

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

(Taka in Million)

SL No.	Particulars	2020	2021	2022	2023	2024
1	First Year Premium Income	873.24	805.78	819.76	797.64	741.35
2	Renewal Premium Income	1,600.14	1701.26	1304.57	1520.18	1438.93
3	Group & Health Insurance Premium	3.06	4.46	6.21	5.30	5.49
4	Gross Premium	2,476.44	2,511.50	2,130.54	2,323.12	2,185.77
5	Re-insurance Premium	4.63	6.26	3.67	1.40	1.88
6	Net Premium (4-5)	2,471.81	2,505.24	2,126.87	2,321.72	2,183.89
7	Retention Ratio (6/4) (%)	99.81	99.75	99.83	99.94	99.91
8	First year Premium income growth (%)	1.53	(7.73)	1.73	(2.70)	(7.06)
9	Renewal Premium Income growth (%)	5.90	6.32	(23.32)	16.53	(5.34)
10	Gross Premium income growth (%)	4.23	1.42	(15.17)	9.04	(5.91)
11	First year Commission paid for acquisition of life insurance business	394.09	347.30	328.89	320.17	297.64
12	Second year Commission paid for acquisition of life insurance business	36.78	36.87	28.65	33.94	32.13
13	Third and Later year Commission paid for acquisition of life insurance business	61.61	66.63	50.90	59.04	55.88
14	Total Commission paid for acquisition of life insurance business (11+12+13)	492.48	450.80	408.44	413.15	385.65
15	First year Commission/First year Premium(%)	45.13	43.10	40.12	40.14	40.15
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	923.12	901.16	787.01	789.54	729.69
19	Allowable Management Expenses	1,006.55	952.08	833.16	829.46	734.47
20	Excess Management Expenses	(83.43)	(50.92)	(46.15)	(39.92)	(4.78)
21	Excess Management Expenses Ratio %	(8.29)	(5.35)	(5.54)	(4.81)	(0.65)
22	Overall management expenses Ratio %	37.28	35.88	36.94	33.99	33.38
23	Renewal Expenses ratio %	6.15	6.08	6.10	6.12	6.12
24	Claims Paid	1,398.87	1,538.28	1,691.97	1,728.20	1,645.86
25	Claims/Gross Premium(%)	56.49	61.25	79.42	74.39	75.30
26	Total Commission expenses/ Gross Premium %	19.89	17.95	19.17	17.78	17.64
27	Investment Income	249.24	305.69	261.72	240.35	235.88
28	Investment Income/Gross Premium %	10.06	12.17	12.28	10.35	10.79
29	Yield on Life fund %	5.21	6.10	4.98	4.86	4.77
30	Conservation Ratio %	67.35	68.70	51.94	71.35	61.94
31	Second Policy year Lapse Ratio % by number of Policies	47.07	47.52	49.76	51.00	51.49

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32	Third Policy year Lapse Ratio % by number of Policies	6.02	6.12	7.12	7.53	7.64
33	Fourth Policy year Lapse Ratio % by number of Policies	1.71	1.73	2.01	7.80	7.60
34	Fifth Policy year Lapse Ratio % by number of Policy	1.69	1.65	1.98	4.83	4.23
35	Sixth Policy year Lapse Ratio % by number of Policy	1.01	1.02	1.30	3.23	3.21
36	Second Policy year Lapse Ratio % by premium amount	47.09	47.78	49.92	49.00	51.41
37	Third Policy year Lapse Ratio % by premium amount	5.09	12.05	13.54	7.01	6.59
38	Fourth Policy year Lapse Ratio % by premium amount	1.87	1.78	2.15	7.68	7.09
39	Fifth Policy year Lapse Ratio % by premium amount	1.09	1.07	1.90	3.96	3.81
40	Sixth Policy year Lapse Ratio % by premium amount	1.62	1.52	1.78	3.45	3.41
41	Market Price per Share(in BDT) at the year end	57.70	60.50	79.90	119.00	109.00
42	Dividend Yield %	2.60	2.98	1.38	0.84	1.01
43	Outstanding Premium as at 31st December	564.93	750.30	730.91	722.53	741.89
44	Total Investment as at 31st December	2,919.08	2,959.94	3,091.23	3,019.06	2,850.32
45	Life Fund as at 31st December	5,051.07	5,284.51	5,067.95	5,011.04	4,948.53
46	Total Assets as at 31st December	6,079.50	6,399.21	6,185.91	6,321.21	6,183.47
47	Paid Up Capital as at 31st December	294.26	300.14	300.14	300.14	300.14
48	Paid Up Capital /Total Asset %	4.84	4.69	4.85	4.75	4.85
49	Net Cash flow from operating activities	(3.68)	(154.97)	(34.96)	(164.12)	(358.90)
50	Net Cash flow from investing activities	(346.09)	220.98	287.16	209.68	239.66
51	Net Cash flow from financing activities	(33.75)	(37.37)	(57.63)	(34.36)	(36.45)
52	Net Change in cash equivalent	(376.15)	28.64	(117.02)	112.00	155.70

## Rupali Life Insurance Company Limited

### 53. First Year and Renewal Premium Income

(Taka in Million)

Year	2020	2021	2022	2023	2024	Description
	738.05	612.70	499.27	617.88	612.72	First Year Premium Income (New Policy)
<b>2020</b>	N/A	385.40	333.22	276.57	266.03	Renewal Premium out of the Policies in 2020
<b>2021</b>	N/A	N/A	306.84	263.88	245.17	Renewal Premium out of the Policies in 2021
<b>2022</b>	N/A	N/A	N/A	254.62	237.84	Renewal Premium out of the Policies in 2022
<b>2023</b>	N/A	N/A	N/A	N/A	300.23	Renewal Premium out of the Policies in 2023

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

Year	2020	2021	2022	2023	2024	Description
	63,493	53,016	46,985	45,726	31,283	Number of New Policies Issued
<b>2020</b>	N/A	33,321	30,948	25,996	24,896	Number of Policies Renewed out of the Policies Issued in 2020
<b>2021</b>	N/A	N/A	26,635	22,639	20,918	Number of Policies Renewed out of the Policies Issued in 2021
<b>2022</b>	N/A	N/A	N/A	23,022	21,263	Number of Policies Renewed out of the Policies Issued in 2022
<b>2023</b>	N/A	N/A	N/A	N/A	22,181	Number of Policies Renewed out of the Policies Issued in 2023