takaful emarat

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Press Release

Takaful Emarat Achieves 51% Revenue Growth and AED 22.8 Million Profit, Marking a Successful Business Turnaround in 2025

Dubai, UAE, 17 November 2025 – *Takaful Emarat Insurance (P.S.C.)*, a leading Shariah-compliant life and health insurance provider in the UAE, announced its financial results for the nine-month period ending 30 September 2025, showcasing a strong turnaround and significant improvement across key financial indicators. The company recorded solid growth in insurance revenue and profitability, underscoring the success of its transformation and operational efficiency initiatives.

Key Highlights –

- **Insurance Revenue:** AED **444.4 million** (9M 2024: AED 293.6 million) → **Up 51% year-on-year**
- **Net Takaful Income:** AED **106.2 million** (9M 2024: AED 77.3 million) → **Up 37% year-on-year**
- **Income Before Tax:** AED **22.8 million profit** (9M 2024: AED 4.4 million loss) → **Turnaround to profitability**
- **Earnings Per Share (EPS):** AED **0.11** (9M 2024: AED -0.02) → **Strong improvement reflecting higher shareholder value**

Financial Performance

Takaful Emarat demonstrated a marked improvement in performance during the first nine months of 2025 compared to the same period last year. Insurance revenue reached **AED 444.4 million**, up from **AED 293.6 million**, reflecting enhanced business momentum, robust underwriting, and the successful execution of customer acquisition strategies.

Net Takaful income increased by **37%** to **AED 106.2 million**, driven by improved risk management practices and prudent underwriting discipline. These measures have strengthened the Company's core profitability while reinforcing its market position as a trusted Takaful provider in the UAE.

The Company also achieved a remarkable turnaround in **income before tax**, moving from a **loss of AED 4.4 million** in 2024 to a **profit of AED 22.8 million** in 2025. This positive shift reflects the effectiveness of the new management's focus on operational excellence, cost optimization, and strategic growth initiatives.

Earnings per share improved significantly from a **negative AED 0.02** to **AED 0.11**, underscoring stronger financial stability, enhanced shareholder value, and sustained confidence in the Company's long-term growth trajectory.

Takaful Emarat's CEO Mr. Adnan Sab'a El Aish stated:

"The strong financial performance during the first nine months of 2025 demonstrates the success of our turnaround strategy and the commitment of our teams to deliver sustainable growth. By focusing on customer-centric solutions, digital transformation, and disciplined financial management, Takaful Emarat is well-positioned to strengthen its leadership in the UAE's Takaful industry."

The Road Ahead

Building on this positive momentum, Takaful Emarat aims to further enhance its operational efficiency, expand its digital capabilities, and introduce innovative insurance products tailored to meet the evolving needs of individuals and families in the UAE. The Company remains committed to delivering long-term value to its shareholders while upholding its Shariah principles and customer-first approach.

About Takaful Emarat

Takaful Emarat Insurance PSC, established in 2008, is a leading Shariah-compliant Life and Health Takaful Provider in the UAE. Takaful Emarat markets a wide range of individual and corporate life and health Takaful products including protection, savings and investment plans through variety of distribution channels.

For more information, please visit www.takafulemarat.com or contact investor.relations@takafulemarat.com