

8280

Governance: B

LIVA

LIVA

10.44 SAR / Share

As of: May 28, 2026

<p>13.0x</p> <p>P/E RATIO</p> <p>Trailing 12 Months</p>	<p>0.9x</p> <p>P/B RATIO</p> <p>Price to Book Value</p>	<p>—</p> <p>DIVIDEND YIELD</p> <p>Annual Dividend / Share</p>	<p>417.60M SAR</p> <p>MARKET CAP</p> <p>Total Valuation</p>	<p>1.00</p> <p>BETA</p> <p>Systematic Risk Index</p>	<p>17.5%</p> <p>NET MARGIN</p> <p>Net Profit / Revenue</p>
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Company Profile

LIVA Insurance Company is a Saudi joint stock company headquartered in Riyadh, licensed by the Insurance Authority to transact cooperative insurance and reinsurance operations in the Kingdom of Saudi Arabia. The Company offers a diverse range of products across Motor, Medical, Property, Engineering, Marine, and Protection & Savings (Group Life) segments. Major shareholders include Liva Insurance B.S.C. and Riyadh Bank, and its ultimate parent company is Oman International Development and Investment Company SAOG (OMINVEST), based in Oman. In March 2026, the Company announced the termination of merger negotiations with Malath Cooperative Insurance following the expiry of their non-binding Memorandum of Understanding (MOU). The Company maintains a statutory deposit with SAMA representing 10% of its paid-up capital and operates under IFRS 17 and IAS 34 standards.

The Story

"LIVA operates as a mid-sized insurer in the Saudi market, balancing SAR 633M in TTM insurance revenue with a highly disciplined underwriting approach to maintain profitability."

Financial Metric	Value
ROE (Sustainable)	6.6%
Combined Ratio	98.2%
Loss Ratio	—
Retention Ratio	80.2%

Growth Story

LIVA's growth trajectory is characterized by a strategic focus on premium quality over sheer volume, as evidenced by its TTM Insurance Revenue of SAR 633M alongside a Gross Written Premium (GWP) of SAR 279M. This positioning reflects a deliberate market strategy, likely involving structured reinsurance or portfolio... [\[Read full story\]](#)

Corporate Governance Profile

Rating: B

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Profitability Dynamics

Profitability at LIVA is defined by tight underwriting discipline, highlighted by a Combined Ratio of 98.16% which keeps the company in profitable territory, albeit with thin technical margins. This underwriting performance, combined with returns from its SAR 540M investment portfolio, culminated in a TTM Net Income... [\[Read full story\]](#)

Risk & Capital Structure Factors

LIVA's risk profile is anchored by a solid balance sheet structure, featuring Total Assets of SAR 1.1B and Total Equity of SAR 486M. The company manages Insurance Contract Liabilities of SAR 480M, which are well-matched by its investment book of SAR 540M, providing a reassuring liquidity cushion. Operating under the... [\[Read full story\]](#)

