



Strengthening State Presence Jasa Raharja's Resilient Strategy in Risk, Governance, and Innovation

Rubi Handojo

Director of HR, IT and General Affairs PT Jasa Raharja

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Session 6 – Panel Discussion

Resilience Capital: Risk, Governance, and Innovation in a Changing World

Period: Jan – Oct 2025

125,860

Traffic Accidents
in Indonesia

Number of
Victims

190,759

Four Hundred Traffic Accidents Per Day, Signs of Crisis in Driving Safety Awareness

Source: Indonesian National Police Traffic Corps | Kompas, May 21, 2025



JASA RAHARJA

A member of **IFG**

Highly Regulated Company



After the KMP Tunu Pratama Jaya sank in the Bali Strait, Jasa Raharja moved quickly to distribute compensation to the victims. (Kompas, July 3 2025)



**Accident Insurance for
Public Transport
Passengers**



**Liability Insurance Under
the Law Against Third
Parties**

The company's challenge lies in sustaining its protective responsibilities.

The Changing World Challenges:

- Regulatory Reforms
- Geopolitical Dynamics
- Community Compliance Mandates
- A Borderless Global Landscape
- Industry Challenges
- Technological Disruptions



Jasa Raharja is **navigating systemic challenges** to ensure business continuity amidst growing complexities.

Know the Risk!

As Jasa Raharja executes its assignments in accordance with regulations, **any prospective alterations to these regulations will directly and substantially affect the company.**

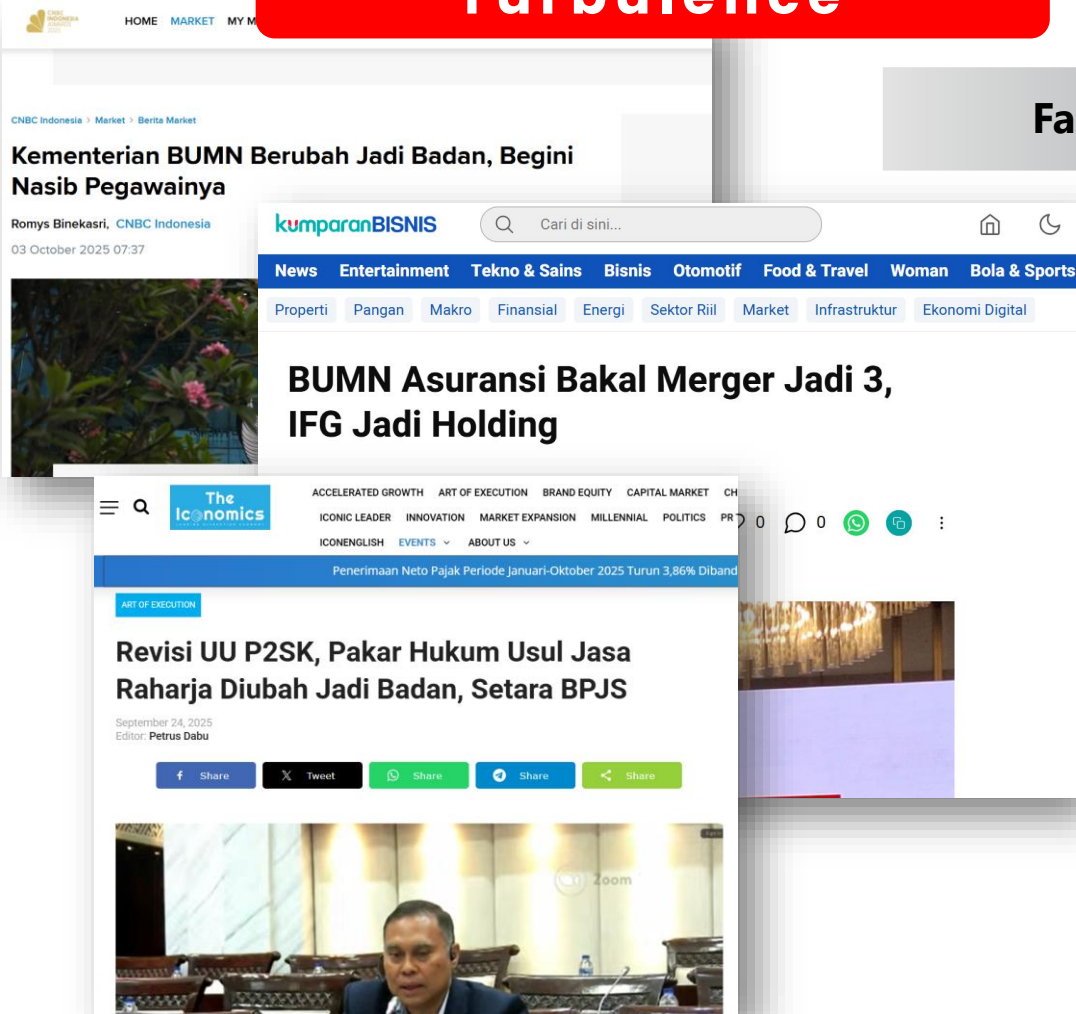


How do financial institutions like **Jasa Raharja** strengthen resilience?



Jasa Raharja **performs beyond its
assigned duties** while staying firmly aligned
with strong GRC principles

Environmental Turbulence



Faced with



Current Service Process through JRcare



**Road traffic
accident victim**

1

Admitted to
the hospital



Hospital

2

- Access Guarantee Letter
- Input accident victim data
- Upload documents

3

- Disburse compensation to
the hospital



**Jasa
Raharja**



- Verify
compensation
documents
- Receive accident
victim data input
from the hospital
- Implement the DC-
FKMN JR Formulary
Book



DASI-JR
Modul Pelayanan

- Automatic
issuance of
Guarantee Letter
- Compensation
payment after
JRCare verification

Create

Strengthening Awareness of Jasa Raharja's Role in Society

External
Recognition of
Jasa Raharja's
Digital
Transformation



- **PLATINUM MEDAL**
Winner of the 5-Star Award for Six
Consecutive Years
- **TOP DIGITAL Implementation 2025**
- **TOP Leader on Digital Implementation
2025**
- **TOP CIO on Digital Implementation 2025**



The DNA that was born in Jasa Raharja is to serve the community. The business strategies implemented by the Company to enhance profitability, business sustainability and reinforce its DNA.



Improving the effectiveness of transportation
safety programs.



Increasing penetration by reaching the public directly.



Strengthening the legal foundation and support
for the Company's operations.

Good Corporate **Governance**

Robust **Risk** Management

Proactive **Compliance**

Digitalization and Collaboration



“

“Ecosystem based digitalization and multi-stakeholder collaboration are the main manifestations in realizing responsive and inclusive public services.”

(Purwantono, 2025)

”

The Next Level of Risk Controls



Customer-Centric Risk Management

- Put customers at the hearth of business
- Seamless services



Strengthening Infrastructure & Security

- Prioritize infrastructure reliability (100%)
- Robust data protection
- Leveraging Artificial intelligence & Machine Learning



Financial Process Controls

- Four Eyes Principle
- Risk-based Transaction



Prudent Investment Strategy

- Asset Liability Management
- Prudent investment principles



Regulatory Compliance

- Integrate continuous oversight
- Ensure legal integrity
- Embed ethics through aligned compliance



Driving Sustainable Operations

- Integrate Diversity, Equity & Inclusion
- Green transition initiatives

The Perspective:

Employees Are the Main Capital

Strengthen governance by developing risk talent, awareness, skills and analytics capability



1

Resilient Risk Officer

Nurturing and fostering the next generation of risk leaders

2

For New Joiner

Cultivating and embedding risk thinking since onboarding

3

Reskilling & Upskilling

Continuous learning to match evolving risks and tech

4

Data Analytics

Enabling employees to identify trends, anticipate risks, and make forward-thinking decisions through the use of verified data and AI technology.

From **Great Workplace**
to **Sustainable Growth**



"We build the Great Workplace to maximize employee engagement."



Highly engaged teams don't just smile more, they deliver **23% higher profitability** and **significantly lower operational risk**.

Source: <https://www.gallup.com/workplace> (updated July 29, 2025)

27,39%
Net Profit Margin

7,00%
Yield on Investment

idAAA
Final Rating

+2,42%
Premium Growth

**1 day
8 hours**
Compensation settlement

100%
IT Services Up Time

Source: Annual Report PT Jasa Raharja, 2024



Risk Maturity Index

4.2
Strong Practice Phase

Thank You

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