

INCOME STATEMENT - AED 000's	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Gross Premium Written	1,043,330	1,077,434	1,021,859	938,752	840,073	720,846	645,194	643,280	629,800	643,152
Period Change	-3.2%	5.4%	8.9%	11.7%	16.5%	11.7%	0.3%	2.1%	-2.1%	-3.0%
Net Premium Earned	504,619	484,691	462,448	417,824	386,268	321,209	244,154	234,861	221,849	214,155
Period Change	4.1%	4.8%	10.7%	8.2%	20.3%	31.6%	4.0%	5.9%	3.6%	12.5%
Net claims incurred	241,253	275,123	295,006	271,188	248,552	187,437	143,137	135,067	131,195	139,048
Net Commission Income	(58,874)	(49,345)	(42,843)	(22,341)	(20,059)	(14,263)	11,800	14,001	17,711	23,734
Operating expenses	107,192	91,681	81,032	70,895	66,013	58,835	56,711	52,162	48,247	43,812
Operating Expenses as % of Gross Premium	10.3%	8.5%	7.9%	7.6%	7.9%	8.2%	8.8%	8.1%	7.7%	6.8%
Net U/W Profit	97,300	68,542	43,567	53,400	51,644	60,674	56,106	61,633	60,118	55,029
Period Change	42.0%	57.3%	-18.4%	3.4%	-14.9%	8.1%	-9.0%	2.5%	9.2%	8.8%
UW Profit as % of Gross premium written	9.3%	6.4%	4.3%	5.7%	6.1%	8.4%	8.7%	9.6%	9.5%	8.6%
Investment Income	35,065	53,865	55,552	50,576	65,508	35,391	52,688	54,772	57,854	15,414
Other non operating expenses	18,270	12,847	11,941	14,344	13,781	10,362	10,190	9,067	9,907	6,976
NET INCOME FOR THE PERIOD	114,095	109,560	87,178	89,633	103,371	85,703	98,604	107,338	108,065	63,467
Net Income as % of Gross Premium	10.9%	10.2%	8.5%	9.5%	12.3%	11.9%	15.3%	16.7%	17.2%	9.9%
Earnings per Share	0.76	0.73	0.58	0.60	0.69	0.57	0.66	0.72	0.72	0.42
Dividend per Share	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%
BALANCE SHEET - AED 000's										
Investments	1,308,380	1,349,290	1,274,897	1,172,693	1,275,056	1,205,157	831,669	847,922	828,536	869,767
Period Change	-3.0%	5.8%	8.7%	-8.0%	5.8%	44.9%	-1.9%	2.3%	-4.7%	-0.4%
Total Assets	2,638,979	2,450,656	2,235,431	1,989,591	2,060,514	1,894,419	1,617,030	1,505,229	1,565,501	1,578,299
Period Change	7.7%	9.6%	12.4%	-3.4%	8.8%	17.2%	7.4%	-3.9%	-0.8%	-3.5%
Total Liabilities	1,516,449	1,371,919	1,182,707	986,017	964,007	876,489	817,355	721,082	776,743	779,320
Period Change	10.5%	16.0%	19.9%	2.3%	10.0%	7.2%	13.4%	-7.2%	-0.3%	-5.9%
Total Shareholders Equity	1,122,530	1,078,737	1,052,724	1,003,575	1,096,506	1,017,930	799,675	784,147	788,758	798,979
Period Change	4.1%	2.5%	4.9%	-8.5%	7.7%	27.3%	2.0%	-0.6%	-1.3%	-1.0%