

Statement of comprehensive income	01/04/2022-30/06/2022	01/04/2021-30/06/2021	01/01/2022-30/06/2022	Actuals/Omani Rial/Unaudited 01/01/2021-30/06/2021
	Total Life, Medical and General	Total Life, Medical and General	Total Life, Medical and General	Total Life, Medical and General
PARTICULARS				
Gross premium, earned	7,178,088	8,256,283	16,453,932	17,733,226
Premium ceded to reinsurers, earned	3,913,063	4,080,043	9,465,257	9,645,287
Net Premium Earned	3,265,025	4,176,240	6,988,675	8,087,939
Gross claims expense	6,520,082	7,584,405	9,474,812	8,358,223
Reinsurers' share of claims	3,665,814	4,935,239	4,046,184	3,563,966
Net insurance claims incurred	2,854,268	2,649,166	5,428,628	4,794,257
Commission income on premium ceded to reinsurers	991,682	892,435	1,879,116	1,666,289
Commission expense	695,460	702,120	1,304,895	1,494,018
Net underwriting result	706,979	1,717,389	2,134,268	3,465,953
Investment income – net	420,923	1,264,098	1,382,496	1,882,558
Other operating (loss) / income	(380)	8,312	137,295	132,203
Third party administration fees	28,232	29,395	94,512	94,911
General and administrative expenses	1,285,465	1,287,057	2,520,824	2,572,488
Profit before income tax	(186,175)	1,673,347	1,038,723	2,813,315
Income tax	19,717	167,875	147,572	390,317
Profit for the period from continuing Operations	(205,892)	1,505,472	891,151	2,422,998
Profit for the period	(205,892)	1,505,472	891,151	2,422,998
OTHER COMPREHENSIVE INCOME				
Change in value of investments carried at fair value through other comprehensive income	(19,641)	9,724	13,761	(55,871)
Total other comprehensive income	(19,641)	9,724	13,761	(55,871)
Total comprehensive income	(225,533)	1,515,196	904,912	2,367,127
Earnings per share - basic and diluted			0.009	0.024