

UNITED OVERSEAS INSURANCE LIMITED

Financial Highlights For Full Year 2017 Results

Private & Confidential

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Profit For The Financial Year

(\$'000)	<u>2017</u>	<u>2016</u>	<u>Change</u>
Gross premium	103,744	106,943	- 3.0%
Underwriting profit	25,248	24,525	+ 2.9%
Other income	13,300	2,631	+ 405.5%
Profit before tax	38,548	27,156	+ 42.0%

Selected Balance Sheet Items As At Year End

(\$'000)	<u>2017</u>	<u>2016</u>	<u>Change</u>
Total assets	646,756	606,745	+ 6.6%
Net technical balances	79,572	85,097	- 6.5%
Shareholders' equity	377,580	335,002	+ 12.7%

Financial Ratios

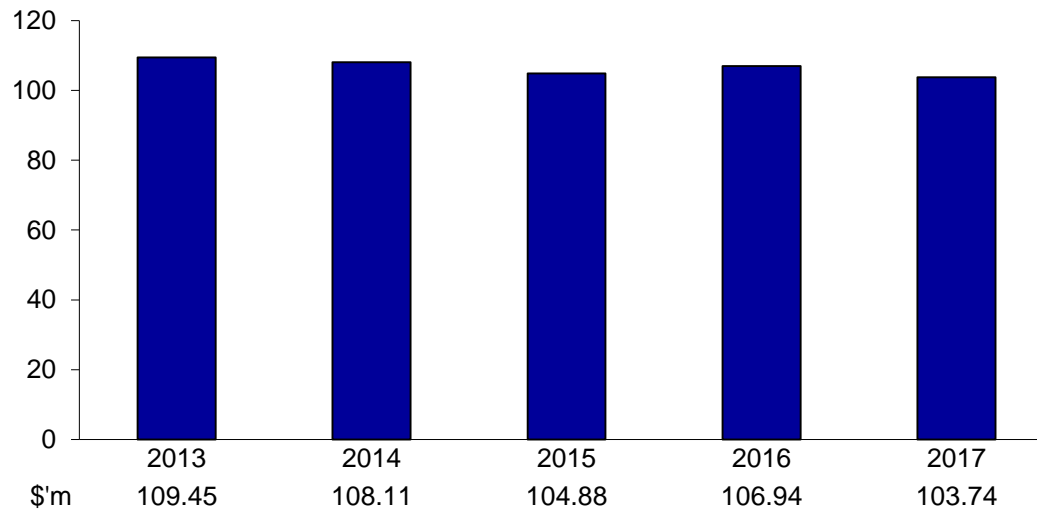
(\$)	<u>2017</u>	<u>2016</u>
Dividend declared per share		
- Interim	0.03	0.03
- Final	0.14	0.12
- Final Special	<u>0.05</u>	<u>0.02</u>
Total	<u>0.22</u>	<u>0.17</u>
NAV per share ⁽¹⁾	6.17	5.48

(1) NAV – net asset value

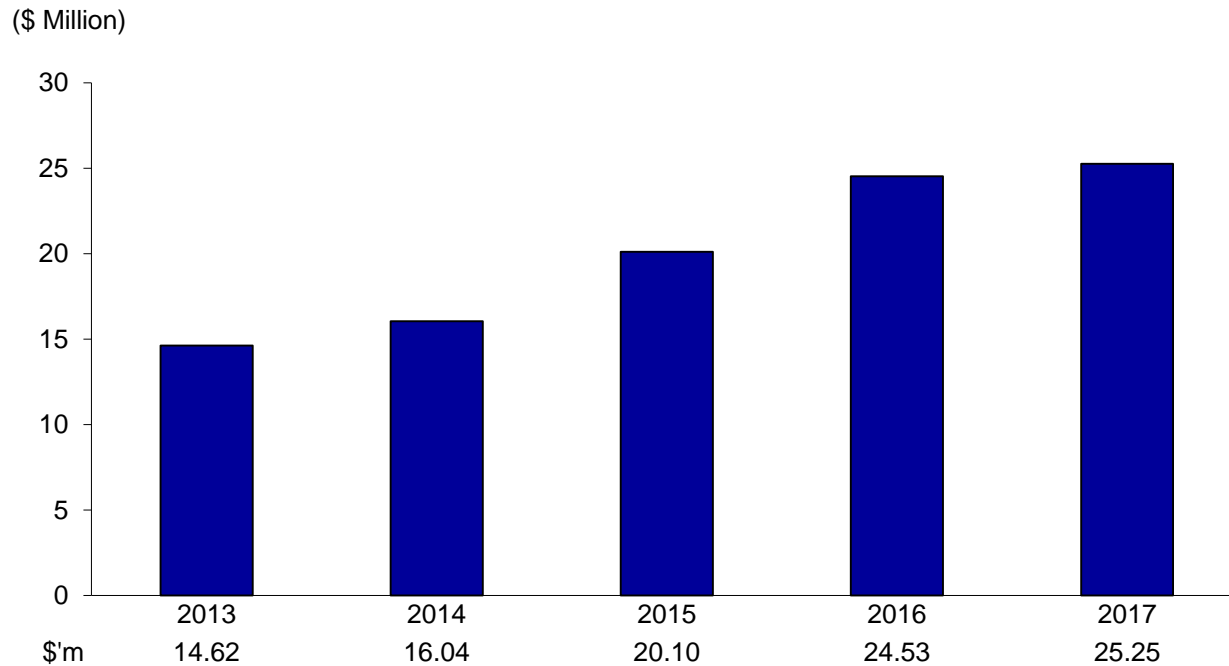
Five-year Development

(i) Gross Premium

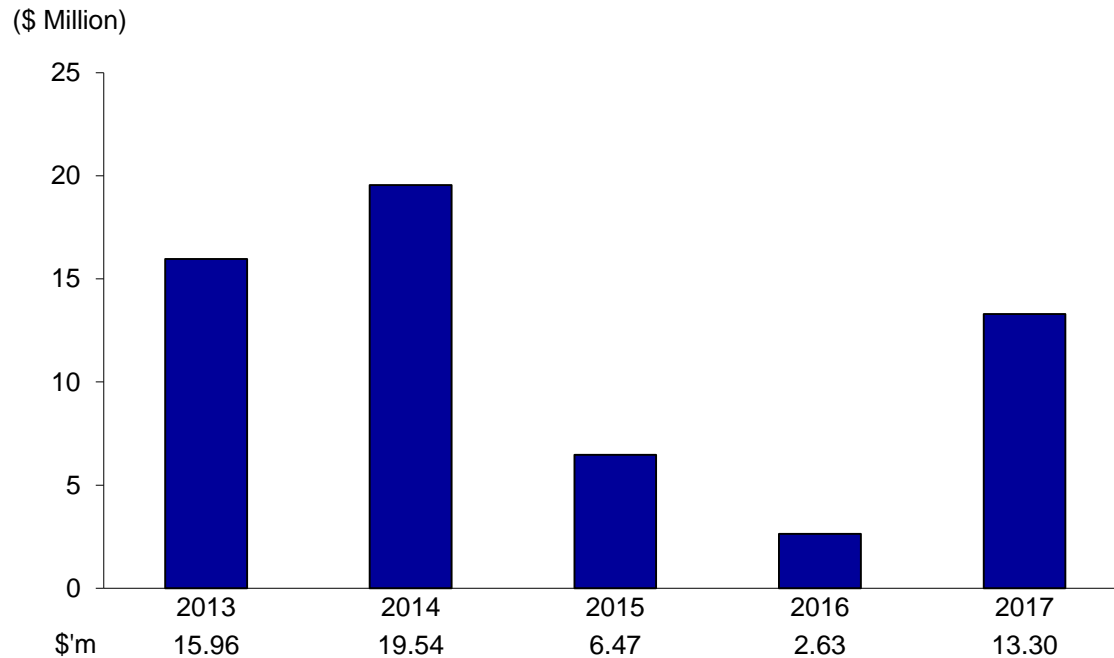
(\$ Million)



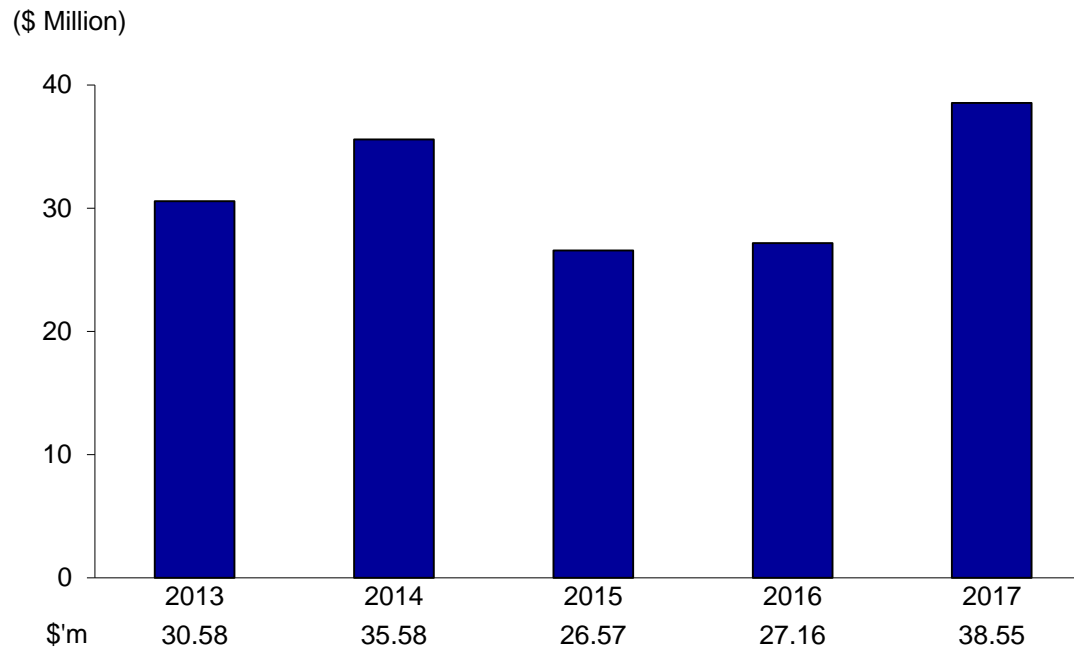
Five-year Development (ii) Underwriting Profit



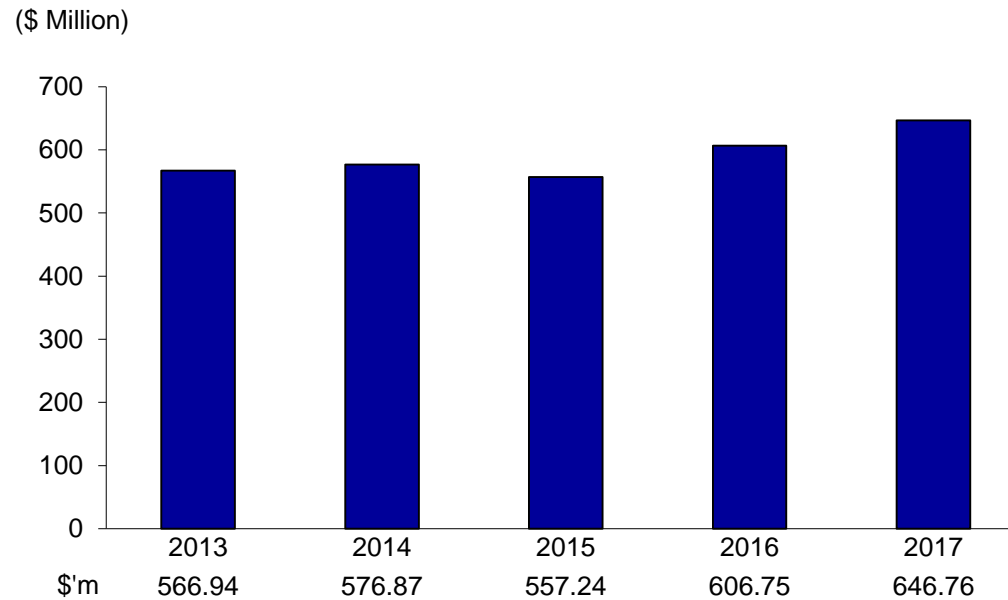
Five-year Development (iii) Other Income



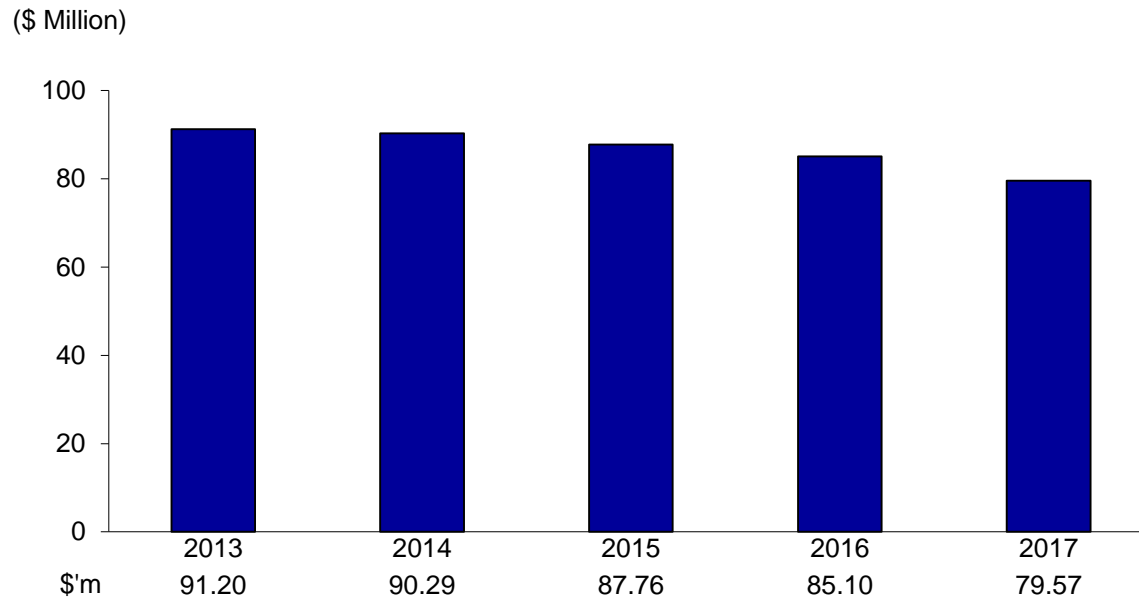
Five-year Development (iv) Profit Before Tax



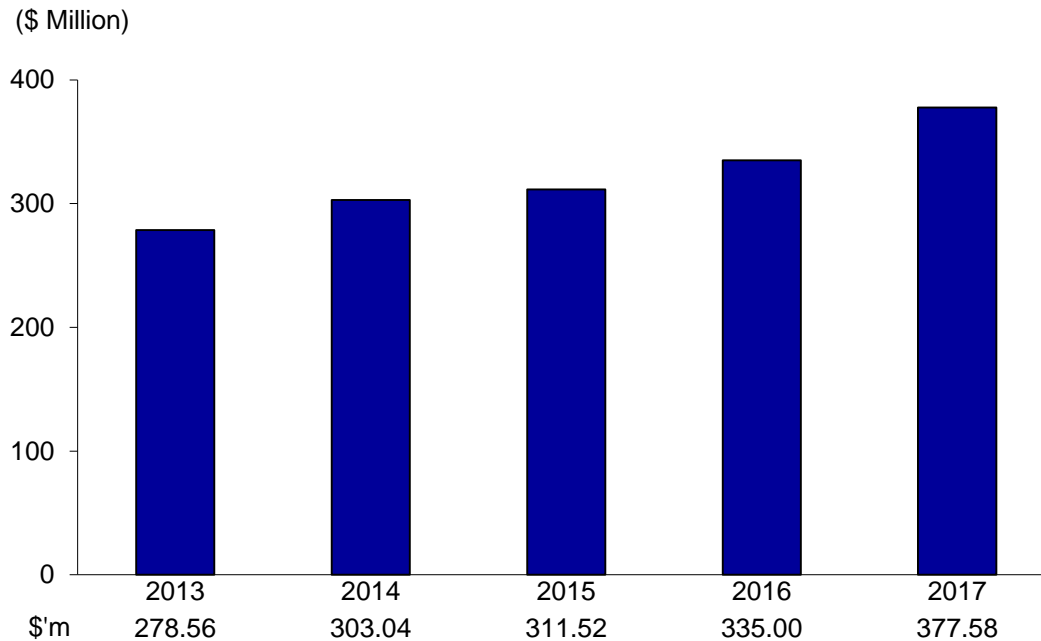
Five-year Development (v) Total Assets



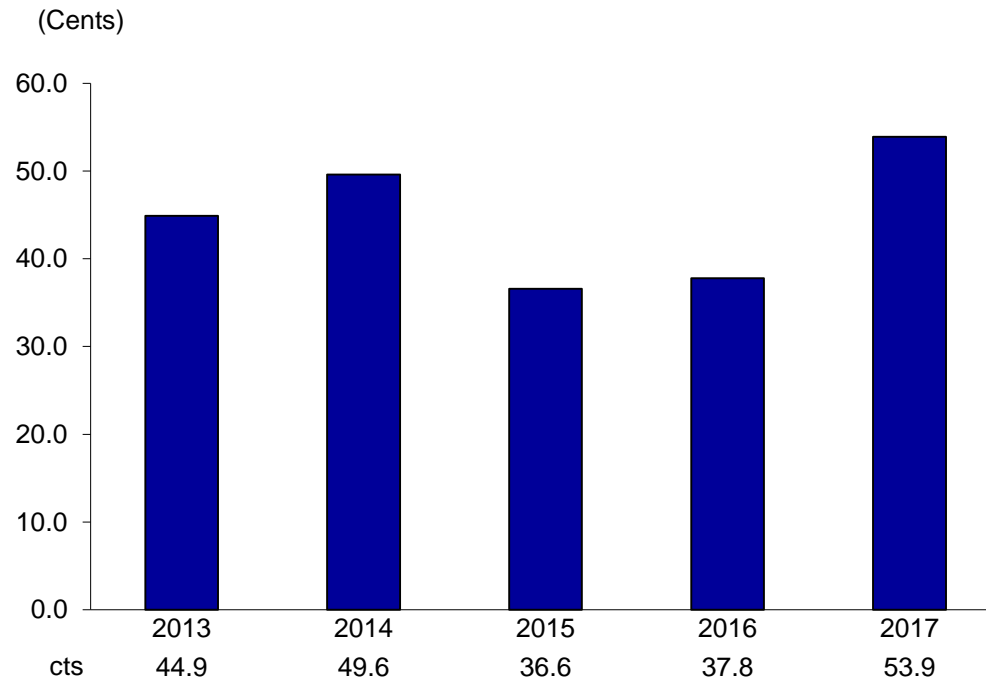
Five-year Development (vi) Net Technical Balances



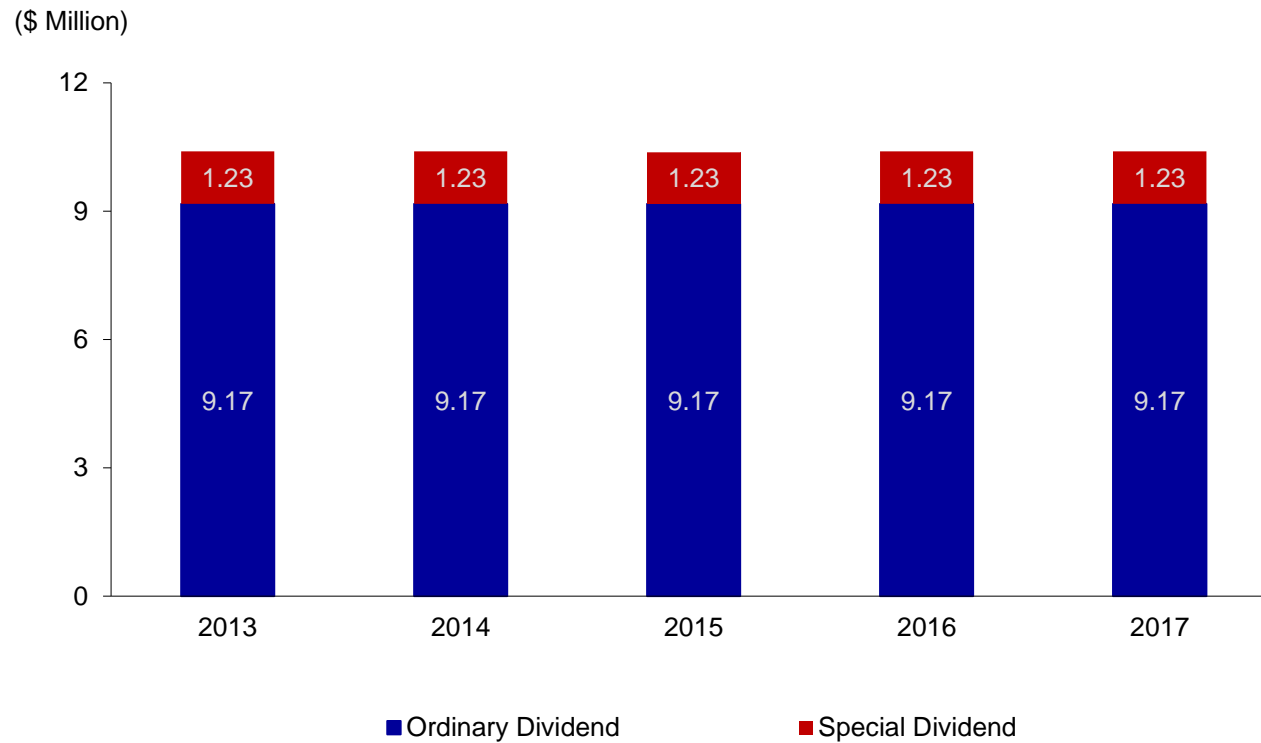
Five-year Development (vii) Shareholders' Equity



Five-year Development (viii) Earnings Per Share (basic & diluted)



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



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

