

ASET
ASSETS

ASET	2010	Catatan Notes	2009	ASSETS
	Rp		Rp	
Investasi :				Investments :
Deposito berjangka				Time deposits
Pihak ketiga	116.681.350.000	2b, 3	76.319.000.000	Third parties
Efek				Marketable securities
Pihak yang mempunyai				Related parties
hubungan istimewa	532.438.043.600	2b, 4b	377.173.772.700	Third parties
Pihak ketiga	84.992.438.010	2b, 4	54.809.701.927	
	617.430.481.610		431.983.474.627	
Penyertaan saham	964.799.000	2d, 5	912.300.000	Investments in shares
Properti investasi	40.810.000.000	2e, 6	39.225.000.000	Investment properties
Jumlah investasi	775.886.630.610		548.439.774.627	Total investments
Kas dan bank				Cash on hand and in banks
Pihak ketiga	3.225.227.903	7	1.511.597.079	Third parties
Piutang premi				Premium receivables
Pihak yang mempunyai				Related parties
hubungan istimewa	10.809.138.643	2j, 8	9.270.607.257	Third parties
Pihak ketiga	28.617.000.369	2j, 8	18.760.944.101	
	39.426.139.012		28.031.551.358	
Piutang reasuransi				Reinsurance receivables
Pihak yang mempunyai				Related parties
hubungan istimewa	2.697.300	2k, 9	2.820.000	Third parties
Pihak ketiga	21.525.695.432	2k, 9	14.751.029.214	
	21.528.392.732		14.753.849.214	
Uang muka klaim	-	2l, 10	950.216.280	Claims advance
Piutang lain-lain-bersih setelah				Other receivables –net of
dikurangi penyisihan				allowances for doubtful
kerugian masing-masing				accounts Rp 693,104,271
sebesar Rp 693.104.271				in 2010 and 2009
untuk 2010 dan 2009	23.407.070.319	2f, 11	6.004.429.616	
Biaya dibayar di muka	4.845.205.939	2n	2.577.164.157	Prepaid expenses
Pajak dibayar di muka	1.326.786.467	2p, 21a	1.328.386.467	Prepaid taxes
Piutang hubungan istimewa	257.110	2r, 12	11.600.000	Related party receivables
Aset pajak tangguhan	-	2p, 21d	2.206.808.664	Deferred tax assets
Aset tetap - setelah dikurangi				Property and equipment-net
akumulasi penyusutan				of accumulated depreciation
sebesar Rp 15.075.613.949 tahun				of Rp 15,075,613,949 and
2010 dan Rp 13.136.888.425				Rp 13,136,888,425
tahun 2009	12.769.176.998	2g, 13	9.226.727.465	for 2010 and 2009
Aset tidak berwujud - setelah				Intangible assets – net of
dikurangi akumulasi amortisasi				of accumulated amortization
sebesar Rp 9.992.317.011 tahun				of Rp 9,992,317,011 and
2010 dan Rp 9.519.711.599				Rp 9,519,711,599 for
tahun 2009	561.720.101	2i, 14	953.554.027	for 2010 and 2009
Aset lain-lain	246.033.178	15	240.985.764	Other assets
JUMLAH ASET	883.222.640.369		616.236.644.718	TOTAL ASSETS

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan

The accompanying notes are an integral part of these financial statements

KEWAJIBAN DAN EKUITAS
LIABILITIES AND EQUITY

	2010	Catatan Notes	2009	
	Rp		Rp	
KEWAJIBAN				LIABILITIES
Hutang klaim	2.130.558.844	2l, 16	1.317.710.622	<i>Claim payables</i>
Estimasi klaim retensi sendiri				<i>Estimated claims for own retention</i>
Pihak yang mempunyai hubungan istimewa	1.129.553.977	2l, 17	1.234.800.814	<i>Related parties</i>
Pihak ketiga	40.867.537.837	2l, 17	17.485.472.292	<i>Third parties</i>
	41.997.091.814		18.720.273.106	
Premi yang belum merupakan pendapatan				<i>Unearned premiums</i>
Pihak yang mempunyai hubungan istimewa	1.699.755.217	2j, 18	2.043.398.619	<i>Related parties</i>
Pihak ketiga	77.067.318.731	2j, 18	59.318.790.465	<i>Third parties</i>
	78.767.073.948		61.362.189.084	
Hutang reasuransi				<i>Reinsurance payables</i>
Pihak yang mempunyai hubungan istimewa	1.134.249.086	2k, 19	1.163.100.164	<i>Related parties</i>
Pihak ketiga	17.215.624.742	2k, 19	14.228.863.243	<i>Third parties</i>
	18.349.873.828		15.391.963.407	
Hutang komisi				<i>Commission payables</i>
Pihak yang mempunyai hubungan istimewa	55.579.552	2m, 20	46.871.873	<i>Related parties</i>
Pihak ketiga	1.063.882.826	2m, 20	423.341.058	<i>Third parties</i>
	1.119.462.378		470.212.931	
Hutang pajak	1.988.841.763	2p, 21b	298.478.505	<i>Taxes payable</i>
Hutang aset sewaan	-	2h, 22	66.200.438	<i>Lease liabilities</i>
Hutang lain-lain	21.508.547.149	23	14.818.067.493	<i>Other payables</i>
Pendapatan premi ditangguhkan	10.738.248.738	24	10.390.053.728	<i>Deferred premium income</i>
				<i>Post-employment benefits obligation</i>
Kewajiban imbalan pasca kerja	12.137.207.172	2s, 25	9.900.168.007	<i>Deferred tax liabilities</i>
Kewajiban pajak tangguhan	40.094.371	2p, 21d	-	
Jumlah kewajiban	188.777.000.005		132.735.317.321	<i>Total liabilities</i>
EKUITAS				EQUITY
Modal saham				<i>Capital stock:</i>
Saham dengan nilai nominal Rp 500 per saham . Modal dasar 350.000.000 per 31 Desember 2010 dan 2009 Modal ditempatkan dan disetor penuh 150.000.000 saham per 31 Desember 2010 dan 2009	75.000.000.000	1b, 26	75.000.000.000	<i>Shares with par value of Rp 500 per share. Authorized capital – 350,000,000 as of December 31, 2010 and 2009 Issued and fully paid 150,000,000 shares as of December 31, 2010 and 2009</i>
Tambahkan modal disetor - agio saham	102.724.933.405	27	102.724.933.405	<i>Additional paid in capital</i>
Laba belum direalisasi atas pemilikan efek tersedia untuk dijual	300.104.094.728	2b, 4b	138.718.537.578	<i>Unrealized fair value gains on Available for sale securities</i>
Saldo laba				<i>Retained earnings:</i>
Cadangan umum	9.000.000.000	28	8.000.000.000	<i>General reserves earnings</i>
Belum ditentukan penggunaannya	207.616.612.231		159.057.856.414	<i>Unappropriated retained earnings</i>
Jumlah ekuitas	694.445.640.364		483.501.327.397	<i>Total equity</i>
JUMLAH KEWAJIBAN DAN EKUITAS	883.222.640.369		616.236.644.718	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan

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PT LIPPO GENERAL INSURANCE Tbk
LAPORAN LABA RUGI
 Untuk tahun yang berakhir pada tanggal
 31 Desember 2010 dan 2009

PT LIPPO GENERAL INSURANCE Tbk
STATEMENTS OF INCOME
 For the years ended
 December 31, 2010 and 2009

	2010	Catatan	2009	
	Rp	Notes	Rp	
Pendapatan underwriting				Underwriting revenue
Premi bruto				<i>Gross premium written</i>
Pihak yang mempunyai hubungan istimewa	28.192.664.709	2j, 29	37.452.490.048	<i>Related parties</i>
Pihak ketiga	290.987.804.161	2j, 29	212.693.678.381	<i>Third parties</i>
	319.180.468.870		250.146.168.429	
Premi reasuransi				<i>Reinsurance premiums</i>
Pihak yang mempunyai hubungan istimewa	1.282.496.505	2k, 30	2.291.684.225	<i>Related parties</i>
Pihak ketiga	74.791.304.516	2k, 30	67.027.323.762	<i>Third parties</i>
	76.073.801.021		69.319.007.987	
Kenaikan premi yang belum merupakan pendapatan	(17.404.884.864)	2j, 18	(8.464.461.029)	<i>Increase in unearned premium reserve</i>
Jumlah pendapatan premi	225.701.782.985		172.362.699.413	<i>Net premium income</i>
Beban underwriting				Underwriting expenses
Beban klaim				Claim expenses
Klaim-bruto				<i>Gross claims</i>
Pihak yang mempunyai hubungan istimewa	16.311.762.352	2l, 31	5.891.629.416	<i>Related parties</i>
Pihak ketiga	173.902.502.268	2l, 31	164.542.775.523	<i>Third parties</i>
	190.214.264.620		170.434.404.939	
Klaim reasuransi				<i>Reinsurance claims</i>
Pihak yang mempunyai hubungan istimewa	-	2k, 32	351.685.742	<i>Related parties</i>
Pihak ketiga	37.208.566.512	2k, 32	41.524.722.692	<i>Third parties</i>
	37.208.566.512		41.876.408.434	
Kenaikan (penurunan) estimasi klaim retensi sendiri	23.276.818.708	2l, 17	(10.703.763.846)	<i>Increase (decrease) in estimated claims for own retention</i>
Jumlah beban klaim	176.282.516.816		117.854.232.659	<i>Total claim expenses</i>
Beban komisi-bersih	29.556.801.392	2m, 33	19.097.985.453	Commission expenses – net
Jumlah beban underwriting	205.839.318.208		136.952.218.112	Total underwriting expenses
Hasil underwriting	19.862.464.777		35.410.481.301	Underwriting income
Hasil investasi	95.738.111.581	2b, 34	29.649.222.812	<i>Investment income</i>
Beban umum dan administrasi	(46.222.919.910)	35	(43.071.897.666)	<i>General and administrative expenses</i>
Laba usaha	69.377.656.448		21.987.806.447	<i>Operating profit</i>
Penghasilan lain-lain - bersih	382.861.404	36	2.600.432.872	<i>Other income - net</i>
Laba sebelum pajak penghasilan	69.760.517.852		24.588.239.319	<i>Profit before income tax</i>
Beban pajak	(15.701.762.035)	2p, 21e	(1.461.061.204)	<i>Tax expense</i>
Laba bersih	54.058.755.817		23.127.178.115	<i>Net income</i>
Laba bersih per saham	360		154	Earnings per share

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