



Member of the UOB Group

United Overseas Insurance Limited

Financial Highlights

For Full Year 2022 Results

Profit For The Financial Year

(\$'000)	2022	2021	Change
Gross Premium	98,987	97,419	+ 1.6%
Underwriting Profit	21,169	20,763	+ 2.0%
Other Income	618	12,002	- 94.9%
Profit Before Tax	21,787	32,765	- 33.5%

Selected Balance Sheet Items As At Year End

(\$'000)	2022	2021	Change
Total Assets	619,906	655,783	- 5.5%
Net Technical Balances	68,095	68,464	- 0.5%
Shareholders' Equity	419,585	448,212	- 6.4%

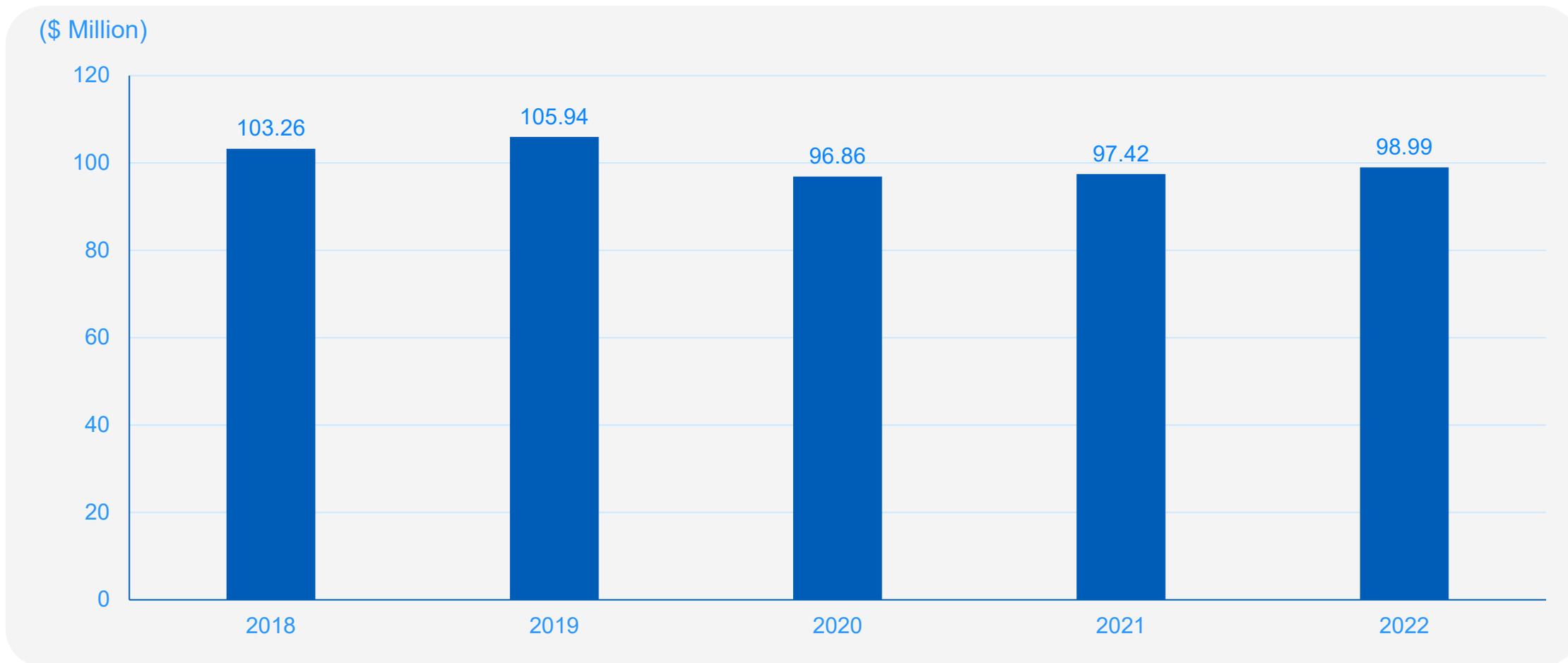
Financial Ratios

(Cents)	2022	2021
Dividend declared per share		
• Interim	8.50	8.50
• Final	8.50	8.50
• Special	4.00	8.00
Total	21.00	25.00
NAV per share ⁽¹⁾	\$6.86	\$7.33

(1) NAV – net asset value

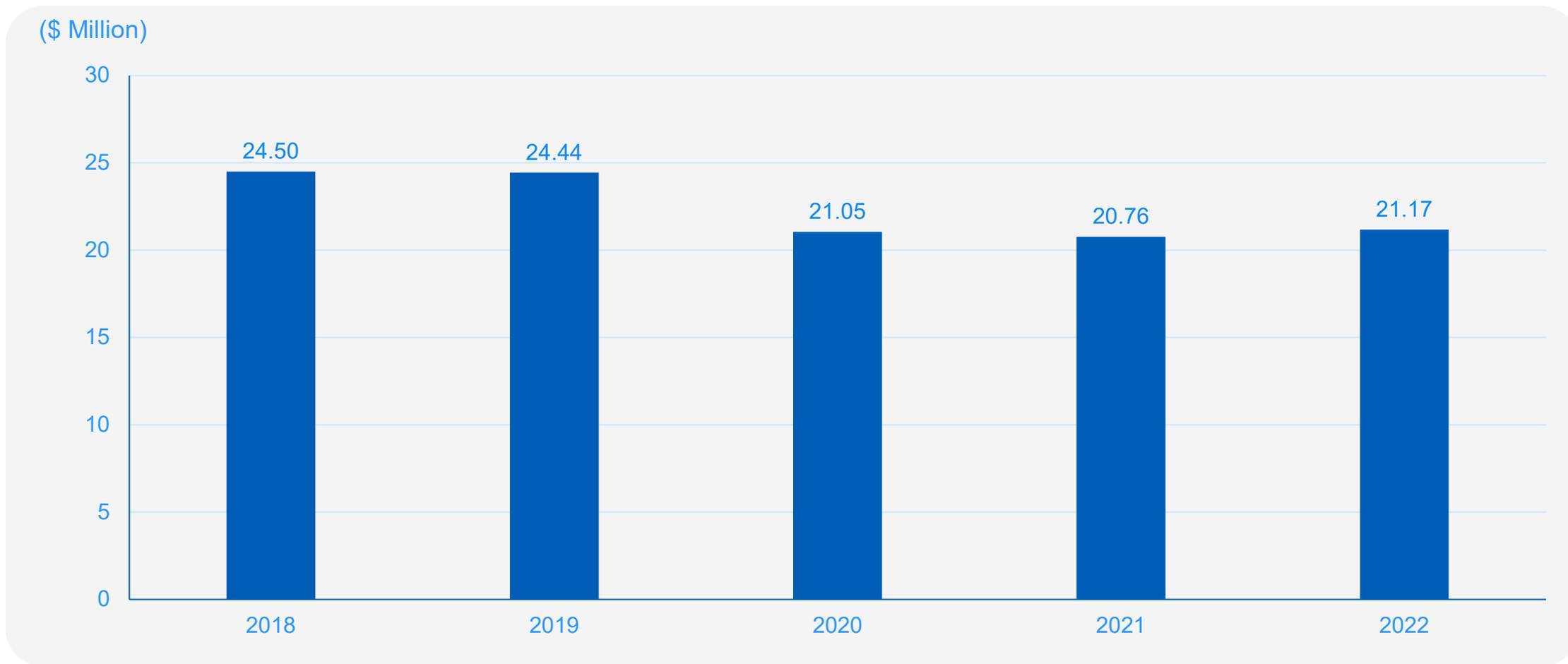
Five-year Development

(i) Gross Premium



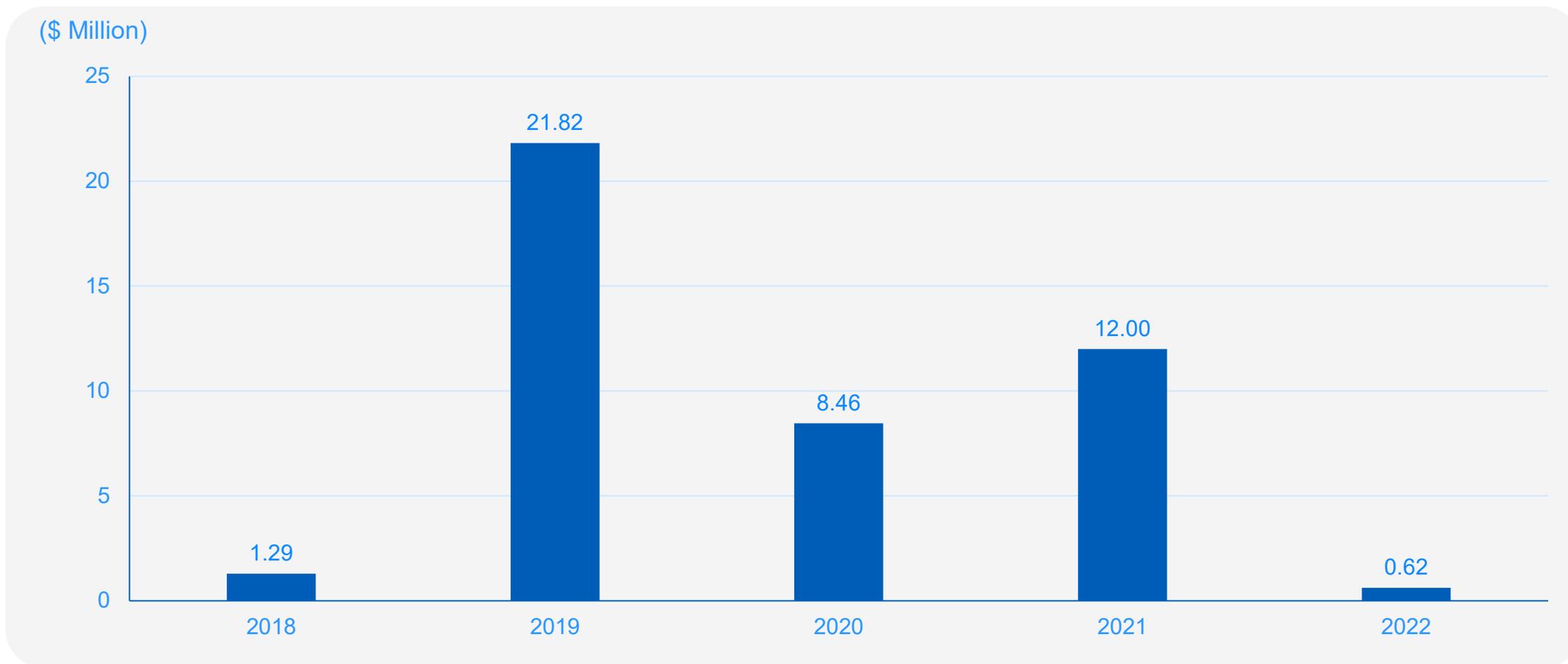
Five-year Development

(ii) Underwriting Profit



Five-year Development

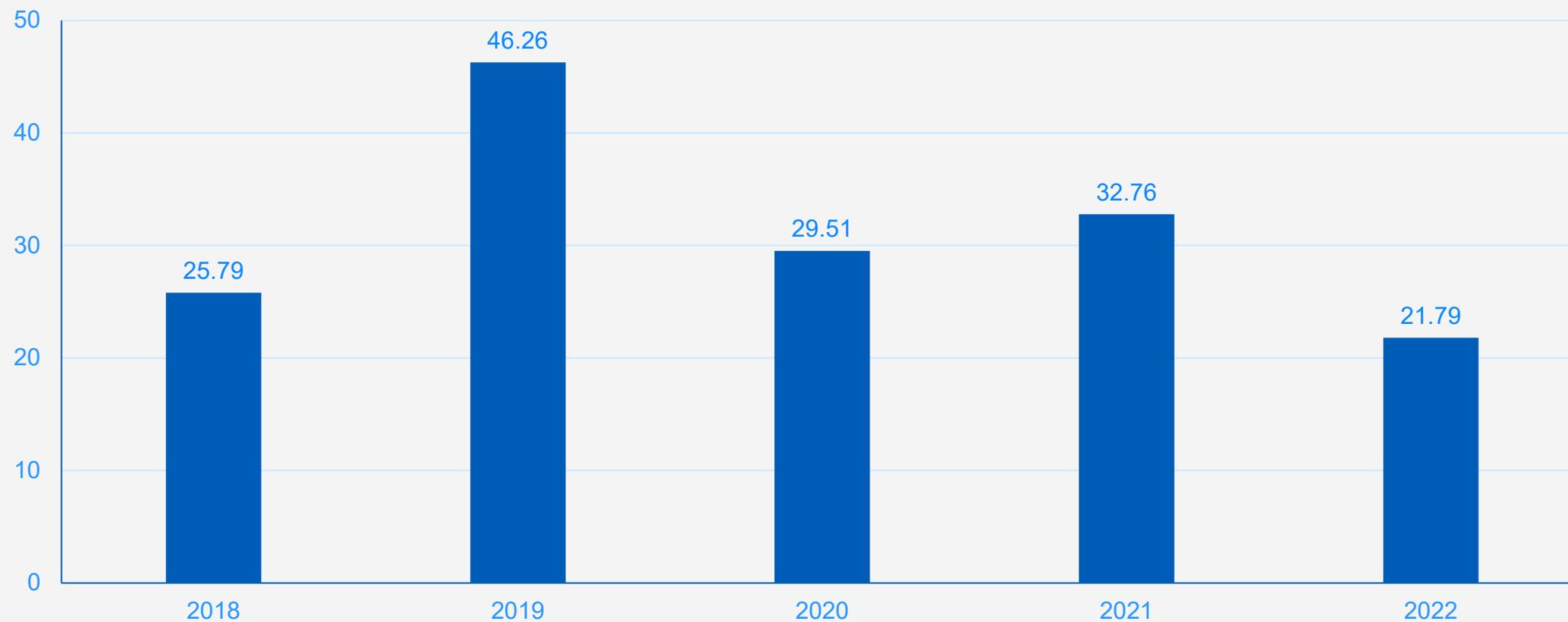
(iii) Other Income



Five-year Development

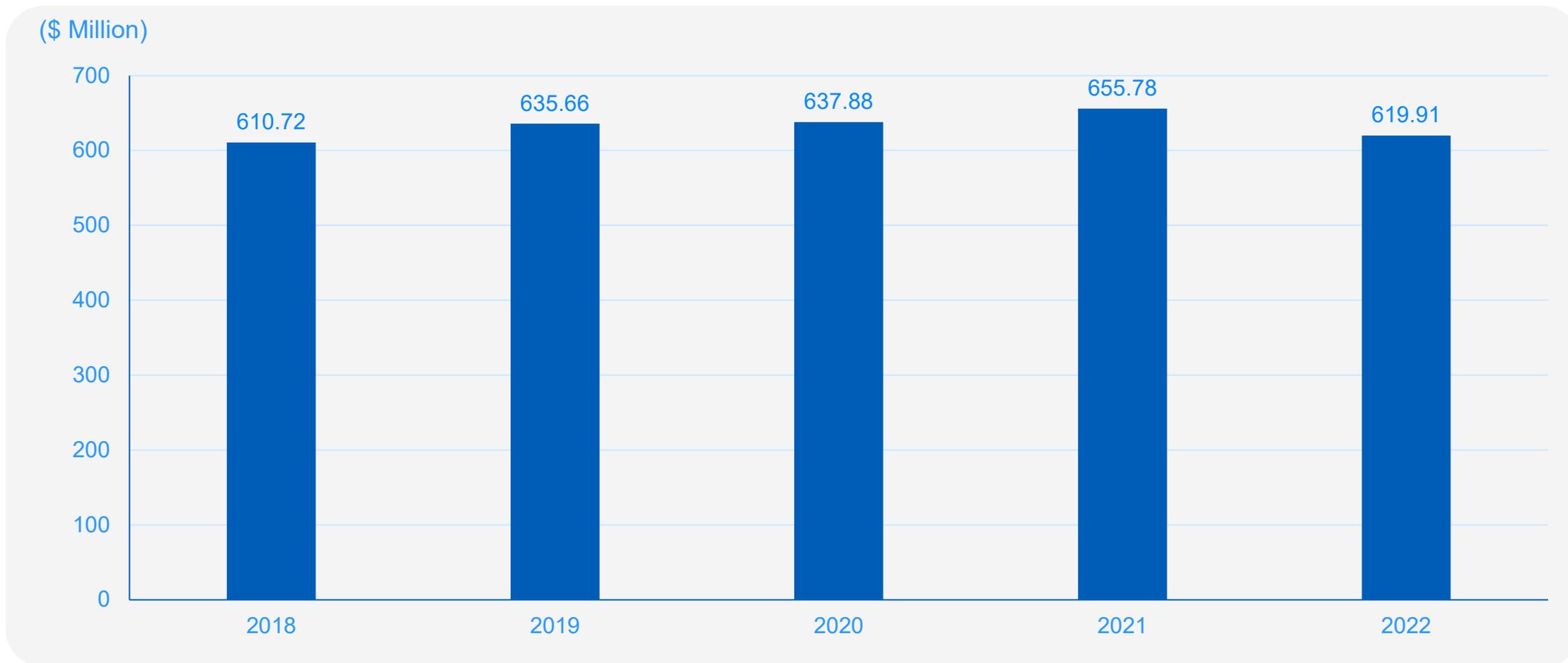
(iv) Profit Before Tax

(\$ Million)



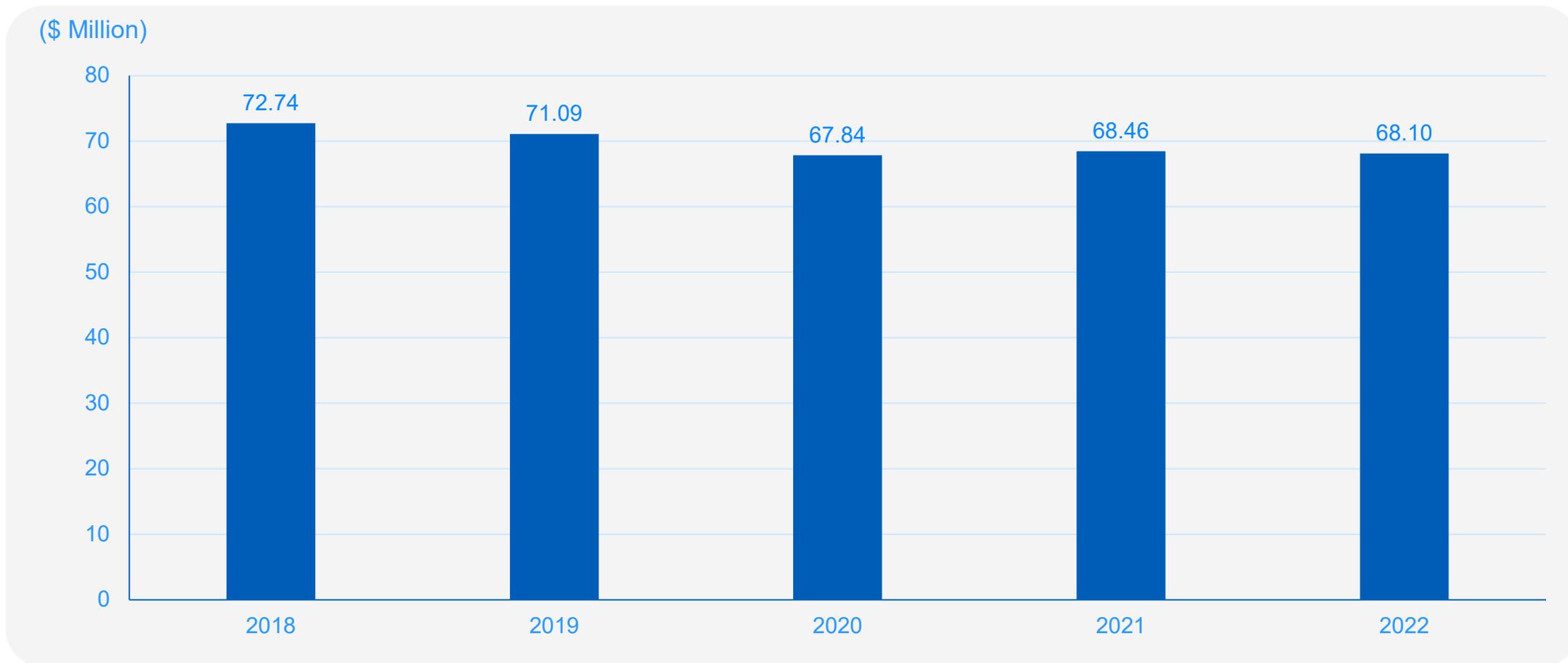
Five-year Development

(v) Total Assets



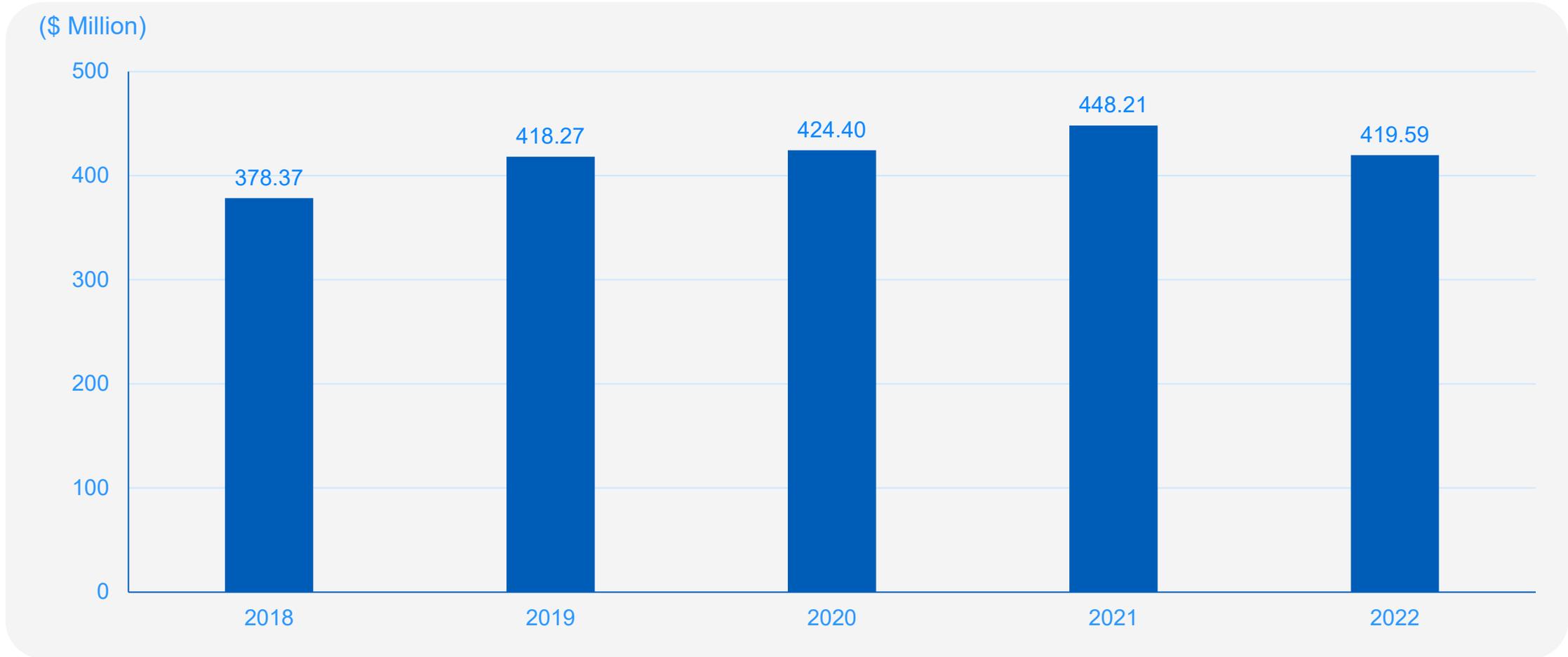
Five-year Development

(vi) Net Technical Balances



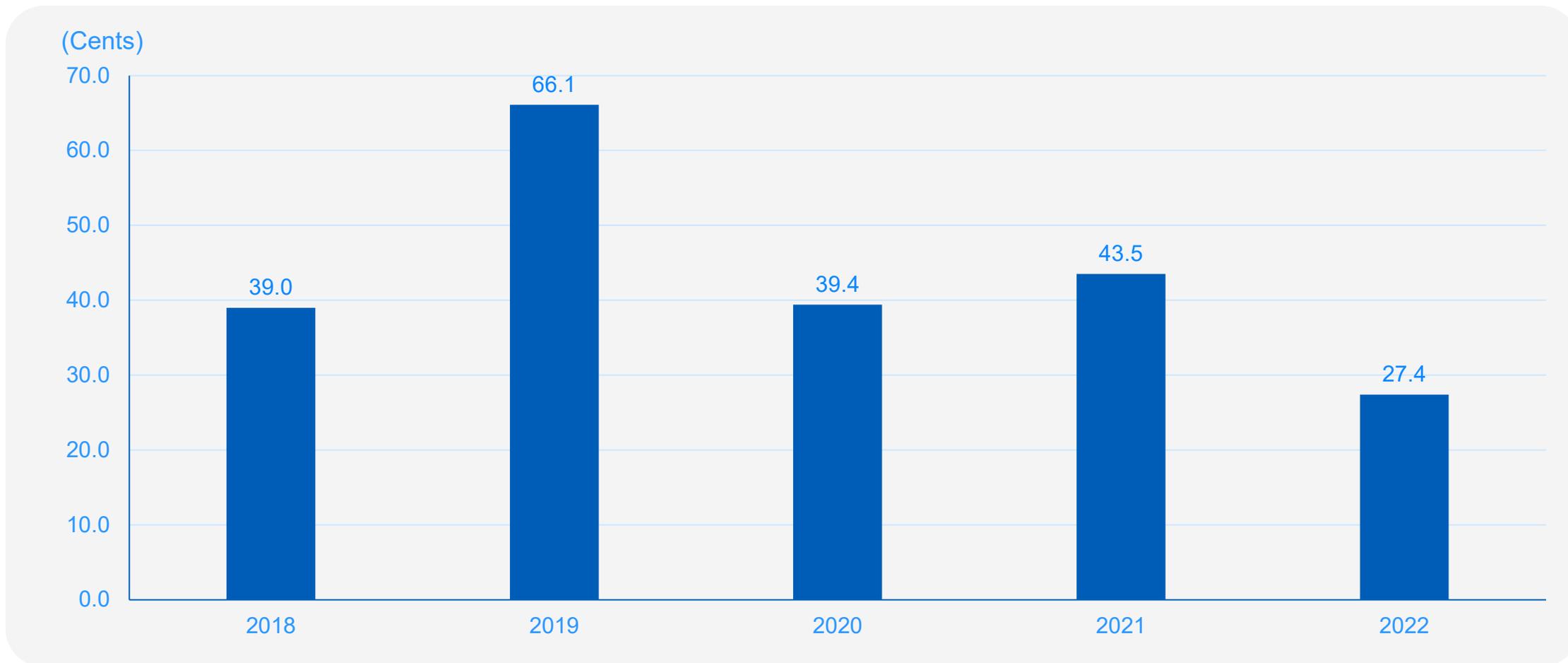
Five-year Development

(vii) Shareholders' Equity



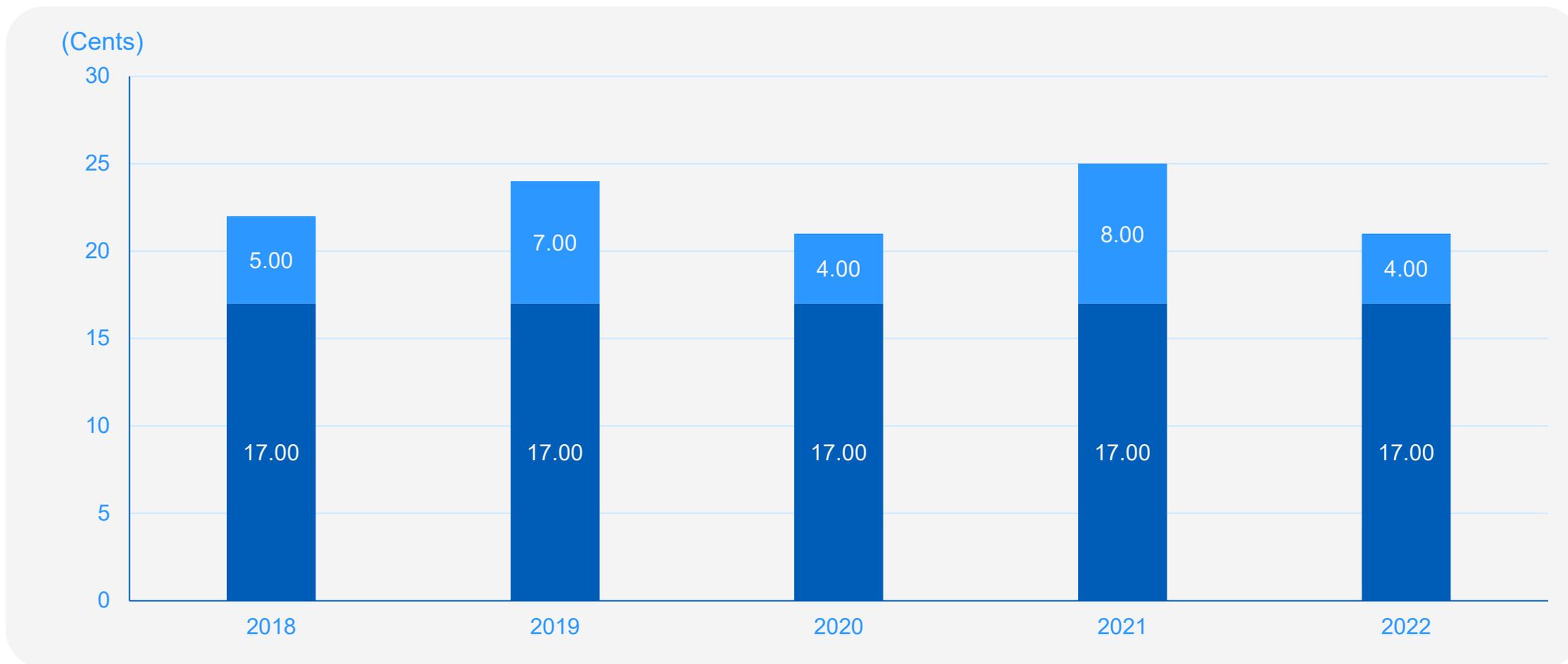
Five-year Development

(viii) Earnings Per Share (basic & diluted)



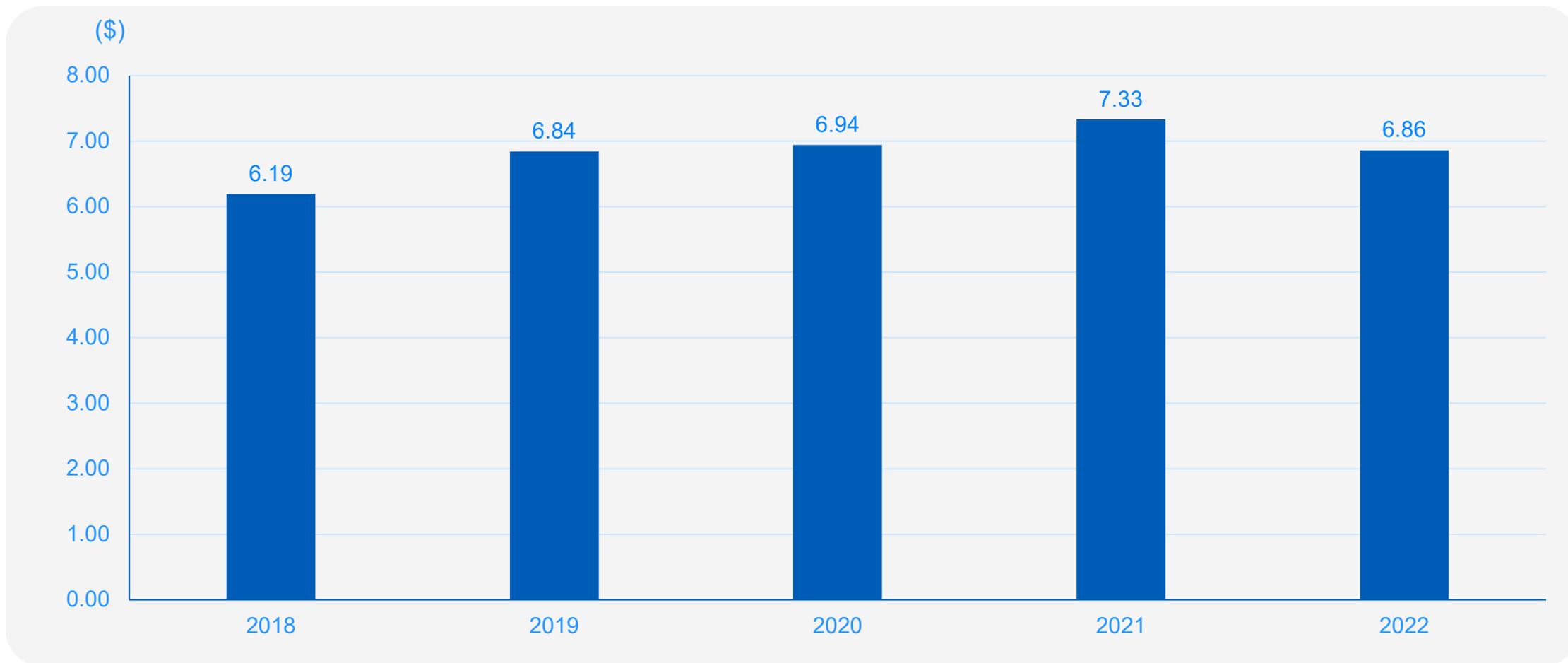
Five-year Development

(ix) Dividend Declared Per Share



Five-year Development

(x) Net Asset Value Per Share





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