

**Rupali Life Insurance Company Ltd.**  
KEY FINANCIAL INDICATORS

Taka in Million

SL. No.	Particulars	Years				
		Audited				
		2018	2019	2020	2021	2022
1	First Year Premium Income	850.66	860.11	873.24	805.78	819.76
2	Renewal Premium Income	1,301.82	1,511.05	1,600.14	1701.26	1304.57
3	Group & Health Insurance Premium	5.28	4.84	3.06	4.46	6.21
4	Gross Premium	2,157.76	2,376.00	2,476.44	2,511.50	2,130.54
5	Re-insurance Premium	3.39	4.38	4.63	6.26	3.67
6	Net Premium (4-5)	2,154.37	2,371.62	2,471.81	2,505.24	2,126.87
7	Retention Ratio (6/4) (%)	99.84	99.82	99.81	99.75	99.83
8	First year Premium income growth (%)	0.49	1.11	1.53	(7.73)	1.73
9	Renewal Premium Income growth (%)	8.80	16.07	5.90	6.32	(23.32)
10	Gross Premium income growth (%)	5.35	10.11	4.23	1.42	(15.17)
11	First year Commission paid for acquisition of life insurance business	378.00	387.20	394.09	347.30	328.89
12	Second year Commission paid for acquisition of life insurance business	32.04	35.20	36.78	36.87	28.65
13	Third and Later year Commission paid for acquisition of life insurance business	49.07	57.95	61.61	66.63	50.90
14	Total Commission paid for acquisition of life insurance business (11+12+13 )	459.11	480.35	492.48	450.80	408.44
15	First year Commission/First year Premium(%)	44.44	45.02	45.13	43.10	40.12
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	920.37	955.04	923.12	901.16	787.01
19	Allowable Management Expenses	925.09	1,017.23	1,006.55	952.08	833.16
20	Excess Management Expenses	(4.72)	(62.19)	(83.43)	(50.92)	(46.15)
21	Excess Management Expenses Ratio %	(0.51)	(6.11)	(8.29)	(5.35)	(5.54)
22	Overall management expenses Ratio %	42.65	40.20	37.28	35.88	36.94
23	Renewal Expenses ratio %	6.23	6.16	6.15	6.08	6.10
24	Claims Paid	1,158.41	1,298.11	1,398.87	1,538.28	1,691.97
25	Claims/Gross Premium(%)	53.69	54.63	56.49	61.25	79.42
26	Total Commission expenses/ Gross Premium %	21.28	20.22	19.89	17.95	19.17
27	Investment Income	249.29	250.54	249.24	305.69	261.72
28	Investment Income/Gross Premium %	11.55	10.54	10.06	12.17	12.28
29	Yield on Life fund %	5.93	5.25	5.21	6.10	4.98
30	Conservation Ratio %	63.56	70.03	67.35	68.70	51.94

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		2018	2019	2020	2021	2022
31	Second Policy year Lapse Ratio % by number of Policies	49.61	53.65	47.07	47.52	49.76
32	Third Policy year Lapse Ratio % by number of Policies	6.13	6.77	6.02	6.12	7.12
33	Fourth Policy year Lapse Ratio % by number of Policies	1.67	1.84	1.71	1.73	2.01
34	Fifth Policy year Lapse Ratio % by number of Policy	1.36	1.89	1.69	1.65	1.98
35	Sixth Policy year Lapse Ratio % by number of Policy	0.98	1.02	1.01	1.02	1.30
36	Second Policy year Lapse Ratio % by premium amount	27.95	48.38	47.09	47.78	49.92
37	Third Policy year Lapse Ratio % by premium amount	5.06	5.04	5.09	12.05	13.54
38	Fourth Policy year Lapse Ratio % by premium amount	1.74	1.99	1.87	1.78	2.15
39	Fifth Policy year Lapse Ratio % by premium amount	1.27	1.11	1.09	1.07	1.90
40	Sixth Policy year Lapse Ratio % by premium amount	1.46	1.87	1.62	1.52	1.78
41	Market Price per Share(in BDT) at the year end	89.60	49.30	57.70	60.50	79.90
42	Dividend Yield %	1.34	2.84	2.60	2.98	1.38
43	Outstanding Premium as at 31st December	410.39	508.87	564.93	750.30	730.91
44	Total Investment as at 31st December	2,241.17	2,474.48	2,919.08	2,959.94	3,091.23
45	Life Fund as at 31st December	4,504.00	4,764.37	5,051.07	5,284.51	5,067.95
46	Total Assets as at 31st December	5,451.45	5,760.54	6,079.50	6,399.21	6,185.91
47	Paid Up Capital as at 31st December	288.49	288.49	294.26	300.14	300.14
48	Paid Up Capital/Total Asset %	5.29	5.01	4.84	4.69	4.85
49	Net Cash flow from operating activities	(161.57)	(19.75)	(3.68)	(154.97)	(34.96)
50	Net Cash flow from investing activities	320.29	115.62	(346.09)	220.98	287.16
51	Net Cash flow from financing activities	(22.20)	(33.86)	(33.75)	(37.37)	(57.63)
52	Net Change in cash equivalent	136.53	62.00	(376.15)	28.64	(117.02)

## Rupali Life Insurance Company Limited

### 53. First Year and Renewal Premium Income

(Taka in Million)

Year	2018	2019	2020	2021	2022	Description
		714.53	769.71	738.05	612.70	499.27
2018	N/A	475.72	328.12	322.28	316.16	Renewal Premium out of the Policies in 2018
2019	N/A	N/A	407.25	386.39	378.08	Renewal Premium out of the Policies in 2019
2020	N/A	N/A	N/A	385.40	333.22	Renewal Premium out of the Policies in 2020
2021	N/A	N/A	N/A	N/A	306.84	Renewal Premium out of the Policies in 2021

### 54. Number of First Year and Renewal Policies

Year	2018	2019	2020	2021	2022	Description
		64,495	65,645	63,493	53,016	46,985
2018	N/A	34,604	32,521	28,503	27,938	Number of Policies Renewed out of the Policies Issued in 2018
2019	N/A	N/A	34,746	32,619	31,963	Number of Policies Renewed out of the Policies Issued in 2019
2020	N/A	N/A	N/A	33,321	30,948	Number of Policies Renewed out of the Policies Issued in 2020
2021	N/A	N/A	N/A	N/A	26,635	Number of Policies Renewed out of the Policies Issued in 2021