

8012

Governance: A

JAZIRA TAKAFUL

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11.15 SAR / Share

As of: May 28, 2026

<p>23.6x</p> <p>P/E RATIO</p> <p>Trailing 12 Months</p>	<p>0.7x</p> <p>P/B RATIO</p> <p>Price to Book Value</p>	<p>2.7%</p> <p>DIVIDEND YIELD</p> <p>Annual Dividend / Share</p>	<p>735.90M SAR</p> <p>MARKET CAP</p> <p>Total Valuation</p>	<p>1.00</p> <p>BETA</p> <p>Systematic Risk Index</p>	<p>31.7%</p> <p>NET MARGIN</p> <p>Net Profit / Revenue</p>
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Company Profile

AlJazira Takaful Taawuni Company is a Saudi Joint Stock Company licensed to provide insurance and related services in Saudi Arabia. The company offers a diverse range of products including protection and saving, general insurance (Motor, Property & Casualty, Marine, Engineering), and health insurance. It operates through branches in Riyadh and AlKhobar, with headquarters in Jeddah. Regulated by the Insurance Authority (IA), following the transition from SAMA, the company maintains three primary business segments: Non-life, Individual life (including unit-linked investment-oriented products), and Group life. The company is owned 98.78% by Saudi shareholders and the general public, with Bank AlJazira acting as a founding shareholder with significant influence.

The Story

"Jazira Takaful operates as a highly capitalized, Shariah-compliant insurer in Saudi Arabia, balancing disciplined underwriting with a massive investment portfolio."

Financial Metric	Value
ROE (Sustainable)	3.1%
Combined Ratio	90.6%
Loss Ratio	—
Retention Ratio	92.1%

Growth Story

Jazira Takaful's growth trajectory reflects a highly selective underwriting strategy rather than aggressive market expansion. The company recorded TTM Insurance Revenue of SAR 376M alongside Gross Written Premiums (GWP) of SAR 116M, indicating a specialized or structured portfolio. This measured top-line expansion is... [\[Read full story\]](#)

Corporate Governance Profile

Rating: A

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Profitability Dynamics

Profitability at Jazira Takaful is characterized by strong underwriting discipline but low overall capital efficiency. The company achieved an impressive Combined Ratio of 90.62% for the TTM period, demonstrating that its core underwriting activities are fundamentally profitable. This gap indicates that while... [\[Read full story\]](#)

Risk & Capital Structure Factors

From a risk perspective, Jazira Takaful operates with an exceptionally robust balance sheet, resembling a financial fortress. With Total Assets of SAR 3.1B and Total Equity of SAR 1.0B, the company maintains a massive capital cushion relative to its Insurance Contract Liabilities of SAR 2.0B. This capital surplus... [\[Read full story\]](#)

