

Financial Performance at a Glance

Figure in Million

Name	2024	2023	2022	2021	2020
Gross premium Income (Turnover) :	707.58	648.33	599.23	454.74	264.31
Net premium Income :	438.87	325.37	381.22	312.51	182.01
Net Claims Paid	58.85	80.33	44.97	34.44	8.02
Management Expenses (Including agent commission)	297.02	275.76	260.1	183.82	124.23
Reserve for Un-Expired risk	106.58	96.58	86.58	76.57	69.58
Reserve Reserve	16.88	16.88	11.88	93.5	88.50
National investment Bond	40.00	25.00	25.00	25.00	25.00
Fixed Deposit receipt	279.90	306.15	335.35	298.05	222.80
Operating (Underwriting) Profit/(loss)	73.15	50.65	82.5	69.8	31.25
Investment Income & Others Income	18.11	16.88	19.26	16.52	18.07
Gross profit / (Loss) Before Tax	47.12	47.27	82.5	67.84	38.13
Income tax provision	14.10	14.16	27.76	23.84	12.5
Net Profit / (Loss) After Tax	33.52	32.58	52.68	42.65	27.04
Share holder's equity	411.59	378.07	345.49	292.81	250.16
Investment	319.90	33.11	360.35	323.05	247.8
Current Assets	812.65	703.44	633.75	475.37	362.61
Current Liability	213.11	162.7	167.77	187.03	128.46
Estimated Claim	109.76	83.69	54.21	27.7	14.6
Net Cash flow	-1.18	-24.9	47.99	83.24	67.52
Net operating cash flow(Per share)	4.21	-0.54	4.72	22.27	12.47
Net Asset Value per share(NAV)	17.01	15.63	23.56	48.8	41.69
Earning Per Share (EPS) after Tax	1.39	1.35	3.59	7.11	4.51
Current Ratio	3.81	4.32	3.77	2.54	2.82
Gross Margin ratio	6.67	7.29	13.76	15.35	11.82
Operating Income Ratio	10.74	7.81	21.64	21.71	20.8
Net Income Ratio	7.64	5.02	13.81	13.65	14.02
Dividend	-	-	65%		



Operational Performance :

Taka in million

Name

Gross premium :
Net premium :
Net Claims
Management Expenses
Operating (U/W) Profit/(loss)
Investment Income & Others Income
Gross profit / (Loss) Before Tax
Income tax provision
Net Profit / (Loss) After Tax
EPS after Tax

2024	2023	Increased /(Decreased)	Increased /(Decreased) %
707.58	648.33	59.25	9.14
438.87	325.37	113.50	34.88
58.85	83.69	-24.84	-29.68
247.22	214.34	32.88	15.34
73.15	50.65	22.50	44.43
18.11	16.87	1.24	7.32
47.12	47.26	-0.14	-0.30
14.10	14.69	-0.59	-4.05
33.52	32.58	0.94	2.90
1.39	1.35	0.04	2.64

Comperative operational performance

