

Rupali Life Insurance Company Ltd.

KEY FINANCIAL INDICATOR

Taka in Million

SL No.	Particulars	Amount in Taka				
		2017	2018	2019	2020	2021
1	First Year Premium Income	846.47	850.66	860.11	873.24	805.78
2	Renewal Premium Income	1,196.50	1,301.82	1,511.05	1,600.14	1,701.26
3	Group & Health Insurance Premium	5.24	5.28	4.84	3.06	4.46
4	Gross Premium	2,048.21	2,157.76	2,376.00	2,476.44	2,511.50
5	Re-insurance Premium	2.36	3.39	4.38	4.63	6.26
6	Net Premium (4-5)	2,045.85	2,154.37	2,371.62	2,471.81	2,505.24
7	Retention Ratio (6/4) (%)	99.88	99.84	99.82	99.81	99.75
8	First year Premium income growth (%)	(0.47)	0.49	1.11	1.53	(7.73)
9	Renewal Premium Income growth (%)	2.41	8.80	16.07	5.90	6.32
10	Gross Premium income growth (%)	1.27	5.35	10.11	4.23	1.42
11	First year Commission paid for acquisition of life insurance business	387.97	378.00	387.20	394.09	347.30
12	Second year Commission paid for acquisition of life insurance business	15.45	32.04	35.20	36.78	36.87
13	Third and Later year Commission paid for acquisition of life insurance business	49.80	49.07	57.95	61.61	66.63
14	Total Commission paid for acquisition of life insurance business (11+12+13)	453.22	459.11	480.35	492.48	450.80
15	First year Commission/First year Premium(%)	45.83	44.44	45.02	45.13	43.10
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	907.96	920.37	955.04	923.12	901.16
19	Allowable Management Expenses	942.34	925.09	1,017.23	1,006.55	952.08
20	Excess Management Expenses	(34.38)	(4.72)	(62.19)	(83.43)	(50.92)
21	Excess Management Expenses Ratio %	(3.65)	(0.51)	(6.11)	(8.29)	(5.35)
22	Overall management expenses Ratio %	44.33	42.65	40.20	37.28	35.88
23	Renewal Expenses ratio %	10.22	6.23	6.16	6.15	6.08
24	Claims Paid	1,058.87	1,158.41	1,298.11	1,398.87	1,538.28
25	Claims/Gross Premium(%)	51.70	53.69	54.63	56.49	61.25
26	Total Commission expenses/ Gross Premium %	22.13	21.28	20.22	19.89	17.95
27	Investment Income	239.67	249.29	250.54	249.24	305.69
28	Investment Income/Gross Premium %	11.70	11.55	10.54	10.06	12.17
29	Yield on Life fund %	5.95	5.93	5.25	5.21	6.10
30	Conservation Ratio %	59.16	63.56	70.03	67.35	68.70

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		2017	2018	2019	2020	2021
31	Second Policy year Lapse Ratio % by number of Policies	37.32	49.61	53.65	47.07	47.52
32	Third Policy year Lapse Ratio % by number of Policies	8.94	6.13	6.77	6.02	6.12
33	Fourth Policy year Lapse Ratio % by number of Policies	1.76	1.67	1.84	1.71	1.73
34	Fifth Policy year Lapse Ratio % by number of Policy	1.45	1.36	1.89	1.69	1.65
35	Sixth Policy year Lapse Ratio % by number of Policy	1.01	0.98	1.02	1.01	1.02
36	Second Policy year Lapse Ratio % by premium amount	45.02	27.95	48.38	47.09	47.78
37	Third Policy year Lapse Ratio % by premium amount	3.39	5.06	5.04	5.09	5.12
38	Fourth Policy year Lapse Ratio % by premium amount	1.78	1.74	1.99	1.87	1.78
39	Fifth Policy year Lapse Ratio % by premium amount	1.26	1.27	1.11	1.09	1.07
40	Sixth Policy year Lapse Ratio % by premium amount	1.48	1.46	1.87	1.62	1.51
41	Market Price per Share(in BDT) at the year end	47.30	89.60	49.30	57.70	60.50
42	Dividend Yield %	0.86	1.34	2.84	2.60	2.98
43	Outstanding Premium as at 31st December	377.15	410.39	508.87	564.93	750.30
44	Total Investment as at 31st December	2,102.59	2,241.17	2,474.48	2,919.08	2,959.94
45	Life Fund as at 31st December	4,267.52	4,504.00	4,764.37	5,051.07	5,284.51
46	Total Assets as at 31st December	5,195.17	5,451.45	5,760.54	6,079.50	6,399.21
47	Paid Up Capital as at 31st December	277.39	288.49	288.49	294.26	300.14
48	Paid Up Capital/Total Asset %	5.34	5.29	5.01	4.84	4.69
49	Net Cash flow from operating activities	(126.06)	(161.57)	(19.75)	3.68	(15.50)
50	Net Cash flow from investing activities	253.61	320.29	115.62	(346.09)	220.98
51	Net Cash flow from financing activities	(28.12)	(22.20)	(33.86)	(33.75)	(37.37)
52	Net Change in cash equivalent	99.43	136.53	62.00	(376.15)	28.64

Rupali Life Insurance Co. Ltd
53. First Year and Renewal Premium Income

(Taka in Million)

Year	2017	2018	2019	2020	2021	Description
	759.20	714.53	769.71	738.05	612.70	First Year Premium Income (New Policy)
2017	N/A	478.30	440.05	431.82	427.19	Renewal Premium out of the Policies in 2017
2018	N/A	N/A	475.72	328.12	322.28	Renewal Premium out of the Policies in 2018
2019	N/A	N/A	N/A	407.25	386.39	Renewal Premium out of the Policies in 2019
2020	N/A	N/A	N/A	N/A	385.40	Renewal Premium out of the Policies in 2020

54. Number of First Year and Renewal Policies

Year	2017	2018	2019	2020	2021	Description
	60,944	64,495	65,645	63,493	53,016	Number of New Policies Issued
2017	N/A	38,465	34,341	33,754	33,197	Number of Policies Renewed out of the Policies Issued in 2017
2018	N/A	N/A	34,604	32,521	28,503	Number of Policies Renewed out of the Policies Issued in 2018
2019	N/A	N/A	N/A	34,746	32,619	Number of Policies Renewed out of the Policies Issued in 2019
2020	N/A	N/A	N/A	N/A	33,321	Number of Policies Renewed out of the Policies Issued in 2020