

Unaudited - Statement of comprehensive income

Statement of comprehensive income

01/07/2021 - 30/09/2021	Actuals				
	Credit life	Credit life	Medical	Medical	Ordinary life
	Group	Individual	Group	Individual	Group
STATEMENT OF COMPREHENSIVE INCOME					
STATEMENT OF COMPREHENSIVE INCOME					
Gross premium, earned	13,470.00	(38.00)	761,644.00		25,482.00
Premium ceded to reinsurers, earned	196.00	159.00	536,659.00		4,094.00
Net Premium Earned	13,274.00	(197.00)	224,985.00		21,388.00
Gross claims expense	125,887.00		379,383.00		168,322.00
Reinsurers' share of claims	107,004.00		127,062.00		125,376.00
Net insurance claims incurred	18,883.00		252,321.00		42,946.00
Income from policy fees		1.00	11.00		8.00
Commission income on premium ceded to reinsurers	69.00	22.00	14,485.00		(2,288.00)
Commission expense	0.00	0.00	8,095.00		195.00
Net underwriting result	(5,540.00)	(174.00)	(20,935.00)		(24,033.00)
Investment income – net	10.00	8.00	29,733.00	0.00	323.00
Other operating (loss) / income					
Third party administration fees					
General and administrative expense	17,087.00	17,087.00	102,520.00		34,173.00
Finance costs					
Profit before income tax before Profit from Window Takaful operations					
Profit from window takaful operations - operator's fund					
Profit before income tax	(22,617.00)	(17,253.00)	(93,722.00)	0.00	(57,883.00)
Income tax	(5.00)	(4.00)	(15,209.00)	0.00	(165.00)
Profit for the period from continuing Operations	(22,612.00)	(17,249.00)	(78,513.00)	0.00	(57,718.00)
profit (loss) for the period from discontinued operations					
Profit for the period	(22,612.00)	(17,249.00)	(78,513.00)	0.00	(57,718.00)
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 avialable 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	(22,612.00)	(17,249.00)	(78,513.00)	0.00	(57,718.00)
Earnings per share - basic and diluted					

Unaudited - Statement of comprehensive income

01/07/2021 - 30/09/2021					Actuals
	Ordinary life	Life insurance contracts	Life insurance contracts	Motor	Marine
	Individual	Group	Individual		
STATEMENT OF COMPREHENSIVE INCOME					
STATEMENT OF COMPREHENSIVE INCOME					
Gross premium, earned		38,952.00	(38.00)	1,023,794.00	40,292.00
Premium ceded to reinsurers, earned		4,290.00	159.00	295,249.00	37,898.00
Net Premium Earned		34,662.00	(197.00)	728,545.00	2,394.00
Gross claims expense		294,209.00		761,036.00	5,960.00
Reinsurers' share of claims		232,380.00		222,365.00	4,237.00
Net insurance claims incurred		61,829.00		538,671.00	1,723.00
Income from policy fees		8.00	1.00	1,150.00	11.00
Commission income on premium ceded to reinsurers		(2,219.00)	22.00	29,761.00	21,210.00
Commission expense		195.00	0.00	13,695.00	(86.00)
Net underwriting result		(29,573.00)	(174.00)	207,090.00	21,978.00
Investment income – net	0.00	333.00	8.00	29,935.00	1,840.00
Other operating (loss) / income				27,245.00	
Third party administration fees					
General and administrative expense		51,260.00	17,087.00	486,125.00	1,948.00
Finance costs					
Profit before income tax before Profit from Window Takaful operations					
Profit from window takaful operations - operator's fund					
Profit before income tax	0.00	(80,500.00)	(17,253.00)	(221,855.00)	21,870.00
Income tax	0.00	(170.00)	(4.00)	(15,314.00)	(941.00)
Profit for the period from continuing Operations	0.00	(80,330.00)	(17,249.00)	(206,541.00)	22,811.00
profit (loss) for the period from discontinued operations					
Profit for the period	0.00	(80,330.00)	(17,249.00)	(206,541.00)	22,811.00
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 avialable 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	(80,330.00)	(17,249.00)	(206,541.00)	22,811.00
Earnings per share - basic and diluted					
01/07/2021 - 30/09/2021					Actuals

Unaudited - Statement of comprehensive income

	Property	Liability	Other	General Insurance
STATEMENT OF COMPREHENSIVE INCOME				
STATEMENT OF COMPREHENSIVE INCOME				
Gross premium, earned	149,220.00	189,627.00	95,318.00	1,498,251.00
Premium ceded to reinsurers, earned	146,382.00	162,424.00	87,801.00	729,754.00
Net Premium Earned	2,838.00	27,203.00	7,517.00	768,497.00
Gross claims expense	(70,437.00)	366,772.00	121,289.00	1,184,620.00
Reinsurers' share of claims	(67,926.00)	322,178.00	113,843.00	594,697.00
Net insurance claims incurred	(2,511.00)	44,594.00	7,446.00	589,923.00
Income from policy fees	67.00	331.00	37.00	1,596.00
Commission income on premium ceded to reinsurers	22,521.00	19,925.00	15,602.00	109,019.00
Commission expense	12,008.00	7,551.00	(213.00)	32,955.00
Net underwriting result	15,929.00	(4,686.00)	15,923.00	256,234.00
Investment income – net	6,611.00	8,776.00	4,172.00	51,334.00
Other operating (loss) / income				27,245.00
Third party administration fees				
General and administrative expense	39,316.00	44,319.00	34,493.00	606,201.00
Finance costs				
Profit before income tax before Profit from Window Takaful operations				
Profit from window takaful operations - operator's fund				
Profit before income tax	(16,776.00)	(40,229.00)	(14,398.00)	(271,388.00)
Income tax	(3,382.00)	(4,489.00)	(2,134.00)	(26,260.00)
Profit for the period from continuing Operations	(13,394.00)	(35,740.00)	(12,264.00)	(245,128.00)
profit (loss) for the period from discontinued operations				
Profit for the period	(13,394.00)	(35,740.00)	(12,264.00)	(245,128.00)
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 avialable 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	(13,394.00)	(35,740.00)	(12,264.00)	(245,128.00)
Earnings per share - basic and diluted				

01/07/2021 - 30/09/2021	Actuals	
	Pecuniary loss	Personal account
STATEMENT OF COMPREHENSIVE INCOME		
STATEMENT OF COMPREHENSIVE INCOME		

STATEMENT OF COMPREHENSIVE INCOME		
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		
Commission income on premium ceded to reinsurers		
Commission expense		
Net underwriting result		
Investment income – net	0.00	0.00
Other operating (loss) / income		
Third party administration fees		
General and administrative expense		
Finance costs		
Profit before income tax before Profit from Window Takaful operations		
Profit from window takaful operations - operator's fund		
Profit before income tax	0.00	0.00
Income tax	0.00	0.00
Profit for the period from continuing Operations	0.00	0.00
profit (loss) for the period from discontinued operations		
Profit for the period	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 avialable 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
Earnings per share - basic and diluted		

01/07/2020 - 30/09/2020	<u>Actuals</u>				
	Credit life	Credit life	Medical	Medical	Ordinary life
	Group	Individual	Group	Individual	Group
STATEMENT OF COMPREHENSIVE INCOME					
STATEMENT OF COMPREHENSIVE INCOME					
Gross premium, earned	42,810.00	14,460.00	1,988,977.00		112,899.00

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Premium ceded to reinsurers, earned	459.00	14,341.00	1,705,093.00	84,424.00	
Net Premium Earned	42,351.00	119.00	283,884.00	28,475.00	
Gross claims expense	66,600.00		443,791.00	256,112.00	
Reinsurers' share of claims	56,611.00		130,264.00	220,640.00	
Net insurance claims incurred	9,989.00		313,527.00	35,472.00	
Income from policy fees		15.00	16.00	9.00	
Commission income on premium ceded to reinsurers	157.00	4,122.00	26,296.00	755.00	
Commission expense	0.00	787.00	12,494.00	64.00	
Net underwriting result	32,519.00	3,469.00	(15,825.00)	(6,297.00)	
Investment income – net	46.00	1,423.00	170,908.00	0.00	9,734.00
Other operating (loss) / income					
Third party administration fees					
General and administrative expense	17,156.00	17,156.00	102,936.00	0.00	34,313.00
Finance costs					
Profit before income tax before Profit from Window Takaful operations					
Profit from window takaful operations - operator's fund					
Profit before income tax	15,409.00	(12,264.00)	52,147.00	0.00	(30,876.00)
Income tax	1.00	46.00	5,482.00	0.00	312.00
Profit for the period from continuing Operations	15,408.00	(12,310.00)	46,665.00	0.00	(31,188.00)
profit (loss) for the period from discontinued operations					
Profit for the period	15,408.00	(12,310.00)	46,665.00	0.00	(31,188.00)
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 avialable 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	15,408.00	(12,310.00)	46,665.00	0.00	(31,188.00)
Earnings per share - basic and diluted					

01/07/2020 - 30/09/2020	Ordinary life	Life insurance contracts	Life insurance contracts	Motor	Actuals
	Individual	Group	Individual		Marine
STATEMENT OF COMPREHENSIVE INCOME					
STATEMENT OF COMPREHENSIVE INCOME					
Gross premium, earned	155,709.00	14,460.00	1,553,714.00	76,059.00	
Premium ceded to reinsurers, earned	84,883.00	14,341.00	496,040.00	72,385.00	

Unaudited - Statement of comprehensive income

Net Premium Earned	70,826.00	119.00	1,057,674.00	3,674.00
Gross claims expense	322,712.00		964,116.00	23,638.00
Reinsurers' share of claims	277,251.00		307,871.00	23,008.00
Net insurance claims incurred	45,461.00		656,245.00	630.00
Income from policy fees	9.00	15.00	434.00	29.00
Commission income on premium ceded to reinsurers	912.00	4,122.00	77,361.00	36,348.00
Commission expense	64.00	787.00	41,002.00	0.00
Net underwriting result	26,222.00	3,469.00	438,222.00	39,421.00
Investment income – net	0.00	9,780.00	1,423.00	109,755.00
Other operating (loss) / income			14,317.00	
Third party administration fees				
General and administrative expense	0.00	51,469.00	17,156.00	488,101.00
Finance costs				
Profit before income tax before Profit from Window Takaful operations				
Profit from window takaful operations - operator's fund				
Profit before income tax	0.00	(15,467.00)	(12,264.00)	74,193.00
Income tax	0.00	313.00	46.00	3,521.00
Profit for the period from continuing Operations	0.00	(15,780.00)	(12,310.00)	70,672.00
profit (loss) for the period from discontinued operations				
Profit for the period	0.00	(15,780.00)	(12,310.00)	70,672.00
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 avialable 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	(15,780.00)	(12,310.00)	70,672.00
Earnings per share - basic and diluted				

01/07/2020 - 30/09/2020	Actuals			
	Property	Liability	Other	General Insurance
STATEMENT OF COMPREHENSIVE INCOME				
STATEMENT OF COMPREHENSIVE INCOME				
Gross premium, earned	183,700.00	189,875.00	285,336.00	2,288,684.00
Premium ceded to reinsurers, earned	180,652.00	169,215.00	276,283.00	1,194,575.00
Net Premium Earned	3,048.00	20,660.00	9,053.00	1,094,109.00
Gross claims expense	(850.00)	1,550.00	118,452.00	1,106,906.00

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Reinsurers' share of claims	(1,641.00)	(6,938.00)	95,040.00	417,340.00
Net insurance claims incurred	791.00	8,488.00	23,412.00	689,566.00
Income from policy fees	115.00	744.00	42.00	1,364.00
Commission income on premium ceded to reinsurers	30,821.00	34,190.00	54,397.00	233,117.00
Commission expense	3,294.00	6,939.00	12,456.00	63,691.00
Net underwriting result	29,899.00	40,167.00	27,624.00	575,333.00
Investment income – net	16,407.00	17,040.00	25,754.00	175,828.00
Other operating (loss) / income				14,317.00
Third party administration fees				
General and administrative expense	39,476.00	44,499.00	34,633.00	608,665.00
Finance costs				
Profit before income tax before Profit from Window Takaful operations				
Profit from window takaful operations - operator's fund				
Profit before income tax	6,830.00	12,708.00	18,745.00	156,813.00
Income tax	526.00	547.00	826.00	5,640.00
Profit for the period from continuing Operations	6,304.00	12,161.00	17,919.00	151,173.00
profit (loss) for the period from discontinued operations				
Profit for the period	6,304.00	12,161.00	17,919.00	151,173.00
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 avialable 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	6,304.00	12,161.00	17,919.00	151,173.00
Earnings per share - basic and diluted				

01/07/2020 - 30/09/2020	Actuals	
	Pecuniary loss	Personal account
STATEMENT OF COMPREHENSIVE INCOME		
STATEMENT OF COMPREHENSIVE INCOME		
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		

Unaudited - Statement of comprehensive income		
Income from policy fees		
Commission income on premium ceded to reinsurers		
Commission expense		
Net underwriting result		
Investment income – net	0.00	0.00
Other operating (loss) / income		
Third party administration fees		
General and administrative expense	0.00	0.00
Finance costs		
Profit before income tax before Profit from Window Takaful operations		
Profit from window takaful operations - operator's fund		
Profit before income tax	0.00	0.00
Income tax	0.00	0.00
Profit for the period from continuing Operations	0.00	0.00
profit (loss) for the period from discontinued operations		
Profit for the period	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 avialable 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
Earnings per share - basic and diluted		

01/01/2021 - 30/09/2021	Actuals				
	Credit life	Credit life	Medical	Medical	Ordinary life
	Group	Individual	Group	Individual	Group
STATEMENT OF COMPREHENSIVE INCOME					
STATEMENT OF COMPREHENSIVE INCOME					
Gross premium, earned	81,962.00	16,602.00	1,807,905.00		310,349.00
Premium ceded to reinsurers, earned	6,170.00	12,094.00	1,133,293.00		246,885.00
Net Premium Earned	75,792.00	4,508.00	674,612.00		63,464.00
Gross claims expense	357,990.00		1,033,096.00		292,899.00
Reinsurers' share of claims	304,292.00		549,274.00		212,359.00
Net insurance claims incurred	53,698.00		483,822.00		80,540.00
Income from policy fees		21.00	63.00		118.00
Commission income on premium ceded to reinsurers	2,229.00	3,220.00	34,661.00		101,331.00

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Commission expense	0.00	623.00	62,492.00	7,574.00	
Net underwriting result	24,323.00	7,126.00	163,022.00	76,799.00	
Investment income – net	592.00	1,192.00	179,287.00	0.00	28,928.00
Other operating (loss) / income					
Third party administration fees					
General and administrative expense	34,353.00	34,353.00	206,118.00	0.00	68,706.00
Finance costs					
Profit before income tax before Profit from Window Takaful operations					
Profit from window takaful operations - operator's fund					
Profit before income tax	(9,438.00)	(26,035.00)	136,191.00	0.00	37,021.00
Income tax	7.00	13.00	1,990.00	0.00	321.00
Profit for the period from continuing Operations	(9,445.00)	(26,048.00)	134,201.00	0.00	36,700.00
profit (loss) for the period from discontinued operations					
Profit for the period	(9,445.00)	(26,048.00)	134,201.00	0.00	36,700.00
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 avialable 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	(9,445.00)	(26,048.00)	134,201.00	0.00	36,700.00
Earnings per share - basic and diluted					

01/01/2021 - 30/09/2021					Actuals
		Ordinary life	Life insurance contracts	Life insurance contracts	
		Individual	Group	Individual	Motor Marine
STATEMENT OF COMPREHENSIVE INCOME					
STATEMENT OF COMPREHENSIVE INCOME					
Gross premium, earned	392,311.00		16,602.00	3,807,836.00	317,712.00
Premium ceded to reinsurers, earned	253,055.00		12,094.00	1,292,272.00	306,318.00
Net Premium Earned	139,256.00		4,508.00	2,515,564.00	11,394.00
Gross claims expense	650,889.00			2,878,018.00	(10,597.00)
Reinsurers' share of claims	516,651.00			1,090,471.00	(13,688.00)
Net insurance claims incurred	134,238.00			1,787,547.00	3,091.00
Income from policy fees	118.00		21.00	24,474.00	66.00
Commission income on premium ceded to reinsurers	103,560.00		3,220.00	156,355.00	68,347.00
Commission expense	7,574.00		623.00	43,204.00	1,108.00

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Net underwriting result	101,122.00	7,126.00	865,642.00	75,608.00
Investment income – net	0.00	29,520.00	1,192.00	303,537.00
Other operating (loss) / income			44,545.00	
Third party administration fees				
General and administrative expense	0.00	103,059.00	34,353.00	1,267,016.00
Finance costs				
Profit before income tax before Profit from Window Takaful operations				
Profit from window takaful operations - operator's fund				
Profit before income tax	0.00	27,583.00	(26,035.00)	(53,292.00)
Income tax	0.00	328.00	13.00	3,369.00
Profit for the period from continuing Operations	0.00	27,255.00	(26,048.00)	(56,661.00)
profit (loss) for the period from discontinued operations				
Profit for the period	0.00	27,255.00	(26,048.00)	(56,661.00)
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 avialable 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	27,255.00	(26,048.00)	(56,661.00)
Earnings per share - basic and diluted				

01/01/2021 - 30/09/2021	Actuals			
	Property	Liability	Other	General Insurance
STATEMENT OF COMPREHENSIVE INCOME				
STATEMENT OF COMPREHENSIVE INCOME				
Gross premium, earned	4,239,209.00	636,826.00	658,805.00	9,660,388.00
Premium ceded to reinsurers, earned	4,230,140.00	564,792.00	640,777.00	7,034,299.00
Net Premium Earned	9,069.00	72,034.00	18,028.00	2,626,089.00
Gross claims expense	(39,043.00)	368,935.00	304,434.00	3,501,747.00
Reinsurers' share of claims	(37,431.00)	325,934.00	290,132.00	1,655,418.00
Net insurance claims incurred	(1,612.00)	43,001.00	14,302.00	1,846,329.00
Income from policy fees	245.00	1,421.00	145.00	26,351.00
Commission income on premium ceded to reinsurers	204,740.00	83,552.00	99,716.00	612,710.00
Commission expense	28,764.00	20,423.00	14,418.00	107,917.00
Net underwriting result	186,902.00	93,583.00	89,169.00	1,310,904.00
Investment income – net	376,365.00	59,336.00	58,508.00	826,106.00

Unaudited - Statement of comprehensive income				
Other operating (loss) / income	44,545.00			
Third party administration fees				
General and administrative expense	233,565.00	238,568.00	228,741.00	2,160,191.00
Finance costs				
Profit before income tax before Profit from Window Takaful operations				
Profit from window takaful operations - operator's fund				
Profit before income tax	329,702.00	(85,649.00)	(81,064.00)	21,364.00
Income tax	4,177.00	659.00	649.00	9,169.00
Profit for the period from continuing Operations	325,525.00	(86,308.00)	(81,713.00)	12,195.00
profit (loss) for the period from discontinued operations				
Profit for the period	325,525.00	(86,308.00)	(81,713.00)	12,195.00
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 avialable 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	325,525.00	(86,308.00)	(81,713.00)	12,195.00
Earnings per share - basic and diluted				

01/01/2021 - 30/09/2021	Actuals	
	Pecuniary loss	Personal account
STATEMENT OF COMPREHENSIVE INCOME		
STATEMENT OF COMPREHENSIVE INCOME		
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		
Commission income on premium ceded to reinsurers		
Commission expense		
Net underwriting result		
Investment income – net	0.00	0.00
Other operating (loss) / income		
Third party administration fees		
General and administrative expense	0.00	0.00

Unaudited - Statement of comprehensive income		
General and administrative expense	0.00	0.00
Finance costs		
Profit before income tax before Profit from Window Takaful operations		
Profit from window takaful operations - operator's fund		
Profit before income tax	0.00	0.00
Income tax	0.00	0.00
Profit for the period from continuing Operations	0.00	0.00
profit (loss) for the period from discontinued operations		
Profit for the period	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 avialable 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
Earnings per share - basic and diluted		

01/01/2020 - 30/09/2020	Actuals				
	Credit life	Credit life	Medical	Medical	Ordinary life
	Group	Individual	Group	Individual	Group
STATEMENT OF COMPREHENSIVE INCOME					
STATEMENT OF COMPREHENSIVE INCOME					
Gross premium, earned	105,809.00	25,368.00	2,921,863.00		617,982.00
Premium ceded to reinsurers, earned	(44,471.00)	21,803.00	2,019,429.00		499,287.00
Net Premium Earned	150,280.00	3,565.00	902,434.00		118,695.00
Gross claims expense	351,120.00		1,322,780.00		538,028.00
Reinsurers' share of claims	298,453.00		534,891.00		433,912.00
Net insurance claims incurred	52,667.00		787,889.00		104,116.00
Income from policy fees		23.00	88.00		150.00
Commission income on premium ceded to reinsurers	(29,291.00)	6,521.00	40,424.00		140,441.00
Commission expense	(33,820.00)	1,157.00	63,552.00		8,074.00
Net underwriting result	102,142.00	8,952.00	91,505.00		147,096.00
Investment income – net	(1,351.00)	623.00	80,202.00	0.00	16,521.00
Other operating (loss) / income					
Third party administration fees					
General and administrative expense	32,295.00	32,295.00	193,772.00	0.00	64,593.00

Unaudited - Statement of comprehensive income					
Finance costs					
Profit before income tax before Profit from Window Takaful operations					
Profit from window takaful operations - operator's fund					
Profit before income tax	68,496.00	(22,720.00)	(22,065.00)	0.00	99,024.00
Income tax	(224.00)	103.00	13,270.00	0.00	2,734.00
Profit for the period from continuing Operations	68,720.00	(22,823.00)	(35,335.00)	0.00	96,290.00
profit (loss) for the period from discontinued operations					
Profit for the period	68,720.00	(22,823.00)	(35,335.00)	0.00	96,290.00
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 avialable 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	68,720.00	(22,823.00)	(35,335.00)	0.00	96,290.00
Earnings per share - basic and diluted					

01/01/2020 - 30/09/2020					Actuals
	Ordinary life	Life insurance contracts	Life insurance contracts	Motor	Marine
	Individual	Group	Individual		
STATEMENT OF COMPREHENSIVE INCOME					
STATEMENT OF COMPREHENSIVE INCOME					
Gross premium, earned		723,791.00	25,368.00	5,304,367.00	318,560.00
Premium ceded to reinsurers, earned		454,816.00	21,803.00	1,851,319.00	306,485.00
Net Premium Earned		268,975.00	3,565.00	3,453,048.00	12,075.00
Gross claims expense		889,148.00		4,088,841.00	(80,771.00)
Reinsurers' share of claims		732,365.00		1,452,196.00	(81,318.00)
Net insurance claims incurred		156,783.00		2,636,645.00	547.00
Income from policy fees		150.00	23.00	25,654.00	60.00
Commission income on premium ceded to reinsurers		111,150.00	6,521.00	233,861.00	80,651.00
Commission expense		(25,746.00)	1,157.00	29,125.00	980.00
Net underwriting result		249,238.00	8,952.00	1,046,793.00	91,259.00
Investment income – net	0.00	15,170.00	623.00	121,471.00	8,203.00
Other operating (loss) / income				114,145.00	
Third party administration fees					
General and administrative expense	0.00	96,888.00	32,295.00	1,191,127.00	180,783.00
Finance costs					

Unaudited - Statement of comprehensive income				
Profit before income tax before Profit from Window Takaful operations				
Profit from window takaful operations - operator's fund				
Profit before income tax	0.00	167,520.00	(22,720.00)	91,282.00 (81,321.00)
Income tax	0.00	2,510.00	103.00	20,099.00 1,357.00
Profit for the period from continuing Operations	0.00	165,010.00	(22,823.00)	71,183.00 (82,678.00)
profit (loss) for the period from discontinued operations				
Profit for the period	0.00	165,010.00	(22,823.00)	71,183.00 (82,678.00)
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 avialable 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	165,010.00	(22,823.00)	71,183.00 (82,678.00)
Earnings per share - basic and diluted				

01/01/2020 - 30/09/2020	Actuals			
	Property	Liability	Other	General Insurance
STATEMENT OF COMPREHENSIVE INCOME				
STATEMENT OF COMPREHENSIVE INCOME				
Gross premium, earned	4,376,737.00	734,888.00	1,149,087.00	11,883,639.00
Premium ceded to reinsurers, earned	4,369,584.00	674,213.00	1,124,555.00	8,326,156.00
Net Premium Earned	7,153.00	60,675.00	24,532.00	3,557,483.00
Gross claims expense	251,996.00	17,846.00	25,013.00	4,302,925.00
Reinsurers' share of claims	245,366.00	1,437.00	4,021.00	1,621,702.00
Net insurance claims incurred	6,630.00	16,409.00	20,992.00	2,681,223.00
Income from policy fees	250.00	1,939.00	131.00	28,034.00
Commission income on premium ceded to reinsurers	183,987.00	115,994.00	166,370.00	780,863.00
Commission expense	12,397.00	16,542.00	48,243.00	107,287.00
Net underwriting result	172,363.00	145,657.00	121,798.00	1,577,870.00
Investment income – net	112,668.00	19,386.00	29,719.00	291,447.00
Other operating (loss) / income	114,145.00			
Third party administration fees				
General and administrative expense	219,575.00	224,278.00	215,041.00	2,030,804.00
Finance costs				
Profit before income tax before Profit from Window Takaful operations				
Profit from window takaful operations - operator's fund				

Unaudited - Statement of comprehensive income

Profit before income tax	65,456.00	(59,235.00)	(63,524.00)	(47,342.00)
Income tax	18,642.00	3,208.00	4,917.00	48,223.00
Profit for the period from continuing Operations	46,814.00	(62,443.00)	(68,441.00)	(95,565.00)
profit (loss) for the period from discontinued operations				
Profit for the period	46,814.00	(62,443.00)	(68,441.00)	(95,565.00)
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 avialable 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	46,814.00	(62,443.00)	(68,441.00)	(95,565.00)
Earnings per share - basic and diluted				

01/01/2020 - 30/09/2020	Actuals	
	Pecuniary loss	Personal account
STATEMENT OF COMPREHENSIVE INCOME		
STATEMENT OF COMPREHENSIVE INCOME		
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		
Commission income on premium ceded to reinsurers		
Commission expense		
Net underwriting result		
Investment income – net	0.00	0.00
Other operating (loss) / income		
Third party administration fees		
General and administrative expense	0.00	0.00
Finance costs		
Profit before income tax before Profit from Window Takaful operations		
Profit from window takaful operations - operator's fund		
Profit before income tax	0.00	0.00
Income tax	0.00	0.00
Profit for the period from continuing Operations	0.00	0.00

Unaudited - Statement of comprehensive income

profit (loss) for the period from discontinued operations		
Profit for the period	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 avialable 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
Earnings per share - basic and diluted		