



## PRODUCTS

### **FIRE INSURANCE SCHEMES**

- i. Standard Fire Policy
- ii. Special Perils Insurance Policy
- iii. Industrial All Risk Policy
- iv. Household policy
- v. Consequential Loss Policy
- vi. Declaration Policy
- vii. Operational Package Policy



### **MARINE INSURANCE SCHEMES**

- i. Marine Cargo Policy
- ii. Marine Hull Policy
- iii. Marine Freight Policy



### **AUTOMOBILE INSURANCE SCHEMES**

- i. Private Vehicle Policy
- ii. Commercial Vehicle Policy
- iii. Motor Cycle Policy



### ENGINEERING INSURANCE SCHEMES

- i. Erection All Risks Policy
- ii. Contractors' All Risk Policy
- iii. Machinery Breakdown Policy
- iv. Deterioration of Stock Policy
- v. Boiler & Pressure Vessel Insurance Policy
- vi. Electronic Equipment Policy
- vii. Contractors Plant & Machinery (CPM) Policy



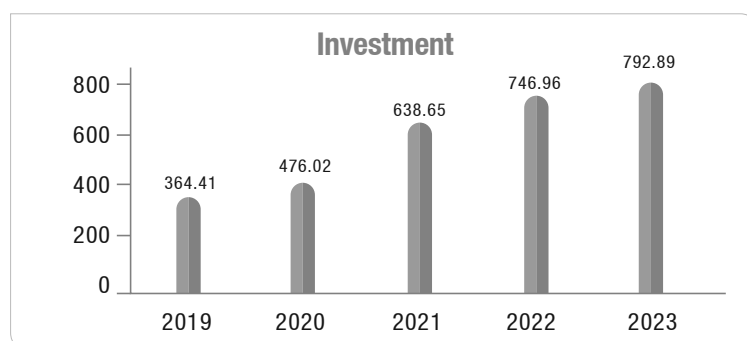
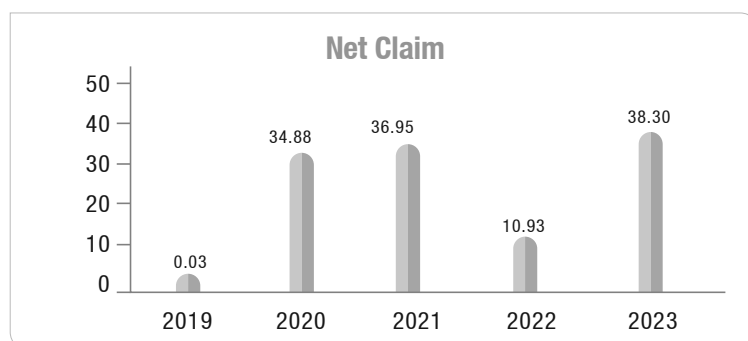
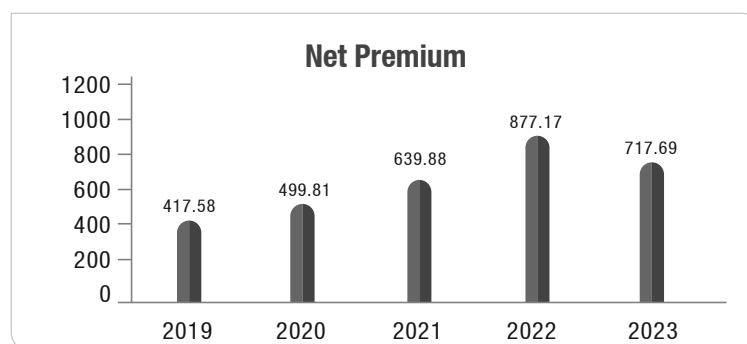
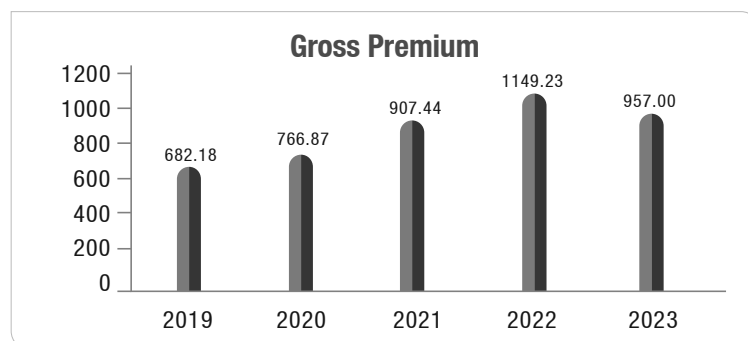
### MISCELLANEOUS INSURANCE SCHEMES

- i. Burglary & House Breaking Policy
- ii. Personal Accident Policy
- iii. Group personal Accident Policy
- iv. Employer's Liability Policy
- v. Fidelity Guarantee Policy
- vi. Cash-in-Transit Policy
- vii. Cash-on-Counter Policy
- viii. Cash-in-safe Policy
- ix. Money Insurance Policy
- x. Overseas Mediclaim Insurance Policy
- xi. Product Liability Insurance Policy
- xii. Workmen's Compensation Policy
- xiii. Third-party Liability or Public Liability Policy
- xiv. Bank Lockers Insurance Policy



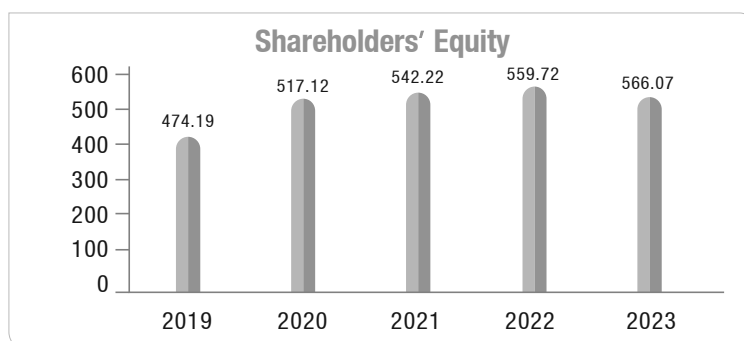
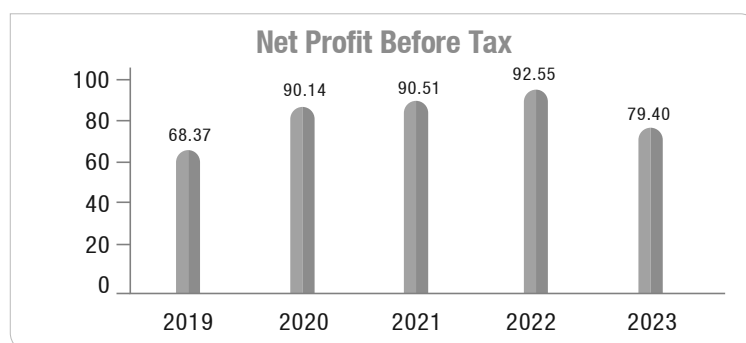
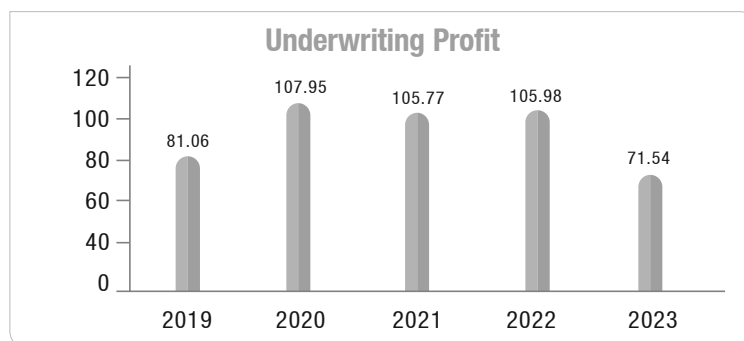
## FINANCIAL PERFORMANCE AT A GLANCE

(Taka In Million)

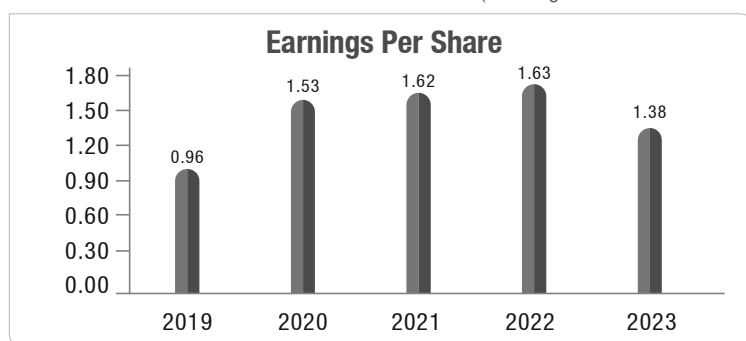


## FINANCIAL PERFORMANCE AT A GLANCE

(Taka In Million)



(Earnings Per Share in Taka)



## FINANCIAL HIGHLIGHTS

Particulars		2023	2022	2021	2020	2019
Gross Premium Income		956,999,121	1,149,226,108	907,439,805	766,873,426	682,178,459
Net Premium Income		717,687,451	877,168,721	639,877,222	499,813,046	417,581,024
Net Claims		38,300,918	10,933,065	36,954,935	34,875,768	32,714
Investment & Other Income		47,501,958	36,594,559	32,482,608	27,069,662	25,502,684
Underwriting Profit		71,541,557	105,980,396	105,772,049	107,950,709	81,056,551
Net Profit before Tax		79,404,303	92,554,983	90,514,811	90,137,399	68,374,300
Net Profit after Tax		56,021,936	66,159,603	65,652,740	62,240,167	38,895,739
Paid-up Capital		405,517,630	405,517,630	405,517,630	405,517,630	386,207,270
Reserve		160,550,241	154,204,215	136,706,727	111,605,750	87,986,306
Shareholders' Equity		566,067,871	559,721,845	542,224,357	517,123,380	474,193,576
Balance of Fund (Unexpired Risk)		287,654,145	351,214,097	256,982,102	200,844,867	167,800,686
Total Investments		792,889,728	746,955,060	638,652,847	476,016,000	364,406,014
Total Assets		1,698,240,891	1,624,395,229	1,200,011,200	1,062,521,823	977,684,900
Rate of Dividend	Cash (%)	10%	12.25%	12%	10%	5%
	Stock (%)					5%
Earnings Per Share (EPS)		1.38	1.63	1.62	1.53	0.96
Net Asset Value (NAV) Per Share		13.96	13.80	13.37	12.75	11.69
Net Operating Cash Flow Per Share (NOCFPS)		0.68	4.09	6.79	4.89	3.45
Price Earnings Ratio (Times)		24.35	19.14	33.52	24.31	22.60
Current Ratio		1.36	1.50	1.59	1.72	1.69
Market Price Per Share		33.60	31.20	54.3	37.2	21.7