

Company Profile



AAA



SENA INSURANCE PLC
সেনা ইন্স্যুরেন্স পিএলসি

SENA INSURANCE ACHIEVED

THE ICC, ICAB, ICSB & ICMAB AWARDS

3 International Awards in the 5th Emerging Asia Insurance Conclave & Awards 2024 organized at Bangkok, Thailand

23rd ICAB National Award for Best Presented Annual Reports-2022 Presented by ICAB

9th & 11th ICSB National Award for Corporate Governance Excellence 2021 & 2023 Presented by ICSB

13 & 14th ICMAB Best Corporate Award 2022 & 2023 Presented By ICMAB





Sena Insurance PLC
Achieved the Highest
Credit Rating in Bangladesh



Short Term Rating AAA

Long Term Rating ST-1

Outlook Stable

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Hotline: 01713 011891

SENA INSURANCE PLC AT A GLANCE

Sena Insurance PLC (formerly known as Sena Kalyan Insurance Company Limited) was incorporated as a Public Limited Company on 3rd September 2013 and obtained permission for commencement of insurance business from the Insurance Development & Regulatory Authority (IDRA) on 10th September 2013 and subsequently was listed with the Dhaka & Chittagong Stock Exchanges in 2021.

Sena Insurance PLC (SIPLC) is a concern of Sena Kalyan Sangstha (SKS) of Bangladesh Armed Forces. SKS is absolutely a welfare-oriented organization which is designed to undertake various welfare projects dedicated to the humanity and particularly for the distressed members of our Armed Forces. The Board of Sena Insurance PLC comprises of total nine (9) Directors, all of whom are Non-Executive Directors. Among the directors of the Company, two (2) are independent directors and seven (7) are nominated directors representing Sena Kalyan Sangstha (SKS). All the nominated directors are serving as senior officers in Bangladesh Armed Forces.

OUR KEY DIFFERENTIATORS FOR THE YEAR 2024

Consistent market leadership and growth	We are one of the leading private sector non-life insurance companies in Bangladesh on the basis of Gross (Premium) Growth (%) in the last 5 Years, 75.52%	
Diverse products and multi-channel distribution	We have a comprehensive and diverse product portfolio and an expanding distribution network with the aim of increasing penetration in Bangladesh. (Fire Insurance, Motor Insurance, Travel Insurance, Marine Insurance, Engineering Insurance, Aviation Insurance, Miscellaneous Insurance, Micro Insurance)	
Excellence in customer service and technology	We have a dedicated and digital arm focused on improving the speed of delivering service.	
Risk management	We target profitable growth by using risk selection and data analytics, maintaining robust reserves and prudent investment management.	
Capital conservation	We maintain a high level of solvency against the minimum regulatory requirement. A high solvency ratio means your business is in a strong financial position. 1.68 X Solvency as on 31 December 2024	
Ownership structure (As at 31 December 2024)	Paid Up Capital BDT 400 MN	60% Sponsor (SKS) shareholding 40% Public shareholding
Network	12 Branches	
Contribution through payment of Tax, VAT and Excise Duty	BDT 94.54 MN	
Total policyholders	97,872	
Claims honored	81.80 MN	
Present claims settlement ratio	88%	

OUR PHILOSOPHIES



VISION

Sena Insurance PLC aspires to be the most compliant and trusted risk manager in Bangladesh.



MISSION

To become a leading insurance company by providing innovative products and customer friendly services through highly motivated team of dedicated professionals and ensure profit for the sponsors and shareholders.

CORE VALUES



TRUST



INTEGRITY



PROFESSIONALISM

OUR ETHICAL PRINCIPLES



Despite being the youngest general insurance company in the country, SIPLC has a continuous process of screening the business and short-listing risk-based products and services. In this regard, the numbers of customers have been increasing day by day in the last 12 years since its inception due to timely payment of insurance claims and remaining compliant with existing rules. We cherish the credible image of our beloved Armed Forces and do justice to it through our services.

Key Features

• Nature of Business	: Non-life insurance/ General Insurance
• Date of Incorporation	: 03 September, 2013
• Date of Commencement of Business	: 03 September, 2013
• Date of Registration from IDRA	: 10 September, 2013
• Authorized Capital	: Tk. 100,00,00,000
• Paid up Capital	: Tk. 40,00,00,000
• Date of Listing	: 07 November, 2021
• Credit Rating Status	: Long Term Rating: AAA, Short Term Rating: ST-1
• Credit Rating Company	: Alpha Credit Rating Limited
• Company's Registration No.	: C-111100/13
• E-Tax Identification Number (E-TIN)	: 833679619109, LTU, Dhaka
• Vat Registration Number	: 001108614-0101
• Bancassurance Partners	: Trust Bank PLC, NRB Bank PLC & Brac Bank PLC
• Auditors	: Mahfel Huq & Co., Chartered Accountants
• Registered Address	: SKS Tower (12 th Floor) 7 Vip Road Mohakhali, Dhaka 1206, Bangladesh



Capital & Shareholding

Shareholding Structure: Sena Insurance PLC (SIPLC) has a unique institutional shareholding structure. Total number of shares of the Company stands at 4,00,00,000 shares of Tk.10 each. The distribution is as following:

Shareholding Structure:

Category of Shareholders	No of Shares	Percentage (%)
Sponsor (Sena Kalyan Sangstha)	2,40,00,000	60.00
General Public	1,60,00,000	40.00
Total:	4,00,00,000	100.00



■ Sponsor (Sena Kalyan Sangstha) 60%

■ General Public 40%

Chairman

Board of Trustees

Sena Kalyan Sangstha

General Waker-Uz-Zaman, SBP, OSP, SGP, psc

Chief of Army Staff, Bangladesh Army

Chairman of Board of Trustees, Sena Kalyan Sangstha



“

In war and peace,
everywhere we
are for the Nation

”

Chairman, Sena Kalyan Sangstha & Sena Insurance PLC

Major General Md Habib Ullah, SGP, SPP, ndc, afwc, psc, M Phil



"I firmly believe that SKS team would be able to maintain a sustained growth in future and continue to serve the humanity"



Board of Directors

Sena Insurance PLC



Major General Md Habib Ullah, SGP, SPP, ndc, afwc, psc, M Phil
Chairman



**Cdre Md. Shamsul Aziz (L),
NGP, psc, BN**
Vice Chairman



Brig Gen Tanveer Gani Chowdhury, PBGM
Director



Brig Gen Md Abdur Rahim, BGBM, G+
Director



**Brigadier General Md Shaheen Iqbal,
ndc, afwc, psc**
Director



Brig Gen Md Mahfuzur Rahman, PBGMS
Director



Brig Gen Md Mahbub Hasan, BPM
Director



Mr. Kazi Ahmad Pervez
Independent Director



Dr. Ireen Akhter
Independent Director



**Brig Gen Md Shafique Shamim,
psc (Retd), CII (Cert) ABIA**
Managing Director & CEO

Managing Director & CEO

Sena Insurance PLC

Brig Gen Md Shafique Shamim,
psc (Retd), MDS, MBA, CII (Cert), ABIA



**“SIPLC is a family
that is built on
mutual respect
and teamwork”**

Top Management

Name	Position	Educational Qualification	Overall Experience
Brig Gen Md Shafique Shamim, psc (Retd), CII (Cert), ABIA	Managing Director & CEO	MBA, MDS Certificate and Post Graduate Diploma (ABIA) from Bangladesh Insurance Academy (BIA) and Certificate from Chartered Insurance Institute of UK.	39 Years
Mr. Pronab Kumar Saha	Head of Special Underwriting	MBA, (IBA, DU), Cert CII (UK)	38 Years
Col Md Abue Masud, PBGM (Retd)	Head of Corporate Affairs	B.A (Chittagong University)	37 Years
Mr. Maloy Kumar Saha	Chief Financial Officer	M.Com, CA CC & ITP	25 Years
Mr. Tajul Islam	Head of Claims & Re-Insurance	M.SS (DU)	23 Years
Mr. M.M. Sajedul Islam, FCS	Company Secretary	MBA (Finance), Chartered Secretaries (ICSB)	21 Years
Mr. Md. Belal Hossain	Head of Underwriting	MBA	25 years
Engr Mohammad Shakhawat Hossain	Head of IT	M.Sc.& Engineer- (DHNE) (CHNE)	21 Years
Ms. Khadiza Khanom Mili	Head of HR	MA, MBA (HRM)	18 Years
Ms. Lasmin Akter	Head of Internal Audit	MBA (Finance), DU	12 Years

Senior Marketing Executives

Name	Position
Col Md Aulad Hossain, psc,G (Retd)	Deputy Managing Director
Gp Capt Md Atiar Rahman, psc (Retd)	Deputy Managing Director
Lt Col Kazi Halimur Rashid (Retd)	Assistant Managing Director
Capt M Majedul Haque, (N), BCGM, PCGM, psc, BN (Retd)	Senior Vice President
Mr. Syed Rezaul Karim	Vice President

Branches Network

MOTIJHEEL BRANCH Maj Said Hasan Taposh (Retd) Branch In-charge Amin Court Bhaban Floor 08, Room 801, 31 Bir Uttam Shahid Asfakus Samad Road (Old 62-63), Motijheel C/A, Dhaka-1000, Mob: 0172-703077, E-mail: skicl.motijheel@gmail.com	MIRPUR BRANCH Lt Col Muhammad Ershad Hossain, G (Retd) Branch In-charge Cultural Centre Building, Level-7(Eastern Corner), Road-9, Mirpur DOHS, Pallabi, Dhaka-1216. Mobile: 01711-360076 E-mail: skiclmirpur@gmail.com	DHAKA CANTONMENT BRANCH Major Khondker Helaluzzaman (Retd), MBA, PGDHRM Branch In-charge House # 413, Road # 30, New DOHS, Mohakhali, Dhaka-1206, Mobile: 01713-095080 E-mail: cantt.skicl@gmail.com
KAWRAN BAZAR BRANCH Col Md Omar Faruk, SPP, psc, G (Retd) Branch In-charge 93, Kazi Nazrul Islam Avenue, (4 th Floor), Room No-403, Kawran Bazar, Dhaka-1215 Mobile: 01769-002629 E-mail: kb.skicl@gmail.com	CHITTAGONG BRANCH Sena kalyan Trade Center (SKTC), Level-4 29, Agrabad C/A, Chittagong. E-mail: ctg.skicl@gmail.com	KHULNA BRANCH Maj Shahiduzzaman Chowdhury (Retd) Branch In-charge Tayamun Centre 181/1, Jessore Road, Shibbari More, Khulna-9100 Mobile: 01713-424150 E-mail: skiclkhulna@gmail.com
SYLHET BRANCH Ms. Nazia Ferdows Branch In-charge Ignite Education Building (2 nd Floor) Kazitula, Masjid Market, Sylhet-3100, Bangladesh Mobile: 01742-981318 E-mail: skiclsylhet@gmail.com	MOHAKHALI BRANCH Lt Col AKM Nazimul Islam, psc (Retd) Branch In-charge SKS Tower (Floor-02), Office space no-106, Block-B, 7 VIP Road, Mohakhali, Dhaka-1206. Mobile: 01755512467 E-mail: mohakhali.skicl@gmail.com	DINAJPUR BRANCH Cdr Md Badruddoza Chowdhury,(C), psc (Retd) Branch In-charge House/Holding No - 1173, Ward No-3, Munshipara (Lilirmore), P/S: Kotwali, Sadar, Dinajpur. Mobile: 01322-870464, E-mail: skicldinajpur@gmail.com
UTTARA BRANCH Major Aman Ullah Khan (Retd) Branch In-charge Syed Grand Centre (Floor-05), Plot-89, Road-28, Sector-07, Uttara, Dhaka-1230. Mobile: 01755-512463	MOHAMMADPUR BRANCH Lt Col Asaduzzaman Hakim, BSP (LPR) Branch In-charge 77-78, Rahbar Tower, Ring Road, Adabor, Dhaka. Mobile: 01711-487346	PABNA BRANCH Squadron Leader Md. Mostafa Zaman (Retd) Branch In-charge Haji Bablu Tower, Holding No. 0327, 3 rd Floor, Abdul Hamid Road, Pabna Sadar, Pabna. Mobile: 01715-027898



Our Products, Services & Solutions

Organisation Strategy on Market Development,
Product and Service Development

Our Products (solutions):



Fire Insurance

- Fire and its allied perils Insurance
[Riot Strike & Damage, Flood, Cyclone, Earthquake)
- Industrial All Risks Insurance
- Property All Risks (PAR) Insurance
- Hotel Owners' All Risks Insurance (HOAR)
- House Hold Insurance (Fire & Earthquake)



Motor Insurance (Comprehensive)

- Private Vehicle
- Commercial Vehicle



Travel Insurance

- Comprehensive Travel Insurance



Marine Insurance

- Marine Cargo (Transit by Steamer/Powered Vessel, Rail/Lorry/Truck, Air)
- Inland Transit Insurance (Rail/Road , Water Borne)
- Marine Hull (Total Loss Only/TLO, Sue & Labour)



Engineering Insurance

- Boiler and Pressure Vessel Insurance (BPV)
- Deterioration of Stock Insurance (DOS)
- Contractors All Risks Insurance (CAR)
- Contractors Plant & Machinery Insurance (CPM)
- Erection All Risks Insurance (EAR)
- Machinery Breakdown Insurance (MBD)
- Power Plant All Risk Insurance
- Electronic Equipment Insurance (EEI)



Aviation Insurance

- Hull Insurance
- Liability Insurance
- War Insurance
- Personal Accident to Crew of Aircraft



Miscellaneous Accident Insurance

- Overseas Medclaim (Holiday, Study & Employment)
- Health Plan Scheme (Hospitalization)
- Crop
- Cattle
- Burglary & House breaking Insurance
- Cash in safe
- Cash in Transit
- Cash on counter
- Personal Accident Insurance
- Fidelity Guarantee Insurance
- Product / Public Liability
- Workmen's Compensation Insurance

Innovation and Services

Industry First and Company First Initiatives

To increase the country's insurance penetration, Sena Insurance PLC is working with IDRA to innovate new products that will further connect the general public with insurance.

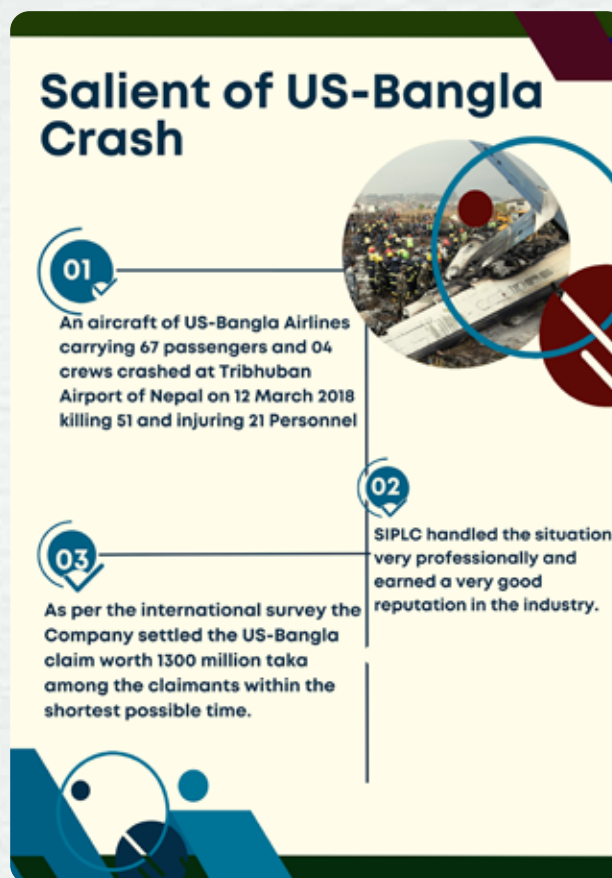
In our commitment to innovation and differentiation aimed at enhancing awareness and engagement, the team undertook multiple Industry First and Company First initiatives. Sena Insurance is known for its innovation and services. The market for Insurance in Bangladesh is highly competitive, which motivates the market leaders to think and innovate new products and services. SIPLC has been constantly innovating and creating exceptional and authentic packages for its clients. Besides the traditional insurance portfolio, SIPLC introduced the following personal line of products in last year and some of these are in the pipeline:

- > Crop insurance on area yield concept for crops like potato, maize, boro rice, etc
- > Pet Insurance
- > Cellular phone protection insurance
- > Micro-insurance for online purchases
- > Extended warranty insurance for electrical devices.

Claim Record

The effectiveness of an insurance company is put to test in the event of a claim. As a sincere and disciplined Armed Forces' sponsored organization, we always believe that prompt settlement of claim is a very important strategy to instill confidence in our partners.

Sena Insurance PLC believes that in a highly competitive insurance market, differentiation through new and more effective claims management practices are one of the most important and effective ways to maintain market share and profitability. The Company earns premium by selling policies/cover note but the largest outflow of money goes through settling claim. So, smooth and swift claim settlement play vital role in the development of the Company.



We commenced our business in 2014 and we have so far settled claims amounting more than **Taka 175 cr** in various classes of business. Our present claim settlement ratio is **88%**.

Operational and Financial Highlights (Audited)


















Key Performance Indicators (KPIs) of SIPLC

BDT in million except ratios and per share item

Particulars	2024	2023	2022	2021	2020
Gross Premium Income	1,018.88	999.55	800.57	780.23	580.52
Re-Insurance Premium Ceded	648.25	578.65	456.12	503.77	282.84
Net Premium Income	370.64	420.90	344.45	276.46	297.68
Gross Claims	81.75	133.31	210.49	23.36	37.52
Investment and Other Income	135.41	86.64	67.93	54.34	58.22
Underwriting Profit or Loss	103.33	89.85	82.29	80.99	66.82
Net Profit Before Tax	206.71	150.22	129.75	115.98	114.23
Net Profit After Tax	171.68	136.66	114.33	106.15	94.28
Paid-up Capital	400.00	400.00	400.00	400.00	240.00
Shareholders' Equity	1,006.38	897.06	806.67	748.37	506.20
Total liabilities	836.30	703.48	677.04	633.44	472.09
Total Long Term Investments	203.99	143.72	146.57	105.44	64.27
Total Assets	1,842.69	1,600.54	1,483.71	1,381.81	978.29
Total Reserve Fund	557.72	455.83	355.87	275.82	197.79
Rate of Dividend Cash (%)	15.00%	13.50%	12%	12%	10%
Face Value Per Share	10.00	10.00	10.00	10.00	10.00
Earnings Per Share (EPS)	4.29	3.42	2.86	3.83	3.93
Net Asset Value Per Share (NAV)	25.16	22.43	20.17	26.99	21.09
Return on Shareholders Equity (%)	18.40%	16.40%	14.70%	16.92%	20.05%
Dividend Payout Ratio (%)	34.95%	39.51%	41.98%	45.22%	25.46%
Price Earning Ratio (Times)	10.02	15.40	20.15	20.19	-
Net operating Cash Flows Per Share	7.23	5.82	4.45	8.89	9.24
Net Underwriting Margin (%)	10.14%	8.99%	10.28%	10.38%	11.51%
Return on Average Assets (ROAA) (%)	9.97%	8.86%	7.98%	9.00%	10.93
Return on Average Equity (ROAE) (%)	18.40%	16.40%	14.70%	16.92%	20.05%
Expense Ratio (%)	15.09%	12.89%	15.89%	14.18%	16.15%
Liquid Asset to Total Assets (%)	80.29%	82.51%	81.30%	89.93%	101.49%
Net Worth to Total Assets (%)	54.62%	56.05%	54.37%	54.16%	58.68%
Size of FDR	1,258.16	1,443.29	1,084.86	978.81	711.64
Adjusted Net Premium	370.64	420.90	344.45	276.46	297.68
Return on capital employed	17.06 %	15.23 %	14.17 %	14.18 %	18.62 %
Customer Retention Ratio	82.00%	-	-	-	-
Shareholders' Fund/Shareholder's Equity	1006.38	897.05	806.67	748.37	506.20
Employees as remuneration	71.15 %	71.14 %	65.61 %	65.94 %	68.59 %
Dividend Retained by the entity	0.65	0.60	0.58	0.69	-
Employee Productivity Rate	31.32	25.56	26.63	25.99	23.83
Providers of Debt	Nil	Nil	Nil	Nil	Nil

Our Re-Insurers

Sena Insurance is engaged with the following worldwide Re-insurer Companies/ Corporations:

Logo	Reinsurer Name	Country Name	Rating	Rated By
	Sadharan Bima Corporation	Bangladesh		
	AXA XL Insurance Company UK Ltd.	UK	A+(Stable)	A.M. Best
			AA-(Stable)	S & P
	XL CATLIN Insurance Company UK Ltd.	UK	A+(Stable)	A.M. Best
			AA-(Stable)	S & P
	HDI Global Specialty Se	Germany	'A'	A.M. Best
	GENERAL INSURANCE CORPORATION OF INDIA	India	B++	A.M. Best
	CICA Re	Togo	B+(Stable)	A.M. Best
	WACIA Re	Western Africa	B+ (Good)	A.M. Best
	Asian Reinsurance Corporation	Thailand	B+ (Good)	A.M. Best
	KLAPTON Re	Zambia	Caa3 IFS	Moody's
	KLPP Insurance & Reinsurance Co. Ltd.	Cyprus	80% — A+	(S&P)
			20% — A-	A.M. Best
	KENYA RE	Kenya	"bb+"	A.M. Best
	TRANSSIBRE Overseas Ltd	Malaysia	"bb+"	A.M. Best
	The New India Assurance Co. (Gift City)	India	"bbb+" (Good)	A.M. Best
	GIC Bhutan Re	Bhutan	"B++ "	A.M. Best
	Saudi Re	Saudia Arabia	"A-"	(S&P)
	AL AHLEIA	Kuwait	A-	S & P
			A3	Moody's
			A-	A M Best
	MISR	Egypt	B3	Moody's
	Best Meridian International Ins. Com. SPC (BMIIC)	America	A-	A M Best

Our Wealth Our Clients



Aviation

- Us-Bangla Airlines Ltd
- Sky Capital Airlines Ltd
- NXT Air Ltd
- Beximco Aviation Ltd
- Galaxy Flying Academy Ltd
- South Asian Airlines Ltd
- Astra Airlines Ltd
- M/S Vivellatex Ltd



Hotels

- Le Meridian Dhaka
- Hotel Radisson Blue Water Garden Dhaka
- Hotel Radisson Blue Bay View Chittagong
- Alliance Hotel & resorts Ltd
- Best Western SKS
- Hotel Sarina
- Maple Leaf Hotel & Resort Ltd
- Sena Hotel Developments Ltd



Pharmaceuticals:

- Beximco Pharmaceuticals Ltd
- Radiant International
- Virgo Pharmaceuticals Ltd
- Jenphar Bangladesh Ltd



Others

- Sena Filling Station
- SKS LPG
- Energypac Fashions Ltd
- Astha Feed Industries Ltd
- Probridhi Apparels Ltd
- L Usine Fashion Ltd
- Sweet Agrovet Ltd
- Ingen Technology Ltd
- International Convention Centre
- Isphani Agro Ltd
- Isphani Marshall Ltd
- Lark International
- Lyric Industries Ltd
- Micro Fibre Group
- Momen Real Estates Ltd
- Trust Bank Ltd
- Shimanto Bank Ltd
- BRAC Bank PLC
- Islami Bank Bangladesh PLC
- NRB Bank PLC
- Super Star Group
- Shanta Western Tower
- GMS Trims Ltd
- KB Petro Chemicals
- Sena Kalvan Sangstha
- Sena Electric
- Sena Flour Mills
- Beximco Engineering Ltd
- Dhaka Garments and Washing Ltd
- East West Media Group Ltd
- Popular Enterprise
- Icddr
- Remi Holdings Limited.
- Actor Sporting Ltd
- Tarasima Apparels Ltd
- Deluxe Fashion Ltd
- Saleeb Corporation
- Liz Fashion Industry Ltd
- Lida Textile & Dyeing Limited



Micro Insurance (Agriculture & Livestock):

- BRAC
- Adorsho Pranisheta Ltd
- DESHA
- CDIP
- APDS



Business in collaboration with Insuretech:

- Carnival Assure Ltd
- Waadaa Insure
- Bimafy Ltd
- Ezy Fintech Ltd
- Bahaza



Industrial Units:

- Bangladesh Steel Re-Rolling Mills Ltd
- Bashundhara Multi Paper Industries Ltd
- Bashundhara Oil & Gas Co. Ltd
- Bashundhara LP Gas Ltd
- Bashundhara Readymix and Construction Industries Ltd
- Goldtex Ltd
- Blue Planet Knit Co. Ltd
- BSRM Wires Ltd
- BSRM Steel Mills Ltd
- Petromax Refinery Ltd
- Baizid Steel Ind. Ltd
- CSS Corporation (BD) Ltd
- Designtex Knitwear Ltd
- Diamond Food Ind.
- Elite Aquaculture Ltd
- Fauji Flour Mill
- Trust Knitwear Industries Ltd
- Global Attire Ltd
- Hamko Ind. Ltd
- Mongla Cement Factory
- Sena Edible Oil Industries Ltd
- Sena Kalyan Electronic Ind.
- Amanat Shah Fabrics Ltd
- Amanat Shah Weaving Processing Ltd
- Hazrat Amanat Shah Spinning Mills Ltd
- Liberty Knitwear Ltd
- Paharali Textile & Hosiery Mills
- South China Bleaching & Dyeing Factory Ltd
- United LPG Ltd
- United Enterprises and co. Ltd
- United Engineering & Power Services Ltd
- United Lube Oil Ltd
- United Sulpho- Chemicals
- Leviathan global BD Ltd
- Unimart Ltd
- Deshbandhu Cement Mills Ltd
- Salek Textile Mills Ltd
- T-Design Ltd
- Golden Refit Garments Ltd
- GMS Textile Ltd
- GMS Composite Knitting Industries Ltd
- R.M. Jute Diversification Mills Ltd
- Ekhlash Spinning Mills Ltd

Pictorials





SENA INSURANCE PLC
সেনা ইন্স্যুরেন্স প্রিএলসি

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