

Astra Life berkomitmen penuh untuk melaksanakan tata kelola perusahaan yang baik bagi perusahaan perasuransian dalam seluruh aspek pengelolaan Perusahaan. Komitmen tersebut diwujudkan pada pelaksanaan Tata Kelola Perusahaan Yang Baik (*Good Corporate Governance/GCG*) sesuai dengan Peraturan OJK Nomor 73/POJK.05/2016 tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Perasuransian dengan mengacu pada prinsip-prinsip GCG yaitu Transparansi, Akuntabilitas, Responsibilitas, Independensi, Kewajaran dan Kesetaraan.

Melalui penerapan asas GCG tersebut, Astra Life dapat meningkatkan pencapaian sasaran hasil usaha dan mengoptimalkan nilai Perusahaan bagi seluruh pemangku kepentingan khususnya pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat, secara akuntabel dan berlandaskan peraturan perundang-undangan serta nilai-nilai etika.

Astra Life is fully committed to implement good corporate governance designed for insurance companies in all of the Company's management aspects. This commitment is reflected in the implementation of Good Corporate Governance (GCG) in accordance with Financial Services Authority Regulation No. 73/POJK.05/2016 on Good Corporate Governance for Insurance Company, by upholding the GCG principles, namely Transparency, Accountability, Responsibility, Independency, Fairness and Equality.

By implementing GCG principles, Astra Life can improve its performance and optimize the Company's value to its stakeholders, particularly the policy holders, insured, and/or the beneficiaries through accountable manners performed in accordance with the applicable laws and regulations and ethical values.

PENERAPAN PEDOMAN TATA KELOLA PERUSAHAAN YANG BAIK

THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE

Untuk mewujudkan efektivitas pelaksanaan GCG, Astra Life telah membuat Kebijakan Tata Kelola Perusahaan Yang Baik yang ditetapkan pada bulan April 2017.

Merujuk pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, Astra Life telah melakukan penilaian pada tata kelola terintegrasi bagi konglomerasi keuangan dua kali dalam setahun.

For the purpose of effective GCG implementation, Astra Life has established Good Corporate Governance Policy in April 2017.

Refer to the Financial Services Authority Regulation No. 18/POJK.03/2014 on the Implementation of Integrated Good Corporate Governance for Financial Conglomerates, Astra Life regularly performs assessments twice a year on the integrated good corporate governance for financial conglomerates.

Dalam penerapannya Perusahaan juga melakukan self-assessment Tata Kelola Perusahaan Yang Baik, dimana hasil dari self-assessment tersebut adalah bahwa Astra Life berpegang teguh pada prinsip-prinsip GCG dalam seluruh aspek pengelolaan Perusahaan. Hal ini tercermin dari pemenuhan yang memadai atas penerapan prinsip Tata Kelola sesuai ketentuan industri perasuransian yang berlaku.

Perusahaan senantiasa memperhatikan penerapan secara komprehensif dan efektif dari praktik Tata Kelola Perusahaan Yang Baik dalam setiap pengambilan keputusan di seluruh lini bisnis dan tatanan struktur Perusahaan secara terus menerus untuk mengakomodir setiap perubahan yang ada, termasuk namun tidak terbatas pada perubahan peraturan perundang-undangan yang berlaku dengan tetap berpegang teguh pada prinsip-prinsip Tata Kelola Perusahaan yang baik.

Astra Life also performs GCG self-assessments on its GCG implementation, and the assessment results mention that Astra Life has managed to comply with GCG principles in its operational activities. This is reflected from adequate fulfillment on GCG principles implementation in accordance with prevailing insurance industry regulations.

The Company at all times implements comprehensive and effective GCG practices in every decision making process across business lines and the Company's structure continuously accommodate any changes that occurred, including but not limited to changes in the prevailing laws and regulations and adhere to GCG principles.

RAPAT UMUM PEMEGANG SAHAM

GENERAL MEETING OF SHAREHOLDERS

Selama tahun 2019 Perusahaan telah melaksanakan Rapat Umum Pemegang Saham (RUPS) Tahunan yang diselenggarakan pada tanggal 16 April 2019 di Jakarta. Hasil keputusan RUPS Tahunan tersebut adalah menyetujui Laporan Tahunan, termasuk pengesahan Laporan Tugas Pengawasan Dewan Komisaris, dan Pengesahan Laporan Keuangan Perseroan untuk Tahun Buku 2018, menetapkan penggunaan laba (rugi) bersih Perseroan untuk Tahun Buku 2018, menetapkan gaji dan tunjangan bagi Direksi dan Dewan Komisaris Perseroan untuk Tahun Buku 2019 dan menunjuk Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan untuk Tahun Buku 2019, dan pendelegasian wewenang untuk menindaklanjuti hasil-hasil keputusan yang telah disahkan dalam RUPS Tahunan.

In 2019, Astra Life had conducted its Annual General Meeting of Shareholders (GMS) on April 16th, 2019 in Jakarta. The result of the Annual GMS 2018 is to approve the Annual Report for financial year of 2018, including ratification of the Board of Commissioners' Supervisory Duties Accountability Report as mentioned in Annual Report, ratification of the Company Financial Statements for the Financial Year of 2018, determination of the utilization of the company's net profit (loss) for the Financial Year of 2018, determination of the salary and allowances of the Company's Board of Directors and Board of Commissioners for the Financial Year of 2019, appointment a Public Accounting Firm to perform the audit on the Company's Financial Statements for the Financial Year of 2019, and delegation of authority to perform follow-up on the results of the decisions adopted in the Annual GMS.

DEWAN KOMISARIS

BOARD OF COMMISSIONERS

Susunan anggota Dewan Komisaris Astra Life berdasarkan Akta No. 65 tanggal 9 Agustus 2019 yang dibuat oleh Notaris Mala Mukti, SH, LL.M. Akta tersebut telah dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui surat No. AHU-AH.01.03-0313112 tanggal 13 Agustus 2019.

The composition of the Board of Commissioners of Astra Life based on Notarial Deed No. 65 dated August 9th, 2019 made by Notary Mala Mukti, SH, LL.M. The deed has been recorded by the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-AH.01.03-0313112 dated August 13th, 2019.

Adapun susunan Anggota Dewan Komisaris Astra Life sebagai berikut:

The composition of the Board of Commissioners of Astra Life is as follows:

No.	Nama Name	Jabatan Title	Dasar Pengangkatan Appointment Decree	Periode Menjabat Term of Office
1.	Randy Lianggara	Presiden Komisaris President Commissioner	Akta No. 74 tanggal 26 April 2017 Deed No. 74 dated April 26th, 2017	2017-2020
2.	Suparno Djasmín	Wakil Presiden Komisaris Vice President Commissioner	Akta No. 74 tanggal 26 April 2017 Deed No. 74 dated April 26th, 2017	2017-2020
3.	Benny Redjo Setyono	Komisaris Independen Independent Commissioner	Akta No. 74 tanggal 26 April 2017 Deed No. 74 dated April 26th, 2017	2017-2020
4.	Thomas Honggo Setjokusumo*	Komisaris Independen Independent Commissioner	Akta No. 74 tanggal 26 April 2017 Deed No. 74 dated April 26th, 2017	2017-2020

Catatan :*) Meninggal Dunia tanggal 17 Januari 2020
Note : *) Has passed away on January 17th, 2020

Susunan Dewan Komisaris tersebut tidak mengalami perubahan dari susunan Dewan Komisaris yang telah Astra Life sampaikan kepada Otoritas Jasa Keuangan melalui Surat No. 101/BOD-ASLI/V/2017 tanggal 15 Mei 2017 mengenai Perubahan Data Perusahaan terkait Pengangkatan Anggota Direksi dan Dewan Komisaris PT ASTRA AVIVA LIFE. Perubahan Data tersebut juga telah dicatat dalam Otoritas Jasa Keuangan melalui Surat No. S-2523/NB.111/2017 tanggal 2 Juni 2017. Dalam susunan Dewan Komisaris, Perusahaan telah memiliki 2 (dua) Komisaris Independen.

The composition of the Board of Commissioners has not changed from the composition of the Board of Commissioners that Astra Life has submitted to the Financial Services Authority through its letter No. 101/BODASLI/V/2017 dated May 15th, 2017 regarding Amendment of Corporate Data related to the Appointment of Members of the Board of Directors and Board of Commissioners of PT ASTRA AVIVA LIFE. The amendment of such Data has also been recorded in Financial Services Authority through its letter No. S-2523/NB.111/2017 dated June 2nd, 2017. In composition of the Board of Commissioners, the Company already has 2 (two) Independent Commissioners.

Setiap anggota Dewan Komisaris tidak memiliki hubungan afiliasi antara Dewan Komisaris dengan Anggota Dewan Komisaris lainnya, Direksi, dan Pemegang Saham dan/atau Pengendali dan atas rangkap jabatan yang dimiliki, Dewan Komisaris telah sesuai dengan hukum dan ketentuan yang berlaku.

Dalam menjalankan peran dan fungsinya di Perusahaan, Dewan Komisaris merujuk pada Anggaran Dasar Perusahaan dan Tata Tertib Dewan Komisaris PT ASTRA AVIVA LIFE.

Dewan Komisaris melaksanakan fungsi pengawasan atas pengelolaan Perusahaan melalui review kinerja operasional dan keuangan secara berkala, termasuk isu penting terkait di bidang ekonomi, sosial, lingkungan maupun peraturan perundang-undangan. Dewan Komisaris memantau pengelolaan Perusahaan yang dijalankan oleh Direksi beserta jajarannya, sebagaimana amanat oleh Undang-Undang No 40 Tahun 2007 tentang Perseroan Terbatas, dengan mengacu pada KPI Perusahaan serta memberikan saran dan masukan dalam Rapat Gabungan bersama dengan Direksi.

Selama tahun 2019, dengan dukungan komite-komite penunjang Dewan Komisaris, Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya dalam hal pengawasan maupun pemberian nasihat kepada Direksi, antara lain yaitu:

1. Persetujuan Rencana Bisnis Perusahaan tahun 2019;
2. Menentukan hal-hal yang berkaitan dengan persetujuan produk, persetujuan distribusi, kompensasi, proses penjualan dan pemenuhan peraturan perundang-undangan yang berlaku;
3. Strategi dan rencana bisnis untuk tahun 2020 serta update realisasi/pencapaian rencana bisnis tahun 2019.

Every member of the Board of Commissioners of Astra Life was not affiliated with other members of the Board of Commissioners, the Board of Directors, and the Shareholders and/or Controllers and in regards with the double positions held by the Board of Commissioners these aligned, with prevailing laws and regulations.

In performing their roles and responsibilities, the Board of Commissioners refers to the Company's Articles of Associations and the Charter of the Board of Commissioners PT ASTRA AVIVA LIFE.

The Board of Commissioners carries out the supervisory function of managing the Company through periodic reviews of operational and financial performance, including important issues related to the economic, social, environmental, and legislative fields. The Board of Commissioners monitors Company's management carried out by the Board of Directors and their staff, as mandated by the Law No 40 of 2007 on Limited Liability Companies, with reference to the Company's Key Performance Indicator (KPI) and provides advice and input at the Joint Meeting with the Directors.

Throughout 2019, with the support of the committees Under the Board Commissioners, the Board of Commissioners has carried out their duties and responsibilities in matters of supervision and providing advice to the Board of Directors, including:

1. *Approval of the Company's Business Plan for 2019;*
2. *Determine matters relating to product approval, distribution approval, compensation, sales processes and compliance with prevailing laws and regulations;*
3. *Business strategies and plans for 2020 and the realization/ achievement updates of the 2019 business plan.*

Komisaris Independen Perusahaan telah membuat laporan tahunan mengenai pelaksanaan tugasnya terkait dengan perlindungan kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat, baik menyangkut pelayanan maupun penyelesaian klaim, termasuk laporan mengenai perselisihan yang sedang dalam proses penyelesaian pada badan mediasi, badan arbitrase, atau badan peradilan yang merupakan bagian dari Laporan Hasil Pengawasan Dewan Komisaris dan tercantum dalam Laporan Berkala Tahunan Perusahaan khususnya pada Laporan Tata Kelola Perusahaan.

The Independent Commissioner of the Company has made the annual report regarding the execution of its duties in relation to the protection of the interest of policyholder, insured, participant, and/or beneficiary, both in respect of service and the settlement of the claim, including reports of ongoing disputes in mediation body, arbitration body, or judiciary which is part of the Board of Commissioners Supervisory Report and Stated in the Company's Annual Periodic Report, especially in the Corporate Governance Report.

RAPAT DEWAN KOMISARIS

BOARD OF COMMISSIONERS MEETING

Selama tahun 2019, Dewan Komisaris telah mengadakan rapat dengan Direksi sebanyak 12 (dua belas) kali dan masing-masing anggota Dewan Komisaris telah memenuhi syarat kehadiran minimum rapat sebagaimana dimaksud pada peraturan perundang-undangan.

During 2019, the Board of Commissioners has conducted 12 (twelve) meetings together with the Board of Directors and each member of the Board of Commissioners has met the minimum attendance of the meeting as required by the prevailing laws and regulations.

DIREKSI

BOARD OF DIRECTORS

Susunan Anggota Direksi Astra Life berdasarkan Akta No. 65 tanggal 9 Agustus 2019 yang dibuat oleh Notaris Mala Mukti, SH, LL.M. Akta tersebut telah dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui surat No. AHU-AH.01.03-0313112 tanggal 13 Agustus 2019.

Adapun susunan anggota Direksi Astra Life adalah sebagai berikut:

The composition of the Board of Directors of Astra Life based on Notarial Deed No. 65 on August 9th, 2019 made by Notary Mala Mukti, SH, LL.M. The deed has been approved by the Minister of Justice and Human Rights of the Republic of Indonesia through Decree No. AHU-AH.01.03-0313112 on August 13th, 2019.

The composition of the Board of Directors of Astra Life is as follows:

No.	Nama Name	Jabatan Title	Dasar Pengangkatan Appointment Decree	Periode Menjabat Term of Office
1.	Auddie Alexander Wiranata	<i>Presiden Direktur</i> <i>President Director</i>	Akta No. 74 tanggal 26 April 2017 <i>Deed No. 74 dated April 26th, 2017</i>	2017-2020
2.	Kevin McQuillan	<i>Wakil Presiden Direktur</i> <i>Vice President Director</i>	Akta No. 125 tanggal 23 Mei 2019 <i>Deed No. 125 dated May 23th, 2019</i>	2019-2020
3.	Stephanie Arvianti Gunadi	<i>Direktur</i> <i>Director</i>	Akta No. 74 tanggal 26 April 2017 <i>Deed No. 74 dated April 26th, 2017</i>	2017-2020
4.	Windawati Tjahjadi	<i>Direktur</i> <i>Director</i>	Akta No. 74 tanggal 26 April 2017 <i>Deed No. 74 dated April 26th, 2017</i>	2017-2020
5.	Sri Agung Handayani	<i>Direktur</i> <i>Director</i>	Akta No. 65 tanggal 9 Agustus 2019 <i>Deed No. 65 dated August 9th, 2019</i>	2019-2020
6.	Cornelius Nangoi	<i>Direktur</i> <i>Director</i>	Akta No. 65 tanggal 9 Agustus 2019 <i>Deed No. 65 dated August 9th, 2019</i>	2019-2020

Astra Life juga telah menyampaikan Susunan Anggota Direksi kepada Otoritas Jasa Keuangan melalui Surat No. 220/BOD-ASLI/VIII/2019 tanggal 14 Agustus 2019 mengenai Pelaporan Perubahan Susunan Direksi PT Astra Aviva Life. Perubahan Data tersebut juga telah dicatat dalam Sistem Informasi Perizinan Lembaga Jasa Keuangan Otoritas Jasa Keuangan melalui Surat No. S-3766/NB.111/2019 tanggal 28 Agustus 2019.

Setiap anggota Direksi tidak memiliki hubungan afiliasi antara Direksi dengan Anggota Direksi lainnya, Anggota Dewan Komisaris, dan Pemegang Saham Utama dan/atau Pengendali dan atas rangkap jabatan yang dimiliki, Direksi telah sesuai dengan hukum dan ketentuan yang berlaku.

Astra Life has submitted the Composition of the Board of Commissioners to Financial Services Authority through its letter No. 220/BOD-ASLI/VIII/2019 dated August 14th, 2019 regarding Report on Changes in Composition of the Board of Directors of PT Astra Aviva Life. Those changes have also been recorded in the Financial Services Authority's Financial Services Institution Licensing Information System through Letter No. S-3766/NB.111/2019 dated August 28th, 2019.

Each member of the Board of Directors of Astra Life has no affiliation with the other members of the Board of Directors, the Board of Commissioners, and the Principal Shareholders and/or Controllers and in regards with the double position held by the Board of Directors they have aligned with prevailing laws and regulations.

Dalam menjalankan peran dan fungsinya di Perusahaan, Direksi merujuk pada Anggaran Dasar Perusahaan dan Tata Tertib Direksi PT ASTRA AVIVA LIFE.

In performing their roles and responsibilities, the Board of Directors refers to the Company's Articles of Association and Code of Conduct of the Board of Directors PT ASTRA AVIVA LIFE.

RAPAT DIREKSI

BOARD OF DIRECTORS

Selama tahun 2019, Direksi telah mengadakan rapat internal sebanyak 12 (dua belas) kali dan masing-masing anggota Direksi telah memenuhi syarat kehadiran minimum rapat sebagaimana dimaksud pada peraturan perundang-undangan yang berlaku.

During 2019, the Board of Directors has conducted 12 (twelve) internal meetings and each member of the Board of Directors has met the minimum attendance of the meeting as required by the prevailing laws and regulations.

ORGAN PENDUKUNG DEWAN KOMISARIS

SUPPORTING ORGAN OF THE BOARD OF COMMISSIONERS

KOMITE AUDIT

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Perasuransian dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.05/2019 tentang Pembentukan, Susunan Keanggotaan, dan Masa Kerja Komite Pada Dewan Komisaris Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah, Astra Life telah membentuk Komite Audit yang membantu dan bertanggung jawab kepada Dewan Komisaris. Komite Audit merupakan organ pendukung Dewan Komisaris yang berfungsi melakukan pengawasan terkait informasi keuangan dan sistem pengendalian internal Perusahaan berdasarkan prinsip-prinsip transparansi, akuntabilitas, responsibilitas, independensi dan kewajaran.

AUDIT COMMITTEE

Subject to Regulation of the Financial Services Authority No. 73/POJK.05/2016 regarding Good Corporate Governance for Insurance Companies and Circular Letter of the Financial Services Authority No. 14/SEOJK.05/2019 on Establishment, Membership Structure, and Working Period of the Committee on the Board of Commissioners of the Insurance Company, Sharia Insurance Company, Reinsurance Company, and Sharia Reinsurance Company, Astra Life has established an Audit Committee to assist and responsible to the Board of Commissioners.

The Audit Committee is a supporting organ of the Board of Commissioners which oversees the Company's financial information and internal control system based on the principles of transparency, accountability, responsibility, independence and fairness.

KOMPOSISI KOMITE AUDIT

Komposisi Komite Audit Perusahaan terdiri 3 (tiga) orang dengan diketuai oleh 1 (satu) orang Komisaris Independen, dengan masa jabatan Komite Audit selama 3 (tiga) tahun Berdasarkan Keputusan Sirkuler Dewan Komisaris tanggal 10 Juli 2017, komposisi Komite Audit Perusahaan sebagai berikut:

AUDIT COMMITTEE COMPOSITION

The Company Audit Committee composition consists of 3 (three) members chaired by 1 (one) Independent Commissioner, with Audit Committee length of service of about 3 (three) years. Based on Circular Resolution of the Board of Commissioners dated 10 July 2017, the composition of the Company's Audit Committee is as follows:

No.	Nama Name	Jabatan Title	Periode Period
1.	Thomas Honggo* Setjokusumo	Ketua Komite Audit <i>Chairman of Audit Committee</i>	2017 – 2020
2.	Hardi Montana	Anggota Komite Audit <i>Member of Audit Committee</i>	2017 – 2020
3.	Budi Frensidy	Anggota Komite Audit <i>Member of Audit Committee</i>	2017 – 2020

Catatan :*) Meninggal Dunia tanggal 17 Januari,2020
 Note : *) Has passed away on January 17th,2020

INDEPENDENSI KOMITE AUDIT

Seluruh anggota Komite Audit Perusahaan tersebut menjalankan peran secara profesional dan independen. Komite Audit telah memenuhi kriteria independensi sebagai berikut:

- Bukan merupakan orang dalam kantor akuntan publik, kantor konsultan hukum, kantor jasa penilai publik /atau pihak lain yang memberi jasa asuransi, jasa non-assurance, jasa penilai dan/atau jasa konsultasi lain kepada Perusahaan dalam waktu 6 (enam) bulan terakhir;
- Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perusahaan dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali;
- Tidak mempunyai saham, baik langsung maupun tidak langsung pada Perusahaan;
- Tidak mempunyai hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Perusahaan; dan
- Tidak mempunyai hubungan usaha, baik langsung maupun tidak langsung, yang berkaitan dengan kegiatan usaha Perusahaan.

AUDIT COMMITTEE INDEPENDENCY

All members of the Company's Audit Committee carry out their roles professionally and independently. The Audit Committee has fulfilled the following independence criteria:

- Not a person in a public accounting firm, legal consulting office, public appraisal service office/or other party providing assurance services, non-assurance services, appraisal services and/or other consulting services to the Company within the past 6 (six) months;
- Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Company in the past 6 (six) months, except for reappointment;
- Doesn't have shares, either directly or indirectly in the Company;
- Has no affiliation with members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of the Company; and
- Has no business relationship, directly or indirectly, related to the Company's business activities.

RAPAT KOMITE AUDIT

Selama tahun 2019, Komite Audit melaksanakan rapat komite sebanyak 13 (tiga belas) kali dan salah satu diantaranya pada rapat tersebut mengundang Auditor Eksternal - Kantor Akuntan Publik (KAP) Tanudiredja, Wibisana, Rintis & Rekan (member of PricewaterhouseCoopers/PwC)

LAPORAN KOMITE AUDIT

Laporan Komite Audit merupakan bagian dari Laporan Hasil Pengawasan Dewan Komisaris dan tercantum dalam Laporan Berkala tahunan Perusahaan khususnya pada Laporan Tata Kelola Perusahaan yang baik. Selama tahun 2019, Komite Audit telah menetapkan dan menjalankan program kerja sebagai berikut:

AUDIT COMMITTEE MEETING

During 2019, the Audit Committee conducted 13 (thirteen) committee meetings and one of the meeting was inviting the External Auditor - Public Accountant Firm of Tanudiredja, Wibisana, Rintis & Rekan (member of PricewaterhouseCoopers/PwC)

AUDIT COMMITTEE REPORT

Audit Committee Report is a part of the Board of Commissioners Supervisory Report and stated in the Company's Annual Periodic Report, especially in the Corporate Governance Report. During 2019, the Audit Committee has established and implemented work programs as follows:

No.	Program Kerja Work Program	Realisasi Realization
1.	<p>Memberikan persetujuan atas Rencana Audit tahunan 2019 dan memantau pelaksanaan Rencana Audit tahun 2019</p> <p><i>To approve 2019 annual Audit Plan and monitor the implementation of the 2019 Audit Plan</i></p>	<p>Telah dilakukan persetujuan atas Rencana Audit Tahunan untuk tahun 2019 pada kuartal 1 tahun 2019.</p> <p><i>Approval of the Annual Audit Plan for 2019 was made in the first quarter of 2019.</i></p> <p>Telah dilakukan pemantauan terhadap pemenuhan Rencana Audit Tahun 2019 secara bulanan yang mencakup pelaksanaan audit, hasil audit, rekomendasi audit kepada Manajemen, dan pemenuhan tindak lanjut rekomendasi audit oleh departemen/ unit kerja terkait.</p> <p><i>Monthly monitoring of the fulfillment of the 2019 Audit Plan has been carried out which includes audit execution, audit results, audit recommendations to Management, and fulfillment of follow-up audit recommendations by the relevant departments / work units.</i></p>
2.	<p>Melakukan penelaahan atas kinerja keuangan Perusahaan</p> <p><i>To review the Company's financial performance</i></p>	<p>Telah dilakukan penelaahan kinerja keuangan Perusahaan secara bulanan yang mencakup annual premium earned (APE), value of new business (VNB), gross written premium (GWP), net written premium (NWP), laba/rugi dan neraca Perusahaan, tingkat solvabilitas (risk based capital/RBC) serta kinerja investasi baik investasi Perusahaan (non-linked) maupun atas unit-linked funds terhadap rencana bisnis Perusahaan.</p> <p><i>To review of Company's financial equivalent performance has been done on a monthly basis that includes annual premium (APE), value of new business (VNB), gross written premium (GWP), net written premium (NWP), profit / loss and balance sheet, solvency level (risk based capital/RBC) as well as investment performance of both Company investments (non-linked) and unit-linked funds to the Company's business plan.</i></p>
3	<p>Melakukan penelaahan atas laporan keuangan yang diaudit oleh Kantor Akuntan Publik (KAP)</p> <p><i>To review the financial statements audited by the Public Accounting Firm (KAP)</i></p>	<p>Telah menerima dan menelaah hasil audit laporan keuangan per 31 Desember 2018 yang dilaksanakan oleh Kantor Akuntan Publik (KAP) Tanudiredja, Wibisana, Rintis & Rekan (member of PwC), sesuai dengan standar akuntansi yang berlaku di Indonesia dan ketentuan peraturan perundang-undangan di bidang perasuransian.</p> <p><i>Received and acknowledged The results of audited financial statements as of December 31st, 2018 conducted by the Public Accounting Firm (KAP) Tanudiredja, Wibisana, Rintis & Rekan (members of PwC), in accordance with Indonesian Financial Accounting Standards and Stipulated insurance regulations.</i></p>

No.	Program Kerja Work Program	Realisasi Realization
4.	Me-review penunjukan auditor eksternal dan memberikan rekomendasi kepada Dewan Komisaris terkait penunjukan calon auditor eksternal <i>Reviewing the appointment of an external auditor and provide recommendations to the Board of Commissioners regarding the appointment of prospective external auditors</i>	Telah me-review penunjukan Kantor Akuntan Publik (KAP) Tanudiredja, Wibisana, Rintis & Rekan (member of PwC) dan memberikan rekomendasi kepada Dewan Komisaris terkait penunjukan KAP dimaksud untuk laporan keuangan per 31 Desember 2019 berdasarkan hasil evaluasi kinerja Kantor Akuntan Publik (KAP) Tanudiredja, Wibisana, Rintis & Rekan (member of PwC) tahun laporan keuangan sebelumnya. <i>Has reviewed the appointment of a Public Accounting Firm (KAP) Tanudiredja, Wibisana, Rintis & Partners (member of PwC) and provided recommendations to the Board of Commissioners regarding the appointment of the intended KAP for financial statements as of December 31st, 2019 based on the evaluation results of the performance of the Public Accountant Office (KAP) Tanudiredja, Wibisana, Rintis & Partners (member of PwC) of the previous financial year.</i>
5.	Mengevaluasi piagam Komite Audit secara berkala disesuaikan dengan perkembangan ketentuan peraturan perundang-undangan <i>Evaluating the Audit Committee charter periodically adjusted to the development of statutory provisions</i>	Telah dilakukan pembahasan atas Surat Edaran OJK no. 14/SEOJK.05/2019 tentang Pembentukan, Susunan Keanggotaan Dan Masa Kerja Komite pada Dewan Komisaris Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah yang ditetapkan tanggal 22 Juli 2019 sebagai dasar penyesuaian/pengkinian Piagam Komite Audit yang saat ini berlaku. <i>Discussion on OJK Circular Letter No. 14/SEOJK.05/2019 regarding the Formation, Membership Structure and Working Period of the Committees on the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies that was issued on July 22nd, 2019 as a basis for adjustment / updating of existing Audit Committee Charter.</i>

KOMITE PEMANTAU RISIKO

Perusahaan membentuk Komite Pemantau Risiko sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.05/2014 tentang Komite Pada Dewan Komisaris Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah, Peraturan Otoritas Jasa Keuangan No.17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.05/2019 tentang Pembentukan, Susunan Keanggotaan, dan Masa Kerja Komite Pada Dewan Komisaris Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah.

RISK OVERSIGHT COMMITTEE

The Company established a Risk Oversight Committee in accordance with Circular Letter of the Financial Services Authority No. 16/SEOJK.05/2014 on Committees on the Board of Commissioners of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, and Sharia Reinsurance Companies, Regulations of the Financial Services Authority No. 17/POJK.03/2014 on Implementation of Integrated Risk Management for Financial Conglomerates, Circular Letter of the Financial Services Authority No. 14/SEOJK.03/2015 on the Implementation of Integrated Risk Management for Financial Conglomeration and Circular Letter of the Financial Services Authority No. 14/SEOJK.05/2019 on Establishment, Membership Structure, and Working Period of the Committee on the Board of Commissioners of the Insurance Company, Sharia Insurance Company, Reinsurance Company, and Sharia Reinsurance Company.

Dalam melaksanakan tugas dan tanggung jawabnya Komite Pemantau Risiko telah dilengkapi dengan pedoman kerja yang ditetapkan dalam Piagam Komite Pemantau Risiko, yang disusun berdasarkan peraturan dan perundang-undangan yang berlaku dan senantiasa ditinjau ulang secara berkala.

Komite Pemantau Risiko memiliki tugas dan tanggung jawab membantu fungsi dan tugas Dewan Komisaris termasuk memberikan saran kepada Dewan Komisaris atas risiko-risiko Perusahaan sesuai dengan peraturan perundang-undangan yang berlaku.

KOMPOSISI KOMITE PEMANTAU RISIKO

Komposisi Komite Pemantau Risiko Astra Life paling sedikit terdiri dari:

- Seorang Komisaris Independen yang menjabat sebagai Ketua Komite;
- Seorang dari pihak independen yang memiliki keahlian di bidang keuangan atau akuntansi; dan
- Seorang dari pihak independen yang memiliki keahlian di bidang hukum atau asuransi.

Pembentukan Komite Pemantau Risiko melalui Keputusan Sirkuler Dewan Komisaris pada tanggal 10 Juli 2017. Adapun komposisi Komite Pemantau Risiko Perusahaan ditunjukkan sebagai berikut:

In performing its duties and responsibilities the Risk Oversight Committee has been equipped by the working guidelines set forth in the Risk Oversight Committee Charter, drawn up in accordance with prevailing laws and regulations and regularly reviewed.

The Risk Oversight Committee has the duty and responsibility to assist the functions and duties of the Board of Commissioners, including advising the Board of Commissioners on the Company's risks in accordance with prevailing laws and regulations.

RISK OVERSIGHT COMMITTEE COMPOSITION

The Company Risk Oversight Committee composition consists of:

- *An Independent Commissioner who serves as Chairman of the Committee;*
- *An independent party who has expertise in finance or accounting; and*
- *An independent party who has expertise in the field of law or insurance.*

The formation of the Risk Oversight Committee through the Circular Decision of the Board of Commissioners on July 10, 2017. The composition of the Company's Risk Oversight Committee is shown as follows:

No.	Nama Name	Jabatan Position	Periode Period	Keterangan Remarks	Keahlian Expertise
1.	Benny Redjo Setyono	Ketua Komite Pemantau Risiko <i>Chairman of Risk Oversight Committee</i>	2017 – 2020	Komisaris Independen <i>Independent Commissioner</i>	Bidang Keuangan dan Akuntansi <i>Financial and Accounting</i>
2.	Hardi Montana	Anggota Komite Pemantau Risiko <i>Member of Risk Oversight Committee</i>	2017 – 2020	Pihak Independen <i>Independent Party</i>	Bidang Ekonomi dan Keuangan <i>Economy and Financial</i>
3.	Budi Frensidy	Anggota Komite Pemantau Risiko <i>Member of Risk Oversight Committee</i>	2017 – 2020	Pihak Independen <i>Independent Party</i>	Bidang Ekonomi dan Keuangan <i>Economy and Financial</i>

INDEPENDENSI KOMITE PEMANTAU RISIKO

Dalam pelaksanaan tugas untuk membantu Dewan Komisaris, Komite Pemantau Risiko bertindak mandiri (independen). Independensi Komite Pemantau Risiko diatur menurut ketentuan, yakni sebagai berikut:

1. Bukan merupakan karyawan kunci Perusahaan dalam 1 (satu) tahun terakhir sebelum diangkat oleh Dewan Komisaris;
2. Tidak mempunyai saham di Perusahaan bersangkutan, baik langsung maupun tidak langsung;
3. Tidak mempunyai hubungan afiliasi dengan Perusahaan, anggota Dewan Komisaris, anggota Dewan Direksi maupun Pemegang Saham Pengendali Perusahaan;
4. Tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan konflik kepentingan terhadap Perusahaan; dan
5. Tidak menjabat sebagai pengurus partai politik dan/atau menjabat sebagai anggota legislatif dan/ atau kepala daerah/wakil kepala daerah.

RAPAT KOMITE PEMANTAU RISIKO

Selama tahun 2019, Komite Pemantau Risiko telah melaksanakan rapat komite sebanyak 12 kali.

LAPORAN KOMITE PEMANTAU RISIKO

Laporan Komite Pemantau Risiko merupakan bagian dari Laporan Hasil Pengawasan Dewan Komisaris dan tercantum dalam Laporan Berkala Tahunan Perusahaan Khususnya pada Laporan Tata Kelola Perusahaan yang Baik.

RISK OVERSIGHT COMMITTEE INDEPENDENCY

In carrying out its duties to assist the Board of Commissioners, the Risk Monitoring Committee acts independently. The independence of the Risk Monitoring Committee is regulated according to the provisions, which are as follows:

1. *Not a key employee of the Company in the past 1 (one) year before being appointed by the Board of Commissioners;*
2. *Do not have shares in the company concerned, either directly or indirectly;*
3. *Has no affiliation with the Company, members of the Board of Commissioners, members of the Board of Directors or the Controlling Shareholders of the Company;*
4. *Do not have personal interests/relationships that can cause negative impacts and conflicts of interest on the Company; and*
5. *Not serving as an official of a political party and/or serving as a legislative member and/or regional head/ deputy regional head.*

RISK OVERSIGHT COMMITTEE MEETING

During 2019, the Risk Oversight Committee has conducted 12 committee meetings.

RISK OVERSIGHT COMMITTEE REPORT

Risk Oversight Committee Report as a part of the Board of Commissioners Supervisory Report and Stated in the Company's Annual Periodic Report, especially in the Corporate Governance Report.

No.	Program Kerja Work Program	Realisasi Realization
1	Mengkaji dan memantau 7 (tujuh) jenis risiko (risiko strategi, risiko operasional, risiko aset dan liabilitas, risiko asuransi, risiko kepengurusan, risiko tata kelola, dan risiko dukungan dana), termasuk mengevaluasi laporan penilaian sendiri (self-assessment) profil risiko konglomerasi terintegrasi dan laporan penilaian sendiri (self-assessment) profil risiko Perusahaan sesuai ketentuan OJK.	Telah dilakukan penelaahan dan pemantauan atas 7 (tujuh) risiko setiap bulannya. <i>The reviewing and monitoring of 7 (seven) risks has been carried out every month.</i>

No.	Program Kerja Work Program	Realisasi Realization
	<p><i>Reviewing and monitoring 7 (seven) types of risk (strategic risk, operational risk, asset and liability risk, insurance risk, management risk, governance risk, and financial support risk), including evaluating the self-assessment report of the integrated conglomerate risk profile and the self-assessment report of the Company's risk profile in accordance with OJK regulations.</i></p>	<p>Telah dilakukan evaluasi atas laporan penilaian sendiri profil risiko konglomerasi terintegrasi 2 (dua) kali dan atas laporan penilaian sendiri profil risiko Perusahaan setahun sekali.</p> <p><i>An evaluation has been carried out on the integrated conglomerate risk profile self-assessment report 2 (two) times and on the Company's risk profile self-assessment report once a year.</i></p>
2	<p>Mengkaji laporan evaluasi kinerja penggunaan alih daya (vendor) oleh Perusahaan minimal setahun sekali.</p> <p><i>Reviewing the performance evaluation report on the use of outsourcing (vendor) by the Company at least once a year.</i></p>	<p>Telah dilakukan pengkajian atas laporan hasil evaluasi kinerja vendor 2 (dua) kali yaitu pada semester satu dan semester dua.</p> <p><i>An assessment of vendor performance evaluation reports has been conducted 2 (two) times, in semester one and semester two.</i></p>
3	<p>Memantau pemenuhan peraturan perundang-undangan maupun ketentuan terkait lainnya yang dikeluarkan oleh regulator yang berdampak terhadap bisnis dan operasional Perusahaan.</p> <p><i>Monitoring the compliance with laws and regulations and other relevant provisions issued by regulators that have an impact on the Company's business and operations.</i></p>	<p>Telah dilakukan pemantauan atas dampak dan pemenuhan setiap regulasi baru yang dikeluarkan regulator.</p> <p><i>Monitoring has been carried out on the impact and fulfillment of each new regulation issued by the regulator.</i></p>
4	<p>Memantau penerapan <i>Good Corporate Governance</i> (GCG) secara berkala</p> <p><i>Monitoring the application of Good Corporate Governance periodically</i></p>	<p>Telah dilakukan pemantauan atas aspek <i>financial crime</i> seperti APU/PPT, PEP, anti penyuapan dan korupsi serta fraud untuk setiap kwartal.</p> <p><i>Monitoring of financial crime aspects such as anti-money laundering/counter financing of terrorism, anti-bribery and corruption has been carried out every quarter.</i></p>
5	<p>Memantau tingkat kepatuhan solvabilitas sesuai ketentuan regulator dan tingkat profitabilitas</p> <p><i>Monitoring the level of solvency in accordance with regulatory provisions and the level of profitability.</i></p>	<p>Telah dilakukan pemantauan dan penelaahan setiap bulannya atas tingkat solvabilitas, pencapaian APE, VnB, VnBM, <i>persistence rate</i>, rasio klaim.</p> <p><i>Monthly monitoring and review has been carried out on the level of solvency, achievement of APE, VnB, VnBM, persistence rate, claim ratio.</i></p>
6	<p>Mengevaluasi kebijakan penerapan manajemen risiko</p> <p><i>Evaluate the application of risk management policies.</i></p>	<p>Telah dilakukan evaluasi dan persetujuan atas kebijakan manajemen risiko</p> <p><i>An evaluation and approval of the risk management policy has been carried out.</i></p>

ORGAN PENDUKUNG DIREKSI

SUPPORTING ORGAN OF THE BOARD OF DIRECTORS

KOMITE PENGEMBANGAN PRODUK

Komite Pengembangan Produk merupakan komite yang membantu Direksi dalam memberikan arahan kebijakan yang berkaitan dengan pengembangan produk asuransi untuk mendukung target Perusahaan. Komite Pengembangan Produk menjalankan tugas dan tanggung jawabnya berdasarkan Piagam Pengembangan Produk Perusahaan.

Mengacu pada Piagam Pengembangan Produk, rapat Komite Pengembangan Produk diadakan minimal 2 kali dalam setahun atau sewaktu-waktu sesuai dengan kebutuhan. Selama tahun 2019, Komite Pengembangan Produk telah mengadakan rapat sebanyak 2 kali dalam setahun.

KOMITE ASET DAN LIABILITAS

Komite Aset dan Liabilitas / *Assets and Liabilities Committee (ALCO)* merupakan komite yang membantu Direksi, dalam perencanaan investasi dan pengendalian dana asuransi dengan prinsip kehati-hatian.

Mengacu pada Piagam ALCO, rapat ALCO diadakan minimal 1 kali setiap kuartal atau sewaktu-waktu sesuai dengan kebutuhan. Selama tahun 2019, ALCO telah mengadakan rapat sebanyak 4 kali dalam setahun.

KOMITE RISIKO OPERASIONAL DAN REPUTASI

Komite Risiko Operasional dan Reputasi merupakan komite yang membantu Direksi yang berfungsi untuk pengendalian internal dalam mengidentifikasi, mengukur, mengelola dan memantau risiko operasional perusahaan dan dampak risiko reputasi, termasuk profil risiko yang berasal dari luar Perusahaan.

Mengacu pada Piagam Komite Risiko Operasional dan Reputasi, rapat Komite Risiko Operasional dan Reputasi diadakan minimal 1 kali setiap kuartal atau sewaktu-waktu sesuai dengan kebutuhan. Selama tahun 2019, Komite Risiko Operasional dan Reputasi telah mengadakan rapat sebanyak 4 kali dalam setahun.

PRODUCT DEVELOPMENT COMMITTEE

The Product Development Committee is a committee that assists the Board of Directors in providing policy directives related to the development of insurance products to support the Company's target. The Product Development Committee carries out its duties and responsibilities under the Product Development Charter.

Referring to the Product Development Charter, the Product Development Committee meeting is held at least 2 times a year or at any time as needed. During 2019, the Product Development Committee held meetings twice a year.

ASSETS AND LIABILITIES COMMITTEE

Assets and Liabilities Committee (ALCO) is a committee that assists the Board of Directors, in managing and controlling the insurance fund aligned with prudential principles.

Referring to the ALCO Charter, ALCO meetings are conducted at least once per quarter or at any time as needed. During 2019, ALCO has conducted 4 meetings.

OPERATIONAL RISK AND REPUTATION COMMITTEE

The Operational Risk and Reputation Committee is a committee that assists the Board of Directors with internal control functions in identifying, measuring, managing and monitoring the Company's operational risks and the impact of reputation risk, including risk profiles from outside the Company.

Referring to Charter of the Operational Risk and Reputation Risk, the Operational Risk and Reputation Risk Committee meetings are held at least 1 (one) time each quarter or at any time as required. During 2019, the Operational Risk and Reputation Committee has held meetings 4 times a year.

AUDIT INTERNAL

Audit Internal adalah organ pendukung Direksi yang membantu Presiden Direktur dalam menjalankan fungsi pengawasan terhadap efektivitas sistem pengendalian internal dan pelaksanaan GCG di Perusahaan.

Audit Internal merupakan satuan kerja yang independen dengan garis pelaporan kepada Presiden Direktur.

Secara umum, Audit Internal menilai bahwa unit kerja terkait telah mengimplementasikan tata kelola, manajemen risiko, dan pengendalian internal pada proses/aktivitas di masing-masing unit kerja tersebut. Audit Internal telah memberikan rekomendasi atas beberapa kontrol dalam pelaksanaan bisnis dan operasional Perusahaan.

AUDITOR EKSTERNAL

Laporan Keuangan Tahunan Perusahaan diaudit oleh Kantor Akuntan Publik yang ditunjuk oleh RUPST 2019 dari calon-calon yang diajukan oleh Komite Audit dan telah disetujui oleh Dewan Komisaris. Pada 2019, Kantor Akuntan Publik yang mengaudit Laporan Keuangan Perseroan adalah Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis dan Rekan (a member firm of PwC Global Network).

PROGRAM ANTI PENCUCIAN UANG (APU) DAN PENCEGAHAN PENDANAAN TERORISME (PPT)

Sejalan dengan Peraturan Otoritas Jasa Keuangan No. 12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme Di Sektor Jasa Keuangan dan Peraturan Otoritas Jasa Keuangan No. 23/POJK.01/2019 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan No. 12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme Di Sektor Jasa Keuangan, Perusahaan telah memiliki kebijakan terkait hal tersebut dan telah memiliki unit kerja khusus dan/atau menunjuk pejabat Perusahaan yang bertanggung jawab atas penerapan program APU dan PPT yaitu Kepala Bagian Kepatuhan.

INTERNAL AUDIT

Internal Audit is a supporting organ of the Board of Directors that assists the President Director to oversee the effectiveness of the Company's internal control system and GCG implementation.

Internal Audit is an independent working unit reports to the President Director.

In general, Internal Audit considers that the relevant working units have implemented governance, risk management, and internal controls on the processes/activities within each working unit. The Internal Audit has provided recommendations on several controls in the Company's business and operations.

EXTERNAL AUDITOR

The Company's Annual Financial Statement is audited by the Public Accounting Firm which appointed by the AGMS 2019 from candidates submitted by the Audit Committee and approved by the Board of Commissioners. In 2019, the Company's Public Accounting Firm is Tanudiredja, Wibisana, Rintis and Partners (a member firm of PwC Global Network).

ANTI MONEY LAUNDERING AND PREVENTION OF TERRORISM FINANCING PROGRAM

In line with Regulation of the Financial Services Authority No. 12/POJK.01/2017 on the Implementation of Anti Money Laundering Program and Prevention of Terrorism Financing in the Financial Services Sector and Regulation of the Financial Services Authority No. 23/POJK.01/2019 on the Amendment of Regulation of the Financial Services Authority No. 12/POJK.01/2017 on the Implementation of Anti Money Laundering Program and Prevention of Terrorism Financing in the Financial Services Sector, the Company already has a related policy and already has a special working unit and/or appointed Company's officer who responsible for the implementation of Money Laundering and Prevention of Terrorism Financing Program is the Head of Compliance.

PENERAPAN STRATEGI ANTI-FRAUD

Dalam rangka mengendalikan risiko terjadinya fraud, Perusahaan wajib melaksanakan fungsi pengendalian fraud dan menerapkan strategi anti-fraud di aktivitas operasional. Sejalan dengan ketentuan Pasal 72 pada Peraturan Otoritas Jasa Keuangan No. 69/POJK.05/2016 tentang Penyelenggaraan Usaha Perusahaan Asuransi, Perusahaan Asuransi Syariah, Perusahaan Reasuransi, dan Perusahaan Reasuransi Syariah, atas penerapan strategi anti-fraud sampai dengan 31 Desember 2019, Perusahaan berkewajiban melakukan pelaporan atas pelaksanaan strategi anti-fraud kepada Otoritas Jasa Keuangan.

PERKARA PENTING DAN SANKSI ADMINISTRATIF

Sepanjang tahun 2019, tidak ada perkara penting dan sanksi moneter maupun sanksi administratif yang dihadapi oleh Astra Life, Dewan Komisaris, Direksi, atau Pemegang Sahamnya.

PELAPORAN PELANGGARAN

Perusahaan memberikan kesempatan kepada setiap individu di dalam Perusahaan untuk dapat melaporkan mengenai dugaan pelanggaran terhadap Kebijakan Perusahaan kepada atasan atau Kepala Bagian Kepatuhan Perusahaan. Pada tahun 2019, tidak terdapat pelaporan pelanggaran dari pihak internal maupun eksternal Perusahaan.

ANTI FRAUD STRATEGY IMPLEMENTATION

In order to control fraud, the Company is required to fulfill fraud controlling function and implement anti-fraud strategy in operational activities. In accordance with Article 72 of the Regulation of the Financial Services Authority No. 69/POJK.05/2016 on the Implementation of Insurance Companies, Sharia Insurance Companies, Reinsurance Companies and Sharia Reinsurance Companies, for implementation of anti-fraud strategy until December 31st, 2019, the Company shall submit anti-fraud strategy implementation to Financial Services Authority.

MAJOR CASES AND ADMINISTRATION SANCTION

During 2019, there are no major cases and monetary sanctions or administrative sanctions faced by Astra Life, the Board of Commissioners, the Board of Directors or its Shareholders.

VIOLATION REPORTING

The Company provides an opportunity for individuals within the Company to reports on alleged violations of Company Policies to the superior or the Head of Compliance. In 2019, there is no reports of infringements from internal or external parties of the Company.