

# UNITED OVERSEAS INSURANCE LIMITED

## Financial Highlights For Full Year 2013 Results

Disclaimer : This material that follows is a presentation of general background information about the Company's activities as at 31 December 2013. 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>2013</u>	<u>2012</u>	
Gross premiums	109,452	104,419	+ 4.8%
Underwriting profit	14,625	19,075	- 23.3%
Other income	15,958	14,860	+ 7.4%
Profit before tax from continuing operations	30,583	33,935	- 9.9%

## Selected Balance Sheet Items As At Year End

(\$'000)	Group		
	<u>2013</u>	<u>2012</u>	<u>Change</u>
Total assets	562,007	503,797	+ 11.6%
Net technical balances	91,202	84,867	+ 7.5%
Shareholders' equity	280,938	262,220	+ 7.1%

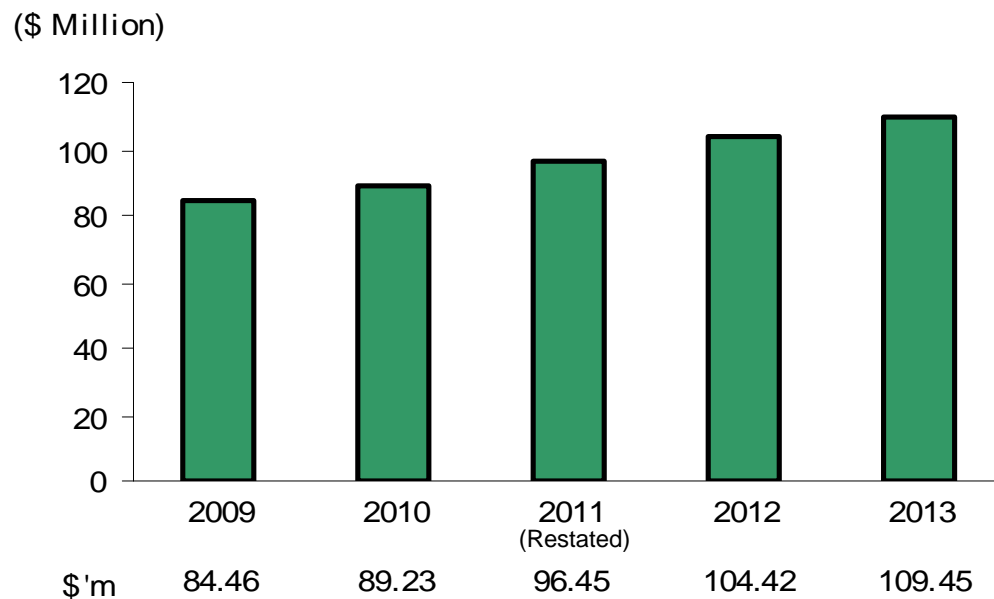
## Financial Ratios

(\$)	Group	
	<u>2013</u>	<u>2012</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 <sup>(1)</sup>	4.59	4.29

(1) NAV – net asset value

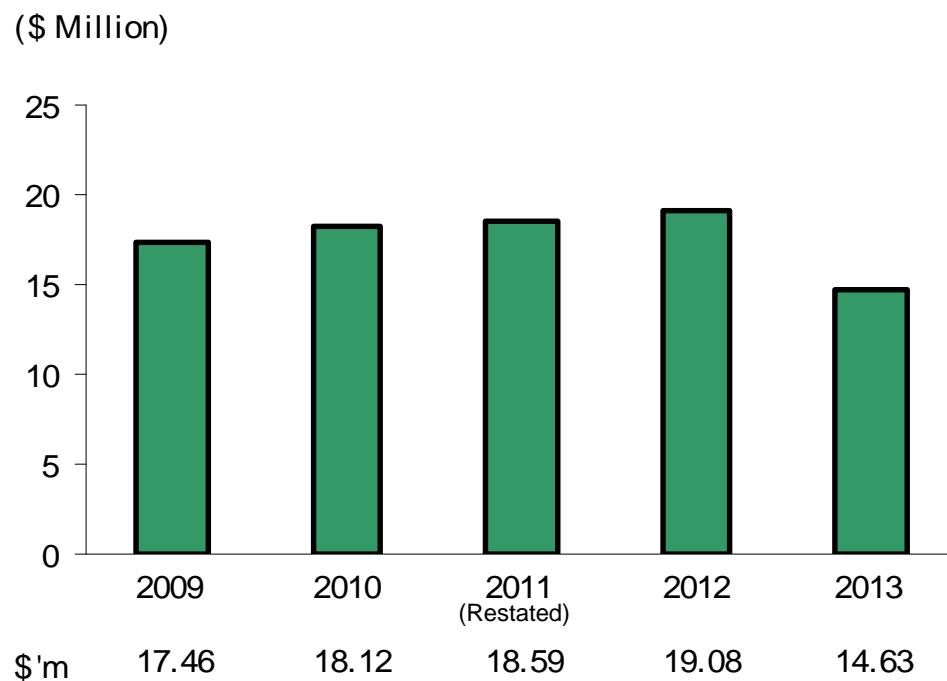
# Five-year Development

## (i) Group Gross Premiums



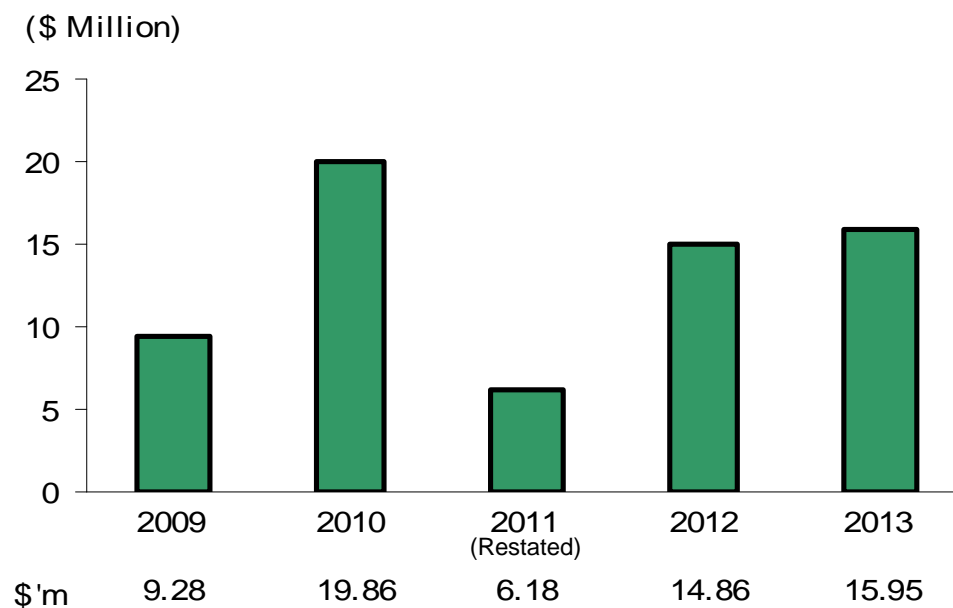
## Five-year Development

### (ii) Group Underwriting Profit



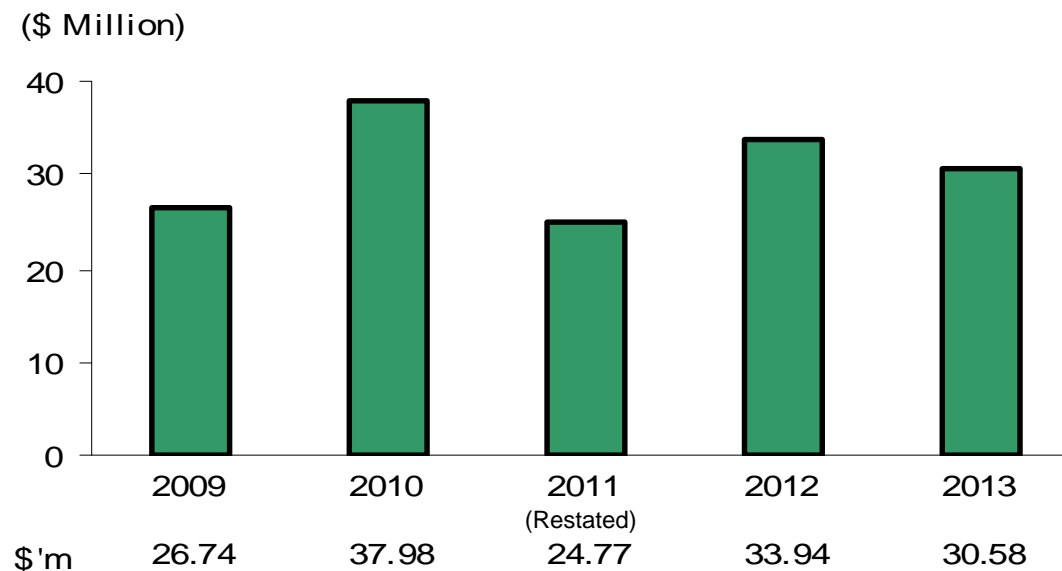
## Five-year Development

### (iii) Group Other Income



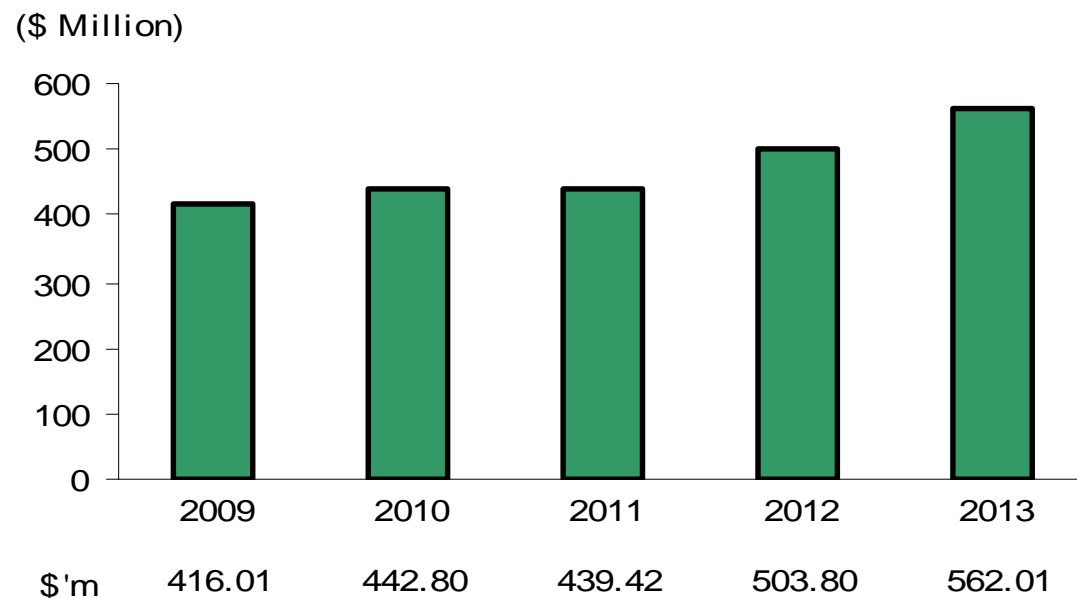
## Five-year Development

### (iv) Group Profit Before Tax



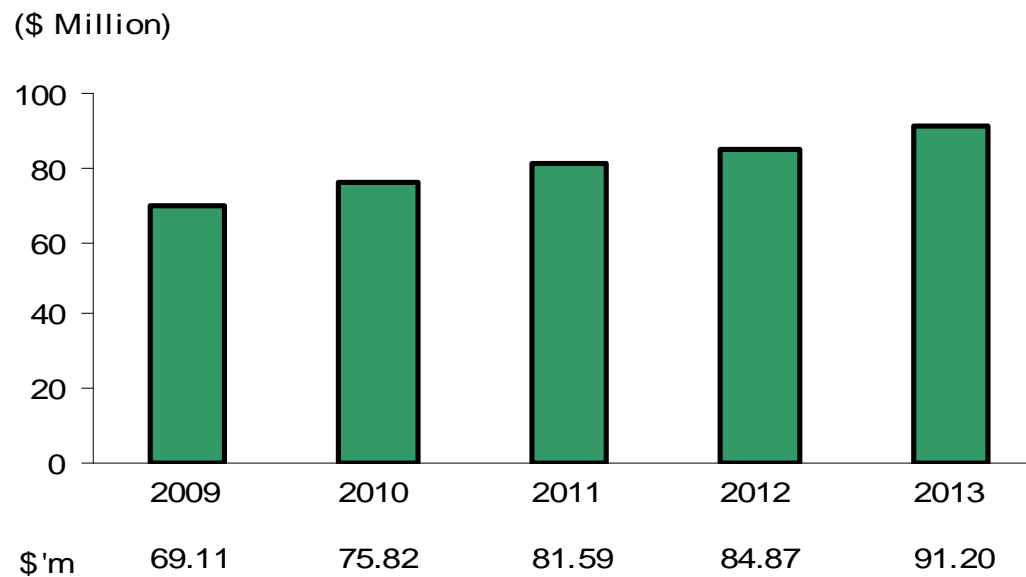


## Five-year Development (v) Group Total Assets



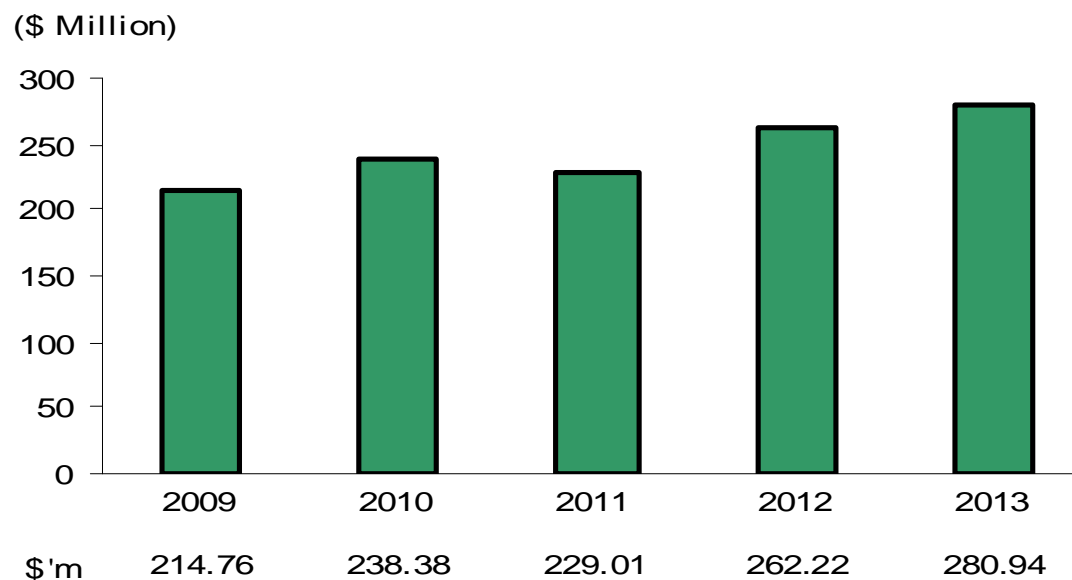
## Five-year Development

### (vi) Group Net Technical Balances



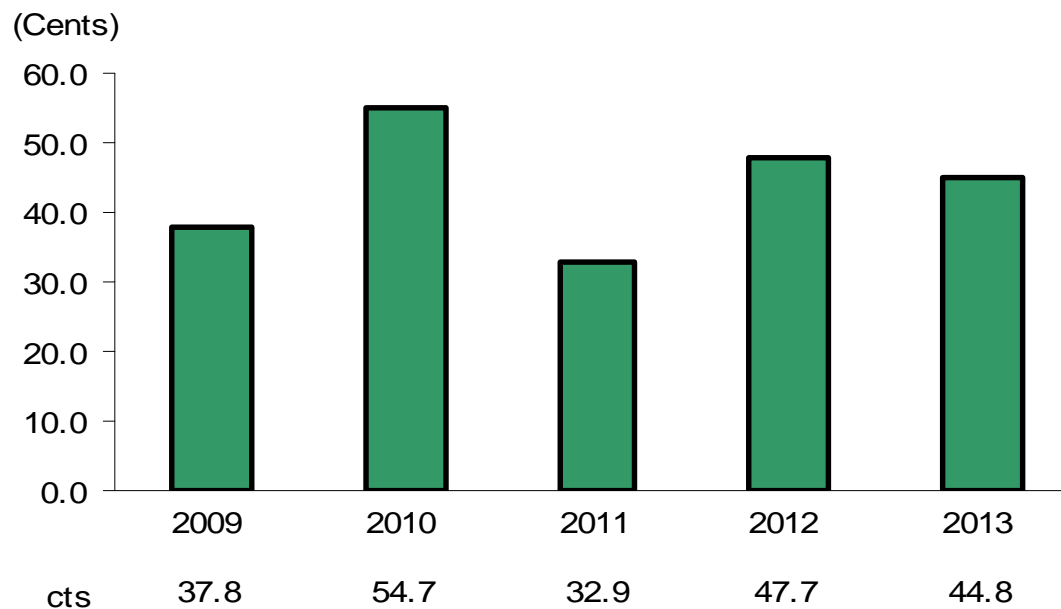
## Five-year Development

### (vii) Group Shareholders' Equity



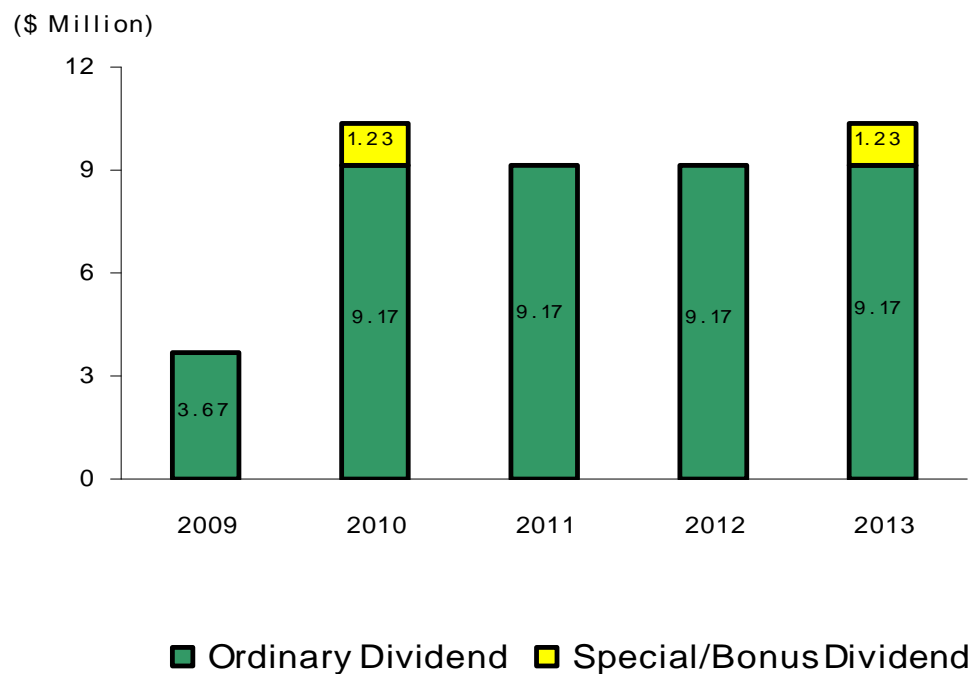
## Five-year Development

### (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

