

UNITED OVERSEAS INSURANCE LIMITED

Financial Highlights For Full Year 2014 Results

Disclaimer : This material that follows is a presentation of general background information about the Company's activities as at 31 December 2014. It is information given in summary form and does not purport to be complete. It is not to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. This material should be considered with professional advice when deciding if an investment is appropriate. The Company accepts no liability whatsoever with respect to the use of this material or its content.
(Singapore Company Registration No.: 197100152-R)

Profit For The Financial Year

(\$'000)	Group		<u>Change</u>
	<u>2014</u>	<u>2013</u>	
Gross premiums	108,114	109,452	- 1.2%
Underwriting profit	16,044	14,625	+ 9.7%
Other income	17,351	15,958	+ 8.7%
Profit before tax from continuing operations	33,395	30,583	+ 9.2%

Selected Balance Sheet Items As At Year End

(\$'000)	Group		<u>Change</u>
	<u>2014</u>	<u>2013</u>	
Total assets	576,870	562,007	+ 2.6%
Net technical balances	90,285	91,202	- 1.0%
Shareholders' equity	303,036	280,938	+ 7.9%

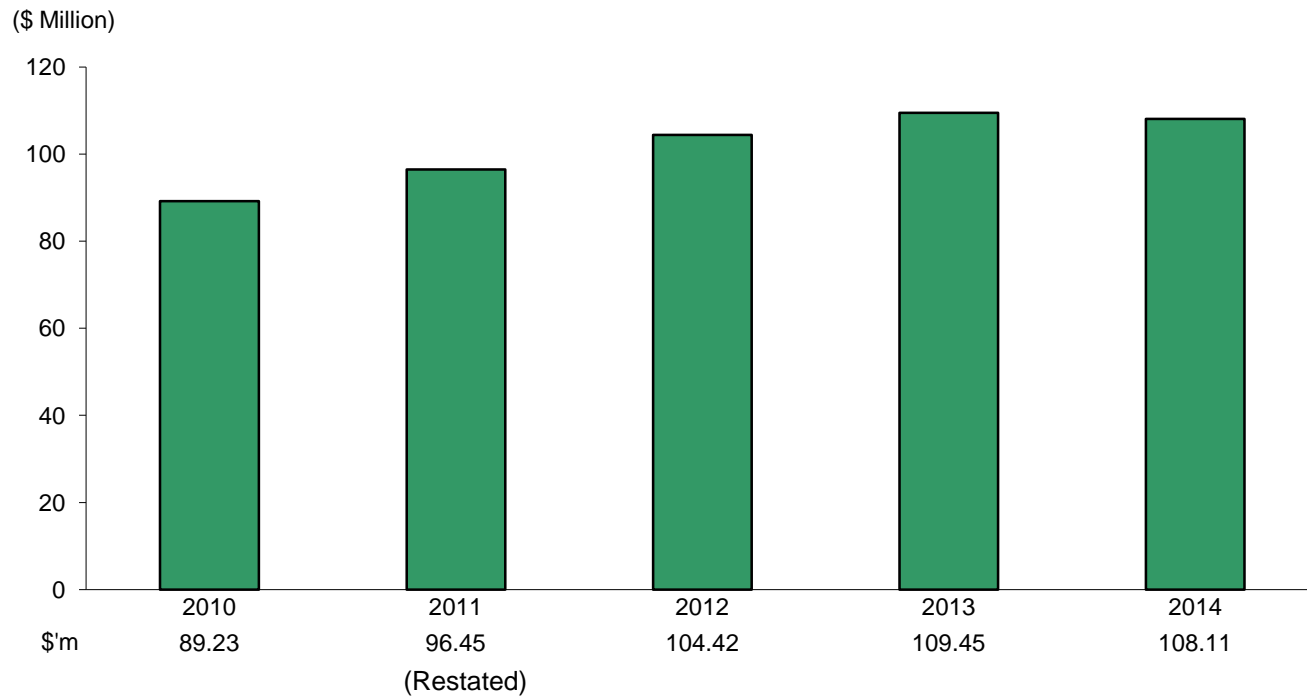
Financial Ratios

(\$)	Group	
	<u>2014</u>	<u>2013</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⁾	4.96	4.59

(1) NAV – net asset value

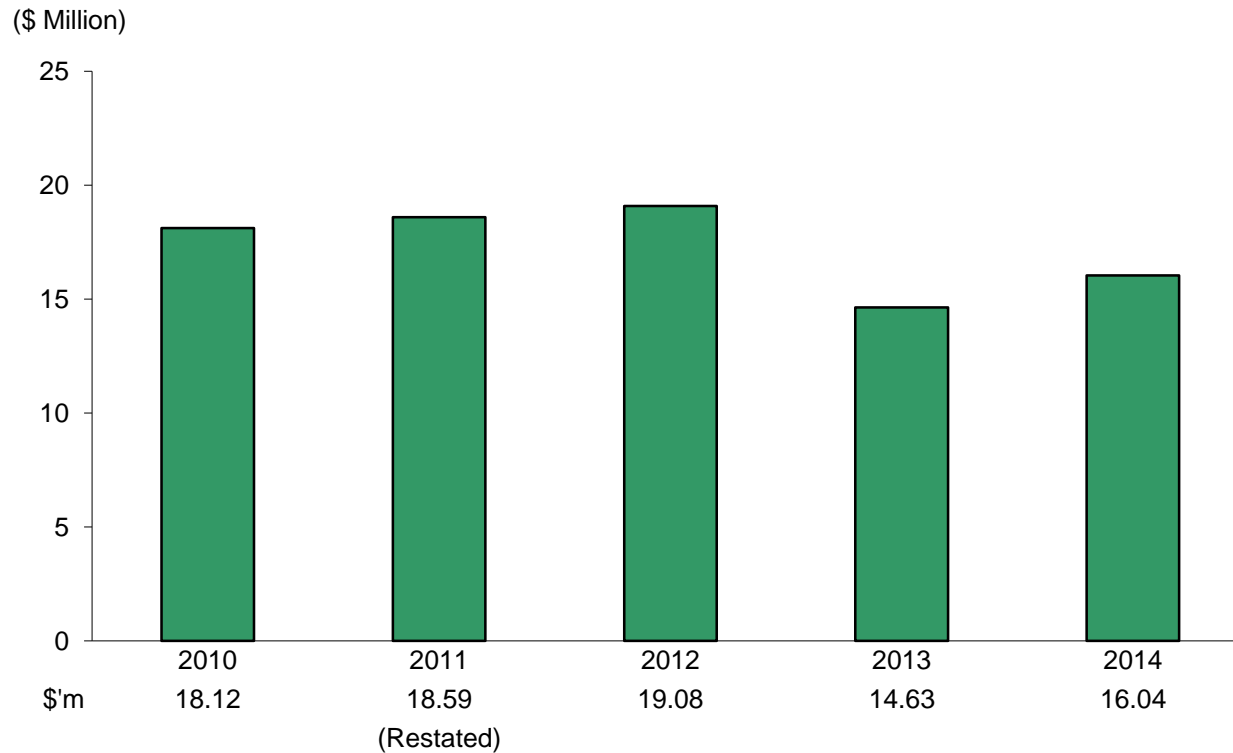
Five-year Development

(i) Group Gross Premiums



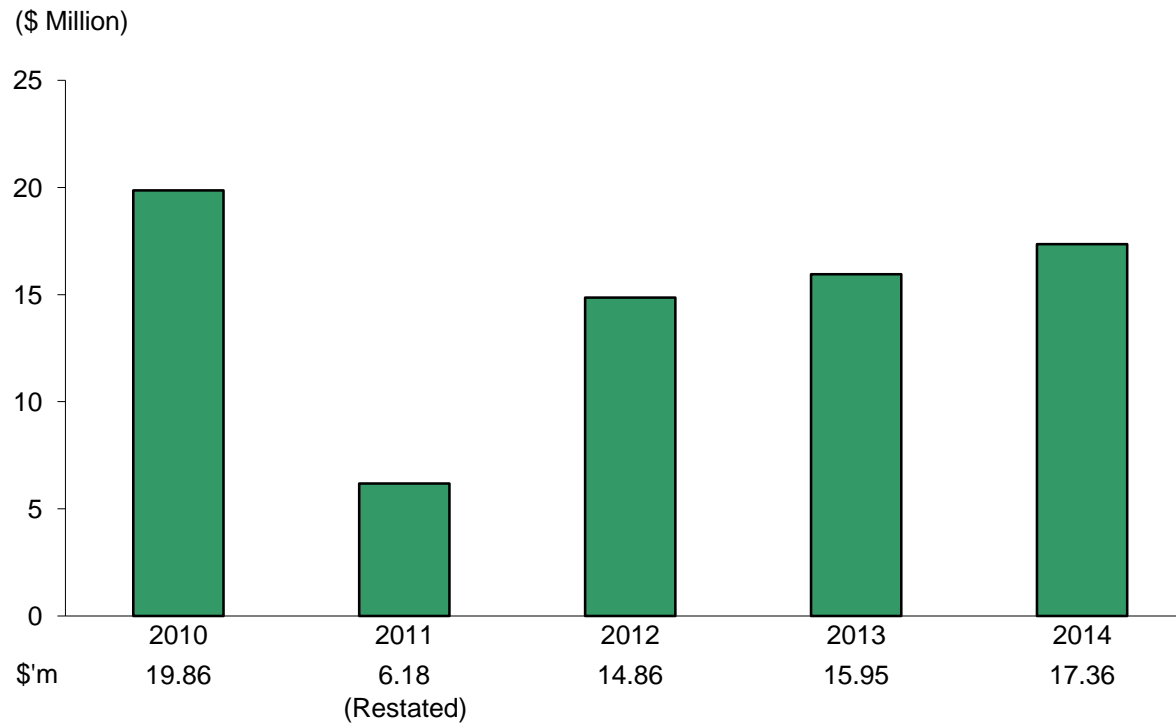
Five-year Development

(ii) Group Underwriting Profit



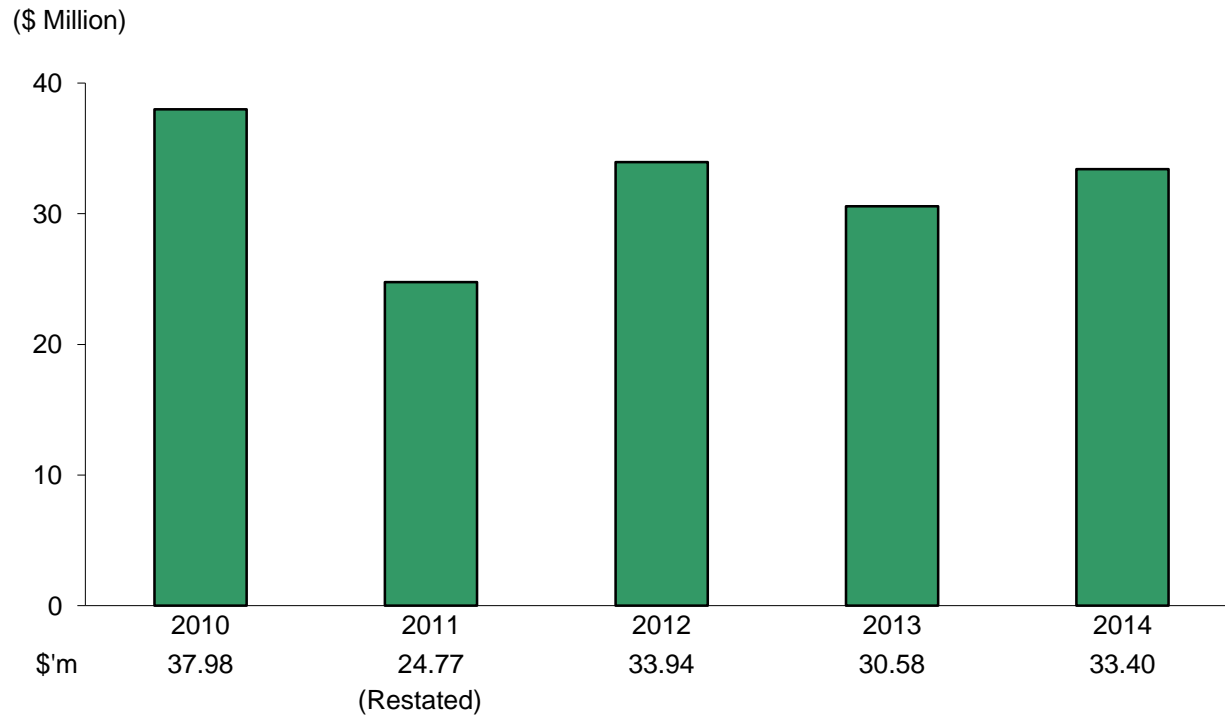
Five-year Development

(iii) Group Other Income



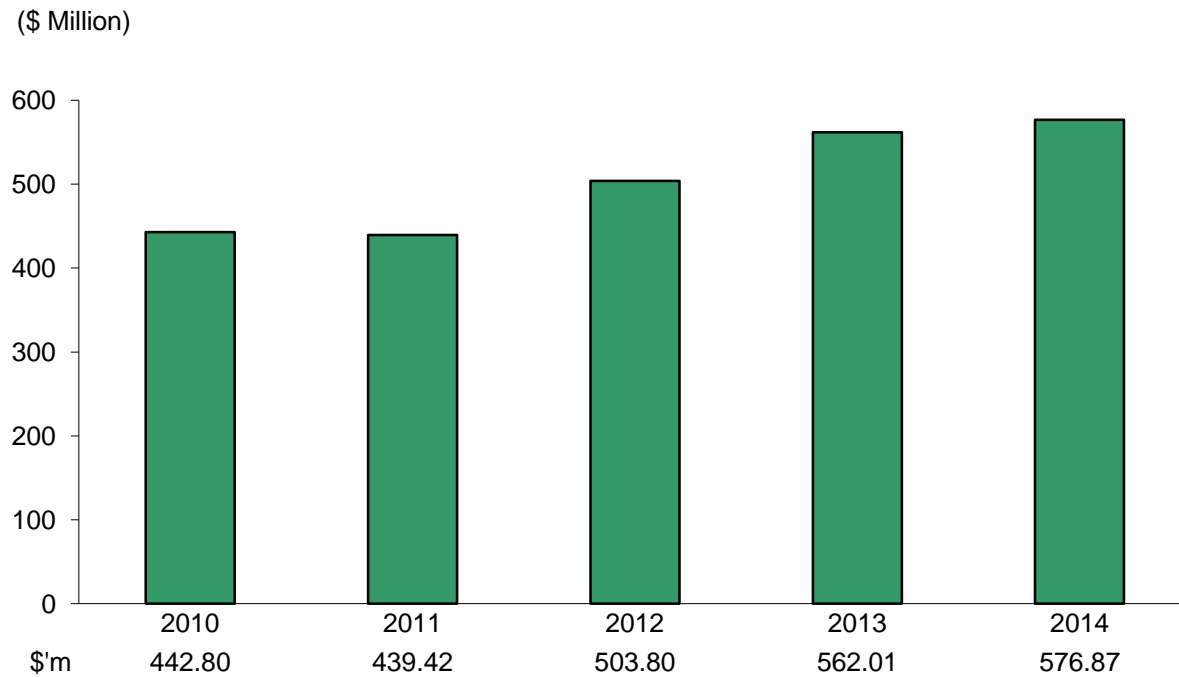
Five-year Development

(iv) Group Profit Before Tax



Five-year Development

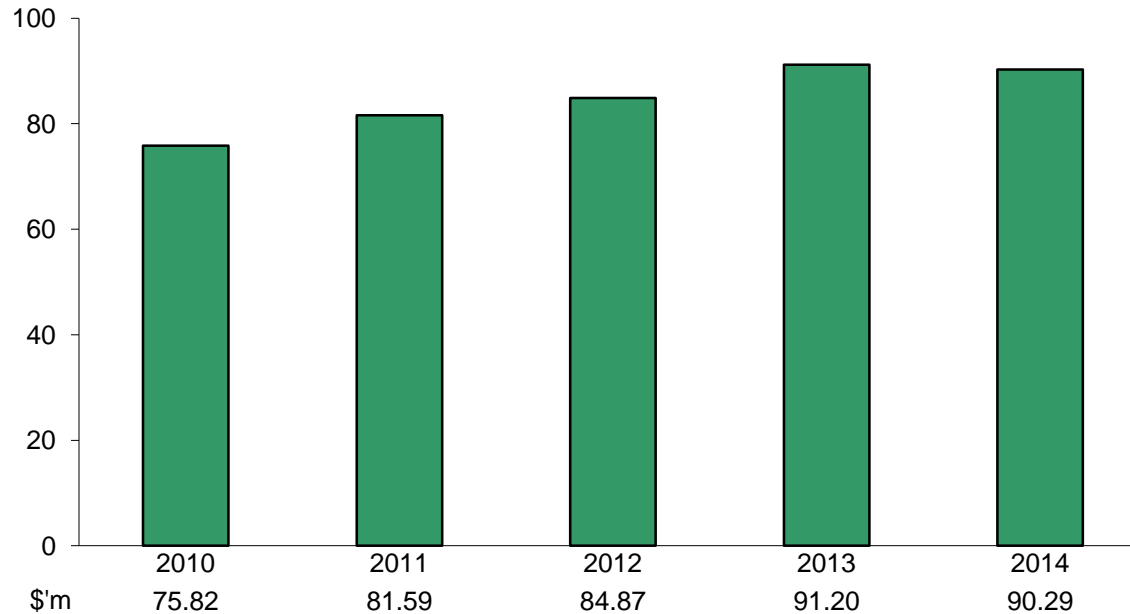
(v) Group Total Assets



Five-year Development

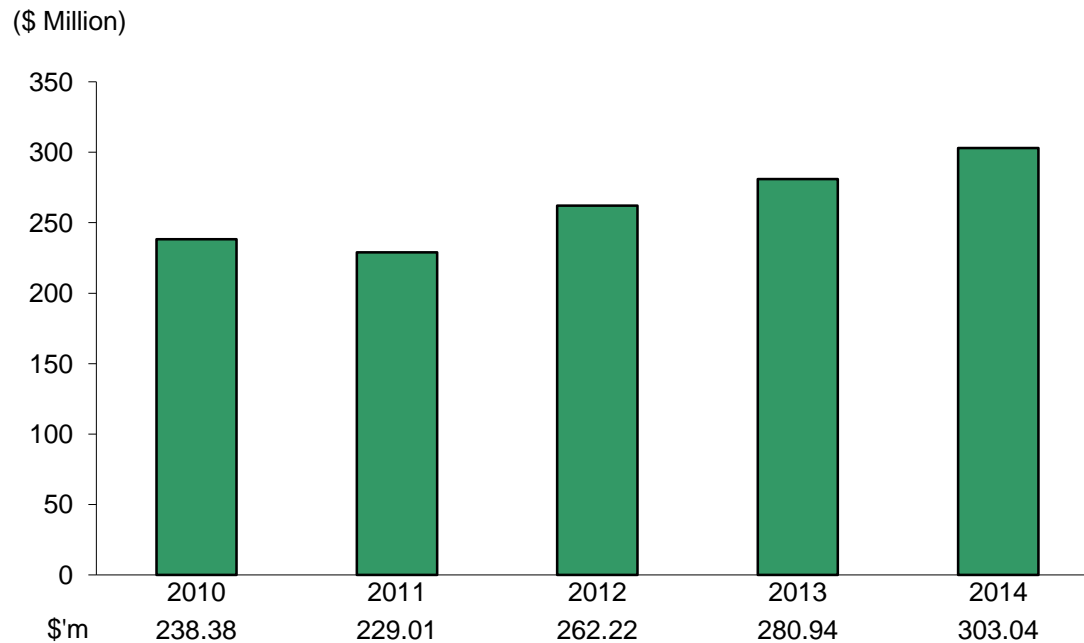
(vi) Group Net Technical Balances

(\$ Million)



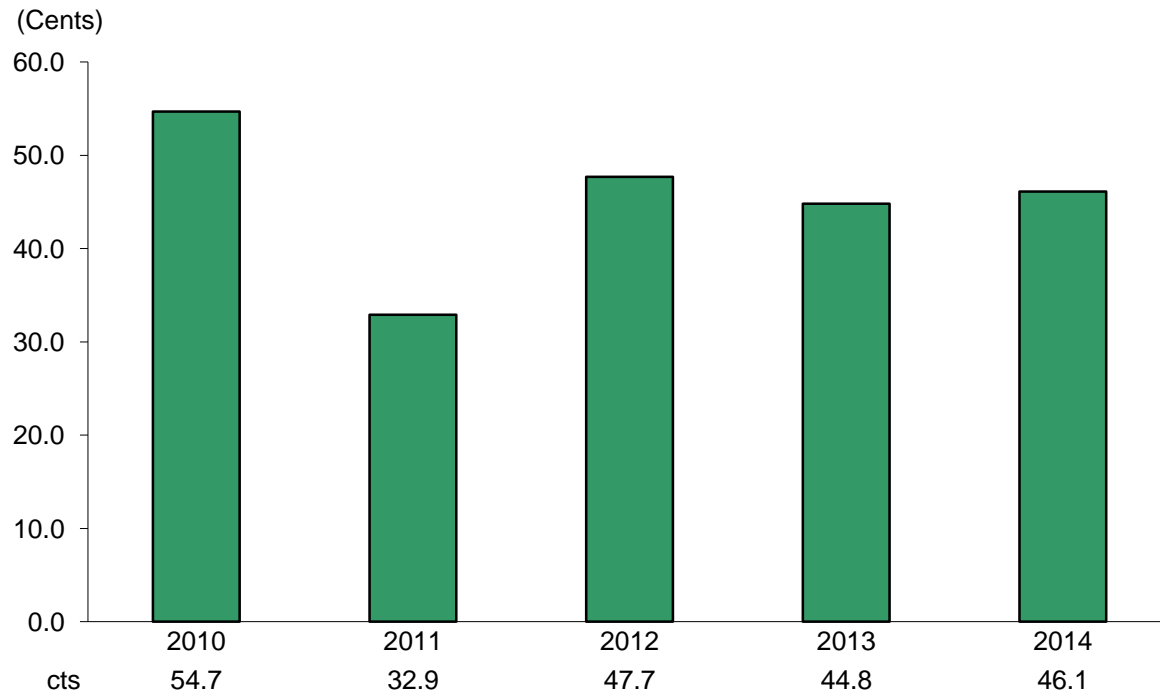
Five-year Development

(vii) Group Shareholders' Equity



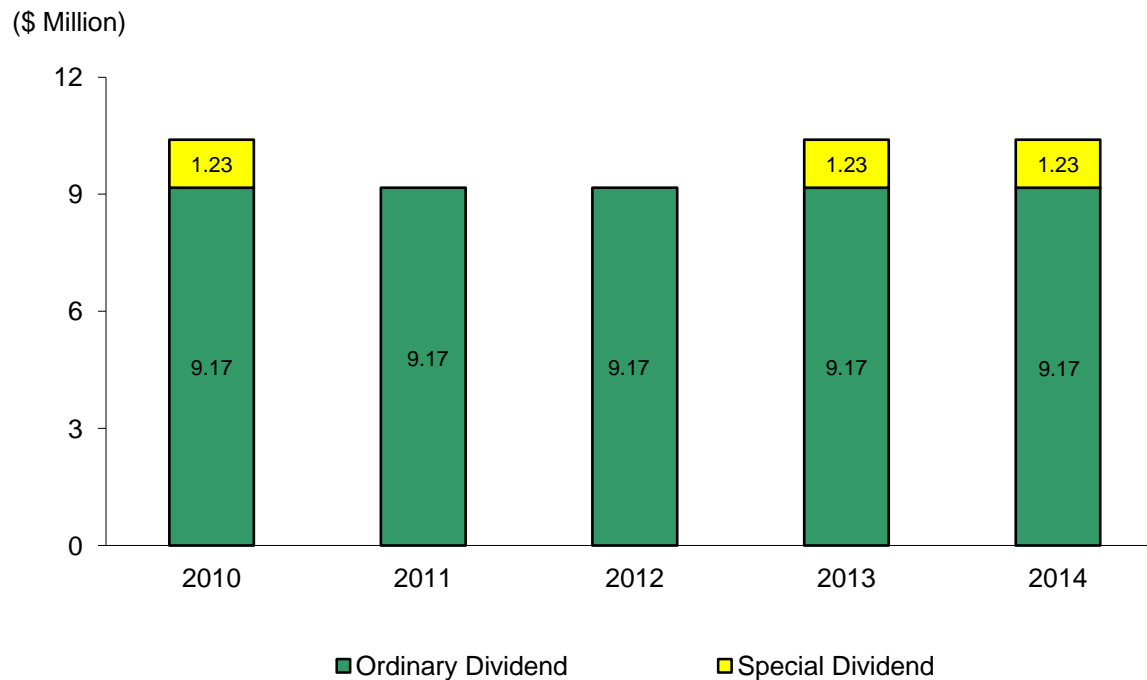
Five-year Development

(viii) Group Earnings Per Share (basic & diluted)



Five-year Development

(ix) Group Dividend Paid During The Year



Five-year Development

(x) Group Net Asset Value Per Share

