

Financial Performance at a Glance

Figure in Million

Name	2025	2024	2023	2022	2021
Gross Premium Income (Turnover) :	783.46	707.58	648.33	599.23	454.74
Net Premium Income :	434.88	438.87	325.37	381.22	312.51
Net Claims	59.47	58.85	80.33	44.97	34.44
Management Expenses (Including agent commission)	328.80	297.02	275.76	260.1	183.82
Reserve for Un-Expired Risk	116.58	106.58	96.58	86.58	76.57
General Reserve	5.00	16.88	16.88	11.88	93.5
National Investment Bond	46.00	40.00	25.00	25.00	25.00
Fixed Deposit Receipt	277.99	279.90	306.15	335.35	298.05
Operating (Underwriting) Profit/(Loss)	84.84	73.15	50.65	82.5	69.8
Investment Income & Others Income	38.69	18.11	16.88	19.56	16.52
Gross profit / (Loss) Before Tax	61.15	47.12	47.27	82.5	67.84
Income Tax Provision	18.90	14.10	14.16	27.76	23.84
Net Profit / (Loss) After Tax	42.65	33.52	32.58	52.68	42.65
Share holder's equity	454.25	411.59	378.07	345.49	292.81
Investment	323.99	319.90	331.15	360.35	323.05
Current Assets	813.54	812.65	703.44	633.75	475.37
Current Liability	424.23	213.11	162.7	167.77	187.03
Outstanding Claim	123.50	109.76	83.69	54.21	27.7
Net Cash flow	-0.88	-19.18	-24.9	47.99	83.24
Net operating cash flow(Per share)	1.70	4.21	-0.54	4.72	22.27
Net Asset Value per share (NAV)	15.02	17.01	25.86	23.63	48.8
Earning Per Share (EPS) after Tax	1.41	1.39	1.35	3.59	7.11
Current Ratio	1.92	3.81	4.32	3.77	2.54
Gross Margin Ratio	7.81	6.66	7.29	13.76	15.35
Operating Income Ratio	10.83	10.74	7.81	21.64	21.71
Net Income Ratio	9.81	7.64	5.02	13.81	13.65
Dividend	10%	25% (s)	-	65%(S)	

Operational Performance		Taka in million		
Name	2025	2024	Increased / (Decreased) in Taka	Increased / (Decreased) %
Gross premium :	783.46	707.58	59.25	9.14
Net premium :	434.88	438.87	113.50	34.88
Net Claims	59.47	58.85	-24.84	-29.68
Management Expenses	274.89	247.22	32.88	15.34
Operating (U/W) Profit/(loss)	84.84	73.15	22.50	44.43
Investment Income & Others Income	38.69	18.11	1.24	7.32
Gross profit / (Loss) Before Tax	61.15	47.12	-0.14	-0.30
Income tax provision	18.90	14.10	-0.59	-4.05
Net Profit / (Loss) After Tax	42.65	33.52	0.94	2.90
EPS after Tax	1.41	1.39	0.04	2.64

