

United Overseas Insurance Limited

Financial Highlights For Full Year 2020 Results

Private & Confidential

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Profit For The Financial Year

(\$'000)	<u>2020</u>	<u>2019</u>	<u>Change</u>
Gross premium	96,857	105,943	- 8.6%
Underwriting profit	21,052	24,443	- 13.9%
Other income	8,455	21,814	- 61.2%
Profit before tax	29,507	46,257	- 36.2%

Selected Balance Sheet Items As At Year End

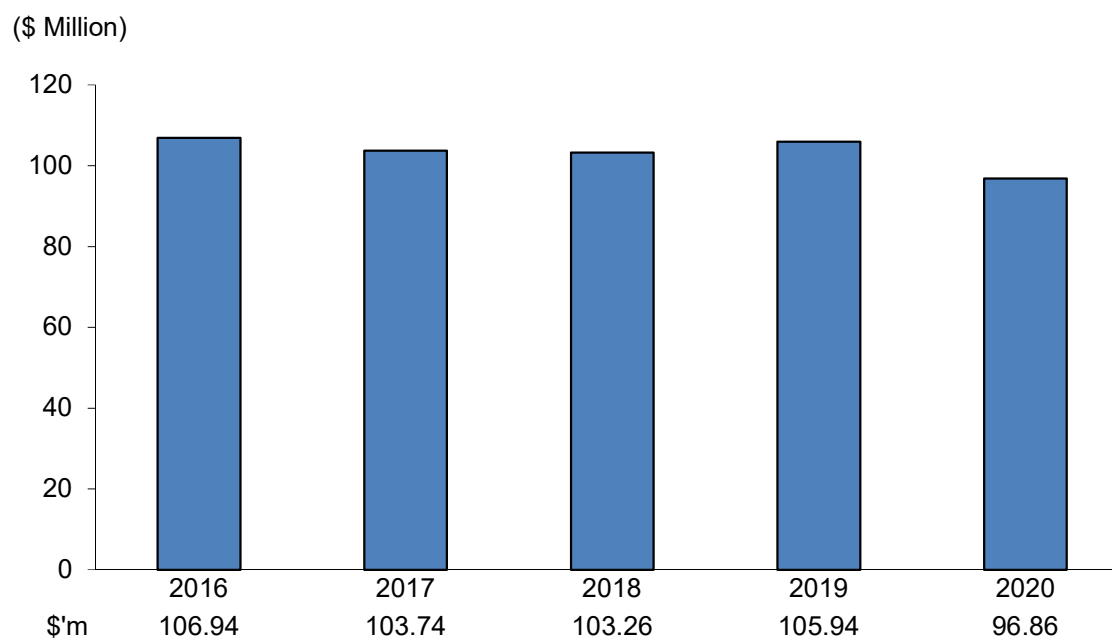
(\$'000)	<u>2020</u>	<u>2019</u>	<u>Change</u>
Total assets	637,882	635,664	+ 0.3%
Net technical balances	67,840	71,089	- 4.6%
Shareholders' equity	424,399	418,272	+ 1.5%

Financial Ratios

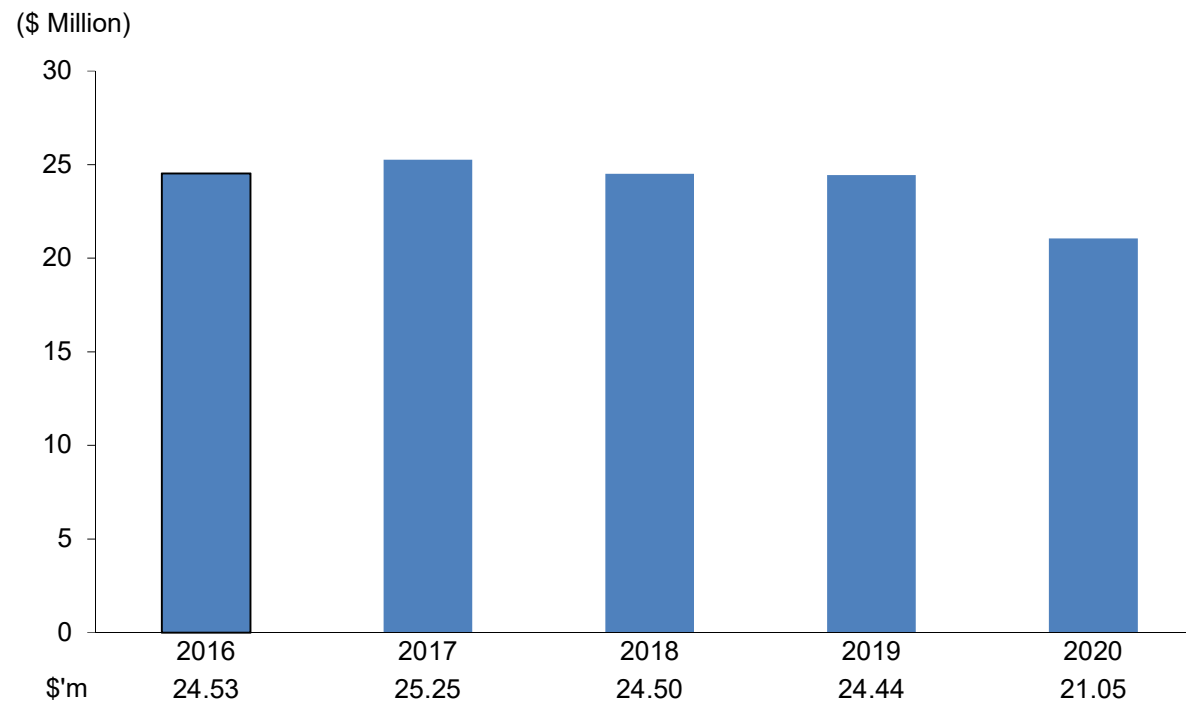
(Cents)	<u>2020</u>	<u>2019</u>
Dividend declared per share		
- Interim	8.50	8.50
- Final	8.50	8.50
- Special	4.00	7.00
Total	<u>21.00</u>	<u>24.00</u>
NAV per share ⁽¹⁾	\$6.94	\$6.84

(1) NAV – net asset value

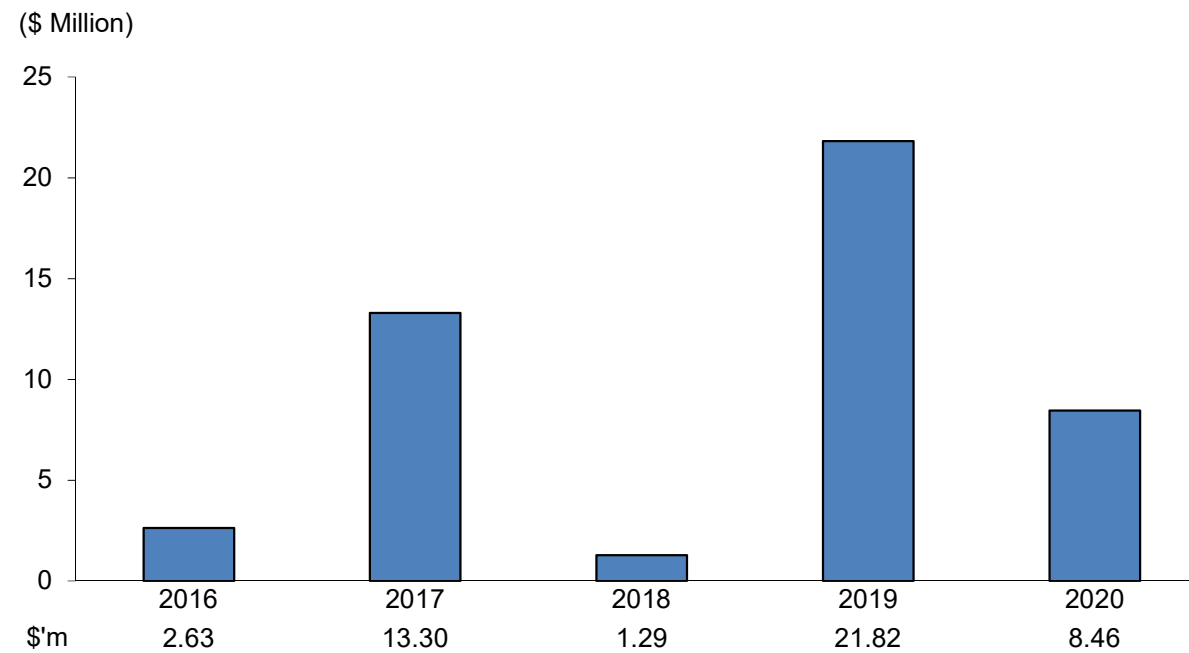
Five-year Development (i) Gross Premium



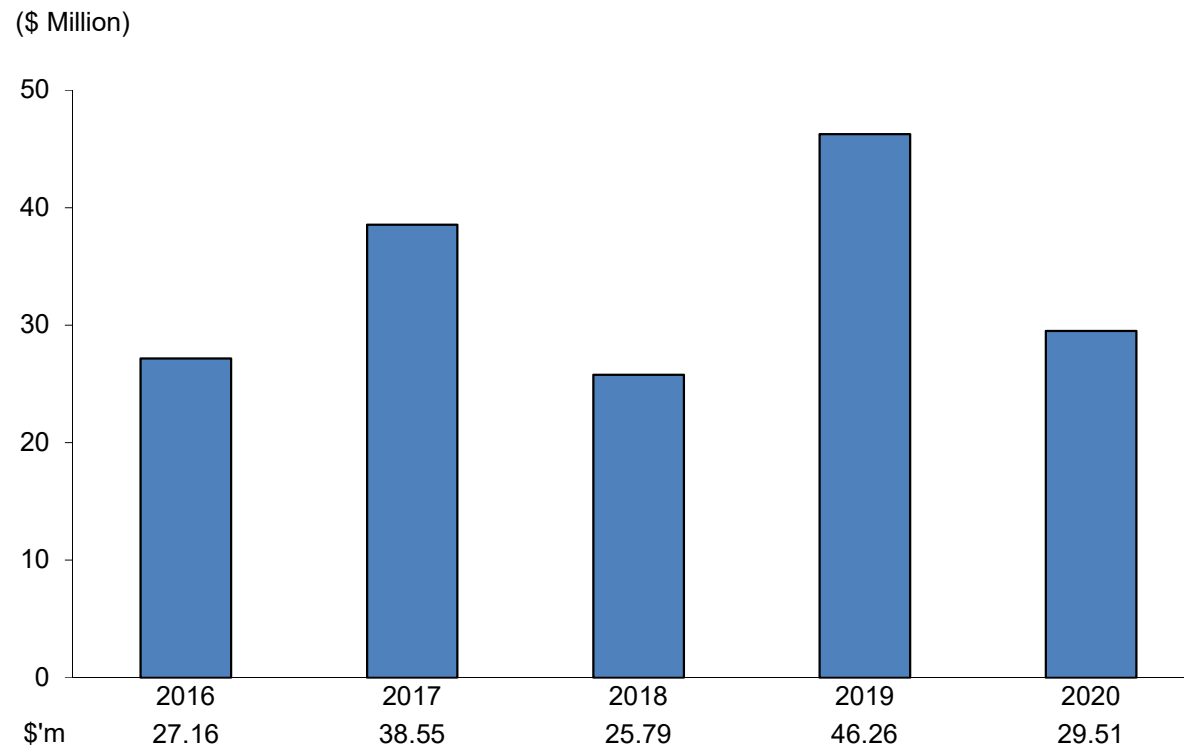
Five-year Development (ii) Underwriting Profit



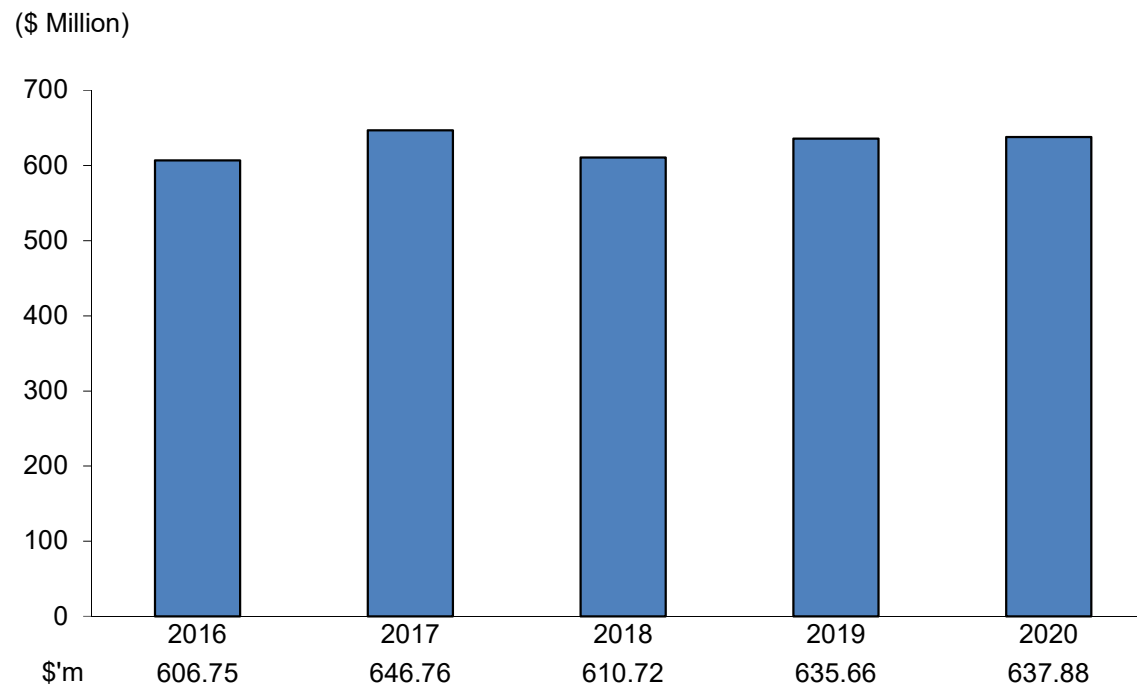
Five-year Development (iii) Other Income



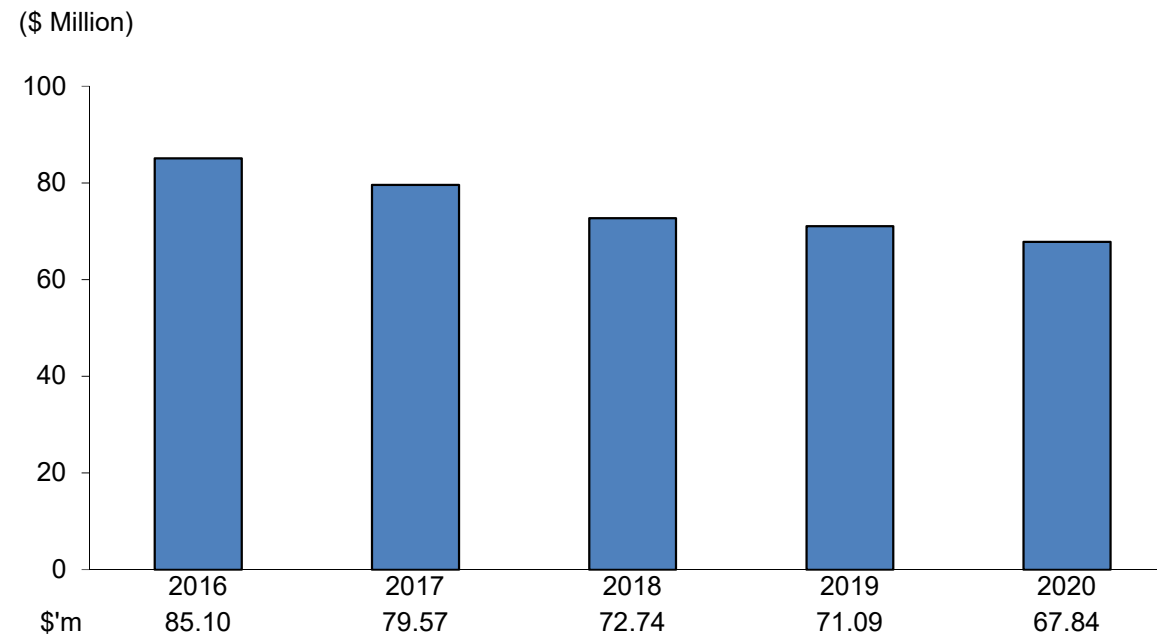
Five-year Development (iv) Profit Before Tax



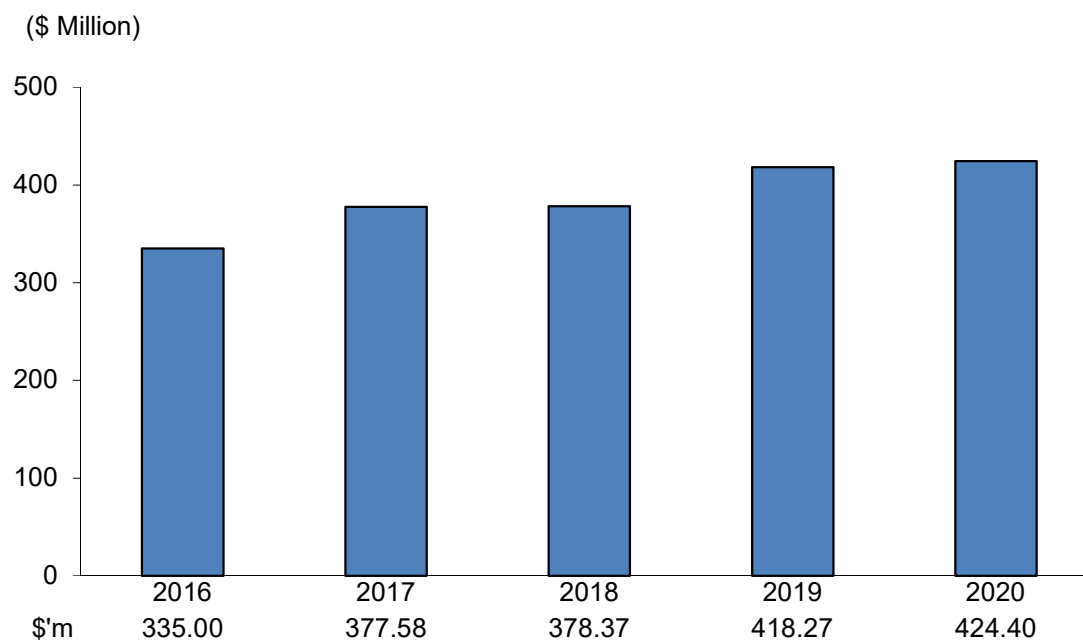
Five-year Development (v) Total Assets



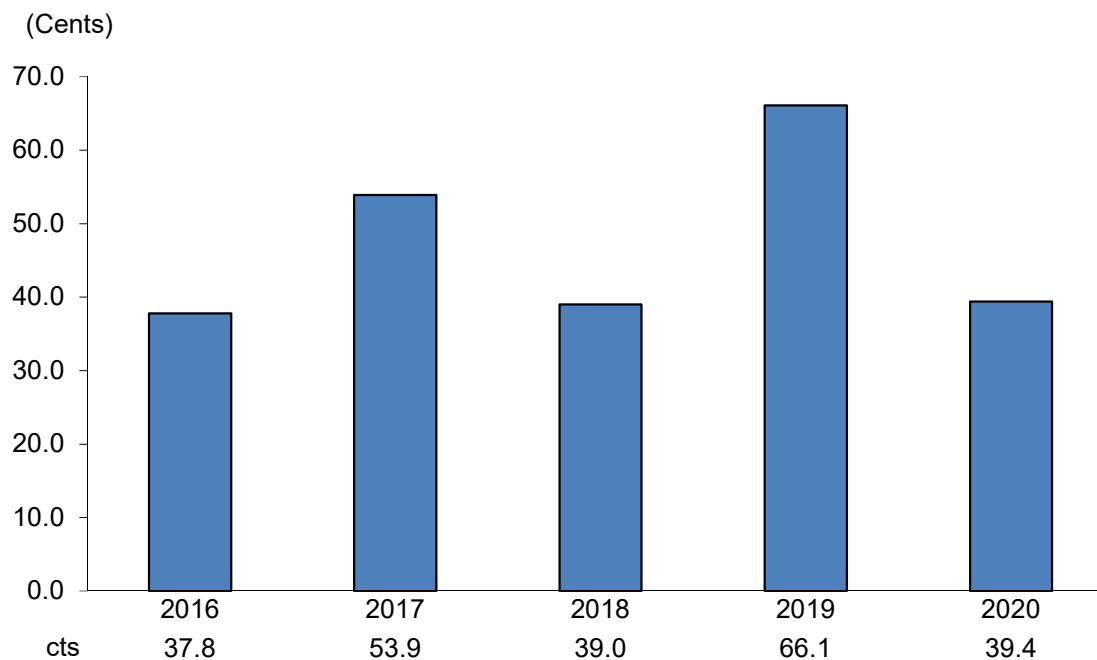
Five-year Development (vi) Net Technical Balances



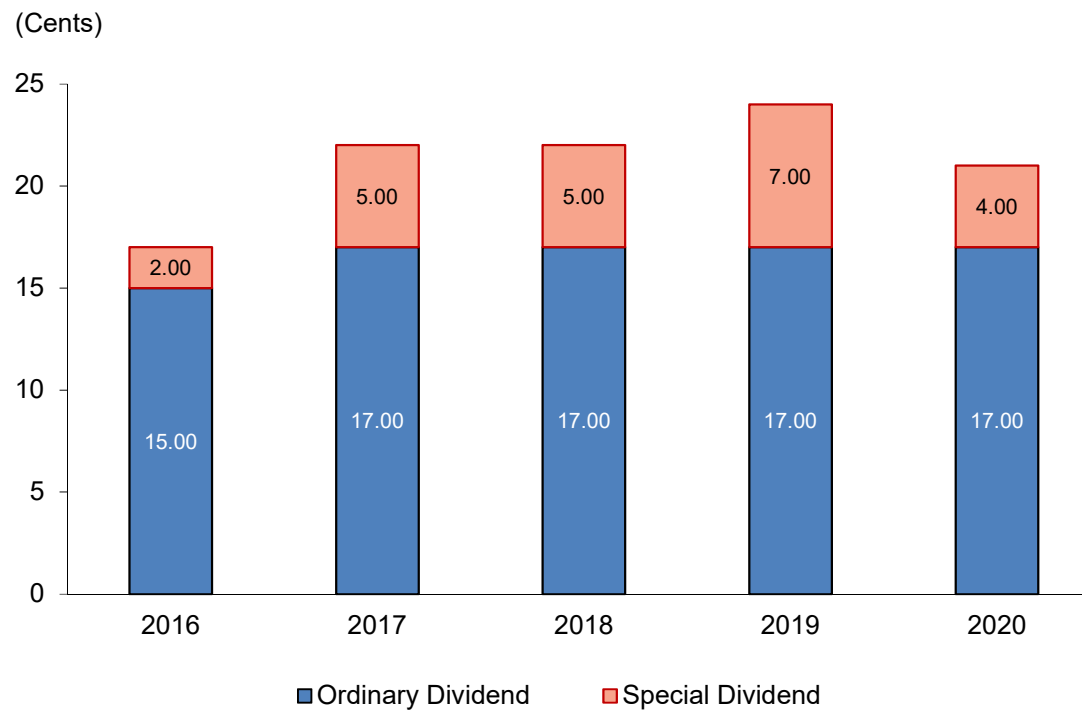
Five-year Development (vii) Shareholders' Equity



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

