



FAIR Federation of Afro-Asian Insurers & Reinsurers

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Will The Hardening Of The Reinsurance Markets Last?



Federation of Afro-Asian Insurers & Reinsurers



جمعية الإمارات للتأمين
Emirates Insurance Association



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- Ransomware attacks in 2023 up more than 95% compared to 2022: Corvus Insurance
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Taiwan's non-life operating performance 'likely' to stay afloat in 2023: AM Best

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Swiss-funded HPSS project enrolls 4 million Tanzanians in health insurance

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Liability insurance requirements take effect covering nuclear facilities and activities

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- Hard market conditions driving buyer interest in alternative reinsurance – Guy Carpenter in Baden-Baden
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- Indonesia regulator pushes for mandated public insurance scheme
- Indonesia's new regulation seen to boost takaful sector – Fitch Ratings

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Data integrity crucial to updating mortality tables

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Insurance News

Global

Elections in 2024 could drive political risk insurance demand higher: Chaucer

Demand for political risk insurance is predicted to grow in 2024 driven by an increase in the number of elections worldwide, an event that usually heightens the value of economies, and together increase political risk for businesses operating in countries facing political uncertainty, said Chaucer.

[Read more](#)

Global

Ransomware attacks in 2023 up more than 95% compared to 2022: Corvus Insurance

Ransomware attacks in 2023 are up more than a substantial 95% compared to 2022, according to Corvus Insurance's Q3 23 Global Ransomware Report.

[Read more](#)

Global

Businesses lacking protection & recovery plans against cyber attacks: The Hanover

Data from a recent cyber resiliency report from The Hanover highlights that 74% of small and mid-sized business decision-makers (defined as C-level executives at businesses with 3-249 employees) are confident in their ability to prevent cyberattacks effectively.

[Read more](#)

Africa

Floodbase and ARC Ltd. partner to address Africa's flood insurance gap

In a significant move towards mitigating the devastating impact of floods in Africa, Floodbase has recently announced a strategic partnership with African Risk Capacity Limited (ARC Ltd.).

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Asia

Why emerging markets in the region are most vulnerable to insurance risks

Analysts have named five risks the insurance sector in Asia will have to navigate in the coming months.

[Read more](#)

Middle East

War in the Middle East compounds global geopolitical risks: S&P

The eruption of war between Hamas and Israel in the Middle East puts further upward pressure on our global assessment of geopolitical risk that we already view as elevated and worsening.

[Read more](#)

APAC

APAC property insurance to grow to \$141.8bn by 2027

China, Japan, and Australia are the largest property insurance markets in APAC.

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SE Asia

Insurers and banks need to work together for continued success of bancassurance in SE Asia: Swiss Re

It is essential for insurers to help banks understand the evolving insurance landscape of Southeast Asia for the continued success of bancassurance, a recent survey by the Swiss Re Institute has revealed.

[Read more](#)

Algeria

Turnover increase for Algerian insurers in H1 2023

A business report published by the National Insurance Council (CNA) indicates that, for the first half of 2023, the Algerian insurance market's turnover, all activities combined, amounted to 82.1 billion DZD (603.8 million USD).

[Read more](#)

China

Ping An uses insurance as catalyst for conservation, ESG investment

Ping An Insurance (Group) Company of China, Ltd. has noted it continues to make strides in the realm of environmental conservation and ESG (Environmental, Social, and Governance) investment by utilising insurance as a catalyst for change.

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Insurance News

China

China insurance sector posts US\$4.12 trillion for Q3

Official data from the National Administration of Financial Regulation (NAFR) has revealed that China's insurance sector reached total assets worth CNY29.6 trillion (US\$4.12 trillion) for the third quarter of 2023.

[Read more](#)

China

China's commercial endowment insurance services to expand to meet increasing demand

China is expanding its commercial endowment insurance services to meet the growing demand for elderly care, Xinhua News Agency reported.

[Read more](#)

Egypt

Insurers urged to design 'prototype' products to address the lack of data

The lack of historical data that would form the basis to price microinsurance products is a hurdle which insurers can overcome by adopting prototype products at an initial price.

[Read more](#)

Ghana

SIC Insurance Plc shows resilience amidst challenges – Board Chairman

The Chairman of the Board of Directors, SIC Insurance Plc, Dr Ben Jimmy Heymann, says the company has shown great resilience amidst the various challenges that characterised the operating environment in the year 2022.

[Read more](#)

Ghana

Develop micro-insurance products to protect poor from climate shock – Finance Minister

The Minister of Finance, Ken Ofori-Atta, opened the International Conference on Inclusive Insurance (ICII) with a call on insurance companies in Ghana to develop micro insurance products to protect the poor and vulnerable from the effects of climate change.

[Read more](#)

India

India's state-run insurers may get capital infusion based on performance

India's Finance Ministry is set to evaluate the prospect of capital infusion into three public-sector general insurance companies that have faced financial challenges.

[Read more](#)

Japan

Toyota Tsusho Insurance Management joins Brokerslink network

Brokerslink has announced that Toyota Tsusho Insurance Management Corporation (TIM) has joined its broking network as an affiliate.

[Read more](#)

KSA

Global insurtech firm Democrance expands footprint in Saudi Arabia

Democrance, the global insurtech firm, has announced its expansion strategy in Saudi Arabia following the launch of the company's Riyadh HQ.

[Read more](#)

KSA

Saudi general insurance primed for double-digit growth in 2023

The Saudi Arabian general insurance sector is set to achieve a 10.4% growth in 2023, driven by the robust performance of the national economy, increased vehicle sales, and a thriving construction industry.

[Read more](#)

Lebanon

Hamas-Israel war spills over into Lebanese insurance market

A major change in the insurance market in Lebanon is that war risks are no longer covered by new insurance policies, since the outbreak on 7 October of war between Hamas and Israel, according to Mr Assaad Mirza, the president of the Association of Insurance Companies in Lebanon (ACAL).

[Read more](#)



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Insurance News

Mali

Brokerage: OLEA opens a subsidiary in Mali

The pan-African insurance brokerage company OLEA is pursuing its expansion strategy on the continent with the establishment of a new subsidiary in Mali.

[Read more](#)

Nigeria

Agricultural insurance market can generate US\$600m in premium a year

Nigeria's agriculture insurance industry has the potential to produce an annual premium income of over \$600m due to its approximately 70m hectares of agricultural land and variety of agricultural markets, the deputy managing director/chief operating officer of African Reinsurance Corporation (Africa Re), Mr Ken Aghoghovbia, has said.

[Read more](#)

South Africa

Santam 2023 Insurance barometer reveals SA's biggest risks

Santam, South Africa's largest short-term insurer, released the 2022/2023 Santam Insurance Barometer Report, which revealed that the tough economic climate and loadshedding are the biggest challenges currently impacting South African households and businesses.

[Read more](#)

Taiwan

Taiwan's non-life operating performance 'likely' to stay afloat in 2023: AM Best

Recovery in the capital markets and reserve releases will support the industry's performance.

[Read more](#)

Tanzania

Swiss-funded HPSS project enrolls 4 million Tanzanians in health insurance

THE Health Promotion and System Strengthening (HPSS) through its Improved Health Community Fund (iCHF) Project, has enrolled over four million citizens into a functional and affordable health insurance system.

[Read more](#)

Turkiye

Liability insurance requirements take effect covering nuclear facilities and activities

The working procedures and principles of Turkiye's Nuclear Insurance Pool are set out in a regulation that took effect on its publication by the Insurance and Private Pension Regulation and Supervision Agency (SEDDK) in the Official Gazette on 19 October 2023.

[Read more](#)

UAE

ADNIC launches the 'Mawhoob' programme

Abu Dhabi National Insurance Company (ADNIC) has launched the Mawhoob programme, a technical insurance development initiative for UAE national employees.

This initiative is provided in partnership with the American University of Dubai (AUD), the Chartered Insurance Institute (CII), and the Institute of Leadership & Management (ILM).

[Read more](#)



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Reinsurance News

Global

Swiss Re's Steinmann: Hard market or new normal?

During the Swiss Re 2023 Baden-Baden media conference, the question of the hard reinsurance market and its duration was raised ahead of the key January 1st, 2024, reinsurance renewals.

[Read more](#)

Global

Hard market to persist into 2024, further rebalancing expected: RBC Capital Markets

Analysts at RBC Capital Markets expect the hard reinsurance market environment to persist into 2024 as the industry's resolve to deliver adequate returns remains.

[Read more](#)

Global

Hannover Re stresses upward pressure on German P&C terms and pricing

High inflation and claims expenditure on lines from motor insurance to property catastrophe events mean German reinsurance rates will rise, Hannover Re warned.

[Read more](#)

Global

Reinsurance sector poised for strong 2023 and beyond: BofA

Analysts from BofA Securities, Inc. are forecasting a promising year for the reinsurance industry in 2023, as shares continue to outperform the broader sector and market.

[Read more](#)

Global

Hard market conditions driving buyer interest in alternative reinsurance – Guy Carpenter in Baden-Baden

The reinsurance broker used its symposium at the start of the Baden Baden meeting to discuss alternative reinsurance structures for meeting capacity needs and the inflow of new capital.

[Read more](#)

Global

European reinsurers say the industry is “really piloting” the usage of AI

As AI technology continues to be a key talking point across the re/insurance industry, major firms, Swiss Re and Munich Re have explained that the adaption of the technology within the sector remains within its early days and piloting stages.

[Read more](#)

Kenya

Kenya Re establishes a training academy

The Kenya Reinsurance Corporation (Kenya Re) has set up a training academy which aims to enhance technical development and overall industry capacity in Kenya and the wider East African market.

[Read more](#)

Tunis

Tunis Re: results as at 30 September 2023

Tunis Re has published its key business indicators for the first nine months of 2023.

The company's turnover went up by 12%, from 135.232 million TND (41 million USD) on 30 September 2022 to 151.433 million TND (47.7 million USD) one year later.

[Read more](#)



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Regulation News

Egypt

Financial regulator plans to introduce Shari-ah-compliant private insurance funds

The Financial Regulatory Authority (FRA) has revealed its strategic efforts to develop the private insurance fund market as part of its comprehensive strategy for non-banking financial services for 2023-2027.

[Read more](#)

Indonesia

Indonesia regulator pushes for mandated public insurance scheme

The Financial Services Authority (OJK) in Indonesia is promoting the introduction of mandated insurance policies for the public.

[Read more](#)

Indonesia

Indonesia's new regulation seen to boost takaf-ul sector – Fitch Ratings

This is expected to strengthen the business profiles of takaful businesses and the sector.

[Read more](#)

Kuwait

Regulator warns insurers against bargaining over motor claim payouts

The Insurance Regulatory Unit (IRU) has stressed to insurance companies operating in the local market to settle claim payments arising from traffic accidents fairly and without any bargaining with claimants.

[Read more](#)

Nigeria

NAICOM Strengthens Path To Compliance Of Insurance Of Public Building

The National Insurance Commission, NAICOM, has moved a step further to ensure enforcement and monitoring of insurance of public buildings and buildings under construction.

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Oman

Intentional crossing of wadis may forfeit right to compensation: CMA

In the wake of tropical cyclone Tej, Capital Market Authority (CMA) has warned vehicle owners not to intentionally cross wadis as this may forfeit their right to compensation.

[Read more](#)

Zimbabwe

Data integrity crucial to updating mortality tables

The key challenges faced by the life insurance sector include the credibility of the data used in the mortality tables, Mr Prosper Matiashe, president-elect of the Actuarial Society of Zimbabwe (ASZ) has said.

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Rating News

AIG MEA Ltd. Outlook Revised to Stable from Negative; 'A' Ratings Affirmed: S&P

S&P Global Ratings revised the outlook on its 'A' issuer credit and financial strength ratings on Dubai-based AIG MEA Ltd. (AIG MEA) to stable from negative. At the same time, S&P affirmed the 'A' issuer credit and financial strength ratings on the company.

The stable outlook reflects that on AIG and S&P view that AIG MEA will continue to profitably growth its business and maintain its current levels of capital adequacy and liquidity over the next two years.

[Read more](#)

Arabian Scandinavian Insurance Co. (ASCANA) Assigned 'A' Rating on Parent Guarantee; Outlook Stable: S&P

S&P Global Ratings assigned its 'A' long-term insurer financial strength rating to ASCANA. The outlook is stable.

Sukoon Insurance has provided an unconditional guarantee in respect to the payment obligations of its 93%-owned subsidiary, ASCANA. The rating action therefore indicates that the explicit support agreement satisfies S&P criteria. S&P therefore equalize their rating on ASCANA with that on Sukoon Insurance. The guarantee is triggered in the event that ASCANA fails to meet any or all of its financial obligations under its takaful policies, in which case Sukoon Insurance unconditionally guarantees to pay these financial obligations.

The stable outlook on ASCANA reflects that on Sukoon Insurance. S&P expect its rating on ASCANA to move in tandem with Sukoon Insurance so long as the guarantee remains in-force.

[Read more](#)

Fubon Financial Holding and Fubon Life Insurance Ratings Affirmed on Sustained Capital Buffer; Outlook Stable: S&P

S&P Global Ratings affirmed its 'A-' long-term local currency issuer credit rating and financial strength rating on Fubon Life. At the same time, S&P affirmed the 'BBB+' long-term and 'A-2' short-term issuer credit ratings on Fubon FHC. The outlook on the long-term ratings is stable.

[Read more](#)

Fubon Insurance 'A-' Ratings Affirmed on Core Group Status; Outlook Stable: S&P

S&P Global Ratings affirmed its 'A-' long-term financial strength and issuer credit ratings on Fubon Insurance. The outlook on the ratings is stable.

Fubon Insurance remains a core entity of the wider Fubon FHC group. The ratings affirmation reflects S&P view that substantial losses incurred by Fubon Insurance on pandemic-related policies are unlikely to weaken the link between the insurer and the parent Fubon FHC group.

[Read more](#)

AM Best Affirms Credit Ratings of Luen Fung Hang Insurance Company Limited

AM Best has affirmed the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a" (Excellent) of Luen Fung Hang Insurance Company Limited (LFH) (Macau). The outlook of these Credit Ratings (ratings) is stable.

The ratings reflect LFH's balance sheet strength, which AM Best assesses as very strong, as well as its strong operating performance, neutral business profile and appropriate enterprise risk management.

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Rating News

AM Best Affirms Credit Ratings and Assigns National Scale Rating to The New India Assurance Company Limited

AM Best has affirmed the Financial Strength Rating of B++ (Good) and the Long-Term Issuer Credit Rating of “bbb+” (Good) of The New India Assurance Company Limited (New India) (India). Additionally, AM Best has assigned the India National Scale Rating (NSR) of aaa. IN (Exceptional) to New India. The outlook of these Credit Ratings (ratings) is stable.

The ratings reflect New India’s balance sheet strength, which AM Best assesses as very strong, as well as its adequate operating performance, favourable business profile and marginal enterprise risk management (ERM).

[Read more](#)

AM Best Revises Outlooks to Stable for Arabia Insurance Company s.a.l.

AM Best has revised the outlooks to stable from negative and affirmed the Financial Strength Rating of B+ (Good) and the Long-Term Issuer Credit Rating of “bbb-” (Good) of Arabia Insurance Company s.a.l. (AIC) (Lebanon).

These Credit Ratings (ratings) reflect AIC’s balance sheet strength, which AM Best assesses as strong, as well as its adequate operating performance, neutral business profile, and appropriate enterprise risk management (ERM).

[Read more](#)

AM Best Affirms Credit Ratings of Arabia Insurance Company – Jordan

AM Best has affirmed the Financial Strength Rating of B (Fair) and the Long-Term Issuer Credit Rating of “bb” (Fair) of Arabia Insurance Company – Jordan (AICJ) (Jordan).

The ratings reflect AICJ’s balance sheet strength, which AM Best assesses as adequate, as well as its adequate operating performance, limited business profile, and appropriate enterprise risk management.

[Read more](#)

AM Best Affirms Credit Ratings of Alliance Insurance (PSC)

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Rating of “a-” (Excellent) of Alliance Insurance (PSC) (Alliance) (United Arab Emirates). The outlooks of these Credit Ratings (ratings) are stable.

The ratings reflect Alliance’s balance sheet strength, which AM Best assesses as very strong, as well as its strong operating performance, limited business profile and appropriate enterprise risk management.

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AM Best Affirms Credit Ratings of Labuan Reinsurance (L) Ltd

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Rating of “a-” (Excellent) of Labuan Reinsurance (L) Ltd (Labuan Re) (Malaysia). The outlook of these Credit Ratings (ratings) is stable.

The ratings reflect Labuan Re’s balance sheet strength, which AM Best assesses as very strong, as well as its adequate operating performance, neutral business profile and appropriate enterprise risk management (ERM).

[Read more](#)

Fitch Upgrades Kazakhstan’s Standard Life’s National IFS to ‘BBB(kaz)’; Affirms IFS at ‘B+’

Fitch Ratings has upgraded Kazakhstan-based Joint-Stock Company Life Insurance Company Standard Life’s (Standard Life) National Insurer Financial Strength (IFS) Rating to ‘BBB(kaz)’ from ‘BBB-(kaz)’. Fitch has affirmed its IFS Rating at ‘B+’. The Outlooks are Stable.

The upgrade of the National IFS Rating reflects the improvement in Standard Life’s capital position and financial performance and earning, as well as reduced asset risk.

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Rating News

Fitch Affirms Yingda's IFS at 'A'; Outlook Stable

Fitch Ratings has affirmed Yingda Taihe Property Insurance Co., Ltd's (YDPIC) Insurer Financial Strength (IFS) Rating at 'A' (Strong). The Outlook is Stable. The rating reflects YDPIC's 'Strong' capitalisation, stable company profile, solid financial performance, and limited asset risk.

[Read more](#)

Fitch Affirms Sumitomo Life's IFS Rating at 'A+'; Outlook Stable

Fitch Ratings has affirmed Japan-based Sumitomo Life Insurance Company's Insurer Financial Strength (IFS) Rating at 'A+' (Strong) and Issuer Default Rating (IDR) at 'A'. The Outlook is Stable. At the same time, Fitch has affirmed the rating on Sumitomo Life's US dollar subordinated debt at 'A-'.

The affirmation of Sumitomo Life's ratings reflects its 'Favourable' company profile, and 'Very Strong' capitalisation and financial performance.

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Movement News

ACAPS

Abderrahim Chaffai, new Chairman of ACAPS

Abderrahim Chaffai was appointed Chairman of the Supervisory Authority of Insurance and Social Welfare (ACAPS) on 19 October 2023.

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AXA Côte d'Ivoire

Teyi Lawson, new CEO of AXA Côte d'Ivoire

Teyi Lawson has been promoted CEO of AXA Côte d'Ivoire. He is taking over from Roger Boa Johnson, who is retiring after 25 years with the company.

[Read more](#)

Chubb

Chubb promotes McGregor to Head of Property in APAC & Japan

Global property and casualty insurer Chubb has promoted Ben McGregor to Head of Property, Asia Pacific (APAC) and Japan for its general insurance business, effective 1 December 2023.

[Read more](#)

Ethos

Ethos appoints Vijay Ratnam as MD for India

Ethos, an online life insurance provider in the U.S., has appointed Vijay Ratnam as its India Managing Director.

[Read more](#)

Liberty Mutual Re

Liberty Mutual Re names Alex Koh as senior underwriter in Singapore

Liberty Mutual Reinsurance (LM Re), a part of Liberty Mutual Insurance Group, has appointed Alex Koh as Senior Underwriter, effective immediately.

[Read more](#)

SCG-Ré

Thierry Abeloko, new Managing Director of SCG-Ré

At its meeting held on 19 October 2023, the Gabonese Council of Ministers appointed Thierry Abeloko to the position of Managing Director of Société Commerciale Gabonaise de Réassurance (SCG-Ré).

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