

Aggregate income statement for the year ended 31/12/2012
Currency: (US dollar)

قائمة الدخل لتفصيل التأمين القسطنطيني حسب فروع التأمين عن السنة المنتهية في 31/12/2012
(عملة: (دولار امريكي))

Description	مجموع	اخرى	الحياة	هندسي	بحري	التعويض	التأمينات العامة الاخرى	تأمين المسؤولية المدنية	الصحة	العمال	السيارات
	Total	Other	Life	Engineering	Marine	Fire	Non-life	Civil liability	Health	Workers	Motor
Written insurance premiums	144,465,157	0	3,560,862	3,441,574	1,732,971	8,647,193	2,742,854	2,284,751	20,378,721	13,771,389	87,943,842
(Reinsurer's share of written premiums)	(22,691,434)	0	(1,347,615)	(1,848,393)	(1,010,714)	(5,535,247)	(1,382,032)	(501,145)	(4,228,260)	(1,077,128)	(5,660,800)
Net insurance written premiums	121,773,723	0	2,213,247	1,593,181	722,257	3,111,946	1,360,822	1,783,606	16,081,461	12,654,261	82,282,942
±Change in current risks reserve- mathematical life insurance reserve	4,313,134	0	(121,726)	54,492	(12,862)	(69,159)	(52,040)	(29,776)	1,790,452	423,524	2,330,229
(Reinsurer's share in change of current risks reserve- mathematical life insurance reserve)	(678,351)	0	(472,247)	(36,035)	4,855	(53,587)	(1,987)	(3,910)	33,305	(244,821)	(955,872)
Net earned premiums	125,408,476	0	2,563,868	1,611,638	714,350	3,096,424	1,306,795	1,749,920	17,905,218	12,832,964	83,627,299
Income from insurance activities	663,754	0	34,262	26,502	11,946	49,135	23,138	16,195	94,423	65,087	343,066
Reinsurance commission	3,703,304	0	158,092	500,513	284,572	1,144,151	408,844	44,238	1,138,888	18,770	5,236
(Reinsurer's share of reinsurance commission)	(7,635,838)	0	(124,934)	(102,258)	(84,199)	(342,228)	(92,048)	(78,331)	(812,893)	(516,601)	(5,716,347)
Other revenues from insurance activities	51,481	51,477	0	0	0	0	0	0	0	0	0
Net revenues from insurance activities	122,191,176	51,477	2,631,288	2,018,395	976,669	3,947,482	1,646,733	1,734,022	18,525,636	12,400,220	78,259,254
(Paid-up claims)	(88,420,157)	0	(1,729,502)	(1,323,160)	(491,886)	(3,350,680)	(1,013,042)	(574,893)	(21,006,776)	(7,081,041)	(51,849,177)
(Paid-up commissions)	(48,450)	0	0	0	(618)	0	0	0	0	0	(48,930)
Reinsurer's share of paid up claims	13,599,780	0	545,298	1,106,003	388,780	2,795,742	783,840	115,734	3,836,216	862,203	3,165,964
±Change in reserve of outstanding and unreported claims	(5,393,147)	0	(68,199)	215,360	(85,375)	(665,268)	(656,328)	(193,584)	126,947	(2,075,975)	(2,497,873)
(Reinsurer's share of change in reserve of outstanding and unreported claims)	777,781	0	(155,845)	(108,698)	(144,785)	788,714	841,339	(14,088)	254,815	194,616	(339,285)
Net incurred claims	(79,485,193)	0	(1,211,851)	(1,104,495)	(63,035)	(431,492)	(44,191)	(666,831)	(16,788,798)	(8,100,197)	(52,068,303)
(Losses) profits of currency exchange in converting technical reserves to US Dollar	(306,523)	0	0	1,370	(91)	(272)	6,160	(738)	(30,789)	(7,294)	(274,879)
(Distributed general and administrative expenses)	(28,774,136)	0	(1,043,067)	(647,056)	(322,429)	(1,512,675)	(778,888)	(421,691)	(3,692,910)	(2,447,132)	(17,596,278)
(Agency fees and speculation expenses)	(3,340,044)	(20,591)	0	(74,839)	(15,821)	(138,020)	(70,440)	(42,636)	(74,119)	(456,290)	(2,448,458)
Total expenses of insurance activities	(111,905,896)	(20,591)	(2,254,918)	(831,020)	(401,166)	(2,080,459)	(887,359)	(1,131,806)	(20,586,615)	(11,010,913)	(72,701,048)
Net profit of technical insurance activities	10,285,280	30,886	376,370	1,187,375	575,503	1,867,023	759,374	602,216	(2,060,979)	1,389,307	5,558,206
Revenues (investments, rents, interests...etc)	11,007,380	11,007,380	0	0	0	0	0	0	0	0	0
±Currency differences	1,113,110	1,113,110	0	0	0	0	0	0	0	0	0
Provisions of Increase (decrease) in fair value of investments	422,710	422,710	0	0	0	0	0	0	0	0	0
(Undistributed administrative expenses)	(8,067,048)	(8,067,048)	0	0	0	0	0	0	0	0	0
(Allowance for doubtful accounts)	(1,816,098)	(1,816,098)	0	0	0	0	0	0	0	0	0
(Other expenses)	(235,066)	(235,066)	0	0	0	0	0	0	0	0	0
Provision (redemption), takaful fund subscribers loan	0	0	0	0	0	0	0	0	0	0	0
Net income before tax	12,710,270	2,455,876	376,370	1,187,375	575,503	1,867,023	759,374	602,216	(2,060,979)	1,389,307	5,558,206
(Value added and income tax)	(5,436,866)	(5,436,866)	0	0	0	0	0	0	0	0	0
Net income	7,273,404	(2,980,990)	376,370	1,187,375	575,503	1,867,023	759,374	602,216	(2,060,979)	1,389,307	5,558,206