

● Students, along with their parents, may select from the wealth of educational material available to meet their learning needs

A great learning opportunity

Abundance of lessons made available online by Education Ministry is a positive development

TDI | Manama

The abundance of online lessons made available by the Ministry of Education must be fully taken advantage of, says a top ministry official.

This was urged yesterday by Ministry of Education General and Technical Education assistant undersecretary Latifa Al

Bonoodha in response to complaints about the great number of digital learning content.

She added, however, that this does not mean that all the online lessons are required for students. Instead, they, along with their parents, may select the appropriate materials that meet their learning needs.

Al Bonoodha explained that



Al Bonoodha

the multiplicity of options, lessons and digital content is positive, and noted that it confirms the continuation of the efforts made to provide educational materials that offer adequate learning opportunities for students.

She added that many channels of communication have been allocated for students to contact specialists to answer

any questions they may have.

Al Bonoodha also asserted that the Ministry has determined the required lessons for the second semester after shortening them and keeping only those that are important, in a way that ensures the coverage of the most required competencies.

The Education Ministry has provided many options and

platforms for students and parents, including digital educational content that is not related to place or time, she said.

Al Bonoodha added that the ministry has provided the central interactive digital lessons service and video lessons, which are uploaded on 14 YouTube channels that the students can watch at any time convenient to them.

A HELPING HAND

St. Christopher's School staff use 3D printers to create face-visors for medical teams

● First batch of visors delivered to BDF Hospital and Awali Cardiac Centre

TDI | Manama

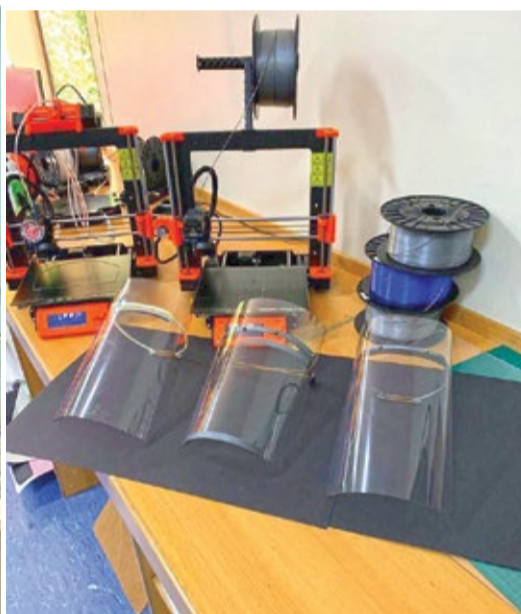
St. Christopher's School staff members are using their initiative, skills and machinery to support Bahrain medical staff on the frontline in the fight against the coronavirus (COVID-19) pandemic, the school said on social media.

Senior School head Nick Wilson, assistant head Bryon Pearce and Design and Technology (DT) head Kim Chadwick have been using the school's four 3D printers to create face-visors to help protect Bahrain's medical workers caring for COVID-19 patients.

DT teachers John Doherty, Aneil Peswani, Martin Plunkett, assistant Head David Williams and technician Jibi Varghese



A medical professional using one of the face-visors created by the school



Some of the face-visors produced by St. Christopher's staff

have also been working in shifts to get the masks produced.

The first batch was delivered to Bahrain Defence Force (BDF) Hospital and Awali Cardiac Centre yesterday and have been

put to use immediately by the medical teams, who have been very impressed with the quality.

The school will continue to make and supply visors to medical teams in Bahrain for the

foreseeable future.

School staff members expressed their sincere thanks to the medical professionals in Bahrain in their efforts combatting COVID-19.

AUBH provides assistance to potential student transferees

TDI | Manama

American University of Bahrain (AUBH) announced yesterday that it will waive its seat reservation fees for students studying abroad, who have chosen to return to the Kingdom in light of the coronavirus (COVID-19) pandemic.

AUBH will also dedicate increased admissions resources to assist the transfer of students from international institutions, ensuring a seamless transition and the transfer of the maximum number of credits to AUBH degree programmes.

The announcement comes as students studying abroad choose to return to Bahrain from their international institutions as a safety precaution, and to be with their families.

This measure is just one of many being taken by AUBH to minimise the impact of university campus closures on parents, students and team members. In addition to supporting the work-from-home protocol by using



Dr. Saxton

state-of-the-art online platforms, key staff and faculty are now working from the Riffa campus from 10 am to 3pm to avoid travel at peak periods, and to allow working parents more time at home.

These measures are in compliance with the announcement by the government's executive committee, chaired by HRH Prince Salman bin Hamad Al Khalifa, Crown Prince, Deputy Supreme Commander and First Deputy Prime Minister.

"Our priority in these challenging times has been the seamless continuation of learning for our students, but we also recognise that with uncertainty comes financial pressure for parents of students studying abroad," said AUBH founding president Dr. Susan E. Saxton.

"With this in mind, we have decided to waive the seat reservation fee for international students who may prefer to study at home rather than return abroad once the COVID-19 pandemic dissipates."

For more information, visit www.aubh.edu.bh.



ARABIA INSURANCE COMPANY S.A.L. (BAHRAIN BRANCH) COMBINED STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31, 2019

	2019 BD	2018 BD
ASSETS		
Cash and bank balances	3,020,342	3,217,648
Investment at amortised cost	230,796	232,448
Insurance receivable	955,929	182,293
Due from related parties	334,459	167,666
Reinsurance contract assets	1,052,036	639,290
Deferred acquisition cost	201,268	71,046
Other assets	33,865	54,854
Right-of-use assets	14,401	-
Furniture and equipment	16,855	13,056
Total assets - general insurance division	5,859,951	4,578,301
Total assets of the life division - Appendix I	1,017,575	958,659
Total assets	6,877,526	5,536,960
Head office account and liabilities		
Head office account - general insurance division	976,431	793,671
Head office account - life division	450,479	417,193
Total Head office account	1,426,910	1,210,864
Liabilities		
Insurance payable and accruals	501,486	619,654
Insurance contract liabilities	4,269,132	3,050,610
Lease liabilities	14,582	-
Provision for employees' end-of-service benefits	58,077	94,504
Unearned commission from reinsurers	40,243	19,862
Total liabilities - general insurance division	4,883,520	3,784,630
Total liabilities of the life division - Appendix I	567,096	541,466
Total liabilities	5,450,616	4,326,096
Total Head office account and liabilities	6,877,526	5,536,960

ARABIA INSURANCE COMPANY S.A.L. (BAHRAIN BRANCH) STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - GENERAL INSURANCE DIVISION YEAR ENDED DECEMBER 31, 2019

	2019 BD	2018 BD
Gross written premium	4,369,540	2,838,710
Less: Premium ceded to reinsurers	(1,803,141)	(1,267,211)
Net written premium	2,566,399	1,571,499
Net change in unearned premium	(719,840)	8,310
Reinsurance commission earned	73,828	52,820
Net earned premium	1,920,387	1,632,629
Claims incurred	2,540,759	1,201,080
Less: share of reinsurance companies	(1,446,354)	(737,153)
Net claims incurred	1,094,405	463,927
Policy acquisition cost	116,580	94,268
Total insurance expenses	1,210,985	558,195
Underwriting profit for the year	709,402	1,074,434
Other income	110,926	104,705
General and administrative expense	(656,997)	(585,169)
Profit for the year	163,331	593,970
Other comprehensive income	-	-
Total comprehensive profit for the year	163,331	593,970

ARABIA INSURANCE COMPANY S.A.L. (BAHRAIN BRANCH) STATEMENT OF FINANCIAL POSITION - LIFE DIVISION AS AT DECEMBER 31, 2019

	2019 BD	2018 BD
ASSETS		
Cash and bank balances	713,560	722,700
Investments at fair value through profit or loss	253,258	183,294
Insurance and other receivables	30,103	35,085
Reinsurance assets	15,594	13,990
Other assets	1,861	325
Deferred acquisition costs	267	-
Furniture and equipment	2,932	3,265
Total assets	1,017,575	958,659

Head office account and liabilities

	2019 BD	2018 BD
Head office account		
Head office account	423,578	408,920
Accumulated profits	26,901	8,273
Total Head office account	450,479	417,193
Liabilities		
Due to bank	59	59
Insurance and other payables	38,437	52,217
Life insurance contract liabilities	499,464	432,379
Accrued expenses and other liabilities	29,086	49,518
Provision for employees' end-of-service benefits	50	7,293
Total liabilities	567,096	541,466
Total Head office account and liabilities	1,017,575	958,659

ARABIA INSURANCE COMPANY S.A.L. (BAHRAIN BRANCH) STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - LIFE DIVISION YEAR ENDED DECEMBER 31, 2019

	2019 BD	2018 BD
Income		
Insurance premiums	82,697	77,333
Reinsurers' share of insurance premiums	(35,327)	(35,367)
Net insurance premiums	47,370	41,966
Fee and commission income	9,625	4,397
Net insurance income	56,995	46,363
Interest received from deposits with banks	18,834	17,452
Not foreign exchange (loss) / gain	(347)	190
Total income	75,482	64,005
Expenses		
Change in insurance contract liabilities	(27,750)	60,159
Change in reinsurers' share of insurance contract Liabilities	1,604	496
Change in fair value of investments at fair value through profit or loss	37,550	(20,013)
Realized gain on sale of investment securities at FVTPL	2,589	-
Fees, commissions and other acquisition expenses	(7,447)	(3,125)
Other operating and administrative expenses	(45,115)	(89,750)
Contribution to Head office's overheads	(10,012)	(3,499)
Total expenses	(48,581)	(55,732)
Profit for the year	26,901	8,273
Other comprehensive income	-	-
Total comprehensive profit for the year	26,901	8,273

CHAIRMAN
Mr. Wahebe A. Tamari

GENERAL MANAGER
Mr. Samer AbouJaoude

BRANCH MANAGER BAHRAIN
Mr. Alain Georr

AUDITORS
M/s. Deloitte & Touche - Middle East

NB: A full version of the combined financial statements can be obtained from the company at the following Address, Arabia Insurance company S.A.L (Bahrain branch) Bahrain Tower, Manama, Kingdom of Bahrain P.O.Box 745, Tel: 17211174, Fax: 17213985, Email: aicbn@arabiansurance.com