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- Most P&C insurers still 'dabbling' in generative AI: Bain & Company
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Algerian insurance, a thriving industry

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Residents Welcome Proposed National Health Insurance

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For the First Time: FRA Joins IAIS Protection Gaps Task Force

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KD 100 fee set for expat families' Health Insurance

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Delivery Rider Premiums Cut 20-30%, Part-Time Insurance Expanded to Age 21



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## **Insurance News**

# Global

Sedgwick forecasts 2026 in new global risk study As AI rapidly reshapes claims and risk, organizations cited the rapid pace of AI advancements as the leading implementation challenge. Regulatory uncertainty is a significant hurdle, and companies are rapidly establishing strong governance and oversight.

Read more

## Global

Most P&C insurers still 'dabbling' in generative AI: Bain & Company

Scaled artificial intelligence (AI) is starting to reshape property and casualty (P&C) claims, but most carriers remain in early-stage experimentation.

Read more

# Global

Insuring the AI age: WTW

Al is transforming risk profiles across industries, and the insurance market continues to adapt. Can we expect policies to explicitly address Al in the near future, ending the silent coverage era?.

Read more

#### Asia

ALM upgrades essential to success for APAC insurers: CWAN

Effective asset liability management is central to success for APAC insurers, yet many firms are battling with outdated systems that may fail to keep pace with new data sources, changing asset allocations, and shifting regulatory regimes.

Read more

# **Algeria**

Algerian insurance, a thriving industry

The Algerian insurance market is experiencing positive growth in 2025, driven in particular by the life and health insurance segment, which is recording double-digit growth.

Read more

## **Botswana**

Residents Welcome Proposed National Health Insurance

Community members said the initiative would significantly improve access to timely and quality healthcare services for all citizens.

Read more

# **Egypt**

Post for Investment and AXA obtain approval from the Financial Regulatory Authority to establish the first microinsurance company in Egypt The initiative aims to extend insurance coverage to broader segments of society, particularly those with limited access to traditional financial services.

Read more

# Ghana

Sic to Introduce Mandatory Travel Insurance for Foreign Nationals

The policy will require all foreign nationals travelling into the country to possess valid travel insurance before arrival or upon entry.

Read more

# **Hong Kong**

Best's Market Segment Report: Hong Kong's Non-Life Insurance Segment Shows Growth and Resilience Amid Market Challenges

Hong Kong's non-life insurance industry has shown an ability to sustain profitable underwriting during a recent five-year period, which was supported by the performance in the general liability and property damage lines of business.

Read more

# India

6 in 10 new health policies come from Tier-2/3 India

Health insurance in smaller towns is still predominantly used for inpatient care rather than routine medical expenses.



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# **Insurance** News

# Japan

Cyber, supply chain, and currency risks reshape Japan's corporate agenda

Cyber exposure, supply chain vulnerabilities, and currency movements are shaping the risk agenda for Japanese corporates, with natural catastrophe and product liability exposures also prominent.

Read more

#### **Jordan**

13% of Insurance Company Customer Complaints Settled Amicably

Total insurance premiums grew over the same tenmonth period by 10%, equivalent to 68 million dinars, reaching 732 million dinars compared with 664 million dinars during the same period in 2024.

Read more

# Kenya

Doctors Reject Proposed Time Limits on Insurance Pre-Authorisations

KMPDU has formally opposed a proposed policy that would automatically reject insurance claims pre-authorised by public sector doctors during official working hours.

Read more

## Kuwait

Listed Insurance Industry Performance Analysis – Q3 2025: Badri

Q3 2025 reflected a difficult operating environment for Kuwait's insurers, with declines in underwriting performance, revenue, and net profit signaling mounting pressure on the sector.

Read more

# Liberia

Safe Insurance - Libera, Nigerian Insurance Broker Sealed Partnership

This alliance is expected to bring expertise in oil & gas, marine, aviation, and complex commercial risks, aiming to elevate Liberia's insurance standards to global levels.

Read more

# Malaysia

Best's Market Segment Report: AM Best Maintains Stable Outlook on Malaysia's Non-Life Insurance Segment

AM Best is maintaining a stable outlook on Malaysia's non-life insurance segment, citing regulatory initiatives designed to increase insurance penetration and phased de-tariffication of motor and fire insurance.

Read more

## Morocco

Moroccan banks overtake brokers in insurance sales for the first time

According to the latest annual report from the ACAPS (Morocco's insurance and social welfare authority), banks collected 20.5 billion dirhams in premiums last year, securing a 32% market share.

Read more

# **Nigeria**

AIICO Unveils Its New Identity

AIICO Insurance Plc has officially unveiled its refreshed brand identity, marking a significant milestone in its evolution as one of Nigeria's most trusted and established insurance institutions.

Read more

#### **Oman**

Listed Insurance Industry Performance Analysis – Q3 2025: Badri

Year 2025 represented a challenging yet transformative period for Oman's insurance sector. Conventional insurers achieved a 13% increase in insurance revenue, rising from RO 417 million in Q3 2024 to RO 472 million in Q3 2025.



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#### **Insurance News**

# **Qatar**

Qatar's takaful insurance market

Technological advancements are also fueling demand for services accessible through online platforms, prompting insurers to accelerate the digitization of their offerings.

Read more

## South Korea

Best's Commentary: Relaxed Discount Rate Lowers Capital Pressures, Elevates Asset Liability Management Significance for South Korea's Non-Life Insurers

The recent easing of discount rate regulations by South Korea's financial authorities will alleviate pressure on the solvency position of the country's non-life insurers.

Read more

# **Syria**

Syrian insurance market in 2024

The total premiums in the insurance sector for the year 2024 amounted to approximately 570 billion Syrian pounds, with a growth rate of 95.59% compared to the corresponding period of the previous year.

Read more

## **Taiwan**

Taiwan offers labor relief loans up to NT\$100,000 workers who have paid labor insurance contributions for at least 15 years and have no outstanding premiums or late fees may apply for loans of up to NT\$100,000 (US\$3,200).

Read more

# **Thailand**

Frequent natural hazards to fuel demand for property insurance in Thailand: GlobalData Recurrent natural disaster events have kept catastrophe risk firmly in focus and are expected to support sustained property premium growth in the country over the next five years.

Read more

#### UAE

Medical & Motor to Power UAE Insurance Growth in 2026

The UAE insurance market is expected to grow around 10-15% in 2026, following an expected exceptional market growth of around 15-20% in 2025.

Read more

## UAE

UAE launches first electronic system with Dubai Public Prosecution to settle blood money claims This initiative aims to enhance service quality, improve customer experience, protect consumers, and advance operational performance across the insurance sector and law enforcement entities in the UAE.

Read more

#### UAE

Sun Life authorised to open Dubai International Financial Centre office

Adding a Middle East base to its high-net-worth (HNW) insurance operations that are currently anchored in Hong Kong, Singapore, and Bermuda.



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# **Reinsurance News**

omanre.com



#### Fitch Upgrades Oman Re's IFS Rating to 'BBB'; Outlook Stable

17 December 2025

Oman Reinsurance Company (Oman Re), the Sultanate's sole reinsurer, announced that Fitch Ratings, a leading global credit rating agency, has upgraded the Company's Insurer Financial Strength (IFS) Rating to 'BBB' from 'BBB-', with a Stable Outlook.

The rating upgrade reflects reduced investment and asset risk, supported by the recent upgrade of the Sultanate of Oman's sovereign credit rating, as well as Oman Re's sound capitalisation, good earnings profile and robust risk management framework. Fitch also highlighted the Company's prudent reserving practices, strong reinsurance programme, disciplined underwriting and improving financial performance as key supporting factors.

Fitch further noted Oman Re's well-diversified franchise across its core markets, strong capital adequacy, and improving profitability, underscoring the Company's sound financial profile.

For more details, please refer to the official Fitch Ratings announcement:

https://www.fitchratings.com/research/insurance/fitch-upgrades-oman-reinsurance-company-ifs-to-bbb-outlook-stable-17-12-2025

Commenting on the upgrade, Romel Tabaja, CEO of Oman Re, said:

"The upgrade of Oman Re's Insurer Financial Strength Rating to 'BBB' by Fitch Ratings represents a significant milestone in our journey and reflects the strength of our financial fundamentals, disciplined underwriting approach and prudent risk management practices. This achievement also mirrors the positive impact of the Sultanate of Oman's improved sovereign credit profile and the effectiveness of the Government's sound fiscal and economic policies. We remain committed to sustaining this momentum, strengthening our capital base, and further enhancing Oman Re's position as a resilient, reliable and forward-looking reinsurance partner."

#### **Notes to Editors**

#### About Oman Re

Commencing operations since 2009, Oman Re is the first and only reinsurance company in Oman with the purpose of writing Facultative and Treaty business from local and international markets. Oman Re's current territorial scope includes the Middle East, Afro-Asian countries, CEE and CIS markets and it writes marine and non-marine lines of business. In August 2021, Oman Re launched its branch at the Qatar Financial Centre (QFC). From January 2025, Oman Re introduced Shariah-compliant Retakful solutions after securing the Retakaful Window license. The Company's values of Dynamic Culture and Transparency ensure that all its operations are carried out with maximum integrity and to the highest standards.





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# **Regulation News**

# **Algeria**

Insurers look to passage of new insurance law for growth impetus

Growth will be generated in particular through the development of InsurTechs and the creation of an independent regulatory authority for insurance operations.

Read more

# Bangladesh

BSEC raises red flags over audit findings at 27 listed insurers

Serious concern over audit observations made in the latest audited financial statements of 27 listed insurance companies, warning that the issues could undermine investor confidence and market transparency.

Read more

# **Egypt**

For the First Time: FRA Joins IAIS Protection Gaps Task Force

This selection is a result of FRA's ongoing efforts to develop the insurance sector, notably by issuing the Unified Insurance Law followed by 47 regulatory decisions aimed at establishing a strong, resilient market capable of adapting to global changes.

Read more

## **Kuwait**

KD 100 fee set for expat families' Health Insurance

The regulations make health insurance mandatory for obtaining or renewing residency permits, as well as for entry and visit visas, and specify the applicable fees.

Read more

## **South Korea**

Delivery Rider Premiums Cut 20-30%, Part-Time Insurance Expanded to Age 21

A plan is being pursued to reduce self-injury insurance premiums for motorcycle insurance for delivery riders by 20–30% and expand eligibility for part-time insurance enrollment.



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# **Rating News**

# Apex Insurance and Apex Life Ratings Raised To 'BB' On Improved Capital Position; Outlook Stable: S&P

The stable outlook reflects our expectation that, over the next 12 months, Apex will maintain its solid competitive standing, which will allow it to generate robust profitability.

Read more

# Huatai Property & Casualty Insurance Assigned 'A+' Rating; Outlook Stable: S&P

The stable outlook on Huatai P&C reflects our expectation that the insurer will remain a strategically important subsidiary of Chubb Group over the next two years.

Read more

# Uzbekistan-Based Asia Insurance Sug'urta Kompaniyasi 'B' Rating Affirmed On Recapitalization: S&P

The stable outlook reflects our expectation that the insurer will maintain its capital adequacy and competitive standing over the next 12 months.

Read more

# AM Best Upgrades Credit Ratings of Starr International Insurance (Thailand) Public Company Limited

AM Best has upgraded the Financial Strength Rating to A (Excellent) from A- (Excellent) and the Long-Term Issuer Credit Rating to "a" (Excellent) from "a-" (Excellent) of Starr International Insurance (Thailand) Public Company Limited (SIIT) (Thailand).

Read more

# AM Best Affirms Credit Ratings of SNIC Insurance B.S.C. (c)

AM Best has affirmed the Financial Strength Rating of B+ (Good) and the Long-Term Issuer Credit Rating of "bbb-" (Good) of SNIC Insurance B.S.C. (c) (SNIC) (Bahrain).

Read more

# AM Best Affirms Credit Ratings of Abu Dhabi National Takaful Company P.S.C.

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Rating of "a-" (Excellent) of Abu Dhabi National Takaful Company P.S.C. (ADNTC) (United Arab Emirates) [UAE]. The outlook of these Credit Ratings (ratings) is stable.

Read more

# Fitch Affirms KERC's IFS Rating at 'BBB'; Outlook Stable

The ratings reflect KERC's status as a core captive of Sovereign Wealth Fund Samruk-Kazyna JSC (SK; Long-Term Issuer Default Rating (IDR) BBB/Stable), Kazakhstan's sovereign wealth fund, and the reinsurer's strong integration with SK.

Read more

# Fitch Upgrades Oman Reinsurance Company's IFS to 'BBB'; Outlook Stable

The upgrade reflects reduced investment and asset risk following the upgrade of the Oman's sovereign rating to 'BBB-' on 8 December 2025.

Read more

# Fitch Affirms Thai Reinsurance at IFS 'A-'; Outlook is Stable

The affirmation reflects THRE's 'Strong' capitalisation and 'Favourable' company profile, which are partially offset by weaker underwriting performance in 2025.



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#### **Movement News**

## **AIG Asia Pacific**

New Regional President appointed

AIG announced that Scott Leney has been appointed Regional President, AIG Asia Pacific.

Read more

## **Dubai National Insurance & Reinsurance**

Acting CEO appointed

Charbel Yazbeck has been appointed Acting Chief Executive Officer (CEO) of Dubai National Insurance & Reinsurance (DNI).

Read more

# **Gulf Insurance Group (GIG)**

**CEO** retires

Khaled Saoud Al Hasan, Chief Executive Officer of Gulf Insurance Group (GIG), is retiring after nearly 50 years of service with the company.

Read more

# **United Cooperative Assurance**

Acting CEO appointed

Marwan Alhazmi has been appointed Acting Chief Executive Officer (CEO) of United Cooperative Assurance (UCA).

Read more

# **Zurich Middle East Life**

CEO rejoining

Zurich Middle East Life has announced that Walter Jopp will be rejoining the business as chief executive officer (CEO).



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# أخبار التأمين

السعودية

هيئة التأمين: إعادة مشروع عوائد استثمار الوديعة النظامية إلى الشركات للاستطلاع

حسب الهيئة، تضمن التعديل أن تعود عوائد استثمار الوديعة النظامية لشركات التأمين و/أو إعادة التأمين بدلاً من البنك المركزي. للمزيد

سوريا

مؤشرات أداء قطاع التأمين

بلغ إجمالي الاقساط في قطاع التأمين لعام 2024 حوالي /570/ مليار ليرة سورية، بنسبة نمو 95.59 % عن الفترة المقابلة من العام الفائت، والسبب األكبر يعود لتضخم القيم التأمينية، حيث بلغت حصة شركات التأمين الخاصة من إجمالي الاقساط حوالي /272,4 من الجمال) بمعدل نمو ،97.7%. للمزيد

الكويت

الكويت ترفع رسوم تأمين الوافدين الصحي وتستثني 9 حالات رفعت الكويت رسوم التأمين الصحي على الوافدين بواقع 100 دينار سنوياً، أي ما يعادل 325.49 دولار أميري، واستثنت الحكومة الكويتية أبرز الحالات من رسوم خدمات التأمين.

الكويت

حوكمة أكثر صرامة لشركات التأمين... بـ 10 متطلبات أقرت وحدة تنظيم التأمين للشركات الخاضعة لرقابة 10 متطلبات للحوكمة، بهدف تعزيز الشفافية والانضباط المؤسسي ورفع مستوى الالتزام في القطاع، مؤكدة في تعميم ضرورة تزويدها بالبيانات في موعد أقصاه 90 يوماً من انتهاء السنة المالية.

الكويت

«الخليَّج للتأمين»: تقاعد الرئيس التنفيذي للمجموعة خالد الحسن

مجلس إدارتها قد قبل طلب تقاعد خالد الحسن من منصبه كرئيس تنفيذي للمجموعة، إيذانا بختام مسيرة مهنية حافلة امتدت على مدى خمسين عاما من العطاء المتواصل.
للمزيد

عمان

«فيتش» ترفع التصنيف الائتماني لشركة «عُمان ري» وتمنحها نظرة مستقبلية مستقرة

رفعت وكالة فيتش للتصنيف الائتماني تصنيف القوة المالية لشركة غمان ري لإعادة التأمين (Insurer Financial Strength – IFS) إلى عُمان ري لإعادة التأمين (BBB من BBB-، مع منحها نظرة مستقبلية مستقرة.

**الأردن** 13% فقط من شكاوى عملاء شركات التأمين تتم تسويتها "وديا"

نما إجمالي أقساط التأمين في 10 شهور من العام الحالي، بنسبة وصلت إلى 10%، أو ما يعادل 68 مليون دينار، لتبلغ 732 مليون دينار، مقابل 664 مليون دينار، في الفترة ذاتها من 2024. للمزيد

الأردن

نقيب المحامين: رفع رسوم التأمين الصحي بسبب لائحة أجور الأطباء

القسط لا يزال متواضعا مقارنة مع الكلف الطبية المرتفعة. وأضاف أبو عبود أن السبب الرئيسي لرفع رسوم التأمين الصحي كان تطبيق لائحة أجور الأطباء في منتصف 2024.

الإمارات

المصرف المركزي يطلق أول نظام إلكتروني مع النيابة العامة لإمارة دبي لتسوية مطالبات الدية

يأتي إطلاق النظام الالكتروني الجديد تجسيداً لرؤية القيادة الرشيدة في أتمتة الإجراءات وتحقيق أهداف برنامج تصفير البيروقراطية في تسوية مطالبات الدية عبر الربط الإلكتروني بين النيابة العامة لإمارة دبي وشركات التأمين المرخصة.

للمزيد

البحرين

«سوليدريّ البحرين» تجتاز التدقيق الأول لمعايير شهادة الأيزو «2001:2015» لنُظم إدارة الجودة

تحافظ بذلك على هذا الاعتماد المهم الذي حصلت عليه في العام 2024. ويؤكّد هذا الإنجاز مدى كفاءة نظم إدارة الجودة في سوليدرتي البحرين، فضلًا عن ترسيخ ثقافة التطوير المستمر التي تنتهجها الشركة.

الجزائر

قطاع التأمينات يحقق نموا بـ 8,1 بالمائة ويبلغ 99,3 مليار دينار جزائري

بلغ رقم أعمال فرع التأمين على الأشخاص حوالي 12 مليار دينار، محققا نموا بنسبة 6,7 بالمائة خلال السداسي الأول من السنة الجارية، مقابل 3,2 بالمائة خلال سنة 2024، وهو ما يعكس تسارعا ملحوظا.

لجزائر

شركات التأمين مطالبة بتتبع مصادر الثروات

ستكون شركات التأمين ملزمة، على غرار البنوك، بتحديد مصدر أموال الزبائن في بعض الحالات، مع إخضاع فئة التأمين على الحياة لرقابة مشددة باعتبارها من أكثر المنتجات عرضة لمخاطر تبييض الأموال.

للمزيد



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# أخبار التأمين

لأول مرة.. الرقابة المالية عضو في فريق عمل فجوة الحماية التأمينية بالمنظمة الدولية لمراقبي التأمين IAIS يأتي هذا الاختيار نتيجة تحركات الهيئة العامة للرقابة المالية في

تطوير قطاع التأمين، ومن أبرزها إصدار قانون التأمين الموحد، ثم إصدار 47 قرار تنظيمي تستهدف ترسيخ أسس سوق قوي ومرن قادر على مواكبة المتغيرات العالمية.

للمزيد

الرقابة المالية تُصدر نموذج وثيقة تأمين سند الملكية العقارية تهدف إلى توفير حماية تأمينية للمشترين ضد المخاطر المرتبطة بصحة الملكية أو ظهور أي عوار في إثبات الملكية غير معلوم قبل إتمام عملية الشراء. للمزيد

# المغرب

لجنة التنسيق والرقابة: قطاع التأمين يحافظ على أسسه القوية أقساط التأمين الصادرة بلغت 53,6 مليار درهم في نهاية أكتوبر 2025، مسجلة ارتفاعا بنسبة 8,1 في المائة مقارنة مع نفس الفترة من سنة 2024. وشمل هذا الارتفاع كلا من فرع التأمين على غير الحياة (7,9 في المائة) وفرع التأمين على الحياة (8,3 في المائة).

المغرب

التأمينات... ارتفاع الأقساط الصادرة بـ 7,2 في المائة أفادت هيئة مراقبة التأمينات والاحتياط الاجتماعي بأن الأقساط الصادرة عن شركات التأمين وإعادة التأمين بلغت 48,26 مليار درهم عند متم شتنبر 2025، وذلك بزيادة نسبتها 7,2 في المائة مقارنة بالفترة ذاتها من السنة الماضية.

للمزيد

دمج أنظمة التأمين مؤجل إلى حين إنجاز دراسات معمقة مشروع القانون رقم 54.23 المتعلق بالتأمين الإجباري الأساسي عن المرض يهدف، في مرحلته الحالية، إلى توحيد التدبير فقط بين نظامي "كنوبس" و"CNSS"، من خلال نقل صلاحيات تدبير نظام موظفي ومستخدمي القطاع العام إلى الصندوق الوطني للضمان الاجتماعي، دون المساس بتوحيد الأنظمة أو دمجها الشامل.

للمزيد