Statement of comprehensive income	01/04/2022-30/06/2022 Total Life, Medical and General	01/04/2021-30/06/2021 Total Life, Medical and General	01/01/2022-30/06/2022 Total Life, Medical and General	Actuals/Omani Rial/Reviewed 01/01/2021-30/06/2021 Total Life, Medical and General
PARTICULARS				
Gross premium, earned	**2,547,628**	**2,387,786**	**10,092,208**	**9,578,397**
Premium ceded to reinsurers, earned	**1,876,641**	**1,212,740**	**8,699,895**	**7,161,879**
Net Premium Earned	**670,987**	**1,175,046**	**1,392,313**	**2,416,518**
Gross claims expense	(1,223,255)	1,253,353	464,849	3,327,522
Reinsurers' share of claims	(1,673,116)	705,162	(414,701)	1,767,206
Net insurance claims incurred	**449,861**	**548,191**	**879,550**	**1,560,316**
Income from policy fees	8,649	31,805	19,095	42,237
Commission income on premium ceded to reinsurers	174,485	181,634	546,232	632,844
Commission expense	82,629	69,945	226,802	137,361
Net underwriting result	**321,631**	**770,349**	**851,288**	**1,393,922**
Investment income – net	**384,896**	**424,826**	**1,153,850**	**954,697**
General and administrative expenses	**775,090**	**884,417**	**1,555,556**	**1,726,653**
Profit before income tax	**(68,563)**	**310,758**	**449,582**	**621,966**
Income tax	**(30,019)**	**44,300**	**(23,681)**	**53,143**
Profit for the period from continuing Operations	**(38,544)**	**266,458**	**473,263**	**568,823**
Profit for the period	**(38,544)**	**266,458**	**473,263**	**568,823**
OTHER COMPREHENSIVE INCOME				
Total other comprehensive income	**0**	**0**	**0**	**0**
Total comprehensive income	**(38,544)**	**266,458**	**473,263**	**568,823**
Earnings per share - basic and diluted			0.043	0.052

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 28 Jul 2022