

UNITED OVERSEAS INSURANCE LIMITED

Financial Highlights For Full Year 2018 Results

Private & Confidential

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Profit For The Financial Year

(\$'000)	<u>2018</u>	<u>2017</u>	<u>Change</u>
Gross premium	103,258	103,744	- 0.5%
Underwriting profit	24,495	25,248	- 3.0%
Other income	1,293	13,300	- 90.3%
Profit before tax	25,788	38,548	- 33.1%

Selected Balance Sheet Items As At Year End

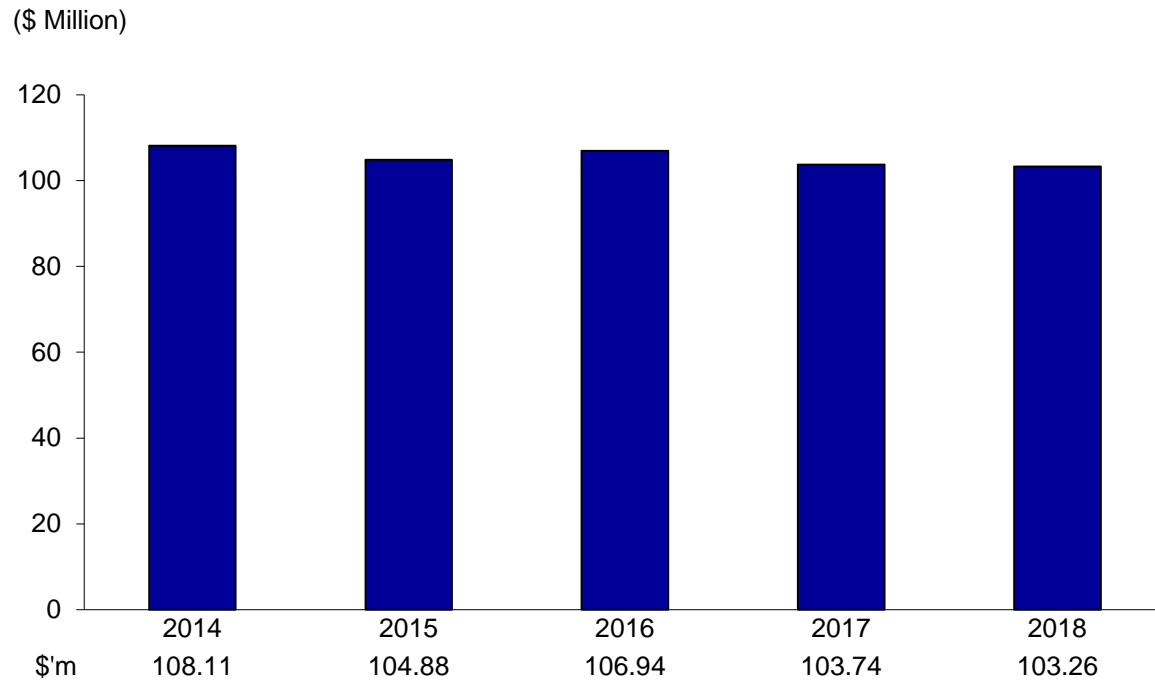
(\$'000)	<u>2018</u>	<u>2017</u>	<u>Change</u>
Total assets	610,724	646,756	- 5.6%
Net technical balances	72,740	79,572	- 8.6%
Shareholders' equity	378,374	377,580	+ 0.2%

Financial Ratios

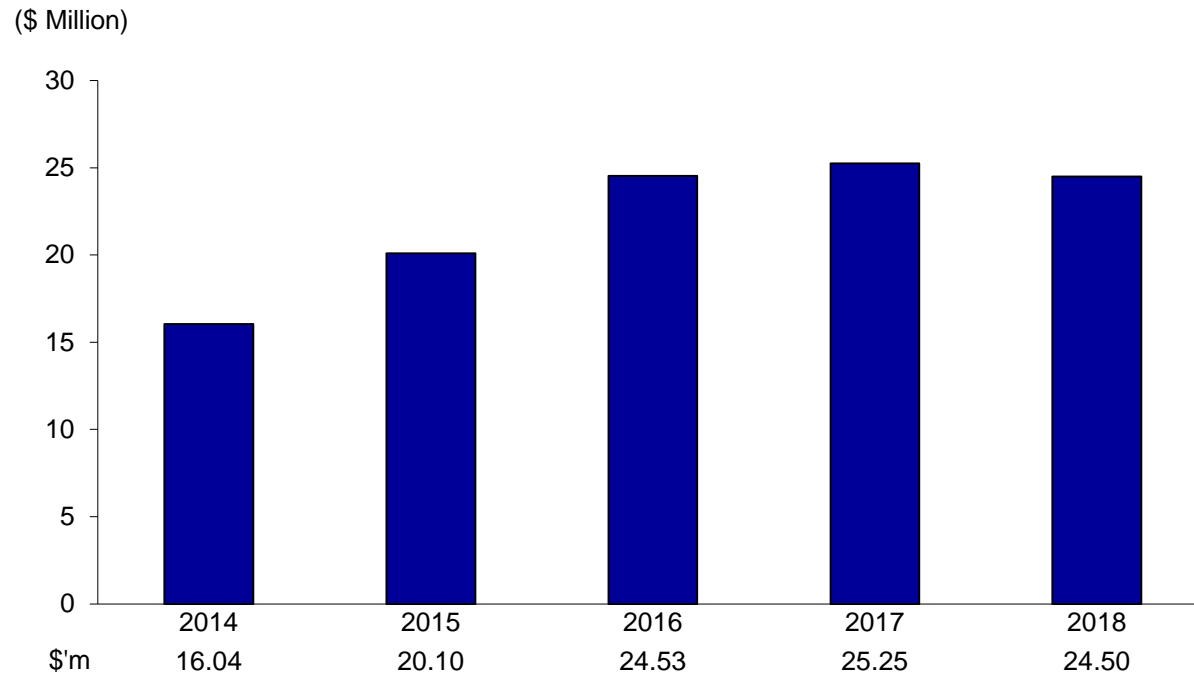
(Cents)	<u>2018</u>	<u>2017</u>
Dividend declared per share		
- Interim	8.50	3.00
- Final	8.50	14.00
- Final Special	<u>5.00</u>	<u>5.00</u>
Total	<u>22.00</u>	<u>22.00</u>
NAV per share ⁽¹⁾	\$6.19	\$6.17

(1) NAV – net asset value

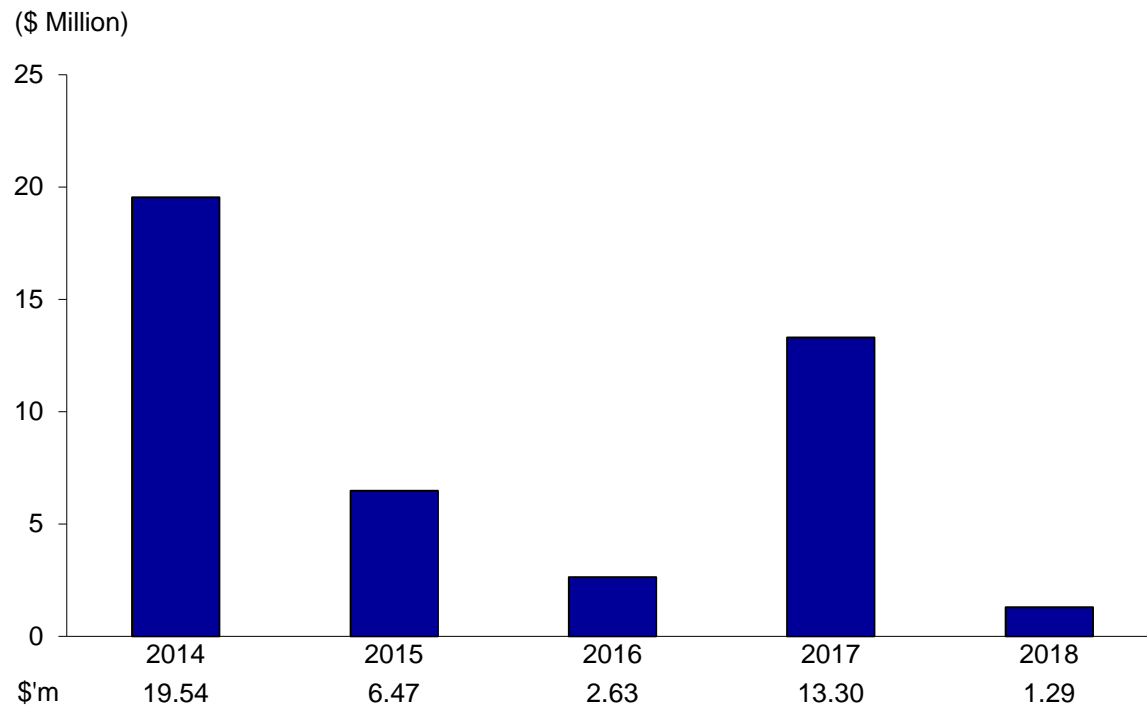
Five-year Development (i) Gross Premium



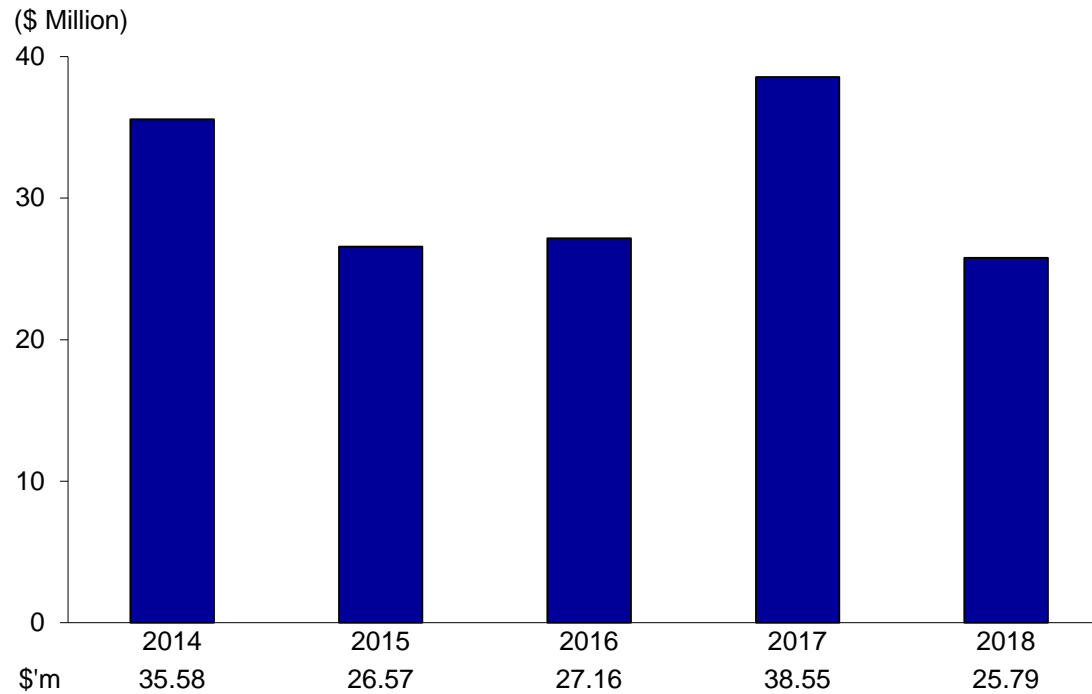
Five-year Development (ii) Underwriting Profit



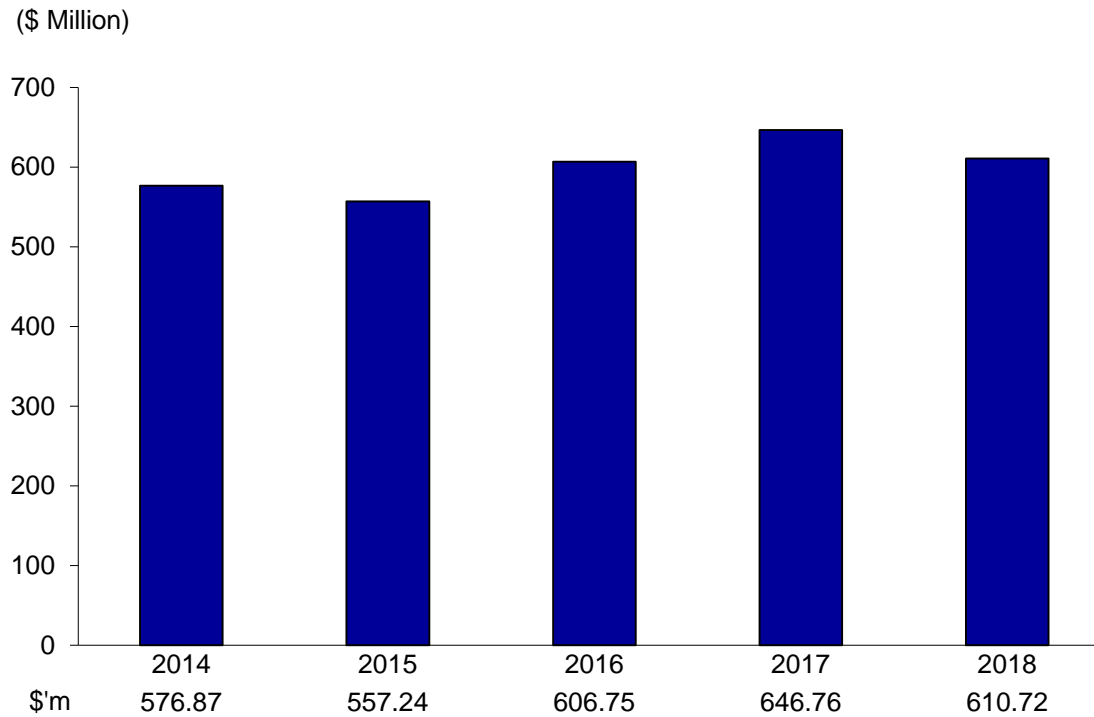
Five-year Development (iii) Other Income



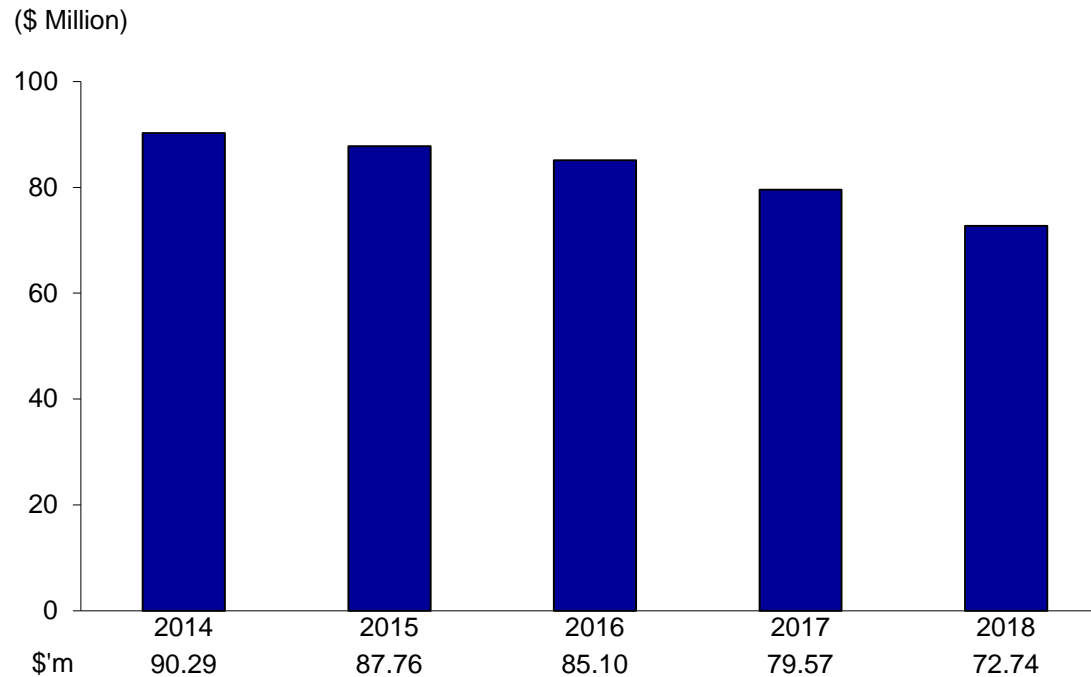
Five-year Development (iv) Profit Before Tax



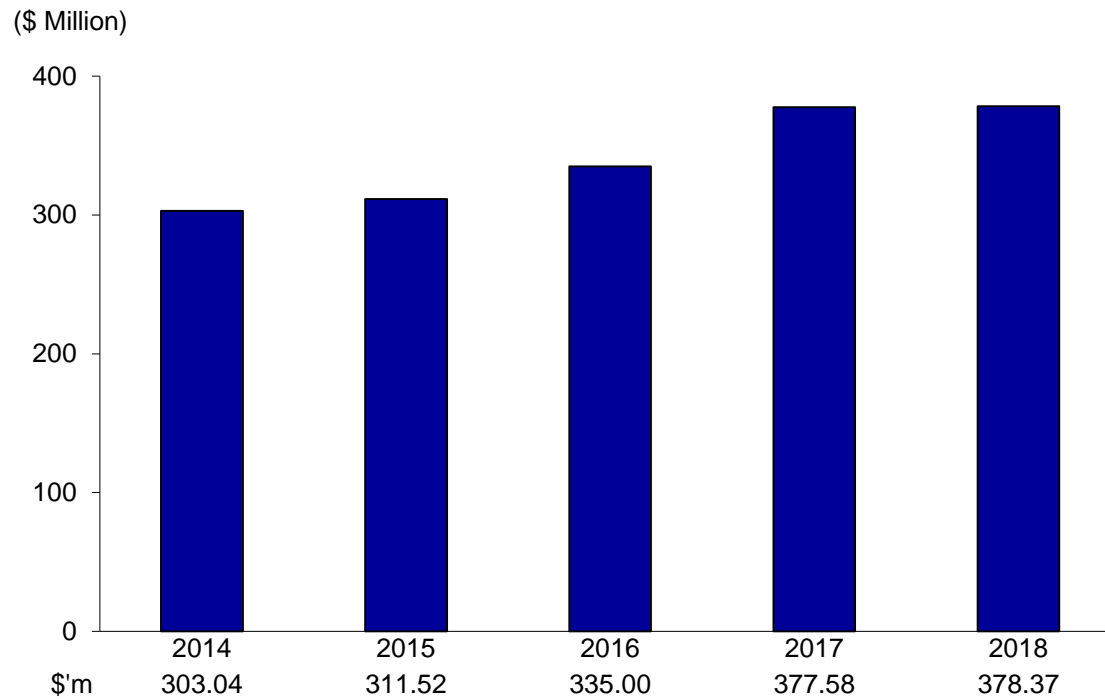
Five-year Development (v) Total Assets



Five-year Development (vi) Net Technical Balances

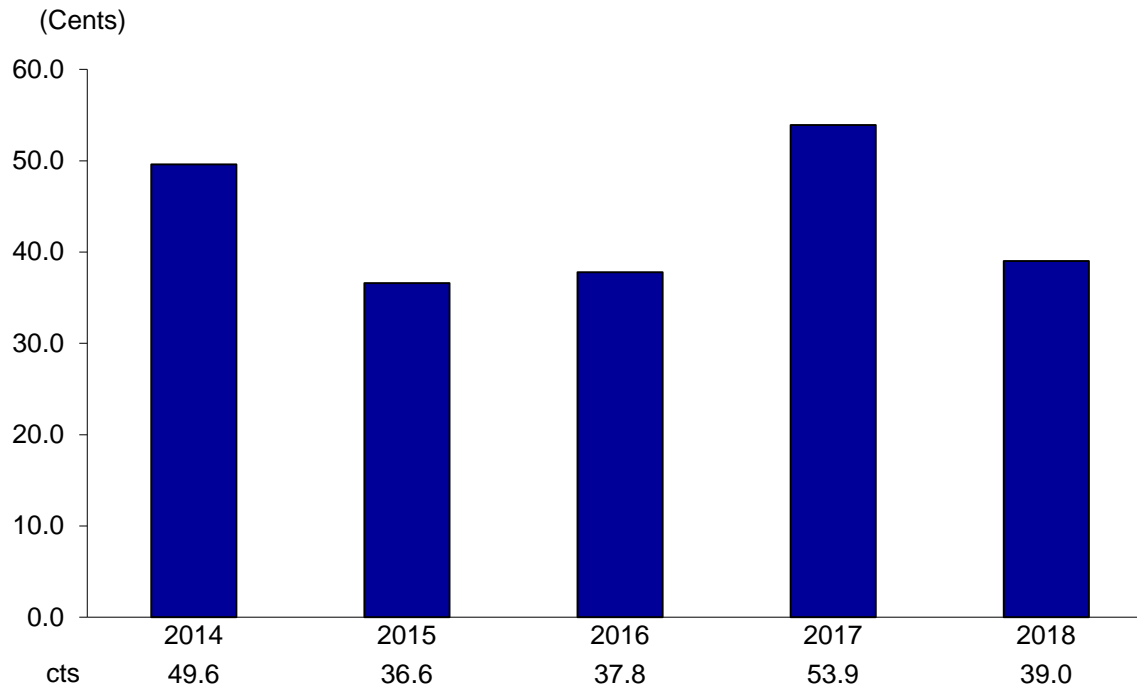


Five-year Development (vii) Shareholders' Equity

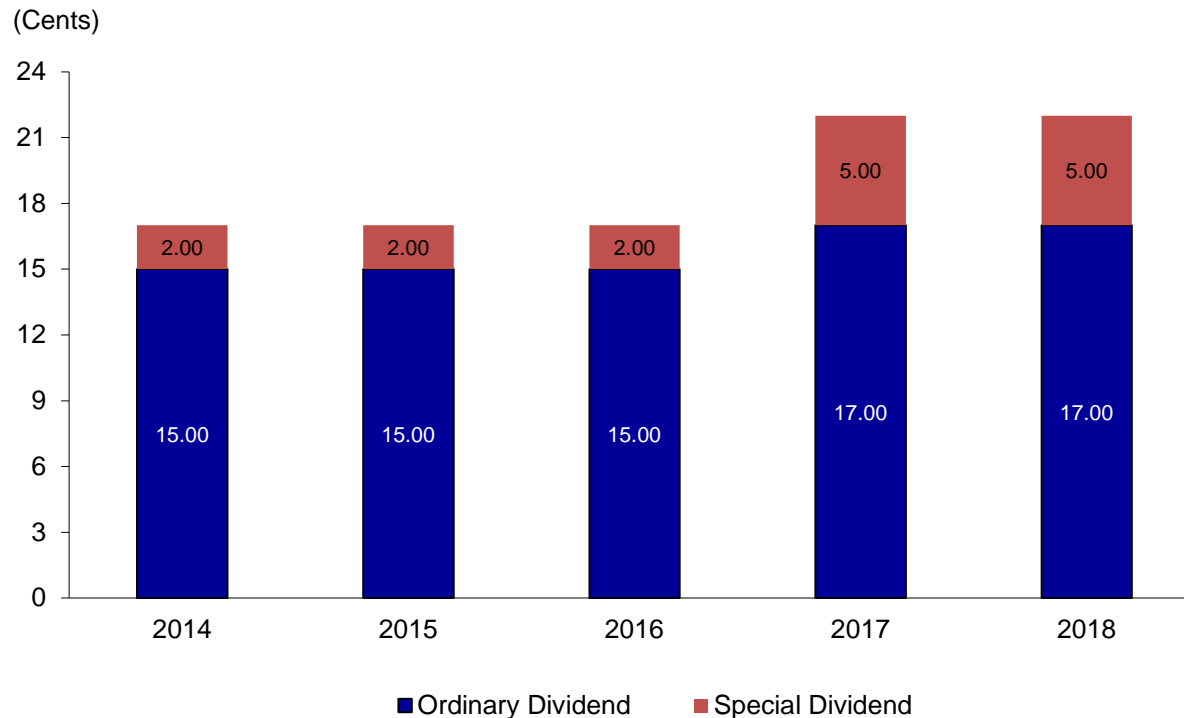


Five-year Development

(viii) Earnings Per Share (basic & diluted)



Five-year Development (ix) Dividend Declared Per Share



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

