

PERKARA PENTING IMPORTANT CASES

PERMASALAHAN HUKUM

Selain risiko-risiko utama yang dikelola melalui kerangka manajemen risiko Perusahaan, IFG juga melakukan pemantauan terhadap perkara hukum yang dapat memengaruhi aspek kepatuhan, reputasi, dan kesinambungan operasional. Oleh karena itu, pengungkapan perkara penting disajikan sebagai bagian dari transparansi Perusahaan dalam mengelola risiko hukum secara akuntabel. Secara umum, perkara hukum yang dihadapi IFG dan anggota holding pada tahun pelaporan didominasi oleh perkara perdata, antara lain terkait klaim asuransi, subrogasi, wanprestasi, perbuatan melawan hukum, perselisihan hubungan industrial, serta sengketa aset. Berdasarkan pengungkapan yang disampaikan, tidak terdapat perkara pidana pada tahun 2025 maupun 2024 dalam rekapitulasi perkara anggota holding. Perusahaan tetap melakukan pemantauan dan pendampingan hukum untuk memastikan potensi dampak terhadap operasional, keuangan, dan reputasi dapat dimitigasi secara memadai.

Permasalahan hukum yang dihadapi IFG selama 2 (dua) tahun terakhir diuraikan dalam tabel berikut:

Permasalahan Hukum Legal Issues	2025		2024	
	Perdata Civil	Pidana Criminal	Perdata Civil	Pidana Criminal
Selesai dan Telah Mempunyai Kekuatan Hukum Tetap Finalized and Legally Binding	Nihil None	Nihil None	1	Nihil None
Dalam Proses Penyelesaian Under Resolution	Nihil None	Nihil None	2	Nihil None
Jumlah Total	Nihil None	Nihil None	3	Nihil None

Rincian terkait permasalahan hukum yang dialami IFG sepanjang tahun 2024-2025 disajikan sebagai berikut:

Pihak yang Berperkara Litigants	Pokok Perkara Merits of Case	Putusan Pengadilan Verdict	Status Perkara Case Status
- Anton Fadjar Alogo (Penggugat) - Askrindo (Tergugat) - IFG (Turut Tergugat) - Kementerian BUMN (Turut Tergugat II) - Anton Fadjar Alogo (Plaintiff) - Askrindo (Defendant) - IFG (Co-Defendant) - Ministry of State-Owned Enterprises (Co-Defendant II)	Gugatan perbuatan melawan hukum untuk melakukan pembayaran tantiem dan remunerasi sebagai hak penggugat yang merupakan mantan Direksi Askrindo. An unlawful act lawsuit seeking payment of bonuses and remuneration claimed by the plaintiff, a former member of the Board of Directors of Askrindo	Menang Won the case	Selesai Closed

LEGAL ISSUES

In addition to the key risks managed through the Company's risk management framework, IFG also monitors legal cases that may affect compliance, reputation, and operational continuity. Therefore, the disclosure of significant legal cases is presented as part of the Company's transparency in managing legal risks in an accountable manner. In general, the legal cases faced by IFG and its holding company members during the reporting year were predominantly civil cases, including those related to insurance claims, subrogation, breach of contract, unlawful acts, labor disputes, and asset disputes. Based on the disclosures provided, there were no criminal cases in either 2025 or 2024 in the summary of cases involving the holding company's subsidiaries. The Company continues to monitor these matters and provide legal assistance to ensure that any potential impacts on operations, finances, and reputation can be adequately mitigated.

The legal issues faced by IFG over the past 2 (two) years are outlined in the following table:

Details regarding the legal issues faced by IFG during the 2024-2025 period are presented as follows:

PENGUNGKAPAN PERMASALAHAN HUKUM YANG SEDANG DIHADAPI ANGGOTA HOLDING

IFG senantiasa menjalankan seluruh kegiatan operasionalnya sesuai dengan peraturan perundang-undangan yang berlaku di Indonesia. Sejalan dengan hal tersebut, sepanjang tahun 2025, IFG tidak memperoleh sanksi administratif dari instansi atau otoritas yang berwenang.

DISCLOSURE OF LEGAL ISSUES CURRENTLY FACED BY HOLDING COMPANY MEMBERS

The disclosure regarding legal issues currently faced by Holding Company Members, as presented in the i-litigation reporting system, is as follows:

Kasus Hukum Anggota Holding IFG Tahun 2023-2025
Legal Cases Involving Holding Company Members IFG for 2023-2025

IFG Group	2025		2024	
	Perdata Civil	Pidana Criminal	Perdata Civil	Pidana Criminal
PT Asuransi Kerugian Jasa Raharja (Jasa Raharja)	5	Nihil None	4	Nihil None
PT Jaminan Kredit Indonesia (Jamkrindo)	13	Nihil None	6	Nihil None
PT Asuransi Kredit Indonesia (Askrindo)	11	Nihil None	11	Nihil None
PT Asuransi Jasa Indonesia (Jasindo)	7	Nihil None	11	Nihil None
PT Bahana TCW Investment Management (BTIM)	2	Nihil None	Nihil None	Nihil None
PT Grahaniaga Tatautama (GNTU)	Nihil None	Nihil None	Nihil None	Nihil None
PT Bahana Artha Ventura (BAV)	1	Nihil None	4	Nihil None
PT Bahana Sekuritas (BS)	1	Nihil None	4	Nihil None
PT Bahana Kapital Investama (BKI)	Nihil None	Nihil None	Nihil None	Nihil None
PT Bahana Mitra Investa (BMI)	Nihil None	Nihil None	Nihil None	Nihil None
PT Asuransi Jiwa IFG (IFG Life)	10	Nihil None	5	Nihil None
Total	50	Nihil None	45	Nihil None