

**Rastriya Beema Sansthan
Revenue Account**

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
INCOME								
1	Net Premium							
2	Re- Insurance Commission Income							
3	Investment, Loan And Other Income							
4	Income From Policy Loan							
5	Other Direct Income							
6	Provision for outstanding claims at the begin. Of year							
7	Provision for unexpired risk at the beginning of the year							
	Total Income (A)	-	-	-	-	-		
Expenditure								
8	Claim Payment (Net)							
9	Agent commissions							
10	Medical Fees							
11	Re- Insurance Commission Expenses							
12	Service Charges (Net)							
13	Other Direct Expenses							
14	Management Expenses							
15	Income Tax							
16	Provision for Outstanding claim to be paid at the end of the year							
17	Provision for unexpired Risk to be paid at the end of the year							
	Total Expenditure (B)	-	-	-	-	-		
18	Surplus Transferred to Life Fund (A-B)	-	-	-	-	-		
19	Surplus/ loss Transferred to Profit & Loss Account							

Additional Information

1	First Premium							
2	Renewal Premium							
3	Single Premium							
	Gross Premium							
4	Reinsurance Ceded							
5	Gross Claim Paid							
6	Claim Recovery From Reinsurance							

Data are not available of RBS

**National Life Insurance Company Limited
Revenue Account**

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
INCOME								
1	Net Premium	699,981,272	785,256,046	1,345,263,038	1,381,032,745	1,903,314,521	2,013,702,568	3,447,472,167
2	Re- Insurance Commission Income	847,988	6,259,875	33,280,223	87,164,441	134,471,090	140,556,389	132,179,323
3	Investment, Loan And Other Income	142,410,714	226,771,038	307,556,686	457,606,871	575,529,633	562,920,004	594,970,902
4	Income From Policy Loan	6,798,290	126,741,173	23,486,454	38,233,019	37,302,626	52,079,282	69,799,126
5	Other Direct Income	2,674,868	3,269,952	4,270,751	5,809,775	6,757,776	8,954,065	14,156,255
6	Provision for outstanding claims at the begin. Of year	12,838,705	14,573,485	33,190,474	33,873,746	76,385,886	81,649,136	103,747,619
7	Provision for unexpired risk at the beginning of the year			11,617,431	53,381,319	130,752,973	185,253,742	187,123,153
Total Income (A)		865,551,837	1,162,871,569	1,758,665,057	2,057,101,916	2,864,514,505	3,045,115,184	4,549,448,545
Expenditure								
8	Claim Payment (Net)	145,147,642	161,510,388	280,350,723	350,857,868	539,452,881	705,298,585	764,158,222
9	Agent commissions	60,277,488	71,076,174	111,226,458	160,386,861	212,810,123	207,952,245	230,841,868
10	Medical Fees	615,253	984,802	987,844	1,467,598	2,869,952	2,217,305	3,396,883
11	Re- Insurance Commission Expenses							
12	Service Charges (Net)	7,087,478	8,086,243	14,400,939	13,810,327	19,033,145	20,137,026	23,912,735
13	Other Direct Expenses			8,701,188	164,082,980			
14	Management Expenses	36,275,405	50,195,135	95,606,830	125,425,048	344,660,313	168,379,329	192,408,882
15	Income Tax	21,237,156	14,751,079	3,156,285	37,960,384	64,977,044	87,640,369	73,975,426
16	Provision for Outstanding claim to be paid at the end of the year	14,573,485	45,695,121	46,378,392	76,385,886	81,649,136	103,747,619	122,533,667
17	Provision for unexpired Risk to be paid at the end of the year		11,617,431	53,381,319	130,752,973	185,253,742	187,123,153	207,065,602
Total Expenditure (B)		285,213,907	363,916,373	614,189,978	1,061,129,925	1,450,706,336	1,482,495,631	1,618,293,285
18	Surplus Transferred to Life Fund (A-B)	580,337,930	798,955,196	1,144,475,079	995,971,991	1,413,808,169	1,562,619,554	2,931,155,260
19	Surplus/ loss Transferred to Profit & Loss Account				26,632,330	112,647,081	195,916,001	148,320,497

Additional Information

1	First Premium	175,019,811	185,812,020	242,942,760	334,343,852	525,524,536	347,360,336	470,488,435
2	Renewal Prremium	533,727,995	589,506,665	1,047,298,364	897,582,370	1,222,034,915	1,521,702,729	1,762,192,748
3	Single Premium		33,305,585	149,852,776	374,779,710	434,433,385	404,046,518	439,664,399
Gross Premium		708,747,806	808,624,270	1,440,093,900	1,606,705,932	2,181,992,836	2,273,109,583	2,672,345,582
4	Reinsurance Ceded	8,766,534	23,368,224	94,830,863	225,673,187	278,678,315	259,407,015	281,072,086
5	Gross Claim Paid	151,735,407	163,551,527	290,064,575	382,374,354	608,990,827	795,376,903	883,386,182
6	Claim Recovery From Reinsurance	6,587,765	2,041,139	9,713,852	31,516,486	69,537,946	90,078,319	119,227,960

Nepal Life Insurance Company Limited
Revenue Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
INCOME								
1	Net Premium	956,426,637	1,343,495,886	1,911,955,764	2,255,305,685	3,080,489,121	3,778,831,360	5,557,894,481
2	Re- Insurance Commission Income	63,262	3,129,548	3,469,185	5,820,016	4,648,622	4,527,444	11,280,942
3	Investment, Loan And Other Income	110,000,138	260,864,917	368,988,400	650,922,649	929,979,856	1,055,184,501	1,402,465,980
4	Income From Policy Loan	2,948,424	28,048,692	27,275,060	41,747,063	63,555,559	93,965,229	134,881,942
5	Other Direct Income	5,728,731	10,541,782	14,202,484	18,571,727	23,649,737	29,764,572	37,753,487
6	Provision for outstanding claims at the begin. Of year	5,901,141	19,378,363	17,705,201	43,720,921	48,379,258	56,509,249	52,695,989
7	Provision for unexpired risk at the beginning of the year				57,657,855	100,038,155	206,314,132	250,803,784
Total Income (A)		1,081,068,333	1,665,459,188	2,343,596,094	3,073,745,916	4,250,740,308	5,225,096,487	7,447,776,605
Expenditure								
8	Claim Payment (Net)	54,104,211	119,625,887	138,028,010	175,122,558	345,896,352	523,878,708	729,982,897
9	Agent commissions	94,577,029	177,735,092	259,692,057	278,943,525	345,987,459	390,008,542	604,721,693
10	Medical Fees	1,955,946	5,405,328	6,266,382	3,760,710	5,264,824	7,146,615	14,052,006
11	Re- Insurance Commission Expenses							
12	Service Charges (Net)	7,656,659	13,372,634	19,113,877	22,552,317	30,804,546	37,629,982	55,734,637
13	Other Direct Expenses							3,759,815
14	Management Expenses	51,747,008	110,945,626	226,758,668	287,062,240	389,864,317	242,204,570	408,635,027
15	Income Tax	18,258,986	46,805,281	1,090,791	4,959,608	43,947,516	111,948,680	117,145,971
16	Provision for Outstanding claim to be paid at the end of the year	13,419,182	17,705,201	46,439,686	48,379,258	56,509,249	52,695,989	78,388,263
17	Provision for unexpired Risk to be paid at the end of the year			57,657,855	100,038,155	206,314,132	250,803,784	357,341,500
Total Expenditure (B)		241,719,021	491,595,049	755,047,326	920,818,371	1,424,588,395	1,616,316,870	2,369,761,809
18	Surplus Transferred to Life Fund (A-B)	839,349,312	1,173,864,139	1,584,015,291	2,177,806,395	2,909,119,139	3,830,109,362	5,391,503,136
19	Surplus/ loss Transferred to Profit & Loss Account			(4,533,477)	24,878,850	82,967,226	221,329,745	313,488,340

Additional Information

1	First Premium	269,789,034	468,738,380	654,407,924	594,428,139	861,933,804	907,367,995	1,892,609,575
2	Renewal Premium	692,406,476	878,763,860	1,191,916,202	1,577,309,751	1,967,282,488	2,415,106,801	2,963,072,769
3	Single Premium	742,375	576,011	128,142,055	145,161,475	371,944,230	577,525,581	819,804,149
	Gross Premium	962,937,885	1,348,078,251	1,974,466,181	2,316,899,365	3,201,160,522	3,900,000,377	5,675,486,493
4	Reinsurance Ceded	6,511,248	4,582,366	62,510,417	65,391,308	120,671,401	121,169,017	117,592,012
5	Gross Claim Paid	16,850,750	15,395,826	144,032,911	199,089,242	373,658,702	562,974,120	779,109,290
6	Claim Recovery From Reinsurance			6,004,901	23,966,684	27,762,350	39,095,412	49,126,393

Life Insurance Corporation (Nepal) Limited
Revenue Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
INCOME								
1	Net Premium	899,198,708	1,194,018,661	1,538,552,186	1,868,867,569	2,525,597,268	3,150,543,765	4,110,977,925
2	Re- Insurance Commission Income			30,037	1,369,607	2,347,177	4,287,502	4,509,268
3	Investment, Loan And Other Income	130,673,519	189,709,865	312,424,533	491,910,438	689,549,208	905,353,923	1,052,433,141
4	Income From Policy Loan	5,750,622	11,322,664	19,666,590	35,639,573	66,636,125	109,777,300	162,146,118
5	Other Direct Income	6,602,780	8,835,730	12,559,966	15,141,738	26,766,753	37,013,304	43,890,079
6	Provision for outstanding claims at the begin. Of year	7,086,500	8,658,010	1,782,500	2,458,752	3,107,243	4,508,656	5,454,984
7	Provision for unexpired risk at the beginning of the year							
Total Income (A)		1,049,312,129	1,412,544,930	1,885,015,812	2,415,387,677	3,314,003,774	4,211,484,450	5,379,411,515
Expenditure								
8	Claim Payment (Net)	57,937,159	102,965,793	135,739,275	148,489,819	233,136,813	327,859,992	490,714,331
9	Agent commissions	110,697,677	145,125,891	208,605,563	228,369,371	325,158,258	395,342,800	530,987,423
10	Medical Fees	2,212,388	2,925,007	3,075,572	4,517,078	9,237,885	11,389,842	16,134,200
11	Re- Insurance Commission Expenses							
12	Service Charges (Net)	9,006,827	11,958,276	15,431,257	18,688,676	25,255,973	31,505,438	41,109,779
13	Other Direct Expenses							
14	Management Expenses	48,451,504	92,614,103	132,334,556	154,118,954	223,518,439	183,996,887	266,772,304
15	Income Tax	17,618,742	23,416,930		20,513,580	44,165,402	104,232,958	98,576,915
16	Provision for Outstanding claim to be paid at the end of the year	8,658,010	1,782,500	2,458,751	3,107,243	4,508,656	5,454,984	7,215,454
17	Provision for unexpired Risk to be paid at the end of the year							15,202,135
Total Expenditure (B)		254,582,307	380,788,500	497,644,974	577,804,721	864,981,425	1,059,782,901	1,466,712,541
18	Surplus Transferred to Life Fund (A-B)	794,729,822	1,031,756,430	1,387,370,838	1,837,582,956	2,449,022,349	3,151,701,549	3,912,698,974
19	Surplus/ loss Transferred to Profit & Loss Account							(3,522,105)

Additional Information

1	First Premium	189,677,547	327,420,018	461,897,956	496,716,326	836,786,268	905,302,379	1,226,334,605
2	Renewal Premium	711,005,152	868,407,644	1,075,689,252	1,373,009,058	1,693,410,537	2,249,659,774	2,871,005,010
3	Single Premium			5,538,539	5,896,652	7,450,133	13,641,973	57,172,888
Gross Premium		900,682,699	1,195,827,662	1,543,125,747	1,875,622,036	2,537,646,938	3,168,604,126	4,154,512,503
4	Reinsurance Ceded	1,483,992	18,090,003	4,573,560	6,754,467	12,049,670	18,060,361	43,534,578
5	Gross Claim Paid	58,187,155	103,532,584	135,809,765	152,698,153	235,937,016	335,818,328	495,534,348
6	Claim Recovery From Reinsurance	249,997	566,791	70,490	4,208,334	2,800,203	7,958,336	4,820,017

**Met Life (ALICO)
Revenue Account**

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
INCOME								
1	Net Premium	1,332,329,829	1,490,877,289	1,438,587,602	1,412,061,606	1,472,851,717	1,583,693,410	1,793,985,177
2	Re- Insurance Commission Income	3,429,503	5,910,411	6,641,034	6,631,524	5,732,585	7,692,942	10,893,072
3	Investment, Loan And Other Income	104,943,584	188,603,015	277,674,011	437,654,126	473,488,907	506,211,267	530,134,940
4	Income From Policy Loan	11,050,727	14,724,170	31,934,287	42,069,980	53,184,744	66,866,453	76,041,443
5	Other Direct Income	7,079,500	3,631,988	123,933,290	5,404,687	4,685,919	6,770,061	4,346,285
6	Provision for outstanding claims at the begin. Of year	51,620,327	119,465,916	55,225,684	149,729,667	196,705,117	161,363,526	165,802,798
7	Provision for unexpired risk at the beginning of the year		62,413,327		62,134,230	44,525,822	43,384,567	72,277,374
	Total Income (A)	1,510,453,470	1,885,626,116	1,933,995,908	2,115,685,820	2,251,174,811	2,375,982,226	2,653,481,089
Expenditure								
8	Claim Payment (Net)	310,277,562	587,063,317	551,601,486	645,913,694	561,541,784	561,260,625	806,990,955
9	Agent commissions	139,409,006	123,494,472	103,242,588	99,320,774	96,104,746	110,226,772	127,544,046
10	Medical Fees	591,304	795,146	294,749	597,055	745,942	1,518,645	1,164,649
11	Re- Insurance Commission Expenses							
12	Service Charges (Net)	13,616,744	15,223,893	14,654,584	14,334,544	14,855,369	15,998,476	18,158,179
13	Other Direct Expenses							
14	Management Expenses	95,784,792	98,490,552	87,103,215	93,667,347	98,209,180	101,479,708	129,593,926
15	Income Tax		28,587,096	19,130,984	68,441,298	94,447,722	80,865,553	84,594,912
16	Provision for Outstanding claim to be paid at the end of the year	119,465,916	123,933,290	149,729,667	196,705,117	161,363,526	165,802,798	199,934,892
17	Provision for unexpired Risk to be paid at the end of the year	62,413,327	55,225,684	62,134,230	44,525,822	43,384,567	72,277,374	104,186,000
	Total Expenditure (B)	741,558,651	1,032,813,450	987,891,503	1,163,505,651	1,070,652,836	1,109,429,951	1,472,167,559
18	Surplus Transferred to Life Fund (A-B)	1,172,839,740	307,050,843	584,059,381	897,235,765	1,143,704,535	1,210,512,895	1,107,276,138
19	Surplus/ loss Transferred to Profit & Loss Account		37,453,885	45,078,526	54,944,404	36,817,440	56,039,380	74,037,392

Additional Information

1	First Premium	164,030,434	176,572,841	100,967,716	111,700,304	111,113,964	178,912,160	244,147,850
2	Renewal Premium	1,121,803,578	1,293,252,042	1,314,418,159	1,281,222,631	1,349,076,051	1,349,593,694	1,483,862,046
3	Single Premium	75,840,413	52,564,463	50,072,455	40,531,463	25,346,873	71,341,760	87,807,961
	Gross Premium	1,361,674,425	1,522,389,346	1,465,458,330	1,433,454,398	1,485,536,888	1,599,847,614	1,815,817,857
4	Reinsurance Ceded	29,344,596	31,512,057	26,870,728	21,392,792	12,685,171	16,154,204	21,832,680
5	Gross Claim Paid	310,777,562	599,428,009	563,488,486	658,200,538	567,225,188	566,457,709	813,774,293
6	Claim Recovery From Reinsurance	500,000	12,364,692	11,887,000	12,286,844	5,683,404	5,197,084	6,783,338

Unaudited data FY 2013/14 of Met Life

Asian Life Insurance Company Limited
Revenue Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	INCOME							
1	Net Premium	39,722,141	405,555,365	753,819,182	926,490,247	1,034,021,469	1,148,580,328	1,375,990,812
2	Re- Insurance Commission Income		1,640,054	594,756	950,612	477,233	3,697,552	1,483,427
3	Investment, Loan And Other Income	705,275	17,900,940	53,005,102	117,081,441	176,988,536	225,423,339	341,399,261
4	Income From Policy Loan				90,369	304,715	1,254,512	3,483,706
5	Other Direct Income				3,982,890	6,845,173	9,347,111	10,784,543
6	Provision for outstanding claims at the begin. Of year				1,336,300	3,067,050	8,886,050	459,511
7	Provision for unexpired risk at the beginning of the year		9,441,488	42,577,500	47,910,378	35,918,700	7,100,000	1,314,582
	Total Income (A)	40,427,416	434,537,847	849,996,540	1,097,842,237	1,257,622,876	1,404,288,893	1,734,915,842
	Expenditure							
8	Claim Payment (Net)		5,604,000	21,473,850	35,118,294	35,383,108	59,901,510	81,778,726
9	Agent commissions	7,964,258	81,030,325	147,632,952	161,545,670	143,124,342	124,744,384	146,281,965
10	Medical Fees	194,238	4,176,009	7,892,550	2,935,400	1,940,147	1,321,350	2,001,929
11	Re- Insurance Commission Expenses						-	
12	Service Charges (Net)	397,221	4,058,754	7,538,192	9,264,902	10,340,215	11,485,803	13,759,908
13	Other Direct Expenses		9,258,199	97,290,688	9,078,981		33,729	
14	Management Expenses	6,537,310	61,608,885	50,227,771	150,310,309	184,910,711	115,920,554	153,705,352
15	Income Tax						-	
16	Provision for Outstanding claim to be paid at the end of the year			1,336,300	3,067,050	8,886,050	459,511	5,130,855
17	Provision for unexpired Risk to be paid at the end of the year	9,441,489	42,577,500	47,910,378	35,918,700	7,100,000	1,314,582	
	Total Expenditure (B)	24,534,516	208,313,672	381,302,681	407,239,306	391,684,573	315,181,424	402,658,735
18	Surplus Transferred to Life Fund (A-B)	15,892,900	177,325,155	423,463,888	696,859,357	846,007,383	1,080,731,987	1,330,565,647
19	Surplus/ loss Transferred to Profit & Loss Account		48,899,020	45,229,971	(6,256,426)	19,930,920	8,375,482	1,691,460

Additional Information

1	First Premium	42,433,316	255,200,860	385,191,969	363,488,826	278,888,922	214,701,072	322,638,346
2	Renewal Premium		30,375,686	257,096,908	559,217,782	758,721,379	937,691,868	1,059,044,360
3	Single Premium		179,505,011	178,068,991	16,467,440			
	Gross Premium	42,433,316	465,081,557	820,357,868	939,174,048	1,037,610,301	1,152,392,940	1,381,682,706
4	Reinsurance Ceded	2,711,175	59,526,192	66,548,687	12,683,800	3,588,832	3,812,612	5,691,895
5	Gross Claim Paid		13,175,763	49,396,589	67,633,133	54,118,202	63,895,010	82,408,726
6	Claim Recovery From Reinsurance		7,571,763	7,571,763	32,514,839	18,735,094	3,993,500	630,000

Surya Life Insurance Company Limited
Revenue Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	INCOME							
1	Net Premium	2,709,623	29,924,277	76,052,321	115,200,265	159,481,956	213,238,552	381,770,757
2	Re- Insurance Commission Income		56,730	79,409	106,657	169,849	187,473	2,506,868
3	Investment, Loan And Other Income	33,595	1,461,315	6,665,233	16,878,892	28,290,148	39,410,004	65,135,906
4	Income From Policy Loan			653	15,641	98,501	385,951	965,535
5	Other Direct Income			151,651	491,736	883,240	1,376,778	1,041,118
6	Provision for outstanding claims at the begin. Of year		24,435		661,500	990,072	1,157,902	1,220,379
7	Provision for unexpired risk at the beginning of the year			1,689,933	775,790	193,614	65,832	22,914
	Total Income (A)	2,743,218	31,466,757	84,639,200	134,130,481	190,107,380	255,822,492	452,663,477
	Expenditure							
8	Claim Payment (Net)		200,000	403,374	958,991	1,947,419	4,597,447	12,527,664
9	Agent commissions	647,431	6,786,534	16,281,655	20,938,931	24,598,045	27,865,165	50,345,259
10	Medical Fees	22,940	358,912	622,476	649,441	613,290	556,248	1,239,660
11	Re- Insurance Commission Expenses						-	
12	Service Charges (Net)	27,096	299,243	760,524	1,152,002	1,594,819	2,136,134	3,817,707
13	Other Direct Expenses	4,513	80,999	102,309	112,336	90,911	87,466	244,197
14	Management Expenses	3,115,969	8,780,807	20,864,084	31,544,461	43,720,330	42,991,103	88,826,142
15	Income Tax						-	
16	Provision for Outstanding claim to be paid at the end of the year			661,500	990,072	1,157,902	1,220,379	804,856
17	Provision for unexpired Risk to be paid at the end of the year		1,689,933	775,790	193,614	65,832	22,914	38,018,808
	Total Expenditure (B)	3,817,949	18,196,428	40,471,712	56,539,848	73,788,548	79,476,855	195,824,293
18	Surplus Transferred to Life Fund (A-B)	(1,074,731)	13,270,329	44,167,488	77,570,260	116,054,851	176,110,270	262,995,263
19	Surplus/ loss Transferred to Profit & Loss Account				20,373	263,981	235,368	(6,156,079)

Additional Information

1	First Premium	2,763,556	27,772,960	56,002,714	61,603,122	68,972,448	69,202,195	195,964,578
2	Renewal Premium		887,809	21,271,670	55,228,216	92,954,703	147,313,036	178,514,913
3	Single Premium							40,570,819
	Gross Premium	2,763,556	28,660,769	77,274,384	116,831,338	161,927,151	216,515,231	415,050,310
4	Reinsurance Ceded	53,933	2,597,229	1,222,063	1,631,073	2,445,195	3,276,679	33,279,553
5	Gross Claim Paid		600,000	503,374	1,407,361	2,394,919	4,935,274	14,389,676
6	Claim Recovery From Reinsurance		400,000	100,000	448,370	447,500	337,827	1,862,012

**Gurans Life Insurance Company Limited
Revenue Account**

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
INCOME								
1	Net Premium	162,646	30,692,586	86,345,555	193,579,080	318,691,627	354,104,950	473,442,695
2	Re- Insurance Commission Income							
3	Investment, Loan And Other Income	2,854	1,719,889	7,149,250	23,601,486	39,804,709	52,354,822	76,350,004
4	Income From Policy Loan				4,614	61,514	234,934	943,444
5	Other Direct Income			49,623	455,483	946,485	1,921,509	4,136,566
6	Provision for outstanding claims at the begin. Of year			466,900	1,559,976	1,595,424	2,030,565	5,342,829
7	Provision for unexpired risk at the beginning of the year			2,086,652	2,622,569	2,876,665	1,126,845	164,743
	Total Income (A)	165,500	32,412,475	96,097,980	221,823,208	363,976,424	411,773,624	560,380,282
Expenditure								
8	Claim Payment (Net)		200,000	1,340,552	2,585,890	2,577,467	8,927,006	20,116,516
9	Agent commissions	31,757	6,215,817	17,512,251	38,459,945	58,732,979	54,601,564	66,157,890
10	Medical Fees	500	82,383	227,507	536,509	1,045,195	1,031,333	1,203,606
11	Re- Insurance Commission Expenses							
12	Service Charges (Net)	1,636	306,926	863,456	1,935,791	3,186,916	3,541,049	4,734,427
13	Other Direct Expenses				1,278,500			
14	Management Expenses	2,114,790	9,095,602	23,896,228	53,256,030	86,532,483	64,776,327	82,002,309
15	Income Tax							
16	Provision for Outstanding claim to be paid at the end of the year		466,900	1,559,976	1,595,424	2,030,565	5,342,829	6,885,815
17	Provision for unexpired Risk to be paid at the end of the year		2,086,652	2,622,569	2,876,665	1,126,845	164,743	
	Total Expenditure (B)	2,148,683	18,454,280	48,022,539	102,524,754	155,232,450	138,384,852	181,100,563
18	Surplus Transferred to Life Fund (A-B)	(1,983,183)	13,958,195	47,388,898	117,740,246	206,971,926	272,786,755	379,102,679
19	Surplus/ loss Transferred to Profit & Loss Account			686,543	1,558,208	1,772,048	602,017	177,040

Additional Information

1	First Premium			62,604,546	129,326,788	177,905,583	128,575,208	169,508,124
2	Renewal Premium			22,305,624	63,702,335	142,585,094	228,249,224	300,644,570
3	Single Premium				4,215,430			7,018,218
	Gross Premium	-	-	84,910,170	197,244,553	320,490,677	356,824,432	477,170,912
4	Reinsurance Ceded	1,000	2,994,828	2,158,994	3,665,474	1,799,051	2,719,482	3,728,217
5	Gross Claim Paid		550,000	3,006,440	4,670,752	3,391,517	11,054,239	20,784,124
6	Claim Recovery From Reinsurance		350,000	1,665,888	2,084,862	814,050	2,127,233	667,608

**PrimeLife Insurance Company Limited
Revenue Account**

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
INCOME								
1	Net Premium	1,474,236	209,157,110	340,930,424	607,496,013	847,438,973	1,017,913,432	1,111,446,567
2	Re- Insurance Commission Income		186,746	2,679,186	4,031,030	6,105,701	8,315,877	6,285,992
3	Investment, Loan And Other Income	8,872	10,236,436	26,484,171	54,415,621	87,466,148	112,189,904	186,515,246
4	Income From Policy Loan			72	21,883	268,790	1,373,936	4,407,590
5	Other Direct Income		232,386	476,073	1,181,939	1,639,913	3,265,097	4,437,890
6	Provision for outstanding claims at the begin. Of year			5,451,000	1,713,315	3,090,960	3,374,412	7,687,245
7	Provision for unexpired risk at the beginning of the year		40,504	42,235,250	110,276,936	119,000,000	205,000,000	324,300,000
Total Income (A)		1,483,108	219,853,182	418,256,176	779,136,737	1,065,010,485	1,351,432,658	1,645,080,530
Expenditure								
8	Claim Payment (Net)		8,900,000	20,836,126	37,813,243	54,199,309	119,067,089	187,246,918
9	Agent commissions	320,428	29,971,635	52,474,832	93,768,976	122,387,631	116,481,538	110,906,546
10	Medical Fees		551,262	744,374	1,446,768	1,622,917	1,098,617	665,423
11	Re- Insurance Commission Expenses	1,810		60		198,054	589,992	298,707
12	Service Charges (Net)	15,159	2,094,355	3,409,304	6,074,960	8,474,387	10,179,134	11,114,466
13	Other Direct Expenses			39,279,059				
14	Management Expenses	2,353,640	42,260,769	88,239,594	266,723,328	253,327,621	175,338,079	184,792,566
15	Income Tax							
16	Provision for Outstanding claim to be paid at the end of the year		5,451,000	1,713,315	3,090,960	3,374,412	7,687,245	10,804,478
17	Provision for unexpired Risk to be paid at the end of the year	40,504	42,235,250	110,276,936	119,000,000	205,000,000	324,300,000	410,000,000
Total Expenditure (B)		2,731,541	131,464,271	316,973,600	527,918,235	648,584,331	754,741,694	915,829,104
18	Surplus Transferred to Life Fund (A-B)	(1,248,433)	88,388,911	92,360,712	222,418,325	377,097,348	518,867,949	649,947,980
19	Surplus/ loss Transferred to Profit & Loss Account			8,921,864	28,800,177	39,328,806	77,823,015	79,303,446

Additional Information

1	First Premium	1,440,850	55,216,048	128,806,255	253,510,292	273,360,747	169,053,728	143,229,128
2	Renewal Premium		376,333	39,789,721	133,079,405	299,054,309	469,229,077	598,067,181
3	Single Premium	74,993	223,942,245	259,963,391	286,733,965	367,755,995	487,965,356	483,601,962
	Gross Premium	1,515,843	279,534,626	428,559,367	673,323,662	940,171,051	1,126,248,161	1,224,898,271
4	Reinsurance Ceded	41,607	70,377,516	87,628,943	63,327,649	92,732,078	108,334,729	113,451,704
5	Gross Claim Paid		24,175,175	52,323,897	82,365,505	98,837,595	173,892,350	254,699,914
6	Claim Recovery From Reinsurance		15,275,175	31,487,771	44,552,262	44,638,286	54,825,261	67,452,996

Unaudited data FY 2011/12 to 2013/14 of PLICL

**Consolidated Figures of Life Insurers
Revenue Account**

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
INCOME								
1	Net Premium	3,932,005,092	5,488,977,220	7,491,506,072	8,760,033,210	11,341,886,652	13,260,608,364	18,252,980,581
2	Re- Insurance Commission Income	4,340,753	17,183,364	46,773,830	106,073,887	153,952,257	169,265,179	169,138,892
3	Investment, Loan And Other Income	488,778,551	897,267,415	1,359,947,386	2,250,071,524	3,001,097,145	3,459,047,764	4,249,405,380
4	Income From Policy Loan	26,548,063	180,836,699	102,363,116	157,822,142	221,412,574	325,937,596	452,668,904
5	Other Direct Income	22,085,879	26,511,838	155,643,838	51,039,975	72,174,996	98,412,497	120,546,223
6	Provision for outstanding claims at the begin. Of year	77,446,673	162,100,209	113,821,759	235,054,177	333,321,010	319,479,496	342,411,354
7	Provision for unexpired risk at the beginning of the year	-	71,895,319	100,206,766	334,759,077	433,305,929	648,245,118	836,006,550
	Total Income (A)	4,551,205,011	6,844,772,064	9,370,262,767	11,894,853,992	15,557,150,563	18,280,996,014	24,423,157,884
Expenditure								
8	Claim Payment (Net)	567,466,574	986,069,385	1,149,773,396	1,396,860,357	1,774,135,133	2,310,790,961	3,093,516,229
9	Agent commissions	413,925,074	641,435,940	916,668,356	1,081,734,053	1,328,903,583	1,427,223,010	1,867,786,690
10	Medical Fees	5,592,569	15,278,849	20,111,454	15,910,559	23,340,152	26,279,955	39,858,356
11	Re- Insurance Commission Expenses	1,810	-	60	-	198,054	589,992	298,707
12	Service Charges (Net)	37,808,820	55,400,324	76,172,133	87,813,519	113,545,370	132,613,042	172,341,838
13	Other Direct Expenses	4,513	9,339,198	145,373,244	174,552,797	90,911	121,195	4,004,012
14	Management Expenses	246,380,418	473,991,479	725,030,946	1,162,107,717	1,624,743,394	1,095,086,558	1,506,736,508
15	Income Tax	57,114,884	113,560,386	23,378,060	131,874,870	247,537,684	384,687,560	374,293,224
16	Provision for Outstanding claim to be paid at the end of the year	156,116,593	195,034,012	250,277,587	333,321,010	319,479,496	342,411,354	431,698,280
17	Provision for unexpired Risk to be paid at the end of the year	71,895,320	155,432,450	334,759,077	433,305,929	648,245,118	836,006,550	1,131,814,045
	Total Expenditure (B)	1,556,306,575	2,645,542,023	3,641,544,313	4,817,480,811	6,080,218,894	6,555,810,178	8,622,347,889
18	Surplus Transferred to Life Fund (A-B)	2,994,898,436	4,199,230,041	5,728,718,454	7,077,373,181	9,476,931,669	11,725,185,836	15,800,809,996
19	Surplus/ loss Transferred to Profit & Loss Account	-	86,352,905	95,383,427	130,577,916	293,727,502	560,321,007	607,339,991

Additional Information

1	First Premium	845,154,548	1,496,733,127	2,092,821,840	2,345,117,649	3,134,486,272	2,920,475,073	4,664,920,641
2	Renewal Premium	3,058,943,201	3,661,570,039	4,969,785,900	5,940,351,548	7,525,119,476	9,318,546,203	11,216,403,597
3	Single Premium	76,657,781	489,893,315	771,638,207	873,786,135	1,206,930,616	1,554,521,188	1,935,640,396
	Gross Premium	3,980,755,530	5,648,196,481	7,834,245,947	9,159,255,332	11,866,536,364	13,793,542,464	17,816,964,634
4	Reinsurance Ceded	48,914,085	213,048,415	346,344,255	400,519,750	524,649,713	532,934,099	620,182,724
5	Gross Claim Paid	537,550,874	920,408,884	1,238,626,037	1,548,439,038	1,944,553,966	2,514,403,933	3,344,086,553
6	Claim Recovery From Reinsurance	7,337,762	38,569,560	68,501,665	151,578,681	170,418,833	203,612,972	250,570,324

Note : Data are not available of RBS

Unaudited data FY 2013/14 of Met life

Unaudited data FY 2011/12 to 2013/14 of PLICL