ISLAMIC FINANCIAL SERVICES BOARD

Prudential and structural Islamic financial indicators (Takaful): Full-fledged Takāful/Retakāful companies

Country:	United Arab Emirates														
Time period covered :						Ending Period: 2020Q4									
Code	Key Indicator	Standards	Periodicity	Currency	Units	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharīʿah-compliant	Reporting status	Break -in-series	Data period
	PRUDENTIAL TAKĀFUL INDICATORS														
CAPITAL ADEQUACY															
TP01	**Solvency capital requirement (SCR) (General)**	Solvency II													
	Qualifying capital available		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Minimum capital required		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Solvency capital required		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
ASSET QUALITY															
TP02	**Technical reserves ratio (Family)**														
	Premium liabilities[1]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Claims liabilities[2]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP03a	**(Real estate + unquoted equities + debtors)/total assets (General)[3]**														
	Real estate (+)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Unquoted equities (+)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Debtors (+)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP03b	**(Real estate + unquoted equities + debtors)/total assets (Family)[3]**														
	Real estate (+)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Unquoted equities (+)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Debtors (+)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP04	**Receivables due over 180 days to shareholders' equity (Family)[4]**														
	Receivables due over 180 day		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Shareholders' equity		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP05a	**Equities/total assets (General)[5]**														
	Total equities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP05b	**Equities/total assets (Family)[6]**														
	Total equities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP06a	**Contributions receivable to written contributions (General)**														
	Contribution receivable		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	written contribution		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP06b	**Contributions receivable to written contributions (Family)**														
	Contribution receivable		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	written contribution		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
RETAKĀFUL AND ACTUARIAL															
TP07a	**Risk retention ratio (General)**														
	Net contribution		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Gross contribution		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP07b	**Risk retention ratio (Family)**														
	Net contribution		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Gross contribution		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP08	**Survival ratio (claims) (Family)[7]**														
	Technical reserve		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Average of claims paid in last 3 years		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
MANAGEMENT SOUNDNESS															
TP09a	**Operating expense ratio (General)[8]**														
	Total expense		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Net contribution		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP09b	**Operating expense ratio (Family)[8]**														
	Total expense		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Net contribution		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP10a	**Gross premium/number of employees (General)[9]**														
	Gross premium		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Number of employees		Q	O	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP10b	**Gross premium/number of employees (Family)[9]**														
	Gross premium		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Number of employees		Q	O	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP11a	**Assets per employee (General)**														
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Number of employees		Q	O	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#

IFSB
ISLAMIC FINANCIAL SERVICES BOARD

Code	Key Indicator	Standards	Periodicity	Currency	Units	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharī'ah-compliant	Reporting status	Break-in-series	Data period
TP11b	**Assets per employee (Family)**														
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Number of employees		Q	O	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
EARNINGS AND PROFITABILITY															
TP12	**Loss ratio (General)** [10]														
	Loss incured		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Net contribution		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP13	**Claims ratio (General)** [11]														
	Total claims paid		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Net earned contributions		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP14a	**Expense ratio (General)** [12]														
	Total expense		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Gross contribution		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP14b	**Expense ratio (Family)** [12]														
	Total expense		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Gross contribution		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP15	**Investment income/net premium (General)**														
	Investment income [13]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Net premium		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP16	**Investment income/investment assets (Family)**														
	Investment income [13]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Investment assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP17	**Combined ratio (General)**														
	Loss ratio		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Expense ratio		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP18a	**Return on equity (General)**														
	Operators' net income [14]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	shareholders' equity		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP18b	**Return on equity (Family)**														
	Operators' net income [14]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	shareholders' equity		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP18c	**Return on equity (shareholders)**														
	Operators' net income [14]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	shareholders' equity		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP19a	**Return on assets (General)**														
	Operators' net income		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP19b	**Return on assets (Family)**														
	Operators' net income		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP19c	**Return on assets (shareholders)**														
	Operators' net income		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP20a	**Total investment assets to shareholders' equity (General)**														
	Total invested assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Shareholders' equity		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP20b	**Total investment assets to shareholders' equity (Family)**														
	Total invested assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Shareholders' equity		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP20c	**Total investment assets to shareholders' equity (shareholders)**														
	Total invested assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Shareholders' equity		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
LIQUIDITY															
TP21a	**Current ratio (General)**														
	Current assets (can be converted into cash within one year)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Current liabilities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP21b	**Current ratio (Family)**														
	Current assets (can be converted into cash within one year)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Current liabilities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP22a	**Liquid assets to current liabilities (General)**														
	Liquid assets (can be converted into cash within 90 days) [15]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Current liabilities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TP22b	**Liquid assets to current liabilities (Family)**														
	Liquid assets (can be converted intor cash within 90 days) [15]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Current liabilities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#

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Code	Key Indicator	Standards	Periodicity	Currency	Units	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharī`ah-compliant	Reporting status	Break -in-series	Data period
	ADDITIONAL PRUDENTIAL *TAKĀFUL* INDICATORS														
TA01a	**Underwriting revenues/underwriting profit (General)** [16]														
	Operating revenues		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Underwriting profit		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA01b	**Underwriting revenues/underwriting profit (Family)** [16]														
	Operating revenues		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Underwriting profit		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA02a	**Operating and management expenses (General)**														
	Management expenses (+) [17]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Bad and doubtful debts (+)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	Bad debts recovery (-)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
TA02b	**Operating and management expenses (Family)**														
	Management expenses (+) [17]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Bad and doubtful debts (+)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	Bad debts recovery (-)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
TA02c	**Operating and management expenses (Shareholders)**														
	Management expenses (+) [18]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Bad and doubtful debts (+)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	Bad debts recovery (-)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
TA03a	**Wakālah fee (General)**		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA03b	**Wakālah fee (Family)**		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA04a	**Net profit (after taxation/*zakat*) (General)**		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA04b	**Net profit (after taxation/*zakat*) (Family)**		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA05a	**Distribution of channel (General)**		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	…	yyyyQ#
	(i) Agent/brokers		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(a) Affinity group schemes (e.g. a policy for members of a trade union)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(b) Sales as add-ons to other products (e.g. travel *takāful* sold with a holiday		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(ii) Direct channel (over-the-counter)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(a) Offered by domestic TO or RT		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(b) Offered by TO or RT in another country		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(iii) Banca*Takāful*		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(iv) Internet channel		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(c) Offered by domestic TO or RT		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(d) Offered by TO or RT in another country		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(v) Telephone marketing		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
TA05b	**Distribution of channel (Family)**		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	…	yyyyQ#
	(i) Agent/brokers		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(a) Affinity group schemes (e.g. a policy for members of a trade union)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(b) Sales as add-ons to other products (e.g. travel *takāful* sold with a holiday		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(ii) Direct channel (over-the-counter)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(a) Offered by domestic TO or RT		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(b) Offered by TO or RT in another country		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(iii) Banca*Takāful*		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(iv) Internet channel		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(c) Offered by domestic TO or RT		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(d) Offered by TO or RT in another country		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	(v) Telephone marketing		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
TA06a	***Takāful* penetration rate (General)**														
	Annual *Takāful* Contribution [19]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	Gross domestic product (GDP)		A	USD	G	O	O	O	O	O	O	SC	blank	…	yyyyA
TA06b	***Takāful* penetration rate (Family)**														
	Annual *Takāful* Contribution [19]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	Gross domestic product (GDP)		A	USD	G	O	O	O	O	O	O	SC	blank	…	yyyyA
TA07a	**Takāful density rate (General)**														
	Annual *Takāful* Contribution [19]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	Total population		A	O	G	O	O	O	O	O	O	SC	blank	…	yyyyA
TA07b	**Takāful density rate (Family)**														
	Annual *Takāful* Contribution [19]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	I	G	yyyyQ#
	Total population		A	O	G	O	O	O	O	O	O	SC	blank	…	yyyyA
TA08a	**Liquid assets to current liabilities (General)**														
	Liquid assets [15]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Current liabilities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA08b	**Liquid assets to current liabilities (Family)**														
	Liquid assets [15]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#

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	Current liabilities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA09a	**Gross retained premium (General) [20]**		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA09b	**Gross retained premium (Family) [20]**		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA10a	**Contribution in *takāful* (General) [21]**		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA10b	**Contribution in *takāful* (Family) [21]**		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	ADDITIONAL PRUDENTIAL INDICATORS SPECIFIC TO FAMILY *TAKĀFUL*														
TF01	Number of new business certificates of direct *takāful* operators (Family)		Q	O	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TF02	Number of certificates in force of direct *takāful* operators (Family)		Q	O	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TA03	Participating in new business: number of certificates (policies) or contributions	…	…	…	…	…	…	…	…	…	…	…	…	…	…
TF04	Participating in new business: business in force (Family)	…	…	…	…	…	…	…	…	…	…	…	…	…	…
TF05	Number of distribution of business (Family)	…	…	…	…	…	…	…	…	…	…	…	…	…	…
TF06	Termination or expiry: number of certificates (no. of policies) (Family)		Q	O	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	STRUCTURAL *TAKĀFUL* INDICATORS														
TS01a	Number of *takāful* operators (General)		A	n.a.	G	O	O	O	O	D	O	SC	blank	…	yyyyA
TS01b	Number of *takāful* operators (Family)		A	n.a.	G	O	O	O	O	D	O	SC	blank	…	yyyyA
TS01c	Number of *takāful* operators (Composite)		A	n.a.	G	O	O	O	O	D	O	SC	blank	…	yyyyA
TS02a	Total assets of *takāful* funds (General)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS02b	Total assets of *takāful* funds (Family)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS03a	Total contributions (General)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS03b	Total contributions (Family)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS04a	Total equities (General)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS04b	Total equities (Family)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS05a	Net contributions (General)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS05b	Net contributions (Family)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS06a	Total claims (General) [22]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS06b	Total claims (Family) [22]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS07a	Net claims (General) [23]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS07b	Net claims (Family) [23]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS08a	Changes in *qard* (General) [24]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS08b	Changes in *qard* (Family) [24]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS09a	Technical reserves (General)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS09b	Technical reserves (Family)		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS10a	Surplus/deficit in the PRF (General) [25]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS10b	Surplus/deficit in the PRF (Family) [25]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS11a	Total liabilities (General) [26]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS11b	Total liabilities (Family) [26]		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS12a	**Total liabilities to shareholders' equity (leverage) (General)**														
	Total liabilities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Shareholders' equity		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS12b	**Total liabilities to shareholders' equity (leverage) (Family)**														
	Total liabilities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Shareholders' equity		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS13a	**Total liabilities to total assets (leverage) (General)**														
	Total liabilities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS13b	**Total liabilities to total assets (leverage) (Family)**														
	Total liabilities		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS14a	**Admissible assets to total assets (General)**														
	Admissible assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
TS14b	**Admissible assets to total assets (Family)**														
	Admissible assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#
	Total assets		Q	USD	G	Sup	DLC	TO	T	G	O	SC	blank	…	yyyyQ#

Source: Insurance Authority of United Arab Emirates.

Notes:

n.a. Not applicable.

[1] Unearned Premium Reserves + Unexpired Risk Reserve + Mathematical Reserves; The premium liabilities include the Mathematical Reserves. In the UAE, the reserves relating to the Unit Linked products are clubbed under Mathematical Reserves. The Unit Linked Reserves are significant resulting in premium liabilities being higher than claim liabilities.

[2] Outstanding Loss Reserves + IBNR + ALAE + ULAE; IBNR = Incurred but not reported; ALAE = Allocated Loss Adjustment Expense Reserve; ULAE = Unallocated Loss Adjustment Expense Reserve

[3] Unquoted equities > Unlisted equities; Debtors > (Insurance receivables + Reinsurance receivables)

Code	Key Indicator	Standards	Periodicity	Currency	Units	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	*Sharī'ah*-compliant	Reporting status	Break-in-series	Data period

[4] *Numerator refers to Insurance receivables and denominator refers to The shareholders' equity at the company level. Hence, the equity at General / Family level is not available.*

[5] *Total equities include listed and unlisted shares*

[6] *Total equities include Listed and Unlisted shares (including unit-linked)*

[7] *Numerator refers to Total technical provisions; denominator refers to Average gross claims paid for last 2 years.*

[8] *Total expense refers to Net claims and claim related expenses incurred + Net commissions incurred + Other underwriting expenses + Wakalah fees. The participants fund is being charged with claims and claim related expenses and wakalah fees.*

[9] *No of employees are available at the company level and not at the fund level*

[10] *Loss incurred refers to Net claims and claim related expenses incurred*

[11] *Total claims paid refers to Net claims and claim related expenses paid*

[12] *Numerator refers to Net commissions incurred + Other underwriting expenses + Wakalah fees; denominator refers to Net contribution earned*

[13] *Net investment income*

[14] *The return on equity separately for General and Family takaful funds can't be calculated as the fundwise break-up of equity is not available. Hence, we have calculated return on General Takaful fund and Family Takaful fund as a % of Total Equity. Operator's net income refers to Total Profit / (Loss).*

[15] *Investments + Cash and cash equivalents + accrued investment income + reinsurance receivables + insurance receivables + other receivables and prepayments + other invested assets*

[16] *Numerator refers to Gross written premium + other operating income; denominator refers to Net Underwriting income / (loss)*

[17] *Management expenses refer to (Wakalah fees + Underwriting expenses + Other operating expenses)*

[18] *Management expenses refer to (Underwriting expenses + Other operating expenses)*

[19] *Gross written premium for the previous 4 quarters*

[20] *Net written contribution*

[21] *Gross written contribution*

[22] *Net claims and claims related expenses incurred*

[23] *Net claims and claim related expenses paid*

[24] *Loan from Shareholders / (Repayment)*

[25] *Net balance in participants' fund (cumulative)*

[26] *Total liabilities refer only to the total liabilities for participants' fund - general business, and it doesn't include equity.*

PSIFI metadata code forTakāful/Retakāful companies

Column	Metadata Code	Description
Standards	Specify, if any	
Periodicity	A	Annual
	S	Semiannual
	Q	Quarterly
	M	Monthly
	O	Other (Specify in metadata)
Currency	NC	National currency
	USD	U.S. dollar
	O	Other (Specify in metadata)
Units	B	Billions
	M	Millions
	T	Thousands
	G	General (1, 2, 3, etc…)
Data Source	Sup	Supervisory
	Fin	Financial Accounts
	O	Other (Specify in metadata)
Consolidation	DLC	Domestic location consolidation basis
	CBCSDI	Cross-border, Cross-sector, domestically incorporated consolidation basis
	O	Other (specify in metadata)
Aggregation	TO	of *Takāful/Retakāful* Operators (domestic and foreign control)
	O	Other (Specify in metadata)
Structure	T	Takāful/Retakāful Operators as separate corporation
	C	Conglomerate (Consolidated organization including head office, bank, and all branches and subsidiaries)
	HC	Holding company
	W	Islamic Window or Takāful/Retakāful branch of conventional operators
	O	Other (specify in metadata)
Control	D	Domestic (private)
	G	Domestic (government or public sector)
	F	Foreign
	O	Other (Specify in metadata)
Accounting Standard	AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions's Accounting, Auditing & Governance Standard
	IFRS 17	International Financial Reporting Standards
	O	Others (Specify in Metadata)
Shariah-Compliant	SC	Shariah-compliant
	NSC	Not Shariah-compliant
	MSC	Mixed Shariah-compliant and noncompliant
Reporting status	blank	New data
	R	Revised
	E	Estimated
	I	Incomplete
	S	Survey
	P	Preliminary
	RB	Rebased (Specify new base in metadata)
Break-in-series	B	Break in series (Specify in metadata)
	G	Gap in series (no data for designated period)
Data period	yyyyA	Year and annual designator (2019A)
	yyyyQ#	Year and quarter designator (2019Q2)
	yyyyM#	Year and month designator (2019M3)
	O	Other (specify in metadata)