

UNITED OVERSEAS INSURANCE LIMITED

Financial Highlights For Full Year 2015 Results

Disclaimer : This material that follows is a presentation of general background information about the Company's activities as at 31 December 2015. 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)	<u>2015</u>	<u>2014</u>	<u>Change</u>
Gross premiums	104,883	108,114	- 3.0%
Underwriting profit	20,098	16,044	+ 25.3%
Other income	6,474	19,535	- 66.9%
Profit before tax	26,572	35,579	- 25.3%

Selected Balance Sheet Items As At Year End

(\$'000)	<u>2015</u>	<u>2014</u>	<u>Change</u>
Total assets	557,235	576,870	- 3.4%
Net technical balances	87,757	90,285	- 2.8%
Shareholders' equity	311,519	303,036	+ 2.8%

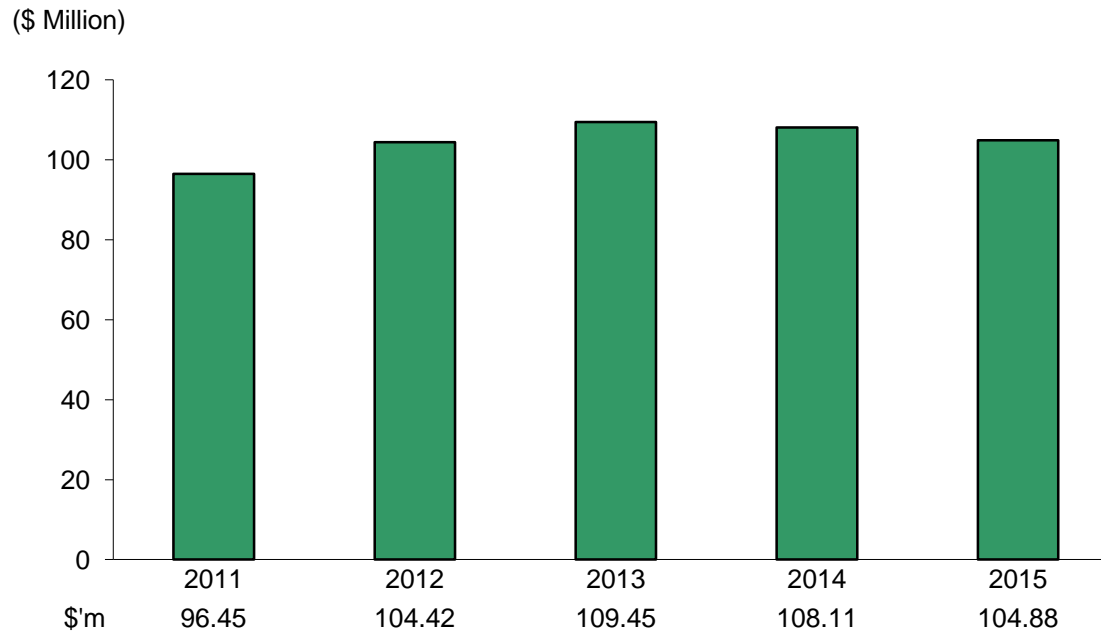
Financial Ratios

(\$)	<u>2015</u>	<u>2014</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⁾	5.09	4.96

(1) NAV – net asset value

Five-year Development

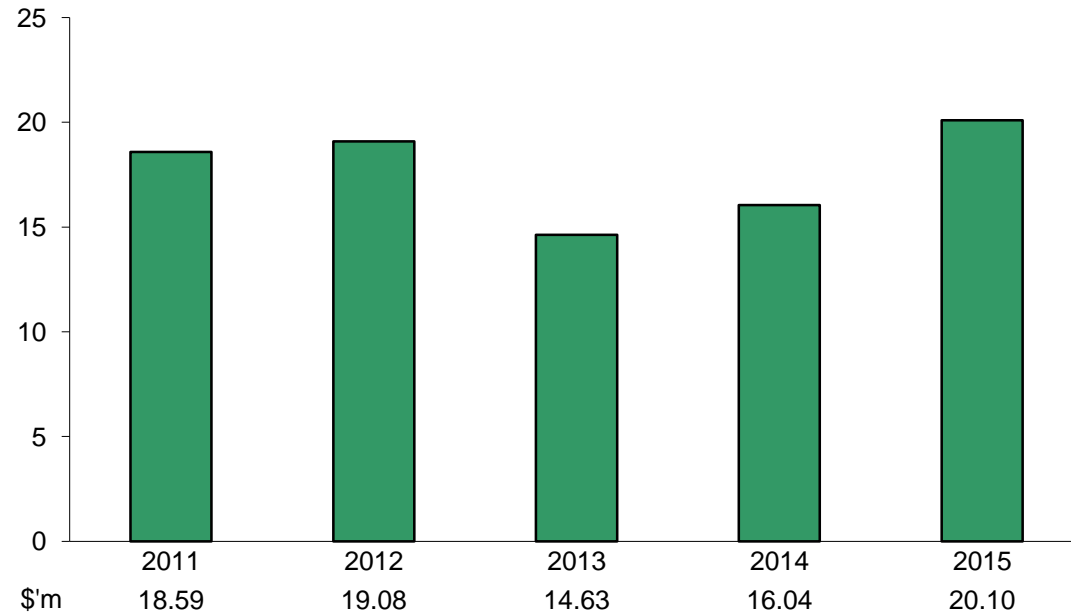
(i) Gross Premiums



Five-year Development

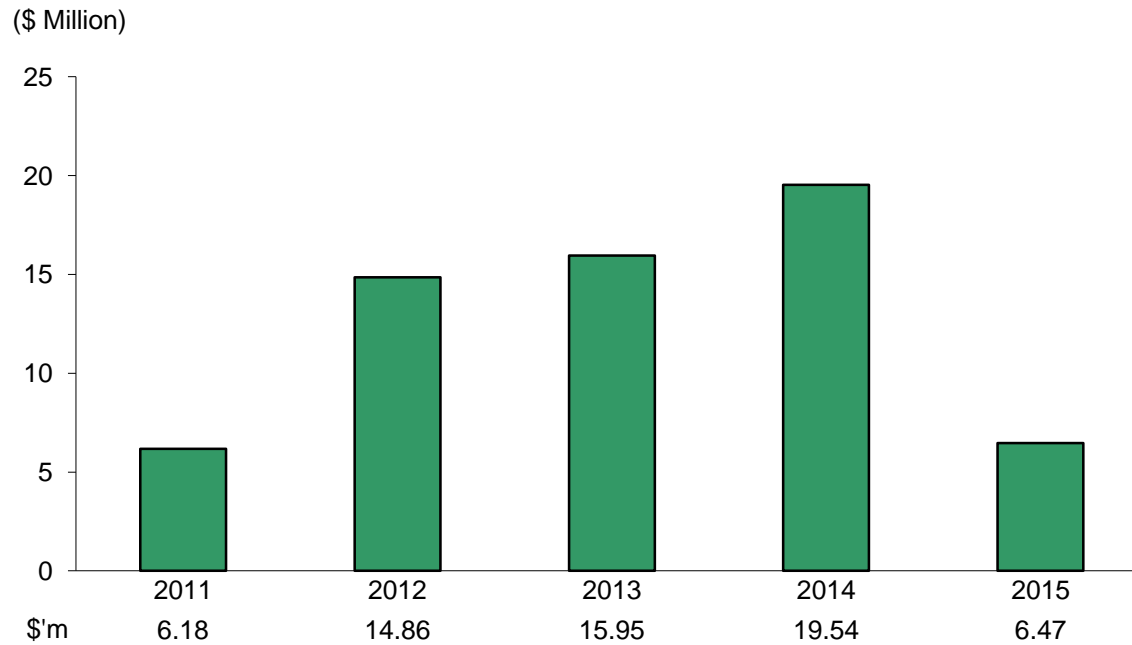
(ii) Underwriting Profit

(\$ Million)



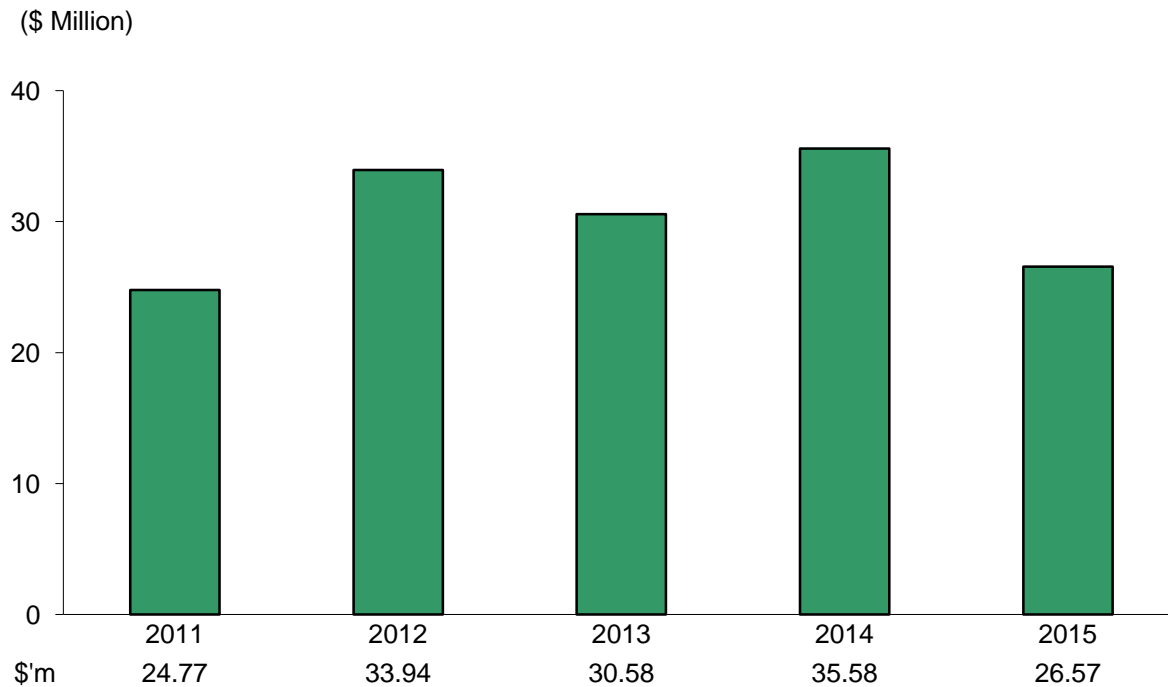
Five-year Development

(iii) Other Income



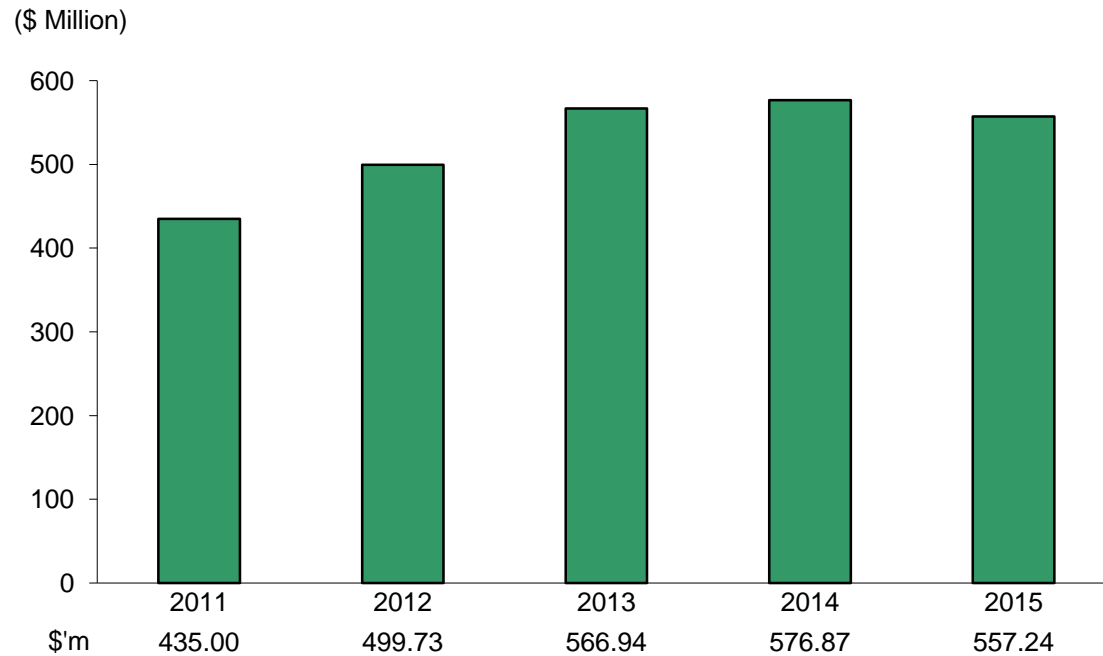
Five-year Development

(iv) Profit Before Tax



Five-year Development

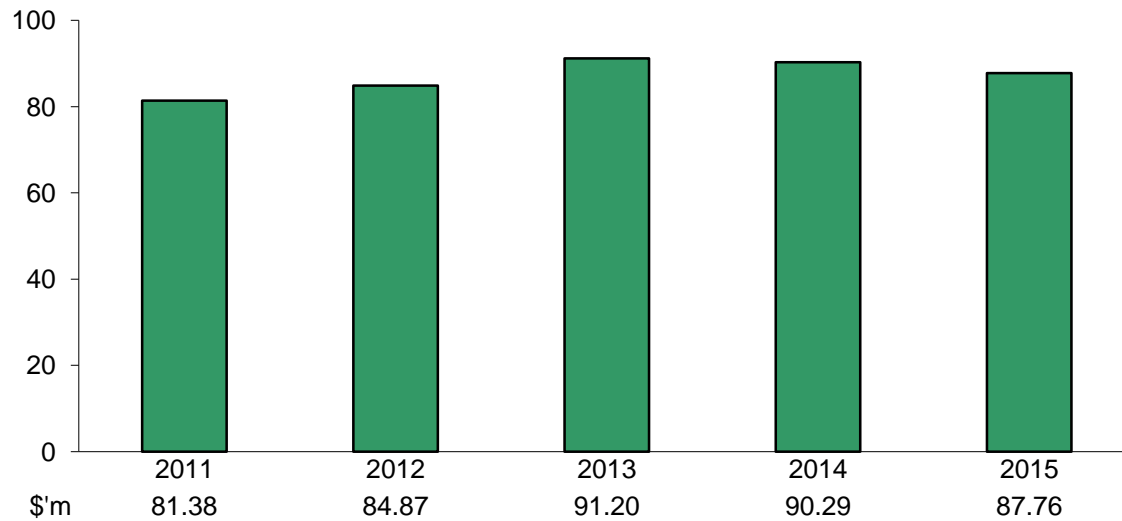
(v) Total Assets



Five-year Development

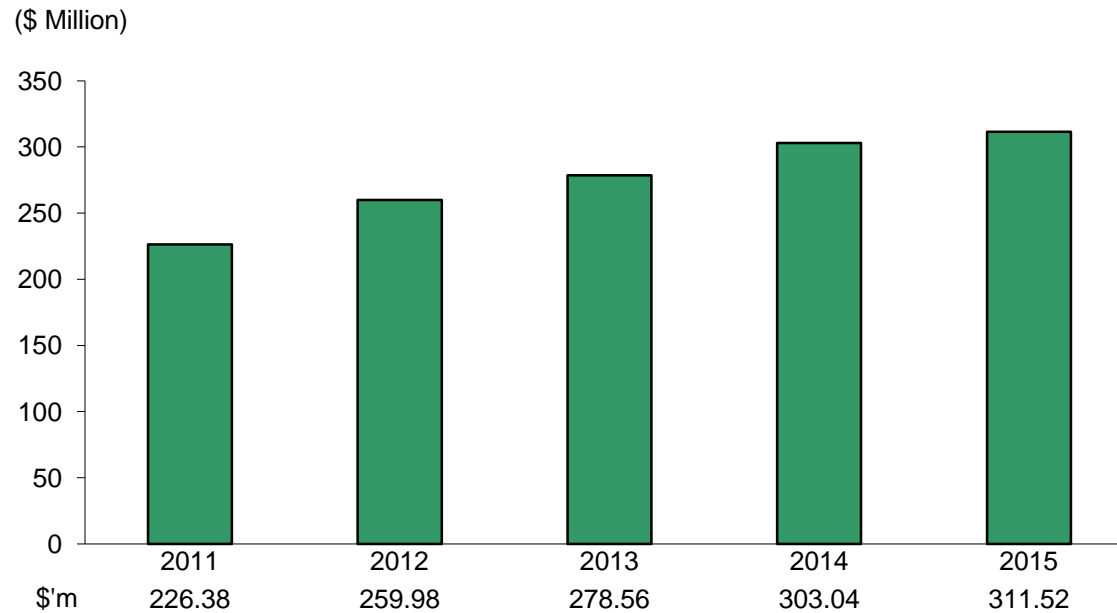
(vi) Net Technical Balances

(\$ Million)



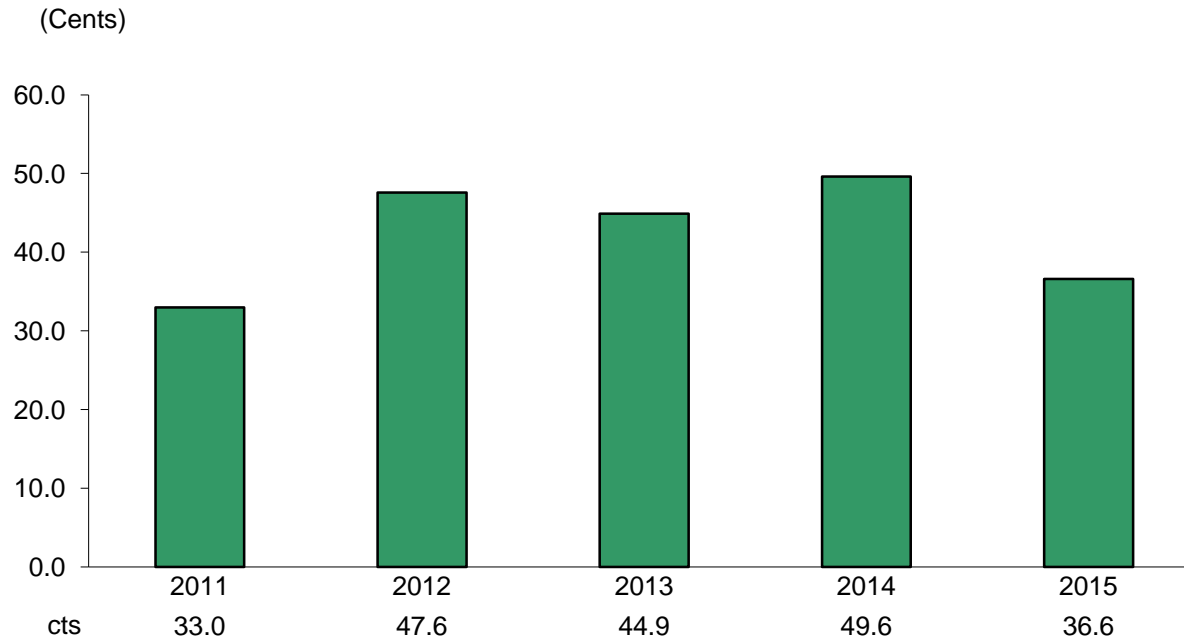
Five-year Development

(vii) Shareholders' Equity



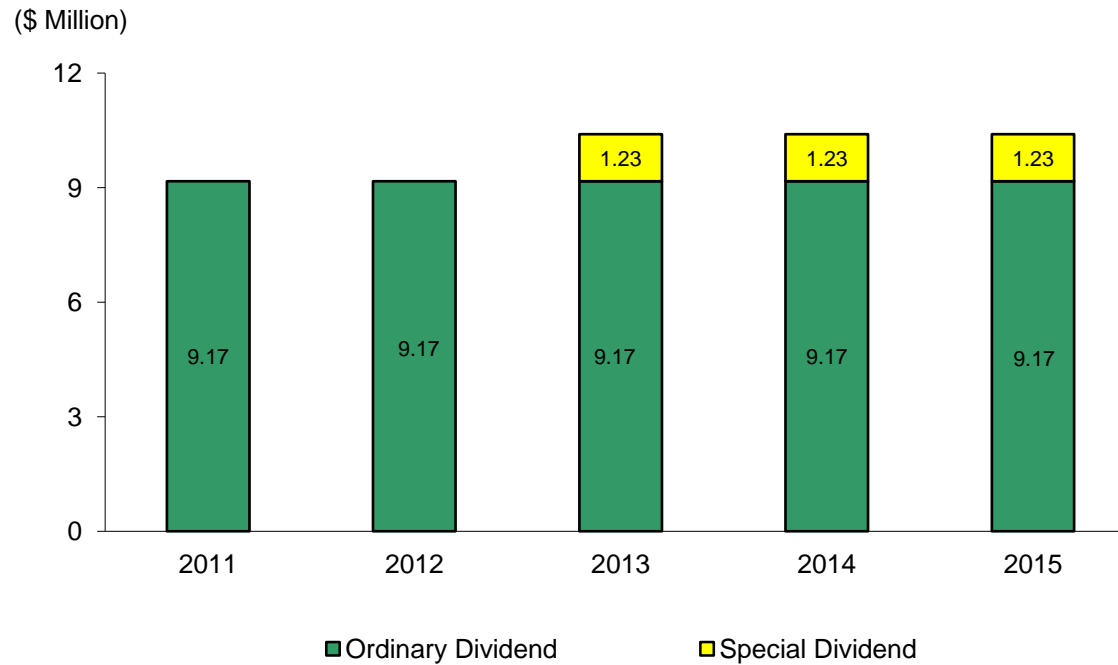
Five-year Development

(viii) Earnings Per Share (basic & diluted)



Five-year Development

(ix) Dividend Paid During The Year



Five-year Development

(x) Net Asset Value Per Share

