

UNITED OVERSEAS INSURANCE LIMITED

Financial Highlights For Full Year 2016 Results

Private & Confidential

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Profit For The Financial Year

(\$'000)	<u>2016</u>	<u>2015</u>	<u>Change</u>
Gross premiums	106,943	104,883	+ 2.0%
Underwriting profit	24,525	20,098	+ 22.0%
Other income	2,631	6,474	- 59.4%
Profit before tax	27,156	26,572	+ 2.2%

Selected Balance Sheet Items As At Year End

(\$'000)	<u>2016</u>	<u>2015</u>	<u>Change</u>
Total assets	606,745	557,235	+ 8.9%
Net technical balances	85,097	87,757	- 3.0%
Shareholders' equity	335,002	311,519	+ 7.5%

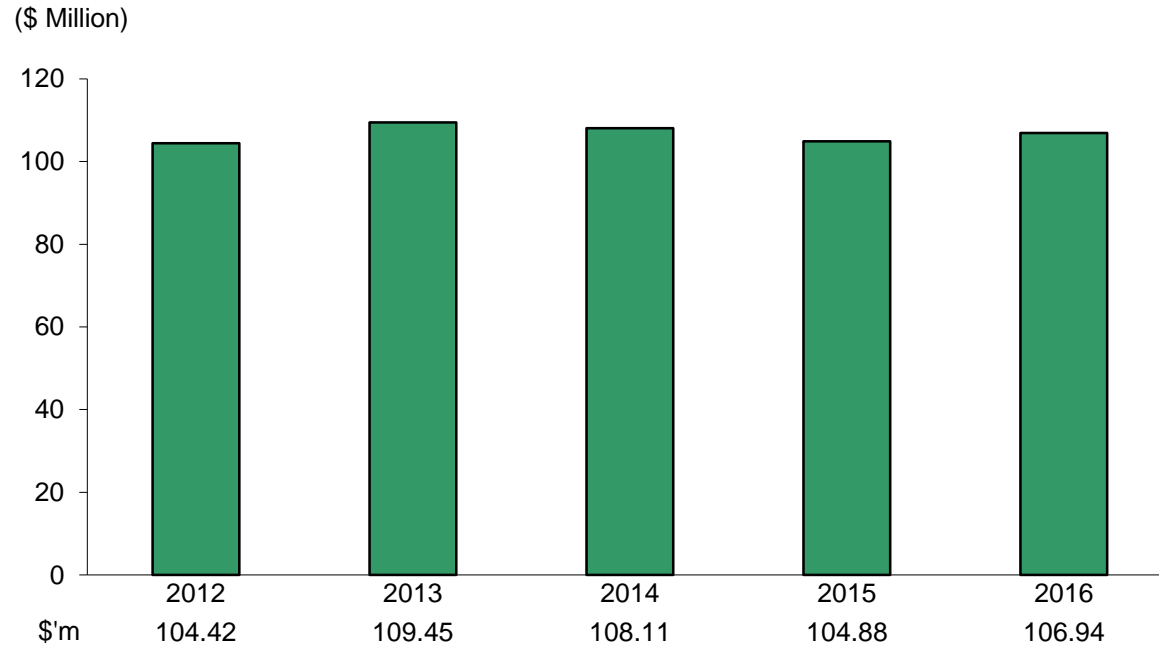
Financial Ratios

(\$)	<u>2016</u>	<u>2015</u>
Dividend declared per share		
- Interim	0.03	0.03
- Final	0.12	0.12
- Final Special	<u>0.02</u>	<u>0.02</u>
Total	<u>0.17</u>	<u>0.17</u>
NAV per share ⁽¹⁾	5.48	5.09

(1) NAV – net asset value

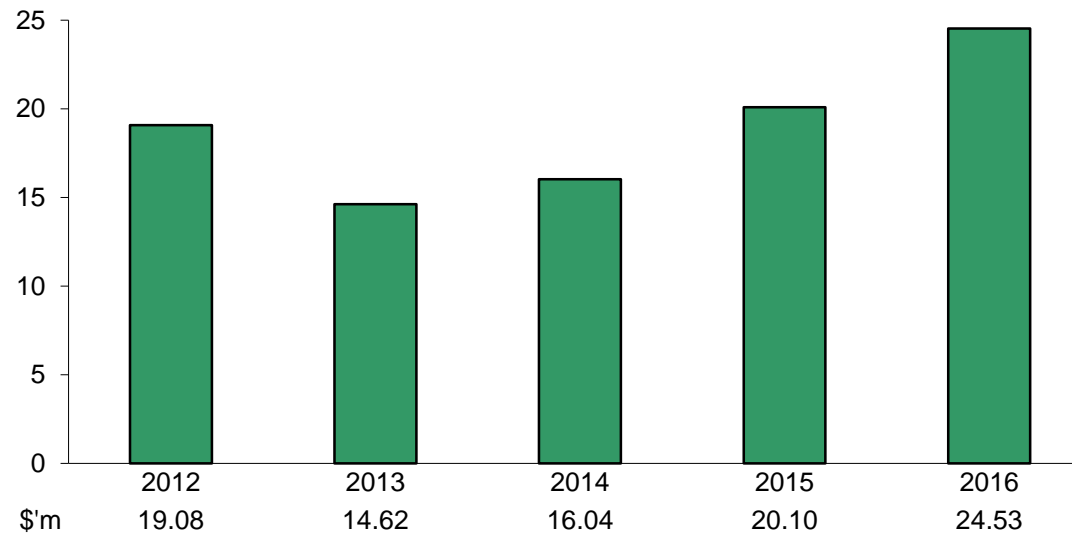
Five-year Development

(i) Gross Premiums

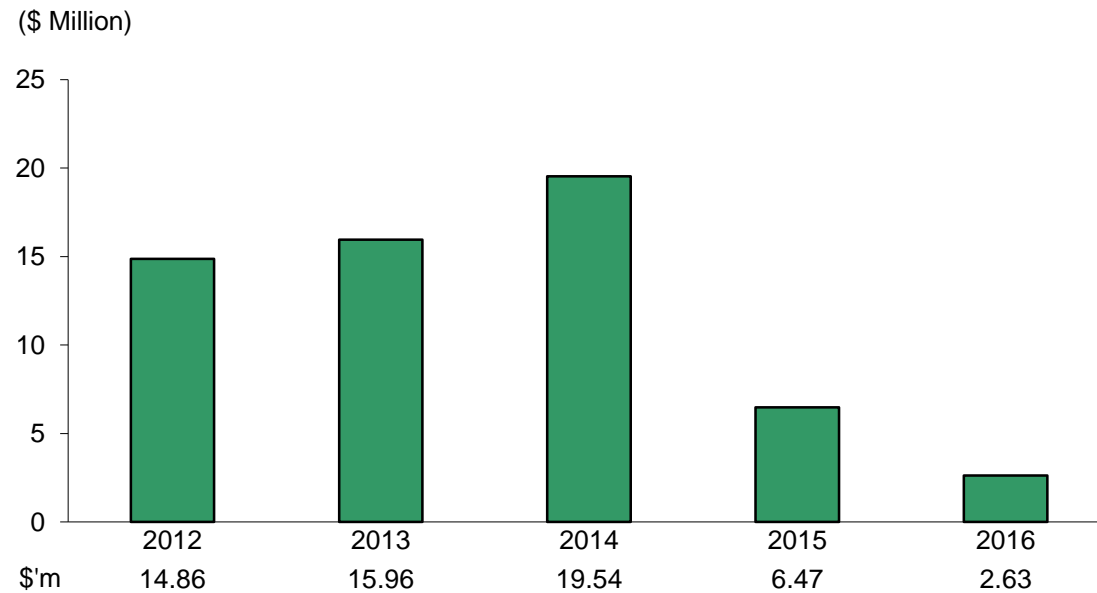


Five-year Development (ii) Underwriting Profit

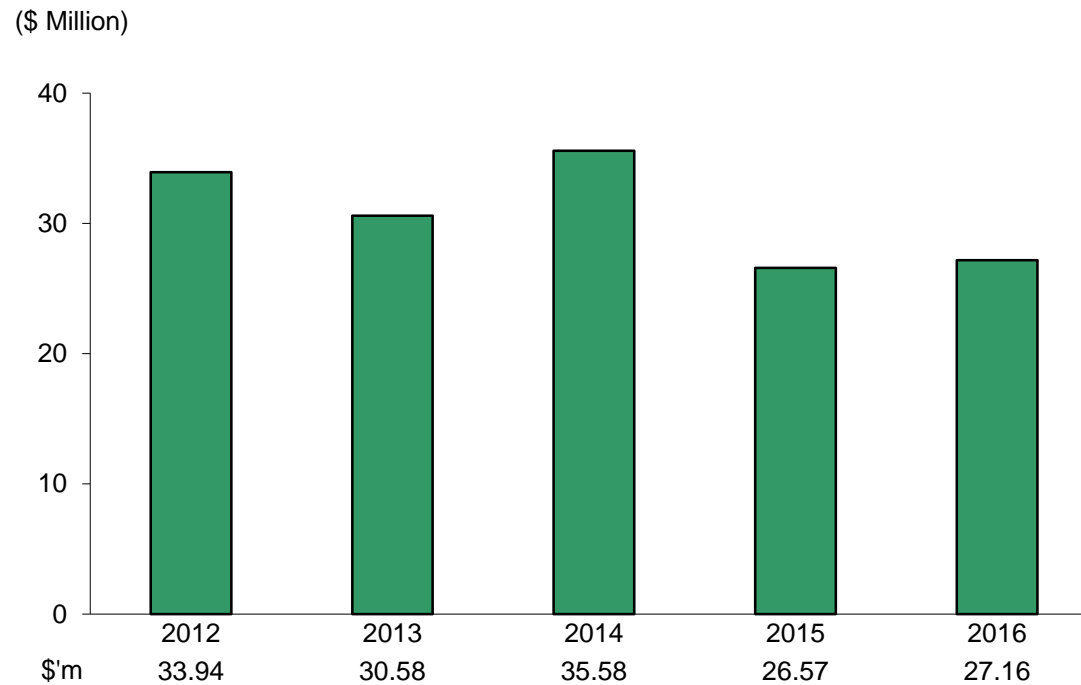
(\$ Million)



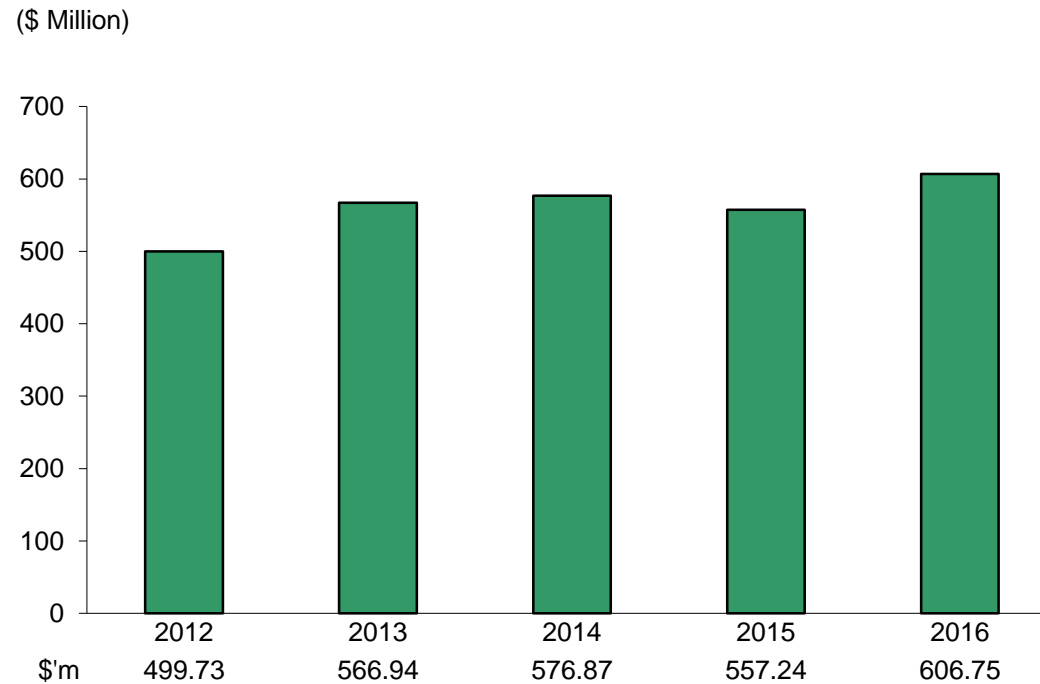
Five-year Development (iii) Other Income



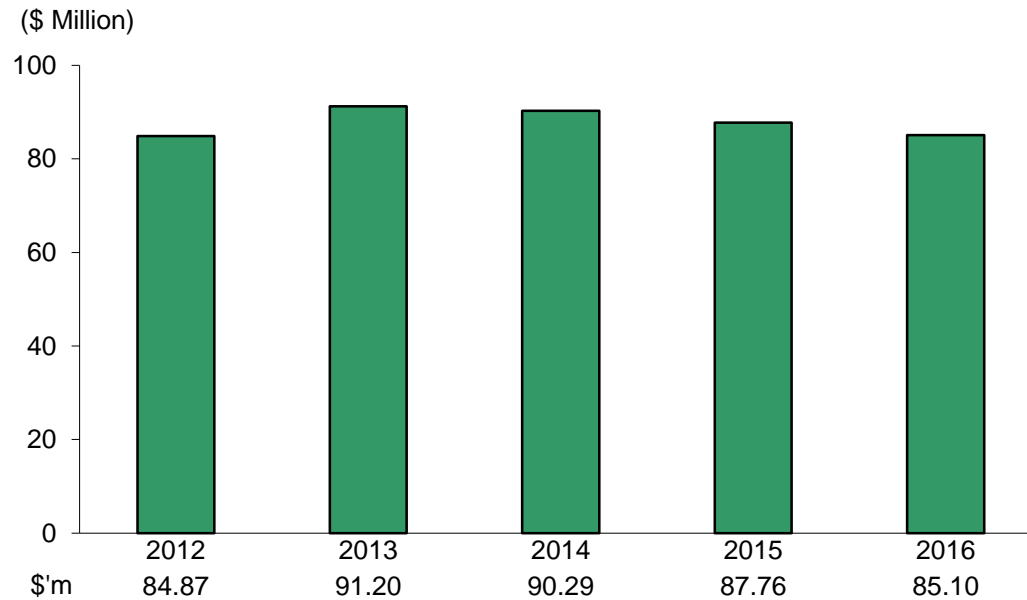
Five-year Development (iv) Profit Before Tax



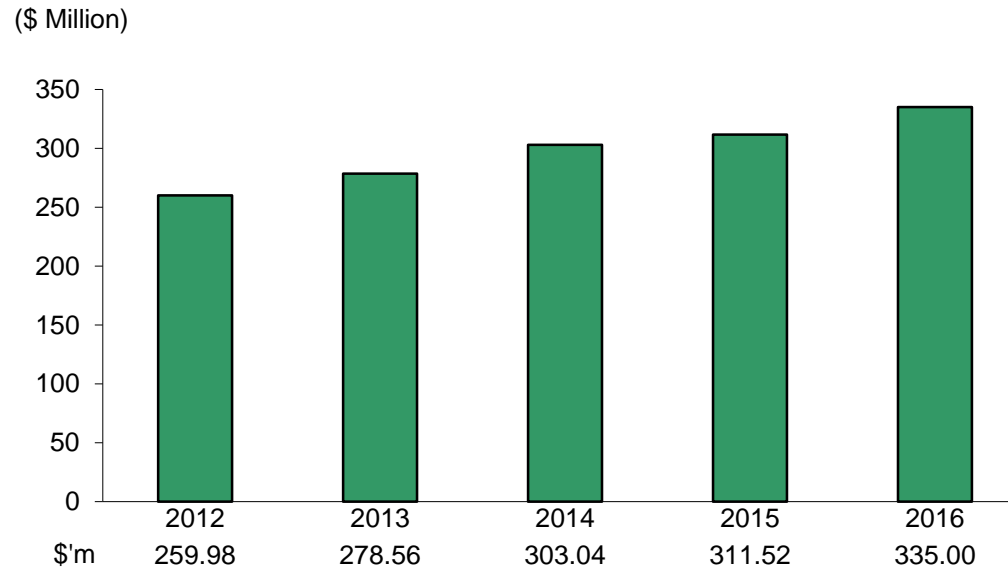
Five-year Development (v) Total Assets



Five-year Development (vi) Net Technical Balances

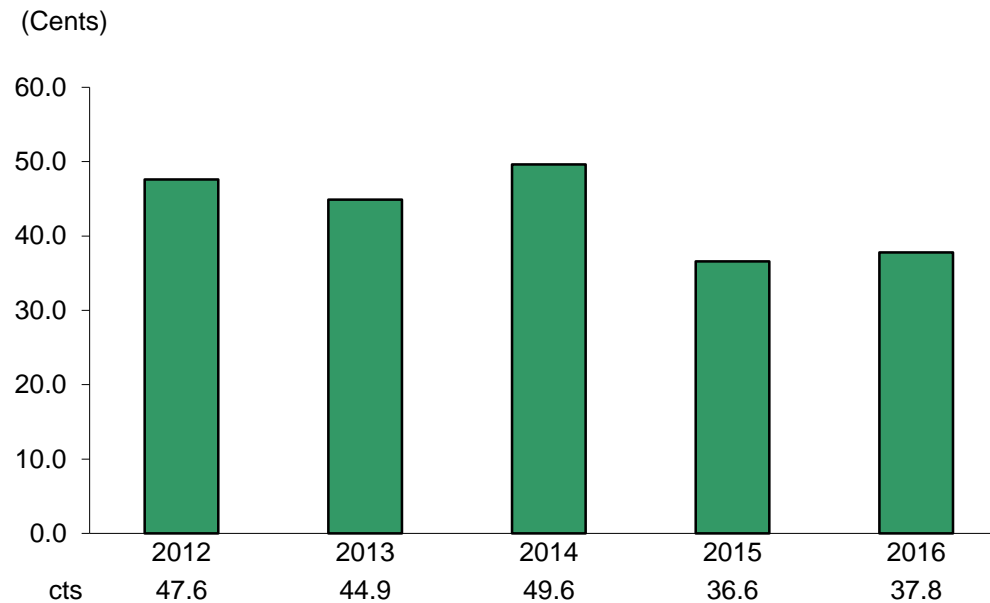


Five-year Development (vii) Shareholders' Equity

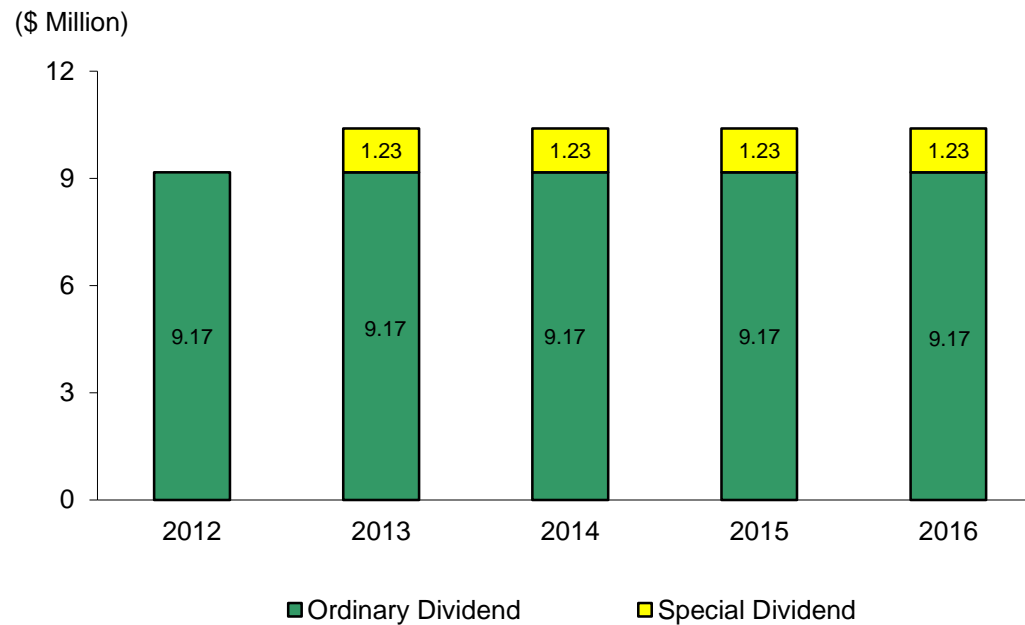


Five-year Development

(viii) Earnings Per Share (basic & diluted)



Five-year Development (ix) Dividend Paid During The Year



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

