

8230

Governance: B

ALRAJHI TAKAFUL

105.90 SAR / Share

As of: May 28, 2026

ALRAJHI TAKAFUL

<p>22.2x</p> <p>P/E RATIO</p> <p>Trailing 12 Months</p>	<p>4.0x</p> <p>P/B RATIO</p> <p>Price to Book Value</p>	<p>—</p> <p>DIVIDEND YIELD</p> <p>Annual Dividend / Share</p>	<p>10.59B</p> <p>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

Al Rajhi Company for Cooperative Insurance (Alrajhi Takaful) is a Saudi Joint Stock Company incorporated in the Kingdom of Saudi Arabia in 2008 and licensed by the Insurance Authority (TMN/22/200911) to conduct takaful operations and related activities, including re-takaful and agency services. The Company's principal lines of business include motor, medical/health, protection & savings, marine, fire, engineering, and casualty insurance. It operates in compliance with Islamic Shari'a legislation under the oversight of a Shari'a Authority. In accordance with regional regulations, the annual surplus from insurance operations is distributed such that 90% is received by shareholders and 10% is received by policyholders.

The Story

"Al Rajhi Takaful leverages its deep-rooted brand equity and extensive distribution network to deliver robust premium growth and superior underwriting profitability in the Saudi insurance market."

Financial Metric	Value
ROE (Sustainable)	17.9%
Combined Ratio	90.9%
Loss Ratio	—
Retention Ratio	94.8%

Growth Story

Al Rajhi Takaful demonstrates powerful market penetration, evidenced by an Insurance Revenue (TTM) of SAR 5.6B and Gross Written Premiums (GWP) of SAR 2.2B. This top-line momentum reflects the company's strong brand resonance and strategic positioning within the Kingdom's expanding financial services sector. With a... [\[Read full story\]](#)

Corporate Governance Profile

Rating: B

We track 0 key governance disclosures in our database.

Profitability Dynamics

Underwriting discipline is the cornerstone of Al Rajhi Takaful's profitability, highlighted by a highly favorable Combined Ratio of 90.86%, indicating strong underwriting profitability. This operational efficiency, combined with a massive SAR 12.3B investment portfolio, translates into a stellar Return on Equity (ROE)... [\[Read full story\]](#)

Risk & Capital Structure Factors

From a risk and capital perspective, Al Rajhi Takaful maintains a robust balance sheet with Total Assets of SAR 13.9B and Total Equity of SAR 2.7B. The company's Insurance Contract Liabilities stand at SAR 10.5B, which are well-matched and backed by its substantial SAR 12.3B investment book. This asset-liability... [\[Read full story\]](#)

