

INSURANCE INDUSTRY DATA - 2012 (STATEMENT OF COMPREHENSIVE INCOME)

COMPANIES	Total (2012)	Total (2011)
Details	D'000	D'000
Gross Premium	202352	194817
Premium Refunds	-5094	-1698
Written(Net) premium	197258	193119
Local Facultative	0	0
Reinsurance	-52940	-46809
Retained Premium	144318	146310
Prov. For unearned prm b/f	32590	70904
Prov. For unearned prm c/f	-32914	-60577
Net unearned premium	-5451	0
Earned Premium	138867	152162
Increase in life fund	-1029	0
Purchase of Brown Cards	-260	-216
Commission Received	19173	15405
Commission Paid	-11731	-11664
Commission (Net)	6925	0
Claims Charged	-37825	-61309
IBNR	-89	0
Recoveries	61	7435
Other underwriting expenses	-938	0
Surplus premium	105712	102843
Other Operating income	4712	12409
Admin & other Expenses	-123447	-125799
Operating Profit (Loss)	-13023	-10719
Investment income	4712	8324
Interest Receivable	-123447	5491
interest paid/Bank charges	-13023	-4441
Other income	7145	6796
Exceptional Items	-506	-388
Profit(Loss) before tax	-506	5063
Zakat	0	-30
Taxation	-4372	-7535
Profit(Loss) after tax	-4878	-2472
Trasfer to contingency reserve	-3853	-4517
Dividend	-3055	-3055
Staff Bonus	0	-124
Other transfer	0	0
profit (loss) b/f	-46030	-35113
Prior year adjustment	-1905	-758
Retained Profit(Loss) c/f	-59721	-46069