Statement of Comprehensive Income

	Notes	**Unaudited 9 Months ended 30 Sept 2020**	Unaudited 9 Months ended 30 Sept 2019
Gross premium written	12	**38,237,171**	36,123,014
Net underwriting results	12	**6,388,059**	5,678,726
Investment income	13	**2,087,420**	1,684,877
Other income	14	**380,613**	505,353
		2,468,033	2,190,230
Expenses			
General and administrative expenses		**(4,748,668)**	(4,744,785)
Provision for impaired insurance premiums receivable and bad debts written-off		**(100,000)**	-
Depreciation	3	**(97,099)**	(174,238)
		(4,945,767)	(4,919,023)
Operating profit		**3,910,325**	2,949,933
Finance costs		**(299,465)**	(293,220)
Net profit before tax for the period		**3,610,860**	2,656,713
Income tax (Expense)		**(458,919)**	(403,576)
Net profit for the period after tax		**3,151,941**	2,253,137
Other comprehensive income			
Items that are or may be reclassified to profit or loss			
Net changes in fair value of available-for-sale investments		**(246,081)**	(111,666)
Net change in revaluation reserve on investment property		**(50,000)**	-
Total other comprehensive loss for the period		**(296,081)**	(111,666)
Total comprehensive profit for the period		**2,855,860**	2,141,471
Basic earning per share	15	**0.032**	0.023