



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 period ended on 31 March 2026

I am pleased to present Al Dhafra Insurance Company ("ADIC" or the "Company")'s strong financial performance for the period ended 31 March 2026. 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 period ended on 31 March 2026, the Company achieved a net profit before tax of **AED 22.87 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 period March 2026, ADIC's total insurance revenue rose to **AED 132.50 million**, up **44.47%** from AED 91.71 million in the prior period, underscoring the company's strong growth momentum.
- **Profit:** Profit before tax is **AED 22.87 million** for the period March 2026. After tax, the company achieved **AED 22.58 million**.
- **Total Comprehensive Income:** For the period ended on 31 March 2026, total comprehensive loss stood at **AED 4 million**, as compared to total comprehensive income of **AED 45.58 million** for the same period March 2025.
- **Equity:** The company's total equity stood at **AED 552.86 million**, against **AED 591.86 million** at the end of December 2025, due to the unrealized loss in the market valuation of stocks driven by the regional market volatility arising from the current situation.

As of 31 March 2026, Al Dhafra Insurance Company reported total assets of AED 1,351.51 million.

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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 far-sighted 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 period.

Kamal Sartawi
General Manager



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