



PRODUCTS



- 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

01 FIRE INSURANCE SCHEMES



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

02 MARINE INSURANCE SCHEMES



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

03 AUTOMOBILE INSURANCE SCHEMES



- i. Erection All Risks Policy
- ii. Contractors' All Risks 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

04 ENGINEERING INSURANCE SCHEMES



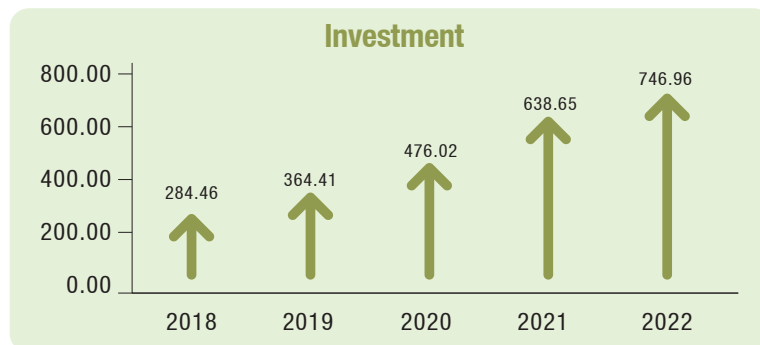
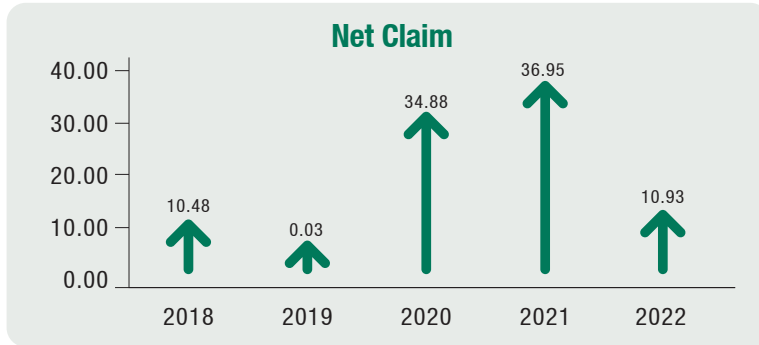
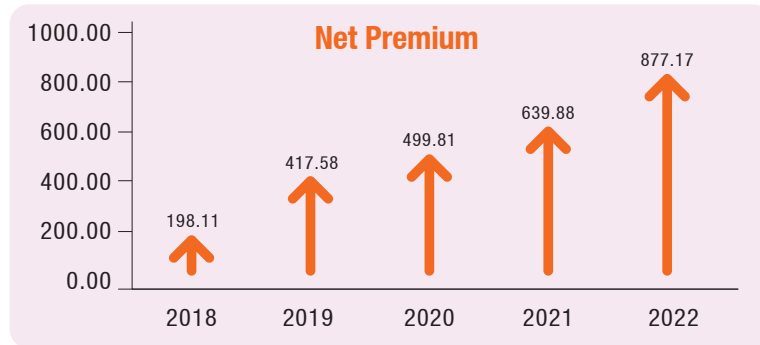
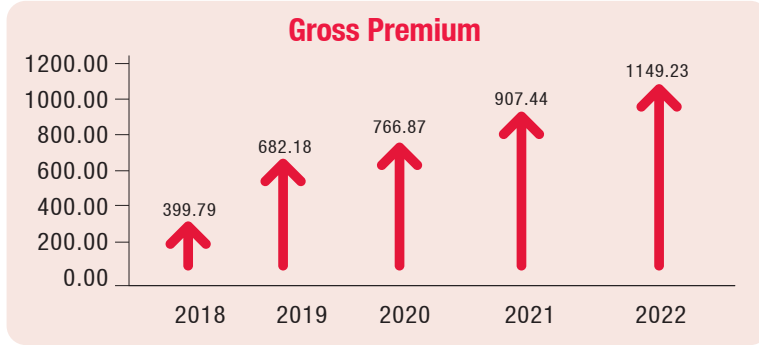
- i. Burglary & House Breaking Policy
- ii. Personal Accident Policy
- iii. Group personal Accident Policy
- iv. Employer's Liability Policy
- v. Fidelity Guarantee Policy
- vi. Cash-in-Transit Policy
- vii. Cash-on-Counter Policy
- viii. Cash-in-safe Policy
- ix. Money Insurance Policy
- x. Overseas Medclaim 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

05 MISCELLANEOUS INSURANCE SCHEMES



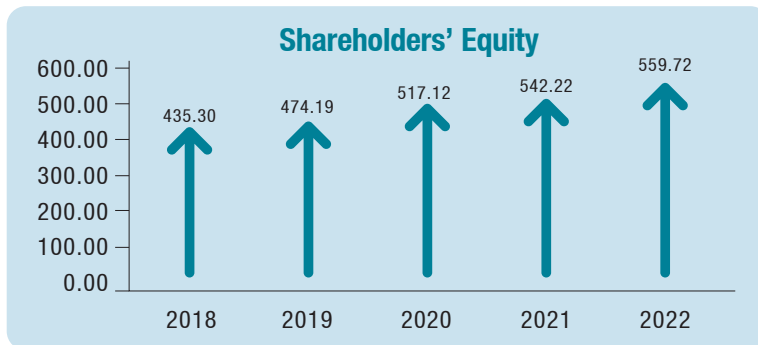
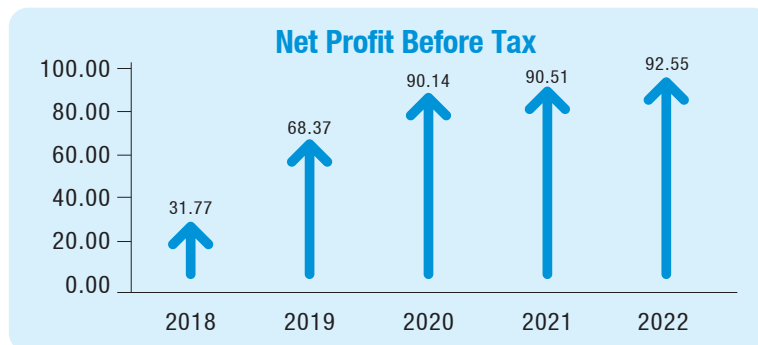
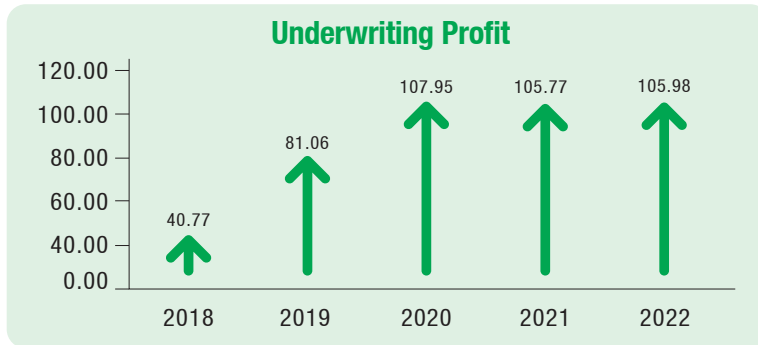
FINANCIAL PERFORMANCE AT A GLANCE

(Taka In Million)

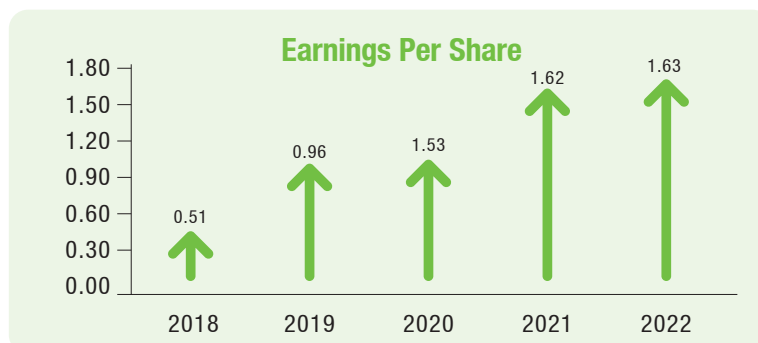


FINANCIAL PERFORMANCE AT A GLANCE

(Taka In Million)



(Earnings Per Share in Taka)



FINANCIAL HIGHLIGHTS

| Particulars | | 2022 | 2021 | 2020 | 2019 | 2018 |
|--|-----------|---------------|---------------|---------------|-------------|-------------|
| Gross Premium Income | | 1,149,226,108 | 907,439,805 | 766,873,426 | 682,178,459 | 399,786,306 |
| Net Premium Income | | 877,168,721 | 639,877,222 | 499,813,046 | 417,581,024 | 198,110,583 |
| Net Claims | | 10,933,065 | 36,954,935 | 34,875,768 | 32,714 | 10,476,291 |
| Investment & Other Income | | 36,594,559 | 32,482,608 | 27,069,662 | 25,502,684 | 16,820,284 |
| Underwriting Profit | | 105,980,396 | 105,772,049 | 107,950,709 | 81,056,551 | 40,771,470 |
| Net Profit before Tax | | 92,554,983 | 90,514,811 | 90,137,399 | 68,374,300 | 31,773,289 |
| Net Profit after Tax | | 66,159,603 | 65,652,740 | 62,240,167 | 38,895,739 | 19,747,547 |
| Paid-up Capital | | 405,517,630 | 405,517,630 | 405,517,630 | 386,207,270 | 367,816,450 |
| Reserve | | 154,204,215 | 136,706,727 | 111,605,750 | 87,986,306 | 67,481,387 |
| Shareholders' Equity | | 559,721,845 | 542,224,357 | 517,123,380 | 474,193,576 | 435,297,837 |
| Balance of Fund (Unexpired Risk) | | 351,214,097 | 256,982,102 | 200,844,867 | 167,800,686 | 79,407,289 |
| Total Investments | | 746,955,060 | 638,652,847 | 476,016,000 | 364,406,014 | 284,456,382 |
| Total Assets | | 1,342,726,579 | 1,200,011,200 | 1,062,521,823 | 977,684,900 | 809,017,074 |
| Rate of Dividend | Cash (%) | 12.25% | 12% | 10% | 5% | |
| | Stock (%) | | | | 5% | 5% |
| Earnings Per Share (EPS) | | 1.63 | 1.62 | 1.53 | 0.96 | 0.51 |
| Net Asset Value (NAV) Per Share | | 13.80 | 13.37 | 12.75 | 11.69 | 11.27 |
| Net Operating Cash Flow Per Share (NOCFPS) | | 4.09 | 6.79 | 4.89 | 3.45 | 1.10 |
| Price Earnings Ratio (Times) | | 19.14 | 33.52 | 24.31 | 22.60 | 27.06 |
| Current Ratio | | 1.50 | 1.59 | 1.72 | 1.69 | 1.90 |
| Market Price Per Share | | 31.20 | 54.3 | 37.2 | 21.7 | 13.8 |