



**Unaudited consolidated profit and loss account  
For the nine months ended 30 September 2009**

	Notes	<b>9 months ended 30 Sept. 2009 RO'000</b>	9 months ended 30 Sept. 2008 RO'000	Change %
<b>Gross premiums</b>		<b>41,937</b>	37,344	12.30
<b>Underwriting results before reinsurance recoveries</b>				
- General	1	<b>(3,622)</b>	33,370	(110.85)
- Life	2	<b>1,015</b>	637	59.34
<b>Net Reinsurance recoveries</b>				
- General		<b>3,933</b>	(30,049)	(113.09)
- Life		<b>(599)</b>	(647)	(7.42)
<b>Investment income</b>	3			
- Realised		<b>1,261</b>	1,278	(1.33)
- Unrealised		<b>2,279</b>	1,800	26.61
Other expenses		<b>(2,690)</b>	(2,513)	7.04
<b>Profit for the period before tax and minority interest</b>		<b>1,577</b>	3,876	(59.31)
Taxation		<b>117</b>	(544)	(121.51)
<b>Profit for the period attributable to ordinary shareholders</b>		<b>1,694</b>	3,332	(49.16)
<b>*Dividend per share</b>		<b>--</b>	--	--

