

Nomor Surat	266/HGI-DU/X/2016
Nama Emiten	Asuransi Harta Aman Pratama Tbk
Kode Emiten	AHAP
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 9 Bulan yang berakhir pada 30/09/2016 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

No	Nama	Kegiatan Usaha	Lokasi	Tahun Komersil	Status Operasi	Jumlah Aset	Satuan	Mata Uang	Persentase (%)
1									

Dokumen ini merupakan dokumen resmi Asuransi Harta Aman Pratama Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik. Asuransi Harta Aman Pratama Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		General information	
30 September 2016			
Nama entitas	Asuransi Harta Aman Pratama Tbk		Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya		Explanation of change in name from the end of the preceding reporting period	
Kode entitas	AHAP		Entity code
Nomor identifikasi entitas	AA121		Entity identification number
Industri utama entitas	Asuransi / Insurance		Entity main industry
Sektor	8. Finance		Sector
Subsektor	84. Insurance		Subsector
Informasi pemegang saham pengendali	National Corporation		Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction		Type of entity
Jenis efek yang dicatatkan	Saham / Stock		Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	Pengembangan / Development		Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas tunggal / Single entity		Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Kuartal III / Third Quarter		Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2016		Current period start date
Tanggal akhir periode berjalan	September 30, 2016		Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2015		Prior year end date
Tanggal awal periode sebelumnya	January 01, 2015		Prior period start date
Tanggal akhir periode sebelumnya	September 30, 2015		Prior period end date
Mata uang pelaporan	Rupiah / IDR		Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah	12,998		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Satuan Penuh / Full Amount		Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Tidak Diaudit / Unaudit		Type of report on financial statements
Jenis opini auditor			Type of auditor's opinion
Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada			Matters disclosed in emphasis-of-matter or other-matter paragraph, if any
Hasil penugasan review			Result of review engagement
Tanggal laporan audit atau hasil laporan review			Date of auditor's opinion or result of review report
Auditor tahun berjalan			Current year auditor
Nama partner audit tahun berjalan			Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani			Number of years served as audit signing partner
Auditor tahun sebelumnya			Prior year auditor
Nama partner audit tahun sebelumnya			Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII G 11 tentang tanggung jawab direksi atas laporan keuangan	Ya / Yes		Whether in compliance with BAPEPAM LK VIII G 11 rules concerning responsibilities of board of directors on financial statements
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII A dua	Ya / Yes		Whether in compliance with BAPEPAM LK VIII A two rules concerning

tentang independensi akuntan yang
memberikan jasa audit di pasar modal

independence of accountant providing
audit services in capital market

[6220000] Statement of financial position presented using order of liquidity - Insurance Industry

Laporan posisi keuangan			Statement of financial position
	<u>30 September 2016</u>	<u>31 December 2015</u>	
Aset			Assets
Kas dan setara kas	71,030,744,860	104,806,550,764	Cash and cash equivalents
Piutang premi	119,881,104,674	141,412,051,776	Premium receivables
Piutang reasuransi	9,300,065,966	27,783,169,193	Reinsurance receivables
Piutang lainnya	639,798,052	672,158,464	Other receivables
Aset reasuransi	44,919,565,738	127,524,202,750	Reinsurance assets
Investasi			Investments
Investasi dalam deposito berjangka	20,500,000,000	20,500,000,000	Investments in time deposits
Investasi pada efek dan reksadana yang diukur pada nilai wajar melalui laba rugi	7,335,971,257	6,680,847,671	Investments on securities and mutual funds at fair value through profit or loss
Penyertaan saham	3,421,753,465	2,959,333,755	Investments in shares
Investasi lainnya	1,159,473,956	594,790,103	Other investments
Aset pajak tangguhan	4,375,501,845	4,558,891,845	Deferred tax assets
Aset tetap	31,650,963,308	22,807,428,132	Property and equipment
Aset lainnya	11,424,831,640	8,291,602,439	Other assets
Jumlah aset	325,639,774,761	468,591,026,892	Total assets
Liabilitas, dana tabarru, dan ekuitas			Liabilities, tabarru funds and equity
Liabilitas			Liabilities
Utang reasuransi	3,837,991,716	15,276,904,508	Reinsurance payables
Utang klaim	10,201,283,769	9,125,237,609	Claim payables
Utang pajak	54,737,601	638,235,723	Taxes payable
Liabilitas kontrak asuransi			Insurance contract liabilities
Liabilitas asuransi atas premi yang belum merupakan pendapatan	110,753,105,147	247,348,848,465	Insurance liabilities on unearned premium
Kewajiban imbalan pasca kerja	7,930,488,719	7,026,618,719	post-employment benefit obligations
Liabilitas lainnya	5,574,177,003	3,182,652,604	Other liabilities
Jumlah liabilitas	138,351,783,955	282,598,497,628	Total liabilities
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	42,000,000,000	42,000,000,000	Common stocks
Tambahan modal disetor	38,590,000,000	38,590,000,000	Additional paid-in capital
Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	(959,739,999)	(2,306,095,962)	Reserve for changes in fair value of available-for-sale financial assets
Komponen ekuitas lainnya	8,238,558,907	8,238,558,907	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang	570,000,000	540,000,000	Appropriated

telah ditentukan penggunaannya			retained earnings
Saldo laba yang belum ditentukan penggunaannya	98,849,171,898	98,930,066,319	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	187,287,990,806	185,992,529,264	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	187,287,990,806	185,992,529,264	Total equity
Jumlah liabilitas, dana tabarru dan ekuitas	325,639,774,761	468,591,026,892	Total liabilities, tabarru funds and equity

[6312000] Statement of profit or loss and other comprehensive income, OCI components presented net of tax, by nature - Insurance Industry

Laporan laba rugi dan penghasilan komprehensif lain	30 September 2016	30 September 2015	Statement of profit or loss and other comprehensive income
Pendapatan dari premi asuransi	157,239,562,040	174,343,312,453	Revenue from insurance premiums
Premi reasuransi	(45,311,533,673)	(40,314,746,377)	Reinsurance premiums
Penurunan (kenaikan) premi yang belum merupakan pendapatan	11,688,382,649	1,972,019,814	Decrease (increase) in unearned premiums
Pendapatan komisi	5,328,149,862	6,155,124,126	Commission income
Pendapatan bersih investasi	4,506,907,830	4,493,315,885	Net investment income
Beban klaim	(86,636,712,422)	(100,267,515,573)	Claim expenses
Klaim reasuransi	15,926,235,701	14,189,290,734	Reinsurance claims
Kenaikan (penurunan) estimasi liabilitas klaim	42,302,723,660	34,575,899,867	Increase (decrease) in estimated claims liability
Beban komisi	(52,463,384,477)	(47,683,896,685)	Commission expenses
Beban underwriting lainnya	1,240,228,260	(31,371,730)	Other underwriting expenses
Beban umum dan administrasi	(49,608,838,101)	(42,493,971,494)	General and administrative expenses
Jumlah laba (rugi) sebelum pajak penghasilan	4,211,721,329	4,937,461,020	Total profit (loss) before tax
Pendapatan (beban) pajak	(2,582,615,750)	(2,578,739,250)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	1,629,105,579	2,358,721,770	Total profit (loss) from continuing operations
Laba (rugi) dari operasi yang dihentikan		0	Profit (loss) from discontinued operations
Jumlah laba (rugi)	1,629,105,579	2,358,721,770	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	1,346,355,963	(590,143,586)	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	2,975,461,542	1,768,578,184	Total comprehensive income
Laba (rugi) per saham			Earnings (loss) per share
Laba per saham dasar diatribusikan kepada pemilik entitas induk			Basic earnings per share attributable to equity owners of the parent entity
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	1.94	2.81	Basic earnings (loss) per share from continuing operations

[6410000] Statement of changes in equity - Insurance Industry - Current Year

30 September 2016

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Tambahan modal disetor</u>	<u>Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual</u>	<u>Komponen transaksi ekuitas lainnya</u>	<u>Saldo laba yang telah ditentukan penggunaannya</u>	<u>Saldo laba yang belum ditentukan penggunaannya</u>	<u>Ekuitas yang dapat diatribusikan kepada entitas induk</u>	<u>Ekuitas</u>	
	<u>Common stocks</u>	<u>Additional paid-in capital</u>	<u>Reserve for changes in fair value of available-for-sale financial assets</u>	<u>Other components of equity transactions</u>	<u>Appropriated retained earnings</u>	<u>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Equity</u>	
Posisi ekuitas									Equity position
Saldo awal periode sebelum penyajian kembali	42,000,000,000	38,590,000,000	(2,306,095,962)	8,238,558,907	540,000,000	98,930,066,319	185,992,529,264	185,992,529,264	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	42,000,000,000	38,590,000,000	(2,306,095,962)	8,238,558,907	540,000,000	98,930,066,319	185,992,529,264	185,992,529,264	Equity position, beginning of the period
Laba (rugi)						1,629,105,579	1,629,105,579	1,629,105,579	Profit (loss)
Pendapatan komprehensif lainnya			1,346,355,963				1,346,355,963	1,346,355,963	Other comprehensive income
Pembentukan cadangan umum					30,000,000	(30,000,000)			Allocation for general reserves
Distribusi dividen saham						(1,680,000,000)	(1,680,000,000)	(1,680,000,000)	Distributions of stock dividends
Posisi ekuitas, akhir periode	42,000,000,000	38,590,000,000	(959,739,999)	8,238,558,907	570,000,000	98,849,171,898	187,287,990,806	187,287,990,806	Equity position, end of the period

[6410000] Statement of changes in equity - Insurance Industry - Prior Year

30 September 2015

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Tambahan modal disetor</u>	<u>Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual</u>	<u>Komponen transaksi ekuitas lainnya</u>	<u>Saldo laba yang telah ditentukan penggunaannya</u>	<u>Saldo laba yang belum ditentukan penggunaannya</u>	<u>Ekuitas yang dapat diatribusikan kepada entitas induk</u>	<u>Ekuitas</u>	
	<u>Common stocks</u>	<u>Additional paid-in capital</u>	<u>Reserve for changes in fair value of available-for-sale financial assets</u>	<u>Other components of equity transactions</u>	<u>Appropriated retained earnings</u>	<u>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Equity</u>	
Posisi ekuitas									Equity position
Saldo awal periode sebelum penyajian kembali	25,000,000,000	5,340,000,000	(2,112,749,315)	(184,448,212)	510,000,000	94,415,990,481	122,968,792,954	122,968,792,954	Balance before restatement at beginning of period
Penyesuaian									Adjustments
Penerapan awal standar akuntansi baru dan revisi						(96,313,505)	(96,313,505)	(96,313,505)	Initial adoption of new and revised accounting standards
Posisi ekuitas, awal periode	25,000,000,000	5,340,000,000	(2,112,749,315)	(184,448,212)	510,000,000	94,319,676,976	122,872,479,449	122,872,479,449	Equity position, beginning of the period
Laba (rugi)						2,358,721,770	2,358,721,770	2,358,721,770	Profit (loss)
Pendapatan komprehensif lainnya			(590,143,586)				(590,143,586)	(590,143,586)	Other comprehensive income
Pembentukan cadangan umum					30,000,000	(30,000,000)			Allocation for general reserves
Distribusi dividen saham						(3,500,000,000)	(3,500,000,000)	(3,500,000,000)	Distributions of stock dividends
Setoran modal dari kepentingan non-pengendali	17,000,000,000	33,250,000,000					50,250,000,000	50,250,000,000	Stock subscription from non-controlling interests
Posisi ekuitas, akhir periode	42,000,000,000	38,590,000,000	(2,702,892,901)	(184,448,212)	540,000,000	93,148,398,746	171,391,057,633	171,391,057,633	Equity position, end of the period

[6510000] Statement of cash flows, direct method - Insurance Industry

Laporan arus kas			Statement of cash flows
	30 September 2016	30 September 2015	
Arus kas dari aktivitas operasi			Cash flows from operating activities
Penerimaan premi asuransi	178,770,509,142	209,739,911,780	Receipts from insurance premiums
Penerimaan klaim reasuransi	39,737,488,790	22,330,347,630	Receipts from reinsurance claims
Pembayaran komisi	(52,463,384,477)	(47,683,896,685)	Payments of commission
Pembayaran premi reasuransi	(56,750,446,465)	(37,989,399,262)	Payments for reinsurance premiums
Pembayaran klaim dan manfaat asuransi	(85,560,666,262)	(100,694,394,397)	Payments for insurance claims and benefits
Pembayaran beban umum dan administrasi	(46,401,263,157)	(39,111,201,380)	Payments for general and administrative expenses
Penerimaan pengembalian (pembayaran) pajak penghasilan dari aktivitas operasi	(2,379,441,417)	(3,435,101,315)	Income taxes refunded (paid) from operating activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi	(1,288,032,102)	997,773,496	Other cash inflows (outflows) from operating activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(26,335,235,948)	4,154,039,867	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan hasil investasi	4,506,907,830	4,377,559,327	Receipts of investment income
Pembayaran untuk perolehan aset tetap	(10,482,334,830)	(1,353,579,945)	Payments for acquisition of property and equipment
Penerimaan dari penjualan properti investasi	16,327,346,162	66,287,812,519	Proceeds from disposal of investment properties
Pembayaran untuk perolehan properti investasi	(16,663,217,348)	(69,076,922,569)	Payments for acquisition of investment properties
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi	(1,129,271,770)	(1,620,535,167)	Other cash inflows (outflows) from investing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(7,440,569,956)	(1,385,665,835)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Pembayaran dividen dari aktivitas pendanaan		(3,250,295,119)	Dividends paid from financing activities
Penerimaan dari penerbitan saham biasa		50,250,000,000	Proceeds from issuance of common stocks
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan		46,999,704,881	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(33,775,805,904)	49,768,078,913	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	104,806,550,764	62,906,470,300	Cash and cash equivalents cash flows, beginning of the period
Kas dan setara kas arus kas, akhir periode	71,030,744,860	112,674,549,213	Cash and cash equivalents cash flows, end of the period