



شركة أبوظبي الوطنية للتأمين  
ABU DHABI NATIONAL INSURANCE COMPANY

YOUR RELIABLE INSURER

**Annual General Assembly  
Meeting  
12<sup>th</sup> April 2016**

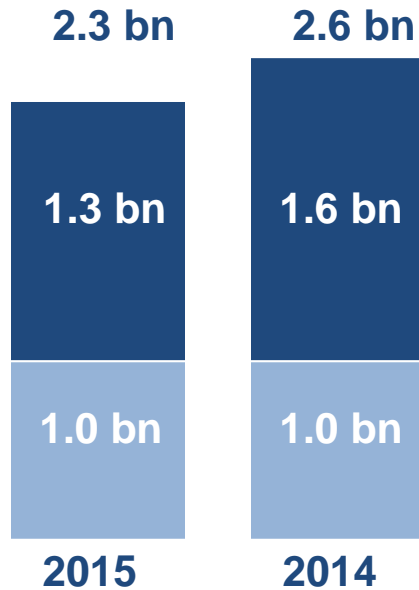
# Premiums

*Implementing the Revised Strategy in line with ADNIC's Selective Underwriting Policy*

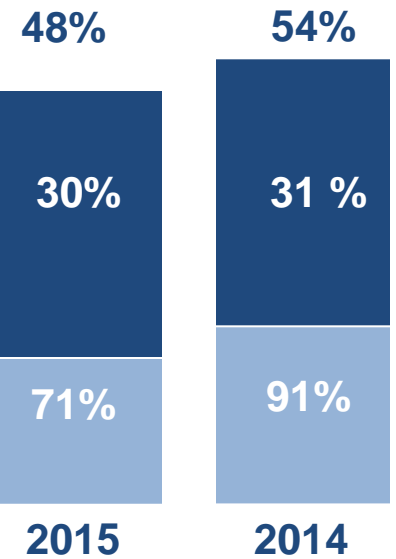
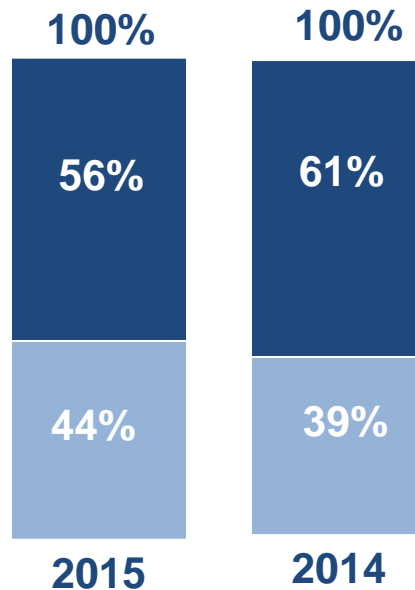
## Gross Written Premium

## Premium Retention Ratio

### Total Company



### By Segment



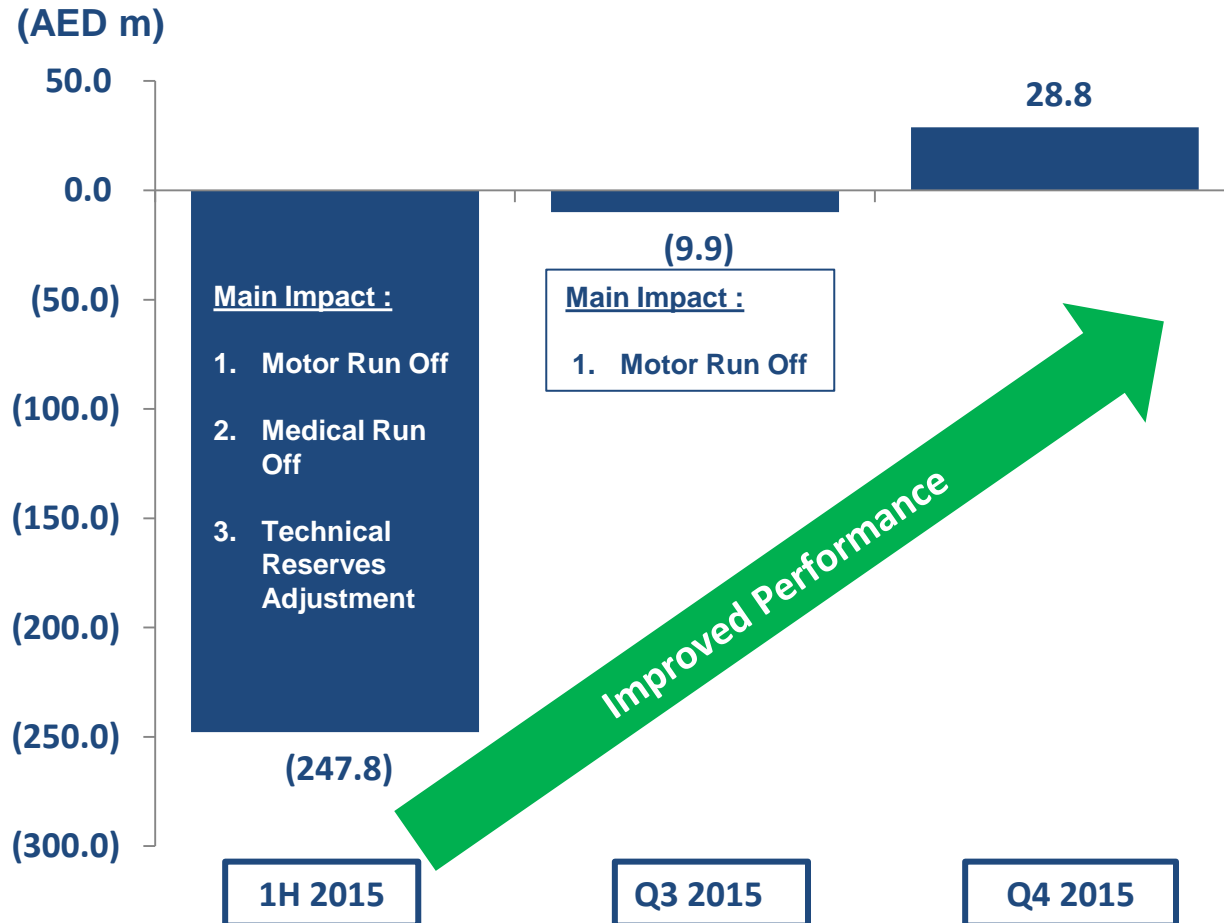
Commercial Lines

Consumer Lines

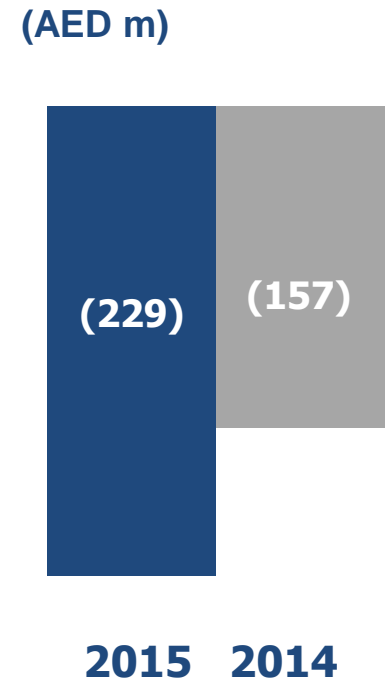
# Operating Performance (Net Underwriting Result)

## *Impact of Technical Reserves Adjustment and Servicing Medical & Motor Run Off Portfolios.*

### Improved Underwriting Performance During 2015

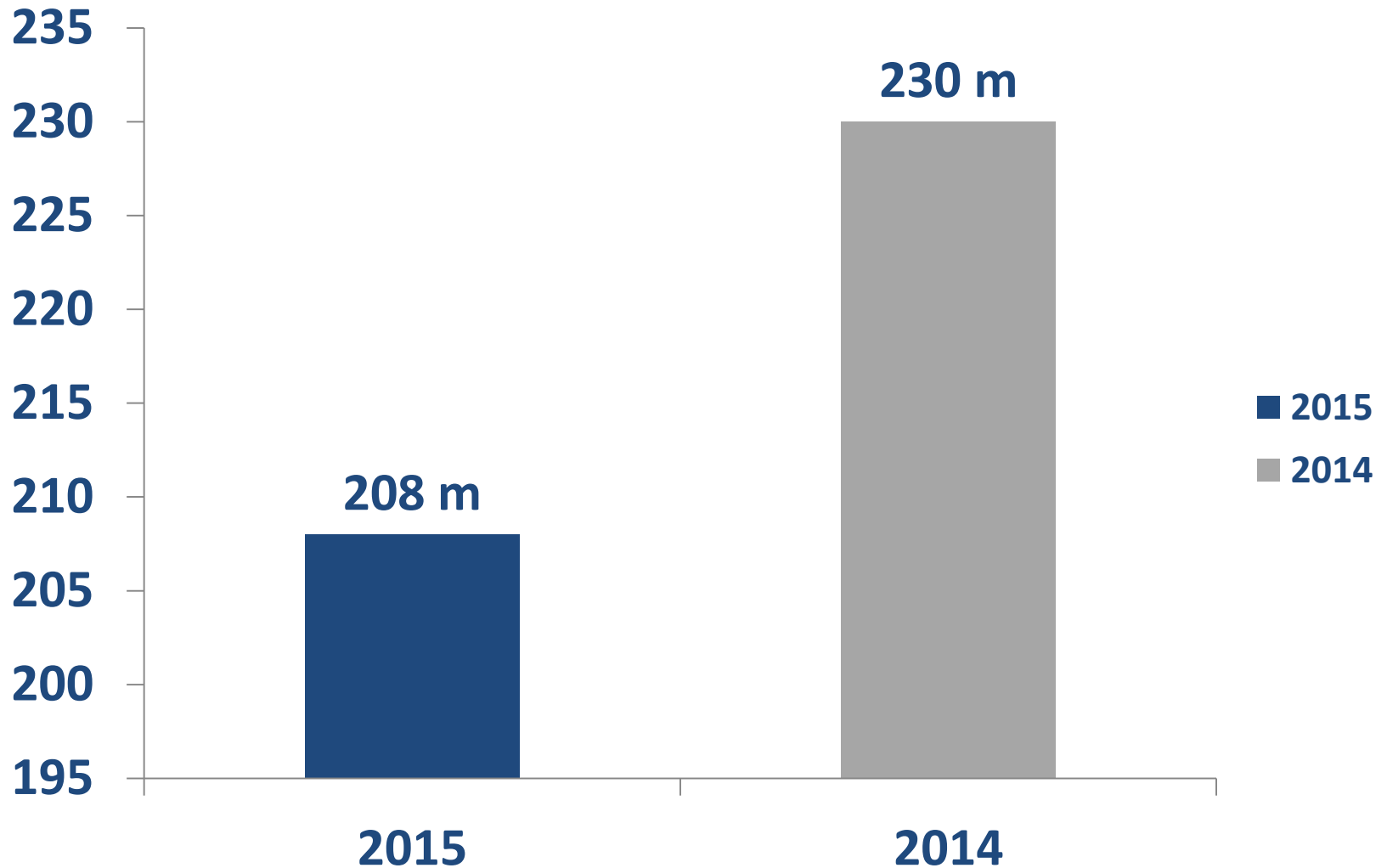


### Comparison



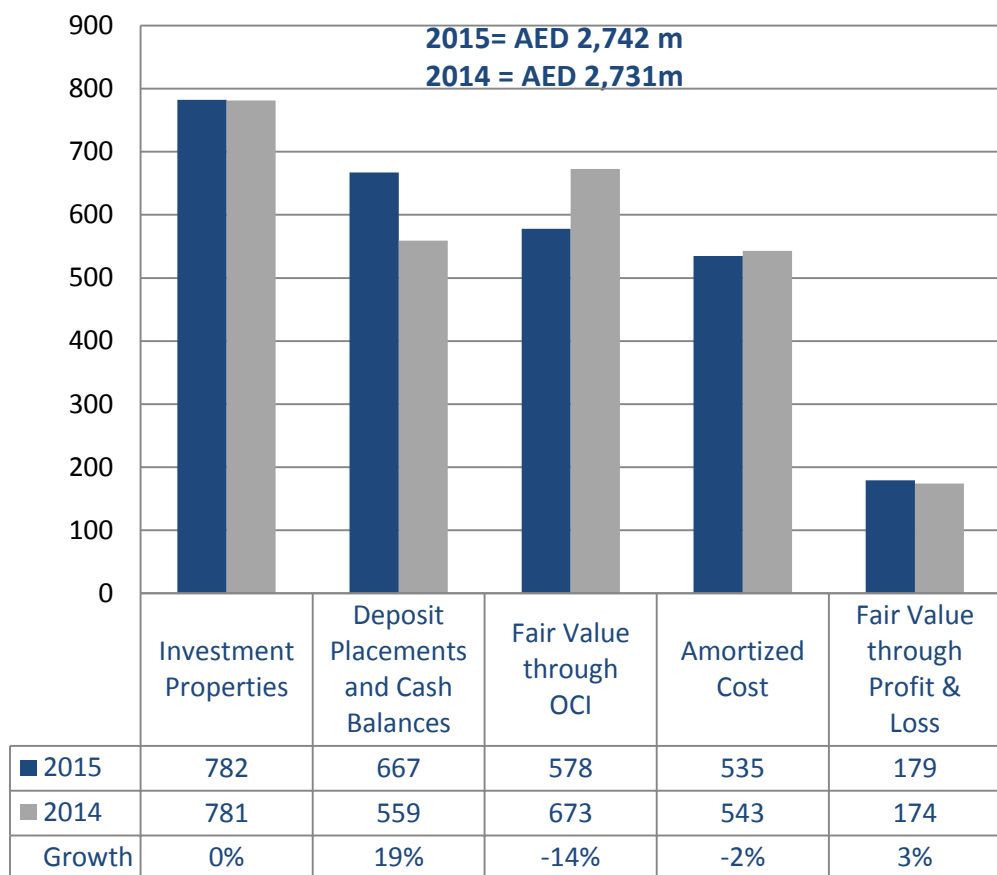
# General & Administrative Expenses

*Operational Efficiency Enhancement Resulted in 10% Cost Saving*

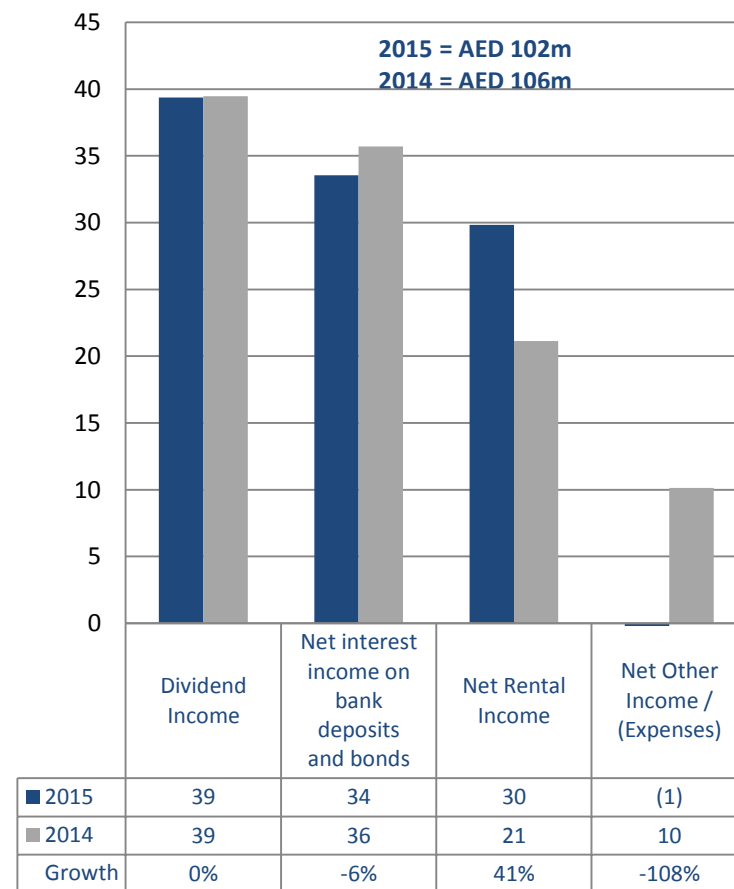


# Prudent Investment Strategy

## INVESTMENT ASSETS (AED m)

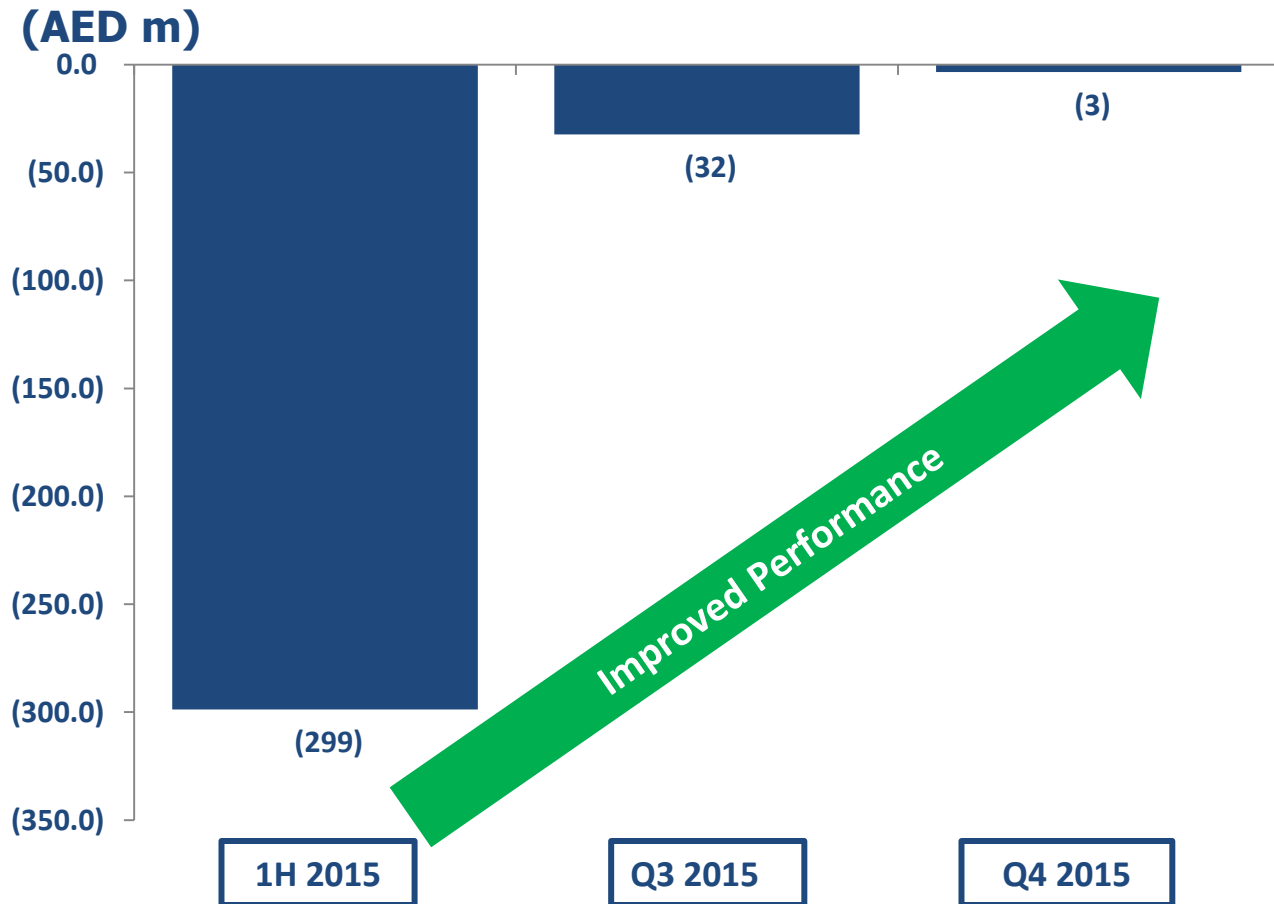


## INVESTMENT INCOME (AED m)

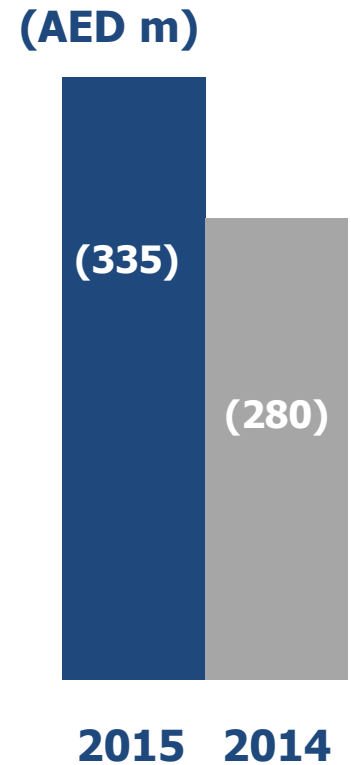


# Net Results

## Improved Net Results During 2015

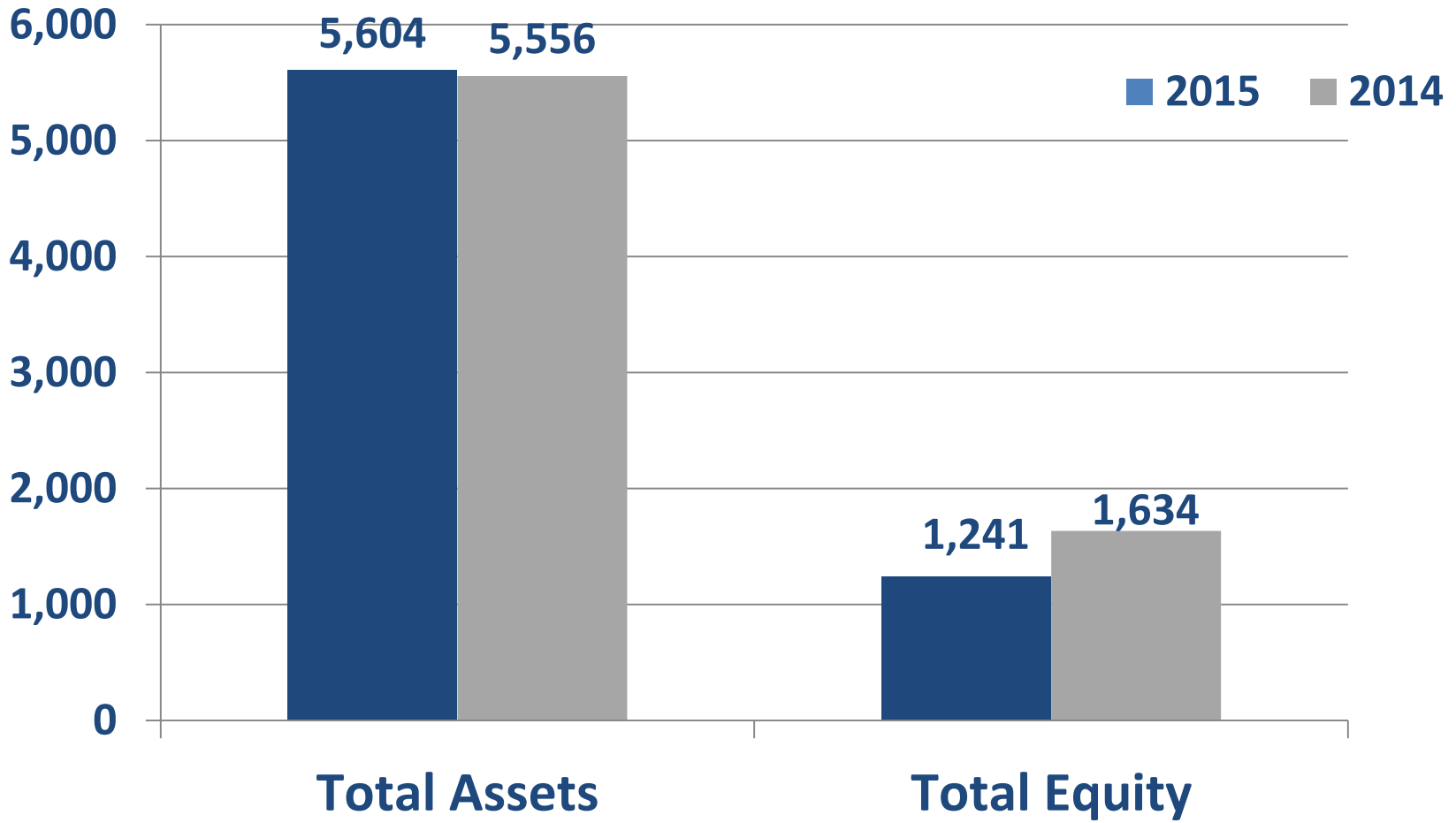


## Comparison



# Financial Strength

(AED m)





**Thank You**