

UNITED OVERSEAS INSURANCE LIMITED

Financial Highlights For Full Year 2019 Results

Private & Confidential

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Profit For The Financial Year

(\$'000)	<u>2019</u>	<u>2018</u>	<u>Change</u>
Gross premium	105,943	103,258	+ 2.6%
Underwriting profit	24,443	24,495	- 0.2%
Other income	21,814	1,293	+1,587.1%
Profit before tax	46,257	25,788	+ 79.4%

Selected Balance Sheet Items As At Year End

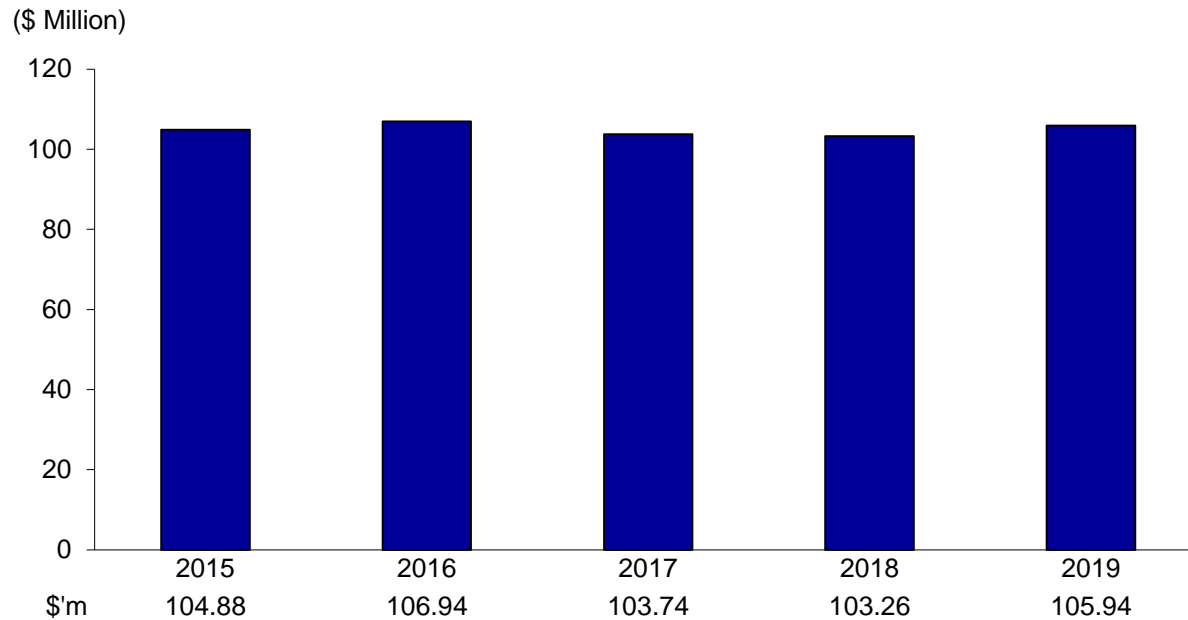
(\$'000)	<u>2019</u>	<u>2018</u>	<u>Change</u>
Total assets	635,664	610,724	+ 4.1%
Net technical balances	71,089	72,740	- 2.3%
Shareholders' equity	418,272	378,374	+10.5%

Financial Ratios

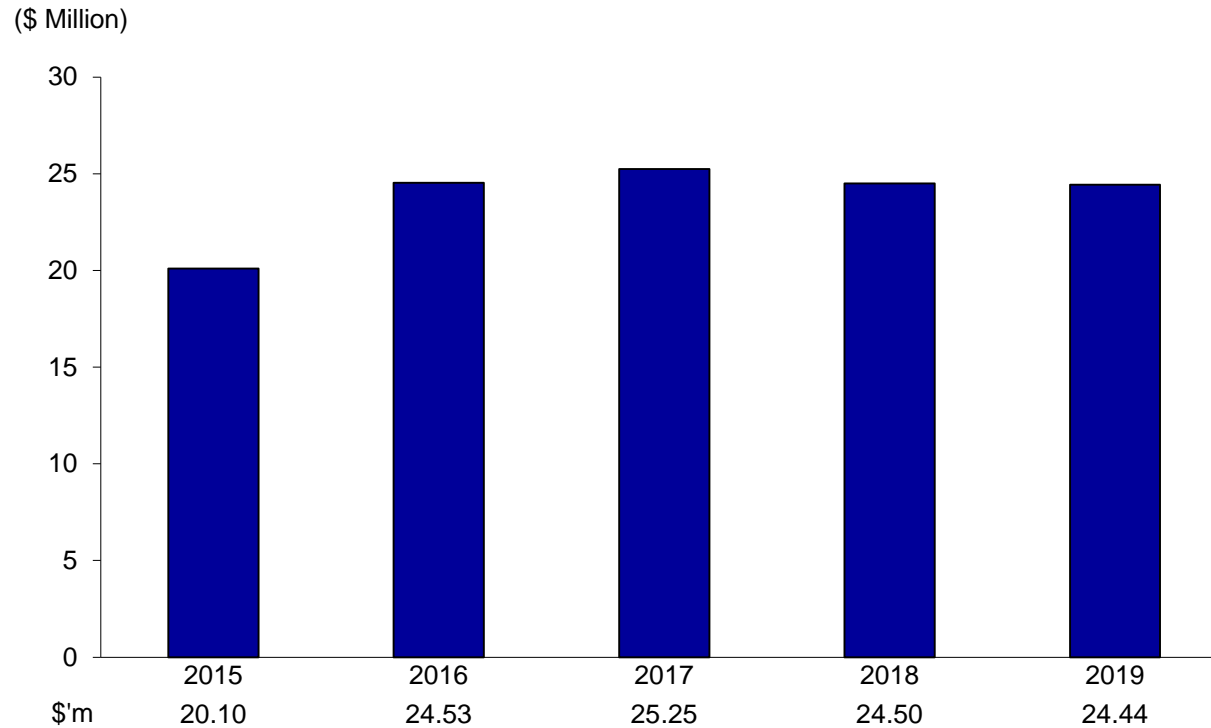
(Cents)	<u>2019</u>	<u>2018</u>
Dividend declared per share		
- Interim	8.50	8.50
- Final	8.50	8.50
- Special	<u>7.00</u>	<u>5.00</u>
Total	<u>24.00</u>	<u>22.00</u>
NAV per share ⁽¹⁾	\$6.84	\$6.19

(1) NAV – net asset value

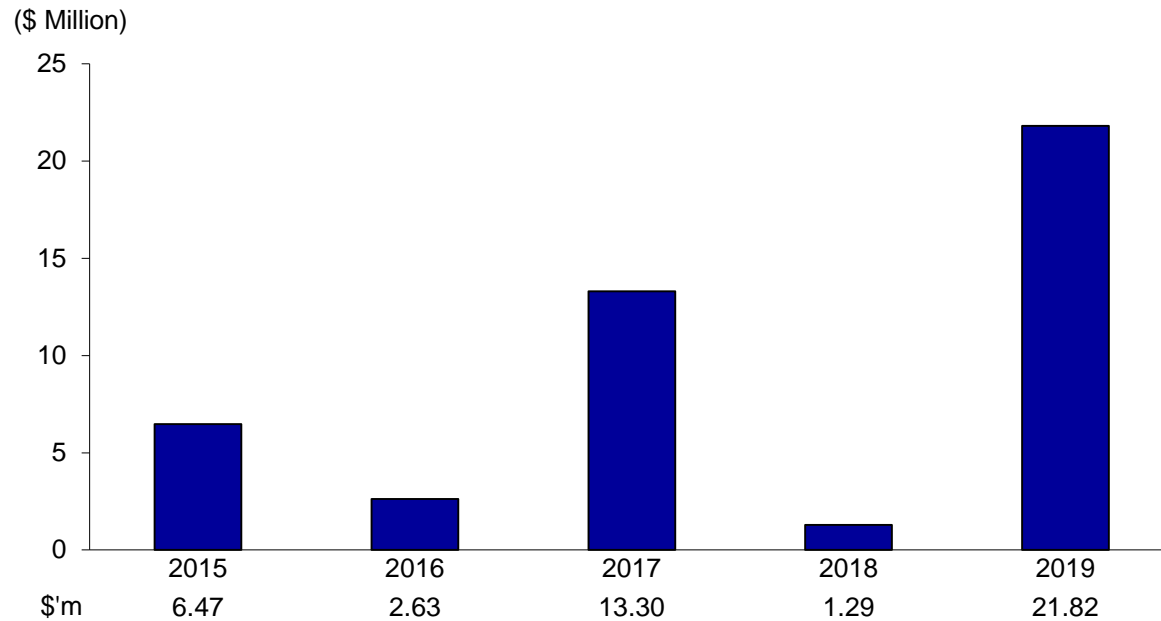
Five-year Development (i) Gross Premium



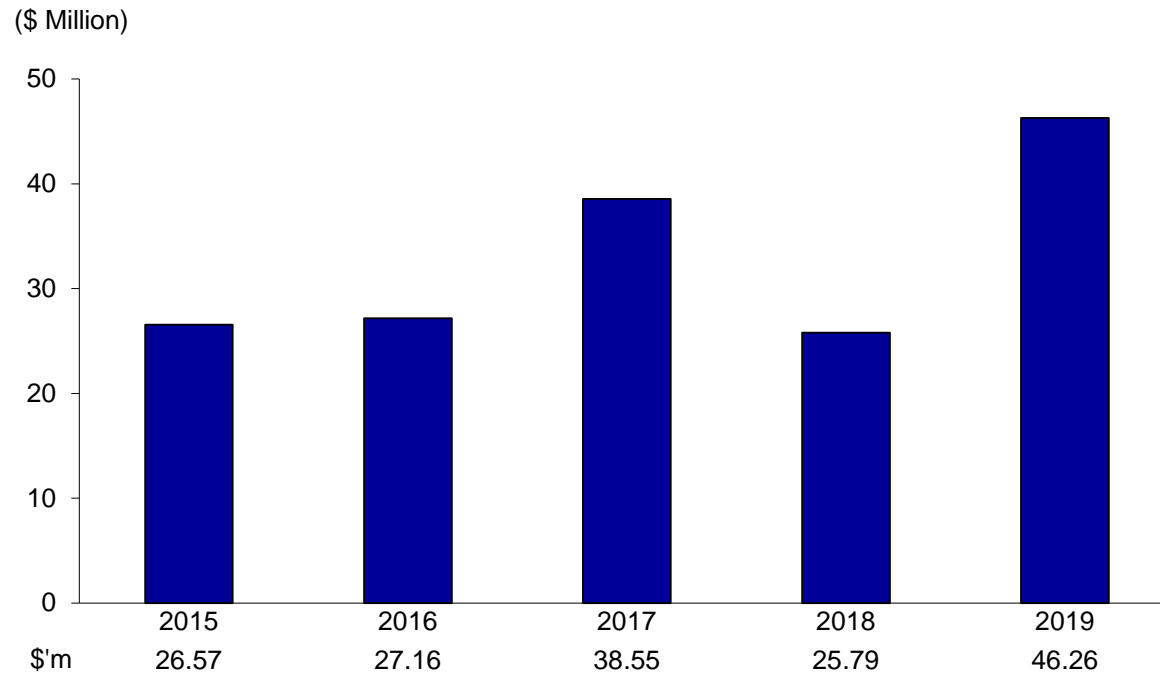
Five-year Development (ii) Underwriting Profit



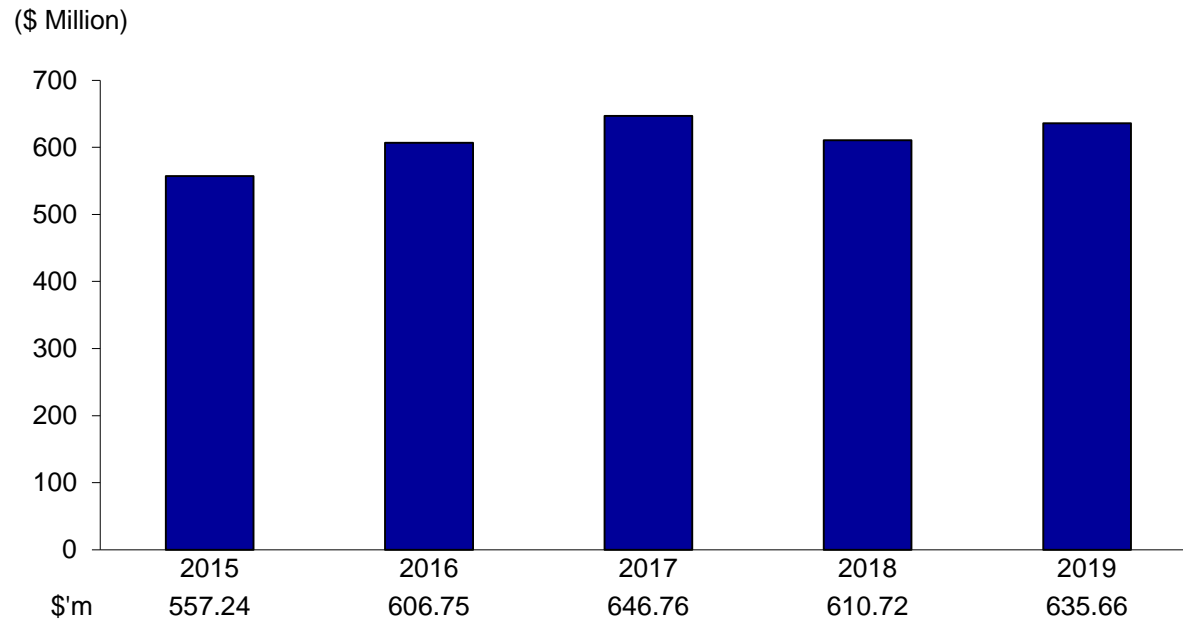
Five-year Development (iii) Other Income



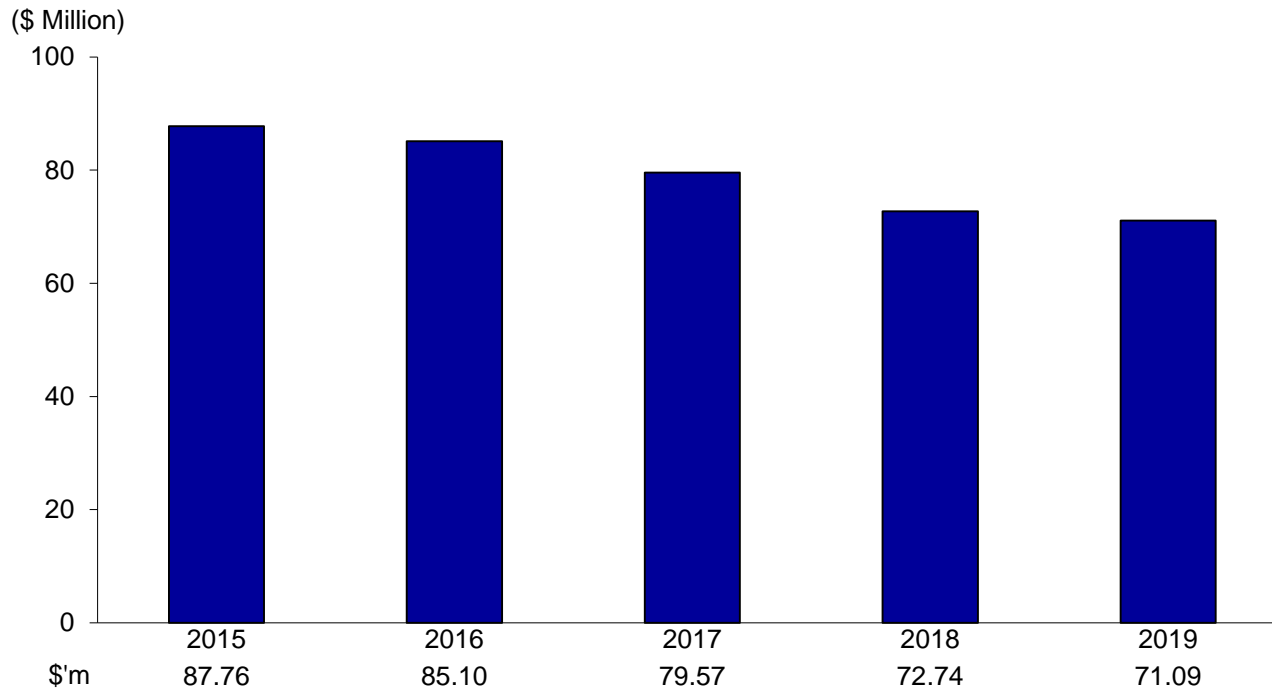
Five-year Development (iv) Profit Before Tax



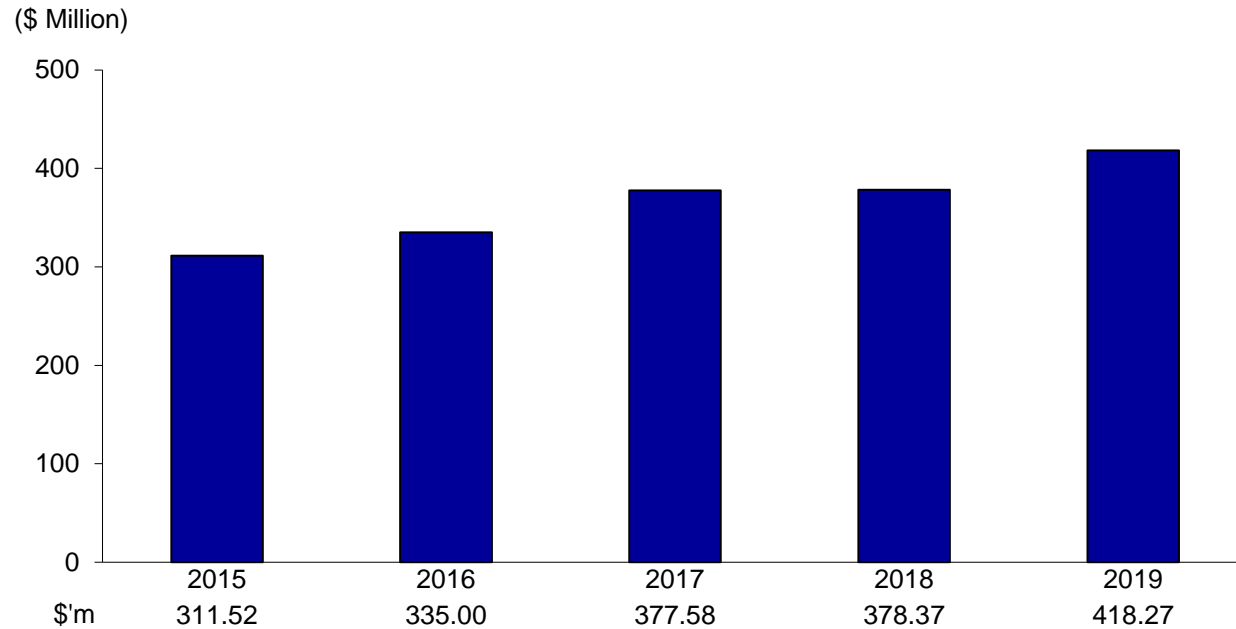
Five-year Development (v) Total Assets



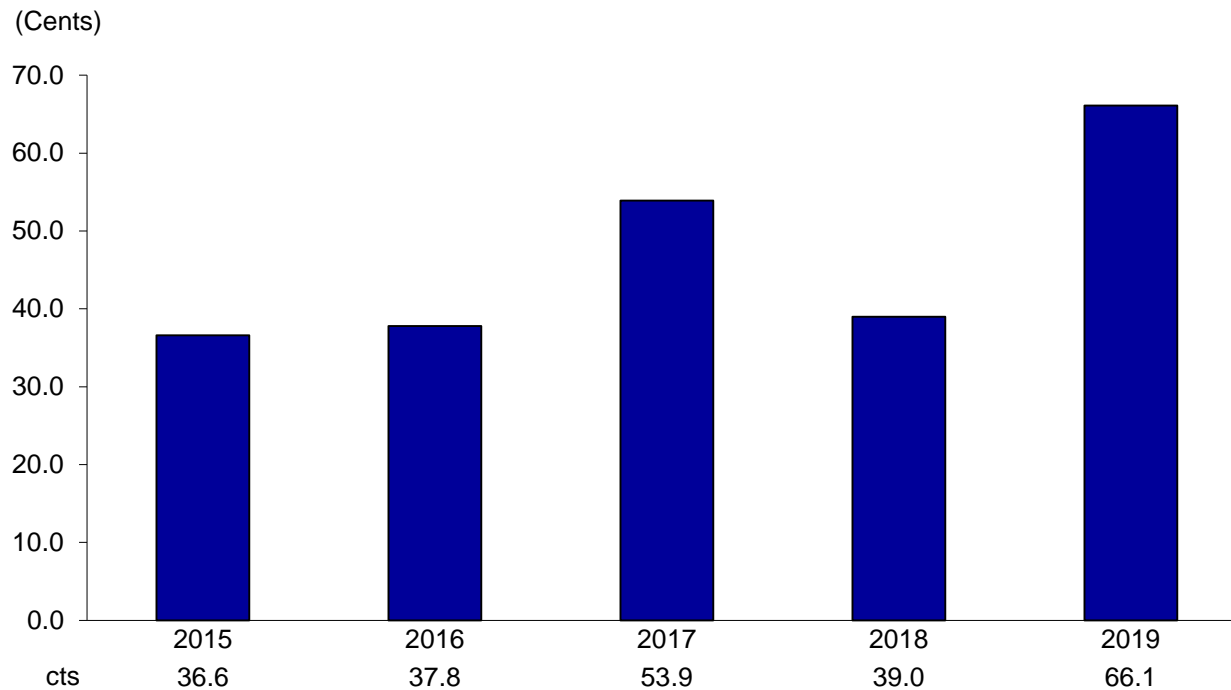
Five-year Development (vi) Net Technical Balances



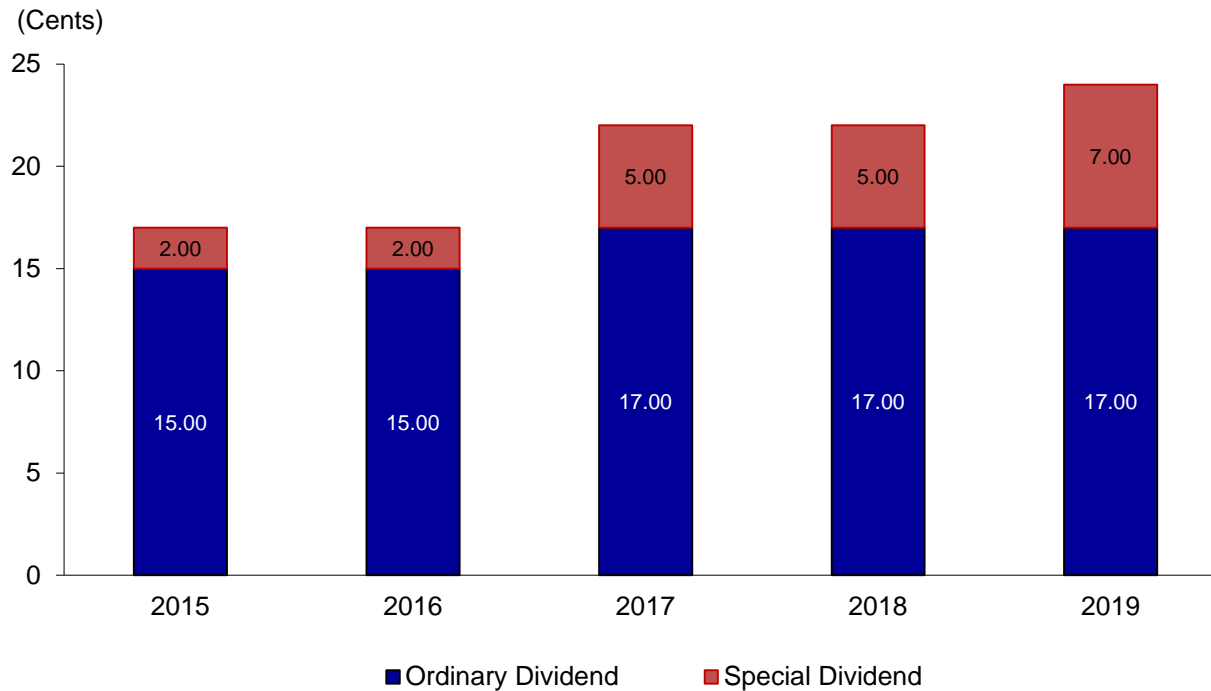
Five-year Development (vii) Shareholders' Equity



Five-year Development (viii) Earnings Per Share (basic & diluted)



Five-year Development (ix) Dividend Declared Per Share



Five-year Development (x) Net Asset Value Per Share

