

Statement of comprehensive income	01/07/2022-30/09/2022	01/07/2021-30/09/2021	01/01/2022-30/09/2022	Actuals/Omani Rial/Unaudited 01/01/2021-30/09/2021
	Total Life, Medical and General	Total Life, Medical and General	Total Life, Medical and General	Total Life, Medical and General
PARTICULARS				
Gross premium, earned	7,742,135	7,710,706	24,196,067	25,443,932
Premium ceded to reinsurers, earned	4,307,045	3,710,938	13,772,302	13,356,225
Net Premium Earned	3,435,090	3,999,768	10,423,765	12,087,707
Gross claims expense	7,432,533	5,545,124	16,907,345	13,903,346
Reinsurers' share of claims	4,961,629	2,513,144	9,007,813	6,077,112
Net insurance claims incurred	2,470,904	3,031,980	7,899,532	7,826,234
Commission income on premium ceded to reinsurers	710,941	420,526	2,590,057	2,086,816
Commission expense	649,182		1,954,077	2,066,764
Net underwriting result	1,025,945	1,388,314	3,160,213	4,281,525
Investment income – net	847,909	579,323	2,230,405	2,461,880
Other operating (loss) / income	(477)	757	136,818	132,960
Third party administration fees	38,348	9,990	132,860	104,901
General and administrative expenses	1,246,020	1,310,571	3,766,844	3,883,059
Profit before income tax	589,009	647,833	1,627,732	2,888,405
Income tax	66,942	23,299	214,515	413,615
Profit for the period from continuing Operations	522,067	624,534	1,413,217	2,474,790
Profit for the period	522,067	624,534	1,413,217	2,474,790
OTHER COMPREHENSIVE INCOME				
Change in value of investments carried at fair value through other comprehensive income	4,825	(75,077)	18,586	(75,077)
Total other comprehensive income	4,825	(75,077)	18,586	(75,077)
Total comprehensive income	526,892	549,457	1,431,803	2,399,713
Earnings per share - basic and diluted			0.014	0.025