

**INSURANCE INDUSTRY DATA - 2013 (Statement Of Comprehensive Income)**

COMPANIES	Total (2013)	Total (2012)
Details	D'000	D'000
<b>Gross Premium</b>	214,149	202352
Premium Refunds	-440	-5094
<b>Written Premium</b>	213709	197258
Local facultative	0	0
Reinsurance	-37032	-52940
<b>Retained Premium</b>	176,677	144318
Prov. For unearned Prm b/f	50370	32590
Prov. For unearned Prm c/f	-68733	-38041
<b>Earned Premium</b>	158314	138867
Commission Received	7650	19173
Commission Paid	-16228	-12248
<b>Net Commission</b>	<b>-6026</b>	<b>6925</b>
Life Fund prov.	-1385	-1029
Claims Charged	-34801	-37825
Recoveries	90	-28
purchase of brown card	-257	-260
Management fee	-848	0
Reinsurance prov. w/back	0	0
Other underwriting expenses	-45	-938
<b>Surplus Premium</b>	115042	105712
Other operating income	2588	4712
Admin & other Expenses	-137,292	-123447
<b>Operating Profit/(Loss)</b>	<b>-19,662</b>	<b>-13023</b>
Investment income	12300	6673
Interest Receivable	1480	2002
Interest Paid/Bank charges	-4407	-4381
Other income	3797	7145
Dividend received	673	0
Exceptional items	3997	-506
<b>Profit/(Loss) before tax</b>	<b>-1,822</b>	<b>-2090</b>
Zakat	0	0
Taxation	-5054	-4372
<b>Profit/(Loss) after tax</b>	<b>-6,876</b>	<b>-6462</b>
Contingency reserve prov.	-4098	-3853
Dividend paid	-4111	-3055
Staff Bonus	-71	0
Other transfer	0	0
Profit/(Loss) b/f	-62187	-46030
Prior year adjustment	0	-1905

Retained profit/(Loss)	-77,343	-61305
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