

8180



Governance: B

ALSAGR INSURANCE

10.97 SAR / Share

As of: May 28, 2026

ALSAGR INSURANCE

 <p>P/E RATIO</p> <p>Trailing 12 Months</p>	<p>1.0x</p> <p>P/B RATIO</p> <p>Price to Book Value</p>	 <p>DIVIDEND YIELD</p> <p>Annual Dividend / Share</p>	<p>329.10M SAR</p> <p>MARKET CAP</p> <p>Total Valuation</p>	<p>1.00</p> <p>BETA</p> <p>Systematic Risk Index</p>	<p>-35.2%</p> <p>NET MARGIN</p> <p>Net Profit / Revenue</p>
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Company Profile

Al Sagr Cooperative Insurance Company is a Saudi Joint Stock Company established in Dammam, Saudi Arabia, and licensed by the Insurance Authority to practice general and health insurance. The company operates through three main branches in Dammam, Jeddah, and Riyadh. Its insurance portfolio includes Medical, Motor, Engineering, Property, General Accident, and Marine (Cargo and Hull). While it previously held a reinsurance license, it was cancelled in 2015. The company conducts business in accordance with cooperative principles, where shareholders receive 90% of the annual surplus from insurance operations and policyholders receive 10%.

The Story

"Alsagr Insurance is currently navigating a challenging operational phase, characterized by underwriting losses and capital erosion despite maintaining a notable insurance revenue base."

Financial Metric	Value
ROE (Sustainable)	-15.0%
Combined Ratio	108.1%
Loss Ratio	—
Retention Ratio	95.8%

Growth Story

Alsagr Insurance's top-line performance is characterized by a TTM Insurance Revenue of SAR 600M, alongside a Gross Written Premium (GWP) of SAR 150M. While these figures reflect an active market presence within the Saudi insurance sector, the company's capacity for sustainable growth is severely constrained. The... [\[Read full story\]](#)

Corporate Governance Profile

Rating: B

We track 0 key governance disclosures in our database.

Profitability Dynamics

The profitability profile of Alsagr Insurance is heavily pressured, as evidenced by a combined ratio of 108.11%, indicating that underwriting claims and expenses exceed earned premiums. This underwriting deficit is the primary driver behind the net loss of SAR -51M TTM. This negative spread demonstrates that the... [\[Read full story\]](#)

Risk & Capital Structure Factors

With total assets of SAR 647M and total equity of SAR 343M, Alsagr Insurance maintains a capital buffer, but its balance sheet is sensitive to ongoing operational losses. Insurance contract liabilities stand at SAR 248M, representing the company's commitments to policyholders. In the highly regulated Saudi Arabian... [\[Read full story\]](#)