

Citizen Life Insurance Company Limited

Major Financial Indicators

Fig. in NPR

S. No.	Particular	Indicators	Fiscal Year				
			2081/82	2080/81	2079/80	2078/79	2077/78
A. Equity:							
1	Net worth	NPR	7,199,545,095	7,052,122,798	4,012,004,492	3,017,605,741	2,659,010,664
2	Net Profit	NPR	189,136,297	420,054,971	102,596,173	376,071,909	300,506,291
3	Number of Shares	No.	50,000,000	39,375,000	26,250,000	17,500,000	17,500,000
4	Earning per Shares (EPS)	NPR	3.78	10.67	4.33	21.49	17.17
5	Book value per shares	NPR	143.99	179.35	152.84	172.43	151.94
6	Dividend per Shares (DPS)	NPR	20.00	28.40	5.26	-	-
7	Market Price per Shares (MPPS)	NPR	474.24	544.60	-	-	-
8	Price Earning Ratio (PE Ratio)	Ratio	125.37	51.05	-	-	-
9	Changes in Equity	%	1.95	75.78	32.95	13.49	12.91
10	Return on Equity	%	2.65	7.59	2.92	13.25	11.99
11	Affiliate Ratio	%	-	-	-	-	-
12	Market Share	%	4.14	3.99	4.25	3.83	2.91
13	Net Earnings Ratio	%	2.65	7.19	1.87	7.50	8.79
14	Solvency Margin	%	1.73	3.42	1.35	3.49	3.00
B. Income:							
15	Gross Earned Premium Growth Rate	%	21.44	5.47	10.88	50.68	79.92
16	First Year Premium Growth Rate	%					
a	<i>Endowment</i>	%	4.21	13.32	(33.67)	90.11	113.10
b	<i>Anticipated Endowment</i>	%	(7.81)	20.64	(80.03)	(57.54)	60.62
c	<i>Endowment Cum Whole Life</i>	%	1.52	(11.02)	(36.16)	30.79	(13.91)
d	<i>Whole Life</i>	%	-	-	-	-	-
e	<i>Foreign Employment Term</i>	%	-	-	-	-	-
f	<i>Micro Term</i>	%	1.18	(23.33)	0.19	168.56	348.61
g	<i>Special Term</i>	%	-	-	-	-	-
h	<i>- Citizen Savings Growth Plan</i>	%	185.66	-	-	-	-
17	Renewal Premium Growth Rate	%	-	-	-	-	-
a	<i>Endowment</i>	%	33.62	25.70	103.09	95.16	128.50
b	<i>Anticipated Endowment</i>	%	4.14	(11.47)	27.03	124.42	353.25
c	<i>Endowment Cum Whole Life</i>	%	14.09	5.00	31.02	7.75	68.56
d	<i>Whole Life</i>	%	-	-	-	-	-
e	<i>Foreign Employment Term</i>	%	-	-	-	-	-
f	<i>Micro Term</i>	%	(100.00)	(84.25)	25.93	(7.74)	144.80
g	<i>Special Term</i>	%	-	-	-	-	-
h	<i>- Citizen Savings Growth Plan</i>	%	-	-	-	-	-
18	Single Premium Growth Rate	%	-	-	-	-	-
a	<i>Endowment</i>	%	106.78	138.65	(27.89)	16.54	37.99
b	<i>Anticipated Endowment</i>	%	-	-	-	-	-
c	<i>Endowment Cum Whole Life</i>	%	60.10	210.77	(82.29)	(48.13)	(56.85)
d	<i>Whole Life</i>	%	-	-	-	-	-
e	<i>Foreign Employment Term</i>	%	107.85	(50.15)	18.00	240.90	(61.51)
f	<i>Micro Term</i>	%	-	-	-	-	-
g	<i>Special Term</i>	%	-	-	-	-	-
h	<i>- Citizen Savings Growth Plan</i>	%	223.95	-	-	-	-
19	Reinsurance Ratio	%	5.51	6.01	6.98	5.66	3.96
20	Retention Ratio	%	94.49	93.99	93.02	94.34	96.88
21	Net Reinsurance Inflow / (Outflow)	In Cr.	(6.04)	(3.48)	(5.34)	2.07	(6.58)
22	RI Commission Income / Premium Ceded	%	10.26	8.83	0.00	0.00	13.92
23	Gross Earned Premium / Equity	%	105.85	112.35	167.67	187.25	140.70
24	Net Earned Premium / Equity	%	100.02	105.60	155.97	176.66	136.30
25	Gross Earned Premium / Total Assets	%	30.33	33.82	47.12	61.12	59.52
26	Yield on Investments and Loan	%	8.92	10.31	10.35	10.17	11.02

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C. Expenses:							
27	Regulatory Expense Ratio	%	17.50	17.97	21.72	20.42	19.37
28	Management Expense Ratio	%	10.89	11.73	11.61	14.52	18.39
29	Commission Ratio	%	9.61	10.39	12.20	15.56	17.83
30	Direct Business Acquisition Ratio	%	27.39	29.21	28.56	44.65	47.00
31	Agent Related Expenses to Other Operating Expenses	%	36.28	34.17	35.70	51.60	53.24
32	Agent Related Expenses to Gross Earned Premium	%	3.95	4.01	4.15	7.49	9.79
33	Employee expenses to Total Expenses excluding claims & benefits and direct expenses.	%	45.55	44.94	39.12	30.55	29.98
D. Assets:							
34	Increment in Investment	%	26.02	57.33	43.40	60.39	40.58
35	Increment in Loan	%	29.42	27.73	62.50	27.34	114.43
36	Liquidity Ratio	%	9.97	5.16	2.98	2.21	4.48
37	Return on Assets	%	0.76	2.29	0.82	4.32	5.07
38	Long term Investments/Total Investments	%	75.23	87.92	91.81	90.95	78.76
39	Short term Investments/Total Investments	%	24.77	12.08	8.19	9.05	21.24
40	Total Investment & Loan/Gross Insurance Contract Liabilities	%	125.80	137.81	125.06	130.79	137.92
41	Investment in Unlisted Shares to Total Assets	%	0.77	0.42	0.23	0.26	0.29
E. Liabilities:							
42	Increment in Gross Insurance Contract Liabilities	%	37.72	41.34	45.22	73.70	96.62
	Increment in Life Insurance Fund		38.21	42.32	47.99	74.21	91.21
	Claim Payment Reserve including IBNR		(11.42)	(16.82)	(31.07)	60.80	601.36
43	Gross Technical Provision to Gross Earned Premium	%	263.15	232.05	173.15	127.28	114.69
44	Gross Technical Provisions to Total Equity	%	278.55	260.71	290.32	238.33	161.36
45	Insurance Debt/ Total Equity	%	-	-	-	-	-
46	Loss Ratio	%	25.12	28.95	31.03	25.96	20.44
47	Persistency Ratio	%	95.25	93.40	92.20	92.63	91.01
48	Lapse Ratio	%	4.75	6.60	7.80	7.37	8.91
49	No. of Outstanding Claim/ No. of Intimated Claims	%	0.01	0.01	0.05	3.48	10.36
50	Total Number of Inforce Policies	No.s	207,935	219,853	178,319	115,826	124,767
51	Number of Renewed Policy/ Last Year's Total Number of In Force Policies	%	76.17	93.91	92.20	92.63	91.01
Others:							
52	Declared Bonus Rate	Per '000	25-80	25-80	25-77	25-75	25-73
53	Interim Bonus Rate	Per '000	25-80	25-80	25-77	25-75	25-73
54	Number of Offices	No.s	136	136	141	141	126
55	Number of Agents	No.s	35,114	29,906	22,258	17,493	14,124
56	Number of Employees	No.s	383	391	362	339	261
57	Employee expenses/ Number of Employees	Amt.	977,331	837,653	739,502	695,289	744,966