

KEY FINANCIAL INDICATOR

(Amount in million BDT)
unless otherwise stated

SL No.	Particulars	YEAR				
		2011	2012	2013	2014	2015
1	First Year Premium Income	605.96	364.92	346.03	600.54	801.92
2	Renewal Premium Income	1,056.41	1,054.57	1,089.42	1,151.03	1,101.58
3	Group & Health Insurance Premium	2.01	1.61	-	1.06	3.57
4	Gross Premium	1,664.38	1,421.10	1,435.45	1,752.62	1,907.07
5	Re-insurance Premium	2.13	1.49	4.55	1.06	2.47
6	Net Premium (4-5)	1,662.25	1,419.60	1,430.90	1,751.56	1,904.60
7	Retention Ratio (6/4) (%)	99.87	99.89	99.68	99.94	99.87
8	First year Premium income groth (%)	(19.39)	(39.78)	(5.18)	73.55	33.53
9	Renewal Premium Income groth (%)	23.59	(0.17)	3.31	5.65	(4.30)
10	Gross Premium income Groth (%)	3.58	(14.62)	1.01	22.10	8.81
11	First year Commission paid for acquisition of life insurance business	547.45	330.90	192.03	266.31	364.49
12	Second year Commission paid for acquisition of life insurance business	27.49	21.52	20.42	18.40	13.21
13	Third and Later year Commission paid for acquisition of life insurance business	41.46	39.75	42.84	48.35	48.46
14	Total Commission paid for acquisition of life insurance business (11+12+13)	616.39	392.17	255.29	333.06	426.16
15	First year Commissions/First year Premium(%)	90.34	90.68	55.50	44.34	45.45
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	925.67	709.31	532.63	699.31	867.70
19	Allowable Management Expenses	704.22	486.94	474.84	713.35	887.68
20	Excess Management Expenses	221.45	222.37	57.79	(14.04)	(19.98)
21	Excess Management Expenses Ratio %	31.45	45.67	12.17	(1.97)	(2.25)
22	Overall management expenses Ratio %	55.62	49.91	37.11	39.90	45.50
23	Renewal Expenses ratio %	35.96	36.09	20.30	13.78	13.19
24	Claims Paid	449.55	570.06	762.24	851.80	887.18
25	Claims/Gross Premium(%)	27.01	40.11	53.10	48.60	46.52
26	Total Commission expenses/ Gross Premium %	37.03	27.60	17.78	19.00	22.35
27	Investment Income	139.59	176.90	202.60	228.69	233.10
28	Investment Income/Gross Premium %	8.39	12.45	14.11	13.05	12.22



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		2011	2012	2013	2014	2015
29	Yield on Life fund %	6.04	6.94	7.22	7.32	6.85
30	Conservation Ratio %	12.36	12.34	12.75	13.47	12.89
31	Second Policy year Lapse Ratio % by number of Policies	24.21	24.00	25.61	28.11	39.40
32	Third Policy year Lapse Ratio % by number of Policies	8.40	11.54	10.98	10.90	15.73
33	Fourth Policy year Lapse Ratio % by number of Policies	7.66	9.02	9.43	5.93	7.78
34	Fifth Policy year Lapse Ratio % by number of Policy	5.17	5.99	5.29	4.50	4.27
35	Sixth Policy year Lapse Ratio % by number of Policy	3.38	4.16	3.82	3.69	2.56
36	Second Policy year Lapse Ratio % by premium amount	24.88	25.81	26.50	36.36	52.90
37	Third Policy year Lapse Ratio % by premium amount	6.31	9.05	9.24	10.50	13.91
38	Fourth Policy year Lapse Ratio % by premium amount	9.44	11.45	11.11	7.85	9.72
39	Fifth Policy year Lapse Ratio % by premium amount	6.17	6.68	6.91	5.93	6.12
40	Sixth Policy year Lapse Ratio % by premium amount	2.53	3.90	4.07	4.29	3.87
41	Market Price per Share(in BDT) at the year end	166.00	122.00	111.40	54.40	32.40
42	Dividend Yield %	2.88	0.88	0.96	1.01	0.83
43	Outstanding Premium as at 31st December	136.02	104.54	143.49	192.50	121.52
44	Total Investment as at 31st December	1,277.40	1,340.74	1,777.00	2,076.31	2,108.99
45	Life Fund as at 31st December	2,518.71	2,755.54	3,016.81	3,370.42	3,670.53
46	Total Assets as at 31st December	3,051.12	3,193.66	3,497.19	4,240.94	4,570.20
47	Paid Up Capital as at 31st December	94.05	107.22	120.08	252.17	277.39
48	Paid Up Capital /Total Asset %	3.08	3.36	3.43	5.95	6.07
49	Net Cash flow from operating activities	142.26	170.41	83.67	123.00	182.85
50	Net Cash flow from investing activities	(122.46)	(152.05)	53.00	(111.48)	(18.32)
51	Net Cash flow from financing activities				360.25	
52	Net Change in cash cash equivalent	19.80	18.36	136.67	371.77	164.53



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53. First Year and Renewal Premium Income

Year	2011	2012	2013	2014	2015	Description
2011	485.45	284.64	322.30	643.15	675.86	First Year Premium Income(New policy)
2012	N.A	344.41	299.58	261.47	231.74	Renewal premium out of the policies in 2011
2013	N.A	N.A	196.76	166.87	139.19	Renewal premium out of the policies in 2012
2014	N.A	N.A	N.A	189.17	144.33	Renewal premium out of the policies in 2013
2015	N.A	N.A	N.A	N.A	283.54	Renewal premium out of the policies in 2014

54. Number of First Year and Renewal Policies.

Year	2011	2012	2013	2014	2015	Description
2011	107,377	58,635	44,546	57,769	59,398	Number of new policies issued
2012	N.A	70,865	59,075	52,709	48,119	Number of policies renewed out of the policies issued in 2011
2013	N.A	N.A	37,755	31,362	26,801	Number of policies renewed out of the policies issued in 2012
2014	N.A	N.A	N.A	27,568	20,563	Number of policies renewed out of the policies issued in 2013
2015	N.A	N.A	N.A	N.A	29,234	Number of policies renewed out of the policies issued in 2014