Statement of comprehensive income	01/07/2022-30/09/2022 Total Life, Medical and General	01/07/2021-30/09/2021 Total Life, Medical and General	01/01/2022-30/09/2022 Total Life, Medical and General	Actuals/Omani Rial/Reviewed 01/01/2021-30/09/2021 Total Life, Medical and General
PARTICULARS				
Gross premium, earned	**1,811,351**	**2,298,809**	**11,903,559**	**11,877,206**
Premium ceded to reinsurers, earned	**1,020,708**	**1,270,862**	**9,720,603**	**8,432,741**
Net Premium Earned	**790,643**	**1,027,947**	**2,182,956**	**3,444,465**
Gross claims expense	1,256,757	1,858,211	1,721,606	5,185,733
Reinsurers' share of claims	540,487	954,138	125,786	2,721,344
Net insurance claims incurred	**716,270**	**904,073**	**1,595,820**	**2,464,389**
Income from policy fees	44,854	28,861	63,949	71,098
Commission income on premium ceded to reinsurers	180,081	121,307	726,313	754,151
Commission expense	170,298	41,245	397,100	178,606
Net underwriting result	**129,010**	**232,797**	**980,298**	**1,626,719**
Investment income – net	**823,253**	**81,408**	**1,977,103**	**1,036,105**
General and administrative expenses	**822,333**	**777,068**	**2,377,889**	**2,503,721**
Profit before income tax	**129,930**	**(462,863)**	**579,512**	**159,103**
Income tax	**279,390**	**(41,643)**	**255,709**	**11,500**
Profit for the period from continuing Operations	**(149,460)**	**(421,220)**	**323,803**	**147,603**
Profit for the period	**(149,460)**	**(421,220)**	**323,803**	**147,603**
OTHER COMPREHENSIVE INCOME				
Total other comprehensive income	**0**	**0**	**0**	**0**
Total comprehensive income	**(149,460)**	**(421,220)**	**323,803**	**147,603**
Earnings per share - basic and diluted			0.029	0.013

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 25 Oct 2022