



# AL DHAFRA INSURANCE COMPANY P.S.C.

National Company with a Paid - Up Capital of AED. 100,000,000 (AED. One Hundred Million) Established by Law No. 8 of 1979 and subject to Federal Commercial Companies Law No. 8 of 1984 and The U.A.E. Insurance Law (Federal Law No. 6 of 2007)

TAX REG. No.: 100014650400003

## Chief Executive Officer's Statement

### For the year ended on 31 December 2025

I am pleased to present Al Dhafra Insurance Company ("ADIC" or the "Company")'s strong financial performance for the year ended 31 December 2025. The results underscore ADIC's core strengths in disciplined underwriting, prudent risk management, and its continued strategic evolution in a competitive insurance landscape.

We continued to deliver robust results, driven by consistent performance across both our insurance operations and investment portfolio. For the year ended on 31 December 2025, the Company achieved a net profit before tax of **AED 51.71 million**, reflecting the strength of our operating model and reaffirming our ability to deliver sustainable, profitable growth over the long term.

#### Key financial highlights:

- Insurance Revenue:** For the year 2025, ADIC's total insurance revenue rose to **AED 379.03 million**, up **9.45%** from AED 346.29 million in the prior year, underscoring the company's strong growth momentum.
- Profit:** Profit before tax rose to **AED 51.71 million** for the year 2025. After tax, the company achieved **AED 48.94 million**, representing a growth of **27.53%**.
- Total Comprehensive Income:** For the year ended on 31 December 2025, total comprehensive income stood at **AED 124.98 million**, a marked increase from **AED 73.08 million** in 2024—equivalent to a growth of **71.03%**.
- Equity:** The company's total equity reached **AED 591.86 million**, up from AED 501.88 million at the end of December 2024, representing a 17.93% increase.

As of 31 December 2025, Al Dhafra Insurance Company reported total assets of AED 1,383.17 million.

#### Abu Dhabi (Head Office)

Company Bldg., Zayed the 2nd Street  
P.O. Box : 319  
Tel.: 02-6949444, Fax : 02-6729833  
United Arab Emirates

#### Dubai Branch

P.O. Box : 14006  
Tel.: 04-2103777  
United Arab Emirates  
Website: <https://www.aldhafrainsurance.ae> E-mail: [info@aldhafrainsurance.ae](mailto:info@aldhafrainsurance.ae)

#### Al Ain Branch

P.O. Box : 15159  
Tel.: 03-7053666  
United Arab Emirates

#### Bida Zayed Branch

P.O. Box : 50094  
Tel.: 02-8846048  
United Arab Emirates

#### Sharjah Branch

P.O. Box : 28892  
Tel.: 06-5990333  
United Arab Emirates



# AL DHAFRA INSURANCE COMPANY P.S.C.

National Company with a Paid - Up Capital of AED. 100,000,000 (AED. One Hundred Million) Established by Law No. 8 of 1979) and subject to Federal Commercial Companies Law No. 8 of 1984 and The U.A.E. Insurance Law (Federal Law No. 6 of 2007)

TAX REG. No.: 100014650400003

We remain committed to facilitating seamless policy management, claims processing, complaint management and communication recognizing the importance of personalization in the insurance landscape through user-friendly digital platforms and mobile applications.

We extend our heartfelt thanks to His Highness Sheikh Mohamad Bin Zayed Al Nahyan, the President of United Arab Emirates and His Brothers, the Rulers of other Emirates, whose farsighted vision and dedication to economic development have created an environment where businesses can thrive. Their commitment to innovation, infrastructure development, and a robust regulatory framework has played a pivotal role in Al Dhafra Insurance Company's ability to navigate challenges and seize opportunities. We express our deepest gratitude to the rulers for their exceptional leadership and the supportive ecosystem they have fostered. We are proud to be part of a community that values progress, innovation, and shared prosperity.

From the perspective of leadership of Al Dhafra Insurance Company, we express our sincere gratitude to our dedicated employees, whose hard work and commitment have been the bedrock of our success, to our customers, whose loyalty motivates us to continuously innovate and improve, to all our business partners who have been instrumental in our journey throughout the year.

**Kamal Sartawi**  
**General Manager**

## Abu Dhabi (Head Office)

Company Bldg., Zayed the 2nd Street  
P.O. Box : 319  
Tel.: 02-6949444, Fax : 02-6729833  
United Arab Emirates

## Dubai Branch

P.O. Box : 14006  
Tel.: 04-2103777  
United Arab Emirates  
Website: <https://www.aldhafrainsurance.ae>

## Al Ain Branch

P.O. Box : 15159  
Tel.: 03-7053666  
United Arab Emirates  
E-mail: [info@aldhafrainsurance.ae](mailto:info@aldhafrainsurance.ae)

## Bida Zayed Branch

P.O. Box : 50094  
Tel.: 02-8846048  
United Arab Emirates  
E-mail: [info@aldhafrainsurance.ae](mailto:info@aldhafrainsurance.ae)

## Sharjah Branch

P.O. Box : 28892  
Tel.: 06-5990333  
United Arab Emirates