



Al Dhafra Insurance Company
Chief Executive Officer's Statement
For the six months ended 30 June 2025

I am pleased to present Al Dhafra Insurance Company ("ADIC" and "Company") strong financial performance for the six months period ended 30 June 2025. Our results for H1 2025 underscore ADIC's strengths in intelligent underwriting and strategic evolution.

We continued to deliver strong results, underpinned by consistent contributions across all technical insurance and investment income. For the six-month period ended 30 June 2025, net profit before tax reached AED 40.31 million, marking an 18.92% year-on-year increase—affirming our capacity for sustainable and profitable growth.

Key financial highlights:

- **Insurance Revenue:** In H1 2025, ADIC's total insurance revenue rose to AED 185.05 million—an 11.76% increase from AED 165.59 million in the same period last year—highlighting the company's solid growth momentum.
- **Net Insurance Service Result:** In the first half of 2025, the net insurance service result climbed to AED 9.70 million—an 11.39% year-on-year acceleration that underscores our strong performance.
- **Profit Before Tax:** Profit before tax increased by 18.92% year-on-year to AED 40.31 million, resulting in a profit after tax of AED 38.13 million for the period.
- **Total Comprehensive Income:** In the first half of 2025, the company reported a total comprehensive income of AED 104.35 million, a significant increase from AED 19 million during the same period in 2024, reflecting a growth of 449.35%.
- **Equity:** The company's total equity reached AED 571.23 million, up from AED 501.88 million at the end of December 2024, marking a 13.82% increase.

As of 30 June 2025, Al Dhafra Insurance Company reported total assets of AED 1,514.5 million.



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

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
Chief Executive Officer