



FAIR Federation of Afro-Asian Insurers & Reinsurers

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FAIR CONFERENCE 2025 EMERGING MARKETS - TOWARDS RESILIENT GROWTH

5th to 8th October 2025
Mumbai, India

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Insurance News

Global

- World insurance: a riskier, more fragmented world order: **Swiss Re**
- Global top 20 insurers report 6.8% YoY average premium growth in 2024: **GlobalData**
- **Best's** Special Report: Individual Annuity Surrenders Dent Operating Profitability
- Renewable Energy Market Review 2025: **WTW**
- **Best's** Market Segment Report: AM Best Maintains Stable Outlook on Global Cyber Insurance Segment
- 'Not just a tool – a transformation': How AI is rewriting the insurance playbook
- Worldwide, total fees and commissions earned from insurance broking activity USD 180 billion: **Insuramore**
- European and Asia Pacific dealmakers lead global M&A gains amidst ongoing US decline: **WTW**

Middle East

- **Best's** Commentary: Latest Middle East Turmoil Generates Additional, Familiar Exposures for Insurers
- Coface announces the closing of the acquisition of Cedar Rose Group

Côte d'Ivoire

BGFIBank and SAAR launch solutions against rental and credit default risks

Ethiopia

Ethiopia Launches Agricultural Insurance to Empower Farmers

Indonesia

Takaful operator reports higher contributions from hajj and umrah insurance

Japan

- The results of the GIAJ's "Survey on Attitudes toward Fraudulent Insurance Claims"
- Non-Life Insurers' FYE25 Earnings Boosted: **Fitch**

Jordan

Medical insurance premiums account for 37%

Kenya

- ASA International and Turaco Launch Affordable, Enhanced Credit Life Insurance Across Africa
- AIBK, Birdview Microinsurance to boost insurance access for underserved Kenyans

KSA

Saudi insurance market: Q1 2025 results

Morocco

Resilient insurance sector maintains positive momentum

Oman

Oman's insurers on the decline

Philippines

GSIS opens insurance hub in QC, expands access to non-life coverage

Taiwan

Profit/loss, net value and exchange gains/losses of the insurance industry in May 2025

Thailand

- Insurance claims from quake may hit B50 billion
- Insurance sector posts \$29.1t in total premiums

Uganda

Insurance Industry Urged to Tap Into Uganda's Growing Pension Sector



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Reinsurance News

Global

Gallagher Re's 1st View: July 2025 Renewal Sees Competitive Market Shift

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Kenya Partners with Africa Specialty Risks to Secure \$2bn in Projects

Regulation News

Bahrain

Idea mooted for compulsory insurance coverage for use of robots

Egypt

Egypt expands expat insurance coverage to EGP 250,000

Hong Kong

Anti-Scam Consumer Protection Charter 3.0

India

Indian Insurers ask Regulator to Revamp Bond Valuation Rules

Indonesia

OJK launches two databases to bolster insurance ecosystem

Morocco

Morocco Overhauls Health Insurance System with New Unified Structure

Philippines

IC to hike motor vehicle insurance premium

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UAE extends housing loan age limit to 95 years with life insurance for senior citizens

Turkiye

New regulation determining total loss or heavily damaged vehicle takes effect

Vietnam

Vietnam tightens enforcement as social insurance violations and delays mount

Ratings News

- * CNPC Captive Insurance Assigned <A+> Ratings; Outlook Stable: S&P
- * Japan-Based **Daido Life** and **Taiyo Life** Upgraded To <A+> On Stronger Capital; Outlook Stable: S&P
- * Fitch Affirms **MAPFRE Sigorta's** National IFS Rating at <AA+(tur)>; Outlook Stable
- * Fitch Affirms **Neova Sigorta** National IFS Rating at <A+(tur)>; Outlook Stable
- * Fitch Affirms **Anadolu Sigorta's** IFS Rating at <BB>; Outlook Stable
- * Fitch Revises Outlook on **Kafolat Insurance Company** to Positive; Affirms IFS at <B+>
- * Fitch Upgrades **SQB Insurance** to <BB>; Outlook Stable
- * Fitch Upgrades **MAIPARK's** National IFS to <A+(idn)>; Outlook Stable

Movement News

- » **MSIG Malaysia**
Names new CEO
- » **Wethaq Takaful Insurance Egypt**
Welcomes new CEO



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أخبار التأمين

الأردن

أقساط التأمين الطبي تستحوذ على 37% من إجمالي أقساط التأمين منذ بداية 2025

الإمارات

- "كومن" للتأمين تستحوذ على منصة "يلا كومير" الإماراتية.. وتستعد لدخول السوق السعودية
- وفد إماراتي يطلع على تجربة «لويدز أوف لندن» بالتأمين البحري

البحرين

توصية بتطبيق التأمين الإلزامي على مشغلي الروبوتات

الجزائر

نمو التأمين التكافلي في الجزائر بثلاثة أرقام

السعودية

16.8% نموًا في صافي أقساط التأمين بالمملكة للربع الأول.. والإيرادات 17 مليار ريال

فلسطين

شركة تمكين للتأمين تحصل على جائزة "شركة التأمين الأكثر ابتكاراً في فلسطين للعام 2025"

عمان

«الخدمات المالية» أفضل منصة رقمية لفئة تطبيقات تكنولوجيا المعلومات للحكومة الإلكترونية

مصر

- 250 ألف جنيه قيمة وثيقة التأمين من الحوادث لصالح المصريين بالخارج وأسرههم
- رئيس الرقابة المالية: سيتم بحث توفير التغطية التأمينية للمباني الحكومية الفترة المقبلة

المغرب

- نقابة ترفض دمج CNOPS في CNSS وتنتجه للتصويت ضد مشروع قانون التأمين الإجباري
- قطاع التأمين يؤكد صموده في وجه الضغوط الاقتصادية



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Insurance News

Global

World insurance: a riskier, more fragmented world order: Swiss Re

US tariffs impact the primary insurance industry through premium growth, claims and investment returns, with differing effects by geography.

[Read more](#)

Global

Global top 20 insurers report 6.8% YoY average premium growth in 2024: GlobalData

Largely fuelled by a higher interest rate environment and significant investment gains resulting from favorable developments in equity markets.

[Read more](#)

Global

Best's Special Report: Individual Annuity Surrenders Dent Operating Profitability

Increasing surrenders on individual annuities drove a 27% decline in pre-tax net operating profitability despite record sales in recent years.

[Read more](#)

Global

Renewable Energy Market Review 2025: WTW

57% of renewable energy companies in our Global Clean Energy Survey listed risk engineering requirements as a top five obstacle to transferring clean energy risks to the insurance market.

[Read more](#)

Global

Best's Market Segment Report: AM Best Maintains Stable Outlook on Global Cyber Insurance Segment

Although cyber insurance market conditions have softened since 2023, a major opportunity for market expansion still exists as awareness and adoption of cyber insurance continue to rise.

[Read more](#)

Global

'Not just a tool – a transformation': How AI is rewriting the insurance playbook

AI is already being embraced by the industry – just how big is it going to be?.

[Read more](#)

Global

Worldwide, total fees and commissions earned from insurance broking activity in 2024 were

worth around USD 180 billion: Insuramore

The value of the worldwide market for insurance broking in terms of fees and commissions earned was around USD 180 billion in 2024, up from around USD 166.5 billion in 2023 on a constant currency basis.

[Read more](#)

Global

European and Asia Pacific dealmakers lead global M&A gains amidst ongoing US decline: WTW

Asia Pacific buyers returned to positive territory, outperforming their regional index by 3.9 percentage points.

[Read more](#)

Middle East

Best's Commentary: Latest Middle East Turmoil Generates Additional, Familiar Exposures for Insurers; Regional Economy May Feel the Broader Brunt

While the most recent period of military action in the Middle East presents a range of potential geopolitical risk exposure for the insurance industry, the direct impacts will largely be limited by war exclusions and narrowly defined policy triggers.

[Read more](#)

Middle East

Coface announces the closing of the acquisition of Cedar Rose Group, a leader in Information Services in the Middle East

Cedar Rose therefore becomes Coface's information provider in the region, for both credit insurance and Information Services sales. All Coface's customers will benefit from enhanced Coface data.

[Read more](#)



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Insurance News

Côte d'Ivoire

BGFIBank and SAAR launch solutions against rental and credit default risks

The partnership aims to address identified needs in the credit and rental property markets, in a context marked by persistent economic uncertainty.

[Read more](#)

Ethiopia

Ethiopia Launches Agricultural Insurance to Empower Farmers

Aimed at transforming the lives of farmers, enhancing agricultural productivity, and strengthening food security across the country.

[Read more](#)

Indonesia

Takaful operator reports higher contributions from hajj and umrah insurance

Zurich General Takaful Indonesia (Zurich Syariah) has reported growth in gross contribution income to more than IDR1.4bn (\$86,000) from travel insurance products during the 2025 hajj period.

[Read more](#)

Japan

The results of the GIAJ's "Survey on Attitudes toward Fraudulent Insurance Claims"

The percentage of those who felt it "unacceptable" was lower among younger respondents (in their 10s and 20s) for all survey items, indicating that fraudulent insurance claims are taken lightly.

[Read more](#)

Japan

Japan Non-Life Insurers' FYE25 Earnings Boosted by Equity Sales: Fitch

Fitch Ratings expects Japanese non-life insurance groups to maintain favourable underwriting results both in Japan and overseas markets in the financial year ending March 2026 (FYE26).

[Read more](#)

Jordan

Medical insurance premiums account for 37% of total insurance premiums in early 2025

The value of insurance premiums increased during the first five months of this year by 10 per cent, while the value of compensation increased by about 4.3 per cent, compared with the same period in 2024.

[Read more](#)

Kenya

ASA International and Turaco Launch Affordable, Enhanced Credit Life Insurance Across Africa

The new insurance cover, which starts at just US\$0.30 per month, is designed to provide uninterrupted protection against credit, life, and health-related risks for ASA International's clients.

[Read more](#)

Kenya

AIBK, Birdview Microinsurance to boost insurance access for underserved Kenyans

Despite a growing need for financial security, insurance penetration in Kenya remains low, especially among low-income earners, SMEs, and informal sector workers.

[Read more](#)

KSA

Saudi insurance market: Q1 2025 results

The overall turnover amounted to 26.013 billion SAR (6.9 billion USD), increasing by 15% compared to the 22.629 billion SAR (6 billion USD) recorded twelve months earlier.

[Read more](#)

Morocco

Resilient insurance sector maintains positive momentum

The insurance sector maintained positive momentum, with overall revenue increasing by 5.1% to MAD58.8bn (\$6.54bn) in 2024.

[Read more](#)



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Insurance News

Oman

Oman's insurers on the decline

This decline is largely due to mergers, the withdrawal of foreign players from the local market and the lack of new entrants.

[Read more](#)

Philippines

GSIS opens insurance hub in QC, expands access to non-life coverage

The Government Service Insurance System (GSIS) inaugurated its newest Non-Life Insurance Hub at the GSIS Quezon City Branch Office, completing the roll-out of insurance hubs in all branches nationwide.

[Read more](#)

Taiwan

Profit/loss, net value and exchange gains/losses of the insurance industry in May 2025

The pre-tax profit of life insurance enterprises was NT\$-61.7 billion, decreasing by 137.6% compared to last year, while the pre-tax profit of non-life insurance enterprises was NT\$12.2 billion, decreasing by 2.4%..

[Read more](#)

Thailand

Insurance claims from quake may hit B50 billion

Total insurance claims from the powerful earthquake that struck Myanmar and Thailand in March could surge to 50 billion baht, up from the 30 billion already filed across 150,000 claims.

[Read more](#)

Thailand

Thailand's insurance sector posts \$29.1t in total premiums for 2024

Life insurance sector bagged \$20.2t (THB653,042,219,000m). Its ordinary segment had the largest share of \$12.3t (THB396,182,640m).

Meanwhile, the non-life insurance market registered \$8.9t (THB286,556,911m). The market's voluntary car insurance segment had the largest share with \$4.4t (THB140,735,222m).

[Read more](#)

Uganda

Insurance Industry Urged to Tap Into Uganda's Growing Pension Sector

Insurance companies in Uganda have been encouraged to design retirement-focused products to take advantage of opportunities in the fast-growing pension sector.

[Read more](#)



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Reinsurance News

Global

Gallagher Re's 1st View: July 2025 Renewal Sees Competitive Market Shift

Buyers generally experienced a more competitive market environment compared to recent years, with adequate capacity available even where demand increased.

[Read more](#)

Kenya

Kenya Partners with Africa Specialty Risks to Secure \$2bn in Projects

The risk cover is expected to lower the cost of capital, speed up project timelines, and enhance foreign investor confidence.

[Read more](#)



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Regulation News

Bahrain

Idea mooted for compulsory insurance coverage for use of robots

Insurance coverage should be made mandatory by law for robot users, covering all types of damages that may arise from their use, according to an academic.

[Read more](#)

Egypt

Egypt expands expat insurance coverage to EGP 250,000

Egypt has launched an enhanced personal accident insurance policy for its citizens residing overseas and their families, raising the payouts for death and total disability to a maximum of EGP 250,000.

[Read more](#)

Hong Kong

Anti-Scam Consumer Protection Charter 3.0

The Charter 3.0 represents a significant step forward in anti-scam actions by establishing a collaborative framework between financial regulators and technology firms and telecommunications firms.

[Read more](#)

India

Indian Insurers ask Regulator to Revamp Bond Valuation Rules

Insurance companies are seeking a shift to a method that values bonds individually, for example differentiating between debt issued by state-run firms and private companies.

[Read more](#)

Indonesia

OJK launches two databases to bolster insurance ecosystem

The initiatives are designed to ensure more transparent, accountable, and consumer-focused governance within the sector to boost public trust.

[Read more](#)

Morocco

Morocco Overhauls Health Insurance System with New Unified Structure

The reform also allows the managing authority to fund health prevention and awareness campaigns, connecting insurance management with broader public health initiatives.

[Read more](#)

Philippines

IC to hike motor vehicle insurance premium

While also doubling indemnity claims of vehicular accident victims as part of efforts to improve overall coverage in the country.

[Read more](#)

UAE

UAE extends housing loan age limit to 95 years with life insurance for senior citizens

It addresses the previous challenges where the maximum loan coverage age was limited to 70 years, which led to the rejection of some financing applications from senior citizens.

[Read more](#)

Turkiye

New regulation determining total loss or heavily damaged vehicle takes effect

Under the new regulation, if the repair costs of a damaged vehicle exceed the vehicle's market value and an expert report states that the vehicle is beyond repair, it will be considered a total loss.

[Read more](#)

Vietnam

Vietnam tightens enforcement as social insurance violations and delays mount

Vietnam's Social Security Authority (VSS) has issued clear rules outlining penalties for late payment, evasion, and non registration related to compulsory social insurance (SI) and unemployment insurance (UI).

[Read more](#)



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Rating News

CNPC Captive Insurance Assigned 'A+' Ratings; Outlook Stable: S&P

CNPC Captive Insurance Co. Ltd. plays a vital role as a risk management vehicle for its parent group, China National Petroleum Corp. (CNPC).

[Read more](#)

Japan-Based Daido Life and Taiyo Life Upgraded To 'A+' On Stronger Capital; Outlook Stable: S&P

The outlook is stable, reflecting our view that the group's capitalization will remain solid and its core subsidiaries will maintain strong positions in their target markets in the next two years.

[Read more](#)

Fitch Affirms MAPFRE Sigorta's National IFS Rating at 'AA+(tur)'; Outlook Stable

The affirmation reflects MAPFRE Sigorta's importance to its parent, MAPFRE, S.A. (Issuer Default Rating: A-/Positive), and its strengthened capitalisation and financial performance.

[Read more](#)

Fitch Affirms Neova Sigorta National IFS Rating at 'A+(tur)'; Outlook Stable

The National IFS Rating reflects Neova Sigorta's positive ownership by Kuveyt Turk Katilim Bankasi A.S (KTKB; Long-Term Local-Currency Issuer Default Rating (IDR) BB-/Stable) and adequate franchise in the Turkish insurance market.

[Read more](#)

Fitch Affirms Anadolu Sigorta's IFS Rating at 'BB'; Outlook Stable

The affirmation reflects Anadolu Sigorta's very strong position in the country's highly competitive insurance sector.

[Read more](#)

Fitch Revises Outlook on Kafolat Insurance Company to Positive; Affirms IFS at 'B+'

The Outlook revision reflects Kafolat's improved business risk profile with moderated business growth, a reduced share of inward reinsurance business, and better geographical diversification.

[Read more](#)

Fitch Upgrades SQB Insurance to 'BB'; Outlook Stable

The upgrade reflects a similar rating action on the company's sole shareholder, Uzbek Industrial and Construction Bank Joint-Stock Commercial Bank (UICB, Long-Term IDR: BB/Stable).

[Read more](#)

Fitch Upgrades MAIPARK's National IFS to 'A+(idn)'; Outlook Stable

The upgrade reflects MAIPARK's strong and sustained profitability, supported by its robust risk management practices and strong retrocession arrangement.

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Movement News

MSIG Malaysia

Names new CEO

MSIG Insurance (Malaysia) Bhd has appointed Ang Yien Chia as its new Chief Executive Officer.

[Read more](#)

Wethaq Takaful Insurance Egypt

Welcomes new CEO

Wethaq Takaful Insurance has announced the appointment of Dr Reda Ahmed as its new CEO.

[Read more](#)



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أخبار التأمين

الأردن

أقساط التأمين الطبي تستحوذ على 37% من إجمالي أقساط التأمين منذ بداية 2025 زادت قيمة أقساط التأمين خلال 5 أشهر من العام الحالي، بنسبة 10%، في وقت ارتفعت فيه قيمة التعويضات نحو 4.3%، مقارنة بالفترة ذاتها من عام 2024.

للمزيد

الإمارات

«كومن» للتأمين تستحوذ على منصة «يلاكومير» الإماراتية.. وتستعد لدخول السوق السعودية من خلال هذا الاندماج الاستراتيجي، تُصبح الشركتان أكبر مجموعة تأمين رقمي في المنطقة، وتعملان اليوم في ست دول هي لبنان، ومصر، ونيجيريا، وقبرص، والأردن، والإمارات العربية المتحدة.

للمزيد

الإمارات

وفد إماراتي يطلع على تجربة «لويدز أوف لندن» بالتأمين البحري هدفت الزيارة إلى مناقشة سبل تعزيز التعاون في مجالات التأمين البحري وإعادة التأمين، واستكشاف آفاق الشراكة مع «لويدز أوف لندن»، في تطوير حلول مبتكرة لإدارة المخاطر في القطاع البحري.

للمزيد

البحرين

توصية بتطبيق التأمين الإلزامي على مشغلي الروبوتات إلزام مستخدم الروبوت بإصدار وثيقة تأمين تغطي كل أنواع الضرر التي قد تنشأ من جراء استخدامه وأن يكون التأمين إجبارياً بنص القانون، كما دعت لتقنين عملية صناعة واستخدام أو تشغيل الروبوتات قبل تداوله في الدولة.

للمزيد

الجزائر

نمو التأمين التكافلي في الجزائر بثلاثة أرقام سجل سوق التأمينات بالجزائر، خلال الثلاثي الأول من السنة الجارية، ارتفاعاً في رقم أعماله بنسبة 13.3 بالمائة على أساس سنوي، ليبلغ 56.9 مليار دج، بما في ذلك عمليات إعادة التأمين التكافلي والقبول الدولي.

للمزيد

السعودية

16.8 % نمواً في صافي أقساط التأمين بالمملكة للربع الأول.. والإيرادات 17 مليار ريال ارتفع إجمالي أقساط التأمين المكتتب بها لشركات التأمين السعودية بنسبة 15% خلال الربع الأول من عام 2025 على أساس سنوي؛ لتبلغ 26.01 مليار ريال، مقابل 22.63 مليار ريال في الربع المماثل من العام الماضي.

للمزيد

فلسطين

شركة تمكين للتأمين تحصل على جائزة «شركة التأمين الأكثر ابتكاراً في فلسطين للعام 2025» تم ترشيح الشركة من قبل اللجنة التنظيمية عن فئة شركات التأمين العاملة في فلسطين وقارة آسيا ضمن تصنيف الأكثر ابتكاراً، نظراً للابتكار الرقمي والمتمثل في إطلاق خدمات التأمين الرقمي التي تتيح إصدار أو تجديد وثائق التأمين رقمياً وتسديد الأقساط عبر قنوات الدفع الإلكترونية.

للمزيد

عمان

«الخدمات المالية» أفضل منصة رقمية لفئة تطبيقات تكنولوجيا المعلومات للحكومة الإلكترونية توجت سلطنة عمان ممثلة في هيئة الخدمات المالية بالمركز الخامس عالمياً بعد فوز المنصة الوطنية للتأمين الصحي (ضماني) ضمن أفضل منصة رقمية لفئة تطبيقات تكنولوجيا المعلومات للحكومة الإلكترونية، وذلك في منتدى القمة العالمية لمجتمع المعلومات «WSIS +20» لعام 2025م.

للمزيد





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أخبار التأمين

المغرب

نقابة ترفض دمج CNOPS في CNSS وتتجه للتصويت ضد مشروع قانون التأمين الإجباري دمج الصندوقين يهدد المكتسبات الصحية لشريحة واسعة من الموظفين والمستخدمين ويُضعف مبدأ العدالة في التغطية الطبية. [للمزيد](#)

المغرب

قطاع التأمين يؤكد صموده في وجه الضغوط الاقتصادية أظهرت اختبارات الضغط التي أجرتها اللجنة التنسيقية والرقابية للمخاطر النظامية، خلال اجتماعها الحادي والعشرين بمقر بنك المغرب، قدرة قطاع التأمين على امتصاص الصدمات الناتجة عن المتغيرات الاقتصادية والتقنية. [للمزيد](#)

مصر

250 ألف جنيه قيمة وثيقة التأمين من الحوادث لصالح المصريين بالخارج وأسرههم التوسع في تغطية الوثيقة لتشمل جميع المصريين العاملين بالخارج وأسرههم، سواء الحاصلين على تصاريح عمل أو غيرهم، يمثل خطوة مهمة لتكريس العدالة التأمينية وتقديم الدعم لكل شرائح المصريين المغتربين. [للمزيد](#)

مصر

رئيس الرقابة المالية: سيتم بحث توفير التغطية التأمينية للمباني الحكومية الفترة المقبلة أكد الدكتور محمد فريد، رئيس مجلس إدارة الهيئة العامة للرقابة المالية، الأهمية الكبيرة لوجود تغطيات تأمينية على المباني الحكومية، موضحاً أن سيتم بحث هذا الأمر خلال الفترة المقبلة في ضوء اللوائح والتشريعات المنظمة لذلك. [للمزيد](#)



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