



Financial Performance at a Glance

Name	2022	2021	2020	2019	2018	2017
Gross premium Income (Turnover) :	599.23	454.74	264.31	200.25	98.76	66.1
Net premium Income :	381.22	312.51	182.01	119.24	31.72	21.93
Net Claims Paid	44.97	34.44	8.02	1.27	1.1	1.37
Management Expenses (Including agent commission)	260.1	183.82	124.23	67.47	28.6	20.51
Reserve for Un-Expired risk	86.58	76.57	69.58	64.58	59.58	55.58
Reserve Reserve	11.88	93.5	88.50	78.50	6.30	2.10
National investment Bond	25.00	25.00	25.00	25.00	25.00	25.00
Fixed Deposit receipt	335.35	298.05	222.80	160.88	125.13	109.49
Operating (Underwriting) Profit/(loss)	82.5	69.8	31.25	20.72	18.66	6.56
Investment Income & Others Income	19.56	16.52	18.07	16.76	11.15	10.69
Gross profit / (Loss) Before Tax	82.5	67.84	38.13	31.14	27.62	15.25
Income tax provision	27.76	23.84	12.5	8.13	8.66	2.5
Net Profit / (Loss) After Tax	52.68	42.65	27.04	21.69	18.96	12.75
Share holder's equity	345.49	292.81	250.16	221.03	201.37	182.41
Investment	360.35	323.05	247.8	185.88	151.73	143.72
Current Assets	633.75	475.37	362.61	294.48	219	212.03
Current Liability	167.77	187.03	128.46	87.94	16.94	30.82
Estimated Claim	54.21	27.7	14.6	8.87	0.36	9.66
Net Cash flow	47.99	83.24	67.52	51.29	13.65	-32.13
Net operating cash flow(Per share)	4.72	22.27	12.47	13.27	2.87	-3.57
Net Asset Value per share(NAV)	23.63	48.8	41.69	37.19	33.56	30.4
Earning Per Share (EPS) after Tax	3.59	7.11	4.51	3.62	3.16	2.12
Current Ratio	3.77	2.54	2.82	3.35	3.16	2.92
Gross Margin ratio	13.76	15.35	11.82	10.35	18.9	9.91
Operating Income Ratio	21.64	21.71	20.8	23.31	87.06	69.51
Net Income Ratio	13.81	13.65	14.02	23.31	59.76	58.11
Dividend	70%(Proposed)			15%(S)	25%(S)	70%(S)



Comperative Operational Performance

Operational Performance :	Taka in million			
Name	2022	2021	Increased / (Decreased) in 2018	Increased / (Decreased) %
Gross premium :	599.23	454.74	144.49	31.77
Net premium :	381.22	312.51	68.71	21.99
Net Claims	44.97	34.44	10.53	30.57
Management Expenses	260.1	183.82	76.28	41.50
Operating (U/W) Profit/(loss)	82.5	69.81	12.69	18.18
Investment Income & Others Income	19.56	16.53	3.03	18.33
Gross profit / (Loss) Before Tax	82.5	67.83	14.67	21.63
Income tax provision	27.76	23.84	3.92	16.44
Net Profit / (Loss) After Tax	52.68	42.65	10.03	23.52
EPS after Tax	3.59	7.11	-3.52	-49.51

