

8240

Governance: B

CHUBB

CHUBB

18.17 SAR / Share

As of: May 28, 2026

<p>68.2x</p> <p>P/E RATIO</p> <p>Trailing 12 Months</p>	<p>1.5x</p> <p>P/B RATIO</p> <p>Price to Book Value</p>	<p>—</p> <p>DIVIDEND YIELD</p> <p>Annual Dividend / Share</p>	<p>726.80M</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>11.0%</p> <p>NET MARGIN</p> <p>Net Profit / Revenue</p>
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Company Profile

Chubb Arabia Cooperative Insurance Company is a Saudi Joint Stock Company licensed by the Insurance Authority (formerly SAMA) to conduct cooperative insurance operations in the Kingdom of Saudi Arabia. The Company operates through three main branches and transacts business across several product lines, including Motor, Engineering, Property, Marine, Casualty, and Group Life. As of March 31, 2026, the Company's paid-up share capital stands at 400 million Saudi Riyals, with major shareholders including Chubb International Holding Co. (30%) and El-Khereiji Investment Company (25%). The Board has approved a non-binding 10% equity investment in a proposed new reinsurance company to be established jointly by Chubb International and El-Khereiji Investment Company.

The Story

"CHUBB operates as a highly capitalized, conservative player in the Saudi insurance market, prioritizing underwriting discipline over aggressive volume expansion."

Financial Metric	Value
ROE (Sustainable)	2.2%
Combined Ratio	95.1%
Loss Ratio	—
Retention Ratio	63.5%

Growth Story

CHUBB's top-line performance is characterized by an Insurance Revenue (TTM) of SAR 399M, contrasted with a Gross Written Premium (GWP) of SAR 141M, reflecting its specific reinsurance and risk-sharing structures. The company's sustainable growth rate stands at 9.49%, supported by a sustainable ROE of 1.11%. This... [\[Read full story\]](#)

Corporate Governance Profile

Rating: B

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Profitability Dynamics

On the profitability front, CHUBB demonstrates solid underwriting discipline with a Combined Ratio of 95.07%, indicating that its core insurance operations are technically profitable. However, this operational efficiency does not fully translate into high shareholder returns, as the Return on Equity (ROE) stands at a... [\[Read full story\]](#)

Risk & Capital Structure Factors

From a risk and solvency perspective, CHUBB presents an exceptionally low-risk profile. With Total Equity of SAR 478M supporting Total Assets of SAR 752M, the company maintains a massive capital cushion. Insurance Contract Liabilities stand at SAR 215M, which is comfortably covered by its equity and investment... [\[Read full story\]](#)

