Rupali Life Insurance PLC

Rupali Life Insurance Company Ltd.

KEY FINANCIAL INDICATORS

Taka in Million

SL No.	Particulars	Years : 2021 - 2025				
		Audited				
		2021	**2022**	**2023**	**2024**	**2025**
1	First Year Premium Income	805.78	819.76	797.64	741.35	720.16
2	Renewal Premium Income	1701.26	1304.57	1520.18	1438.94	1324.51
3	Group & Health Insurance Premium	4.46	6.21	5.30	5.49	7.45
4	Gross Premium	2,511.50	2,130.54	2,323.12	2,185.78	2,052.12
5	Re-insurance Premium	6.26	3.67	1.40	1.89	4.82
6	Net Premium (4-5)	2,505.24	2,126.87	2,321.72	2,183.89	2,047.30
7	Retention Ratio (6/4) (%)	99.75	99.83	99.94	99.91	99.77
8	First year Premium income growth (%)	(7.73)	1.73	(2.70)	(7.06)	(2.86)
9	Renewal Premium Income growth (%)	6.32	(23.32)	16.53	(5.34)	(7.95)
10	Gross Premium income growth (%)	1.42	(15.17)	9.04	(5.91)	(6.11)
11	First year Commission paid for acquisition of life insurance business	347.30	328.89	320.17	297.64	297.08
12	Second year Commission paid for acquisition of life insurance business	36.87	28.65	33.94	32.13	32.04
13	Third and Later year Commission paid for acquisition of life insurance business	66.63	50.90	59.04	55.88	51.15
14	Total Commission paid for acquisition of life insurance business (11+12+13)	450.80	408.44	413.15	385.65	380.27
15	First year Commission/First year Premium(%)	43.10	40.12	40.14	40.15	41.25
16	Second year Commission/Second year Renewal Premium (%)	10.00	10.00	10.00	10.00	10.00
17	Third and Laters year Commission/Third and Later year Renewal Premium (%)	5.00	5.00	5.00	5.00	5.00
18	Management Expenses	901.16	787.01	789.54	729.69	699.62
19	Allowable Management Expenses	952.08	833.16	829.46	734.47	712.39
20	Excess Management Expenses	(50.92)	(46.15)	(39.92)	(4.78)	(12.77)
21	Excess Management Expenses Ratio %	(5.35)	(5.54)	(4.81)	(0.65)	(1.79)
22	Overall management expenses Ratio %	35.88	36.94	33.99	33.38	34.09
23	Renewal Expenses ratio %	6.08	6.10	6.12	6.12	6.28
24	Claims Paid	1,538.28	1,691.97	1,728.20	1,645.86	1,414.17
25	Claims/Gross Premium(%)	61.25	79.42	74.39	75.30	68.91
26	Total Commission expenses/ Gross Premium %	17.95	19.17	17.78	17.64	18.53
27	Investment Income	305.69	261.72	240.35	235.88	245.91
28	Investment Income/Gross Premium %	12.17	12.28	10.35	10.79	11.98
29	Yield on Life fund %	6.10	4.98	4.86	4.77	5.06
30	Conservation Ratio %	68.70	51.94	71.35	61.94	60.60
31	Second Policy year Lapse Ratio % by number of Policies	47.52	49.76	51.00	51.49	54.05

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		Audited				
		2021	2022	2023	2024	2025
32	Third Policy year Lapse Ratio % by number of Policies	6.12	7.12	7.53	7.64	9.14
33	Fourth Policy year Lapse Ratio % by number of Policies	1.73	2.01	7.80	7.60	9.12
34	Fifth Policy year Lapse Ratio % by number of Policy	1.65	1.98	4.83	4.23	6.41
35	Sixth Policy year Lapse Ratio % by number of Policy	1.02	1.30	3.23	3.21	6.23
36	Second Policy year Lapse Ratio % by premium amount	47.78	49.92	49.00	51.41	55.12
37	Third Policy year Lapse Ratio % by premium amount	12.05	13.54	7.01	6.59	9.65
38	Fourth Policy year Lapse Ratio % by premium amount	1.78	2.15	7.68	7.09	9.61
39	Fifth Policy year Lapse Ratio % by premium amount	1.07	1.90	3.96	3.81	6.23
40	Sixth Policy year Lapse Ratio % by premium amount	1.52	1.78	3.45	3.41	6.14
41	Market Price per Share(in BDT) at the year end	60.50	79.90	119.00	109.00	78.10
42	Dividend Yield %	2.98	1.38	0.84	1.01	1.28
43	Outstanding Premium as at 31st December	750.30	730.91	722.53	741.89	737.10
44	Total Investment as at 31st December	2,959.94	3,091.23	3,019.06	2,850.32	2,996.00
45	Life Fund as at 31st December	5,284.51	5,067.95	5,011.04	4,948.53	5,008.89
46	Total Assets as at 31st December	6,399.21	6,185.91	6,321.21	6,183.47	6,328.16
47	Paid Up Capital as at 31st December	300.14	300.14	300.14	300.14	300.14
48	Paid Up Capital /Total Asset %	4.69	4.85	4.75	4.85	4.74
49	Net Cash flow from operating activities	(154.97)	(34.96)	(164.12)	(358.90)	(80.13)
50	Net Cash flow from investing activities	220.98	287.16	209.68	239.66	157.99
51	Net Cash flow from financing activities	(37.37)	(57.63)	(34.36)	(36.45)	(29.53)
52	Net Change in cash equivalent	28.64	(117.02)	112.00	(155.70)	48.34

Rupali Life Insurance Company Limited

53. First Year and Renewal Premium Income

(Taka in Million)

Year	2021	2022	2023	2024	2025	Description
	612.70	499.27	617.88	612.72	640.45	First Year Premium Income (New Policy)
2021	N/A	306.84	263.88	245.17	229.90	Renewal Premium out of the Policies in 2021
2022	N/A	N/A	254.62	237.84	215.89	Renewal Premium out of the Policies in 2022
2023	N/A	N/A	N/A	300.23	271.26	Renewal Premium out of the Policies in 2023
2024	N/A	N/A	N/A	N/A	274.98	Renewal Premium out of the Policies in 2024

54. Number of First Year and Renewal Policies

Year	2021	2022	2023	2024	2025	Description
	53,016	46,985	45,726	31,283	42,496	Number of New Policies Issued
2021	N/A	26,635	22,639	20,918	19,577	Number of Policies Renewed out of the Policies Issued in 2021
2022	N/A	N/A	23,022	21,263	19,323	Number of Policies Renewed out of the Policies Issued in 2022
2023	N/A	N/A	N/A	22,181	20,153	Number of Policies Renewed out of the Policies Issued in 2023
2024	N/A	N/A	N/A	N/A	14,375	Number of Policies Renewed out of the Policies Issued in 2024