

## Rupali Life Insurance Company Ltd.

### KEY FINANCIAL INDICATORS

**Taka in Million**  
**Years**  
**Audited**

SL No.	Particulars	2019	2020	2021	2022	2023
1	First Year Premium Income	860.11	873.24	805.78	819.76	797.64
2	Renewal Premium Income	1,511.05	1,600.14	1701.26	1304.57	1520.18
3	Group & Health Insurance Premium	4.84	3.06	4.46	6.21	5.30
4	Gross Premium	2,376.00	2,476.44	2,511.50	2,130.54	2,323.12
5	Re-insurance Premium	4.38	4.63	6.26	3.67	1.40
6	Net Premium (4-5)	2,371.62	2,471.81	2,505.24	2,126.87	2,321.72
7	Retention Ratio (6/4) (%)	99.82	99.81	99.75	99.83	99.94
8	First year Premium income growth (%)	1.11	1.53	(7.73)	1.73	(2.70)
9	Renewal Premium Income growth (%)	16.07	5.90	6.32	(23.32)	16.53
10	Gross Premium income growth (%)	10.11	4.23	1.42	(15.17)	9.04
11	First year Commission paid for acquisition of life insurance business	387.20	394.09	347.30	328.89	320.17
12	Second year Commission paid for acquisition of life insurance business	35.20	36.78	36.87	28.65	33.94
13	Third and Later year Commission paid for acquisition of life insurance business	57.95	61.61	66.63	50.90	59.04
14	Total Commission paid for acquisition of life insurance business (11+12+13)	480.35	492.48	450.80	408.44	413.15
15	First year Commission/First year Premium(%)	45.02	45.13	43.10	40.12	40.14
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	955.04	923.12	901.16	787.01	789.54
19	Allowable Management Expenses	1,017.23	1,006.55	952.08	833.16	829.46
20	Excess Management Expenses	(62.19)	(83.43)	(50.92)	(46.15)	(39.92)
21	Excess Management Expenses Ratio %	(6.11)	(8.29)	(5.35)	(5.54)	(4.81)
22	Overall management expenses Ratio %	40.20	37.28	35.88	36.94	33.99
23	Renewal Expenses ratio %	6.16	6.15	6.08	6.10	6.12
24	Claims Paid	1,298.11	1,398.87	1,538.28	1,691.97	1,728.20
25	Claims/Gross Premium(%)	54.63	56.49	61.25	79.42	74.39
26	Total Commission expenses/ Gross Premium %	20.22	19.89	17.95	19.17	17.78
27	Investment Income	250.54	249.24	305.69	261.72	240.35
28	Investment Income/Gross Premium %	10.54	10.06	12.17	12.28	10.35
29	Yield on Life fund %	5.25	5.21	6.10	4.98	4.86
30	Conservation Ratio %	70.03	67.35	68.70	51.94	71.35
31	Second Policy year Lapse Ratio % by number of Policies	53.65	47.07	47.52	49.76	51.00
32	Third Policy year Lapse Ratio % by number of Policies	6.77	6.02	6.12	7.12	7.53

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SL No.	Particulars	2019	2020	2021	2022	2023
33	Fourth Policy year Lapse Ratio % by number of Policies	1.84	1.71	1.73	2.01	7.80
34	Fifth Policy year Lapse Ratio % by number of Policy	1.89	1.69	1.65	1.98	4.83
35	Sixth Policy year Lapse Ratio % by number of Policy	1.02	1.01	1.02	1.30	3.23
36	Second Policy year Lapse Ratio % by premium amount	48.38	47.09	47.78	49.92	49.00
37	Third Policy year Lapse Ratio % by premium amount	5.04	5.09	12.05	13.54	7.01
38	Fourth Policy year Lapse Ratio % by premium amount	1.99	1.87	1.78	2.15	7.68
39	Fifth Policy year Lapse Ratio % by premium amount	1.11	1.09	1.07	1.90	3.96
40	Sixth Policy year Lapse Ratio % by premium amount	1.87	1.62	1.52	1.78	3.45
41	Market Price per Share(in BDT) at the year end	49.30	57.70	60.50	79.90	119.00
42	Dividend Yield %	2.84	2.60	2.98	1.38	0.84
43	Outstanding Premium as at 31st December	508.87	564.93	750.30	730.91	722.53
44	Total Investment as at 31st December	2,474.48	2,919.08	2,959.94	3,091.23	3,019.06
45	Life Fund as at 31st December	4,764.37	5,051.07	5,284.51	5,067.95	5,011.04
46	Total Assets as at 31st December	5,760.54	6,079.50	6,399.21	6,185.91	6,321.21
47	Paid Up Capital as at 31st December	288.49	294.26	300.14	300.14	300.14
48	Paid Up Capital /Total Asset %	5.01	4.84	4.69	4.85	4.75
49	Net Cash flow from operating activities	(19.75)	(3.68)	(154.97)	(34.96)	(164.12)
50	Net Cash flow from investing activities	115.62	(346.09)	220.98	287.16	209.68
51	Net Cash flow from financing activities	(33.86)	(33.75)	(37.37)	(57.63)	(34.36)
52	Net Change in cash equivalent	62.00	(376.15)	28.64	(117.02)	112.00

## Rupali Life Insurance Company Limited

### 53. First Year and Renewal Premium Income

(Taka in Million)

Year	2019	2020	2021	2022	2023	Description
	769.71	738.05	612.70	499.27	617.88	First Year Premium Income (New Policy)
<b>2019</b>	N/A	407.25	386.39	378.08	347.58	Renewal Premium out of the Policies in 2019
<b>2020</b>	N/A	N/A	385.40	333.22	276.57	Renewal Premium out of the Policies in 2020
<b>2021</b>	N/A	N/A	N/A	306.84	263.88	Renewal Premium out of the Policies in 2021
<b>2022</b>	N/A	N/A	N/A	N/A	254.62	Renewal Premium out of the Policies in 2022

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

Year	2019	2020	2021	2022	2023	Description
	65,645	63,493	53,016	46,985	45,726	Number of New Policies Issued
<b>2019</b>	N/A	34,746	32,619	31,963	28,767	Number of Policies Renewed out of the Policies Issued in 2019
<b>2020</b>	N/A	N/A	33,321	30,948	25,996	Number of Policies Renewed out of the Policies Issued in 2020
<b>2021</b>	N/A	N/A	N/A	26,635	22,639	Number of Policies Renewed out of the Policies Issued in 2021
<b>2022</b>	N/A	N/A	N/A	N/A	23,022	Number of Policies Renewed out of the Policies Issued in 2022