

Unaudited - Statement of comprehensive income

Statement of comprehensive income

01/07/2021 - 30/09/2021																		Actuals
PARTICULARS	Life				Total Life		Medical		General									
	Credit Life		Ordinary Life															
	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Motor	Marine	Property	Liability	Pecuniary loss	Personal Acc.	Others	Total General	Total Life, Medical and General	
Gross premium, earned																		
Premium ceded to reinsurers, earned																		
Net Premium Earned																		
Gross claims expense																		
Reinsurers' share of claims																		
Net insurance claims incurred																		
Income from policy fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Commission income on premium ceded to reinsurers																		
Commission expense																		
Net underwriting result	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Investment income – net																		
Other operating (loss) / income																		
Third party administration fees																		
General and administrative expenses																		
Finance cost																		
Profit before income tax before Profit from Window Takaful operations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Profit from Window Takaful Operations - Operator's Fund																		
Profit before income tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Income tax																		
Profit for the period from continuing Operations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
profit (loss) for the period from discontinued operations									0.00								0.00	
Profit for the period	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other comprehensive income																		
Items that will not be reclassified to profit or loss, Revaluation surplus arising on classification of land and building to, investment property																		
Net change in fair value on sale of available for sale investment																		
Deferred tax liability on revaluation surplus on classification of land and building to, investment property																		
Exchange differences on translation of foreign operations																		
Change in value of investments carried at fair value through other comprehensive income																		
Net unrealized gain (loss) from window Takaful operations - Operator's Fund																		
Total other comprehensive income																		
Total comprehensive income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Earnings per share - basic and diluted																		

Unaudited - Statement of comprehensive income

01/01/2021 - 30/09/2021																	Actuals	
PARTICULARS	Life		Total Life		Medical		General										Total Life, Medical and General	
	Credit Life		Ordinary Life															
	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Motor	Marine	Property	Liability	Pecuniary loss	Personal Acc.	Others	Total General		
Gross premium, earned	403,713.00	3,855,545.00	517,454.00	237,813.00	921,167.00	4,093,358.00	283,631.00	2,212,654.00	11,075,095.00	2,457,638.00	14,588,208.00	697,973.00	45,377.00	986,549.00	6,973,727.00	36,824,567.00	44,335,377.00	
Premium ceded to reinsurers, earned	165,992.00	1,585,264.00	212,759.00	97,780.00	378,751.00	1,683,044.00	172,687.00	1,347,160.00	345,831.00	2,408,808.00	14,161,791.00	590,673.00	0.00	36,810.00	6,492,951.00	24,036,864.00	27,618,506.00	
Net Premium Earned	237,721.00	2,270,281.00	304,695.00	140,033.00	542,416.00	2,410,314.00	110,944.00	865,494.00	10,729,264.00	48,830.00	426,417.00	107,300.00	45,377.00	949,739.00	480,776.00	12,787,703.00	16,716,871.00	
Gross claims expense			3,482,143.00		3,482,143.00		1,754,168.00		8,257,650.00	246,081.00	14,719,000.00					23,222,731.00	28,459,042.00	
Reinsurers` share of claims			1,532,221.00		1,532,221.00		1,168,200.00		(105,733.00)	203,370.00	14,245,738.00					14,343,375.00	17,043,796.00	
Net insurance claims incurred			1,949,922.00		1,949,922.00		585,968.00		8,363,383.00	42,711.00	473,262.00					8,879,356.00	11,415,246.00	
Income from policy fees	2,318.00	22,133.00	2,971.00	1,365.00	5,289.00	23,498.00		1,132.00	2,251.00	433.00	2,824.00	934.00	317.00	105.00	1,836.00	8,700.00	38,619.00	
Commission income on premium ceded to reinsurers	6,741.00	64,373.00	8,640.00	3,971.00	15,381.00	68,344.00	(1,024.00)	(7,986.00)	0.00	254,689.00	1,363,176.00	33,173.00	0.00	5,496.00	579,715.00	2,236,249.00	2,310,964.00	
Commission expense	7,880.00	75,258.00	10,100.00	4,642.00	17,980.00	79,900.00	22,958.00	179,103.00	297,547.00	145,404.00	342,667.00	136,899.00	365.00	21,906.00	40,288.00	985,076.00	1,285,017.00	
Net underwriting result	238,900.00	2,281,529.00	(1,643,716.00)	140,727.00	(1,404,816.00)	2,422,256.00	(499,006.00)	679,537.00	2,070,585.00	115,837.00	976,488.00	4,508.00	45,329.00	933,434.00	1,022,039.00	5,168,220.00	6,366,191.00	
Investment income – net	16,995.00	162,302.00	21,783.00	10,011.00	38,778.00	172,313.00	12,768.00	99,609.00	481,538.00	99,776.00	597,813.00	28,602.00	1,860.00	40,428.00	285,778.00	1,535,795.00	1,859,263.00	
Other operating (loss) / income	2,677.00	25,570.00	3,432.00	1,577.00	6,109.00	27,147.00	2,012.00	15,693.00	75,864.00	15,719.00	94,183.00	4,506.00	293.00	6,369.00	45,023.00	241,957.00	292,918.00	
Third party administration fees																		
General and administrative expenses	79,061.00	755,049.00	101,335.00	46,572.00	180,396.00	801,621.00	36,898.00	287,846.00	3,568,337.00	16,240.00	141,818.00	35,686.00	15,091.00	315,864.00	159,897.00	4,252,933.00	5,559,694.00	
Finance cost	3,322.00	31,726.00	4,258.00	1,957.00	7,580.00	33,683.00	1,550.00	12,095.00	149,934.00	682.00	5,959.00	1,499.00	634.00	13,272.00	6,718.00	178,698.00	233,606.00	
Profit before income tax before Profit from Window Takaful operations	176,189.00	1,682,626.00	(1,724,094.00)	103,786.00	(1,547,905.00)	1,786,412.00	(522,674.00)	494,898.00	(1,090,284.00)	214,410.00	1,520,707.00	431.00	31,757.00	651,095.00	1,186,225.00	2,514,341.00	2,725,072.00	
Profit from Window Takaful Operations - Operator's Fund																		
Profit before income tax	176,189.00	1,682,626.00	(1,724,094.00)	103,786.00	(1,547,905.00)	1,786,412.00	(522,674.00)	494,898.00	(1,090,284.00)	214,410.00	1,520,707.00	431.00	31,757.00	651,095.00	1,186,225.00	2,514,341.00	2,725,072.00	
Income tax	5,813.00	55,513.00	7,450.00	3,424.00	13,263.00	58,937.00	2,713.00	21,163.00	262,352.00	1,194.00	10,427.00	2,624.00	1,110.00	23,223.00	11,755.00	312,685.00	408,761.00	
Profit for the period from continuing Operations	170,376.00	1,627,113.00	(1,731,544.00)	100,362.00	(1,561,168.00)	1,727,475.00	(525,387.00)	473,735.00	(1,352,636.00)	213,216.00	1,510,280.00	(2,193.00)	30,647.00	627,872.00	1,174,470.00	2,201,656.00	2,316,311.00	
profit (loss) for the period from discontinued operations																		
Profit for the period	170,376.00	1,627,113.00	(1,731,544.00)	100,362.00	(1,561,168.00)	1,727,475.00	(525,387.00)	473,735.00	(1,352,636.00)	213,216.00	1,510,280.00	(2,193.00)	30,647.00	627,872.00	1,174,470.00	2,201,656.00	2,316,311.00	
Other comprehensive income																		
Items that will not be reclassified to profit or loss, Revaluation surplus arising on classification of land and building to, investment property																		
Net change in fair value on sale of available for sale investment	7,243.00	69,172.00	9,239.00	4,267.00	16,482.00	73,439.00	3,380.00	26,370.00	326,905.00	1,488.00	12,992.00	3,267.00	1,383.00	28,937.00	14,695.00	389,667.00	509,338.00	
Deferred tax liability on revaluation surplus on classification of land and building to, investment property																		
Exchange differences on translation of foreign operations																		
Change in value of investments carried at fair value through other comprehensive income																		
Net unrealized gain (loss) from window Takaful operations - Operator's Fund																		
Total other comprehensive income	7,243.00	69,172.00	9,239.00	4,267.00	16,482.00	73,439.00	3,380.00	26,370.00	326,905.00	1,488.00	12,992.00	3,267.00	1,383.00	28,937.00	14,695.00	389,667.00	509,338.00	
Total comprehensive income	177,619.00	1,696,285.00	(1,722,305.00)	104,629.00	(1,544,686.00)	1,800,914.00	(522,007.00)	500,105.00	(1,025,731.00)	214,704.00	1,523,272.00	1,074.00	32,030.00	656,809.00	1,189,165.00	2,591,323.00	2,825,649.00	
Earnings per share - basic and diluted																	0.0232	

Unaudited - Statement of comprehensive income

01/01/2020 - 30/09/2020	Actuals																	
	Life		Total Life		Medical		General											Total Life, Medical and General
	Credit Life		Ordinary Life															
	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Motor	Marine	Property	Liability	Pecuniary loss	Personal Acc.	Others	Total General		
PARTICULARS																		
Gross premium, earned	166,451.00	3,721,565.00	368,229.00	316,812.00	534,680.00	4,038,377.00	2,005,523.00		11,077,593.00	805,886.00	12,773,328.00	800,734.00	62,325.00	1,175,842.00	4,962,883.00	31,658,591.00	38,237,171.00	
Premium ceded to reinsurers, earned	11,199.00	2,169,956.00	324,730.00	176,573.00	335,929.00	2,346,529.00	1,226,226.00		620,399.00	755,064.00	12,506,328.00	616,431.00	14,918.00	794,551.00	4,089,360.00	19,397,051.00	23,305,735.00	
Net Premium Earned	155,252.00	1,551,609.00	43,499.00	140,239.00	198,751.00	1,691,848.00	779,297.00		10,457,194.00	50,822.00	267,000.00	184,303.00	47,407.00	381,291.00	873,523.00	12,261,540.00	14,931,436.00	
Gross claims expense	774,003.00	2,200,361.00	102,531.00	291,021.00	876,534.00	2,491,382.00	692,070.00		6,913,168.00	56,464.00	(4,618,966.00)	818,825.00	43,084.00	312,331.00	4,649,330.00	8,174,236.00	12,234,222.00	
Reinsurers ' share of claims	774,003.00	1,136,417.00	(51,569.00)	183,834.00	722,434.00	1,320,251.00	339,405.00		535,669.00	41,842.00	(5,614,367.00)	767,077.00		207,189.00	4,500,510.00	437,920.00	2,820,010.00	
Net insurance claims incurred	0.00	1,063,944.00	154,100.00	107,187.00	154,100.00	1,171,131.00	352,665.00		6,377,499.00	14,622.00	995,401.00	51,748.00	43,084.00	105,142.00	148,820.00	7,736,316.00	9,414,212.00	
Income from policy fees	543.00	12,149.00	1,202.00	1,034.00	1,745.00	13,183.00	275.00	0.00	12,217.00	368.00	3,421.00	919.00	333.00	145.00	1,401.00	18,804.00	34,007.00	
Commission income on premium ceded to reinsurers		114,718.00				114,718.00				151,551.00	1,237,692.00	24,146.00		1,734.00	490,918.00	1,906,041.00	2,020,759.00	
Commission expense		76,563.00				76,563.00	329,779.00		258,523.00	79,190.00	265,076.00	55,507.00		12,278.00	73,006.00	743,580.00	1,149,922.00	
Net underwriting result	155,795.00	537,969.00	(109,399.00)	34,086.00	46,396.00	572,055.00	97,128.00	0.00	3,833,389.00	108,929.00	247,636.00	102,113.00	4,656.00	265,750.00	1,144,016.00	5,706,489.00	6,422,068.00	
Investment income – net	9,886.00	221,042.00	21,871.00	18,817.00	31,757.00	239,859.00	119,118.00		657,953.00	47,866.00	758,671.00	47,560.00	3,702.00	69,838.00	294,770.00	1,880,360.00	2,271,094.00	
Other operating (loss) / income	709.00	15,858.00	1,569.00	1,350.00	2,278.00	17,208.00	8,546.00		47,202.00	3,434.00	54,428.00	3,412.00	266.00	5,010.00	21,147.00	134,899.00	162,931.00	
Third party administration fees																		
General and administrative expenses	21,530.00	481,364.00	47,628.00	40,978.00	69,158.00	522,342.00	259,403.00		1,432,826.00	104,237.00	1,652,159.00	103,571.00	8,061.00	152,089.00	641,922.00	4,094,865.00	4,945,768.00	
Finance cost	1,304.00	29,146.00	2,884.00	2,481.00	4,188.00	31,627.00	15,707.00		86,757.00	6,312.00	100,038.00	6,271.00	488.00	9,209.00	38,868.00	247,943.00	299,465.00	
Profit before income tax before Profit from Window Takaful operations	143,556.00	264,359.00	(136,471.00)	10,794.00	7,085.00	275,153.00	(50,318.00)	0.00	3,018,961.00	49,680.00	(691,462.00)	43,243.00	75.00	179,300.00	779,143.00	3,378,940.00	3,610,860.00	
Profit from Window Takaful Operations - Operator's Fund																		
Profit before income tax	143,556.00	264,359.00	(136,471.00)	10,794.00	7,085.00	275,153.00	(50,318.00)	0.00	3,018,961.00	49,680.00	(691,462.00)	43,243.00	75.00	179,300.00	779,143.00	3,378,940.00	3,610,860.00	
Income tax	1,998.00	44,666.00	4,419.00	3,802.00	6,417.00	48,468.00	24,070.00		132,952.00	9,672.00	153,304.00	9,610.00	748.00	14,112.00	59,566.00	379,964.00	458,919.00	
Profit for the period from continuing Operations	141,558.00	219,693.00	(140,890.00)	6,992.00	668.00	226,685.00	(74,388.00)	0.00	2,886,009.00	40,008.00	(844,766.00)	33,633.00	(673.00)	165,188.00	719,577.00	2,998,976.00	3,151,941.00	
profit (loss) for the period from discontinued operations																		
Profit for the period	141,558.00	219,693.00	(140,890.00)	6,992.00	668.00	226,685.00	(74,388.00)	0.00	2,886,009.00	40,008.00	(844,766.00)	33,633.00	(673.00)	165,188.00	719,577.00	2,998,976.00	3,151,941.00	
Other comprehensive income																		
Items that will not be reclassified to profit or loss, Revaluation surplus arising on classification of land and building to, investment property	(1,071.00)	(23,951.00)	(2,370.00)	(2,039.00)	(3,441.00)	(25,990.00)	(12,907.00)		(71,291.00)	(5,186.00)	(82,205.00)	(5,153.00)	(401.00)	(7,567.00)	(31,939.00)	(203,742.00)	(246,080.00)	
Net change in fair value on sale of available for sale investment	(218.00)	(4,866.00)	(482.00)	(414.00)	(700.00)	(5,280.00)	(2,622.00)	0.00	(14,485.00)	(1,054.00)	(16,703.00)	(1,047.00)	(81.00)	(1,538.00)	(6,491.00)	(41,399.00)	(50,001.00)	
Deferred tax liability on revaluation surplus on classification of land and building to, investment property																		
Exchange differences on translation of foreign operations																		
Change in value of investments carried at fair value through other comprehensive income																		
Net unrealized gain (loss) from window Takaful operations - Operator's Fund																		
Total other comprehensive income	(1,289.00)	(28,817.00)	(2,852.00)	(2,453.00)	(4,141.00)	(31,270.00)	(15,529.00)	0.00	(85,776.00)	(6,240.00)	(98,908.00)	(6,200.00)	(482.00)	(9,105.00)	(38,430.00)	(245,141.00)	(296,081.00)	
Total comprehensive income	140,269.00	190,876.00	(143,742.00)	4,539.00	(3,473.00)	195,415.00	(89,917.00)	0.00	2,800,233.00	33,768.00	(943,674.00)	27,433.00	(1,155.00)	156,083.00	681,147.00	2,753,835.00	2,855,860.00	
Earnings per share - basic and diluted																	0.0315	