



**PANGGILAN RAPAT UMUM PEMEGANG SAHAM TAHUNAN
PT ASURANSI MULTI ARTHA GUNA Tbk
("Perseroan")**

Direksi PT Asuransi Multi Artha Guna Tbk ("Perseroan"), berkedudukan di Jakarta Pusat dengan ini memanggil para pemegang saham Perseroan bahwa akan diadakan Rapat Umum Pemegang Saham ("RUPS") Perseroan sebagai berikut :

Hari/Tanggal : Selasa, 16 Mei 2017
Waktu : 14.00 WIB
Tempat : Panin Bank Building Lantai 4
Jalan Jenderal Sudirman - Senayan
Jakarta 10270

Dengan Acara :

1. Persetujuan atas Laporan Tahunan Perseroan mengenai kegiatan usaha dan pengesahan Laporan Keuangan Tahunan Perseroan serta pemberian pembebasan dan pelunasan sepenuhnya (acquit et de charge) kepada para anggota Direksi dan Dewan Komisaris Perseroan atas pengurusan dan pengawasan Perseroan untuk tahun buku 2016.
2. Persetujuan atas rencana penggunaan laba untuk tahun buku yang berakhir pada tanggal 31 Desember 2016.
3. Pengangkatan anggota Direksi Perseroan.

**INVITATION TO ANNUAL GENERAL MEETING OF SHAREHOLDER
PT ASURANSI MULTI ARTHA GUNA Tbk
("Company")**

The Board of the Directors of PT Asuransi Multi Artha Guna Tbk ("Company") , domiciled in Jakarta Pusat hereby invite all the Shareholders of The Company to attend the Annual General Meeting of Shareholders ("AGMS") of the Company which be held on :

Day/Date : Tuesday, 16 May 2017
Time : 02.00 PM
Venue : Panin Bank Building 4th Floor
Jalan Jendral Sudirman - Senayan
Jakarta 10270

Agenda :

1. The Approval of Annual Report of the Company regarding Company's regarding Company's activities and ratification of Consolidated Financial Statement of the Company as well as provision full release and discharge (acquit et de charge) to all members of the Board of Directors and The Board of Commissioners for the management and supervision of The Company for the financial year 2016.
2. The Approval of the use of net profit of the Company for the financial year ended on 31 December 2016.
3. Appointed a Director.

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| <p>4. Menetapkan honorarium anggota Dewan Komisaris Perseroan.</p> <p>5. Pemberian kuasa dan wewenang kepada Dewan Komisaris Perseroan mengenai besarnya gaji dan tunjangan para anggota Direksi Perseroan.</p> <p>6. Penunjukan Akuntan Publik yang akan mengaudit buku Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2017.</p> | <p>4. Determination of the amount of honorarium for members of the Commissioners.</p> <p>5. Delegation of authority to the Board of Commissioner of the Company to determine salary and allowances for the Board of Directors.</p> <p>6. Appointed Public Accountant to audit Financial Statement of the Company for the financial year ended on 31 December 2017.</p> |
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Dengan penjelasan mata acara sebagai berikut :

- Agenda RUPS ke 1 ,2,4,5 dan 6 merupakan agenda yang rutin diadakan dalam RUPS Tahunan Perseroan. Hal ini sesuai dengan Anggaran Dasar Perseroan dan Undang- Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
- Agenda RUPS ke -3 dilaksanakan karena adanya penambahan anggota Direksi yaitu Bapak Dinesh Ramu sebagai Direktur Keuangan Perseroan.

Informasi Lain:

- a. Perseroan tidak mengirimkan undangan tersendiri kepada para pemegang saham Perseroan karena iklan Panggilan ini dianggap sebagai undangan resmi.
- b. Yang berhak hadir atau diwakili dalam RUPS tersebut di atas :
 1. Untuk saham- saham yang belum dimasukkan ke dalam Penitipan Kolektip hanyalah para pemegang saham yang namanya tercatat dalam Daftar Pemegang Saham Perseroan pada tanggal 21 April 2017 sampai pukul 16:00 WIB; dan
 2. Untuk saham- saham Perseroan yang berada dalam Penitipan Kolektip hanyalah para pemegang rekening yang namanya tercatat sebagai pemegang saham Perseroan dalam Rekening Efek Bank Kustodian atau

With the explanation of the agendan AGMS as follows :

- The first,second, fourth, fifth, and sixth Agenda are routine agenda that are covered in the Company's AGMS. This is in accordance with the Company Articles of Association and Law No. 40 years 2007 about Limited Liability Company.
- The third agenda , held due Director's addition , Mr. Dinesh Ramu as a Finance Director.

Other Information :

- a. The Company do not send invitation to each shareholders because this calling advertisement considered as an official invitation.
- b. Those who are entitled to attend and be represented in the AGMS :
 1. For Company's shares that have not been placed in the Collective Deposit , only shareholders whose names are registered in the Register of Shareholder on 21 April 2017 until 16.00 pm; and
 2. For Company's shares that have been placed in the Collective Deposit , only account holders whose names are registered as shareholders of the Company in Custodian Bank Account or Securities

Perusahaan Efek yang tercatat dalam Daftar Pemegang Saham Perseroan pada tanggal 21 April 2017 sampai pukul 16:00 WIB

- c. Bahan- bahan RUPS tersedia bagi pemegang saham pemegang saham di kantor Perseroan sejak tanggal pemanggilan RUPS sampai dengan tanggal penyelenggaraan RUPS dalam bentuk dokumen fisik. Salinan dokumen fisik diberikan secara cuma- cuma di kantor Perseroan jika diminta secara tertulis oleh pemegang saham.
- d. Pemegang Saham baik sendiri maupun diwakili berdasarkan surat kuasa berhak menghadiri RUPS.
- e. Para Pemegang Saham atau kuasa mereka yang akan menghadiri RUPS diminta untuk membawa dan menyerahkan fotokopi KTP atau tanda pengenal lainnya serta surat Konfirmasi Tertulis untuk RUPS (KTUR) sebelum masuk ke ruang Rapat. Dalam hal pemegang saham tidak dapat memperlihatkan KTUR, maka pemegang saham tetap dapat menghadiri RUPS sepanjang namanya tercatat dalam Daftar Pemegang Saham dan membawa identitas diri yang dapat diverifikasi sesuai dengan ketentuan yang berlaku.
- f. 1. Pemegang saham yang tidak hadir dalam RUPS dapat diwakili oleh kuasanya dengan membawa surat kuasa yang sah seperti yang ditentukan Direksi, dengan ketentuan para anggota Direksi, Komisaris dan karyawan Perseroan diperkenankan untuk bertindak sebagai kuasa pemegang saham dalam RUPS Perseroan ini, namun suara yang mereka keluarkan selaku kuasa dalam RUPS tidak dihitung dalam pemungutan suara dan bagi para pemegang saham yang alamat-alamatnya terdaftar di luar negeri, surat kuasanya harus dapat diterima oleh Direksi Perseroan.
- 2. Formulir surat kuasa dapat diperoleh pada setiap jam dan hari kerja

Company listed in the Register of Shareholder on 21 April 2017 until 04.00 PM

- c. Hardcopy of AGMS materials are available to shareholders at the Company's office start from the date of AGMS invitation until the date of the AGMS. Hardcopy of the AGMS material are provided free of charge at the Company's office if requested in writing by shareholders.
- d. The shareholders either in person or represented by power of attorney are entitled to attend the AGMS.
- e. The shareholders or their respective proxies who will attend the AGMS are required to submit a copy of their identity card or another form of identification as well as KTUR (Konfirmasi Tertulis Untuk RUPS) before entering the meeting room. In case that the shareholders can not show KTUR, the shareholders can still attend the AGMS as long their names are recorded in the Register of Shareholder and bring the identification that can be verified in accordance with the applicable regulations.
- f. 1. The shareholders who are not present at the AGMS may be represented by their respective proxies with the valid power of attorney as determined by the Board of Directors, provided that the members of the Board of Directors, the Board of Commissioners and employees of the Company are allowed to act as the proxies of the Company's shareholders at the AGMS, but their votes as proxy in the AGMS are not counted in the voting and for shareholders whose addresses are listed overseas, their power of attorney must be received by the Board of Directors.
- 2. Form of power of attorney can be obtained during office hours at

di The City Center Batavia Tower Lantai 17, Jalan KH Mas Mansyur Kav. 126 Jakarta Pusat 10220;

3. Semua surat kuasa tersebut diatas harus diterima oleh Direksi selambat-lambatnya 3 (tiga) hari kerja sebelum tanggal RUPS.

g. Untuk mempermudah pengaturan pengatur dan tertibnya RUPS, para pemegang saham atau kuasanya diminta dengan hormat sudah berada di tempat RUPS 15 menit sebelum RUPS dimulai.

Jakarta, 25 April 2017
Direksi Perseroan

The City Center Batavia Tower One 17th Floor , Jalan KH Mas Mansyur Kav. 126 Jakarta Pusat 10220.

3. All proxies must be received by the Board of Directors no later than three (3) working days prior to the date of the AGMS.

g. In order to ensure the orderliness of the AGMS, the shareholders or their respective proxies are required to be present at the venue of the AGMS at least 15 minutes before the AGMS start.

Jakarta, 25 April 2017
Board of Director The Company

DAFTAR RIWAYAT HIDUP Mr. Dinesh Ramu

I. Data Pribadi

1.	Nama	:	Dinesh Ramu FCA, AICWA, ACMA (UK)
2.	Jenis Kelamin	:	Laki-laki
3.	Tempat/Tanggal Lahir	:	Madras T N/ 20 Juli 1966
4.	Kewarganegaraan	:	Indian
5.	Alamat Rumah	:	506848, Dubai, UAE
6.	Alamat Kantor	:	The City Center Batavia Tower One Lt. 17, Jl. KH Mas Mansyur

			Kav. 126, Jakarta 10220
7.	Nomor Pasport	:	Z2058844
9.	Telp. Kantor	:	021-2700600
10.	Email		dinesh.ramu@gmail.com ; din_ramu@yahoo.com

II. Riwayat Pendidikan Formal dan Pendidikan Profesional

No	Tahun	Institusi	Jurusan/Program/Gelar Profesi
1	2010-2011	IIM-Kolkata	Program Manajemen eksekutif
2	2002	CIMA London	Managemen Akuntansi
3	1989	Institute of Cost & Works Accountants of India	Akuntansi Biaya
4	1987	Institute of Chatered Accountants of India	Akuntansi
5	1986	University of Madras	Sarjana di bidang Perdagangan

III. Riwayat Pekerjaan

No	Riwayat Pekerjaan	Uraian Pekerjaan
1	Tahun : November 2011-sekarang Perusahaan : The Bank of Nova Scotia (scotiabank), Dubai Jabatan : Head of Finance & Operations desgntd.-Senior Manager Finance & Operations	<ol style="list-style-type: none"> 1. Membuat dan mengelola keuangan dan operasional perbankan termasuk tanggung jawab administrasi: Petugas Keuangan, manajer risiko dan wakil MLRO untuk DFSA; 2. Membantu dan mewakili eksekutif senior demi kelancaran cabang; 3. Memastikan proses pinjaman dan perbankan dilakukan sesuai pelaksanaan terbaik dan peraturan bank internasional; 4. Meninjau kembali usaha bisnis baru dan produk baru.
2	Tahun : Januari 2009-Juli 2011 Perusahaan : Methaq Takaful Insurance	<ol style="list-style-type: none"> 1. Membuat dan mengatur fungsi keuangan dan rekening secara keseluruhan termasuk

	Jabatan : CFO role designated Financial Cotroller	<p>ikut bertanggung jawab terhadap kepatuhan dan administrasi</p> <ol style="list-style-type: none"> 2. Menyampaikan anggaran dan perkiraan periodik kepada Direksi 3. Meninjau kembali usaha bisnis baru, rencana bisnis dan mengajukan rencana pengembangan.
3	Tahun : agustus 2005-December 2008 Perusahaan : BNP Paribas, Bahrain Jabatan :Dy. Financial Controller GCC region	<ol style="list-style-type: none"> 1. Laporan keuangan dan fungsi kontrol untuk Kantor Pusat Paris dan Manajemen regional 2. Menggerakkan proses perencanaan saat membimbing cabang dan fungsi pendukung untuk anggaran, perkiraan ulang dan proses estimasi triwulan 3. Memeriksa penghasilan dan alokasi dana/atribusi dalam fungsi bisnis
4	Tahun : Agustus 1994-Juli 2005 Perusahaan : AXA Insurance, Bahrain dan Jeddah Jabatan : Manager regional -MIS dan Financial Reporting	<ol style="list-style-type: none"> 1. Laporan bulanan/triwulan kepada Direksi/pemegang saham/tim regional 2. Menangani fungsi pembendaharaan dan meninjau kembali pelaksanaan keseluruhan fund manager dan memastikan kepatuhan dengan amanat 3. Mengontrol perpajakan perusahaan dan mengkoordinasi kepatuhan pemerintahan 4. Memastikan ME group menemukan persyaratan solvabilitas hukum di semua area. 5. Mentabulasi area bisnis dan risiko keuangan dan menyarankan penanggulangan 6. Mengawasi bagian piutang seluruh jaringan cabang Gulf & Saudi 7. Membantu CFO dalam melaksanakan Due Diligence reviews untuk akuisisi prospektif
5	Tahun : November 1991-Juli 1994 Perusahaan : Yusuf Bin Ahmed Kanoo,Jeddah	Meninjau kembali proses pengiriman/travel agensi; audit transaksi kantor perjalanan dan perdagangan; audit sistem terhadap berbagai

	Jabatan : Eksekutif Internal Audit	divisi (commercial, machinery sales, cargo & freight forwarding service, property and ferry operations)
6	Tahun : Juli 1989-November 1991 Perusahaan : Larsen & Toubro Ltd., Mumbai, India Jabatan : Eksekutif Keuangan	1. Bertanggung jawab terhadap manajemen modal kerja baik berdasarkan dana dan non-dana. 2. Mengkoordinasi kebutuhan dana untuk seluruh cabang dan factories of L&T, dimanapun intervensi pusat dibutuhkan 3. Penghubung antara lembaga keuangan dengan keperluan keuangan berjangka
7	Tahun : Oktober 1987-Mei 1989 Perusahaan : SAM Consultancy Services Chennai, India Jabatan : Konsultan	Penempatan: industry financial analysis; cost and efficiency audits; sistem analisis untuk klien khusus

CURRICULUM VITAE Mr. Dinesh Ramu

I. Personal Data

1.	Name	:	Dinesh Ramu FCA, AICWA, ACMA (UK)
2.	Sex	:	male
3.	Place/Date of Birth	:	Madras T N/ 20 July 1966
4.	Nationality	:	India/Indian
5.	Home Address	:	506848, Dubai, UAE
6.	Work Address	:	The City Center Batavia Tower One Lt. 17, Jl. KH Mas Mansyur Kav. 126, Jakarta 10220

7.	Passport No.	:	Z2058844
9.	Work Phone No.	:	021-2700600
10.	Email	:	dinesh.ramu@gmail.com ; din_ramu@yahoo.com

II. Formal and Professional Educational Summary

No	Year	Institutions	Major/Programme/ Professional Degree
1	2010-2011	IIM-Kolkata	Executive Management Program
2	2002	CIMA London	Chartered Management Accountancy
3	1989	Institute of Cost & Works Accountants of India	Cost Accountancy
4	1987	Institute of Chartered Accountants of India	Chartered Accountancy
5	1986	University of Madras	Bachelor's Degree in Commerce

III. Career Summary

No	Career History	Work Details
1	Period : November 2011-present Company : The Bank of Nova Scotia (scotiabank), Dubai Position : Head of Finance & Operations desgntd.-Senior	<ol style="list-style-type: none"> 1. Create and Manage the Overall and Banking operations fuctions also responsible for Administration: Finance Officer, risk Manager and Deputy MLRO for DFSA 2. Assisting and deputising for Senior Executiver Officer in smooth running of the branch

	Manager Finance & Operations	<ol style="list-style-type: none"> 3. Ensure that lending and banking operations are carried out in line with best practices and bank's international policies 4. Reviewing new business efforts and new products
2	<p>Period : January 2009-July 2011</p> <p>Company : Methaq Takaful Insurance</p> <p>Position : CFO role designed Financial Controller</p>	<ol style="list-style-type: none"> 1. Create and manage the overall Finance and Accounts function also partly responsible for compliance and administration 2. Presenting budgets and periodic forecasts to the board 3. Reviewing new business efforts, business plans and proposed expansion plans
3	<p>Period : August 2005-December 2008</p> <p>Company : BNP Paribas , Bahrain</p> <p>Position : Dy. Financial Controller GCC Region</p>	<ol style="list-style-type: none"> 1. Financial reporting and control functions for Paris HO and Regional Management 2. Driving the planning process while guiding branches and support functions for budgets, Quarterly re-forecasts and estimates process 3. Correct revenue and cost allocation/attribution within business functions
4	<p>Period : August 1994-July 2005</p> <p>Company : AXA Insurance, Bahrain and Jeddah ,KSA (earlier</p>	<ol style="list-style-type: none"> 1. Monthly /quarterly reporting to board /shareholders, regional team 2. Handling treasury function and review performance fo overseas fund manager and

	Norwich Union Insurance) Position : Regional Manager and Financial Reporting	<p>ensuring compliance with mandate</p> <ol style="list-style-type: none"> 3. Controlling corporate taxation and coordinating government submissions 4. Ensuring ME group meets statutory solvency requirements of authorities in all areas 5. Tabulating areas of business and financial risk and suggesting counter measures 6. Overseeing receivables function of entire Gulf and Saudi Branch Network 7. Assisting CFO in carrying out Due Diligence reviews for prospective acquisitions
5	<p>Period : November 1991-July 1994</p> <p>Company :Yusuf Bin Ahmed Kanoo, Jeddah</p> <p>Position : Internal Audit executive</p>	<p>Review of processes of shipping/travel agencies, transactions audits of travel and trading offices, systems audits of various of Kanoo (commercial, machinery sales, cargo & freight forwarding services, property and ferry operations)</p>
6	<p>Period : July 1989-November 1991</p> <p>Company :Larsen & Toubro Ltd, Mumbai , India</p> <p>Position : Finance Executive</p>	<ol style="list-style-type: none"> 1. Responsible for working capital management both fund-based and non-fund based 2. Coordinating fund requirements for all branches and factories of L&T, wherever central intervention required 3. Liaising with Financial Institutions re term finance requirements

		4. Treasury forward rate contracts and interest hedges
7	Period : October 1987-May 1989 Company : SAM Consultancy Services Chennai, India Position : Consultant	Assignments: industry financial analyses; cost and efficiency audits; system analysis for specific clients