

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	16,540,767	14,264,684	37,873,745	28,373,300
Premium ceded to reinsurers, earned	10,789,649	8,877,656	25,213,645	17,597,076
Net Premium Earned	5,751,118	5,387,028	12,660,100	10,776,224
Gross claims expense	8,440,381	(11,153,845)	18,932,022	(4,931,489)
Reinsurers' share of claims	3,881,182	(15,279,398)	10,014,773	(12,085,537)
Net insurance claims incurred	4,559,199	4,125,553	8,917,249	7,154,048
Income from policy fees	15,978	10,811	29,440	25,952
Commission income on premium ceded to reinsurers	733,338	816,678	1,594,831	1,644,307
Commission expense	302,562	328,550	886,031	901,075
Net underwriting result	1,638,673	1,760,414	4,481,091	4,391,360
Investment income – net	975,805	877,088	1,814,480	1,448,635
Other operating (loss) / income	112,134	85,525	239,869	181,652
General and administrative expenses	1,873,094	1,703,314	4,021,765	3,773,788
Finance cost	44,072	70,203	113,425	151,387
Profit before income tax	809,446	949,510	2,400,250	2,096,472
Income tax	61,260	142,427	299,881	314,471
Profit for the period from continuing Operations	748,186	807,083	2,100,369	1,782,001
Profit for the period	748,186	807,083	2,100,369	1,782,001
OTHER COMPREHENSIVE INCOME				
Net change in fair value on sale of available for sale investment	(640,235)	58,469	(1,282,635)	(31,483)
Change in value of investments carried at fair value through other comprehensive income	(16,746)		(33,493)	
Total other comprehensive income	(656,981)	58,469	(1,316,128)	(31,483)
Total comprehensive income	91,205	865,552	784,241	1,750,518
Earnings per share - basic and diluted			0.021	0.018