



ରିଲାଇଂସ୍ ଇନ୍ସୁରାନ୍ସ ଲିମିଟେଡ୍
RELIANCE INSURANCE LIMITED

COMPANY PROFILE

WHO WE ARE

We are a leading first generation private sector non-life insurance company in Bangladesh, Reliance Insurance Limited was incorporated in 1988 and subsequently was listed with Dhaka and Chittagong Stock Exchanges in 1995. Reliance transacts all classes of non-life insurance business and its turnover was BDT 2,689.26 million in 2018. The Company carries its insurance activities through thirty two branches across the country. Reliance received a Surveillance Rating of “AAA (Triple A)” (Stable outlook) from CRISL based on its sound financial performance and claim paying ability.

Reliance has an authorized capital of BDT 2,000 million and paid up capital of BDT 1,051.61 million. Shares of the company are traded in both Dhaka Stock Exchange and Chittagong Stock Exchange and are listed in the “A” category. The company has a total market capitalization of approximately BDT 4,359.41 million as at December 31, 2018.

BOARD OF DIRECTORS

Chairman

MS. SHAHNAZ RAHMAN

Vice-Chairman

MR. HABIBULLAH KHAN

Directors

Mr. M. Shamsul Alam

Ms. Zakia Rouf Chowdhury

Mr. Rajiv Prasad Shaha

Mr. Shamsur Rahman

Mr. Iftekharul Huq

Mr. Arshad Waliur Rahman

Mr. Imran Faiz Rahman

Mr. Atiqur Rahman

Mrs. Srimati Shaha

Mr. Amanullah Chowdhury

Ms. Amiran Hossain

Ms. Shahzreh Huq

Mr. Ahmed Shafi Choudhury

Mr. Azizur Rashid

Adviser

Mr. Akhtar Ahmed, ACII (UK)

Chartered Insurer

Chief Executive Officer

Mr. Md. Khaled Mamun, ACII (UK)

Chartered Insurer

CORE MANAGEMENT

Mr. Shahadat Hossain	DED and Head of Claims & Reinsurance
Mr. Md. Israfil	DED and Head of Branch Coordination & Development
Mr. Syed Qayem Hussain	DEVP and Head of Health Plan & Marketing Services
Mr. Kazi Altaf Hossain	SVP and Head of Specialized Underwriting
Mr. Golam Sarower	DED and Head of Internal Audit & Compliance
Mr. Mohammad Golam Kibria	SEVP and Head of HR & Administration
Mr. Md. Sajedul Haque, ACA	DEVP and Chief Financial Officer
Mr. Md. Mahbubur Rahman	DEVP and Head of Information Technology
Mr. Mohammad Mamunur Rashid	VP and Company Secretary

VISION

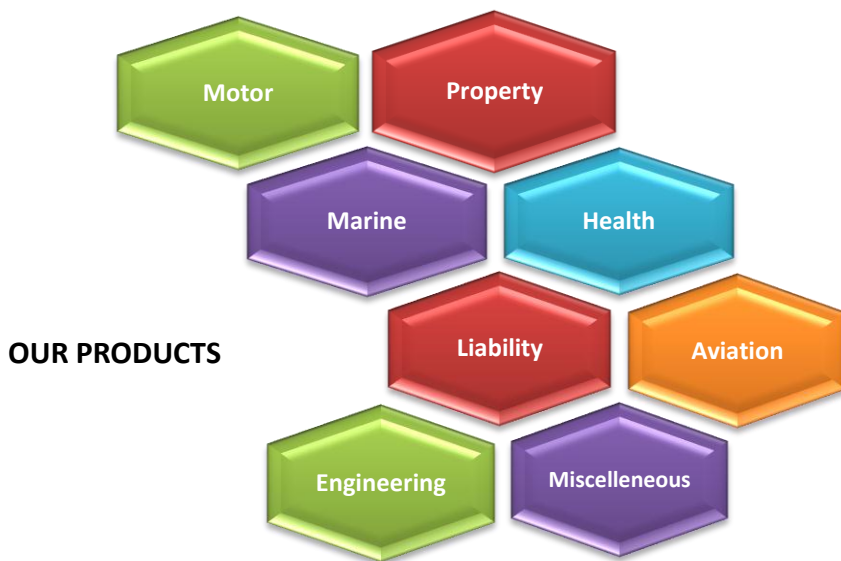
Our vision is to become the premier insurance organization and the insurer of first choice in Bangladesh with a sound reputation for reliability, professionalism and the highest standard of customer services.

MISSION

- Growing significantly and achieving significant non-life insurance market share
- Delivering attractive returns to our shareholders
- Becoming a caring organization and employer of choice
- Investing in top quality human resources
- Providing continued training and insurance education to the employees
- Bringing innovation in insurance products and selling techniques

OUR CORE VALUES

- Transparency
- Integrity
- Professionalism
- Customer Focus
- Result Focus
- Teamwork

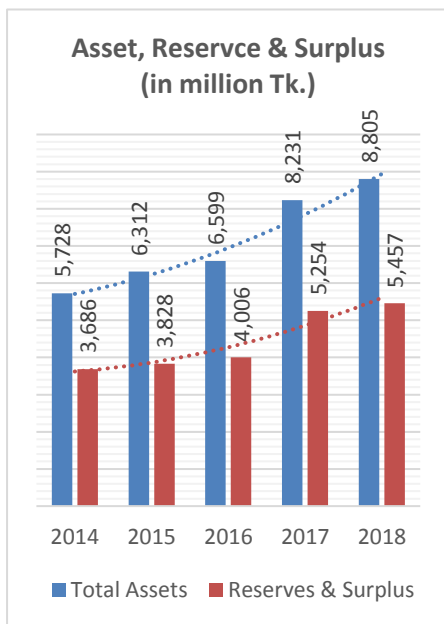
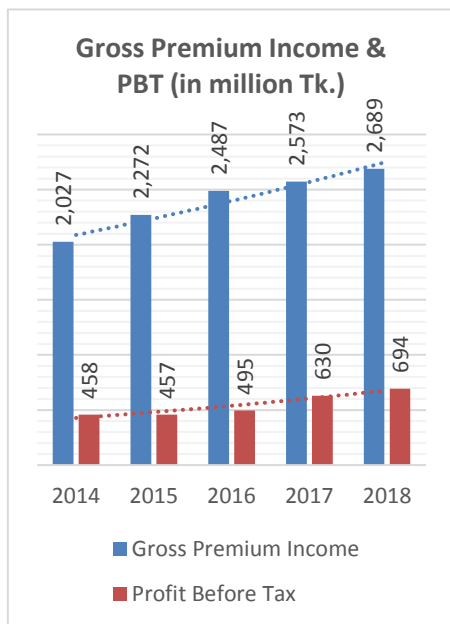


BUSINESS PERFORMANCE

Time marched on completing 31 years of journey for Reliance Insurance Limited. During this epic journey, it has grown from strength to strength with an enviable performance in the industry. The Company's business growth has been consistently impressive over the years. From a few million Taka at the start up stage, the Gross Premium of the Company is now around BDT 2.69 billion in 2018. The Shareholders equity has also grown impressively to BDT 5.81 billion in 2018. With this outstanding performance, Reliance Insurance Limited has indeed set a new benchmark in the Insurance industry of Bangladesh.

Figures in million Taka

Particulars	2014	2015	2016	2017	2018
Paid up Capital	687.04	790.09	869.90	956.01	1051.61
Shareholder's Fund	3,911.45	4,156.12	4,409.30	5,616.81	5,814.10
Gross Premium Income	2,026.71	2,271.66	2,486.89	2,572.67	2,689.26
Net Premium Income	907.92	877.98	958.29	1,237.65	1,312.49
Profit Before Tax	458.45	456.83	494.66	630.47	694.43
Total Assets	5,728.14	6,312.08	6,599.45	8,230.75	8,804.50
Total Reserves	3,686.09	3,828.25	4,006.08	5,254.46	5,456.65



CORPORATE STRATEGY

We, at Reliance realize that, for us to prosper, we need to be flexible and responsive, to satisfy our clients by providing them with what they want, when they want it and most importantly before other competitors can offer it. It is important to recognize that our intangible resources, such as, our ability is to relate to customers regarding their needs and wants, management style, corporate culture and commitment. These elements differentiate us from our competitors and contribute towards the development of a sustainable competitive edge. Our corporate strategy and guiding principles rest firmly on this belief.

BUSINESS FOCUS

Increase quality

Reduce delivery time

Implement changes faster

Increase customer retention

Increase customer loyalty

Introduce new products to new and existing markets

Improve overall productivity & maximize market share

Improve marketing, advertising and public relations

Achieve and maintain outstanding customer services

HUMAN CAPITAL

At Reliance, we believe that capable human capital is crucial for the Company's success and it is prime asset of the Company. It is the stock of competencies, knowledge and personal attributes embodied in the ability to perform jobs as to produce economic value to the Company. We trust that human capital can be increased through education, training and experience.

We properly identify employees' training & development needs and provide them with necessary development opportunities to advance in their career.

We have a fully equipped in-house Training Center where we impart various training programs throughout the year. Besides, every year we send a number of our employees to take part in training programs home and abroad.

We have 5 ACII degree holders from the Chartered Insurance Institute of the UK.

TOP 50 CLIENTS

Abul Khair Group	HSBC
Akij Group	International Beverage Private Ltd.
Aman Group	KAFCO Ltd.
Apex Group	Kumudini Group
Arlinks	Marico Bangladesh Ltd.
Banglalink	Meenhar Group
Bank Asia Ltd.	Metro Knitting & Dying Mills Ltd.
Bayer Crop Science Ltd.	Nutan Bidyut Bangladesh Ltd.
Berger Paints (BD) Ltd.	Nuvista Pharma
Bombay Sweets & Co. Ltd	Nestle (Bangladesh) Ltd.
British American Tobacco (BD) Ltd.	Powertek/EDRA
Citibank N.A	Premier LP Gas (Total)
Coats Bangladesh Ltd.	Rahimafooz Group
CP Bangladesh Ltd.	Rangs Group
<u>edotco</u> Bangladesh	Robi Axiata Ltd.
Epyllion Group	Roche Bangladesh Ltd.
Emirates Friendship Hospital BD	Siam City Cement Bangladesh Ltd.
Fakir Apparels Group	Standard Chartered Bank BD
Gildan Active Wear Bangladesh	Sanofi Aventis Bangladesh
GlaxoSmithKline Bangladesh	Singer (Bangladesh) Ltd.
Grameenphone	TUV SUD Bangladesh
Graphic Textile	Thermax Group
Great Wall Ceramics Group	Transcom Group
Healthcare Pharmaceuticals	Unilever Bangladesh Ltd.
Heidelberg Cement (BD) Limited	Vitellatex Group

AWARDS AND ACCOLADES

Reliance Insurance Limited has received many prestigious awards and accolades from various national and foreign bodies for outstanding performance in the industry.

National Award from the Institute Of Chartered Accountants of Bangladesh (ICAB)

Reliance secured National Awards in 10 consecutive years including 1st position 3 consecutive years in a row.

Best Corporate Award from the Institute of Cost & Management Accountants of Bangladesh (ICMAB)

Secured Best Corporate Award in the Non-Life Insurance Sector 6 consecutive years including 1st position 4 consecutive years.

Secured Bronze award from **Institute of Chartered Secretaries of Bangladesh (ICSB)** for the Annual Report 2015.

Received first runner up position award from **South Asian Federation of Accountants (SAFA)** for the best presented Annual Report 2017. We also received certificate of merit from SAFA for 9 consecutive years.



BRANCH NETWORK

LOCAL OFFICE

Phone: 880 (2) 8879293-95, Mobile: 01713-440980, e-mail: hob_lo@reliance.com.bd

BIJOYNAGAR

Phone: 880 (2) 9341832, Mobile: 01713-276431, e-mail: hob_bjn@reliance.com.bd

MOGHBAZAR

Phone: 880 (2) 9332798, Mobile: 01755-550215, email: hob_mgb@reliance.com.bd

MOTIJHEEL

Phone : 880 (2) 9567827, Mobile: 01730-097293, e-mail: hob_mjt@reliance.com.bd

BANGSHAL

Phone: 880 (2) 9556225, Mobile: 01713-425953, e-mail: mynul@reliance-bd.com

KAWRAN BAZAR

Phone: 880 (2) 9345071, Mobile: 01755-550218, e-mail: hob_kbz@reliance.com.bd

MOHAKHALI

Phone: 880 (2) 9886872, Mobile: 01713-185581, email: hob_mhk@reliance.com.bd

MOULVIBAZAR

Phone: 880 (2) 57315489, Mobile: 01713-440983, e-mail: shahjahan@reliance-bd.com

NEW MARKET

Phone: 880 (2) 9669449, Mobile: 01713-440981, e-mail: hob_nmk@reliance.com.bd

AGRABAD, CHATTOGRAM

Phone: 880 (31) 711319, Mobile: 01713-276429, e-mail: hob_agb@reliance-bd.com

KHATUNGONJ, CHATTOGRAM

Phone: 880 (31) 615105, Mobile: 01713-106641, e-mail: hob_ktj@reliance.com.bd

CUMILLA

Phone: 880 (81) 69617, Mobile: 01711-032504, e-mail: hob_com@reliance-bd.com

DINAJPUR

Phone: 880 (531) 63308, Mobile: 01711-593727, e-mail: hob_din@reliance-bd.com

JASHORE

Phone: 880 (421) 68523, Mobile: 01713-440990, e-mail: jes_harun@reliance-bd.com

KUSHTIA

Phone: 880 (71) 71384, Mobile: 01713-400508, e-mail: hob_kus@reliance-bd.com

MYMENSINGH

Phone: 880 (91) 51432, Mobile: 01718-353666, e-mail: hob_myn@reliance-bd.com

NARSHINGDI

Phone: 880 (2) 9462677, Mobile: 01755-538003, e-mail: hob_nsd@reliance-bd.com

PABNA

Phone: 880 (731) 66073, Mobile: 01713-440958, e-mail: hob_pbn@reliance-bd.com

RANGPUR

Phone: 880 (521) 63221, Mobile: 01712-037533, e-mail: hob_rng@reliance-bd.com

SYLHET

Phone: 880 (821) 724767, Mobile: 01719-425143, e-mail: hob_syl@reliance-bd.com

UTTARA

Phone: 880 (2) 48956076, Mobile: 01755-638293, e-mail: hob_utr@reliance.com.bd

JUBILEE ROAD, CHATTOGRAM

Phone: 880 (31) 616506, Mobile: 01713-100891, e-mail: hob_jrb@reliance.com.bd

BOGURA

Phone: 880 (51) 65828, Mobile: 01733130033, e-mail: hob_bog@reliance-bd.com

COX'S BAZAR

Phone: 880 (341) 64892, Mobile: 01713-440989, e-mail: hob_cox@reliance-bd.com

FARIDPUR

Phone: 880 (631) 64118, Mobile: 01711-430375, e-mail: hob_frd@reliance-bd.com

KHULNA

Phone: 880 (41) 725475, Mobile: 01730-033001, e-mail: kln_alamgir@reliance-bd.com

MADARIPUR

Phone: 880 (661) 61510, Mobile: 01713-014856, e-mail: hob_mrd@reliance-bd.com

NARAYANGONJ

Phone: 880 (2) 7631962, Mobile: 01713-440982, e-mail: hob_ngj@reliance.com.bd

NOAPARA

Mobile: 01713-400988, e-mail: hob_npr@reliance-bd.com

RAJSHAHI

Phone: 880 (721) 773364, Mobile: 01713-209667, e-mail: hob_raj@reliance-bd.com

SIRAJGONJ

Phone: 880 (751) 63350, Mobile: 01730-351425, e-mail: hob_srj@reliance-bd.com

THAKURGAON

Phone: 880 (561) 52323, Mobile: 01713-440997, e-mail: hob_thk@reliance-bd.com