



Rupali Life Insurance Company Ltd.
KEY FINANCIAL INDICATOR

Taka in Million

SL No.	Particulars	Amount in Taka				
		2016	2017	2018	2019	2020
1	First Year Premium Income	850.50	846.47	850.66	860.11	873.24
2	Renewal Premium Income	1,168.39	1,196.50	1,301.82	1,511.05	1,600.14
3	Group & Health Insurance Premium	3.62	5.24	5.28	4.84	3.06
4	Gross Premium	2,022.51	2,048.21	2,157.76	2,376.00	2,476.44
5	Re-insurance Premium	1.58	2.36	3.39	4.38	4.63
6	Net Premium (4-5)	2,020.93	2,045.85	2,154.37	2,371.62	2,471.81
7	Retention Ratio (6/4) (%)	99.92	99.88	99.84	99.82	99.81
8	First year Premium income growth (%)	6.06	(0.47)	0.49	1.11	1.53
9	Renewal Premium Income growth (%)	6.07	2.41	8.80	16.07	5.90
10	Gross Premium income growth (%)	6.05	1.27	5.35	10.11	4.23
11	First year Commission paid for acquisition of life insurance business	387.15	387.97	378.00	387.20	394.09
12	Second year Commission paid for acquisition of life insurance business	13.93	15.45	32.04	35.20	36.78
13	Third and Later year Commission paid for acquisition of life insurance business	51.45	49.80	49.07	57.95	61.61
14	Total Commission paid for acquisition of life insurance business (11+12+13)	452.53	453.22	459.11	480.35	492.48
15	First year Commission/First year Premium(%)	45.52	45.83	44.44	45.02	45.13
16	Second year Commission/Second year Renewal Premium (%)	10.00	10.00	10.00	10.00	10.00
17	Third and Later year Commission/Third and Later year Renewal Premium (%)	5.00	5.00	5.00	5.00	5.00
18	Management Expenses	861.83	907.96	920.37	955.04	923.12
19	Allowable Management Expenses	949.50	942.34	925.09	1,017.23	1,006.55
20	Excess Management Expenses	(87.67)	(34.38)	(4.72)	(62.19)	(83.43)
21	Excess Management Expenses Ratio %	(9.23)	(3.65)	(0.51)	(6.11)	(8.29)
22	Overall management expenses Ratio %	42.61	44.33	42.65	40.20	37.28
23	Renewal Expenses ratio %	10.22	10.22	6.23	6.16	6.15
24	Claims Paid	949.50	1,058.87	1,158.41	1,298.11	1,398.87
25	Claims/Gross Premium(%)	46.95	51.70	53.69	54.63	56.49
26	Total Commission expenses/ Gross Premium %	22.37	22.13	21.28	20.22	19.89
27	Investment Income	234.73	239.67	249.29	250.54	249.24
28	Investment Income/Gross Premium %	11.61	11.70	11.55	10.54	10.06
29	Yield on Life fund %	6.29	5.95	5.93	5.25	5.21
30	Conservation Ratio %	61.27	59.16	63.56	70.03	67.35
31	Second Policy year Lapse Ratio % by number of Policies	35.29	37.32	49.61	53.65	47.07
32	Third Policy year Lapse Ratio % by number of Policies	4.14	8.94	6.13	6.77	6.02
33	Fourth Policy year Lapse Ratio % by number of Policies	1.67	1.76	1.67	1.84	1.71
34	Fifth Policy year Lapse Ratio % by number of Policy	1.48	1.45	1.36	1.89	1.69
35	Sixth Policy year Lapse Ratio % by number of Policy	1.03	1.01	0.98	1.02	1.01

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36	Second Policy year Lapse Ratio % by premium amount	43.88	45.02	27.95	48.38	47.09
37	Third Policy year Lapse Ratio % by premium amount	2.24	3.39	5.06	5.04	5.09
38	Fourth Policy year Lapse Ratio % by premium amount	0.74	1.78	1.74	1.99	1.87
39	Fifth Policy year Lapse Ratio % by premium amount	0.80	1.26	1.27	1.11	1.09
40	Sixth Policy year Lapse Ratio % by premium amount	0.77	1.48	1.46	1.87	1.62
41	Market Price per Share(in BDT) at the year end	36.80	47.30	89.60	49.30	57.70
42	Dividend Yield %	0.84	0.86	1.34	2.84	2.60
43	Outstanding Premium as at 31st December	183.13	377.15	410.39	508.87	564.93
44	Total Investment as at 31st December	2,068.13	2,102.59	2,241.17	2,474.48	2,919.08
45	Life Fund as at 31st December	4,023.88	4,267.52	4,504.00	4,764.37	5,051.07
46	Total Assets as at 31st December	4,924.05	5,195.17	5,451.45	5,760.54	6,079.50
47	Paid Up Capital as at 31st December	277.39	277.39	288.49	288.49	294.26
48	Paid Up Capital /Total Asset %	5.63	5.34	5.29	5.01	4.84
49	Net Cash flow from operating activities	103.25	(126.06)	(161.57)	(19.75)	3.68
50	Net Cash flow from investing activities	88.08	253.61	320.29	115.62	(346.09)
51	Net Cash flow from financing activities	(27.74)	(28.12)	(22.20)	(33.86)	(33.75)
52	Net Change in cash equivalent	163.59	99.43	136.53	62.00	(376.15)

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53. First Year and Renewal Premium Income

(Taka in Million)

Year	2016	2017	2018	2019	2020	Description
	746.86	759.20	714.53	769.71	738.05	First Year Premium Income (New Policy)
2016	N/A	495.17	485.46	470.58	465.45	Renewal Premium out of the Policies in 2016
2017	N/A	N/A	478.30	440.05	431.82	Renewal Premium out of the Policies in 2017
2018	N/A	N/A	N/A	345.72	328.12	Renewal Premium out of the Policies in 2018
2019	N/A	N/A	N/A	N/A	407.25	Renewal Premium out of the Policies in 2019

54. Number of First Year and Renewal Policies

Year	2016	2017	2018	2019	2020	Description
	65,837	60,944	64,495	65,645	63,493	Number of New Policies Issued
2016	N/A	41,266	39,979	38,770	38,115	Number of Policies Renewed out of the Policies Issued in 2016
2017	N/A	N/A	38,465	34,341	33,754	Number of Policies Renewed out of the Policies Issued in 2017
2018	N/A	N/A	N/A	34,604	32,521	Number of Policies Renewed out of the Policies Issued in 2018
2019	N/A	N/A	N/A	N/A	34,746	Number of Policies Renewed out of the Policies Issued in 2019