



# FAIR Newsletter

09-July 2026



إعدادة  
Saudi Re





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## Global

### World Insurance: Shock absorbers in a fragmenting world: **Swiss Re**

The latest Middle East conflict is not a one-off shock but another sign that geopolitical risk has become a structural feature of the global economy with four supply shocks in six years.

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## Global

### The insurance market cycle is dead: Long live the “micro-rating” era

Soft and hard markets now run line by line and country by country - and brokers must adapt.

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## Global

### Insurers lag climate action as disaster losses hit \$280b

Asian insurers outperformed their European and North American peers on biodiversity measures, but the global insurance industry remains behind on climate action as rising disaster losses expose growing gaps in coverage.

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## Global

### Insurance Innovation Key to Turn Nat Cat Challenge into Opportunity: **Fitch**

Natural catastrophe (nat cat) covers are likely to remain a profitable and growing business for insurers and reinsurers in the long term if the insurance industry continues to provide innovative solutions.

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## Global

### Insuring Disaster 2026 - **ShareAction**'s assessment of 40 of the world's largest insurers

By underwriting and investing in activities that drive climate change, biodiversity loss and social harm, insurers are misaligned with their purpose, and are increasing their own exposure to systemic risk.

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## Global

### Sanctions risk moves from compliance checkbox to strategic priority for insurers

Insurers are being pushed to treat sanctions as an ongoing operational risk rather than a one-off onboarding check.

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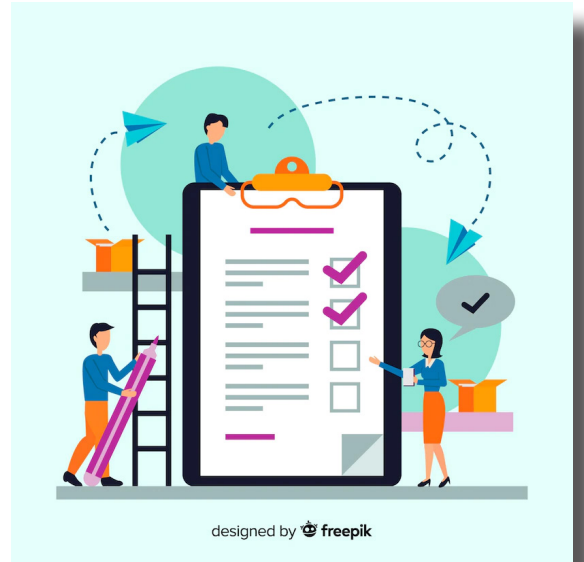


## Algeria

### The CNR unveils its benefits for retirees

Signed between the CNR and the Algerian Insurance Company (SAA) , this agreement represents one of the most immediate benefits for pensioners. It entitles them to a 50 % discount on two essential products: car insurance and home insurance.

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## Algeria

### CRMA of Algiers: “Minute Ticket,” victims compensated the same day

CRMA of Algiers is innovating with an express compensation system, promising to settle compliant claims on the same day the loss is reported.

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## Bahrain

### Arab War Risks Insurance Syndicate concludes its 46th Annual General Assembly

AWRIS delivered strong financial performance for the year, with net premiums rising by 22.4% and net profit increasing by 20.6% compared with the previous year.

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## China

### New policies to better protect gig workers

A number of policy measures have been rolled out over the past few months to better protect gig workers, who experts described as the backbone of China's labor force and a vital buffer against unemployment amid economic headwinds.

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## China

### China Life Insurers Elevate Participating Insurance to Core Strategy: Fitch

Major Chinese life insurers have increased the share of participating products in new sales. The shift is driven mainly by persistently low investment yields and regulatory measures aimed at lowering guaranteed rates.

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## Egypt

### Arope Life Insurance to become a microinsurer

One reason for the company's desire to limit its operations to microinsurance only is the insurance law's requirements regarding the minimum capital of insurance companies.

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## Egypt

### Kaf Insurance pension AUM tops EGP 1bln as demand for private retirement solutions grows

The milestone reflects growing demand in Egypt for transparent, digitally enabled retirement solutions, as employers increasingly reassess the role of financial security in employee benefits.

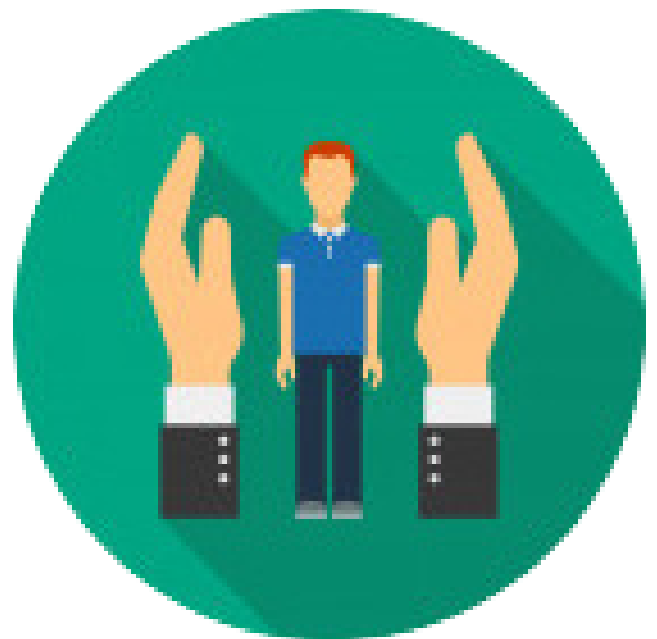
[Read more](#)

## India

### Life insurance policy surrenders outpaced maturity payouts: RBI report

Surrenders and withdrawals accounted for 38.3 per cent of total life insurance pay-outs in FY26, compared with 36.9 per cent for maturity benefits. Death claims normalised to 8.1 per cent.

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## India

The government plans to set up a cooperative life insurance company

The proposed entity will operate as a life insurance company under the cooperative sector. The objective is to expand the business activities of cooperatives into the insurance space.

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## Indonesia

Indonesia life claims fall 7.9% as surrenders decline

The industry paid \$6.2b to 6.92 million beneficiaries during the first nine months of 2025.

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## Kenya

### SHA Introduces Fingerprint Verification for Children Aged 7-17 to Curb Health Insurance Fraud

The biometric verification will be used to confirm the child's identity and ensure that healthcare services are accessed by the rightful beneficiary.

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## Kenya

### Motor Insurance Bleeds Ksh8.2B as Claims and Fraud Hit Kenyan Insurers

The Insurance Regulatory Authority (IRA) has revealed that Kenya's motor insurance business is becoming increasingly difficult to sustain, with insurers recording billions of shillings in losses as rising claims, fraud and soaring vehicle repair costs continue to outpace premium income.

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## Malaysia

### Healthcare sector to record 12% growth towards 2030

Driven by an ageing population, rising chronic diseases, expanding private healthcare services, medical tourism and digital health adoption.

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## Morocco

### Insurance compensation: the federation wants to strengthen the role of expertise

Moroccan Insurance Federation has announced the launch of a restricted consultation to conduct a study on analyzing and reinforcing the role of expert assessments in the sector.

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## Nigeria

### Relief for Pensioners As Ogun Launches Free Lifetime Health Insur- ance Scheme

Pensioners in Ogun State have begun enrolment for the free lifetime health insurance scheme approved by Governor Dapo Abiodun, with beneficiaries hailing the initiative as a major relief that will ease the burden of healthcare costs in retirement.

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## Palestine

### Insurance federation promotes industry modernization

The Palestinian Insurance Federation (PIF) says that it has continued to implement its developmental plans and enhance its role representing Palestinian insurance companies, in a comprehensive review of its work in 2025.

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## Philippines

### PCIC urges growers to insure hogs before ASF hits Antique

Farmers who could avail of the free insurance, however, have to be registered with the Registry System for the Basic Sectors in Agriculture.

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## South Korea

### Flood response goes from differentiator to baseline for Korean motor insurers

Growing catastrophe operations reflect mounting motor claims pressure across South Korea.

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## Tanzania

### TIRA launch Insurance Village to expand insurance education

Through the platform, citizens get the opportunity to learn the importance of various types of insurance which are meant to protect their lives, health status, properties, business and investments in general.

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## Tanzania

### Govt targets higher life insurance uptake

The government has intensified efforts to expand life insurance coverage across the country, saying low uptake continues to limit the insurance sector's contribution to economic growth and long-term investment.

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## Tunisia

### Digital platform workers: alarming precariousness revealed by a UGTT study

Approximately 98% of digital platform workers have no social security coverage or insurance for their means of transport, while they are exposed daily to risks related to illness, harassment, blackmail.

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## Turkiye

### Turkish Banks, NBFIs, Insurance Sector Outlooks Moved to Deteriorating: Fitch

Turkish banks, non-bank financial institutions (NBFIs) and insurers face worsening operating conditions due to the US–Iran conflict and persistent inflation.

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policybazaar 

Where The UAE Gets *Insured*



## UAE

Policybazaar.ae and Tabby launch no-cost flexible payment plan on car & health insurance, enabled by tap payments

Policybazaar.ae customers can now split their car & health insurance premiums into four equal payments at no cost, with plans of six, eight, and twelve months also available, making essential coverage more financially accessible than ever for residents across the UAE.

[Read more](#)



## Global

### Record Reinsurance Capital Supports Growth and Innovation for Insurers, Aon Midyear 2026 Renewal Report

A stable, well-capitalized and competitive reinsurance market provides insurers with an opportunity to align capital more closely with their risk strategies while using analytics and insight to support long-term growth.

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الأهلية للتأمين  
AL AHLEIA INSURANCE



## Kuwait

### Al Ahleia Insurance receives conditional regulatory approval for reinsurance business

Al Ahleia Insurance Company (AIC) has announced that it had received conditional approval from the Insurance Regulatory Unit (IRU) to add reinsurance activities to its licensed businesses.

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## Egypt

### FRA Chairman Meets with Insurance Companies to Boost Market Growth and Products Expansion

Expanding Egypt's insurance market by increasing insurance penetration and encouraging innovation, and Developing new insurance products that better meet the needs of individuals and businesses.

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## Egypt

### Egypt expands optional insurance scheme for expatriates to cover unfair dismissal

The new benefit will provide compensation of up to 100,000 Egyptian pounds for workers who lose their jobs and are deported for reasons beyond their control.

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## Nigeria

### Recapitalisation: Companies with outstanding claims will not be relicensed

All insurance companies are required to identify, reconcile all discharged claims currently outstanding in their records and thereafter, ensure full settlement of these claims to beneficiaries without further delay.

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## Oman

### FSA simplifies motor insurance claims process

FSA has introduced a new unified vehicle insurance policy in Oman designed to enhance protection for both damaged parties and policyholders.

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## Singapore

### MAS Consults on Protected Cell Company Framework to Support Growth of Alternative Risk Transfer Solutions in Insurance

The current suite of corporate structures in Singapore requires risk owners to set up individual legal entities such as special purpose vehicles to legally ringfence the capital, assets and liabilities for each risk programme or coverage.

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## South Africa

### Structured self-insurance for farming business backfires

The court found that the contract between insurer Santam and Meiring Citrus was an investment transaction disguised or simulated as an insurance contract.

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## South Korea

### Simple Insurance Complaints Move to Association This Month, Starting with Car Fault-Ratio Cases

The Financial Supervisory Service (FSS) plans to focus on dispute-related complaints while the association handles simple complaints, aiming to improve the efficiency of complaint processing.

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## Orient Insurance

### AM Best Affirms Credit Ratings of Orient Insurance PJSC and Its Main Subsidiaries, Orient Insurance Company - Egypt and Orient Takaful PJSC

AM Best has affirmed the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Ratings of “a+” (Excellent) of Orient Insurance PJSC (Orient) (United Arab Emirates) [UAE]. and its subsidiaries, Orient Insurance Company - Egypt (Orient Egypt) (Egypt) and Orient Takaful PJSC (Orient Takaful) (UAE). The outlook of these Credit Ratings (ratings) is stable. These companies collectively are referred to as Orient or the group.

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## Neo Insurance

### Moody's Upgraded the IFSRs of Neo Insurance Corp JSC (Neo Insurance) to B2 from B3 and maintained positive outlooks

This achievement reflects Neo Insurance's strong financial performance, enhanced capital base, effective risk management framework, and consistent long-term growth strategy.

[Read more](#)

## MAIPARK

### Fitch Affirms MAIPARK's National IFS at 'A+(idn)'; Outlook Stable

The affirmation reflects MAIPARK's strong earnings, satisfactory capitalisation and strong retrocession coverage, alongside a 'Moderate' company profile and an adjusted investment strategy.

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## Generali China

### Fitch Affirms Generali China's IFS at 'A-'; Outlook Stable

The rating affirmation reflects GCI's strengthened Prism score and improved underwriting performance, offset by its 'Moderate' company profile.

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## MENA RE

### New CEO appointed

Tareq Hussein has been appointed Chief Executive Officer (CEO) and Senior Executive Officer (SEO) of MENA RE.

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## SISC

### New Director General appointed

The Syrian Ministry of Finance has announced the appointment of Mr Firas El Azem as Director General of the Syrian Insurance Supervisory Commission (SISC).

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# إعادة Saudi Re



## الأردن

الاتحاد الأردني لشركات التأمين يدرس مسودة احتساب هامش الملاءة المالية لشركات التأمين المطروحة من البنك المركزي الأردني

استعرض الاجتماع الملاحظات والمقترحات المقدمة من ممثلي شركات التأمين، بهدف تطوير النموذج وتحقيق التوازن بين المتطلبات الرقابية والقدرات التشغيلية للشركات، بما يساهم في تعزيز استدامة القطاع ودعم تنافسيته.

للمزيد

## الإمارات

27.5 مليار درهم حجم أقساط التأمين المكتتبة في الربع الأول

ارتفع إجمالي أقساط التأمين المكتتبة بنسبة 15.1% على أساس سنوي ليصل إلى 27.5 مليار درهم في الربع الأول من عام 2026، مدفوعاً بشكل أساسي بنمو أقساط التأمين على الممتلكات والمسؤولية بنسبة 11.1% على أساس سنوي إلى 10 مليارات درهم.

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## الخليج العربي

ارتفاع علاوات التأمين البحري

لعبور مضيق هرمز

أشارت سبعة مصادر كبيرة في سوق التأمين البحري في استطلاع رأي إلى أن العلاوات الإضافية لعبور مضيق هرمز تتراوح حالياً بين واحد وخمسة بالمئة من قيمة السفينة.

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## الخليج العربي

شركات تأمين من مخاطر الحرب  
تنصح بتعليق المرور عبر مضيق

هرمز

بعض شركات التأمين من مخاطر الحرب نصحت شركات الشحن بوقف رحلاتها عبر مضيق هرمز مؤقتاً، في حين تعكف شركات أخرى على مراجعة شروط وثائق التأمين الخاصة بها.

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# إعادة Saudi Re



## الكويت

308.59 ملايين دينار تعويضات  
دفعتها شركات التأمين بالكويت

شهد مجموع الوثائق الصادرة من شركات التأمين الوطنية والأجنبية في الكويت خلال العام المالي 2025/2026 قفزة بنسبة 31.7% بما عدده 618.3 ألف وثيقة تأمين ليصل إلى 2.569 مليون وثيقة، مقارنة بـ 1.95 مليون وثيقة صدرت خلال العام المالي 2024/2025.

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## الكويت

«تنظيم التأمين»... استقبال  
مطالبات حوادث المركبات إلكترونياً  
ويدوياً

ضرورة ضمان الشركات عمل القنوات الإلكترونية بصورة مستمرة ومن دون أعطال أو معوقات فنية قد تؤخر تقديم المطالبات أو التعامل معها، مؤكداً أن أي خلل فني أو تشغيلي لا يُعد مبرراً لعدم تسلم المطالبة أو تأخير فتح ملفها أو مباشرة إجراءات تسويتها.

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## البحرين

الصندوق العربي لتأمين أخطار  
الحرب يحقق نمواً في الأرباح بـ

20.6%

ارتفاع صافي أقساط التأمين بنسبة 22.4%، ونمو صافي  
الأرباح بنسبة 20.6% مقارنة بالعام السابق، بدعم  
من تحسن عوائد الاستثمار وكفاءة إدارة الاكتتاب  
والمصروفات.

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## الجزائر

تخفيضات تصل لـ 50% لفائدة  
المتقاعدين على النقل والتأمين

الاتفاقية الموقعة مع الشركة الجزائرية للتأمين (SAA)  
تمنح المتقاعدين تخفيضاً بنسبة 50 بالمائة على تأمين  
السيارات أو السكن.

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# إعادة Saudi Re



## المغرب

أرباح شركات التأمين تقفز إلى 5,3 مليارات درهم.. واختبارات الضغط تشير إلى قدرة القطاع على الصمود

شركات التأمين واصلت تحقيق نمو في نشاطها، حيث ارتفع رقم معاملاتها إلى 63,2 مليار درهم، بزيادة 7,5 في المائة، مدفوعا بنمو التأمين على الحياة بنسبة 8,4 في المائة، والتأمينات غير المرتبطة بالحياة بنسبة 6,6 في المائة.

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## المغرب

سانلام أليانز.. ميلاد قوة جديدة في سوق التأمين بالمغرب

أعلنت شركتا سانلام المغرب وأليانز المغرب عن استكمال اندماجهما تحت علامة تجارية موحدة تحمل اسم "سانلام أليانز"، في خطوة تؤسس لظهور رابع أكبر شركة تأمين بالمغرب، وأكبر فاعل في فرع التأمينات غير المرتبطة بالحياة بحصة سوقية تناهز 23%.

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## مصر

### هيئة الرقابة المالية تصدر قرارًا لتيسير اعتماد عقود التأمين الجماعي

يهدف القرار إلى تيسير وتسريع اعتماد عقود التأمين الجماعي التي تصدرها الشركات أو تجديدها وفقًا لنماذج معتمدة سلفًا من الهيئة (العقود النمطية) وكذلك عقود التأمين المجددة للعملاء والسابق اعتمادها من الهيئة عند إصدارها.

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## مصر

### شركات التأمين تحقق 20.9 مليار جنيه فائض نشاط وحقوق المساهمين تلامس 158 مليارًا

سجلت محافظة أفساط شركات التأمين نحو 130.8 مليار جنيه خلال العام الماضي، مقارنة بـ 106.7 مليار جنيه خلال عام 2024، بمعدل زيادة بلغ 22.5%، وسددت الشركات تعويضات بقيمة 64.4 مليار جنيه، مقابل 46.6 مليار جنيه، بنمو 38.2%.

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