



AL FUJAIRAH NATIONAL INSURANCE CO p.j.s.c

Paid-up Capital Dhs 133,100,000.

Registered under Insurance Authority

Registration No 11 Dated 25/12/1984

**Preliminary Results of Public Joint Shareholders Company  
(Final Result Brief for the year ended 31 December 2025)**

**First – General Information:**

Name of the Company	: Al Fujairah National Insurance Company P.J.S.C
Date of Establishment	: 1976
Paid up capital	: AED 133,100,000
Subscribed Capital	: AED 133,100,000
Authorized capital	: AED 133,100,000
Chairman of the Board	: Mr. Abdul Ghafour Behroozian
Chief Executive Officer	: Mr. Antoine Maalouli
Name of the External Auditor	: BDO Chartered Accountants & Advisors
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**Second – Preliminary Results – Unaudited (000 AED):**

	2025	2024
<b>1- Total Assets</b>	972,960	835,566
<b>2- Shareholders' Equity</b>	405,805	303,864
<b>3- Insurance revenue</b>	657,884	420,631
<b>4- Insurance Service Expenses</b>	(501,940)	(415,566)
<b>5- Insurance Service Result</b>	51,009	2,579
<b>6- Investment &amp; other Income</b>	37,288	32,781
<b>7- Net profit after tax for the Year</b>	71,479	25,025
<b>8- Basic and diluted earnings per share</b>	53.70	18.80

**9- Summary of company's Performance for the last fiscal year**

Al Fujairah National Insurance company P.J.S.C (AFNIC) has earned a net profit after tax of AED 71.48 million for the year ended 31 December 2025 (the "Current Year") compared to net profit after tax of AED 25.03 million for the year ended 31 December 2024 (the "Previous Year"). Equity is increased from 303.86 million (2024) to 405.80 million (2025).

Insurance service result for the year ended 31 December, 2025 is AED 51.01 million compared to AED 2.58 million for the year ended 31 December 2024.

Basic and diluted earnings per share is AED 53.70 in the current year compare to earnings per share AED 18.80 in the previous year on a share capital of 133.10 million.

**Al Fujairah National Insurance Company P.J.S.C**


  
**Mr. Antoine Maalouli**
**Chief Executive Officer**
**10 February 2026**