

Financial Highlights

	2024 (KRW billion)	2024 (USD million)	2023 (KRW billion)	2023 (USD million)
For the Year				
Insurance Revenue (gross) ¹⁾	5,136.6	3,753.6	5,167.6	3,916.6
Insurance Service Result (net)	198.7	145.2	206.2	156.3
Insurance Finance Result (net) ²⁾	-183.5	-134.1	-114.3	-86.6
Technical Result ³⁾	15.2	11.1	91.9	69.7
Investment Income ³⁾	389.3	284.5	263.8	200.0
Net Income	316.7	231.4	283.9	215.1
At the Year End				
Total Assets	13,160.4	8,865.8	12,066.3	9,267.5
Invested Assets	10,834.1	7,298.6	9,733.7	7,475.9
Insurance Contract Liabilities	9,103.3	6,132.7	8,174.7	6,278.6
Contractual Service Margin (net)	953.0	642.0	828.8	636.5
Total Shareholders' Equity	3,452.9	2,326.1	3,252.9	2,498.4
Financial Metrics				
Solvency Margin Ratio (K-ICS Ratio ⁴⁾)	191.7%		183.2%	
Combined Ratio ⁵⁾	94.7%		94.3%	
Return on Assets (ROA)	2.5%		2.5%	
Return on Equity (ROE)	9.4%		9.5%	
Payout Ratio	28.7%		28.0%	
Earnings per Share (EPS) ⁶⁾	KRW 1,556	USD 1.14	KRW 1,379	USD 1.05

* All figures are based on K-IFRS and the Consolidated Financial Statements of Korean Re. The conversion from KRW to USD is shown here for information purposes only.

1) Income from insurance contracts issued

2) Excluding exchange rate effects

3) Excluding the insurance finance result and gain/losses from foreign exchange and interest rate hedging for insurance liabilities

4) The ratio refers to the solvency margin ratio under the Korean Insurance Capital Standard (K-ICS).

5) The combined ratio is calculated as insurance service expenses (net) divided by insurance revenue (net). The 2023 figure has been restated due to a change in the calculation method.

6) In 2023 and 2024, Korean Re issued bonus shares to its shareholders. To ensure a valid comparison of earnings per share (EPS), the weighted average shares outstanding have been adjusted to include the bonus shares. The EPS for the year ended December 31, 2024, and the comparative prior period presented have been restated to reflect this adjustment.

Verizon Annual Report Financial Highlights

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