang Person	101	109	194
Pegawai Outsource Outsourced Employee	Orang Person	270	329	355
Kepemilikan Ownership				
PT Bank Negara Indonesia (Persero) Tbk	%	60,000000%	60,000000%	60,000000%
Sumitomo Life Insurance	%	39,999993%	39,999993%	39,999993%
Yayasan Dinar Dana Swadharna	%	0,000003%	0,000003%	0,000003%
Yayasan Kesejahteraan Pegawai BNI	%	0,000003%	0,000003%	0,000003%
Wilayah Operasional Operational Region				
Kantor Pusat Head Office	Unit	1	1	1
Kantor Layanan Service Point	Unit	5	6	6
Kantor Pemasaran Marketing Office	Unit	13	12	12
Kantor Pemasaran Mandiri Independent Marketing Office	Unit	8	10	10

KEGIATAN USAHA

Business Activities

PRODUK DAN LAYANAN BNI LIFE [GRI 102-6]

BNI Life berbagai produk yang pemasarannya dibedakan menjadi 3 (tiga) layanan jalur distribusi, yaitu:

BNI LIFE PRODUCTS AND SERVICES [GRI 102-6]

BNI Life offers various products that are divided into 3 (three) distribution channels, namely:

Jalur Distribusi Distribution Channels	Jenis Type	Produk Product
Individu Individual	Jiwa Life	1. <i>Blife Term Pro</i> 2. <i>BNI Life Pandai</i> 3. <i>Solusi Abadi Plus</i> 4. <i>Perisai Plus</i> 5. <i>BNI Life Active</i>
	Kesehatan Health	Proteksi Prima
	Pendidikan Education	1. <i>BNI Life Smart Education</i> 2. <i>Solusi Pintar</i>
	Investasi Investment	1. <i>BLife Spectra Multi Link</i> 2. <i>Hy-End Pro</i> 3. <i>Spectra Double Power</i> 4. <i>BLife Plan Multi Protection</i> 5. <i>BLife Mprotection</i> 6. <i>BLife MProtection Plus</i>
Bisnis Business	Jiwa Life	<i>Optima Group Life</i>
	Kesehatan Health	1. <i>Optima Cash Plan</i> 2. <i>Optima Group Health</i> 3. <i>Optima Group Protection</i>
	Investasi Investment	1. <i>Optima Group Saving</i> 2. <i>Optima Executive Saving</i>
Syariah Sharia	Investasi Investment	1. <i>Hy End Pro Syariah</i> 2. <i>Sakinah Investa Link</i>
	Pendidikan Education	<i>Wadiah Gold Cendekia</i>
	Kesehatan Health	<i>Health Plan Syariah</i>

Penjelasan Produk:

1. Jalur Distribusi Individu – Jenis Asuransi Jiwa:

a. *Blife Term Pro*

Asuransi berjangka yang dirancang untuk memberikan perlindungan untuk menjamin kelanjutan pendapatan apabila tertanggung meninggal dunia/cacat tetap total dengan pilihan manfaat pada saat tertanggung mencapai akhir masa pertanggungan:

- 1) 110% Pengembalian Premi
- 2) Tanpa Pengembalian Premi

Product Description:

1. Individual Distribution Channels - Types of Life Insurance:

a. *BLife Term Pro*

Term insurance designed to provide protection to ensure the continuation of income if the insured dies/suffers from total permanent disability with two benefit choices when the insured reaches the end of the insurance period:

- 1) 110% Premium Refund
- 2) Without Premium Refund

KEGIATAN USAHA

Business Activities

b. BNI Life Pandai

Perlindungan jiwa dan kesehatan optimal dengan pembayaran minimal.

c. Solusi Abadi Plus

Perlindungan jiwa seumur hidup atau sampai usia 90 tahun dengan masa pembayaran premi yang singkat dan keuntungan lebih berupa pengembalian 100% untuk semua premi yang telah dibayarkan.

d. Perisai Plus

Memberikan santunan sebesar 300% dari saldo terhutang nasabah pemegang Kartu Kredit apabila terjadi resiko meninggal dunia, terdiri dari:

- 1) 100% untuk pelunasan Saldo Hutang Kartu Kredit BNI tertanggung kepada BNI
- 2) 200% dari saldo terhutang Kartu Kredit BNI Tertanggung yang akan dibayarkan kepada ahli waris Tertanggung

Manfaat tambahan diberikan apabila terjadi resiko ketidakmampuan Sementara dan Penyakit Kritis.

d. BNI Life Active (Asuransi Kecelakaan)

BNI *Life Active* merupakan perlindungan asuransi kecelakaan yang memberikan manfaat santunan meninggal dunia, santunan biaya pengobatan dan *Service Assistance* dengan santunan meninggal dunia sampai dengan Rp1 miliar.

- 1) Asuransi Jiwa Kredit
- 2) Proteksi Prima

Memberikan manfaat asuransi yang sangat komprehensif baik yang akibat dari sakit maupun kecelakaan mulai dari Santunan Rawat Inap, Santunan Pembedahan, Meninggal Dunia, ditambah dengan fasilitas *cashless* dan pengembalian premi sebesar 50%.

b. BNI Life Pandai

Optimum life and health protection with minimum payment.

c. Solusi Abadi Plus

It is a life protection for life or up to 90 years of age with a short premium payment period and more benefits in the form of a 100% return on all premiums paid.

d. Perisai Plus

Providing 300% compensation of Credit Card holders' outstanding balance in the event of a risk of death, including:

- 1) 100% for the payment of the insured BNI Credit Card Balance to BNI
- 2) 200% of the outstanding balance of the insured BNI Credit Card will be paid to their beneficiaries.

Additional benefits are provided in the event that there is a risk of Temporary Disability and Critical Illness.

d. BNI Life Active (Accident Insurance)

BNI *Life Active* is an accident insurance protection that provides death benefits, medical expenses and Service Assistance with death benefits of up to Rp1 billion.

- 1) Credit Life Insurance
- 2) Prima Protection

Provides comprehensive insurance benefits both due to illness and accidents ranging from Hospitalization, Surgical Compensation, Death Benefit, plus cashless facilities and a premium refund of 50%.

KEGIATAN USAHA

Business Activities

2. Jalur Distribusi Individu - Jenis Asuransi Kesehatan: Proteksi Prima

3. Jalur Distribusi Individu - Jenis Asuransi Pendidikan:

a. BNI Life *Smart Education*

Produk Asuransi Jiwa Individu yang memberikan manfaat program perencanaan keuangan yang menyediakan Dana Pendidikan Anak berupa Tahapan Biaya Pendidikan dari TK sampai dengan Perguruan Tinggi, Uang Saku selama Kuliah dan Perlindungan Asuransi.

b. Solusi Pintar

Mempersiapkan pendidikan buah hati Anda dengan manfaat pemberian dana pendidikan mulai dari SD sampai dengan Perguruan Tinggi.

4. Jalur Distribusi Individu - Jenis Asuransi Pendidikan:

- a. *BLife Spectra Multi Link*
- b. *Hy-End Pro*
- c. *Spectra Double Power*
- d. *BLife Plan Multi Protection*
- e. *BLife Mprotection*
- f. *BLife Mprotection Plus*

5. Jalur Distribusi Bisnis - Jenis Asuransi Kesehatan:

- a. *Optima Cash Plan*
- b. *Optima Group Health*
- c. *Optima Group Protection*

6. Jalur Distribusi Bisnis - Jenis Asuransi Jiwa: *Optima Group Life*

7. Jalur Distribusi Bisnis - Jenis Asuransi Investasi:

- a. *Optima Group Saving*
- b. *Optima Executive Saving*

2. Individual Distribution Channels - Types of Health Insurance: Proteksi Prima

3. Individual Distribution Channels - Types of Education Insurance:

a. BNI Life *Smart Education*

Individual Life Insurance Products that provide benefits from financial planning programs that provide Children's Education Funds in the form of Education Fee Stages from Kindergarten to College, Allowance for College and Insurance Protection.

b. Solusi Pintar

Prepare your children's education with the benefits of providing education funds ranging from elementary school to higher education.

4. Individual Distribution Channels - Types of Insurance Education:

- a. *BLife Spectra Multi Link*
- b. *Hy-End Pro*
- c. *Spectra Double Power*
- d. *BLife Plan Multi Protection*
- e. *BLife Mprotection*
- f. *BLife Mprotection Plus*

5. Business Distribution Channels - Types of Health Insurance:

- a. *Optima Cash Plan*
- b. *Optima Group Health*
- c. *Optima Group Protection*

6. Business Distribution Channel - Life Insurance Type: *Optima Group Life*

7. Business Distribution Channels - Types of Investment Insurance:

- a. *Optima Group Saving*
- b. *Optima Executive Saving*

KEGIATAN USAHA

Business Activities

8. Jalur Distribusi Syariah - Jenis Asuransi Investasi:

a. *Hy End Pro Syariah*

Produk asuransi dan investasi perencanaan keuangan dengan sistem syariah yang memiliki masa asuransi 5 tahun dengan pengelolaan investasi dengan sistem bagi hasil.

b. *Sakinah Investa Link*

Produk asuransi dan investasi perencanaan keuangan dengan sistem syariah yang memiliki masa asuransi hingga PYD 100 tahun dengan pilihan investasi sesuai risiko yang dipilih nasabah.

9. Jalur Distribusi Syariah - Jenis Asuransi Pendidikan: *Wadiah Gold Cendekia*

Produk asuransi dan investasi perencanaan keuangan yang bertujuan untuk perlindungan dana pendidikan buah hati di setiap jenjang pendidikan yang dikelola sesuai prinsip syariah.

10. Jalur Distribusi Syariah - Jenis Asuransi Kesehatan: *Health Plan Syariah*

Produk asuransi kesehatan yang dirancang khusus untuk badan/ institusi bertujuan untuk memberikan perlindungan kesehatan bagi pegawai atau anggota organisasi.

8. Sharia Distribution Channels - Types of Investment Insurance:

a. *Hy End Pro Syariah*

Insurance products and investment in financial planning with a sharia system that has an insurance period of 5 years with investment management using a profit sharing system.

b. *Sakinah Investa Link*

Insurance and financial planning investment products with a sharia system that have an insurance period of up to 100 years of PYD with investment options according to the risk chosen by the customer.

9. Sharia Distribution Channels - Types of Education Insurance: *Wadiah Gold Cendekia*

Insurance products and financial planning investments that aim to protect children's education funds at every level of education that are managed according to sharia principles.

10. Sharia Distribution Channels - Types of Health Insurance: *Sharia Health Plan*

Health insurance products specifically designed for agencies/institutions aim to provide health protection for employees or members of the organization.

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

Perusahaan terus berupaya untuk meningkatkan kompetensi Sumber Daya Manusia (SDM) dengan menetapkan strategi dan membuat berbagai program pengembangan bagi pegawai untuk mencapai kinerja dan produktivitas yang tinggi, sehingga dapat memberikan kontribusi dalam kesuksesan Perseroan.

Perseroan memberikan kesempatan bagi setiap pegawai dalam mengembangkan kompetensi tanpa menandang jenjang kepangkatan, *gender*, suku, agama, ras, dan antargolongan (SARA) melalui program pendidikan ataupun pelatihan yang diselenggarakan dalam rangka pengembangan kompetensi bagi seluruh pegawai Perseroan.

Pengembangan kompetensi yang dilakukan Perusahaan bertujuan untuk menciptakan SDM yang sejalan dengan nilai Perusahaan dan profesional dalam menjalankan pekerjaan, serta mampu menunjukkan kinerja terbaiknya.

Perusahaan berkomitmen untuk terus meningkatkan kompetensi para pegawainya melalui pengembangan kompetensi secara berkelanjutan guna membangun SDM yang berkualitas. Realisasi biaya pengembangan kompetensi pegawai pada tahun 2021 adalah sebesar Rp2.206.426.138, naik 37.3% dibandingkan tahun 2020 yang sebesar Rp1.617.870.000.

Program Pengembangan Pegawai

Sesuai dengan *Roadmap Training Pegawai Tahun 2021*, telah disusun Program *Employee Training* yang dibuat berdasarkan level jabatan, *Core Competency*, dan *Job Family* dengan berbagai pelatihan yang terdiri dari *softskill* dan *hardskill training* dengan metode *inhouse training*, *public training*, dan *e-Learning*. Selama tahun 2021, BNI Life telah melakukan 46 Kelas *Inhouse Training*, 97 *Public Training*, dan 26 *Modul Training E-learning*.

The Company continuously strives to improve the Human Capital (HC) competency by carrying out strategies and making various development programs for employees to achieve high performance and productivity, so that they can contribute in achieving the Company's success.

The Company provides an opportunity for every employee to develop competencies regardless of the rank of level, gender, ethnicity, religion, race, and intergroup ("SARA") through education or training programs held in the context of competency development for all Company employees.

Competency development carried out by the Company is to create human capital that are in line with the Company's values and professional in carrying out their work, and also able to show their best performance.

The company is committed to continuously improving its employees' competencies through continuous competency development in order to build a qualified human capital. Realization of employee competency development costs in 2021 was Rp2.220.740.138, increase by 37.3% compared to the realization in 2020 of Rp1.617.870.000.

Employee Development Programs

According to the 2021 Employee Training Roadmap, this Employee Training Program has been set based on position level, core competency and job family with various training consisting of soft skill and hard skill trainings by inhouse training, public training, and e-Learning methods. During 2021, BNI Life has organized 46 Inhouse Training classes, 97 Public Trainings, and 26 e-Learning Training modules.

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

Pada *Inhouse Training*, pelatihan pegawai dibedakan ke dalam 4 (empat) jenis pelatihan, yaitu:

a. Core Competency Training

Program Pelatihan wajib bagi Pegawai yang sesuai dengan tujuan meningkatkan *core competency* pegawai.

b. Elective training

Program pelatihan yang dapat dipilih oleh pegawai, pelatihan ini bertujuan untuk meningkatkan kemampuan (*skill*) pegawai sesuai dengan masing-masing kebutuhannya.

c. Technical Training

Program pelatihan yang bersifat spesifik untuk meningkatkan keahlian teknis pegawai dalam melaksanakan suatu prosedur.

d. Add On Training

Program Pelatihan berdasarkan permintaan *training* yang dilandaskan pada kebutuhan spesifik divisi tertentu.

In In-house Training, this employee training is divided into 4 (four) types of training, as follows:

a. Core Competency Training

Mandatory training program for employees in accordance with the aim of increasing employee core competency.

b. Elective training

A training program that can be elected by employees, this training aims to improve the abilities (skills) of employees based on their needs.

c. Technical Training

A specific training program is to improve the technical expertise of employees in carrying out a procedure.

d. Add On Training

Training Program is held as requested based on the specific needs of certain divisions.

Pengembangan Pegawai Tahun 2021

Employee Development in 2021

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
1	<i>Motivational Training "Break The Limit"</i> Motivational Training "Break The Limit"	BNI Pejompongan 7 Januari 2021 7 January 2021	<i>Assistant s/d Vice President</i> Assistant up to Vice President	124	Eksternal External
2	<i>Training for RO "Effective Communication" sesi I</i> Training for RO "Effective Communication" session I	<i>Online</i> 14 Januari 2021 14 January 2021	<i>Assistant s/d Assistant Manager</i> Assistant up to Assistant Manager	26	Internal Internal
3	<i>Hari Bulan Mutu periode Januari : Sharing Knowledge Gratifikasi 2021</i> Quality's Month Day in January period: Sharing Knowledge Gratification 2021	<i>Online</i> 16 Januari 2021 16 January 2021	<i>BOD, BOC, Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)</i> BOD, BOC, Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)	186	Eksternal External
4	<i>Building Development Team CRMO & RBM</i> Building Development Team CRMO & RBM	<i>Online</i> 28 - 29 Januari 2021 28 - 29 January 2021	<i>Senior Assistant Manager s/d Senior Manager</i> Senior Assistant Manager up to Senior Manager	44	Eksternal External

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
5	<i>Special Program Webinar With Sumitomo Life</i> Special Program Webinar With Sumitomo Life	<i>Online</i> 3 - 4 Februari 2021 3 - 4 February 2021	<i>Assistant Manager s/d Assistant Vice President</i> Assistant Manager up to Assistant Vice President	33	Eksternal External
6	<i>Hari Bulan Mutu periode Februari: Future Of Customer In Digital Transformation</i> Quality's Month Day in February period: Future Of Customer In Digital Transformation	<i>Online</i> 5 Februari 2021 5 February 2021	<i>Assistant Manager s/d Assistant Vice President</i> Assistant Manager up to Assistant Vice President	210	Eksternal External
7	<i>Training for RO "Build Professional Relationship" sesi II</i> Training for RO "Build Professional Relationship" session II	<i>Online</i> 8 Februari 2021 8 February 2021	<i>Assistant s/d Assistant Manager</i> Assistant up to Assistant Manager	25	Internal Internal
8	<i>Sharing Knowledge "Menjadi Trend Setter Perubahan di Era Disrupsi</i> Sharing Knowledge "To Be a Trendsetter of Change in Disruption Era	<i>Online</i> 17 Februari 2021 17 February 2021	<i>BOD, Chief, GM, DGM/ AVP, CRMO dan Manager</i> BOD, Chief, GM, DGM/ AVP, CRMO and Manager	197	Eksternal External
9	<i>Claim Analysis Sharing Knowledge</i> Claim Analysis Sharing Knowledge	<i>Online</i> 18 Februari 2021 18 February 2021	<i>All Level</i> All Level	27	Internal Internal
10	<i>Risiko Kejahatan Underwriting & Klaim : "Peningkatan kemampuan investigatif Tenaga Underwriting & Claim, memperoleh bisnis yang baik, guna mencegah dan menekan kejahatan asuransi" (Materi Underwriting)</i> Underwriting and Claims Crime Risk: "Improving the investigative ability of Underwriting & Claims Staff, obtaining good business, in order to prevent and suppress insurance crime" (Underwriting Material)	<i>Online</i> 10 Maret 2021 10 March 2021	<i>All Level</i> All Level	57	Eksternal External
11	<i>Risiko Kejahatan Underwriting & Klaim : "Peningkatan kemampuan investigatif Tenaga Underwriting & Claim, memperoleh bisnis yang baik, guna mencegah dan menekan kejahatan asuransi" (Materi Klaim)</i> Underwriting and Claims Crime Risk: "Improving the investigative ability of Underwriting & Claims Staff, obtaining good business, in order to prevent and suppress insurance crime" (Claim Material)	<i>Online</i> 16 Maret 2021 16 March 2021	<i>All Level</i> All Level	44	Eksternal External
12	<i>Vision, Mission, Values of the Company</i> Vision, Mission, Values of the Company	<i>E-Learning Helo</i> 8-26 Maret 2021 8-26 March 2021	<i>All Level</i> All Level	776	Internal Internal
13	<i>Value Akhlak</i> Akhlak Value	<i>E-Learning</i> 8-26 Maret 2021 8-26 March 2021	<i>All Level</i> All Level	776	Internal Internal

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
14	Hari Bulan Mutu periode Maret : Pedoman Penanggulangan Covid-19 Quality Month Day for March period: Covid-19 Handling Guidelines	Online 8 Maret 2021 8 March 2021	Chief, GM, DGM/AVP, Head of Department, CRMO, RBM dan Manager Kantor Layanan	172	Internal Internal
15	Risiko Megashift & Antisipasinya Megashift Risk And Its Anticipation	Online 18 Maret 2021 18 March 2021	Manager s/d Vice President Manager up to Vice President	87	Internal Internal
16	IT Awareness IT Awareness	E-Learning Helo 29 Maret-19 April 2021 29 March-19 April 2021	Assistant s/d VP Non GM Assistant up to VP Non GM	776	Internal Internal
17	Basic Insurance & Basic Investment Basic Insurance & Basic Investment	E-Learning Helo 12-30 April 2021 12-30 April 2021	Assistant s/d Senior Assistant Manager Assistant up to Senior Assistant Manager	592	Internal Internal
18	Risk Awareness Risk Awareness	Online 12 April 2021 12 April 2021	CHIEF, GM, MGR/SMGR, AMGR/SAMGR, CRMO & RBM CHIEF, GM, MGR/SMGR, AMGR/SAMGR, CRMO & RBM	186	Internal Internal
19	Sharing Session Risk Awareness & Risk Matrix Sharing Session Risk Awareness & Risk Matrix	Online 14 April 2021 14 April 2021	BOC, BOD, Komite, CHIEF, GM, CRMO & DGM/ Dept. Head BOC, BOD, Komite, CHIEF, GM, CRMO & DGM/ Dept. Head	113	Eksternal External
20	Business Execution for MGR- VP non GM Business Execution for MGR- VP non GM	Online 27 April-11 Mei 2021 27 April-11 May 2021	Manager s/d VP Non GM Manager up to VP Non GM	162	Eksternal External
21	Hari Bulan Mutu periode April : Dampak UU Cipta Kerja Bidang Perpajakan terhadap Industri Asuransi Jiwa Quality Month Day for April period: The Impact of the Taxation Sector Job Creation Law on the Life Insurance Industry	Online 7 April 2021 7 April 2021	Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS) Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)	109	Internal Internal
22	Excel Basic to Intermediate 2013 Excel Basic to Intermediate 2013	Online 19 & 23 April 2021 19 & 23 April 2021	All Level All Level	15	Eksternal External
23	Webinar Mitigasi Fraud Fraud Mitigation Webinar	Online 5 Mei 2021 5 May 2021	Vice President Vice President	22	Internal Internal
24	Hari Bulan Mutu periode Mei : Toyota BNI dan BNI Life Quality Month Day for May period: Toyota BNI and BNI Life	Online 10 Mei 2021 10 May 2021	Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS) Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)	161	Internal Internal
25	Kejahatan Asuransi di BNI Life Sesi-2 Insurance Crime at BNI Life 2nd Session	Online 10 Mei 2021 10 May 2021	Vice President Vice President	22	Internal Internal

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
26	<i>Product Knowledge</i> Product Knowledge	<i>E-Learning Helo</i> 6 Mei - 4 Juni 2021 6 May - 4 June 2021	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	751	Internal Internal
27	<i>Decision Making In Digital Era</i> Decision Making In Digital Era	<i>E-Learning Helo</i> 24 Mei - 25 Juni 2021 24 May - 25 June 2021	<i>Assistant Manager s/d Senior Assistant Manager</i> Assistant Manager s/d Senior Assistant Manager	293	Internal Internal
28	<i>Creative Task Management</i> Creative Task Management	<i>E-Learning Helo</i> 6 Mei - 4 Juni 2021 6 May - 4 June 2021	<i>Assistant s/d Senior Assistant</i> Assistant up to Senior Assistant	303	Internal Internal
29	<i>Amazing Power Point</i> Amazing Power Point	<i>Online</i> 8-9 Juni 2021 8-9 June 2021	<i>All Level</i> All Level	18	Eksternal External
30	Hari Bulan Mutu periode Juni : Penanganan Keluhan Nasabah Quality Month Day for June Period: Customer Complaint Handling	<i>Online</i> 4 Juni 2021 4 June 2021	<i>Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)</i> Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)	123	Eksternal External
31	<i>Microsoft Excel for Advance</i> Microsoft Excel for Advance	<i>Online</i> 15-16 Juni 2021 15-16 June 2021	<i>All Level</i> All Level	24	Eksternal External
32	<i>Coaching, Counseling and Mentoring (CCM)</i> Coaching, Counseling and Mentoring (CCM)	<i>Online</i> 17-18 Juni 2021 17-18 June 2021	<i>Assistant Manager s/d VP non GM</i> Assistant Manager up to VP non GM	26	Internal Internal
33	<i>Basic Knowledge About Managed Care</i> Basic Knowledge About Managed Care	<i>Online</i> 14-15 Juni 2021 14-15 June 2021	<i>All Level</i> All Level	41	Eksternal External
34	Pelatihan Teknik Penerapan Program UR UR Program Technical Application Training	<i>Online</i> 17-18 Juni 2021 17-18 June 2021	<i>All Level</i> All Level	25	Eksternal External
35	Peraturan Perusahaan Company regulations	<i>E-Learning Helo</i> 7-30 Juni 2021 7-30 June 2021	<i>All Level</i> All Level	776	Internal Internal
36	<i>Leadership & Development Team for Leader Sales EB</i> Leadership & Development Team for Leader Sales EB	<i>Online</i> 24-25 Juni 2021 24-25 June 2021	<i>Assistant Manager s/d Assistant Vice President</i> Assistant Manager s/d Assistant Vice President	12	Eksternal External
37	Hari Bulan Mutu periode Juli: Tantangan Underwriting dalam Bisnis AJK Quality Month Day for July period: Underwriting Challenges in the Financial Services Insurance Business	<i>Online</i> 9 Juli 2021 9 July 2021	<i>Chief, GM, DGM/ AVP, CRMO, RBM dan Manager Kantor Layanan</i> Chief, GM, DGM/ AVP, CRMO, RBM dan Manager Kantor Layanan	145	Internal Internal
38	<i>Business Process Improvement For AMGR- SAMGR</i> Business Process Improvement For AMGR- SAMGR	<i>Online</i> 29 Juli - 31 Agustus 2021 29 July - 31 August 2021	<i>Assistant Manager s/d Senior Assistant Manager</i> Assistant Manager up to Senior Assistant Manager	286	Eksternal External
39	<i>Basic Audit Awareness</i> Basic Audit Awareness	<i>E-Learning Helo</i> 28 Juni-23 Juli 2021 28 June-23 July 2021	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	751	Internal Internal

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
40	APU PPT (Anti Pencucian Uang & Pencegahan Pendanaan Terorisme) APU PPT (Anti-Money Laundering and the Counter-Terrorism Financing)	<i>E-Learning</i> Helo 13 Juli - 13 Agustus 2021 13 July - 13 August 2021	<i>Assistant s/d General Manager</i> Assistant up to General Manager	775	Internal Internal
41	<i>AJK Affinity</i> AJK Affinity	<i>Online</i> 2-23 Juli 2021 2-23 July 2021	<i>All Level</i> All Level	28	Internal Internal
42	<i>Partner Relationship Management For Bni Life Employee Benefit Business Banking</i> Partner Relationship Management For Bni Life Employee Benefit Business Banking	<i>Online</i> 25, 26 Februari & 16 Maret 2021 25, 26 February & 16 March 2021	<i>All Level</i> All Level	30	Eksternal External
43	<i>Report Individual Assessment Acquiring New Customers And Developing Existing Customers For Bni Life Employee Benefit Open Market</i> Report Individual Assessment Acquiring New Customers And Developing Existing Customers For Bni Life Employee Benefit Open Market	<i>Online</i> 22, 23 Februari & 15 Maret 2021 22, 23 February & 15 March 2021	<i>All Level</i> All Level	42	Eksternal External
44	Hari Bulan Mutu periode Agustus : Melawan <i>Fraud</i> dan Korupsi Melalui Kepatuhan dan Management Risiko di BNI Life Quality Month Day for August period: Fighting Fraud and Corruption through Compliance and Risk Management at BNI Life	<i>Online</i> 5 Agustus 2021 5 August 2021	<i>Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)</i>	191	Internal Internal
45	<i>Strategi Anti Fraud</i> Anti-Fraud Strategy	<i>E-Learning</i> Helo 9 Agustus-3 September 2021 9 August-3 September 2021	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	751	Internal Internal
46	<i>Risk Awareness</i> Risk Awareness	<i>E-Learning</i> Helo 31 August-24 September 2021 31 August-24 September 2021	<i>All Level</i> All Level	776	Internal Internal
47	<i>Effective Filling Management</i> Effective Filling Management	<i>E-Learning</i> Helo 15 September - 15 Oktober 2021 15 September - 15 October 2021	<i>Assistant s/d Senior Assistant</i> Assistant up to Senior Assistant	295	Internal Internal
48	Hari Bulan Mutu periode September : <i>Leadership What are your preception and Guidelines?</i> Quality Month Day for September period: Leadership What are your preception and Guidelines?	<i>Online</i> 10 September 2021 10 September 2021	<i>Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)</i>	158	Internal Internal
49	<i>Training Virtual For Sharing Session</i> Training Virtual For Sharing Session	<i>Online</i> 29 - 30 September 2021 29 - 30 September 2021	<i>Assistant Manager s/d VP non GM</i> Assistant Manager up to VP non GM	27	Eksternal External

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
50	<i>Training Industry 4.0 & The New Thing</i> Training Industry 4.0 & The New Thing	<i>Online</i> 16 - 17 September 2021 16 - 17 September 2021	<i>Assistant Manager s/d VP non GM</i> Assistant Manager up to VP non GM	31	Eksternal External
51	<i>Training Project Management</i> Training Project Management	<i>Online</i> 21 - 22 Oktober 2021 21 - 22 October 2021	<i>Assistant Manager s/d VP non GM</i> Assistant Manager up to VP non GM	25	Eksternal External
52	<i>Virtual Training Audit (Lanjutan Training Virtual for Sharing Session)</i> Virtual Training Audit (Continued Virtual Training for Sharing Session)	<i>Online</i> 15 Oktober 2021 15 October 2021	<i>Assistant Manager s/d VP non GM</i> Assistant Manager up to VP non GM	25	Eksternal External
53	<i>Overview Business Process Division Batch 1</i> Overview Business Process Division Batch 1	<i>E-Learning Helo</i> 19 Oktober - 19 November 2021 19 October - 19 November 2021	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	776	Internal Internal
54	Media Sosial Social Media	<i>E-Learning Helo</i> 30 September - 22 Oktober 2021 30 September - 22 October 2021	<i>Assistant s/d VP Non GM</i> Assistant up to VP Non GM	776	Internal Internal
55	Hari Bulan Mutu periode Oktober: <i>Introduction to Fixed Income Investment</i> Quality Month Day for October period: Introduction to Fixed Income Investment	<i>Online</i> 8 Oktober 2021 8 October 2021	<i>Chief, GM, DGM/ AVP, CRMO, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)</i>	126	Internal Internal
56	<i>Time Management</i> Time Management	<i>E-Learning Helo</i> 25 Oktober - 19 November 2021 25 October - 19 November 2021	<i>Assistant s/d Senior Assistant</i> Assistant up to Senior Assistant	295	Internal Internal
57	Sosialisasi Sistem Manajemen Anti Penyuapan (SMAP)-ISO 37001:2016 Anti-Bribery Socialization Management System (SMAP) – ISO 37001:2016	<i>Online</i> 29 Oktober 2021 29 October 2021	<i>All Level</i> All Level	797	Internal Internal
58	<i>Microsoft Excel for Advance Batch 2</i> Microsoft Excel for Advance Batch 2	<i>Online</i> 12 & 15 November 2021 12 & 15 November 2021	<i>All Level</i> All Level	22	Eksternal External
59	Hari Bulan Mutu periode November: <i>Refreshment Mekanisme Penilaian Prestasi Kerja dan Potensi (PPKP) & Ketika Pekerjaan Anda Selesai, Pekerjaan Saya Dimulai</i> Quality Month Day November period: Refreshment of Performance and Potential Assessment Mechanism (PPKP) & When Your Work Is Complete, My Work Begins	<i>Online</i> 5 November 2021 5 November 2021	<i>Chief, GM, DGM/AVP, Head Of Department, CRMO, RBM dan Manager Kantor Layanan</i>	191	Internal Internal
60	<i>Digital Transformation Leadership</i> Digital Transformation Leadership	<i>Online</i> 1 Desember 2021 1 December 2021	<i>BOD, Chief, GM, DGM/ AVP, RBH, RBM, Manager Kantor Layanan, Head of Dept (Definitive & PGS/PJS)</i>	179	Internal Internal

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
61	<i>Special Program Webinar Sumitomo Life Tahap II</i> Special Sumitomo Life Webinar Program Phase II, Sumitomo Life	<i>Online</i> 8 - 9 Desember 2021 8 - 9 December 2021	<i>Assistant Manager s/d Assistant Vice President</i> Assistant Manager up to Assistant Vice President	38	Eksternal External
62	<i>Refreshment Business Process Claim & Provider</i> Refreshment Business Process Claim & Provider	<i>Online</i> 7 Desember 2021 7 December 2021	<i>All Level</i> All Level	230	Internal Internal
63	<i>Leadership in 4.0 Era</i> Leadership in 4.0 Era	<i>Online</i> 14 - 15 Desember 2021 14 - 15 December 2021	<i>MGR s/d VP Non GM</i> MGR up to VP Non GM	26	Eksternal External
64	<i>Design Sprint</i> Design Sprint	<i>Online</i> 16 - 17 Desember 2021 16 - 17 December 2021	<i>AMGR s/d SAMGR</i> AMGR up to SAMGR	26	Eksternal External
65	<i>Design Thinking</i> Design Thinking	<i>Online</i> 20 - 21 Desember 2021 20 - 21 December 2021	<i>Assistant s/d Senior Assistant</i> Assistant up to Senior Assistant	19	Eksternal External
66	<i>Hari Bulan Mutu periode Desember: Litigasi</i> Quality's Month Day in December period: Litigation	<i>Online</i> 22 Desember 2021 22 December 2021	<i>Chief, GM, DGM/AVP, Head Of Department, CRMO, RBM dan Manager Kantor Layanan</i>	111	Internal Internal
67	<i>Digital Learning Design & Development (Sales Academy)</i> Digital Learning Design & Development (Sales Academy)	<i>Online</i> 20 Desember 2021 20 December 2021	<i>Assistant s/d Senior Assistant</i> Assistant up to Senior Assistant	29	Eksternal External
68	<i>Sustainable Finance Vol 1</i> Sustainable Finance Vol 1	<i>E-Learning Helo</i> 22 November - 17 Desember 2021 22 November - 17 December 2021	<i>Assistant s/d VP non GM</i> Assistant up to VP non GM	725	Internal Internal
69	<i>Drims Series Threshold & Pelimpahan Kewenangan</i> Drims Series Threshold & Delegation of Authority	<i>E-Learning Helo</i> 22 November - 17 Desember 2021 22 November - 17 December 2021	<i>Assistant s/d GM</i> Assistant up to GM	750	Internal Internal
70	<i>Overview Business Process Division Batch 2</i> Overview Business Process Division Batch 2	<i>E-Learning Helo</i> 22 November - 17 Desember 2021 22 November - 17 December 2021	<i>Assistant s/d VP non GM</i> Assistant up to VP non GM	180	Internal Internal
71	<i>Regulatory Compliance</i> Regulatory Compliance	<i>E-Learning Helo</i> 8 November - 3 Desember 2021 8 November - 3 December 2021	<i>Assistant s/d VP non GM</i> Assistant up to VP non GM	725	Internal Internal
72	<i>Overview Business Process Division Batch 3</i> Overview Business Process Division Batch 3	<i>E-Learning Helo</i> 14 Desember - 31 Desember 2021 14 December - 31 December 2021	<i>Assistant s/d VP non GM</i> Assistant up to VP non GM	398	Internal Internal

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
73	<p><i>"Claims Risk Management : Mengidentifikasi dan Mencegah Kerugian Perusahaan Akibat Kejahatan Asuransi"</i> (Program Sertifikasi Berkelanjutan LSP - MKS)- 10 Poin</p> <p>"Claims Risk Management": Identifying and Preventing Company Losses Due to Insurance Crimes" (LSP- MKS Continuing Certification Program)</p>	<p>Online</p> <p>28 Januari 2021</p> <p>28 January 2021</p>	<p>Senior Manager s/d BOD</p> <p>Senior Manager up to BOD</p>	38	Eksternal External
74	<p><i>"Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU & PPT)"</i></p> <p>Anti-Money Laundering and the Counter-Terrorism Financing (AML-CTF)</p>	<p>Online</p> <p>4 – 5 Februari 2021</p> <p>4 – 5 February 2021</p>	<p>Senior Assistant</p> <p>Senior Assistant</p>	1	Eksternal External
75	<p>Ekonomi Kesehatan Dasar</p> <p>Basic Economic Soundness</p>	<p>Online</p> <p>16 Januari - 3 April 2021</p> <p>16 January - 3 April 2021</p>	<p>Senior Assistant s/d Vice President</p> <p>Senior Assistant up to Vice President</p>	5	Eksternal External
76	<p>HRD Industri Perasuransian</p> <p>"Menjaga Kualitas <i>Human Capital</i> di Masa Krisis Akibat Pandemi Covid-19)</p> <p>HRD for the Insurance Industry</p> <p>"Maintaining the Quality of Human Capital in Crisis Due to the Covid-19 Pandemic")</p>	<p>Online</p> <p>20 Januari 2021</p> <p>20 January 2021</p>	<p>Assistant Manager s/d Manager</p> <p>Assistant Manager up to Manager</p>	5	Eksternal External
77	<p>Pelatihan dan Sertifikasi Keahlian Asuransi Syariah</p> <p>Training and Certification of Sharia Insurance Training</p>	<p>Online</p> <p>8 - 11 Februari 2021</p> <p>8 - 11 February 2021</p>	<p>Vice President s/d BOD</p> <p>Vice President up to BOD</p>	4	Eksternal External
78	<p>Penyetaraan SKP 1 & 3 Seminar Persatuan Aktuaris Indonesia</p> <p>1&3 Employee Work Targets Equalizer, Actuary Association Seminar</p>	<p>Online</p> <p>26 Januari 2021</p> <p>26 January 2021</p>	<p>Vice President</p> <p>Vice President</p>	1	Eksternal External
79	<p>Sertifikasi QIA (<i>Qualified Internal Audit</i>) Level 1</p> <p>QIA Certification (Internal Audit) 1st Level</p>	<p>Online</p> <p>8-20 Februari 2021</p> <p>8-20 February 2021</p>	<p>Assistant s/d Manager</p> <p>Assistant up to Manager</p>	17	Eksternal External
80	<p>Modul Pelatihan Asuransi Syariah Tingkat Dasar</p> <p>Basic-Level Sharia Insurance Training Module</p>	<p>Online</p> <p>8-11 Februari 2021</p> <p>8-11 February 2021</p>	<p>BOD s/d Vice President</p> <p>BOD up to Vice President</p>	4	Eksternal External
81	<p>Pelatihan dan Ujian Sertifikasi Kurator</p> <p>Curator Certification Exams and Training</p>	<p>Online</p> <p>29 Maret-10 April 2021</p> <p>29 March-10 April 2021</p>	<p>Vice President</p> <p>Vice President</p>	1	Eksternal External
82	<p><i>Training Digital Marketing</i></p> <p>Training Digital Marketing</p>	<p>Online</p> <p>15 Maret 2021</p> <p>15 March 2021</p>	<p>Senior Assistant s/d Assistant Manager</p> <p>Senior Assistant up to Assistant Manager</p>	2	Eksternal External
83	<p><i>Refreshment & Perpanjangan Sertifikat QRGP</i></p> <p>Refreshment and Extension of QRGP Certification</p>	<p>Online</p> <p>3 Maret 2021</p> <p>3 March 2021</p>	<p>BOC</p> <p>BOC</p>	1	Eksternal External

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
84	<i>Expatriates/Executives Development Program Webinar Series</i> Expatriates/Executives Development Program Webinar Series	<i>Online</i> 12 Maret 2021 12 March 2021	<i>BOC & BOD</i> BOC & BOD	8	Eksternal External
85	<i>Pelatihan dan Ujian Sertifikasi QCRO</i> QCRO Certification Test and Training	<i>Online</i> 23-25 Februari 2021 23-25 February 2021	<i>Vice President</i> Vice President	1	Eksternal External
86	<i>"Antisipasi Risiko Megashift terhadap Pasar Industri Asuransi di Indonesia" (Program Sertifikasi Berkelanjutan LSP - MKS)- 10 Poin</i> "Anticipating Megashift Risk on the Insurance Industry Market in Indonesia" (LSP- MKS Continuing Certification Program)- 10 Points	<i>Online</i> 25 Februari 2021 25 February 2021	<i>BOD, BOC, Senior Manager</i> BOD, BOC, Senior Manager	34	Eksternal External
87	<i>Qualified Risk Management Officer (QRMO)</i> Qualified Risk Management Officer (QRMO)	<i>Online</i> 21-26 Juli 2021 21-26 July 2021	<i>Assistant Manager</i> Assistant Manager	1	Eksternal External
88	<i>Kerjasama Pemerintah dan Swasta dalam Penyelenggaraan Vaksinasi Gotong Royong untuk Percepatan Penanggulangan Pandemi Covid-19</i> Private and Government cooperation in implementing Gotong Royong vaccination to accelerate the handling of the Covid-19 pandemic	<i>Online</i> 13 Maret 2021 13 March 2021	<i>Assistant Manager s/d Assistant Vice President</i> Assistant Manager up to Assistant Vice President	4	Eksternal External
89	<i>Industri Asuransi Jiwa Hikmah dari Pandemi dan Bagaimana Selanjutnya</i> The Life Insurance Industry Lessons from the Pandemic and What's Next	<i>Online</i> 10 Maret 2021 10 March 2021	<i>Assistant Manager</i> Assistant Manager	1	Eksternal External
90	<i>Peraturan Pemerintah No. 35 tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat dan Pemutusan Hubungan Kerja</i> Government Regulation No. 35 of 2021 concerning Certain Time Work Agreements, Outsourcing, Working Time and Rest Time and Termination of Employment	<i>Online</i> 10 Maret 2021 10 March 2021	<i>Assistant Manager</i> Assistant Manager	2	Eksternal External
91	<i>Business Transformation in Insurance Industry</i> Business Transformation in Insurance Industry	<i>Online</i> 24 Februari 2021 24 February 2021	<i>Assistant Manager</i> Assistant Manager	1	Eksternal External
92	<i>Comprehensive Forensic Fraud Interview</i> Comprehensive Forensic Fraud Interview	<i>Online</i> 29 April 2021 29 April 2021	<i>Senior Assistant s/d Senior Manager</i> Senior Assistant up to Senior Manager	2	Eksternal External
93	<i>Ahli K3 Umum</i> General HSE expert	<i>Online</i> 3 -17 April 2021 3 -17 April 2021	<i>Senior Assistant s/d Assistant Manager</i> Senior Assistant up to Assistant Manager	2	Eksternal External

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Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
94	<i>HR Excellence Award 2021 : Agile HR in Digitization Era</i> HR Excellence Award 2021 : Agile HR in Digitization Era	<i>Online</i> 31 Maret 2021 31 March 2021	<i>Vice President</i> Vice President	1	Eksternal External
95	<i>Webinar IRMAPA "Exploit The Opportunity & Manage The Risk" 31 Maret 21 (Program Sertifikasi Berkelanjutan LSP - MKS)- 12 Poin</i> IRMAPA Webinar "Exploit The Opportunity & Manage The Risk" (LSP - MKS Continuing Certification Program)- 12 Points	<i>Online</i> 31 Maret 2021 31 March 2021	<i>Senior Assistant Manager s/d BOD</i> Senior Assistant Manager up to BOD	44	Eksternal External
96	<i>Training ISO 37001 : Anti-Bribery Management System</i> Training ISO 37001 : Anti-Bribery Management System	<i>Online</i> 19 - 20 April 2021 19 - 20 April 2021	<i>Senior Assistant s/d Vice President</i> Senior Assistant up to Vice President	4	Eksternal External
97	<i>Machine Learning With Supercomputer : Case Of Financial Service</i> Machine Learning With Supercomputer: Case Of Financial Service	<i>Online</i> 7 April 2021 7 April 2021	<i>BOC</i> BOC	5	Eksternal External
98	<i>Virtual Hands-On Workshop on Big Data Analytics in Financial Services Using DGX</i> Virtual Hands-On Workshop on Big Data Analytics in Financial Services Using DGX	<i>Online</i> 7 April 2021 7 April 2021	<i>BOC</i> BOC	5	Eksternal External
99	<i>DigiHR E-Meetup: People's Development Strategy for Continuous Improvement</i> DigiHR E-Meetup: People's Development Strategy for Continuous Improvement	<i>Online</i> 20 April 2021 20 April 2021	<i>Assistant Manager s/d Assistant Vice President</i> Assistant Manager up to Assistant Vice President	4	Eksternal External
100	<i>Peningkatan Kemampuan Investigatif Tenaga Klaim & Underwriting memperoleh Bisnis yang baik guna mencegah dan menekan kejahatan Asuransi</i> Improving the Investigative Capability of Claims and Underwriting Workers to get good business to prevent and suppress Insurance crime	<i>Online</i> 16 Maret & 10 Maret 2021 16 March & 10 March 2021	<i>Assistant s/d Senior Vice President</i> Assistant up to Senior Vice President	65	Eksternal External
101	<i>Effective Report Writing</i> Effective Report Writing	<i>Online</i> 8 - 9 April 2021 8 - 9 April 2021	<i>Assistant</i> Assistant	1	Eksternal External
102	<i>Wakil Manager Investasi (WMI) Waiver Online</i> Deputy Investment Manager (WMI) Waiver Online	<i>Online</i> 1 -20 Mei 2021 1 -20 May 2021	<i>BOD</i> BOD	1	Eksternal External
103	<i>Workshop Restrukturisasi Korporasi Seri 3 : Aspek Legal</i> Corporate Restructuring Series 3 Workshop: Legal Aspect	<i>Online</i> 22 April 2021 22 April 2021	<i>BOD</i> BOD	1	Eksternal External

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
104	Webinar Pandemi Covid 19 dari Perspektif Aktuaria (Program Sertifikasi Berkelanjutan LSP - MKS)- 10 Poin Covid 19 Pandemic from an Actuarial Perspective Webinar (LSP - MKS Continuing Certification Program)	Online 29 April 2021 29 April 2021	Senior Manager s/d BOD Senior Manager up to BOD	39	Eksternal External
105	Pelatihan Sertifikasi Keahlian Asuransi Syariah Tingkat Ahli IIS IIS Expert Level Sharia Insurance Skills Certification Training	Online 14 - 18 Juni 2021 & 23 Juni 2021 14 - 18 June 2021 & 23 June 2021	Senior Assistant Manager Senior Assistant Manager	1	Eksternal External
106	Program Literasi dan Inklusi Asuransi Jiwa Pelatihan Menulis Life Insurance Literacy and Inclusion Program Writing Training	Online 3 Mei 2021 3 May 2021	Assistant s/d Assistant Vice President Assistant up to Assistant Vice President	4	Eksternal External
107	Ujian Profesi Advokad PERADI SAI Pengangkatan dan Pengambilan Sumpah/Janji Advokat PERADI SAI Advocate Profession Examination Appointment and Advocate Oath/Promise Taking	Online 11 November 2021 11 November 2021	Manager Manager	1	Eksternal External
108	Project Management Profesional + Certification Project Management Profesional + Certification	Online 21-25 Juni 2021 21-25 June 2021	Senior Manager Senior Manager	1	Eksternal External
109	Meningkatkan Efektivitas Program PEN Increasing Effectiveness of PEN Program	Online 3 Juni 2021 3 June 2021	Executive Vice President s/d Vice President Executive Vice President up to Vice President	12	Eksternal External
110	Certified Procurement Specialist (CPSP) Certified Procurement Specialist (CPSP)	Online 21 Juni - 17 Juli 2021 21 June - 17 July 2021	Senior Assistant s/d Assistant Manager Senior Assistant up to Assistant Manager	3	Eksternal External
111	E-warding Award 2021 : Indonesia Most Acclaimed Companies Award 2021 Surviving the Inevitability, Adapting the Anomaly, Seizing , The Opportunity E-warding Award 2021 : Indonesia Most Acclaimed Companies Award 2021 Surviving the Inevitability, Adapting the Anomaly, Seizing , The Opportunity	Online 28 April 2021 28 April 2021	BOD BOD	1	Eksternal External
112	Developing Gen Z Through Gamification Developing Gen Z Through Gamification	Online 23 Juni 2021 23 June 2021	Senior Assistant s/d Assistant Vice President Senior Assistant up to Assistant Vice President	8	Eksternal External
113	Hire Strategy – SDM Berkarakter “Strategi Mendapatkan SDM Berkarakter Untuk Menghadapi Kompetisi Usaha Saat Dan Setelah Pandemi” Hire Strategy - HR with character “Strategy to get HR with character to face business competition during and after pandemic”	Online 22-23 Juni 2021 22-23 June 2021	Assistant Manager Assistant Manager	1	Eksternal External

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
114	<i>Good Corporate Governance</i> dalam Mendukung Penetrasi Pasar Asuransi Jiwa Good Corporate Governance in Supporting Life insurance Market Penetration	<i>Online</i> 8 April 2021 8 April 2021	<i>Senior Assistant</i> Senior Assistant	1	Eksternal External
115	Implementasi POJK terbaru mengenai Manajemen Risiko, Kesehatan Keuangan, berbasis Tehnologi Informasi dan <i>Blue Print</i> SDM Perasuransian Implementation of the updated FSA Regulation on Risk Management, Financial Health, based on Information Technology and Insurance HR Blueprint	<i>Online</i> 7- 8 Juli 2021 7- 8 July 2021	<i>BOD</i> BOD	4	Eksternal External
116	<i>The Future Of Learning</i> The Future Of Learning	<i>Online</i> 24 Juni 2021 24 June 2021	<i>Manager</i> Manager	1	Eksternal External
117	Sesi I - <i>Industrial Relation</i> Implementasi UU No. 11 tahun 2020 & PP 35 tahun 2021 PHK & Pesangon 1 st Session - Industrial Relations Implementation of Law no. 11 in 2020 & PP 35 in 2021 regarding Layoffs & Severance pay	<i>Online</i> 30 Juni 2021 30 June 2021	<i>Assistant Manager s/d Manager</i> Assistant Manager up to Manager	3	Eksternal External
118	Sesi II - <i>Industrial Relation</i> Implementasi UU No. 11 tahun 2020 & PP 35 tahun 2021 PKWT - PKWTT 2 nd Session - Industrial Relations Implementation of Law no. 11 of 2020 & PP 35 of 2021 regarding PKWT - PKWTT	<i>Online</i> 30 Juni 2021 30 June 2021	<i>Senior Assistant s/d Assistant Manager</i> Senior Assistant up to Assistant Manager	4	Eksternal External
119	<i>How to Keep Your People Motivated, Remotely</i> How to Keep Your People Motivated, Remotely	<i>Online</i> 29 Juni 2021 29 June 2021	<i>Assistant Manager s/d Manager</i> Assistant Manager up to Manager	3	Eksternal External
120	Kupas Tuntas Sertifikasi Bidang MSDM Completely Peel off Certification in the HR field	<i>Online</i> 1 Juli 2021 1 July 2021	<i>Assistant Manager s/d Manager</i> Assistant Manager up to Manager	3	Eksternal External
121	<i>Actuarial Role & Contribution to Law Case Studies in the UK</i> Actuarial Role & Contribution to Law Case Studies in the UK	<i>Online</i> 17 Juni 2021 17 June 2021	<i>Assistant Vice President</i> Assistant Vice President	1	Eksternal External
122	<i>Speak Up Paket VIP</i> Speak Up Paket VIP	<i>Online</i> 5 Juli 2021 5 July 2021	<i>Senior Assistant</i> Senior Assistant	1	Eksternal External
123	<i>Webinar Reserve, Pricing</i> Webinar Reserve, Pricing	<i>Online</i> 20 Maret 2021 20 March 2021	<i>Senior Assistant s/d Senior Assistant Manager</i> Senior Assistant up to Senior Assistant Manager	3	Eksternal External

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
124	Webinar <i>Experience Study</i> Webinar Experience Study	<i>Online</i> 20 Maret 2021 20 March 2021	<i>Senior Assistant Manager</i> Senior Assistant Manager	1	Eksternal External
125	Webinar 6 Maret ALM Asuransi ALM Insurance Webinar March 6	<i>Online</i> 6 Maret 2021 6 March 2021	<i>Senior Assistant Manager s/d Manager</i> Senior Assistant Manager up to Manager	6	Eksternal External
126	Webinar 13 Maret Study Mortalita Study Mortality Webinar March 13	<i>Online</i> 13 Maret 2021 13 March 2021	<i>Senior Assistant Manager s/d Manager</i> Senior Assistant Manager up to Manager	4	Eksternal External
127	<i>Webinar study mortalita & Biaya</i> Mortality & Cost Study Webinar	<i>Online</i> 20 Maret 2021 20 March 2021	<i>Senior Assistant s/d Assistant Vice President</i> Senior Assistant up to Assistant Vice President	4	Eksternal External
128	Webinar 20 Maret <i>Study data Science</i> Study data Science Webinar March 20	<i>Online</i> 20 Maret 2021 20 March 2021	<i>Manager</i> Manager	1	Eksternal External
129	Webinar Transformasi Digital Bisnis Asuransi Berbasis <i>Governance, Risk Management, & Compliance</i> (Program Sertifikasi Berkelanjutan LSP - MKS)- 10 Poin Digital Transformation of Insurance Business Based on Governance, Risk Management, & Compliance Webinar (LSP - MKS Continuing Certification Program)	<i>Online</i> 30 Juni 2021 30 June 2021	<i>BOD, BOC, Senior Manager</i> BOD, BOC, Senior Manager	39	Eksternal External
130	<i>Learning Goals</i> Learning Goals	<i>Online</i> 19 Juli 2021 19 July 2021	<i>BOD</i> BOD	1	Eksternal External
131	Pengetahuan dan pemahaman mengenai <i>landscape</i> pembiayaan dan belanja kesehatan serta pemuenuhan keinginan berbagai kelompok orang dalam bentuk Asuransi Kesehatan sangat dibutuhkan pada era ini Knowledge and understanding of the financing landscape and health spending as well as fulfilling the wishes of various groups of people in the form of Health Insurance is needed in this era	<i>Online</i> 24 Juli 2021 24 July 2021	<i>Senior Assistant Manager s/d Vice President</i> Senior Assistant Manager up to Vice President	3	Eksternal External
132	Mengkaji Dampak Covid 19 Terhadap Penyelenggara Asuransi Kesehatan di Indonesia Assessing the Impact of Covid 19 on Health Insurance Players in Indonesia	<i>Online</i> 4 Agustus 2021 4 August 2021	<i>Senior Assistant s/d Vice President</i> Senior Assistant up to Vice President	17	Eksternal External

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
133	Webinar <i>Against Fraud & Corruption In Insurance Industry Thru Governance- Risk Management- Compliance</i> (Program Sertifikasi Berkelanjutan LSP - MKS)- 10 Poin Webinar Against Fraud & Corruption In Insurance Industry Thru Governance- Risk Management- Compliance (LSP - MKS Continuing Certification Program)	Online 29 Juli 2021 29 July 2021	Senior Manager s/d BOD Senior Manager up to BOD	29	Eksternal External
134	Kelas Tutorial Khusus QRGP QRGP Special Tutorial Class	Online 15 - 16 Juli 2021 15 - 16 July 2021	BOC BOC	2	Eksternal External
135	Sertifikasi Profesi <i>Digital Marketing</i> Digital Marketing Professional Certification	Online 23 Agustus 2021 23 August 2021	Manager Manager	1	Eksternal External
136	Implementasi Hukum Dalam Permasalahan <i>E-Commerce</i> Terhadap Tata Kelola Industri Asuransi Implementation of Law in E-Commerce Issues on he Insurance Industry Governance	Online 20 Agustus 2021 20 August 2021	Assistant Manager s/d Assistant Vice President Assistant Manager up to Assistant Vice President	3	Eksternal External
137	<i>Refreshment dan RCC (Recognition Current Competence) QCRO</i> Refreshment dan RCC (Recognition Current Competence) QCRO	Online 9-10 Agustus 2021 9-10 August 2021	Vice President Vice President	2	Eksternal External
138	Webinar <i>Indonesia Insurance 2022 : Risk & Opportunity from Macroeconomics, Pandemic, COVID-19 & Insurance 4.0</i> (Program Sertifikasi Berkelanjutan LSP - MKS)- 10 Poin Indonesia Insurance 2022 : Risk & Opportunity from Macroeconomics, Pandemic, COVID-19 & Insurance 4.0 Webinar (LSP - MKS Continuing Certification Program)	Online 31 Agustus 2021 31 August 2021	Senior Vice President s/d BOD Senior Vice President up to BOD	26	Eksternal External
139	Kursus Bahasa Inggris (<i>Combined General English & Business Practice for Professional</i>) English Course (Combined General English & Business Practice for Professional)	Online 13 September 2021 13 September 2021	BOC BOC	1	Eksternal External
140	<i>Selling Insight : 5 Penyebab Penjualan Sales Drop</i> Masa Kini Selling Insight : 5 Causes of Sales Drop Today	Online 20 - 23 September 2021 20 - 23 September 2021	Assistant Manager s/d Assistant Vice President Assistant Manager up to Assistant Vice President	32	Eksternal External
141	<i>Joint Regional Seminar : The Post Pandemic Actuarial World</i> Joint Regional Seminar : The Post Pandemic Actuarial World	Online 8 - 28 September 2021 8 - 28 September 2021	Assistant Vice President Assistant Vice President	1	Eksternal External

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
142	Perpajakan untuk HRD (Online via Microsoft Team) Taxation for HRD (Online via Microsoft Team)	Online 14 - 16 September 2021 14 - 16 September 2021	Senior Assistant s/d Manager Senior Assistant up to Manager	3	Eksternal External
143	Motion Graphic Level 2 Motion Graphic Level 2	Online 15 Oktober 2021 15 October 2021	Senior Assistant Senior Assistant	1	Eksternal External
144	Business English for Live Translator Business English for Live Translator	Online 21 September 2021 21 September 2021	Senior Assistant s/d Assistant Manager Senior Assistant up to Assistant Manager	5	Eksternal External
145	Sertifikasi Ulang Kompetensi Pengawas Syariah Sharia Supervisory Competence Recertification	Online 22 September 2021 22 September 2021	BOC BOC	1	Eksternal External
147	Certified Financial Planner Certified Financial Planner	Online 13 November 2021 - 13 Maret 2022 13 November 2021 - 13 March 2022	Assistant Manager s/d Manager Assistant Manager up to Manager	2	Eksternal External
148	Governance, Risk Management, and Compliance (GRC) Summit 2021: Seminar and Master Class Governance, Risk Management, and Compliance (GRC) Summit 2021: Seminar and Master Class	Online 26 - 27 Agustus 2021 26 - 27 August 2021	BOC s/d BOD BOC up to BOD	4	Eksternal External
149	Governance, Risk Management, and Compliance (GRC) Summit 2021: Seminar Governance, Risk Management, and Compliance (GRC) Summit 2021: Seminar	Online 26 - 27 Agustus 2021 26 - 27 August 2021	BOD BOD	2	Eksternal External
150	Webinar Series in Wealth Management 2021 "How to Grow & Diversify Portfolio in a Post Pandemic World?" Webinar Series in Wealth Management 2021 "How to Grow & Diversify Portfolio in a Post Pandemic World?"	Online 5 November 2021 & 19 November 2021 5 November 2021 & 19 November 2021	Vice President s/d BOD Vice President up to BOD	2	Eksternal External
151	Implikasi Pajak atas Penggunaan Nilai Wajar (Fair Value) dalam laporan Keuangan Tax Implications for the Use of Fair Value in Financial Statements	Online 29 Juli 2021 29 July 2021	Vice President Vice President	1	Eksternal External
152	Tax Treaty vs Transfer Pricing Tax Treaty vs Transfer Pricing	Online 18 - 20 Agustus 2021 18 - 20 August 2021	Vice President Vice President	1	Eksternal External
153	Penyusunan LK Konsolidasi dengan Entity Concept Goodwill Impairment dan PSAK terkait Penyertaan Saham Consolidated financial statements preparation using Entity Concept Goodwill Impairment and PSAK related to Equity Participation	Online 28 Agustus 2021 28 August 2021	Vice President Vice President	1	Eksternal External

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
154	<i>Online Class - Basic Actuarial</i> Online Class - Basic Actuarial	<i>Online</i> 10 - 17 September 2021 10 - 17 September 2021	<i>Vice President</i> Vice President	1	Eksternal External
155	<i>National Certification for Trainer</i> National Certification for Trainer	<i>Online</i> 9 - 12 November 2021 9 - 12 November 2021	<i>Assistant Manager s/d Senior Assistant Manager</i> Assistant Manager up to Senior Assistant Manager	2	Eksternal External
156	<i>Webinar Pendidikan Profesionalisme PAI</i> PAI Professionalism Education Webinar	<i>Online</i> 23 Oktober 2021 23 October 2021	<i>Senior Assistant Manager</i> Senior Assistant Manager	1	Eksternal External
157	<i>MC Moderator Program</i> MC Moderator Program	<i>Online</i> 30 Oktober 2021 30 October 2021	<i>Assistant Manager</i> Assistant Manager	2	Eksternal External
158	<i>Evaluasi Manajemen Risiko & Dasar Teknis Aktuaria pada Perusahaan Asuransi (Program Sertifikasi Berkelanjutan LSP - MKS)- 10 Poin</i> Evaluating Risk Management and Actuary Technical Basis in Insurance Companies (LSP - MKS Continuing Certification Program)	<i>Online</i> 25 September 2021 25 September 2021	<i>Vice President s/d BOC</i> Vice President up to BOC	17	Eksternal External
159	<i>DRiM 2021 'Waves of Change: Entering New Dynamics of Life Insurance'</i> DRiM 2021 'Waves of Change: Entering New Dynamics of Life Insurance'	<i>Online</i> 11 November 2021 11 November 2021	<i>Assistant Manager s/d BOD</i> Assistant Manager up to BOD	5	Eksternal External
160	<i>Developing Indonesian Future Leaders</i> Developing Indonesian Future Leaders	<i>Online</i> 16 - 17 November 2021 16 - 17 November 2021	<i>Senior Assistant s/d Vice President</i> Senior Assistant up to Vice President	17	Eksternal External
161	<i>Associate Wealth Planner</i> Associate Wealth Planner	<i>Online</i> 9 - 10 November 2021 9 - 10 November 2021	<i>Assistant Manager s/d Vice President</i> Assistant Manager up to Vice President	28	Eksternal External
162	<i>Global Talents Trends In Insurance Industry : The Future of Work</i> Global Talents Trends In Insurance Industry : The Future of Work	<i>Online</i> 23 November 2021 23 November 2021	<i>Vice President</i> Vice President	1	Eksternal External
163	<i>Finance for Non Finance</i> Finance for Non Finance	<i>Online</i> 23 - 24 November 2021 23 - 24 November 2021	<i>Assistant Manager</i> Assistant Manager	1	Eksternal External
164	<i>Effective Business Communication</i> Effective Business Communication	<i>Online</i> 16 - 19 November 2021 16 - 19 November 2021	<i>Assistant Manager</i> Assistant Manager	1	Eksternal External
165	<i>Indonesia Leadership Conference 2021 Leading The Way Towards Infinite Organization</i> Indonesia Leadership Conference 2021 Leading The Way Towards Infinite Organization	<i>Online</i> 7 - 9 Desember 2021 7 - 9 December 2021	<i>Assistant Manager s/d Senior Manager</i> Assistant Manager up to Senior Manager	5	Eksternal External
166	<i>Effective Technique for Internal Audit</i> Effective Technique for Internal Audit	<i>Online</i> 3-4 November 2021 3-4 November 2021	<i>Vice President</i> Vice President	1	Eksternal External

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Employee Competency Development

No	Nama Training Name of Training	Tempat & Tanggal Place & Date	Level Level	Peserta Participant	Fasilitator Facilitator
167	Webinar: <i>Business & Human Resource Resilience in Digital Generation</i> Webinar: Business & Human Resource Resilience in Digital Generation	Online 18 Desember 2021 18 December 2021	BOC BOC	1	Eksternal External
168	Dampak Perubahan UU Harmonisasi Peraturan Perpajakan Impact of Changes to the Harmonization of Tax Regulations	Online 28 & 29 Desember 2021 28 & 29 December 2021	Vice President Vice President	1	Eksternal External
169	Menapaki Perekonomian Indonesia Yang Lebih Baik Melalui Penerapan Manajemen Risiko Sektor Publik - 10 Poin Reaching a Better Indonesian Economy through the Implementation of Public Sector Risk Management - 10 Points	Online 15 Desember 2021 15 December 2021	Vice President Vice President	13	Eksternal External

Realisasi Biaya Pengembangan Kompetensi Pegawai

Dalam pelaksanaan pengembangan kompetensi pegawai sepanjang tahun 2021, Perseroan telah mengeluarkan biaya yang diperlukan untuk pelaksanaan pengembangan kompetensi pegawai. Sepanjang tahun 2021, biaya yang dikeluarkan oleh BNI Life untuk pelaksanaan pengembangan kompetensi pegawai adalah sebesar Rp 2.220.740.138, dimana sebagian besar *mandatory training* pegawai menggunakan *e-learning* (HELO).

KEANGGOTAAN PADA ASOSIASI [GRI 102-13]

BNI Life memiliki peranan penting untuk memperkuat industri perasuransian Indonesia sebelum bersaing di kawasan regional dan global. Dalam rangka mendukung peran dan posisi Perusahaan di bidang asuransi, BNI Life berpartisipasi dan terlibat aktif pada forum organisasi dan asosiasi di level nasional maupun internasional. Hal ini sejalan dengan visi BNI Life dan upaya untuk *best practice* serta *benchmarking* di tingkat dunia. Keanggotaan asosiasi sampai dengan tahun 2021, antara lain:

Realization of Employee Competency Development Costs

In conducting employee competency development during 2021, the Company has spent the necessary costs for organizing this employee competency development. Throughout 2021, BNI Life has spent Rp2.220.740.138 for the implementation of employee competency development, of which most of the mandatory employee training used e-Learning (HELO).

MEMBERSHIP IN THE ASSOCIATION [GRI 102-13]

BNI Life has an important role to play in strengthening Indonesia's insurance industry before competing in the regional and global regions. In order to support the role and position of the Company in the insurance sector, BNI Life participates and is actively involved in organizational forums and associations at the national and international levels. This is in line with the vision of BNI Life and efforts for best practice and benchmarking at the world level. Association membership until 2021, includes:

PENGEMBANGAN KOMPETENSI PEGAWAI

Employee Competency Development

No	Nama Name	Posisi Position	Skala Asosiasi Association Scale
1	Asosiasi Asuransi Jiwa Indonesia Indonesian Life Insurance Association	Anggota Member	Nasional National
2	Kamar Dagang dan Industri Indonesia Indonesian Chamber of Commerce and Industry	Anggota Member	Nasional National
3	Asosiasi Asuransi Syariah Indonesia Indonesian Sharia Insurance Association	Anggota Member	Nasional National
4	Badan Mediasi dan Arbitrase Asuransi Indonesia/BMAI (saat ini menjadi Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan/LAPS-SJK) Indonesian Insurance Mediation and Arbitration Agency/BMAI (currently an Alternative Institution for Financial Services Sector Dispute Resolution/LAPS-SJK)	Anggota Member	Nasional National
5	Dewan Asuransi Indonesia Indonesian Insurance Council	Anggota Member	Nasional National

RANTAI PASOKAN [GRI 102-9]

Seluruh proses pengadaan di BNI Life telah mengikuti prosedur yang berlaku, termasuk kewenangan, batas persetujuan, klasifikasi, serta pembagian tugas dan tanggung jawab dalam proses pengadaan barang dan jasa. Program evaluasi kinerja para mitra pemasok dilakukan secara berkala.

Pengelolaan pengadaan dan evaluasi kinerja para pemasok, pada dasarnya dilakukan oleh dua Divisi yang berbeda, yaitu Divisi Umum dan Divisi user. Untuk pasokan infrastruktur asuransi yang berupa produk-produk berteknologi tinggi, baik sistem *software* maupun *hardware*, permintaan pasokan tersebut datang dari Direktorat Teknologi dan Manajemen Risiko dan diputuskan melalui pembahasan yang dapat melibatkan Direksi beserta tim pengadaan.

Evaluasi dilakukan baik dalam tahapan proses kerja hingga akhir kontrak kerja, sebagai dasar penilaian untuk proses seleksi dalam rangka menetapkan daftar rekanan kerja, yang dilakukan secara transparan dan akuntabel. Berkaitan dengan pembinaan hubungan kerja dengan para mitra pemasok barang dan jasa ini, BNI Life memiliki kebijakan terkait pengadaan barang dan jasa yang menjadi acuan utama semua aktivitas

SUPPLY CHAIN [GRI 102-9]

The entire procurement process at BNI Life has followed the applicable procedures, including authority, approval limits, classification, and division of duties and responsibilities in the process of procuring goods and services. The performance evaluation program for supplier partners is carried out regularly.

Procurement management and performance evaluation of suppliers are basically carried out by two different divisions, namely the General Division and the User Division. For the supply of insurance infrastructure in the form of high-tech products, both software and hardware systems, the demand for supply comes from the Directorate of Technology and Risk Management and is decided through discussions that can involve the Board of Directors and the procurement team.

Evaluation is carried out both in the work process stage until the end of the work contract, as a basis for assessment for the selection process in order to establish a list of work partners, which is carried out in a transparent and accountable manner. In connection with fostering working relationships with these goods and service supplier partners, BNI Life has policies related to the procurement of goods and services which are the

PENGEMBANGAN KOMPETENSI PEGAWAI

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pengadaan barang dan jasa. Kebijakan ini merupakan salah satu perwujudan proses tata kelola perusahaan yakni transparansi dalam hal pengadaan, dimana proses pengadaan dilakukan antara lain melalui proses tender dengan memperhatikan beberapa aspek, antara lain:

- Pelaksanaan prinsip keterbukaan dan menghindari benturan kepentingan.
- Fokus pada tujuan untuk mendapatkan tingkat mutu barang atau jasa terbaik serta efisiensi pembelian yang optimal melalui perbandingan mutu dan tingkat harga yang ditawarkan oleh dan pemasok.

Selama tahun 2021, BNI Life telah melakukan proses pengadaan mencapai Rp133 miliar. Proses pengadaan ini melibatkan rantai pasokan sebanyak 359 pemasok.

main reference for all goods and service procurement activities. This policy is one of the manifestations of the corporate governance process, namely transparency in terms of procurement, where the procurement process is carried out, among others, through a tender process by taking into account several aspects, including:

- Implementing the principle of openness and avoiding conflicts of interest.
- Focus on the objective of obtaining the best level of quality of goods or services as well as optimal purchasing efficiency through comparisons of quality and price levels offered by and suppliers.

During 2021, BNI Life has carried out a procurement process of Rp133 billion. This procurement process involved a supply chain of 359 suppliers.

Uraian Description	Satuan Unit	2021	2020
Nilai Pengadaan Procurement Amount	Miliar Rupiah Billion Rupiah	133	171
Pemasok Supplier			
Lokal Local	Entitas Entities	359	156
Non Lokal Non-Local	Entitas Entities		-

PENGHARGAAN DAN SERTIFIKASI

Awards and Certifications



“TOP GRC Awards 2021”
TOP GRC Awards 2021

Predikat Predicate	<ul style="list-style-type: none"> • <i>TOP GRC 2021 4 Stars</i> TOP GRC 2021 4 Stars • <i>The Most Committed GRC Leader 2021</i> The Most Committed GRC Leader 2021
Penyelenggara Organizer	TOP Business TOP Business



“TOP GRC Awards 2021”
TOP GRC Awards 2021

Predikat Predicate	<i>The Most Committed GRC Leader 2021</i> The Most Committed GRC Leader 2021
Penyelenggara Organizer	TOP Business TOP Business



“Teropong CSR Award 2021”
Teropong CSR Award 2021

Predikat Predicate	<i>Peduli Covid 19</i> Covid 19 Handling
Penyelenggara Organizer	Teropong Senayan Teropong Senayan



“TOP GRC Awards 2021”
TOP GRC Awards 2021

Predikat Predicate	<i>TOP GRC 2021 4 Stars</i> TOP GRC 2021 4 Stars
Penyelenggara Organizer	TOP Business TOP Business

KOMPOSISI PEMEGANG SAHAM

Shareholders Composition

Hingga akhir tahun 2021, susunan kepemilikan saham BNI Life sebagai berikut:

As of the end of 2021, the composition of BNI Life shareholders is as follow:

Pemegang Saham Shareholder	Komposisi Pemegang Saham Shareholders Composition		
	Lembar Saham Total Shares	Nominasi Nomination	Persentase Percentage
PT Bank Negara Indonesia (Persero) Tbk	180,419,480	Rp180,419,480,000	60,000000%
Yayasan Kesejahteraan Pegawai BNI	10	Rp10,000	0,000003%
Yayasan Danar Dana Swadharma	10	Rp10,000	0,000003%
Sumitomo Life Insurance	120,279,633	Rp120,279,633,000	39,999993%
Jumlah Total	300,699,133	Rp300,699,133,000	100,000000%

SUMBER DAYA MANUSIA

Human Capital

Dalam menjalankan bisnisnya, BNI Life menyadari bahwa Sumber Daya Manusia (SDM) sebagai salah satu aspek terpenting untuk menunjang operasional, layanan, dan bisnis Perusahaan. Oleh karena itu, Perusahaan senantiasa menarik, mempertahankan, meningkatkan kompetensi dan daya saing pegawai secara sehat, sehingga dapat sejalan dengan nilai-nilai Perusahaan (FASTT: *Focus on Customer, Agility, Solution, Trust, dan Teamwork*), serta untuk mencapai visi dan misi Perusahaan.

Sebagai langkah konkretnya, BNI Life secara berkesinambungan melaksanakan berbagai program pengembangan bagi pegawainya, baik yang bersifat berjenjang, *mandatory*, bersertifikasi, maupun yang bersifat umum sesuai dengan kebutuhan Perusahaan.

DEMOGRAFI PEGAWAI DAN PENGEMBANGAN KOMPETENSI

Demografi Pegawai

Dalam rangka menarik, mempertahankan, meningkatkan kompetensi dan daya saing pegawai guna memperkuat SDM yang kokoh, Perusahaan senantiasa berlandaskan pada asas keragaman tanpa membedakan gender, suku, agama, ras, dan antargolongan (SARA). Seluruh pegawai BNI Life merupakan tenaga profesional dan ahli di bidangnya. Jumlah SDM Perusahaan senantiasa disesuaikan dengan kebutuhan operasional dan rencana pengembangan usaha Perusahaan.

Per 31 Desember 2021, komposisi dan jumlah pegawai Perusahaan telah sesuai dengan strategi dan kebutuhan bisnis Perusahaan berdasarkan arahan Pemegang Saham, dengan jumlah pegawai Perusahaan tercatat 753 orang, dimana mengalami penurunan sebesar 9% dibandingkan jumlah pegawai per 31 Desember 2020 sebanyak 825 orang.

For running its business, BNI Life realize that Human Capital (HC) is one of the most important aspect to support the Company's operations, services and business. Therefore, the Company always attract, retain, improve the competence and competitiveness, so that it can be in line with the Company's values (FASTT: *Focus on Customer, Agility, Solution, Trust, and Teamwork*), and to achieve the Company's vision and mission.

As a concrete step, BNI Life continuously implement various development programs for its employees, both tiered, mandatory, certified, and general according to the needs of the Company.

EMPLOYEE DEMOGRAPHICS AND COMPETENCY DEVELOPMENT

Employee Demographics

In order to attract, retain, improve the competence and competitiveness of employees to strengthen human capital, the Company is always refer to the principle of diversity without distinguishing gender, ethnicity, religion, race, and intergroup ("SARA"). All BNI Life employees are professionals and experts in their fields of expertise. The number of the Company's human capital is always adjusted to the operational needs and Company's business development plans.

As of December 31, 2021, the composition and number of employees of the Company were in accordance with the Company's strategy and business needs based on the direction of the Shareholders, with the number of employees as much as 753 people, which decreased by 9% compared to the number of employees as of December 31, 2020, which was 825 people.



SUMBER DAYA MANUSIA

Human Capital

Profil demografi pegawai Perusahaan dalam 5 (lima) tahun terakhir dapat dilihat pergerakannya sebagaimana tabel dan bagan berikut ini.

The demographic profile of the Company's employees in the last 5 (five) years can be seen in the following table and chart:

» **Pergerakan Jumlah Pegawai dalam 5 (Lima) Tahun Terakhir**
Total Employees in Last 5 (Five) Years

Tahun Year	Jumlah Pegawai Total of Employees
2021	753
2020	825
2019	834
2018	825
2017	850

» **Demografi Pegawai Berdasarkan Jenjang Kepangkatan**
Employee Demographics Based on Rank of Level

Uraian Description	2021	2020
	Jumlah Total	Jumlah Total
Dewan Pengawas Syariah Sharia Supervisory Board	3	3
Dewan Komisaris Board of Commissioners	5	5
Direksi Board of Directors	5	5
Vice President Vice President	31	33
Assistant Vice President Assistant Vice President	10	10
Manajer Manager	137	147
Supervisor/Assistant Manager Supervisor/Assistant Manager	275	285
Staf Staff	287	337
Jumlah Total	753	825

SUMBER DAYA MANUSIA

Human Capital

» Demografi Pegawai Berdasarkan Pendidikan Employee Demographics Based on Education

Uraian Description	2021		2020	
	Jumlah Total		Jumlah Total	
S3 Doctorate Degree	2		1	
S2 Master's Degree	65		79	
S1 Bachelor's Degree	585		630	
D3 Diploma	101		115	
Jumlah Total	753		825	

» Demografi Pegawai Berdasarkan Jenis Kelamin Employee Demographics Based on Gender

Uraian Description	2021		2020	
	Jumlah Total	Persentase Percentage	Jumlah Total	Persentase Percentage
Laki-laki Male	411	54,6%	449	54,4%
Perempuan Female	342	45,4%	376	45,6%
Jumlah Total	753	100%	825	100%

SUMBER DAYA MANUSIA

Human Capital

» Komposisi Pegawai berdasarkan Status Ketenagakerjaan

Employee Composition by Employment Status

Status Karyawan Employment Status	2021	Persentase Percentage	2020	Persentase Percentage
Tetap Permanent	652	86,59%	716	86,79%
Kontrak Contract	101	13,41%	109	13,21%
Jumlah Total	753	100%	825	100%

» Komposisi Pegawai berdasarkan Usia

Employee Composition by Age

Umur Age	2021	Persentase Percentage	2020	Persentase Percentage
>55	12	1,59%	12	1,45%
50 - 55	13	1,73%	18	2,18%
40 - 49	127	16,87%	110	13,33%
31 - 39	364	48,34%	388	47,03%
<30	237	31,47%	297	36,00%
Jumlah Total	753	100%	825	100%



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TATA KELOLA KEBERLANJUTAN

Sustainability Governance



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Penerapan tata kelola perusahaan yang baik (GCG) merupakan mekanisme pengendalian yang diterapkan Perseroan dalam proses pengelolaan operasional guna mencapai tujuan perusahaan secara berkelanjutan dan memenuhi harapan pihak-pihak yang berkepentingan.

The implementation of good corporate governance (GCG) is a control mechanism applied by the Company in the operational management process in order to achieve the company's goals in a sustainable manner and meet the expectations of stakeholders.





TATA KELOLA KEBERLANJUTAN

Sustainability Governance



Penerapan tata kelola perusahaan yang baik (*Good Corporate Governance/GCG*) merupakan mekanisme pengendalian yang diterapkan Perseroan dalam proses pengelolaan operasional guna mencapai tujuan perusahaan secara berkelanjutan dan memenuhi harapan pihak-pihak yang berkepentingan. GCG berperan sebagai fondasi operasional, sehingga Perseroan dapat memastikan seluruh proses dan mekanisme yang dilakukan dapat berjalan dengan semestinya dan dapat mencegah penyimpangan dan risiko yang berpotensi menghambat upaya mencapai tujuan.

Penerapan GCG yang dilakukan BNI Life, di samping untuk mematuhi peraturan perundang-undangan (*compliance*) yang berlaku, juga sebagai upaya berkelanjutan untuk melakukan inovasi dan penyempurnaan mekanisme secara berkesinambungan dalam penerapan prinsip-prinsip GCG sehingga mampu memberikan nilai tambah kepada seluruh *stakeholders* dan berdampak pada terciptanya kinerja bisnis yang tumbuh secara berkelanjutan.

The implementation of good corporate governance (GCG) is a control mechanism applied by the Company in the operational management process in order to achieve the company's goals in a sustainable manner and meet the expectations of the parties concerned. GCG acts as an operational foundation, so that the Company can ensure that all processes and mechanisms run properly and can prevent irregularities and risks that could potentially hinder efforts to achieve goals.

The implementation of GCG carried out by BNI Life, in addition to complying with applicable laws and regulations (compliance), is also a continuous effort to innovate and improve mechanisms on an ongoing basis in the application of GCG principles so as to provide added value to all stakeholders and have an impact on creating performance. a business that grows in a sustainable manner.



KOMITMEN GCG

BNI Life berkomitmen penuh untuk menerapkan praktik tata kelola keberlanjutan terbaik. Komitmen penerapan GCG yang dilakukan BNI Life, tidak hanya sekedar untuk mematuhi peraturan perundang undangan (*compliance*) yang berlaku, namun juga sebagai upaya berkelanjutan untuk melakukan inovasi dan penyempurnaan mekanisme secara berkesinambungan dalam penerapan prinsip-prinsip GCG sehingga mampu memberikan nilai tambah kepada seluruh *stakeholders* dan berdampak pada terciptanya kinerja bisnis yang tumbuh secara berkelanjutan.

GCG COMMITMENT

BNI Life is fully committed to implementing the best sustainable governance practices. The commitment to implementing GCG by BNI Life is not only to comply with applicable laws and regulations (compliance), but also as a continuous effort to innovate and improve mechanisms on an ongoing basis in implementing GCG principles so as to provide added value to all stakeholders. and have an impact on the creation of business performance that grows in a sustainable manner.

TATA KELOLA KEBERLANJUTAN

Sustainability Governance

Sebagaimana tujuan Perseroan “Menjalankan usaha dalam bidang asuransi jiwa termasuk usaha asuransi jiwa dengan prinsip Syariah”, maka menerapkan GCG yang dilakukan BNI Life juga dalam rangka untuk meningkatkan kualitas pengelolaan perusahaan dan kepercayaan Pemangku Kepentingan terhadap kegiatan usaha/produk perusahaan. Adapun tujuan-tujuan yang ingin diwujudkan Perseroan melalui pelaksanaan Tata Kelola Perusahaan yang Baik di seluruh lini adalah:

1. Mencapai sasaran usaha Perseroan melalui pengelolaan yang didasarkan pada asas-asas Tata Kelola Perseroan yang Baik.
2. Pemberdayaan fungsi dan kemandirian masing-masing Organ Perseroan.
3. Menjadikan Organ Perseroan agar dalam membuat keputusan dan menjalankan tindakannya dilandasi oleh nilai moral yang tinggi dan kepatuhan terhadap peraturan perundang-undangan.
4. Melaksanakan tanggung jawab sosial Perseroan (*Corporate Social Responsibility*) kepada masyarakat .
5. Optimalisasi nilai Perseroan bagi Pemegang Saham dengan tetap memperhatikan Pemangku Kepentingan lainnya.
6. Meningkatkan daya saing Perseroan secara nasional maupun internasional.

Untuk mencapai tujuan penerapan GCG tersebut, Perseroan secara konsisten melakukan evaluasi melalui penilaian GCG setiap tahun baik dilakukan oleh pihak independen maupun mandiri. Atas hasil evaluasi tersebut, Dewan Komisaris dan Direksi memantau dan menindaklanjuti rekomendasi penilaian untuk perbaikan pada periode berikutnya. Secara umum, perbaikan atas pelaksanaan GCG menunjukkan adanya peningkatan dari tahun ke tahun, hal ini juga diharapkan berkorelasi dengan adanya peningkatan kinerja perusahaan.

As the Company’s objective “To run a business in the field of life insurance including life insurance business with Sharia principles,” the implementation of GCG by BNI Life is also in order to improve the quality of company management and the trust of Stakeholders in the company’s business activities/products. The goals that the Company wants to achieve through the implementation of Good Corporate Governance in all lines are:

1. To achieve the Company’s business goals through a management that is based on Good Corporate Governance principles.
2. To empower function and Independency of each Company’s organ.
3. To encourage the Company’s organ to make decisions and carry out actions based on high moral values and compliance with laws and regulations.
4. To carry out the corporate social responsibility activities to the community.
5. To optimize the Company’s values to Shareholders with due regard to other Stakeholders.
6. To enhance the Company’s competitiveness nationally and internationally.

To achieve the objectives of implementing GCG, the Company consistently conducts evaluations through GCG assessments every year, both by independent and independent parties. On the results of the evaluation, the Board of Commissioners and the Board of Directors monitor and follow up on the recommendations for improvement in the next period. In general, improvements to the implementation of GCG indicate an increase from year to year, this is also expected to be correlated with an increase in company performance.

TATA KELOLA KEBERLANJUTAN

Sustainability Governance

» Implementasi Prinsip GCG BNI Life Implementation of GCG Principles at BNI Life

Prinsip Dasar GCG Basic Principles of GCG	Penjelasan Description	Penerapan Prinsip Dasar GCG di BNI Life Implementation of the Basic Principles of GCG at BNI Life
Keterbukaan Transparency	Keterbukaan dalam proses pengambilan keputusan dan keterbukaan dalam pengungkapan dan penyediaan informasi yang relevan mengenai Perseroan, yang mudah diakses oleh Pemangku Kepentingan sesuai dengan peraturan perundang-undangan di bidang perasuransian serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat. Openness in decision-making process and disclosure and provision of relevant information about the Company, which can be accessed easily by Stakeholders in accordance with insurance laws and regulations, as well as the standards, principles, and practices regarding healthy businesses.	<ul style="list-style-type: none"> • Penerbitan Laporan Tahunan; Publication of Annual Report; • Laporan Keuangan Berkala yang meliputi laporan keuangan tahunan, tengah tahunan, dan triwulan; dan Periodic Financial Statements including annual, semi annual and quarterly financial statements. • Pemanfaatan situs untuk menyampaikan informasi kepada Pemegang Saham dan Pemangku Kepentingan lainnya. Use of the website to convey information to shareholders and other stakeholders.
Akuntabilitas Accountability	Kejelasan fungsi dan pelaksanaan pertanggungjawaban Organ Perseroan sehingga kinerja Perseroan dapat berjalan secara transparan, wajar, efektif, dan efisien. Clarity of function and responsibility in the Company bodies so that the Company's performance can be transparent, fair, effective, and efficient.	<ul style="list-style-type: none"> • Pembagian tugas yang jelas antar organ Perseroan, termasuk dengan merinci tugas dan wewenang Dewan Komisaris, Direksi, Dewan Pengawas Syariah, dan ukuran kinerjanya; Clear division of tasks between Company bodies, including detailed duties and authorities for the Board of Commissioners, Board of Directors, Sharia Supervisory Board and their performance measurement; • Adanya <i>check and balance system</i>; dan A check and balance system; • Memiliki ukuran kinerja dari semua jajaran berdasarkan ukuran yang disepakati, konsisten dengan nilai-nilai Perseroan (<i>corporate values</i>), sasaran usaha, dan strategi Perseroan, serta memiliki sistem <i>reward</i> dan <i>punishment</i>. Has performance measures for all levels based on agreed standards, consistent with corporate values, business targets, and strategy, and has a reward and punishment system.
Pertanggungjawaban Responsibility	Kesesuaian pengelolaan Perseroan dengan peraturan perundang-undangan dan nilai-nilai etika serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat. The Company's management complies with the laws and regulations, ethical values and standards, principles, and practices regarding healthy businesses.	<ul style="list-style-type: none"> • Mematuhi ketentuan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku; Complies with the Articles of Association provisions and the laws and regulations in force; • Melaksanakan kewajiban perpajakan dengan baik dan tepat waktu; Implements tax obligations properly and on time; • Melaksanakan tanggung jawab sosial Perseroan (<i>corporate social responsibility</i>); dan Implements corporate social responsibility; • Melaksanakan kewajiban keterbukaan informasi sesuai regulasi yang ditetapkan. Implements information disclosure obligations according to regulations.

TATA KELOLA KEBERLANJUTAN

Sustainability Governance

Prinsip Dasar GCG Basic Principles of GCG	Penjelasan Description	Penerapan Prinsip Dasar GCG di BNI Life Implementation of the Basic Principles of GCG at BNI Life
Kemandirian Independency	<p>Keadaan Perseroan yang dikelola secara mandiri dan profesional serta bebas dari Benturan Kepentingan dan pengaruh atau tekanan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan dan nilai-nilai etika serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat.</p> <p>The Company that is managed independently and professionally and free from Conflict of Interest and influence or pressure from any party that does not comply with the laws and regulations, ethical values and standards, principles, and practices regarding healthy businesses.</p>	<ul style="list-style-type: none"> Saling menghormati hak, kewajiban, tugas, wewenang, serta tanggung jawab di antara Organ Perseroan; Respects the rights, obligations, duties, powers and responsibilities among the Company's Organs; Pemegang saham dan Dewan Komisaris tidak melakukan intervensi terhadap pengurusan Perseroan; The Shareholders and Board of Commissioners do not intervene in the management of the Company; Dewan Komisaris, Direksi, dan seluruh pegawai senantiasa menghindari terjadinya benturan kepentingan (<i>conflict of interest</i>) dalam pengambilan keputusan; dan The Board of Commissioners, Board of Directors, and all employees avoid any conflicts of interest in decision-making; Penerapan kebijakan dan sistem yang meminimalkan terjadinya benturan kepentingan, seperti dalam kebijakan kepegawaian, pengadaan, serta keuangan. Implements policies and systems that minimize conflicts of interest, such as in employment, procurement, and finance policies.
Kesetaraan dan Kewajaran Equality and Fairness	<p>Kesetaraan, keseimbangan, dan keadilan di dalam memenuhi hak-hak Pemangku Kepentingan yang timbul berdasarkan perjanjian, peraturan perundang-undangan dan nilai-nilai etika serta standar, prinsip, dan praktik penyelenggaraan usaha yang sehat.</p> <p>Equality, balance, and fairness in meeting the rights of stakeholders arising under treaties, laws and regulations, ethical values and standards, principles, and practices regarding healthy businesses.</p>	<ul style="list-style-type: none"> Seluruh Pemangku Kepentingan antara lain pemegang polis, tertanggung, peserta, pihak yang berhak memperoleh manfaat, pemegang saham, penyedia jasa, dan/atau pemerintah, mendapatkan perlakuan yang setara; dan All Stakeholders include policyholders, the insured, the participants, the parties entitled to benefit, shareholders, service providers, and/or the government, receive equal treatment. Kesempatan yang sama diberikan kepada setiap karyawan untuk berkarir dan melaksanakan tugasnya tanpa membedakan suku, agama, ras, golongan, jenis kelamin, dan kondisi fisiknya. Equal opportunities are given to all employees to work and perform their duties regardless of ethnicity, religion, race, class, gender, and physical condition.

ROADMAP GCG

Guna mengoptimalkan penerapan GCG, BNI Life telah menyusun peta jalan (*roadmap*) dengan tujuan utama sebagai referensi utama dalam melakukan perbaikan praktik GCG secara lebih komprehensif. Selain itu, roadmap GCG juga dapat menjadi panduan bagi Pemangku Kepentingan untuk mendapat gambaran secara menyeluruh atas proses penciptaan nilai tambah dan perbaikan berkesinambungan dari implementasi GCG di Perusahaan.

GCG ROADMAP

In order to optimize the implementation of GCG, BNI Life has compiled a road map with the main objective as the main reference in improving GCG practice more comprehensively. In addition, the GCG roadmap can help guide Stakeholders to get a comprehensive picture of the process of creating added value and continuous improvement of GCG implementation in the Company.

TATA KELOLA KEBERLANJUTAN

Sustainability Governance

<p>Fase Pembentukan Elemen GCG (2016-2017) GCG Elements Formation Phase (2016 -2017)</p>	<ul style="list-style-type: none"> • Penyusunan Pedoman GCG, Kode Etik, <i>Board Manual</i>, dan Pedoman terkait lainnya Preparation of GCG Guidelines, Code of Conduct, Board Manual, and other relevant Guidelines • Pembentukan Komite dan penyusunan <i>Charter</i> Establishment of Committees and formulation of Charter • Peningkatan kemampuan SDM dalam penerapan GCG melalui <i>training, workshop, seminar, dsb</i> Improvement of HR capability in GCG implementation through training, workshop, seminar, etc. • Internalisasi penerapan GCG secara berkelanjutan Continuous internalization of GCG implementation
<p>Fase Penyempurnaan Elemen GCG (2018) GCG Elements Improvement Phase (2018)</p>	<ul style="list-style-type: none"> • Penyusunan dan penyempurnaan Pedoman, Kode Etik, <i>Board Manual</i>, dan Pedoman terkait lainnya Preparation and refinement of Guidelines, Code of Conduct, Board Manual, and other relevant Guidelines • Pembentukan Komite, penyusunan serta penyempurnaan <i>Charter</i> Establishment of Committees, formulation and refinement of Charter • Penyusunan dan penyempurnaan <i>tools</i> evaluasi penerapan GCG Preparation and refinement of GCG implementation evaluation tools • Peningkatan kemampuan SDM dalam penerapan GCG melalui <i>training, workshop, seminar, dsb</i>. Improvement of HR capability in GCG implementation through training, workshop, seminar, etc. • Internalisasi penerapan GCG secara berkelanjutan Continuous internalization of GCG implementation
<p>Fase Penguatan Elemen GCG (2019 -2020) GCG Elements Enhancement Phase (2019-2020)</p>	<ul style="list-style-type: none"> • Penyempurnaan Pedoman, Kode Etik, <i>Board Manual, Charter, tools</i> evaluasi Refinement of Guidelines, Code of Conduct, Board Manual, Charter, evaluation tools • Efektivitas evaluasi penerapan GCG Effectiveness of evaluation of GCG implementation • Peningkatan kemampuan SDM dalam penerapan GCG melalui <i>training, workshop, seminar, dsb</i>. Improvement of HR capability in GCG implementation through training, workshop, seminar, etc. • Internalisasi penerapan GCG secara berkelanjutan Continuous internalization of GCG implementation • <i>Benchmarking</i> penerapan GCG Benchmarking of GCG implementation
<p>Fase Excellent GCG (2021-2022) GCG Excellent Phase (2021-2022)</p>	<ul style="list-style-type: none"> • Penyempurnaan Pedoman, Kode Etik, <i>Board Manual, Charter, tools</i> evaluasi Refinement of Guidelines, Code of Conduct, Board Manual, Charter, evaluation tools • Peningkatan kemampuan SDM dalam penerapan GCG melalui <i>training, workshop, seminar, dsb</i> Improvement of HR capability in GCG implementation through training, workshop, seminar, etc. • Internalisasi penerapan GCG secara berkelanjutan Continuous internalization of GCG implementation

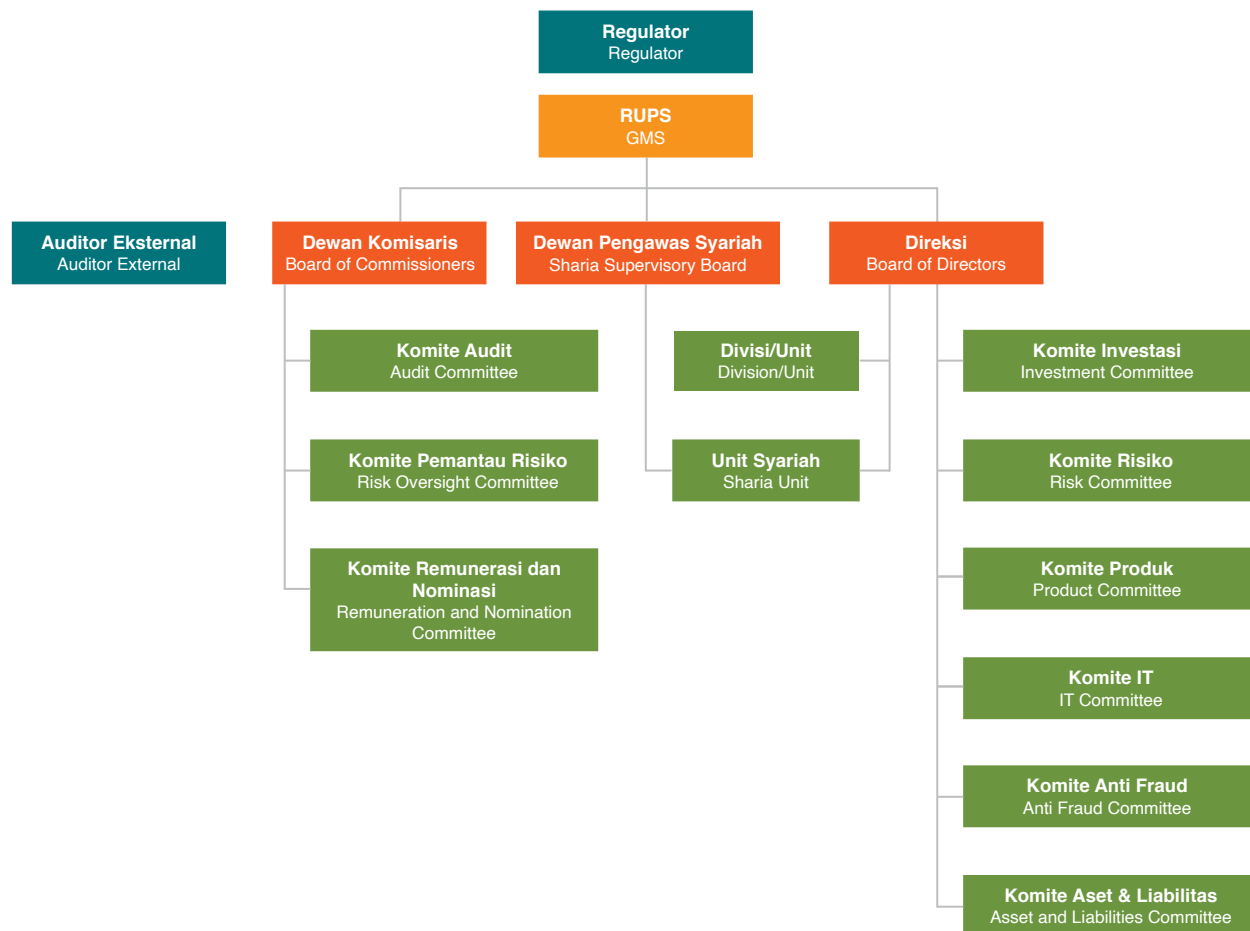
TATA KELOLA KEBERLANJUTAN Sustainability Governance

STRUKTUR GCG [GRI 102-18]

Penetapan struktur GCG mengacu pada Peraturan Otoritas Jasa Keuangan POJK No.73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Asuransi. Oleh karena itu, struktur tata kelola BNI Life sebagai berikut:

GCG STRUCTURE [GRI 102-18]

The determination of the GCG structure refers to the Financial Services Authority Regulation POJK No.73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies. Therefore, BNI Life's governance structure is as follows:



TATA KELOLA KEBERLANJUTAN

Sustainability Governance

MANAJEMEN RISIKO [GRI 102-11]

PT BNI Life Insurance telah memiliki Kebijakan Pedoman Penerapan Manajemen Risiko yang telah diatur dalam instruksi Direksi No.DIR/ IN/158.13.00 tanggal 16 Desember 2016.

Penetapan limit risiko dilakukan dengan memperhatikan tingkat risiko yang akan diambil, toleransi risiko dan strategi Perseroan secara keseluruhan. Besaran limit diusulkan oleh satuan unit kerja terkait, yang selanjutnya direkomendasikan kepada Unit Manajemen Risiko untuk mendapat persetujuan Direksi atau Dewan Komisaris melalui Komite Pemantau Risiko atau Direksi sesuai dengan kewenangannya masing-masing yang diatur dalam kebijakan internal Perseroan.

BENTUK IDENTIFIKASI, PENGUKURAN, PENGENDALIAN DAN PEMANTAUAN RISIKO

1. Identifikasi Risiko

Identifikasi risiko bertujuan untuk menginventarisasi risiko-risiko di seluruh *risk control section* di dalam Perseroan. Risiko dapat dipahami sebagai sesuatu yang dapat berdampak pada kemampuan Perseroan/divisi/unit kerja dalam mencapai tujuan. Unit *Risk Management* memberikan arahan dan menimbulkan kesadaran kepada seluruh *risk control section* untuk sadar akan risiko dan mengimplementasikan dalam pekerjaan sehari-hari. Selanjutnya:

- a. Setiap *risk control section* mengidentifikasi risiko secara *self assessment* menggunakan pendekatan analisis proses dengan fasilitator dari Unit Manajemen Risiko.
- b. Pendekatan analisis proses memetakan semua proses bisnis di dalam setiap *risk control section* menjadi komponen *input*, proses, dan *output* serta mengidentifikasi peristiwa risiko dan pengendalian pada masing-masing proses tersebut.

RISK MANAGEMENT [GRI 102-11]

PT BNI Life Insurance has a Risk Management Implementation Guidance Policy that has been regulated in the Board of Directors Decree Instruction No. DIR/ IN/158.13.00 dated December 16, 2016.

The setting of risk limits is conducted by taking into account the level of risk to be taken, risk tolerance and overall corporate strategy. The amount of the limit is proposed by the relevant units, which is further recommended to the Risk Management Unit for approval by the Board of Directors or Board of Commissioners through a Risk Oversight Committee or Board of Directors in accordance with their respective powers stipulated in the Company's internal policies.

RISK IDENTIFICATION, MEASUREMENT, CONTROL, AND MONITORING

1. Risk Identification

Risk identification aims to inventory the risks throughout the risk control section within the Company. Risk can be understood as something that can affect the ability of the Company/division/work unit in achieving the goal. Risk Management Unit provides direction and raises awareness to all risk control sections to be aware of risk and implement it in daily work activities. Afterwards:

- a. Each risk control section identifies the risk by self assessment using a process analysis approach with a facilitator from the Risk Management Unit.
- b. The process analysis approach maps all business processes within each risk control section into input, process and output components and identifies risk and control events in each process.

TATA KELOLA KEBERLANJUTAN

Sustainability Governance

- c. Setiap *risk control section* menggunakan panduan klasifikasi risiko yang telah ditetapkan untuk menyusun dan melaporkan profil risiko level proses kepada unit manajemen risiko.
 - d. Unit manajemen risiko menyusun profil risiko Perseroan dan peta risiko dari profil risiko level Perseroan dan level proses dengan mengaitkan kepada tujuan dan sasaran Perseroan.
 2. Pengukuran Risiko dilakukan oleh setiap *risk control section* dan unit manajemen risiko berfungsi sebagai fasilitator dan pengembang model pengukuran risiko. Pengukuran risiko mengacu pada dua faktor, yaitu:
 - a. Pengukuran Kualitatif
Pengukuran kualitatif menyangkut kemungkinan suatu risiko muncul, semakin tinggi kemungkinan risiko terjadi, maka semakin tinggi pula risikonya. Penilaian tingkat risiko menghasilkan tingkat probabilitas nilai risiko dan tingkat risiko.
 - b. Pengukuran Kuantitatif
Pengukuran kuantitatif menyangkut berapa banyak nilai atau eksposur yang rentan terhadap risiko. Pada pengukuran kuantitatif, risiko-risiko akan diukur secara spesifik. Analisis ini menggunakan nilai numerik dari pengukuran yang mendalam bukan data deskriptif skala yang digunakan seperti dalam pengukuran kualitatif. Kualitas analisis kuantitatif sangat tergantung pada ketepatan dan kelengkapan nilai numerik dan validitas model yang digunakan.
 3. Monitoring Risiko
Setiap *risk control section* memonitor risiko yang ada pada *risk control section*-nya dengan menganalisis perubahan yang terjadi pada setiap risiko. Unit Manajemen Risiko melakukan *review* dan pengawasan terhadap efektivitas, efisiensi dan kepatuhan terhadap kebijakan manajemen
- c. Each risk control section uses the established risk classification guidelines for preparing and reporting process-level risk profiles to the risk management unit.
 - d. The risk management unit establishes the Company's risk profile and risk map of the risk profile in the level of corporate and process by linking to the Company's goals and objectives.
 2. Risk Measurement is performed by each risk control section and risk management unit serves as facilitator and developer of the risk measurement model. Risk measurement refers to two factors, namely:
 - a. Qualitative Measurement
Qualitative measurement concerns the possibility of the occurrence of risks, in which the higher the likelihood of risk occurring then the higher the risk. Risk level judgment results in a probability risk value and risk level.
 - b. Quantitative Measurement
Quantitative measurement involves how much value or exposure is vulnerable to risks. In quantitative measurement, the risks will be measured specifically. This analysis uses the numerical value of the in depth measurement instead of the descriptive data of the scale used as in qualitative measurement. The quality of quantitative analysis is highly dependent on the accuracy and completeness of the numerical value and validity of the model used.
 3. Risk Monitoring
Each risk control section monitors the risks that exist in its risk control section by analyzing the changes that occur at each risk. Risk Management Unit reviews and monitors the effectiveness, efficiency, and compliance of risk management policies periodically and reports them to the Board of Directors.

TATA KELOLA KEBERLANJUTAN

Sustainability Governance

risiko secara periodik dan melaporkannya kepada Direksi. Hasil review manajemen digunakan untuk merencanakan penyempurnaan kebijakan dalam penerapan manajemen risiko. *Monitoring* dapat dilakukan secara terus menerus (*ongoing*) maupun terpisah (*separate evaluation*). Aktivitas monitoring ongoing tercermin pada aktivitas pengawasan, rekonsiliasi, dan aktivitas rutin lainnya.

4. Pengendalian Risiko

Aktivitas pengendalian risiko dilakukan untuk meyakinkan bahwa respon risiko yang ditetapkan dilaksanakan sebagaimana mestinya. Aktivitas pengendalian risiko yang ditetapkan harus konsisten dengan respon risiko yang dipilih. Setiap *risk control section* melakukan aktivitas pengendalian risiko untuk menjaga agar tingkat risiko berada dalam batas toleransi. Unit manajemen risiko melaporkan pelaksanaan aktivitas pengendalian risiko yang telah ditetapkan kepada manajemen secara periodik. Salah satu pengendalian risiko yang dilakukan adalah:

- a. Menetapkan *risk issue*, parameter dalam pengisian *self-assessment*
- b. Mengumpulkan laporan *self-assessment* secara berkala dari *Risk Control Section*
- c. Melakukan analisa terhadap laporan *self-assessment Risk Control Section*
- d. Menyajikan laporan *self-assessment* ke direktur *risk management* dan *Risk Control Section*.
- e. Melakukan *monitoring* atas *action plan* yang dilakukan oleh *Risk Control Section*.

Management review results are used to plan policy improvements in risk management implementation. Monitoring can be done continuously (*ongoing*) and separate (*separate evaluation*). Ongoing monitoring activities are reflected in supervisory, reconciliation and other routine activities.

4. Risk Control

Risk control activities are undertaken to ensure that the specified risk response is executed appropriately. The specified risk control activities must be consistent with the selected risk response. Each risk control section performs risk control activities to keep risk levels within tolerable limits. The risk management unit reports the implementation of risk control activities that have been assigned to management periodically. One of the risk controls that is carried out is:

- a. Determining risk issues and parameters in filling out the self-assessment
- b. Collecting periodic self-assessment reports from the Risk Control Section
- c. Analyzing the Risk Control Section self-assessment report
- d. Presenting self-assessment reports to the director of the risk management and Risk Control Section.
- e. Monitoring the action plans carried out by the Risk Control Section

TATA KELOLA KEBERLANJUTAN

Sustainability Governance

SISTEM PELAPORAN PELANGGARAN [GRI 102-17]

Prinsip Dasar Penerapan Sistem Pelaporan Pelanggaran

Sistem Pelaporan pelanggaran di BNI Life telah diimplementasi dalam *Whistleblowing System* (WBS) yang merupakan sarana untuk melaporkan setiap pelanggaran yang terjadi di lingkungan Perusahaan. Pelaksanaan WBS bertujuan untuk menegakkan prinsip Integritas, memperkuat lingkungan pengawasan dan pelaksanaan Tata Kelola Perusahaan yang Baik.

Media Pelaporan *Whistleblowing System*

Pegawai atau pelapor sebagai *whistleblower* dapat melaporkan kejadian-kejadian yang berpotensi mengandung unsur pelanggaran melalui media pelaporan offline dan online. Pelaporan online melalui saluran website, pesan singkat (SMS), pesan WhatsApp dan email, dan telepon. Untuk pelaporan *offline* dapat melalui surat, Po Box dan Fax. Adapun kebijakan khusus WBS meliputi tentang: Asas *Whistleblowing System*, Jenis Tindak Pelanggaran, Tata Cara Penyampaian Laporan WBS, Tindak Lanjut Laporan, Tata Kelola Laporan WBS, Pemantauan dan Pelaporan, Perlindungan Terhadap Pelapor dan Saksi, dan Kaji Ulang.

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WHISTLEBLOWING SYSTEM [GRI 102-17]

Basic Principles Of Whistleblowing System Implementation

The violation reporting system at BNI Life has been implemented in the form of Whistleblowing System (WBS) which serves as a means to report any violations occurring within the Company. The implementation of WBS aims to uphold the principle of integrity, strengthen the supervision environment, and implement good corporate governance.

Reporting Media of Whistleblowing System

Employees or whistleblowers can report incidents that have the potential to contain elements of violation through offline and online reporting media. Online reporting through website channels, short messages (SMS), WhatsApp messages and emails, and telephone. For offline reporting, it can be by mail, Po Box and Fax. The WBS specific policies include: Whistleblowing System Principles, Types of Violations, Procedures for Submitting WBS Reports, Follow Up Reports, WBS Report Governance, Monitoring and Reporting, Protection of Whistleblowers and Witnesses, and Review.

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PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

Sepanjang 2021, Perseroan menghadapi beberapa perkara penting, antara lain adalah:

During 2020, the Company had faced some important cases, as follows:

Perkara Hukum Legal Case	2021	
	Perdata Civil	Pidana Penalty
Perkara selesai (telah mempunyai kekuatan hukum tetap) The case is settled (it has permanent legal force)	3	1
Perkara dalam proses penyelesaian The case in the process of solving	3	1
Jumlah Total	6	2

» Perkara Perdata Civil Case

No	Perkara Case	Pokok Perkara Subject Matter (Case)
1	<p>Nomor Perkara Case Number</p> <p>No.71/Pdt.G/2018/PN.MJK Jo.102/PDT/2019/PT.SBY</p> <p>Antara Between</p> <p>Penggugat: Plaintiff: Tanti Widyana (ahli waris the heirs of M Thoib)</p> <p>Melawan Oppose</p> <p>Tergugat: Defendants: PT BNI Life Insurance</p>	<p>Penggugat adalah ahli waris M.Thoib yang merupakan nasabah Asuransi BNI Life dengan nomor polis BLPM 9172009817 dan telah menjadi nasabah sejak 27 Juni 2017 yang mengajukan klaim kematian oleh ahli waris, namun ditolak dikarenakan ketidaksesuaian data kesehatan dan ketidakjujuran dalam pengisian SPAJ.</p> <p>The plaintiff is the heir of M.Thoib who is a customer of BNI Life Insurance with BLPM policy number 9172009817 and has been a customer since June 27, 2017 who filed a death claim by the heirs, but was rejected due to the discrepancy of health data and dishonesty in charging SPAJ.</p>
2	<p>Nomor Perkara: Case Number</p> <p>No. 664/PDT.G/2019/PN.MDN</p> <p>Antara Between</p> <p>Penggugat: Plaintiff: Tjoe Kim An (ahli waris the heirs of Agus Lesmana)</p> <p>Melawan Oppose</p> <p>Tergugat: Defendants: PT BNI Life Insurance Bank Negara Indonesia Medan</p>	<p>Penggugat adalah istri dan ahli waris Agus Lesmana yang merupakan debitur BNI Cabang Kuala Tanjung untuk program kredit Griya Multiguna dengan total pinjaman sebesar Rp 1.000.000.000,- (Satu Milyar Rupiah) sebagaimana perjanjian kredit Nomor : 2016.066 tanggal 18 Februari 2016 yang dijamin asuransi pinjamannya di BNI Life Insurance sejak tanggal 18 Februari 2016.</p> <p>Agus Lesmana who is the debtor of BNI Kuala Tanjung Branch for Griya Multiguna credit program with a total loan of Rp 1,000,000,000,- (One Billion Rupiah) as credit agreement Number: 2016,066 dated February 18, 2016 which was guaranteed his loan insurance in BNI Life Insurance since February 18, 2016.</p> <p>Pada tanggal 14 Maret 2017 debitur meninggal dunia dan mengajukan klaim ke pihak BNI Life Insurance melalui BNI KC Kuala Tanjung, namun klaim tersebut ditolak dikarenakan ketidaksesuaian data kesehatan dan ketidakjujuran dalam pengisian SPAJ.</p> <p>On March 14, 2017 the debtor died and filed a claim with BNI Life Insurance through BNI KC Kuala Tanjung, but the claim was rejected due to discrepancies in health data and dishonesty in charging SPAJ.</p>

PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company



Status Perkara Status of Case	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
Selesai Closed	Risiko pembayaran ganti rugi sebesar nilai gugatan Risk of payment of damages was to the value of the lawsuit	Tidak ada None	Materiil: Material Rp275.000.000,- Imateriil: Immaterial Rp500.000.000,-
Banding Pengadilan Tinggi Medan Appeal Medan High Court	Risiko Pembayaran ganti rugi sebesar nilai gugatan atau sisa outstanding hutang debitur Risk of payment of compensation amounting to the value of the lawsuit or the remaining outstanding debt of the debtor	Tidak ada None	Materiil : Material Rp1.000.000.000,- Immateriil : Immaterial Rp500.000.000,-

PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

No	Perkara Case	Pokok Perkara Subject Matter (Case)
3	<p>Nomor Perkara: Case Number</p> <p>No.29/PDT.G/2020/PN.PLW</p> <p>Antara Between</p> <p>Penggugat: Plaintiff: Nila Tinyadewi Anom, SH (ahli Waris the heirs of Masrizal Nalla)</p> <p>Melawan Oppose</p> <p>Tergugat: Defendants: PT BNI Life Insurance</p>	<p>Penggugat adalah ahli waris dari Alm. Masrizal Nalla selaku pemegang polis BNI Life Insurance dengan Nomor polis : BLPM9192162340.</p> <p>The plaintiff is the heir of Alm. Masrizal Nalla as bni life insurance policyholder with policy number: BLPM9192162340.</p> <p>Alm Masrizal Nalla meninggal pada tanggal 28 Maret 2020 di RS Umum Daerah Selasih, Pangkalan Kerinci, Kabupaten Pelalawan, Riau.</p> <p>Alm Masrizal Nalla died on March 28, 2020 at Selasih Regional General Hospital, Pangkalan Kerinci, Pelalawan Regency, Riau.</p> <p>Pengajuan klaim Alm. Masrizal Nalla ditolak oleh BNI Life pada tanggal 21 Juli 2020 dengan alasan adanya <i>pre-existing condition</i>.</p> <p>Alm's claim. Masrizal Nalla was rejected by BNI Life on July 21, 2020 on the grounds of a pre-existing condition.</p> <p>Atas tolakan tersebut ahli waris mengajukan gugatan di Pengadilan Negeri Pelalawan dengan dasar gugatan wanprestasi karena tidak dibayarkannya klaim asuransi a.n. Alm. Masrizal Nalla</p> <p>On this reed the heirs filed a lawsuit in Pelalawan District Court on the basis of a lawsuit due to the non-payment of insurance claims of Alm. Masrizal Nalla</p>
4	<p>Nomor Perkara: Case Number</p> <p>No.6/Pdt.G/2021/PN.PMK</p> <p>Antara Between</p> <p>Penggugat: Plaintiff: Akhmad Hidayah (ahl waris the heirs of M. Abd Hadi)</p> <p>Melawan Oppose</p> <p>Tergugat: Defendants: PT BNI Life Insurance</p>	<p>Penggugat adalah ahli waris dari nasabah M. Abd Hadi (alm) selaku pemegang polis BLPM2013015742. Sebelumnya nasabah adalah debitur Bank BNI 46 cabang Pamekasan, Jawa Timur dengan program pinjaman KMK (Kredit Modal Kerja).</p> <p>The plaintiff is the heir of customer M. Abd Hadi (alm) as the policyholder BLPM2013015742. Previously the customer was a debtor of Bank BNI 46 pamekasan branch, East Java with a KMK (Working Capital Loan) loan program.</p> <p>Asuransi yang diikuti oleh nasabah bukan merupakan jenis asuransi jiwa yang bertujuan untuk melindungi dan melunasi seluruh piutang Alm M. ABD HADI apabila yang bersangkutan meninggal dunia dan/ atau terjadi risiko. Melainkan bertujuan untuk melindungi jiwa (individual) ditambah dengan manfaat investasi.</p> <p>Insurance followed by customers is not a type of life insurance that aims to protect and pay off all receivables of Alm M. ABD HADI if the person concerned dies and / or risks occur. Instead, it aims to protect the soul (individually) coupled with the benefits of investment.</p> <p>Bahwa sebelumnya ahli waris pernah mengajukan gugatan yang sama di pengadilan negeri pamekasan dengan Nomor Perkara : 20/PDT.G/2019/ PN PMK tertanggal 30 desember 2019. Namun gugatan gugur dikarenakan Penggugat tidak dapat melunasi biaya administrasi gugatan.</p> <p>That previously the heirs had filed the same lawsuit in the district court with Case Number: 20 / PDT. G/2019/PN PMK dated December 30, 2019. But the lawsuit was dropped because the plaintiff was unable to pay off the administrative costs of the lawsuit.</p>

PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

Status Perkara Status of Case	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
Selesai Closed	<ul style="list-style-type: none"> Pembayaran uang pertanggungan Payment of sum insured Terdapat risiko bisnis dan pemberitaan media mengenai kasus ini karena sifatnya terbuka untuk umum There are business risks and media coverage about this case because it is open to the public. 	Tidak ada None	Materiil : Material Rp 250.000.000,- (Uang Pertanggungan) Immateriil : Immaterial Rp 100.000.000,- Dwangsom : Dwangsom Rp 500.000,-/Hari
Selesai Closed	<ul style="list-style-type: none"> Pembayaran uang pertanggungan Payment of sum insured 	Tidak ada None	Materiil : Material Rp 1.000.000.000,-

PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

No	Perkara Case	Pokok Perkara Subject Matter (Case)
5	<p>Nomor Perkara: Case Number</p> <p>No. 660/Pdt.G/2021/PA.Ska</p> <p>Antara Between</p> <p>Penggugat: Plaintiff: Nur Farida (ahl waris the heirs of Hery Gunawan)</p> <p>Melawan Oppose</p> <p>Tergugat: Defendants: PT BNI Life Insurance Bank Syariah Indonesia (BSI) Cabang Surakarta</p>	<p>Penolakan klaim meninggal dunia AJP Syariah dikarenakan penyebab meninggal dunia dikarenakan wabah COVID-19 yang termasuk dalam kategori pengecualian.</p> <p>Rejection of AJP Syariah death claim due to cause of death due to COVID-19 outbreak which falls into the category of exceptions</p>
6	<p>Nomor Perkara: Case Number</p> <p>No.010/G/BPSK.Kabsi/X/2021</p> <p>Antara Between</p> <p>Penggugat: Plaintiff: PT BNI Life Insurance</p> <p>Melawan Oppose</p> <p>Tergugat: Defendants: Rikfal Maulana (ahli waris the heirs of Nook Julaeha Ganda)</p>	<p>Permohonan pembatalan putusan BPSK Kabupaten Sukabumi Nomor : 010/G/BPSK.Kabsi/X/2021 Pokok Perkara dikarenakan penolakan klaim meninggal dunia nasabah Asuransi Jiwa Blife Plan Multi Protection (BLPM) No. Polis BLPM9172089237 atas nama Nook Julaeha Ganda dikarenakan <i>pre existing condition</i>.</p> <p>010/G/BPSK. Kabsi/X/2021 The subject matter is due to the rejection of the death claim of Blife Plan Multi Protection Life Insurance (BLPM) customer No. Polis BLPM9172089237 on behalf of Nook Julaeha Ganda due to pre existing condition.</p> <p>Putusan BPSK No. 010/G/BPSK.Kabsi/X/2021, mengabulkan permohonan pemohon dan mewajibkan BNI Life membayarkan UP sebesar Rp200.000.000,- berdasarkan putusan tersebut, BNI Life mengajukan permohonan pembatalan putusan ke Pengadilan Negeri Cibadak</p> <p>BPSK Decision No. 010/G/BPSK. Kabsi/X/2021, granted the applicant's application and required BNI Life to pay UP of Rp 200,000,000,- . Based on the ruling, BNI Life submitted an application for the annulment of the verdict to the Cibadak District Court.</p>

PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

Status Perkara Status of Case	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
<p>Risiko Pembayaran ganti rugi sebesar nilai gugatan atau sisa outstanding hutang debitur</p> <p>Risk of payment of compensation amounting to the value of the lawsuit or the remaining outstanding debt of the debtor</p>	<p><i>On going</i></p> <p>On going</p>	<p>Tidak ada</p> <p>None</p>	<p>Materiil :</p> <p>Material</p> <p>Rp 3.300.000.000,-</p>
<p><i>On going</i></p> <p>On going</p>	<ul style="list-style-type: none"> Pembayaran uang pertanggungan <p>Payment of sum insured</p>	<p>Tidak ada</p> <p>None</p>	<p>Materiil :</p> <p>Material</p> <p>Rp 200.000.000,-</p>

PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

» Perkara Pidana Criminal Case

No	Perkara Case	Pokok Perkara Subject Matter (Case)
1	<p>Pelapor : Plaintiff : BNI Life Insurance</p> <p>Telapor : Defendant : Hary Mulyadi (nasabah)</p> <p>Yuridiksi : Jurisdiction : Polres Binjai</p> <p>No Laporan Kepolisian : Police Report Number :</p> <p>LP/884/XXI/2020/SPKT-B/Res Binjai 16 desember 2020</p> <p>No Putusan PN Binjai : Decision Number of Binjai District Court : 49/Pid.B/2021/PN Bnj</p>	<p>Polis DigiMicro Protection an. Rizky Yusfantrisia nomor polis BMDP8020080019, adalah produk digital yang mana pemasarannya melalui website BNI Life Insurance. Diduga bahwa claim tersebut terindikasi Fraud/ Klaim Fiktif dari tanggal Pembelian ke pengajuan Claim hanya berselang 1 bulan.</p> <p>DigiMicro Protection Police of Rizky Yusfantrisia policy number BMDP8020080019, is a digital product whose marketing is through bni life insurance website. It is alleged that the claim is indicated Fraud / Fictitious Claim from the date of Purchase to claim submission only 1 month.</p>
2	<p>Pelapor : Plaintiff : BNI Life Insurance</p> <p>Telapor : Dafendant : Deshinta Natalia Tapo (ex BAS)</p> <p>Yuridiksi : Jurisdiction Polres Kupang Kota</p> <p>No Laporan Kepolisian : Police Report Number</p> <p>LP/B/338/V/2021/SPK Resor Kupang Kota, tertanggal 22 mei 2021</p>	<p>Desinta Natalia Tapo adalah tenaga pemasar (bas) dengan penempatan di Bank BNI KC Kuanino Kupang NTT.</p> <p>Desinta Natalia Tapo is a marketer (bus) with a placement at Bank BNI KC Kuanino Kupang NTT.</p> <p>BAS melakukan tindakan penyalahgunaan dana premi asuransi kepada 2 orang calon nasabah atas nama Maria Marsela Langkamang sebesar Rp 25.000.000,- dan Martina Soi sebesar Rp 316.975.000,-</p> <p>BAS committed an act of misuse of insurance premium funds to 2 prospective customers on behalf of Maria Marsela Langkamang was Rp 25,000,000, - and Martina Soi was Rp 316,975,000,-</p>

PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

Status Perkara Status of Case	Risiko Terhadap Perusahaan Risks to the Company	Sanksi yang Dikenakan oleh Otoritas Sanctions imposed by the authorities	Nilai Perkara Value of Case
Selesai Closed	Tidak ada None	Tidak ada None	Klaim Fiktif yang telah dibayarkan oleh BNI Life Insurance sebesar Rp180.000.000,- Fictitious Claims that have been paid by BNI Life Insurance was Rp180,000,000,-
On going On going	Tidak ada None	Tidak ada None	BNI Life melakukan penggantian dana kepada nasabah sebesar Rp12.500.000,- BNI Life reimburses customers Rp12,500,000,-

PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Legal Issues Faced by the Company

Dampak Permasalahan Hukum Terhadap Perusahaan

Dampak yang akan ditimbulkan akibat adanya upaya hukum baik dari internal maupun eksternal adalah menyangkut hal finansial dan adanya risiko bisnis dan reputasi terkait pemberitaan di media cetak dan elektronik terikat permasalahan hukum tersebut.

Pengungkapan Permasalahan Hukum yang Sedang dihadapi Dewan Komisaris dan Direksi yang Sedang Menjabat

Selama tahun 2021, tidak ada permasalahan hukum yang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat.

Pengungkapan Sanksi Administrasi oleh Otoritas Terkait

Hingga akhir tahun buku 2021, Perusahaan tidak mendapatkan sanksi administratif dari Otoritas Terkait.

Perkara Penting di Luar Aspek Hukum

Hingga akhir tahun buku 2021, tidak terdapat perkara penting di luar aspek hukum yang berpengaruh secara material baik dari segi keuangan maupun operasional Perusahaan.

Impact of Legal Issues on Company

The impact that will result from the legal action both internally and externally is related to financial matters. In addition, there are business and reputation risks related to news coverage in print and electronic media that are bound to these legal issues.

Disclosure of Legal Issues Currently Faced by the Board of Commissioners and Directors

During 2021, no legal issue was faced by the current Board of Commissioners and Directors.

Disclosure of Administrative Sanctions by Related Authorities

Until the end of the 2021 fiscal year, the Company did not receive administrative sanctions from the Related Authorities.

Legal Issues Outside of Legal Aspects

Until the end of the 2021 fiscal year, there was no important case outside the legal aspect that had a material effect on both the financial and operational aspects of the Company.





06

KINERJA KEBERLANJUTAN

Sustainability Performance



“

Peran BNI Life Insurance adalah untuk “Menciptakan pertumbuhan berkelanjutan dengan memperhatikan keseimbangan aspek sumber daya manusia, aspek sosial/kemasyarakatan dan aspek lingkungan”

The Role of BNI Life Insurance is “Creating sustainable growth by taking into account the balance of human resources aspect, social/community aspect and environmental aspect”





KINERJA KEBERLANJUTAN

Sustainability Performance

Dalam mencapai kinerja keberlanjutan, BNI Life telah menetapkan sasaran strategis sebagai perusahaan asuransi yang berdaya saing dengan mempromosikan tata kelola yang baik untuk terus tumbuh secara stabil dan berkelanjutan. Upaya ini, ditindaklanjuti dengan penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) BNI Life 2021 sebagai landasan dan acuan bagi seluruh lapisan insan BNI Life dalam mendukung terciptanya ekosistem perasuransian yang memberi perhatian terhadap pengembangan keuangan berkelanjutan. RAKB BNI Life 2021 disusun dengan prioritas sebagai berikut:

1. Program Training “Keuangan Berkelanjutan”

Seiring dengan pengembangan kualitas dan kapasitas SDM secara berkelanjutan sebagaimana tertuang pada *roadmap* pengelolaan dan pengembangan SDM BNI Life yang berfokus pada *Learning Growth Culture, Digital Transformation for Business Process Excellence, Readiness Star Talent* dan Peraturan OJK no. 51 tahun 2017 tentang penerapan *Sustainable Finance* untuk sektor jasa keuangan, maka dalam mendukung kebutuhan tersebut, pengembangan pendidikan dan pelatihan, dari level *Staff* sampai dengan *Managerial*, akan mendapatkan berbagai pelatihan yang meliputi *technical competency training, soft skill training, certification, dan sustainable finance training.*

2. Program Tanggung Jawab Sosial, Lingkungan dan Literasi

Berdasarkan POJK No 73/POJK.05/2016 bahwa salah satu tujuan Tata Kelola Perusahaan Yang Baik adalah meningkatkan kesadaran atas tanggung jawab sosial Perusahaan Perasuransian terhadap Pemangku Kepentingan maupun kelestarian lingkungan. positifnya dengan praktik-praktik kegiatan CSR yang merupakan kunci pembangunan ekonomi berkelanjutan dan untuk mewujudkan masa depan yang lebih baik bagi masyarakat, pemangku

In achieving sustainable performance, BNI Life has set strategic goals as a competitive insurance company by promoting good governance to continue to grow stably and sustainably. The manifestation is through the preparation of the 2021 BNI Life Sustainable Finance Action Plan (RAKB) as a foundation and reference for all levels of BNI Life personnel in supporting the creation of an insurance ecosystem that pays attention to sustainable financial development. 2021 BNI Life RAKB is prepared with the following priorities:

1. “Sustainable Finance” Training Program

Along with the development of the quality and capacity of human resources in a sustainable manner as stated in the roadmap for HR management and development of BNI Life which focuses on *Learning Growth Culture, Digital Transformation for Business Process Excellence, Readiness Star Talent and OJK Regulation no. 51 of 2017 concerning the implementation of Sustainable Finance for the financial services sector, in support of these needs, the development of education and training, from Staff to Managerial level, will receive various training activities including technical competency training, soft skill training, certification, and sustainable finance training.*

2. Social, Environmental and Literacy Responsibility Programs

Based on POJK No. 73/POJK.05/2016 that one of the objectives of Good Corporate Governance is to increase awareness of the social responsibility for Insurance Companies towards Stakeholders and environmental sustainability. The practices of CSR activities are the key to sustainable economic development and to create a better future for the community, stakeholders and the environment. The Company makes every effort to provide benefit as

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kepentingan dan lingkungan hidup. Perusahaan berupaya semaksimal mungkin dalam memberikan manfaat sebesar-besarnya melalui berbagai program Tanggung Jawab Sosial Perusahaan (CSR).

3. Program Pemasaran Asuransi Jiwa Kredit Produktif kepada UMKM

Produk asuransi kredit produktif adalah produk asuransi yang preminya berasal dari pemilik perusahaan (termasuk Usaha Mikro, Kecil dan Menengah (UMKM)) dimana BNI Life akan membayarkan uang pertanggungan sebesar utang pemilik perusahaan kepada bank bila pemilik perusahaan meninggal dunia. Hal ini mendukung keberlangsungan UMKM bila terjadi hal yang tidak diinginkan kepada pemilik perusahaan. BNI Life telah melakukan Sosialisasi ke Cabang-cabang BNI dan Performance Review yang dilakukan setiap bulan dengan partner yaitu BNI BSL 2 sebagai pemilik bisnis, BNI PPA dan BNI JAL.

4. Program Penghematan Berdampak terhadap lingkungan

Dari segi bisnis, pemerintah telah membuat skema pengurangan sampah produsen selama 10 tahun yang tercantum dalam Peraturan Menteri KLHK Nomor 75 tahun 2019. BNI Life turut aktif dalam mendukung pelestarian lingkungan hidup dengan melakukan program penghematan yang sejalan dengan strategi perusahaan dalam memaksimalkan pemanfaatan teknologi digital serta meningkatkan kegiatan efisiensi di operasional.

5. Review struktur organisasi terkait aktivitas “Keuangan Berkelanjutan”

Untuk mendukung implementasi Keuangan Berkelanjutan sebagaimana diatur POJK Nomor 51/POJK.03/2017, perlu dilakukan review struktur dan organisasi untuk membuat fungsi pada satuan kerja yang bertanggungjawab dalam perencanaan, pelaksanaan, evaluasi/*monitoring*, dan pelaporan Keuangan Berkelanjutan

maximum as possible through various Corporate Social Responsibility (CSR) programs.

3. Productive Credit Life Insurance Marketing Program to MSMEs

Productive credit insurance products are insurance products which premiums come from the business owners (including Micro, Small and Medium Enterprises (MSMEs)). BNI Life will pay the sum insured equal to the debt of the business owners to the bank if the company owners dies. This supports the sustainability of MSMEs if something unexpected happens to the company owners. BNI Life has conducted socialization to BNI branches and a Performance Review which is conducted every month with partners, namely BNI BSL 2 as business owner, BNI PPA and BNI JAL.

4. Savings Program Impact on the environment

From a business perspective, the government has created a 10-year producer waste reduction scheme listed in the Minister of Environment and Forestry Ministerial Regulation Number 75 of 2019. BNI Life is actively involved in supporting environmental preservation by carrying out savings programs that are in line with the company's strategy to maximize the use of digital technology and improve efficiency activities in operations.

5. Review the organizational structure related to “Sustainable Finance” activities

To support the implementation of Sustainable Finance as regulated by POJK No. 51/POJK.03/2017, it is necessary to conduct a structural and organizational review to create a function in a work unit that is responsible for planning, implementing, evaluating/*monitoring*, and reporting on Sustainable Finance.

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Secara umum, BNI Life belum memiliki divisi tersendiri yang bertanggung jawab dalam perencanaan, pelaksanaan, evaluasi/*monitoring*, dan pelaporan Keuangan Berkelanjutan. Program Keuangan Berkelanjutan dilakukan dan dimonitor oleh masing-masing Divisi yang berkaitan dan dikoordinir oleh Divisi *Corporate Planning* & Divisi *Corporate Secretary*, Legal & *Corporate Communication*. Untuk selanjutnya dilakukan evaluasi dalam membentuk struktur organisasi terkait program “Keuangan Berkelanjutan” yang dilakukan oleh Divisi *Corporate Planning* berkoordinasi dengan Divisi *Human Capital & Training*.

KEGIATAN MEMBANGUN BUDAYA KEBERLANJUTAN

Seluruh rangkaian inisiatif yang menjadi budaya keberlanjutan ini memberikan gambaran peran BNI Life dalam mewujudkan pembangunan ekonomi dan keuangan berkelanjutan sesuai dengan tujuan RAKB yaitu “Menciptakan pertumbuhan berkelanjutan dengan memperhatikan keseimbangan aspek sumber daya manusia, aspek sosial/kemasyarakatan dan aspek lingkungan”. Lebih lanjut, untuk memperkuat budaya keberlanjutan, BNI Life melakukan berbagai bentuk kegiatan berupa sosialisasi atau edukasi berkaitan dengan keuangan berkelanjutan kepada pemangku kepentingan.

Adapun program pendidikan dalam rangka membangun budaya berkelanjutan selama tahun 2021 adalah sebagai berikut:

1. Pelatihan internal terkait penerapan keuangan berkelanjutan
 - Program *Training* “Keuangan Berkelanjutan” Level I untuk BOD dan BOC
 - Program *Training* “Keuangan Berkelanjutan” Level I untuk GM dan *Chief*
 - Program *Training* “Keuangan Berkelanjutan” Level I untuk VP Non GM dan Manager
 - Program *Training* “Keuangan Berkelanjutan” Level I untuk *Assistant Manager* dan *Senior Assistant Manager*

In general, BNI Life does not yet have a separate division that is responsible for planning, implementing, evaluating/*monitoring*, and reporting on Sustainable Finance. The Sustainable Finance Program is carried out and monitored by each related division and coordinated by the Corporate Planning Division & the Corporate Secretary, Legal & Corporate Communication Division. Henceforth, an evaluation is carried out in forming an organizational structure related to the “Sustainable Finance” program carried out by the Corporate Planning Division in coordination with the Human Capital & Training Division.

ACTIVITIES TO BUILD A SUSTAINABLE CULTURE

All series of initiatives that have become a culture of sustainability illustrates the role of BNI Life in realizing sustainable economic and financial development in accordance with the objectives of the RAKB, namely “Creating sustainable growth by taking into account the balance of human resources aspect, social/community aspect and environmental aspect”. Furthermore, to strengthen the culture of sustainability, BNI Life carries out various forms of activities in the form of socialization or education related to sustainable finance to stakeholders.

The sustainability program in order to build a sustainable culture during 2021 are as follows:

1. Internal training related to the implementation of sustainable finance
 - “Sustainable Finance” Training Program Level I for BOD and BOC
 - “Sustainable Finance” Training Program Level I for GM and Chief
 - “Sustainable Finance” Training Program Level I for VP Non GM and Manager
 - “Sustainable Finance” Training Program Level I for Assistant Manager and Senior Assistant Manager

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2. Kerjasama dengan pihak eksternal

- Dalam pengembangan bisnis, Perusahaan bekerjasama dengan Bank BNI selaku Perusahaan Induk terkait dengan distribusi bisnis Bancassurance.
- Dalam pelayanan asuransi, Perusahaan bekerjasama dengan Provider/Rumah Sakit guna mempermudah akses peserta asuransi memperoleh layanan kesehatan.

3. Strategi komunikasi yang ada Strategi komunikasi dilakukan baik secara internal maupun eksternal perusahaan. Strategi komunikasi internal bertujuan untuk mengkomunikasikan visi, misi, dan informasi Perusahaan secara efektif kepada insan Perusahaan melalui media komunikasi internal.

2. Cooperation with external parties

- In business development, the Company collaborates with Bank BNI as the Parent Entity related to the distribution of the Bancassurance business.
- In insurance services, the Company collaborates with providers/hospitals to facilitate access for insurance participants to health services.

3. Existing communication strategy The communication strategy is carried out both internally and externally. The internal communication strategy aims to communicate the Company's vision, mission and information effectively to the Company's people through internal communication media.

KINERJA EKONOMI

Kinerja ekonomi yang sehat menjadi topik material yang penting bagi Perseroan karena menjadi faktor penting dalam memperlancar keberlanjutan bisnis dengan pencapaian pendapatan dan laba yang optimal. Adanya pendapatan dan laba menjadi dasar bagi perusahaan untuk melakukan semua kegiatan dan akan memberikan nilai bagi pemangku kepentingan dan pemegang saham. Oleh karena itu, penting bagi Perseroan untuk menjalankan pengelolaan perusahaan sesuai dengan visi, misi dan strategi yang telah disusun. Pencapaian kinerja ekonomi menjadi tanggung jawab bersama di bawah kepemimpinan Direksi dan dikelola oleh Direktur Keuangan. [\[GRI 103-1\]](#) [\[GRI 103-2\]](#)

Evaluasi terhadap pencapaian kinerja ekonomi dilakukan secara berkala baik bulanan, triwulanan, semesteran maupun tahunan. Dasar evaluasi mengacu pada target Rencana Kegiatan dan Anggaran Perusahaan dan *Key Performance Indicators* (KPI) Perseroan yang ditetapkan. [\[GRI 103-3\]](#)

ECONOMIC PERFORMANCE

Healthy economic performance is an important material topic for the Company because it is an important factor in smoothing business sustainability by achieving optimal revenue and profit. Income and profit are the basis for the company to carry out all activities and will provide value for stakeholders and shareholders. Therefore, the Company needs to carry out the management of the company in accordance with the vision, mission and strategies that have been formulated. The economic performance is a shared responsibility under the leadership of the Board of Directors and managed by the Director of Finance.

[\[GRI 103-1\]](#) [\[GRI 103-2\]](#)

Evaluation of the achievement of economic performance is carried out regularly, either monthly, quarterly, semiannually or annually. The basis for evaluation refers to the target of the Corporate Activity Plan and Budget and Key Performance Indicators (KPI) established by the Company. [\[GRI 103-3\]](#)

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Distribusi Nilai Ekonomi [GRI 201-1]

Keberhasilan BNI Life dalam mencatatkan pendapatan dan laba perusahaan, berpengaruh terhadap total perolehan nilai ekonomi yang didistribusikan kepada para pemangku kepentingan. Pada tahun 2021, BNI Life memperoleh nilai ekonomi berupa pendapatan sebesar Rp6,08 triliun, naik 10,15% dibandingkan nilai ekonomi tahun 2020 sebesar Rp5,52 triliun. Adapun gambaran nilai ekonomi yang diperoleh dan distribusi nilai ekonomi oleh BNI Life adalah sebagai berikut:

Distribution of Economic Value [GRI 201-1]

The success of BNI Life in recording company revenue and profits, has an effect on the total economic value that is distributed to stakeholders. In 2021, BNI Life received an economic value in the form of revenue of Rp6.08 trillion, an increase of 10.15% compared to the economic value in 2020 of Rp5.52 trillion. The description of the obtained economic value and the distribution of economic value by BNI Life is as follows:

» **Nilai Ekonomi dan Distribusi Nilai Ekonomi (dalam Juta Rupiah)**
Economic Value and Distribution of Economic Value (in Million Rupiah)

Uraian Description	2021	2020	2019
Perolehan Nilai Ekonomi Economic Value Acquisition			
Pendapatan premi Premium income	4.753.078	4.600.586	4.798.024
Pendapatan fee dari asuransi syariah Fee income from sharia insurance	70.337	60.107	59.126
Pendapatan investasi Investment income	1.222.100	816.200	1.350.075
Pendapatan lain-lain Other Incomes	37.412	45.611	55.205
Nilai Ekonomi yang Langsung Diperoleh Economic Value Directly Obtained	6.082.927	5.491.482	6.262.430
Pendistribusian Nilai Ekonomi Distribution of Economic Value			
Pembayaran Premi reasuransi Reinsurance premium payment	180.371	219.385	180.633
Pembayaran Beban akuisisi (Komisi) Payment of Acquisition Expenses (Commission)	619.553	635.915	781.509
Pembayaran Klaim dan manfaat polis Payment of claims and policy benefits	3.732.493	2.236.461	3.363.298
Pembayaran Beban umum dan administrasi Payment of general and administrative expenses	404.166	444.397	455.723
Pembayaran Pajak final Final Tax Payment	85.510	75.836	99.551
Pembayaran Lain-lain Other Payments	89.748	40.876	100.698
Pembayaran beban investasi Payment of investment expenses	20.300	43.927	34.796
Pembayaran Dividen Dividend Payment	47.276	90.630	55.511

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Uraian Description	2021	2020	2019
Pembayaran Liabilitas Sewa Payment of Lease Liabilities	27.997	26.019	-
Pengeluaran untuk Masyarakat (CSR) Public Expenditure (CSR)	509	1.188	530
Nilai Ekonomi langsung yang Didistribusikan Economic Value Distributed	5.207.923	3.814.634	5.072.249
Nilai Ekonomi langsung yang Disimpan Economic Value Retained	875.004	1.676.848	1.190.181

Pada tahun 2021, BNI Life mendistribusikan perolehan nilai ekonomi untuk tahun buku 2021 hingga mencapai Rp5,21 triliun kepada para pemangku kepentingan, naik 36,53% dari nilai ekonomi yang didistribusikan tahun sebelumnya sebesar Rp3,81 triliun. Dalam upaya memberikan solusi perencanaan masa depan dan perlindungan terpercaya dengan pelayanan prima kepada stakeholders, Perseroan telah mengeluarkan pembayaran klaim dan manfaat polis yang mencapai Rp3,72 triliun, naik dari Rp2,24 triliun di tahun sebelumnya. Sedangkan pengeluaran untuk masyarakat dalam bentuk realisasi program CSR mencapai Rp501 juta, dibandingkan realisasi CSR Rp1,19 miliar di tahun sebelumnya.

Perseroan telah memberikan dividen kepada para pemilik sahamnya sebesar Rp47,28 miliar, turun 47,84% dibandingkan pembayaran dividen tahun sebelumnya sebesar Rp90,63 miliar. Dari nilai ekonomi yang diperoleh dan didistribusikan, Perseroan masih memiliki nilai perolehan ekonomi yang ditahan sebesar Rp875,01 miliar.

Kontribusi pada Negara

Kontribusi kepada negara diwujudkan dalam bentuk komitmen Perseroan dalam mematuhi peraturan perundang-undangan dan melaksanakan pemenuhan kewajiban perusahaan kepada negara terutama berkaitan dengan perpajakan. Perseroan memberikan kontribusi kepada negara, yakni dalam bentuk pembayaran pajak

In 2021, BNI Life distributed economic value gains for the 2021 fiscal year of up to Rp5.21 trillion to stakeholders, an increase of 36.52% from the economic value distributed in the previous year of Rp3.81 trillion. In an effort to provide reliable future planning solutions and protection with excellent service to stakeholders, the Company issued payment of claims and policy benefits which reached Rp3.72 trillion, an increase from Rp2.24 trillion in the previous year. Meanwhile, expenditures for the community in the form of the realization of the CSR program reached Rp501 million, compared to the realization of CSR at Rp1.19 billion in the previous year.

The Company has distributed dividends to its shareholders amounting to Rp47.28 billion, a decrease of 47.84% compared to the previous year's dividend payments of Rp90.63 billion. From the economic value obtained and distributed, the Company still has economic value that has been retained at Rp 875.01 million.

Contribution to State

Contribution to the state is manifested in the Company's compliance with laws and regulations and fulfilling the company's obligations to the state, especially with regard to taxation. The Company contributes to the state through final tax payments. Furthermore the contribution to the state, in the form of taxes was Rp85.51 billion in

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final. Selanjutnya untuk kontribusi kepada negara, berupa pajak sebesar Rp85,51 miliar, naik 12,76% dari Rp75,84 miliar di tahun sebelumnya. [GRI 203-2]

total. It increased by 12.76% from Rp75.84 billion in the previous year. [GRI 203-2]

KINERJA SOSIAL

Komitmen Perusahaan kepada Konsumen

Perusahaan terus memberikan perhatian dan komitmen terhadap peningkatan kualitas pelayanan kepada pelanggan. Kualitas layanan merupakan salah satu faktor yang berpengaruh terhadap kepuasan pelanggan. Hal ini mendorong Perseroan untuk memberikan layanan terbaik bagi seluruh pelanggan dengan menerapkan sistem manajemen mutu.

Dalam menjalankan aktivitas bisnisnya, Perusahaan senantiasa mengutamakan kepuasan konsumen dengan memberikan layanan terbaik. Perusahaan tidak hanya memberikan layanan namun juga memberikan perlindungan maksimal kepada konsumen. Kebijakan pelayanan terhadap pemangku kepentingan khususnya nasabah senantiasa ditingkatkan dari tahun ke tahun dan diterapkan dalam bentuk, ketersediaan informasi tentang layanan yang ditawarkan, hingga penanganan pengaduan konsumen dan upaya penyelesaiannya.

Dalam rangka meningkatkan layanan asuransi kepada konsumen, sepanjang tahun 2021 BNI Life melakukan beberapa inisiatif sebagai berikut:

1. Live melalui social media Instagram mulai April 2021, dengan skema:
 - a. Topik seputar gaya hidup/*Lifestyle* dikombinasikan dengan bincang-bincang keuangan/*Financial Talk*.
 - b. Narasumber dari pihak luar/external bekerjasama dengan para provider rumah sakit, komunitas, media dan para profesional dibidangnya.
 - c. Narasumber dari BNI Life/internal BNI Life, mengajak para GM Divisi, manajer bisnis dan investasi BNI Life.
 - d. Durasi kegiatan selama 1 jam.

SOCIAL PERFORMANCE

Company Commitment to Consumers

The Company continues to pay attention and commitment to improving service quality to customers. Service quality is one of the factors that influence customer satisfaction. This encourages the Company to provide the best service for all customers by implementing a quality management system.

In carrying out its business activities, the Company always prioritizes customer satisfaction by providing the best service. The Company not only provides services but also provides maximum protection to consumers. The service policy for stakeholders, especially customers, is constantly being improved from year to year and is implemented in the form, the availability of information about the services offered, to the handling of consumer complaints and efforts to resolve them.

In order to improve insurance services to consumers, throughout 2021 BNI Life carried out several initiatives as follows:

1. Live via Instagram starting April 2021, with the following scheme:
 - a. Topics regarding lifestyle combined with financial talks.
 - b. Collaborating with external sources from hospital providers, communities, media and professionals in their fields.
 - c. Speakers from BNI Life, inviting the GM Divisions, business and investment managers of BNI Life.
 - d. The duration of the activity was one hour.

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| <p>e. Partisipan adalah follower Instagram BNI Life dan juga <i>follower</i> dari narasumber.</p> <p>2. Webinar melalui fasilitas Zoom dengan skema:</p> <p>a. Topik seputar gaya hidup/<i>Lifestyle</i> dikombinasikan dengan perencanaan keuangan.</p> <p>b. Narasumber dari pihak luar/external bekerjasama dengan para provider rumah sakit, komunitas dan universitas.</p> <p>c. Narasumber dari BNI Life/internal BNI Life mulai dari Direksi serta manajer bisnis.</p> <p>d. Durasi kegiatan maksimal 2 jam.</p> <p>e. Partisipan mengisi formulir pendaftaran untuk dapat mengikuti webinar, yang diikuti oleh anggota komunitas dan para mahasiswa/i.</p> | <p>e. Participants were Instagram followers of BNI Life and also followers of the speakers.</p> <p>2. Webinars through the Zoom facility, with the following scheme:</p> <p>a. Topics regarding lifestyle combined with financial planning.</p> <p>b. External sources in collaboration with hospital, community and university providers.</p> <p>c. Speakers from BNI Life ranging from the Board of Directors and business managers.</p> <p>d. Maximum duration of activity was 2 hours.</p> <p>e. Participants filled out a registration form to be able to take part in the webinar, which is attended by community members and students.</p> |
|--|---|

Selain program layanan data dan informasi, Perseroan mengadakan kegiatan-kegiatan yang berkaitan edukasi keuangan keberlanjutan kepada konsumen, antara lain:

1. *Live* di Instagram diadakan seminggu sekali, setiap hari Rabu pada pukul 16:00-17:00
2. Webinar diadakan sebulan 2 kali

In addition to data and information service programs, the Company conducted activities related to sustainability financial education for consumers, including:

1. *Live* on Instagram was held once a week, every Wednesday from 16: 00-17: 00
2. Webinars were held 2 times a month

No	Kegiatan Activity	Jumlah Kegiatan Total Activity	Prospek Data Data Prospect
1	Live Instagram	35	40.669
2	Webinar	9	2.025

Ketenagakerjaan

Kualitas dan profesionalisme pegawai memiliki pengaruh besar pada pencapaian kinerja Perseroan. Oleh karena itu, ketenagakerjaan menjadi perhatian dan topik material bagi Perseroan untuk diungkapkan dalam laporan keberlanjutan. Hal ini juga sejalan dengan komitmen Perseroan untuk membangun perusahaan perasuransian yang berdaya saing dan mempromosikan tata Kelola untuk terus tumbuh secara stabil dan berkelanjutan. Untuk mendukungnya, Perseroan berkomitmen untuk terus meningkatkan kompetensi sumber daya manusia (SDM). [GRI 103-1]

Employment

The quality and professionalism of employees have a major influence on the achievement of the Company's performance. Therefore, the employment becomes a concern and a material topic for the Company to be disclosed in this sustainability report. This is also in line with the Company's commitment to build a competitive insurance company and promote good corporate governance to continue to grow stably and sustainably. To support this commitment, the Company is committed to keep improving its human resources (HR) competency.

[GRI 103-1]

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Pengelolaan SDM mencakup isu-isu ketenagakerjaan mulai dari rekrutmen, peningkatan kompetensi, penilaian kinerja dan sebagainya dikelola oleh Divisi Sumber Daya Manusia dan bertanggung jawab kepada Direktur Keuangan. Perseroan telah menetapkan kebijakan-kebijakan kepegawaian/ketenagakerjaan sesuai dengan peraturan perundang-undangan untuk memberikan kenyamanan bekerja bagi pegawai dalam melaksanakan tugas dan tanggung jawabnya. Perseroan juga memperhatikan aspek keselamatan dan kesehatan kerja bagi pegawai. [GRI 103-2]

Dalam pengelolaan SDM, Perseroan senantiasa melakukan evaluasi terhadap pencapaian target-target pengembangan SDM secara rutin baik bulanan, triwulanan, semesteran maupun tahunan. Hal ini penting untuk memastikan kualitas SDM sejalan dengan proses pemenuhan kompetensi yang diharapkan dalam pencapaian kinerja Perseroan. [GRI 103-3]

Pengembangan Kompetensi Pegawai [GRI 404-2]

Setiap tahunnya telah disusun Program Pengembangan Pegawai yang dibuat berdasarkan jenjang jabatan, *Core Competency*, dan *Job Family* yang dimiliki pegawai dengan materi pelatihan yang terdiri dari *soft skill* dan *hard skill training* dengan metode *in house training*, *public training*, dan *e-Learning*. Selama tahun 2021, BNI Life telah mengikuti 97 *Public Training*, menyelenggarakan 46 Kelas *Inhouse Training*, dan 26 Modul *Training E-learning*.

» Pengembangan Kompetensi Pegawai Employee Competency Development

Jenis Kegiatan Activity Type	Jumlah Kelas/ Modul Total Classes/ Modules	Jumlah Peserta Total Participants	Rata - Rata Pe- serta per Kelas/ Modul Average Participant Per Class/Module	Biaya (Rp juta) Expense (million Rp)
<i>In House Training (add-on, mandatory, elective)</i>	46	18.089	393	Rp1.163.216.196
<i>Public Training</i>	97	660	7	Rp829.663.458
<i>Training E-Learning</i>	26	13.016	620	Rp145.500.000
<i>Others</i>		-		Rp82.360.484
Jumlah Total	164	31.765	1.020	Rp2.220.740.138

Human resource management covers manpower issues ranging from recruitment, competency improvement, performance assessment and other issues managed by Human Resources Division and this Division is responsible to the Director of Finance. The Company has established employment/labor policies in accordance with the laws and regulations to give convenience for the employees in carrying out their duties and responsibilities. The Company also pays attention to the occupational safety and health aspects of its employees. [GRI 103-2]

In HR management, the Company always evaluates the achievement of HR development targets on a regular basis, either monthly, quarterly, semester or annually. This is important to ensure the quality of human resources is in line with the process of fulfilling the competencies expected. [GRI 103-3]

Employee Competency Development [GRI 404-2]

Each year an Employee Development Program has been prepared based on the level of position, Core Competency, and a Job Family owned by employees. Training material consists of soft skills and hard skills training using inhouse training, public training, and e-Learning methods. During 2021, BNI Life participated in 97 Public Training, held 46 Inhouse Training Classes, and 26 E-learning Training Modules.

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Pelaksanaan *Inhouse Training*, pelatihan pegawai dibedakan ke dalam 4 (empat) jenis pelatihan, yaitu:

1. Core Competency Training

Program Pelatihan wajib bagi Pegawai yang sesuai dengan tujuan meningkatkan *core competency* pegawai

2. Elective Training

Program pelatihan yang dapat dipilih oleh pegawai, pelatihan ini bertujuan untuk meningkatkan kemampuan (*skill*) pegawai sesuai dengan masing-masing kebutuhannya.

3. Technical Training

Program pelatihan yang bersifat spesifik untuk meningkatkan keahlian teknis pegawai dalam melaksanakan suatu prosedur.

4. Add On Training

Program Pelatihan berdasarkan permintaan training yang dilandaskan pada kebutuhan spesifik divisi tertentu.

Sepanjang tahun 2021, telah dilakukan Hari Bulan Mutu setiap bulannya dengan pembicara, baik dari internal maupun eksternal, yang bertujuan untuk meningkatkan *knowledge*, *skill*, dan cara kerja, baik yang sifatnya langsung berkaitan dengan pekerjaan, maupun umum. Dari program pengembangan pegawai, selama tahun 2021 telah terlaksana dengan rata-rata pelatihan sebanyak 16 jam/pegawai, dengan total biaya pelatihan sebesar Rp2.220.740.138.

In the implementation of *Inhouse Training*, employee training is divided into 4 (four) types of training, namely:

1. Core Competency Training

It is a compulsory training program for appropriate employees with the aim of increasing employee core competencies

2. Elective Training

Training programs that can be selected by employees, this training aims to improve the abilities (*skills*) of employees according to their respective needs.

3. Technical Training

Those are the specific training programs to improve technical expertise of employees in carrying out a procedure.

4. Add On Training

Those are the Training Programs based on training requests for the specific needs of a particular division.

Throughout 2021, Quality Month Day was carried out every month with internal and external speakers. The program aims to increase knowledge, skills, and work methods, both of which are directly related to work, as well as general training. During 2021, the employee development program was carried out with an average of 16 hours of training per employee, with a total training cost of Rp2.220.740.138.

» **Rata-Rata Jam Pelatihan berdasarkan jenis kelamin (per jam/pegawai)** [GRI 404-1]
Average Hours of Training by sex (per hour / employee) [GRI 404-1]

Jenis Kelamin Gender	2021	2020	2019
Laki-laki Male	8 jam 8 hours	8 jam 8 hours	8 jam 8 hours
Perempuan Female	8 jam 8 hours	8 jam 8 hours	8 jam 8 hours
Jumlah Total	16 jam 16 hours	16 jam 16 hours	16 jam 16 hours

KINERJA KEBERLANJUTAN

Sustainability Performance

Kesetaraan Gender dan Kesempatan Kerja [GRI 401-1]

Pada prinsipnya, BNI Life tidak melakukan diskriminasi diskriminasi berdasarkan jenis kelamin, agama, suku dan ras dalam hal manajemen sumber daya manusia. Perseroan juga tidak mempekerjakan tenaga kerja paksa maupun tenaga kerja anak. Hal ini berlaku dari proses rekrutmen dan pengembangan hingga berakhirnya masa jabatan seseorang.

» Rekrutmen pegawai berdasarkan Jenis Kelamin Employee Recruitment based on Gender

Jenis Kelamin Gender	2021	2020	2019
Laki-laki Male	12	67	102
Perempuan Female	16	46	68
Jumlah Total	28	113	170

» Rekrutmen pegawai berdasarkan Usia Employee Recruitment based on Age

Usia Age	2021	2020	2019
< 30	19	75	107
31-40	8	33	54
41-50	1	5	9
>50	-	-	-
Jumlah Total	28	113	170

Gender Equality and Job Opportunity [GRI 401-1]

In human resource management, BNI Life principally does not discriminate based on gender, religion, ethnicity and race. The Company also does not employ forced labor or child labor. This applies from the recruitment and development process to the end of one's tenure.

KINERJA KEBERLANJUTAN

Sustainability Performance

» Rekrutmen pegawai berdasarkan Wilayah Employee Recruitment based on Region

Usia Age	2021	2020	2019
Kantor Pusat Head Office	25	91	158
Kantor Cabang Branch Office	3	22	12
Jumlah Total	28	113	170

Perputaran Pegawai

Pada tahun 2021, jumlah pegawai BNI Life sebanyak 753 orang, yang terdiri dari 411 orang pegawai laki-laki dan 342 orang pegawai perempuan. Adapun tingkat perputaran atau pergantian pegawai BNI Life selama tahun 2021 sebesar 8% yang terdiri dari 7 orang pensiun, 63 orang mengundurkan diri, dan 5 orang meninggal dunia, secara keseluruhan turun 9% dari tahun 2020. [\[GRI 401-1\]](#)

Employee Turnover

In 2021, the total of BNI Life employees was 753, consisting of 411 male employees and 342 female employees. The BNI Life employee turnover rate during 2021 was 8% consisting of 7 retired employees, 63 resigned employees, and 5 employees who died. It decreased by 9% overall from 2020. [\[GRI 401-1\]](#)

Uraian Description	2021	2020	2019
Pensiun Retired	7	-	5
Mengundurkan diri Resigned	63	82	131
Dipecat/PHK Dismissed	-	-	1
Meninggal Dunia Passed Away	5	2	2
Persentase Percentage	8%	10%	17%

KINERJA KEBERLANJUTAN

Sustainability Performance

Remunerasi Pegawai Terhadap Upah Minimum Regional

BNI Life memastikan telah mentaati seluruh aturan yang berlaku dan berupaya untuk selalu memberikan kesetaraan remunerasi bagi pegawai baik Laki-laki maupun perempuan. Standarisasi sistem kompensasi dan imbal jasa yang diterapkan Perseroan bertujuan untuk meningkatkan motivasi pegawai dalam meningkatkan kompetensi kinerjanya. Perseroan berkomitmen untuk melaksanakan kebijakan remunerasi secara adil dan setara bagi kedua gender (pegawai laki-laki dan perempuan) tanpa perlakuan berbeda, di seluruh level jabatan.

Disamping remunerasi, Perseroan juga memberikan manfaat dalam bentuk lainnya seperti tunjangan bagi pegawai. Secara umum, tunjangan diberikan kepada pegawai purna waktu (tetap).

» Tunjangan Pegawai [GRI 401-2] Employee Benefits [GRI-401-2]

Employee Remuneration Compared to Regional Minimum Wages

BNI Life ensures that it complies with all applicable regulations and strives to always provide equal remuneration for employees, both male and female. The compensation and reward system standardization implemented by the Company aims to increase employee motivation in increasing their performance competence. The Company is committed to implementing a fair and equal remuneration policy for male and female employees without discrimination, at all levels of position.

Besides remuneration, the Company provides other benefits such as employee benefits. In general, the allowance is given to full-time (permanent) employees.

Jenis Tunjangan Type of Benefit	Pegawai Purna Waktu Full-Time Employee	Pegawai Paruh Waktu Part-Time Employee
Gaji Pokok Basic Salary	✓	✓
Tunjangan Hari Raya (THR) Holiday Allowance (THR)	✓	✓
BPJS Kesehatan	✓	✓
BPJS Ketenagakerjaan	✓	✓
BPJS Pensiun	✓	✓
Tunjangan Transportasi Transportation Allowance	✓	✓
Tunjangan Lembur Overtime Allowance	✓	✓
Tunjangan Makan Lembur Overtime Meal Allowance	✓	✓
Tantiem Bonus Tahunan Annual Bonus Tantiem	✓	✓
Tunjangan Kinerja Performance Allowance	✓	✓
Pesangon Severance Pay	✓	✓
Tunjangan Rumah House Allowance	✓	✓

KINERJA KEBERLANJUTAN

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Jenis Tunjangan Type of Benefit	Pegawai Purna Waktu Full-Time Employee	Pegawai Paruh Waktu Part-Time Employee
Tunjangan Pajak Tax Allowance	✓	✓
DPLK	✓	✓
Bahtera Abadi	✓	✓
Asuransi Kesehatan Health Insurance	✓	Tidak Mendapatkan Fasilitas Dokter Spesialis Do Not Obtain Special Medical Facilities
Asuransi Jiwa Life Insurance	✓	✓

Kesehatan dan Keselamatan Kerja (K3)

BNI Life melaksanakan program kesehatan dan keselamatan kerja demi terwujudnya perlindungan tenaga kerja dari risiko kecelakaan kerja dan penyakit akibat kerja. Selain itu, dengan implementasi praktik K3 diharapkan akan tercipta tempat kerja yang aman, nyaman, sehat dan tenaga kerja yang produktif, sehingga akan meningkatkan produktivitas kerja pegawai. Penerapan aspek K3 sejalan dengan Undang-undang No.1 tahun 1970 dan Undang-undang No. 23 tahun 1992 serta tujuan pembangunan global berkelanjutan (SDGs). Oleh karenanya, BNI Life berkepentingan untuk mencatatkan kinerja aspek K3 terbaik dengan sosialisasi terhadap peraturan yang diterapkan untuk menjamin kesehatan dan keselamatan kerja pegawai.

Untuk mendukung tercapainya tujuan pelaksanaan program K3, Perseroan telah menyediakan alat dan fasilitas penunjang Kesehatan dan keselamatan kerja baik di Kantor Pusat maupun Kantor Cabang antara lain:

1. Fasilitas Kesehatan berupa:
 - a. Ruang Kesehatan
 - b. Peralatan utama Kesehatan
 - c. Obat-obatan ringan
2. Fasilitas keselamatan berupa:
 - a. Alat Pemadam Api Ringan (CO2 dan *Dry Cematic Powder*);
 - b. Hydrant;
 - c. Peralatan *Floor Warden* (Helm, Rompi, Bendera, dan Megaphone).

Occupational Health and Safety (K3)

BNI Life implements occupational health and safety programs for the realization of protection for workers from the risk of work accidents and occupational diseases. In addition, the implementation of K3 practices are expected to create a safe, comfortable, healthy workplace and a productive workforce, thereby increasing employee productivity. The application of K3 aspects is in line with Law No.1 of 1970 and Law No. 23 of 1992 as well as the global sustainable development goals (SDGs). Therefore, BNI Life has an interest in recording the best performance of K3 aspects by disseminating the regulations to ensure the health and safety of employees.

To support the achievement of the objectives of implementing the K3 program, the Company has provided supporting tools and facilities for occupational health and safety at the Head Office and Branch Offices, including:

1. Health facilities in the form of:
 - a. Health room
 - b. Main Health Equipment
 - c. Light drugs
2. Safety facilities in the form of:
 - a. Light fire extinguisher (CO2 and Dry Chemical Powder);
 - b. Hydrant;
 - c. Floor Warden Equipment (Helmet, Vest, Flag, and Megaphone).

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Dalam hal Kesehatan, BNI Life menyediakan jaminan kesehatan rawat jalan dan rawat inap bagi Pegawai aktif beserta keluarga inti dengan mengacu pada ketentuan layanan kesehatan yang disediakan oleh Badan Penyelenggara Jaminan Sosial (BPJS) Kesehatan dan pemberian Asuransi Kesehatan sebagai benefit tambahan dari Perusahaan.

Dalam hal Keselamatan Kerja, BNI Life menyediakan Program Jaminan Kecelakaan kerja (JKK) yang disediakan oleh BPJS Ketenagakerjaan dan pemberian Asuransi Kecelakaan Diri/Jiwa sebagai benefit tambahan dari Perusahaan.

MASYARAKAT

Kegiatan tanggung jawab terhadap sosial masyarakat menjadi topik yang dianggap material bagi Perseroan, karena kelangsungan entitas usaha juga dipengaruhi oleh persepsi dan penilaian masyarakat dalam bentuk kepercayaan publik. Oleh karena itu, Perseroan BNI Life senantiasa berupaya dan berkontribusi dalam meningkatkan kualitas hidup masyarakat.

Komitmen atas tanggung jawab terhadap sosial masyarakat diwujudkan dengan penyusunan program kerja *Corporate Social Responsibility* (CSR) dalam RAKB Perseroan sebagai acuan untuk pelaksanaan kegiatan secara berkesinambungan. Pelaksanaan tanggung jawab sosial masyarakat dikelola oleh Unit *Corporate Secretary*.

BNI Life juga melakukan evaluasi atas pelaksanaan kegiatan tanggung jawabnya di bidang sosial masyarakat untuk memastikan manfaat positif dari dampak langsung dan tidak langsung program CSR tersebut tepat sasaran dan dirasakan bagi masyarakat. Evaluasi dilakukan oleh Direksi secara berkala baik semesteran maupun tahunan. Hasil evaluasi menjadi bahan masukan Perseroan dalam penyusunan RAKB untuk merumuskan inisiatif-inisiatif baru bagi perbaikan program keberlanjutan dan peningkatan program keuangan berkelanjutan pada tahun-tahun berikutnya.

In terms of Health, BNI Life provides outpatient and inpatient health insurance for active employees and their nuclear families refer to the provision of health services provided by the Social Security Administering Body (“BPJS”) and Health Insurance as an additional benefit from the Company.

From Work Safety, BNI Life provides a Work Accident Insurance Program (“JKK”) provided by “BPJS” Employment and Personal Accident/Life Insurance as an additional benefit from the Company.

PUBLIC

Social responsibility activities are a material topic for the Company because the sustainability of the business entity is also influenced by public perceptions and assessments in the form of public trust. Therefore, the Company BNI Life always strives and contributes to improving the quality of life of the community.

Commitment to social responsibility is manifested in the formulation of a Corporate Social Responsibility (CSR) work program in the Company’s RAKB as a reference for carrying out activities on an ongoing basis. The implementation of social responsibility for the community is managed by the Corporate Secretary Unit.

BNI Life also evaluates the implementation of its social responsibilities in the community to ensure that the positive benefits from the direct and indirect impacts of the CSR program are right on target and the community can gain the positive impact. Evaluation is carried out by the Board of Directors periodically, both semiannually and annually. The results of the evaluation become the Company’s input in the preparation of the RAKB to formulate new initiatives for the improvement of the sustainability program and sustainable finance program in the following years.

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Sustainability Performance

Kegiatan Tanggung Jawab Sosial Masyarakat

Pelaksanaan kegiatan tanggung jawab sosial masyarakat bertujuan menghasilkan dampak positif bagi masyarakat dan pengembangan daerah di sekitar wilayah operasional. Sepanjang tahun 2021, BNI Life melaksanakan program tanggung jawab sosial perusahaan di bidang pengembangan sosial dan kemasyarakatan di seluruh Indonesia dengan realisasi anggaran mencapai Rp509.141.944.

» Dana CSR Sosial Masyarakat (dalam Juta Rupiah) Community Social CSR Fund (in Million Rupiah)

Tahun Year	Anggaran Budget	Realisasi Realization
2019	729	530
2020	1.736,22	1.188
2021	509	500,95

Program yang telah dilaksanakan menitikberatkan pada aspek peningkatan ekonomi dan perbaikan kualitas hidup masyarakat. Adapun program CSR tersebut antara lain mencakup:

1. Pemberian bantuan sembako (sedekah pangan) bagi masyarakat yang terdampak COVID-19
2. Pemberian ponsel pintar & paket internet ke Sekolah
3. Pemberian bantuan alat kesehatan bagi Rumah sakit dan pusat kesehatan masyarakat
4. Pemberian sumbangan sosial kegiatan keagamaan, serta daging hewan qurban pada perayaan Hari Raya Idul Adha di beberapa lokasi,-.

Realisasi Tanggung Jawab Sosial Lingkungan (TJSL) Terhadap SDGs

Pelaksanaan tanggung jawab sosial lingkungan merupakan bagian dari serangkaian inisiatif keuangan berkelanjutan yang mendukung pencapaian Tujuan Pembangunan Berkelanjutan/*Sustainable Development Goals* (SDGs). Oleh karena itu, dalam penyusunan dan

Community Social Responsibility Activities

The implementation of community social responsibility activities is aimed at generating positive impacts on the community and the development of the area around the operational area. Throughout 2021, BNI Life implemented corporate social responsibility programs in the field of social and community development throughout Indonesia with a realized budget of Rp509.141.944.

The implemented programs have focused on the aspects of improving the community's economy and the quality of life. The CSR programs include:

1. Providing basic food assistance for people affected by COVID-19
2. Providing smart phones & internet packages to schools
3. Providing medical equipment assistance to hospitals and community health centers.
4. Giving social donations to religious activities, as well as meat from sacrificial animals at Eid al-Adha in several locations, -.

Realization of Environmental Social Responsibility (TJSL) towards SDGs





The implementation of environmental social responsibility is part of a series of sustainable finance initiatives that support the achievement of the Sustainable Development Goals (SDGs). Therefore, in the preparation and implementation of the Sustainable Finance program,

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pelaksanaan program Keuangan Berkelanjutan, BNI Life mengacu kepada dasar-dasar mengenai keberlanjutan sesuai SDGs dan Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perseroan Publik. Adapun kegiatan TJSL yang mendukung dan berkaitan dengan pencapaian tujuan pembangunan berkelanjutan (SDGs) di Indonesia, diuraikan dalam tabel berikut:

BNI Life refers to the basics of sustainability according to the SDGs and Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies. The TJSL activities that support and are related to the achievement of sustainable development goals (SDGs) in Indonesia are described in the following table:

No	Jenis Kegiatan TJSL TJSL Activity Type	Tujuan Pembangunan Berkelanjutan Sustainable Development Goal	Penjelasan Explanation
1	Bantuan Dana Pendidikan untuk Santri Yatim Piatu Education Fund Assistance Program for Orphaned Students		Alokasi Dana Sebesar Rp 20,000,000,- Periode Pelaksanaan bulan Januari 2021. Fund Allocation of Rp20,000,000 Implementation period in January 2021.
2	Program "Jumat Berbagi" "Jumat Berbagi" Program		Alokasi Dana Sebesar Rp45,590,000,- Periode Pelaksanaan bulan Januari sd Mei 2021. Fund Allocation of Rp45,590,000 Implementation period in January until May 2021.
3	Bantuan Dana untuk Daerah yang Terkena Bencana Alam Financial Assistance for Areas Affected by Natural Disasters.		Alokasi Dana Sebesar Rp65,000,000,- Periode Pelaksanaan bulan April sd Desember 2021 Fund Allocation of Rp65,000,000 Implementation period in April until December 2021.
4	Sumbangan Alat Kesehatan Untuk Masyarakat dan Pelayanan Kesehatan Donation of Medical Equipment for Communities and Health Services.		Pemberian alat kesehatan berupa alat pelindung diri, masker medis dan sarung tangan medis atau dengan nominal sebesar Rp85,074,014,- Periode Pelaksanaan bulan Januari sd Desember 2021 Distribution of medical equipment in the form of personal protective equipment, medical masks and medical gloves or with a nominal value of Rp.85,074,014 Implementation period in January until December 2021.
5	Bantuan Dana Pembangunan untuk Tempat Ibadah Construction Fund Assistance for Places of Worship		Alokasi Dana Sebesar Rp100,977,930,- Periode Pelaksanaan bulan Maret sd Desember 2021 Fund Allocation of Rp100,977,930 Implementation period in March until December 2021

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No	Jenis Kegiatan TJSL TJSL Activity Type	Tujuan Pembangunan Berkelanjutan Sustainable Development Goal	Penjelasan Explanation
6	Bantuan sosial untuk kegiatan keagamaan berupa hewan kurban pada perayaan Idul Adha. Social donations for religious activities in the form of sacrificial animals at the celebration of Eid al-Adha.		Pemberian sumbangan sosial kegiatan keagamaan sebesar Rp. 2.450.000,- serta daging hewan qurban pada perayaan Hari Raya Idul Adha di beberapa lokasi senilai Rp. 192.500.000,-. Providing social donations for religious activities was Rp. 2,450,000, - as well as the meat of qurban animals for Eid al-Adha in several locations was worth Rp. 192,500,000, -.

Pengelolaan Pengaduan Masyarakat

Pengaduan masyarakat yang masuk dan tercatat melalui saluran/media *call center* berkaitan dengan keluhan masyarakat terkait dengan pelayanan dan akses informasi. Terhadap keluhan dan pengaduan masyarakat, Perseroan berkomitmen untuk segera menindaklanjuti dan memberikan solusi yang terbaik bagi masyarakat. Selama tahun 2021, terdapat keluhan masyarakat sebanyak 913 keluhan dengan tingkat penyelesaian 100%.

» **Data Jumlah Pengaduan dan Tindak Lanjut Nasabah Tahun 2021**
Data on the number of complaints and customer follow-up in 2021

Media Media	Jumlah Pengaduan Total Complain	Jumlah Tindak Lanjut Total Follow Up	Tingkat Penyelesaian Solvency Rate
<i>Customer Care</i>	390	390	100%
<i>Customer Care Center</i>	73	73	100%
Media Surat Letter	450	450	100%
Jumlah Total	913	913	100%

Management of Public Complaints

Public complaints that are received and recorded through the call center are related to community complaints related to services and access to information. Regarding complaints from the public, the Company is committed to immediately following up and providing the best solutions for the community. During 2021, there were 913 complaints from the public with a 100% resolution rate.

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KINERJA LINGKUNGAN HIDUP

Komitmen Terhadap Lingkungan Hidup

Lingkungan hidup selalu menjadi isu penting bagi pemangku kepentingan. Kesadaran bersama terhadap keselamatan dan kelestarian alam dari berbagai bentuk pencemaran telah mendorong semua pihak berkontribusi dalam keseimbangan ekosistem lingkungan hidup. Oleh karena itu, Perseroan menetapkan topik lingkungan menjadi isu yang perlu diungkapkan dalam pelaporan keberlanjutan. [GRI 103-1]

Sekalipun kegiatan operasional BNI Life tidak memberi dampak signifikan secara langsung dan signifikan terhadap kelestarian lingkungan, namun Perseroan berkomitmen penuh untuk menjalankan berbagai program terkait lingkungan untuk mendukung terciptanya kehidupan yang lebih baik di masa mendatang. Kegiatan di bidang lingkungan tersebut dilaksanakan sebagai bagian dari implementasi konsep *green office*. BNI Life menetapkan dukungan pencapaian target aspek perlindungan lingkungan melalui implementasi kegiatan operasional ramah lingkungan. [GRI 103-2]

Tanggung jawab ini diimplementasikan melalui kegiatan CSR dan melalui kehidupan sehari-hari Insan Perusahaan di kantor yakni beberapa di antaranya adalah dengan: [GRI 103-3]

1. Meminimalisir penggunaan kertas untuk memo dengan mengalihkannya ke surat elektronik (e-mail);
2. Menggunakan alat elektronik hemat energi;
3. Menggunakan kertas bekas atau print bolak balik untuk penghematan kertas dan tinta; dan
4. Penghematan air dan listrik dengan melakukan sosialisasi kepada seluruh pegawai.

Pengelolaan Konsumsi Energi

BNI Life menggunakan 2 (dua) jenis sumber energi utama dalam mendukung kegiatan operasionalnya,

ENVIRONMENTAL PERFORMANCE

Commitment to Environment

The environment is always an important issue for stakeholders. Joint awareness to the safety and preservation of nature against various pollution has encouraged all parties to contribute to the balance of environmental ecosystems. Therefore, the Company has determined the environmental topic to be an issue that needs to be disclosed in its sustainability reporting. [GRI 103-1]

Even though BNI Life's operational activities do not have a direct and significant impact on environmental sustainability, the Company is fully committed to running various programs related to the environment to support a better life in the future. Activities in the environmental sector are carried out as part of the implementation of the green office concept. BNI Life supports the achievement of targets for environmental protection aspect through the implementation of environmentally friendly operational activities. [GRI 103-2]

This responsibility is implemented through CSR activities and the daily life of the Company's personnel in the office, some of which are by: [GRI 103-3]

1. Minimizing the use of paper for memos by transferring them to electronic mail (e-mail);
2. Using energy-saving electronic devices;
3. Using used paper or two-sided printing to save paper and ink; and
4. Saving water and electricity by conducting outreach to all employees.

Energy Consumption Management

BNI Life uses 2 (two) main types of energy sources to support its operational activities, namely: electricity

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yakni: pemakaian energi listrik di kantor dan konsumsi BBM untuk transportasi. Untuk mengendalikan konsumsi kedua jenis energi tersebut, BNI Life menerapkan kebijakan pengaturan terkait penggunaan listrik ruangan kantor.

Untuk mengelola penggunaan BBM transportasi, Perseroan menerapkan penggunaan kendaraan yang dikenal hemat bahan bakar dan menerapkan kontrol penggunaan kendaraan operasional. Penerapan kebijakan ini diharapkan mampu memantau konsumsi energi tersebut, seperti tergambar dari tabel konsumsi energi berikut.

» **Konsumsi Energi** [GRI 302-1] [GRI 302-4]
Energy Consumption [GRI 302-1] [GRI 302-4]

consumption in offices and fuel consumption for transportation. To control the consumption of these two types of energy, BNI Life implements regulatory policies related to the use of office space electricity.

To manage the use of transportation fuel, the Company applies the use of fuel-efficient vehicles and implements control over the use of operational vehicles. The implementation of this policy is expected to be able to monitor energy consumption, as illustrated in the energy consumption table below.

Sumber Energi Energy Source	Satuan Unit	2021	2020	2019
Penggunaan Listrik Electricity Usage				
Centennial Tower	kWh	1.136.405	1.080.181	1.095.326
Gd. BNI Life KS. Tubun	kWh	740.044	770.040	776.928
Jumlah Total	kWh	1.876.449	1.850.221	1.872.254
	Gj	6.755	6.661	6.740
Penghematan Listrik Energy Savings				
	kWh	26.228	(22.033)	1.975
	Gj	94	(79)	7

Pengurangan Emisi CO₂

Pendekatan yang dilakukan dalam mendukung program pengurangan emisi CO₂ adalah dengan mengelola penggunaan sumber energi, baik listrik maupun BBM. Listrik dihasilkan dari pembangkit listrik yang menggunakan bahan bakar, baik berupa minyak diesel, batubara maupun gas, sehingga mengurangi pemakaian listrik berarti mengurangi emisi CO₂.

Berdasarkan realisasi konsumsi energi tersebut diatas, perkiraan emisi CO₂ yang dikeluarkan oleh Perseroan adalah sebagai berikut:

Reduction of CO₂ Emissions

The approach taken in supporting the CO₂ emission reduction program is to manage the use of energy sources, both electricity and fuel. Electricity is generated from power plants that use fuel, whether in the form of diesel oil, coal or gas. Therefore, reducing electricity consumption means reducing CO₂ emissions.

Based on the aforementioned realization of energy consumption, the estimated CO₂ emission by the Company is as follows:

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» Pengeluaran Emisi CO₂ CO₂ Emission Release

Sumber Energi Energy Source	Satuan Unit	2021	2020	2019
Listrik Electricity	Ton eq CO ₂ Ton eq CO ₂	1.671.916	1.648.547	1.668.178

Note: 1kWh = 0,891kg CO₂ (based on Ministry of Natural Resources Energy decree no.3783/21/600.5/2008)

Pengelolaan Konsumsi Air dan Material [GRI 303-1]

Kebutuhan air digunakan oleh Perseroan untuk mendukung kelancaran operasional perkantoran. Konsumsi air di BNI Life terbatas untuk kegiatan di dalam kantor. Perseroan tetap berupaya untuk melakukan penghemat jumlah konsumsi air. Penghematan dilakukan melalui penggunaan kran yang dapat membatasi konsumsi air dan pemasangan stiker dan banner berisi imbauan untuk menghemat air. Sumber air yang digunakan umumnya adalah pasokan dari PDAM.

Sedangkan penggunaan material oleh Perseroan berupa kertas sebagaimana perusahaan pada umumnya. Material kertas menjadi bahan yang penting dan signifikan bagi kegiatan operasional yang bergerak di bidang perasuransian. Namun, BNI Life menyadari sumber bahan pembuatan kertas yang berasal dari tumbuhan, menjadi penting untuk turut serta dalam menghemat pemakaian kertas, melalui kebijakan paperless atau dokumen elektronik (*e-file*), reuse kertas terpakai yang masih dapat digunakan, dan alternatif penggunaan kertas daur ulang (*recycle*).

Secara rinci, gambaran penggunaan air dan material kertas di BNI Life adalah sebagai berikut:

Water and Material Consumption Management

[GRI 303-1]

The Company uses water to support smooth office operations. Water consumption at BNI Life is limited for activities in the office. The Company is still trying to save the quantity of water consumption. Savings are conducted through the use of faucets that can limit water consumption and the installation of stickers and banners with an appeal to save water. PDAM is the supplier for the Company's water consumption.

Meanwhile, as in other companies, the Company use paper. Paper is an important and significant material for operational activities engaged in insurance. However, BNI Life realizes that the source of paper making material comes from plants. Therefore, it is important to participate in saving paper usage, through paperless policies or electronic documents (e-files), reuse of used paper, and alternative use of recycled paper.

In detail, an overview of the water and paper use in BNI Life is as follows:

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Sustainability Performance

» Konsumsi Air dan Material Water and Material Consumption

Sumber Source	Satuan Unit	2021	2020	2019
Penggunaan Air Water Usage				
Centennial Tower	M ³	327	492	654
Gd. BNI Life KS. Tubun	M ³	4.809	6.099	5.357
Jumlah Total	M ³	5.136	6.591	6.011
	Liter	5.136.000	6.591.000	6.011.000
Penghematan Air Water Savings				
	M ³	(1.455)	580	(1.387)
	Liter	(1.455.000)	580.000	(1.387.000)
Penggunaan Material Kertas Paper Material Usage				
	Lembar Pages	2.679.761	3.009.399	4.974.152
	Rim Reams	5.360	6.019	9.948
Penghematan Material Kertas Paper Material Saving				
	Rim Reams	(659)	(3.929)	(391)

Pengelolaan Limbah

Kegiatan operasional perkantoran umumnya menghasilkan limbah padat. Beberapa dari limbah tersebut merupakan jenis limbah yang termasuk ke dalam kelompok limbah bahan berbahaya dan beracun (B3), seperti toner bekas dan barang elektronik bekas, sementara lainnya merupakan bahan non-B3, seperti kertas bekas.

BNI Life mengelola limbah-limbah tersebut melalui kerja sama dengan perusahaan pengelola limbah bersertifikat dan independen. BNI Life menyediakan tempat penampungan sementara limbah-limbah B3 maupun non-B3, sebelum diambil dan dikelola oleh perusahaan pengelola limbah secara berkala. Selain itu, BNI Life melalui Divisi *Procurement & General Affair* juga telah melakukan kajian manajemen limbah pada area kantor pusat dan kantor cabang.

Waste Management

Office operational activities generally produce solid waste. Some are included in the hazardous and toxic waste (B3) category, such as used toner and used electronic goods. Meanwhile, others are non-B3 materials, such as used paper.

BNI Life manages these wastes in collaboration with certified and independent waste management companies. BNI Life provides temporary shelter for B3 and non-B3 wastes before they are collected and managed by a waste management company on a regular basis. In addition, BNI Life through the Procurement & General Affairs Division has also conducted a waste management study in the head office and branch offices.

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Adapun pengolahan limbah kertas, Perusahaan menggunakan kembali kertas yang salah cetak untuk tempelan nota/kwitansi realisasi bukti pembayaran (kecuali dokumen penting dan rahasia). Sedangkan limbah toner printer dibawa oleh pihak jasa penyewa printer untuk dilakukan pergantian dengan toner yang baru.

Keanekaragaman Hayati

Sampai dengan tahun 2021, Perseroan belum melakukan program CSR, khususnya terkait dengan kegiatan keanekaragaman hayati. Namun demikian, meski bidang usaha tidak berkaitan langsung dengan pengelolaan sumber daya alam, Perseroan tetap komitmen untuk memberikan kontribusi terhadap pelestarian alam dalam bentuk yang lain.

Pengaduan terkait Dampak Lingkungan

Selama periode pelaporan tidak ada pengaduan terhadap BNI Life yang berkaitan dengan dampak lingkungan. BNI Life juga tidak mendapat denda akibat ketidakpatuhan terhadap undang-undang dan peraturan tentang lingkungan. Selain itu juga tidak ada keluhan pada periode sebelumnya yang belum terselesaikan pada tahun pelaporan. (GRI 307-1)

PENGEMBANGAN PRODUK DAN LAYANAN YANG BERKELANJUTAN

Dalam menjalankan aktivitas usahanya, BNI Life senantiasa untuk terus menerus meningkatkan kepuasan nasabah. Kepuasan para nasabah salah satunya dipengaruhi oleh kualitas layanan dan sistem yang diberikan oleh BNI Life, baik dari sisi keandalan, efektivitas serta efisiensi sarana layanan di samping oleh ketersediaan produk asuransi yang bervariasi dan sesuai dengan kebutuhan nasabah.

For the processing of paper waste, the Company reuses misprinted paper to attach notes/receipts for realization of proof of payment (except important and confidential documents). Meanwhile, printer toner waste is carried by the printer tenant to be replaced with new toner.

Biodiversity

Up to 2021, the Company has not conducted CSR programs related to biodiversity activities. However, even though the business sector is not directly related to natural resource management, the Company remains committed to contributing to the preservation of nature in other forms.

Complaints related to Environmental Impact

During the reporting period there was no complaint against BNI Life relating to environmental impacts. BNI Life also does not receive a penalty for non-compliance against the laws and regulations regarding environment. In addition, there was also no complaint on unresolved previous period on reporting year. (GRI 307-1)

SUSTAINABLE DEVELOPMENT OF PRODUCTS AND SERVICES

In carrying out its business activities, BNI Life continuously improve customer satisfaction. Customer satisfaction is influenced by the quality of services and systems provided by BNI Life, both in reliability, effectiveness and efficiency of service facilities besides the availability of various and suitable insurance products for customer needs.

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Sustainability Performance

Selain itu, untuk mengembangkan fasilitas dan layanan kepada nasabah, BNI Life berupaya untuk selalu melakukan evaluasi dan pemutakhiran implementasi teknologi informasi. Di samping melakukan pengkinian infrastruktur, BNI Life juga mengakomodasi pengembangan produk asuransi melalui kemudahan akses dan transaksi secara online.

Sepanjang tahun 2021, BNI Life telah mengembangkan produk dan/atau layanan yang mendukung Keuangan Berkelanjutan dan pelayanan kepada nasabah yaitu, sebagai berikut:

1. Menyediakan layanan *live chat* pada *website* BNI Life
2. Menyediakan layanan *customer care* pada media sosial BNI Life
3. Memberikan literasi dan edukasi melalui *website* dan media sosial BNI Life

PENGELOLAAN PENGADUAN PELANGGAN

BNI Life telah menyediakan saluran untuk menyampaikan keluhan dan pengaduan sebagai upaya memberikan perlindungan dan pelayanan nasabah, BNI Life telah menyediakan layanan untuk menjawab pertanyaan, menampung masukan, keluhan dan pengaduan, antara lain: layanan *customer care* BNI Life, *customer care center*, media surat, dan *customer portal* melalui *website*.

Untuk kemudahan jangkauan dan akses nasabah, Perseroan telah membentuk, Layanan *customer care center* yang tersedia dan tersebar di beberapa kota besar di Indonesia. Berikut sarana yang komprehensif yang bagi nasabah untuk mengajukan pengaduan terkait produk dan layanan, antara lain:

1. Customer Care

Layanan *Customer Care* BNI Life dapat dijangkau melalui:

- a. Mengakses telepon di nomor 1500 045;
- b. Mengakses email di alamat care@bni-life.co.id; atau

In addition, to develop facilities and services for customers, BNI Life always strives to evaluate and update the implementation of information technology. In addition to updating infrastructure, BNI Life accommodates the development of insurance products through easy access and online transactions.

Throughout 2021, BNI Life developed products and services that support Sustainable Finance and services to customers, namely, as follows:

1. Providing live chat services on the BNI Life website
2. Providing customer care services to the BNI Life social media
3. Providing literacy and education through the website and BNI Life social media

CUSTOMER COMPLAINT MANAGEMENT

BNI Life provides channels for submitting complaints. As an effort to give customer protection and service, BNI Life offers services to answer questions as well as accommodate input and complaints, including: BNI Life customer care services, customer care centers, mail, and customer portals through the website.

For easy reach and access to customers, the Company establishes a customer care center service that is available and spread across several major cities in Indonesia. The following list contains a comprehensive tool for customers to submit complaints related to products and services, including:

1. Customer Care

BNI Life Customer Care services are accessible through:

- a. Telephone at 1500 045;
- b. Email at care@bni-life.co.id; or

KINERJA KEBERLANJUTAN

Sustainability Performance

- c. Datang langsung ke bagian *Walk In Customer Care* dengan alamat: Centennial Tower, 10th Floor Jl. Gatot Subroto kav 24- 25 Jakarta 12930

- c. Direct visit to the *Walk In Customer Care* section by address: Centennial Tower, 10th Floor Jl. Gatot Subroto kav 24-25 Jakarta 12930

2. Customer Care Center

- Jakarta : Lantai Ground Podium Menara BNI Pejompongan. Jl. Pejompongan Raya No.5 Bendungan Hillir, Tanah Abang - Jakarta Pusat 10210.
- Surabaya : Gedung Graha Pangeran Lt. XI. Jl. Achmad Yani No. 286 Surabaya
- Bandung : Jl. Burangrang No.38, Lengkong, Bandung
- Denpasar : Jl. Diponegoro No.122 Denpasar, Dusun Sanglah Barat, Daud Puri Klod, Denpasar Barat, Denpasar.
- Palembang : Jl. Basuki Rachmat, No. 24B Pahlawan, Kec Kemuning, Palembang, Sumatera Selatan, 30151
- Semarang : Rukan Pemuda Mas Blok A1-A2 Lantai 2, DP Mall, Jalan Pemuda No.150, Kelurahan Sekayu, Kecamatan Semarang Tengah, Kota Semarang.

2. Customer Care Center

- Jakarta : Ground Podium Floor Menara BNI Pejompongan. Jl. Pejompongan Raya No.5 Bendungan Hillir, Tanah Abang - Central Jakarta 10210.
- Surabaya: Gedung Graha Pangeran Lt. XI. Jl. Achmad Yani No. 286 Surabaya
- Bandung: Jl. Burangrang No.38, Lengkong, Bandung
- Denpasar: Jl. Diponegoro No.122 Denpasar, Sanglah Barat Hamlet, Daud Puri Klod, West Denpasar, Denpasar.
- Palembang: Jl. Basuki Rachmat, No. 24B Pahlawan, Kec Kemuning, Palembang, South Sumatra, 30151
- Semarang: Rukan Pemuda Mas Blok A1-A2 2nd Floor, DP Mall, Jalan Pemuda No.150, Sekayu Village, Central Semarang District, Semarang City.

3. Media surat

Nasabah dapat menyampaikan keluhan melalui surat yang dapat dikirimkan ke alamat kantor pusat BNI Life di Centennial Tower, Lantai 9 Jl. Gatot Subroto Kav 24-25, Jakarta 12930, Indonesia UP: *Customer Complaint Handling*.

3. Media letter

Customers can submit complaints by mail which can be sent to the BNI Life head office at Centennial Tower, 9th Floor Jl. Gatot Subroto Kav 24-25, Jakarta 12930, Indonesia UP: *Customer Complaint Handling*.

» Data Jumlah Pengaduan dan Tindakanlanjut Nasabah Tahun 2021 Data on The Number of Complaints and Customer Follow-Up in 2021

Media	Jumlah Pengaduan Total Complain	Jumlah Tindak Lanjut Total Follow Up	Tingkat Penyelesaian Solvency rate
Customer Care	390	390	100%
Customer Care Center	73	73	100%
Media Surat Letter	450	450	100%
Jumlah Total	913	913	100%

LEMBAR UMPAN BALIK

Feedback Form

Kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan ini dengan mengirim email atau mengirim formulir ini melalui fax atau pos.

We would like to ask all stakeholders to kindly provide feedback after reading this sustainability report by sending email or send this form by fax or mail.

Profil Anda | Your Profile

Nama (bila berkenan) | Name (if you please) : _____

Institusi/Perseroan | Institution/Company : _____

Email : _____

Telp/Hp | Phone/Mobile : _____

Golongan Pemangku Kepentingan | Stakeholders Group

Pemerintah | Government

Media

LSM | NGO

Akademik | Academic

Perseroan | Corporate

Lain-lain, mohon sebutkan : _____
Others, please state

Masyarakat | Community

Pemegang Saham | Investor

Mohon pilih jawaban yang paling sesuai

Please choose the most appropriate answer

1. Laporan ini bermanfaat bagi anda:

This report is useful to you:

Sangat Tidak Setuju
Strongly Disagree

Tidak Setuju
Disagree

Netral
Neutral

Setuju
Agree

Sangat Setuju
Strongly Agree

2. Laporan ini menggambarkan kinerja Perseroan dalam pembangunan keberlanjutan:

This report describes the Company's performance in sustainability development :

Sangat Tidak Setuju
Strongly Disagree

Tidak Setuju
Disagree

Netral
Neutral

Setuju
Agree

Sangat Setuju
Strongly Agree

3. Laporan ini mudah dimengerti:

This report is easy to understand:

Sangat Tidak Setuju
Strongly Disagree

Tidak Setuju
Disagree

Netral
Neutral

Setuju
Agree

Sangat Setuju
Strongly Agree

4. Laporan ini menarik:

This report is interesting:

Sangat Tidak Setuju
Strongly Disagree

Tidak Setuju
Disagree

Netral
Neutral

Setuju
Agree

Sangat Setuju
Strongly Agree

5. Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan Perseroan:

This report increases your trust in the Company's sustainability:

Sangat Tidak Setuju
Strongly Disagree

Tidak Setuju
Disagree

Netral
Neutral

Setuju
Agree

Sangat Setuju
Strongly Agree

LEMBAR UMPAN BALIK

Feedback Form

Mohon berkenan mengisi:

Please complete the below statements:

1. Bagian laporan mana yang paling berguna bagi Anda ?

Which part of this report is most useful to you ?

2. Bagian laporan mana yang kurang berguna bagi Anda ?

Which part of this report is less useful to you ?

3. Bagian laporan mana yang paling menarik bagi Anda ?

Which part of this report is the most interesting to you ?

4. Bagian laporan mana yang kurang menarik bagi Anda ?

Which part of this report is less interesting to you ?

5. Mohon berikan saran/usul/komentar Anda atas laporan ini.

Please give us your advice/suggestions/comments on this report.

Terima kasih atas partisipasi Anda.

Thank you for your participation.

Mohon agar formulir ini dikirimkan kembali kepada :

Kindly send this form to:

Sekretaris Perusahaan [GRI 102-53]
PT BNI Life Insurance

Kantor Pusat

Centennial Tower 9th floor,

Jalan Gatot Subroto Kav. 24-25

Jakarta Selatan

Phone : 021-2953 9999

Fax : 021-2953 9998

Call Center : 1-500-045

E-mail : corporate.secretary@bni-life.co.id

www.bni-life.co.id



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B.	Ikhtisar Kinerja Aspek Keberlanjutan		B. Sustainability Aspect Performance Overview
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b.	Pendapatan atau penjualan;	√	b. Revenue or sales;
c.	Laba atau rugi bersih;	√	c. Net Profit or Loss;
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e.	Pelibatan pihak lokal yang berkaitan dengan proses bisnis Keuangan Berkelanjutan.	√	e. Local parties involvement related to the Sustainable Finance business process.
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C.3	Skala Usaha, paling sedikit memuat:	51-52	C.3 Business Scale, at least contains:
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b.	Jumlah karyawan menurut jenis kelamin, jabatan, usia, pendidikan, dan status ketenagakerjaan;	√	b. Number of employees by gender, position, age, education, and employment status;
c.	Nama pemegang saham dan persentase kepemilikan saham; dan	√	c. Name of shareholder and percentage of share ownership; and
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G.4	Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.	√	G.4 List of Disclosures According to Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

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Sustainability Report



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