Statement of comprehensive income	Actuals/Omani Rial/Unaudited 01/01/2023-31/03/2023 Total Life, Medical and General	 01/01/2022-31/03/2022 Total Life, Medical and General
PARTICULARS		
Gross premium, earned	**24,944,767**	**21,332,977**
Premium ceded to reinsurers, earned	**17,837,888**	**14,423,996**
Net Premium Earned	**7,106,879**	**6,908,981**
Gross claims expense	7,797,285	10,491,640
Reinsurers' share of claims	3,185,271	6,133,593
Net insurance claims incurred	**4,612,014**	**4,358,047**
Income from policy fees	41,138	13,466
Commission income on premium ceded to reinsurers	964,072	861,493
Commission expense	524,048	570,160
Net underwriting result	**2,976,027**	**2,855,733**
Investment income – net	**997,139**	**838,676**
Other operating (loss) / income	**124,507**	**127,734**
Third party administration fees	11,595	13,310
General and administrative expenses	**2,369,993**	**2,148,671**
Finance cost	56,167	69,358
Profit before income tax	**1,659,918**	**1,590,804**
Income tax	**248,988**	**238,621**
Profit for the period from continuing Operations	**1,410,930**	**1,352,183**
Profit for the period	**1,410,930**	**1,352,183**
OTHER COMPREHENSIVE INCOME		
Net change in fair value on sale of available for sale investment	415,043	(642,399)
Change in value of investments carried at fair value through other comprehensive income	(19,224)	(16,748)
Total other comprehensive income	**395,819**	**(659,147)**
Total comprehensive income	**1,806,749**	**693,036**
Earnings per share - basic and diluted	0.013	0.014

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 26 Apr 2023