

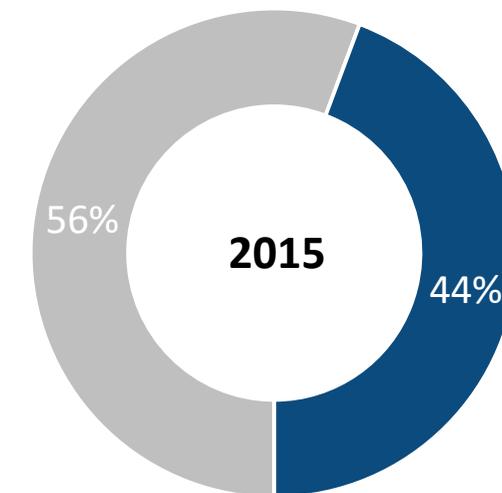
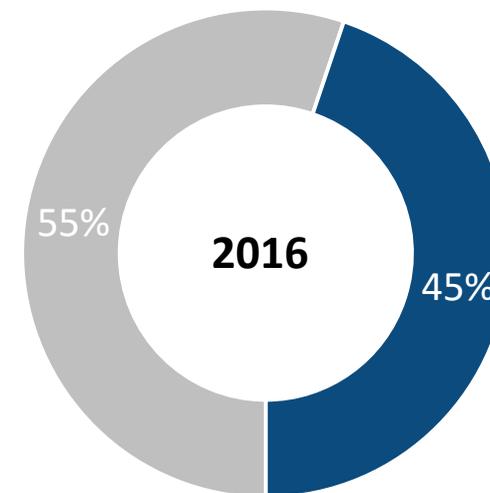
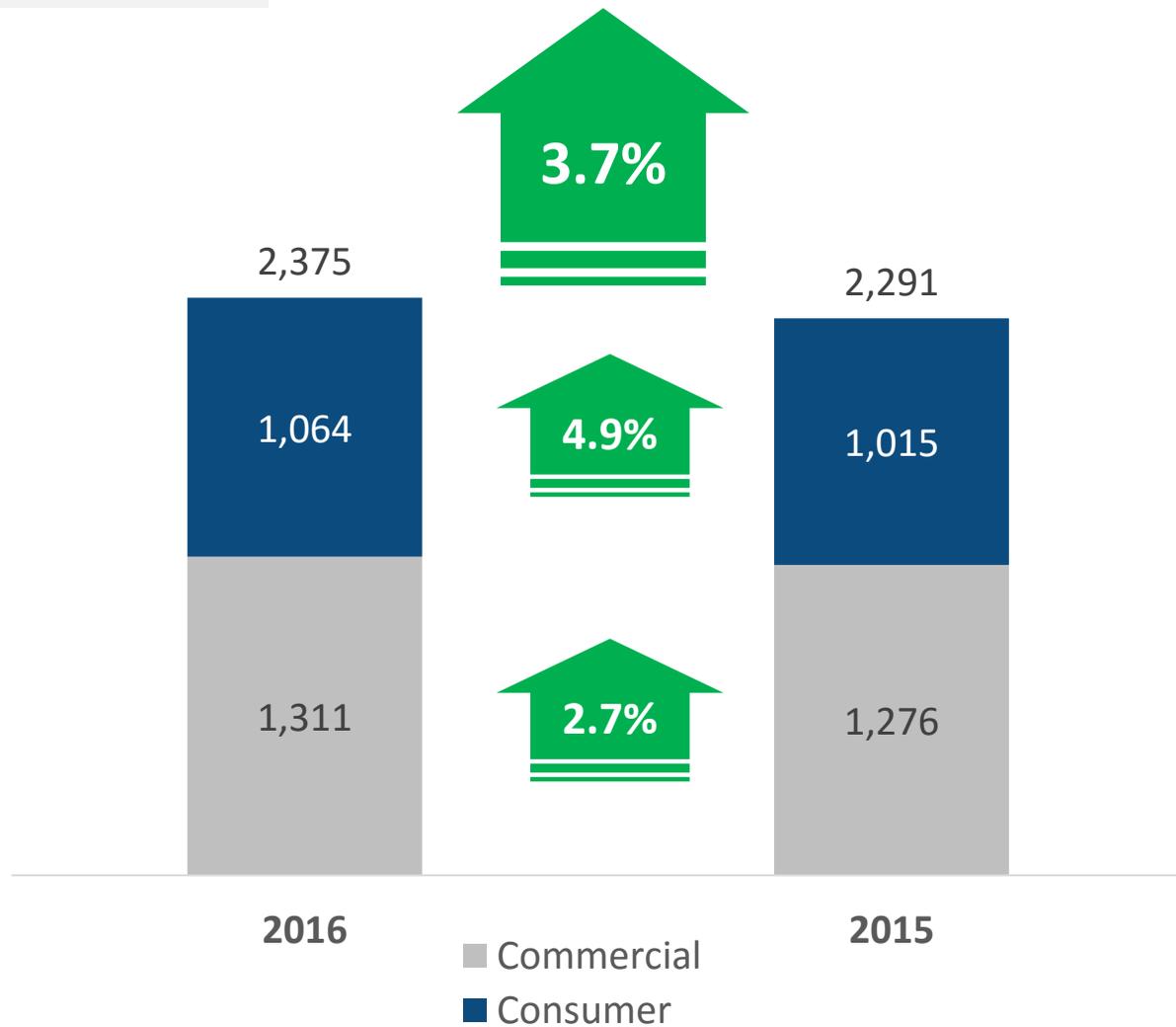
**Abu Dhabi National  
Insurance Company P.S.C.  
(ADX: ADNIC)**

**Annual General Meeting**  
28<sup>th</sup> March, 2017

# Gross Written Premium

Premium growth in spite of a prudent underwriting strategy

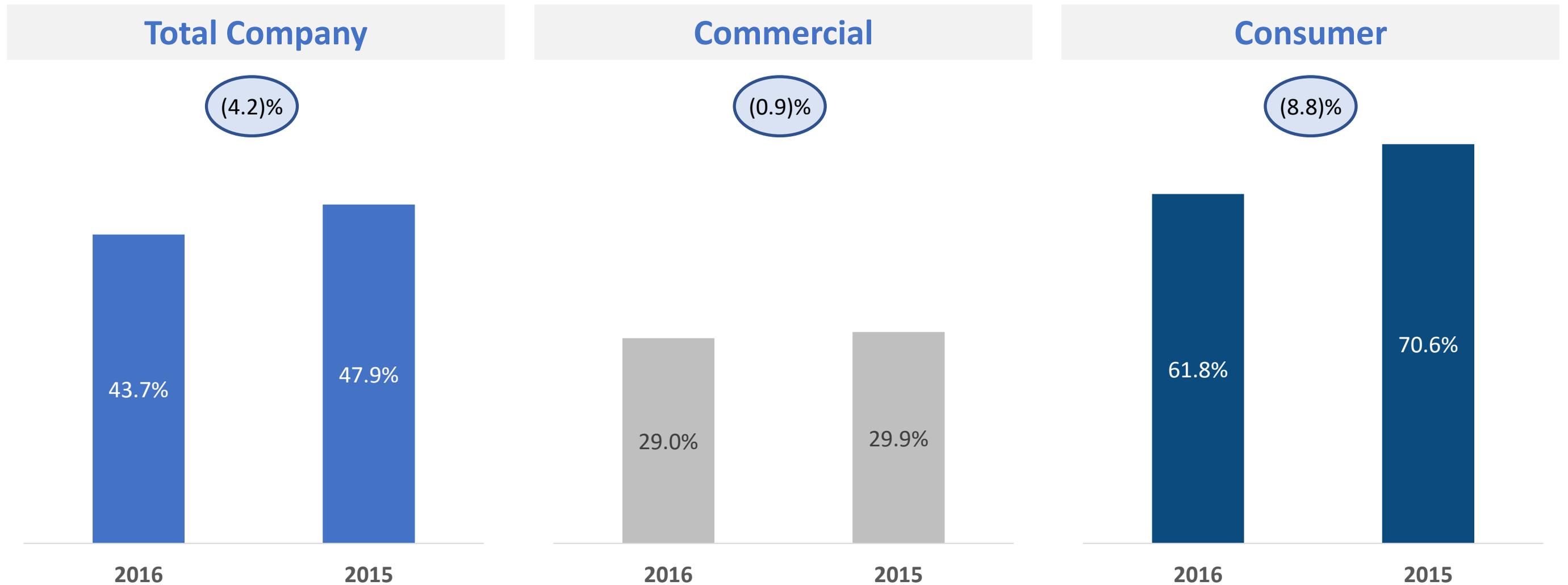
(AED mn)



Commercial  
Consumer

# Premium Retention Ratio

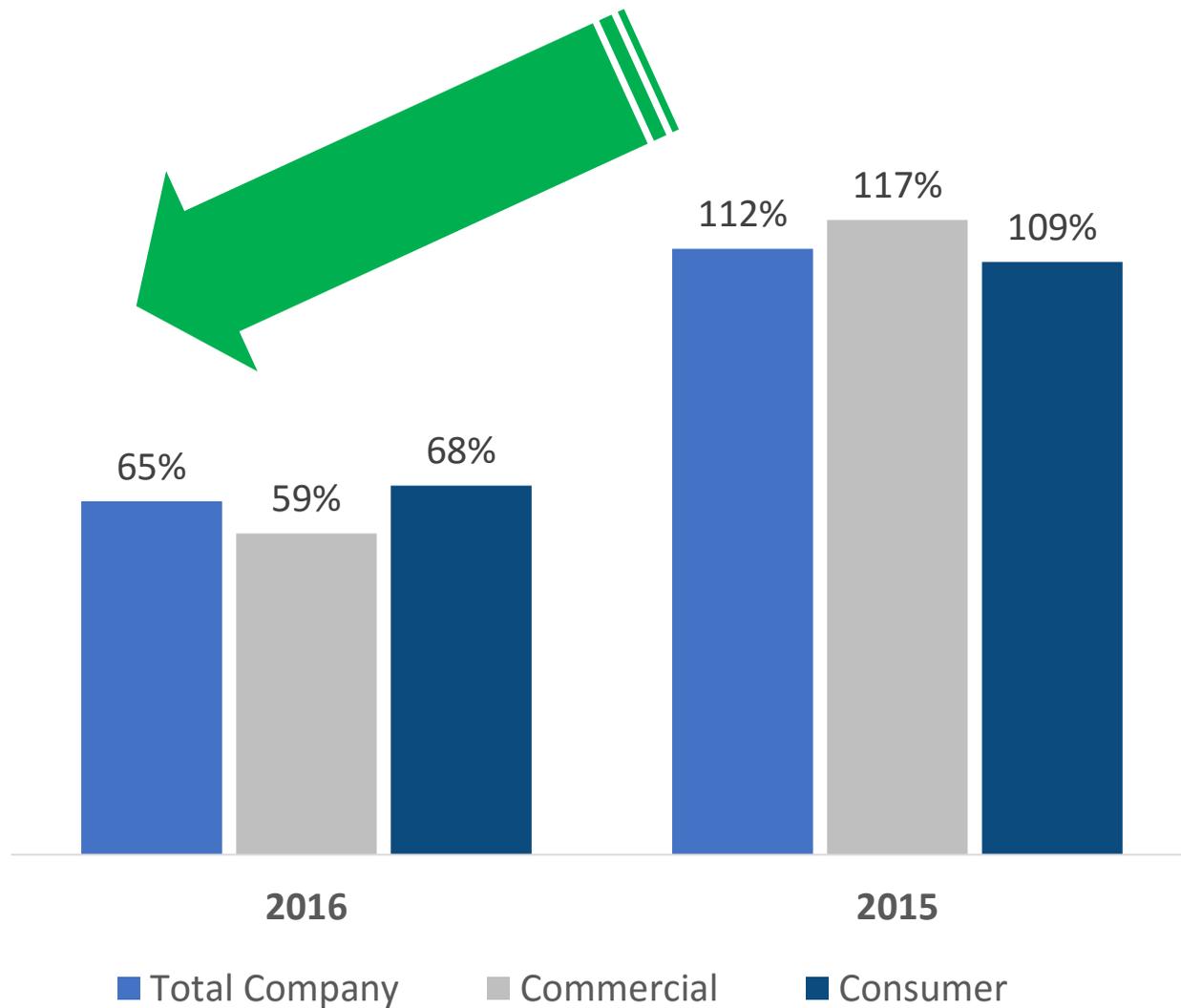
Change in the reinsurance structure mainly in the consumer business lines



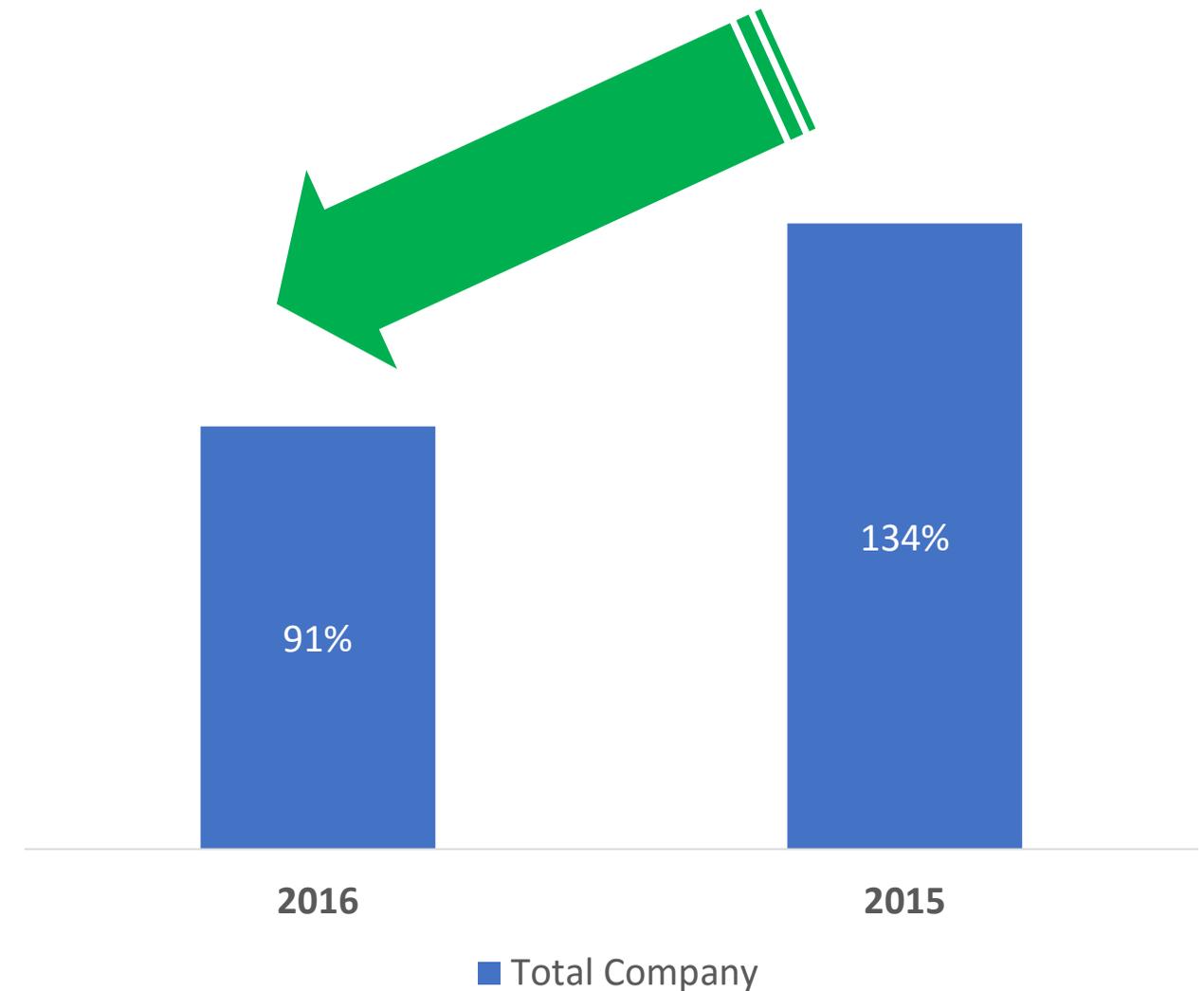
# Key Cost Ratios

## Significantly improved Net Loss and Combined Ratios

### Net Loss Ratio



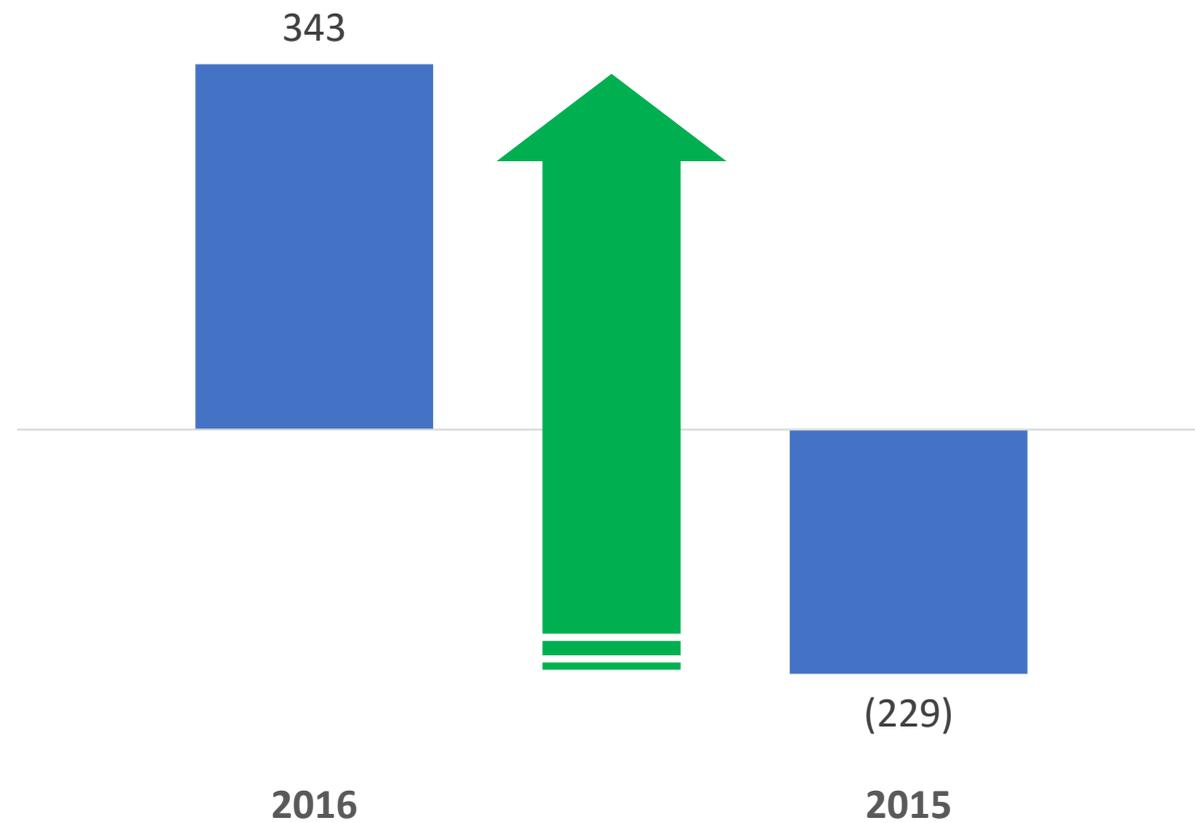
### Combined Ratio



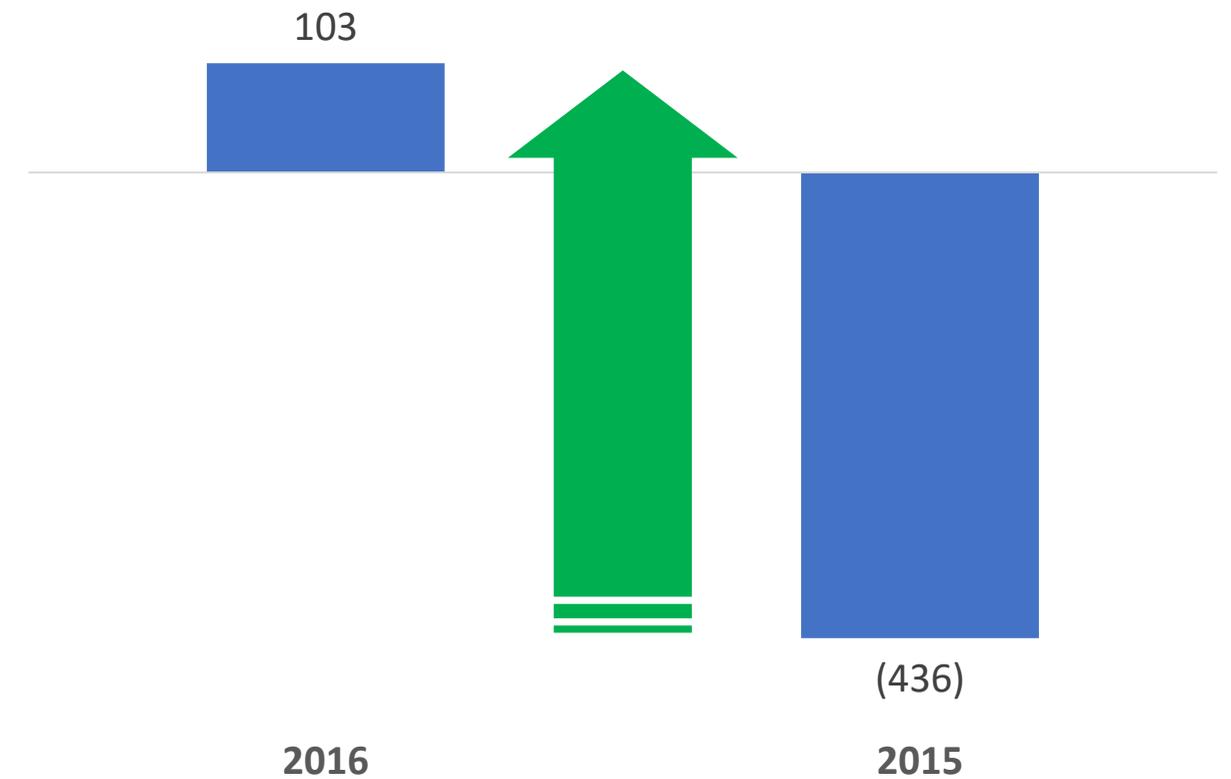
# Insurance Results

Realignment of operational strategy delivered strong results

## Net underwriting results (AED mn)



## Net technical profit (AED mn)

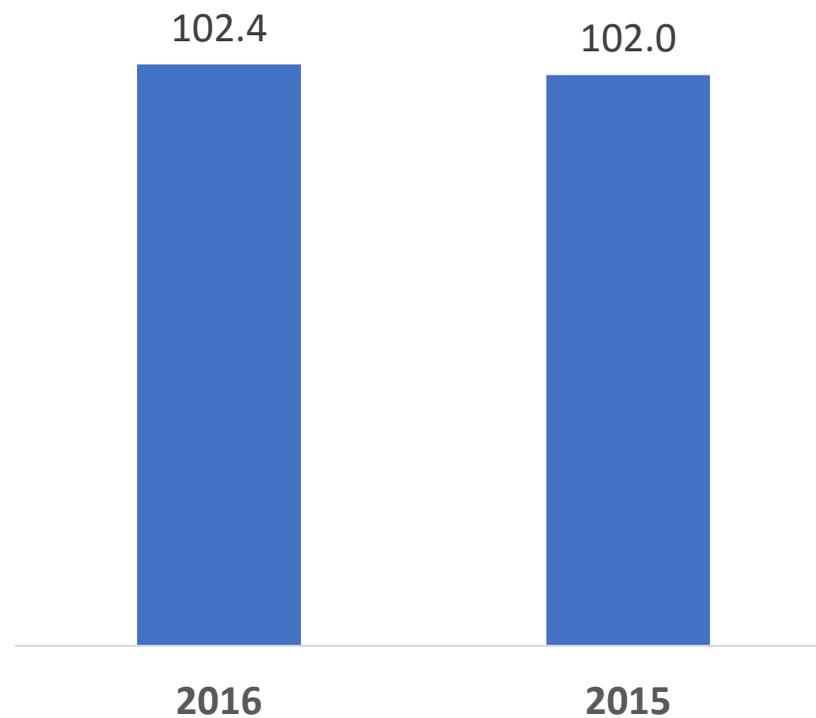


# Investment Income

Total Investment Income grew 168% to AED 115.7 million

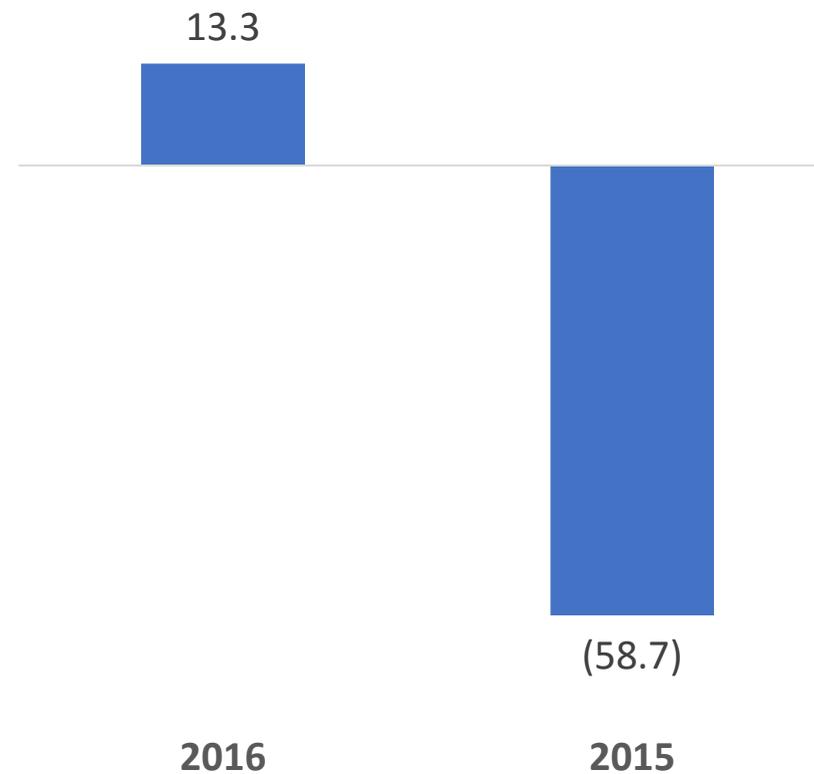
## Through Income Statement

(AED mn)



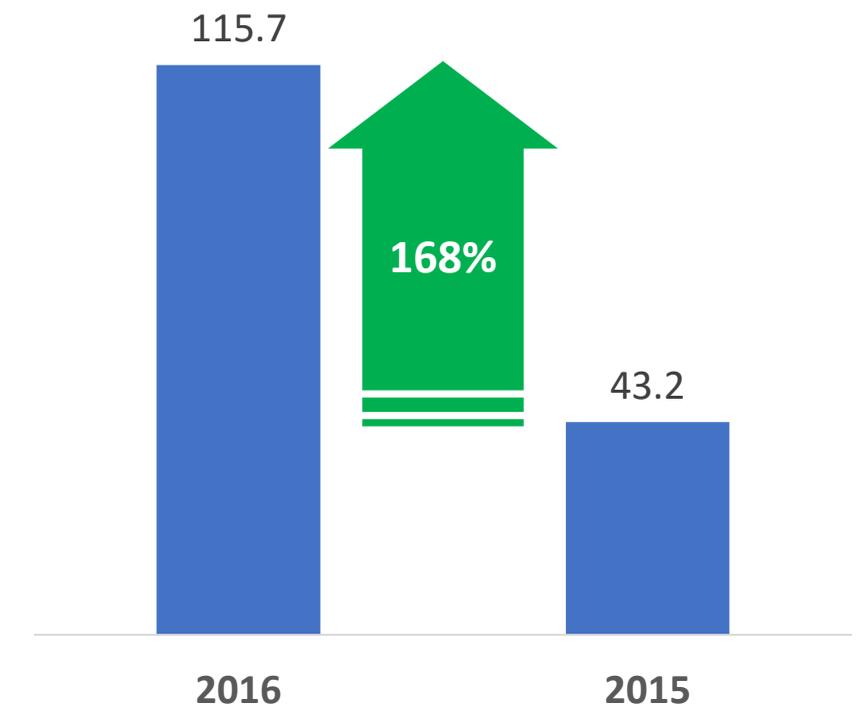
## Through Other Comprehensive Income

(AED mn)



## Total

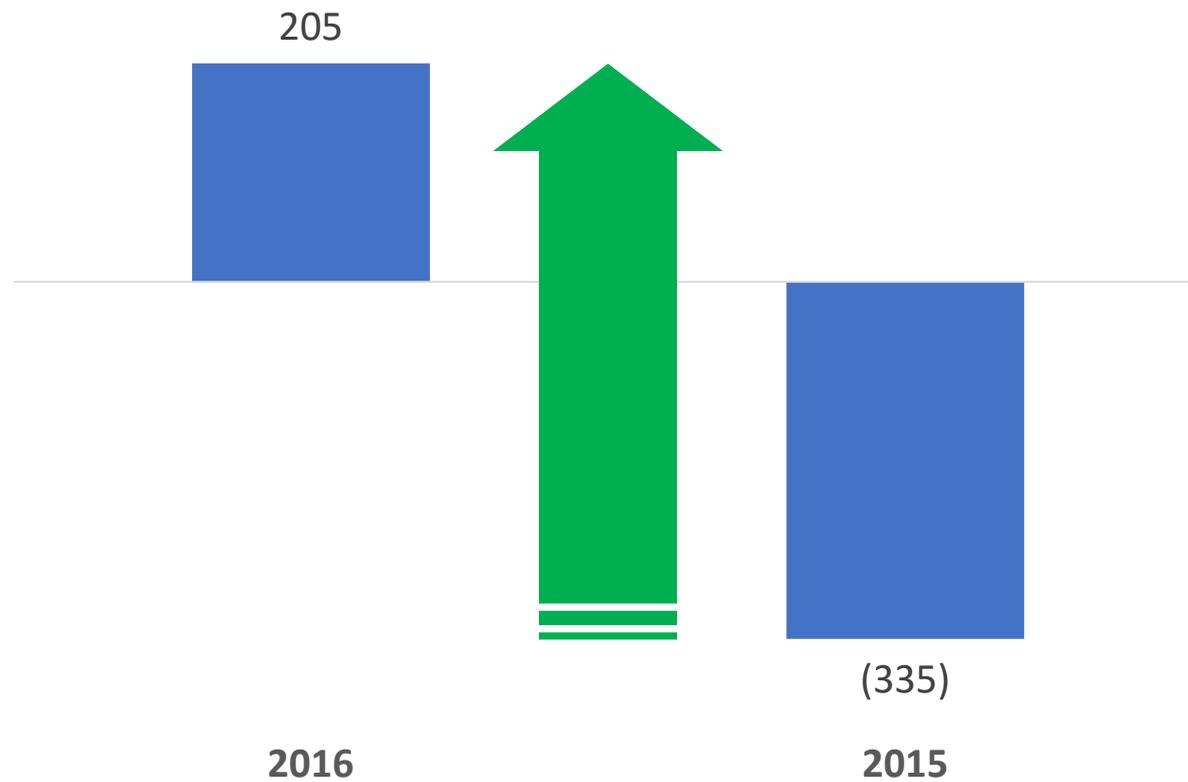
(AED mn)



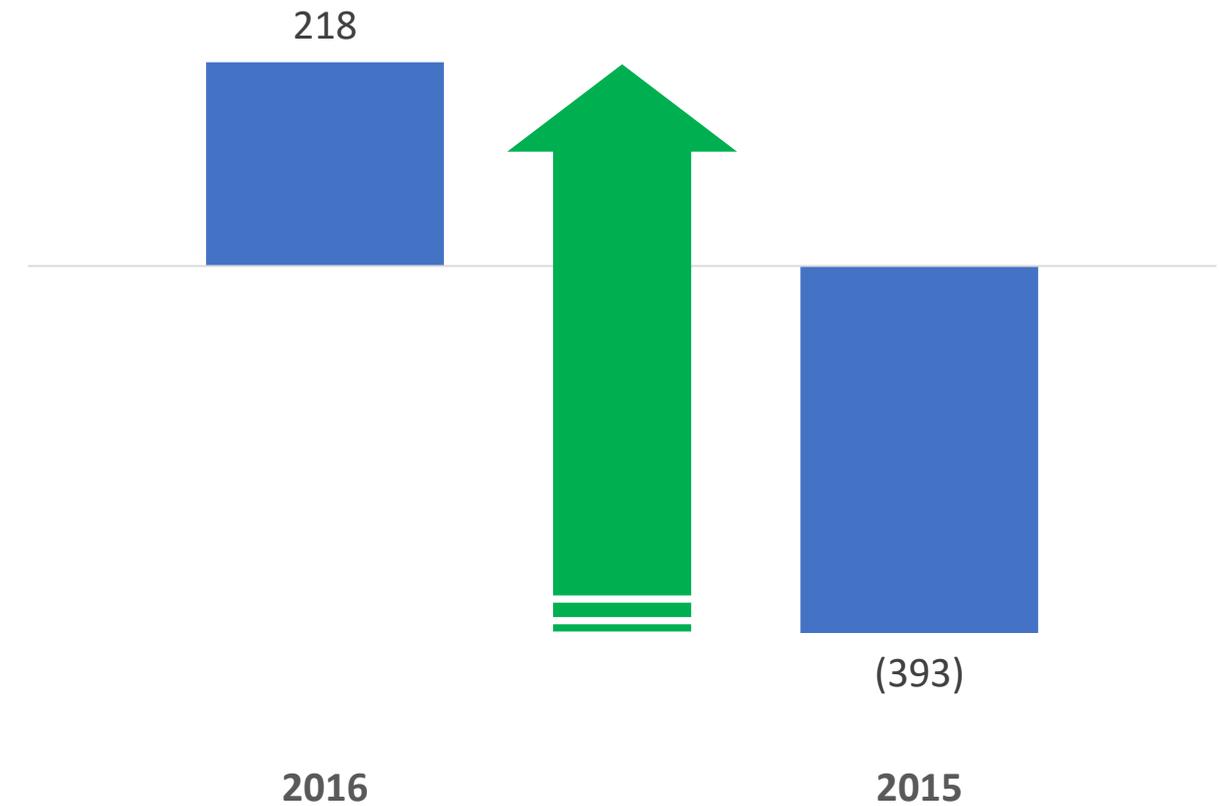
# Profitability

## Turnaround to profitability

Net profit (AED mn)



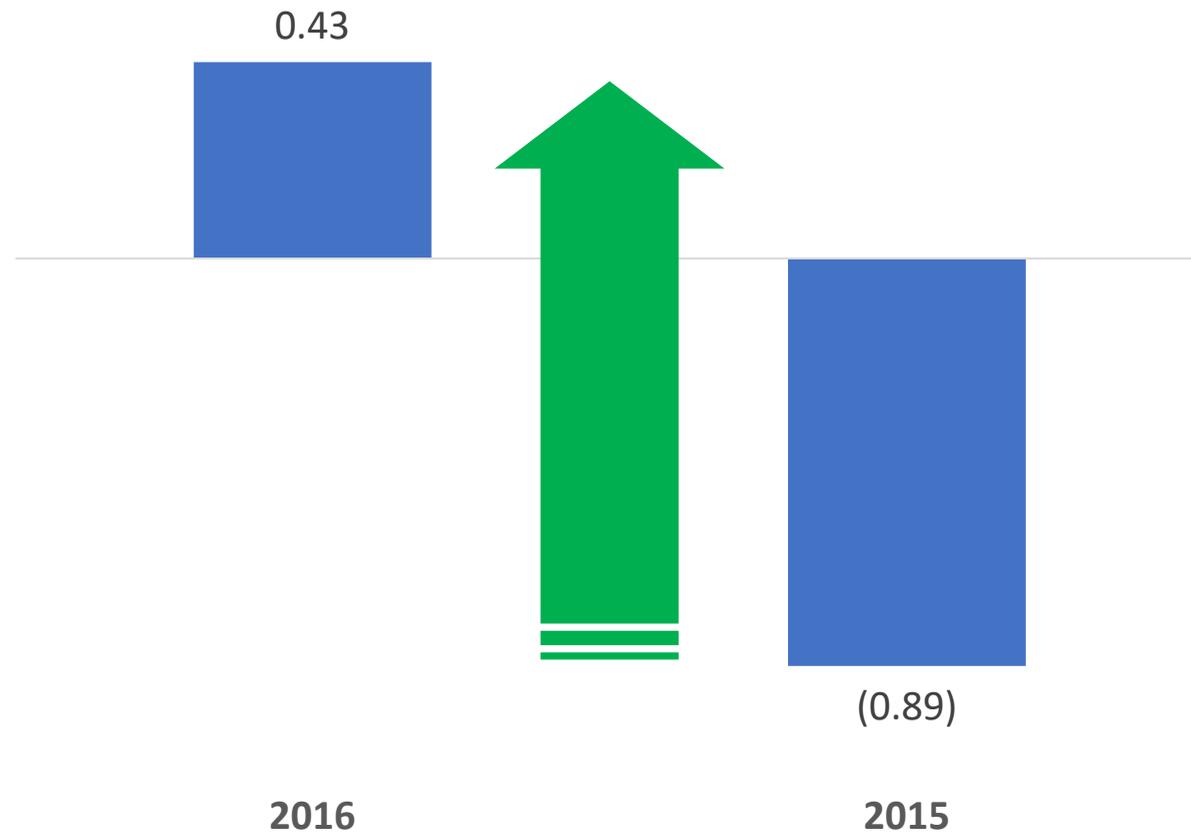
Total comprehensive income (AED mn)



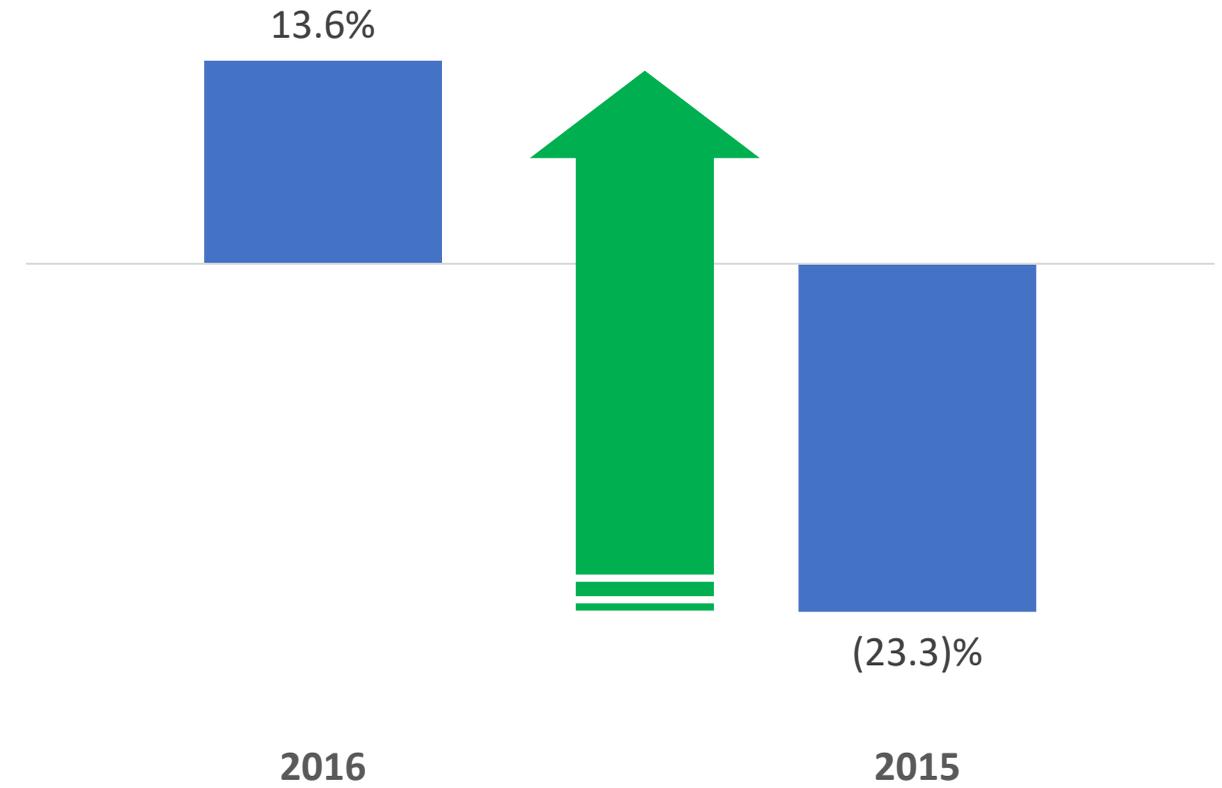
# EPS and Return on Equity

## Strong Performance

### Earnings per Share (AED)

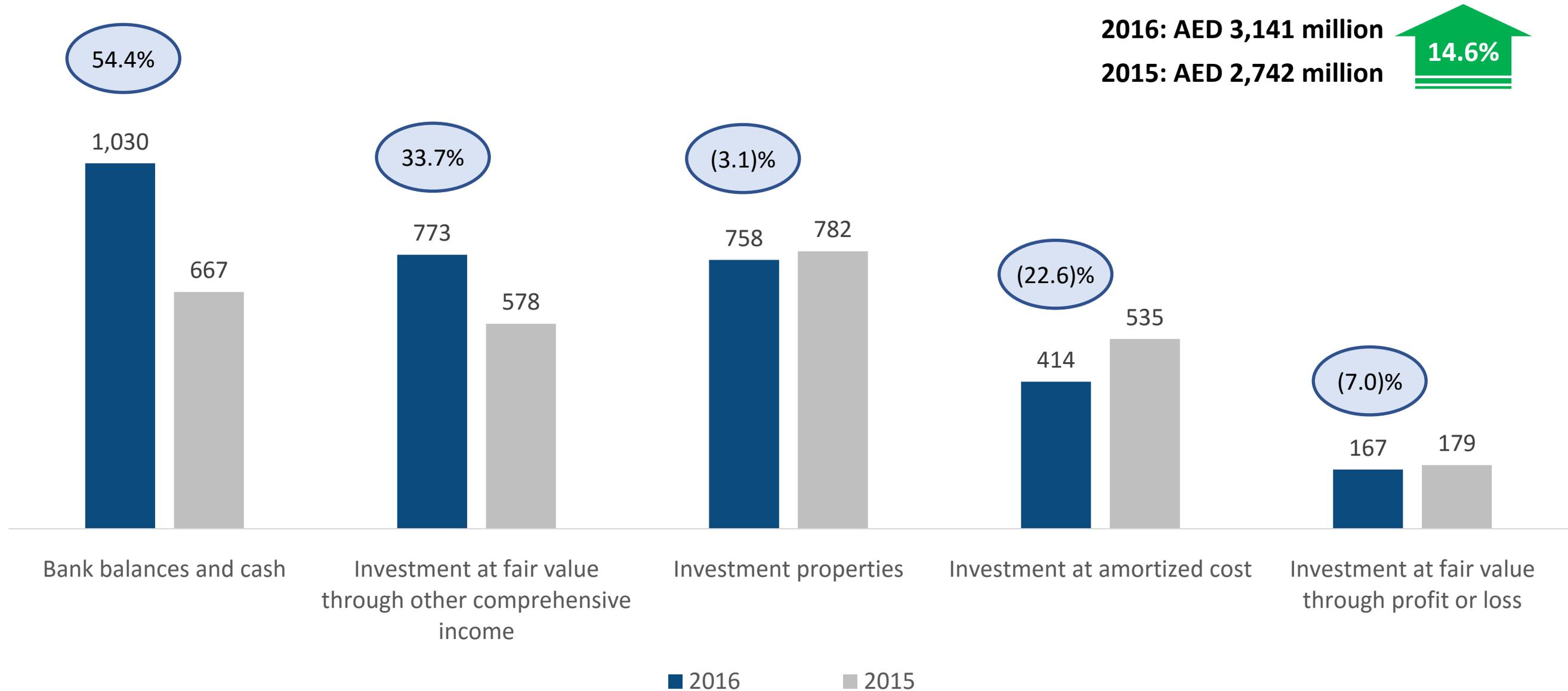


### Return on Equity (%)



# Total Investment Assets

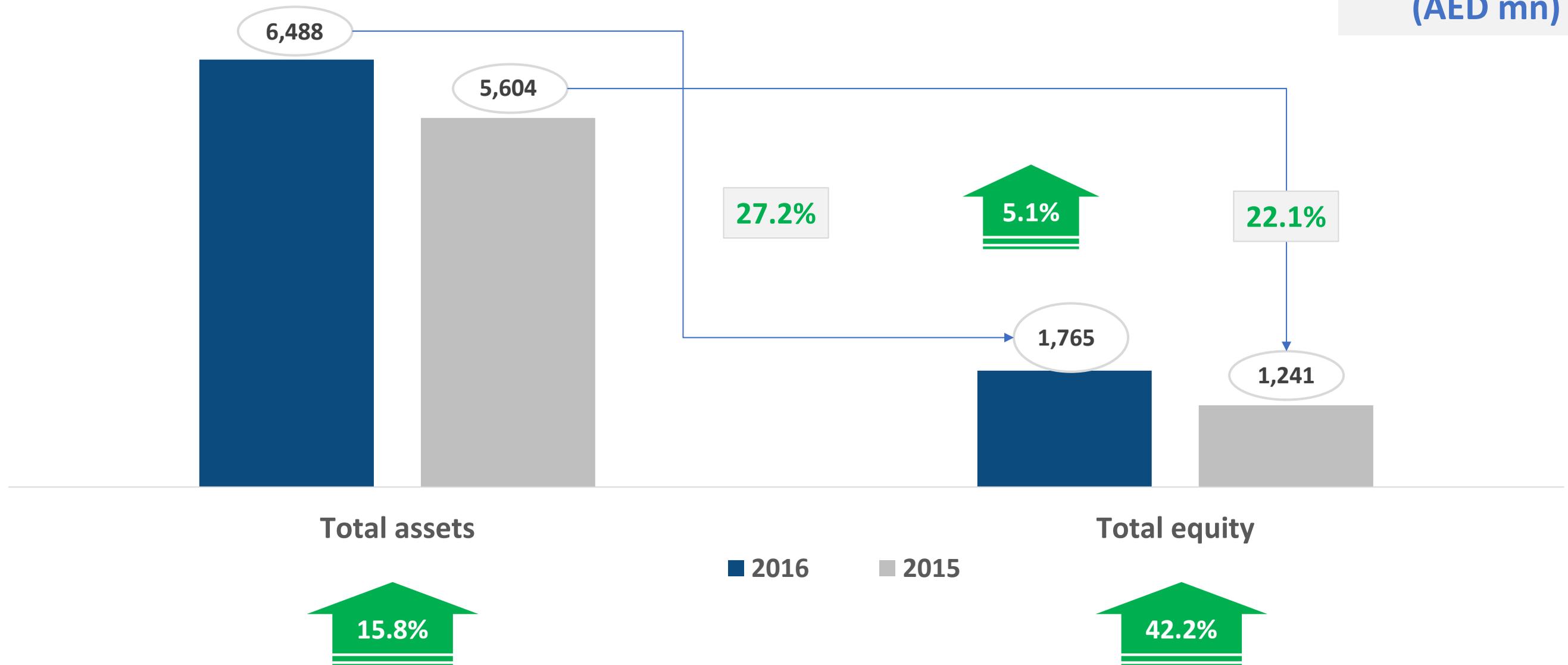
## Prudent investment strategy



# Financial Strength

## Continued focus on strengthening balance sheet

(AED mn)



# Thank you

**Alaa Fares**

Executive Vice President, Finance

E: [a.fares@adnic.ae](mailto:a.fares@adnic.ae)

D: +971 2 408 0401

