



شركة أبوظبي الوطنية للتأمين
ABU DHABI NATIONAL INSURANCE COMPANY

YOUR RELIABLE INSURER

Abu Dhabi National Insurance Company PJSC

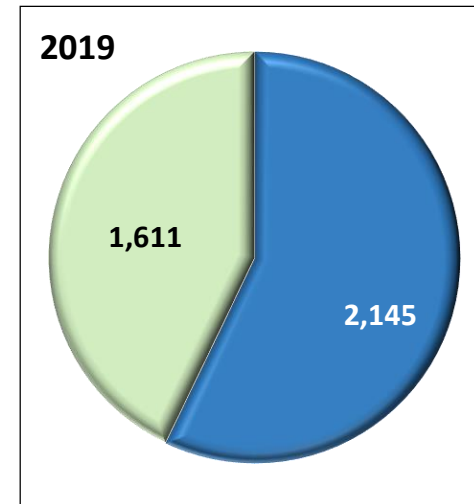
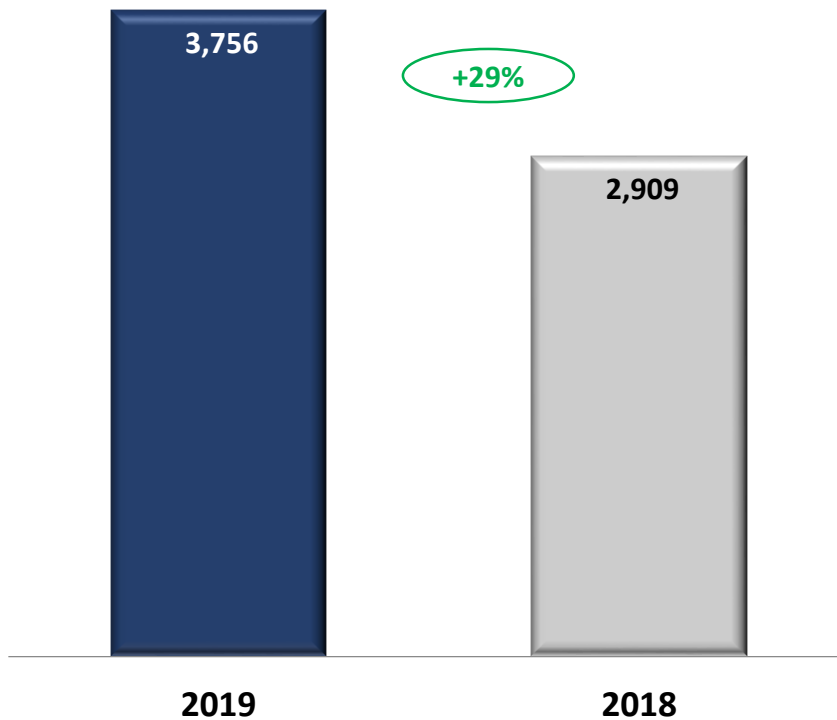
Annual General Assembly Meeting

15 March 2020

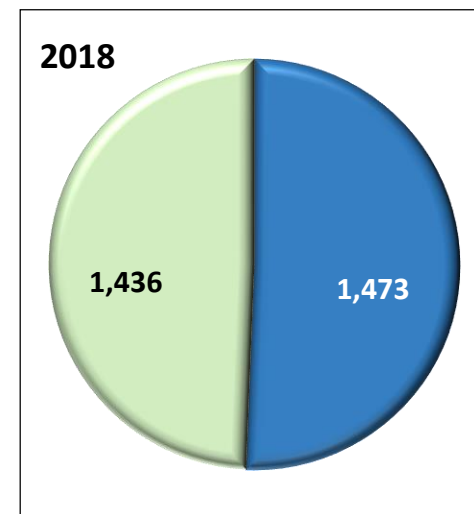


Topline Growth

Gross Written Premium (AED, million)



Commercial
Consumer

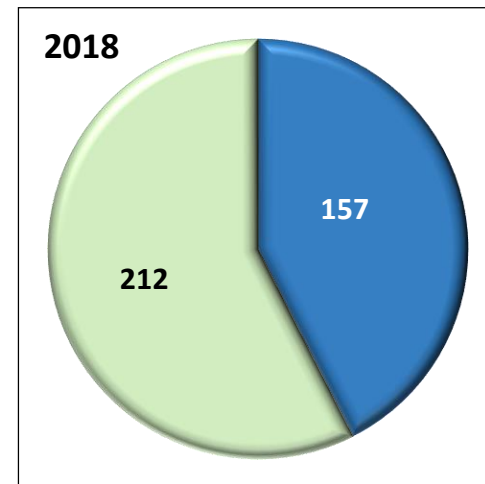
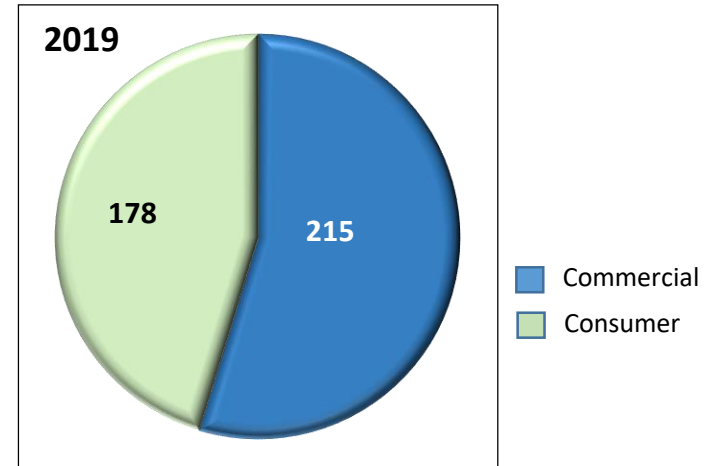
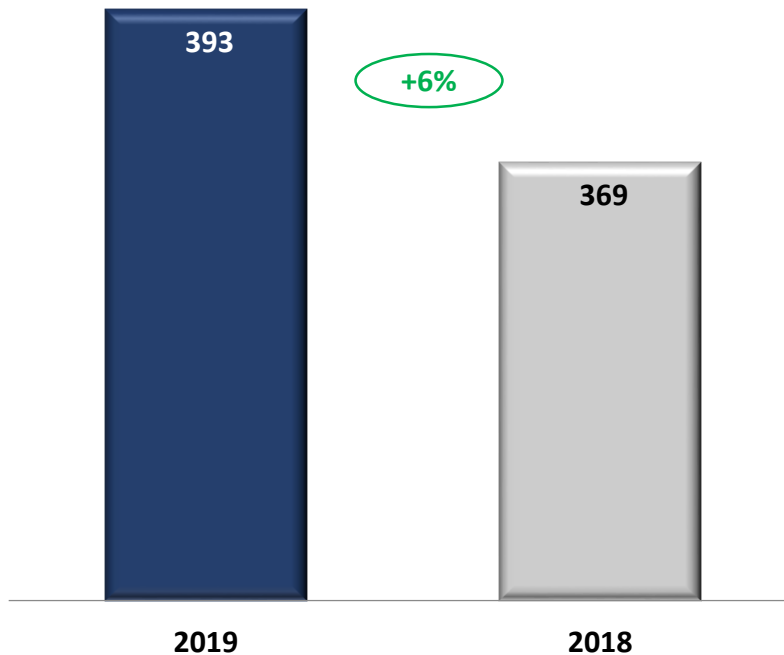


- Geographical diversified growth.
- ADNOC's technical & service capabilities have enabled it to win a distinguished market share.



Profitable Growth – Underwriting Income

Net Underwriting Income (AED, million)

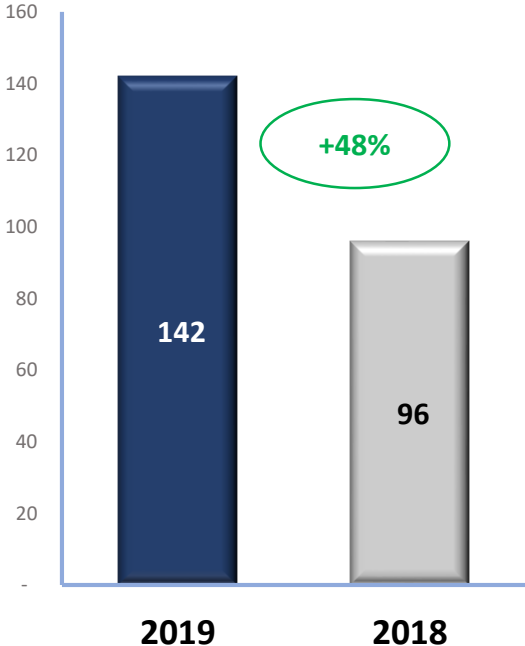


- Underwriting profit continued to be strong with YoY increase in several lines.
- Overall performance of the consumer lines portfolio continued to be positive.

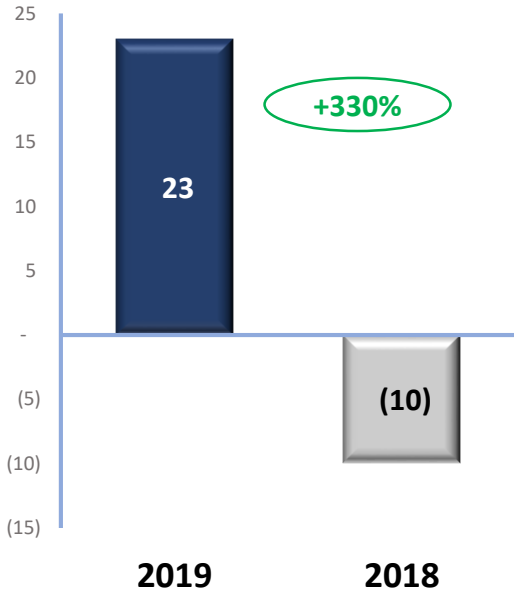


Investment Income (AED, million)

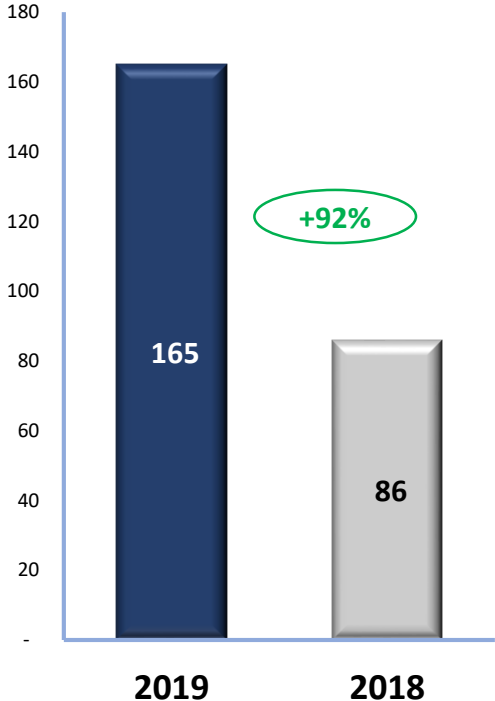
Investment Income through Profit and Loss Account



Investment Income through Other Comprehensive Income

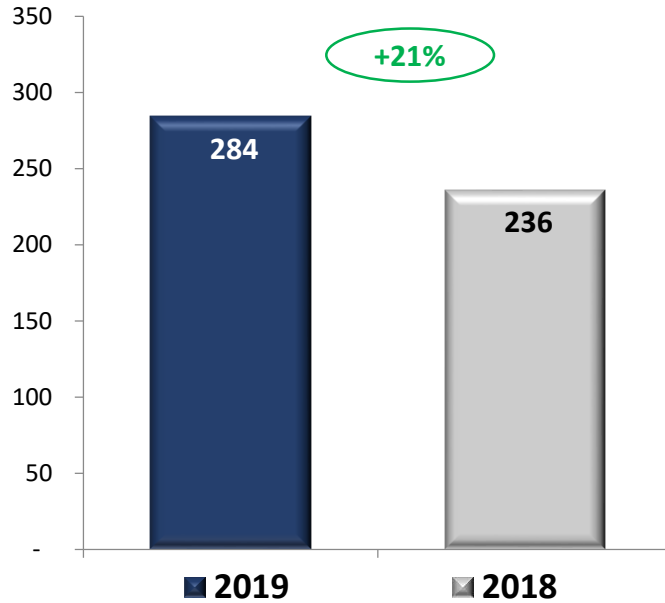


Total Investment Income

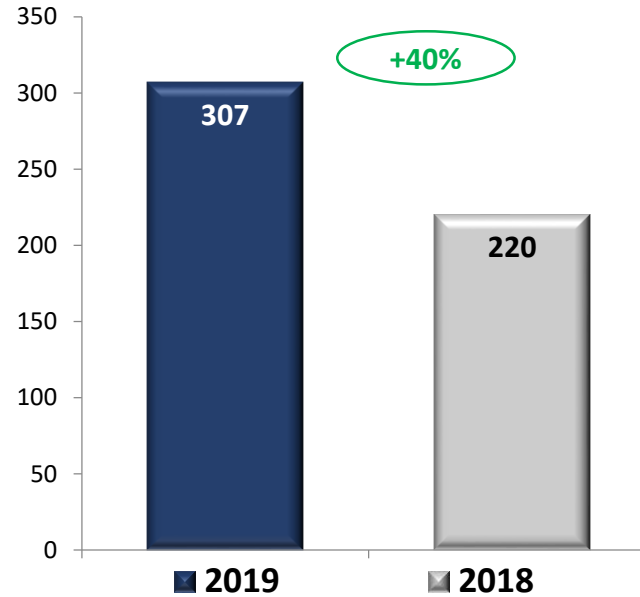


Profitability (AED, million)

Net Profit



Total Comprehensive Income

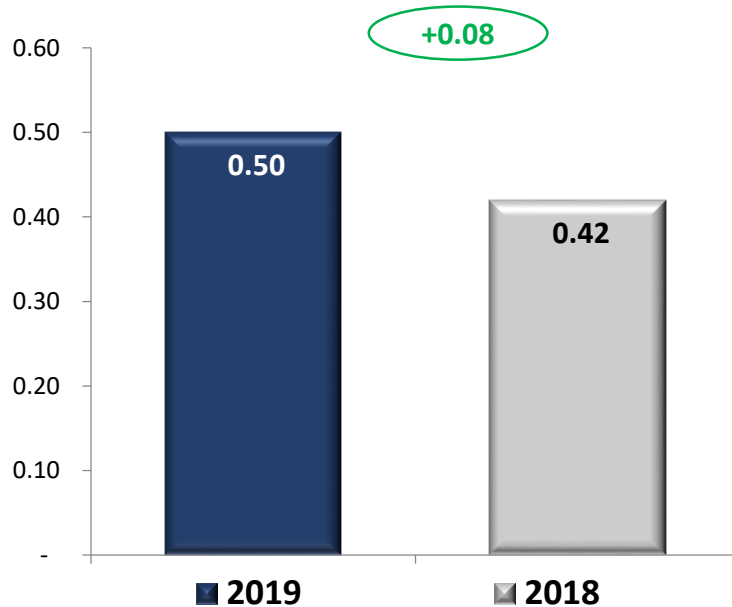


- Improvement in profitability driven by investment returns and strong underwriting performance, particularly in commercial lines.
- Underwriting decisions focused on profitability.

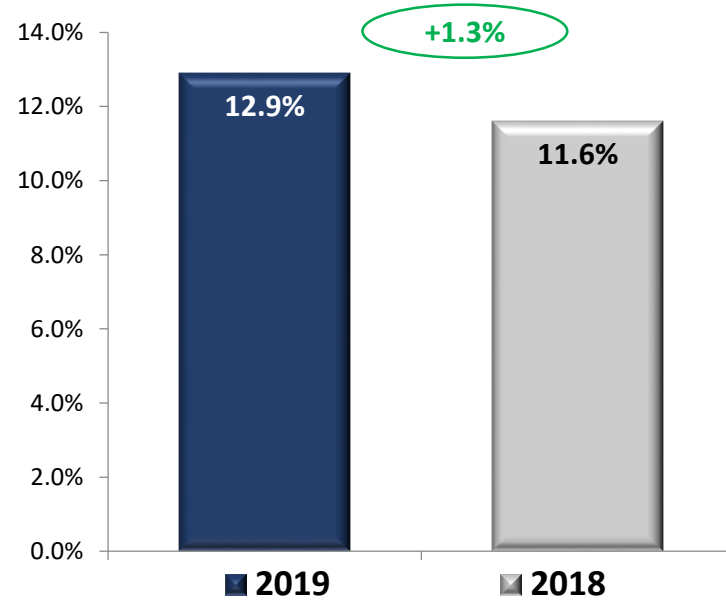


Profitability

Earnings per Share



Return on Equity

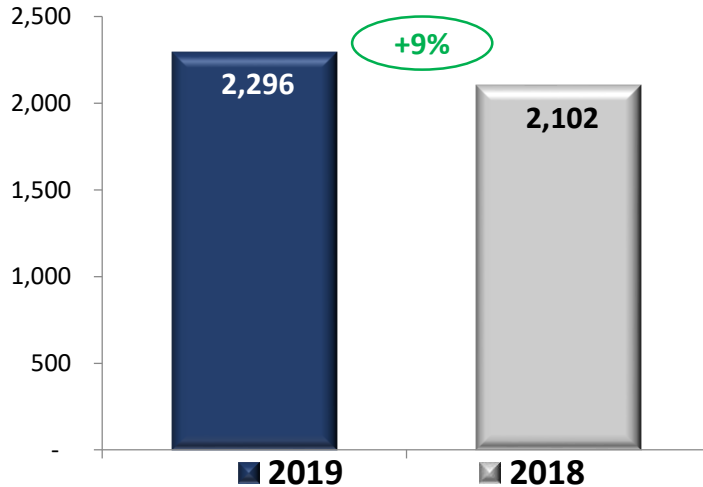


- Stable shareholder returns despite increased capital base.
- Consistent double digit RoE and dividend payment demonstrate ability to generate significant shareholder value.

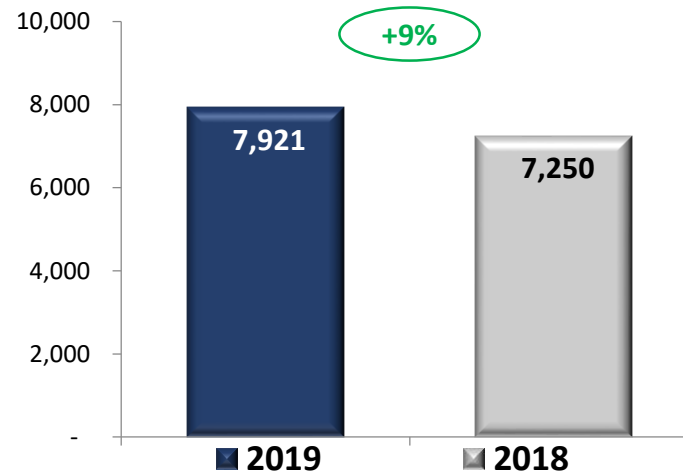


Capitalization (AED, million)

Shareholders' Equity



Total Assets



- Strong capitalization enables ADNOC to write complex and large risks and to be the preferred insurer.
- Capital base expanded as a result of conversion of MCB to equity shares.
- Standard & Poor's maintained ADNOC's rating at A- with "Stable" outlook.
- Technical reserves maintained at adequate levels and solvency margin is higher than the required.



General Reserve & Retained Earnings (AED, million)

Item	31-12-2019	31-12-2018
General Reserve	1,000	850
Retained Earnings	305.4	297.4
Proposed Dividend 30%	144.6	





Thank you



Ravi Chandran

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