



FAIR Newsletter

05-Feb. 2026





Global

Q4 2025: Global Insurance Market Overview: Aon

Key product lines that have been in extended softening cycles – particularly, directors and officers and cyber – saw a strengthening of insurer focus on long-term pricing sustainability.

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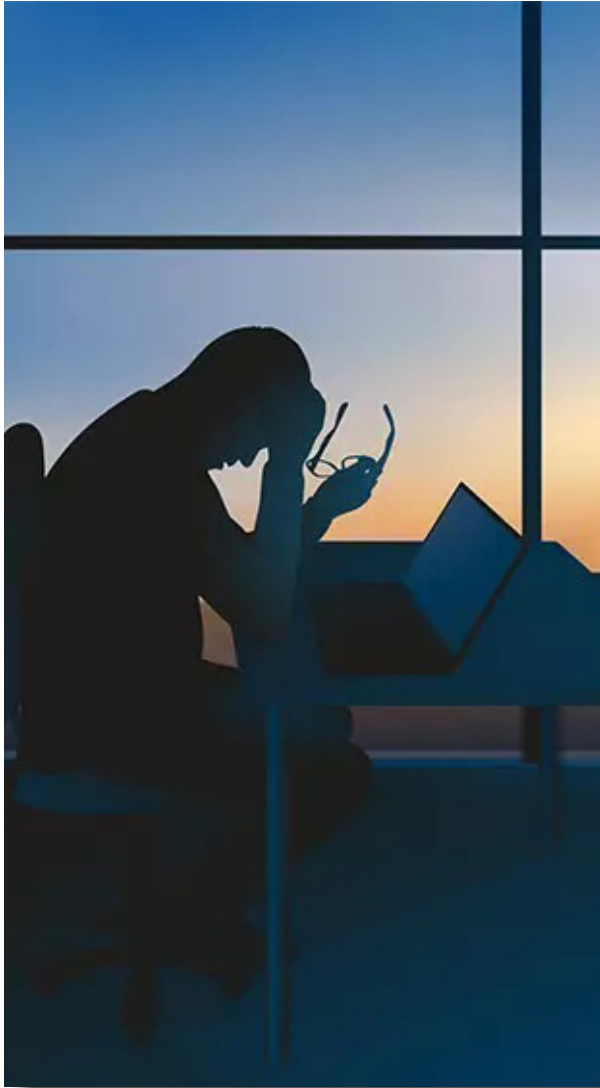
Global

Natural Catastrophe Review January 2026: WTW

The objective is to contribute to “the structuring and modernization of the profession.”

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Global

Business insolvencies are expected to increase by 2.8% worldwide in 2026: **Coface**

In 2026, business insolvencies are expected to rise slightly again, against a backdrop of gradually easing financing costs.

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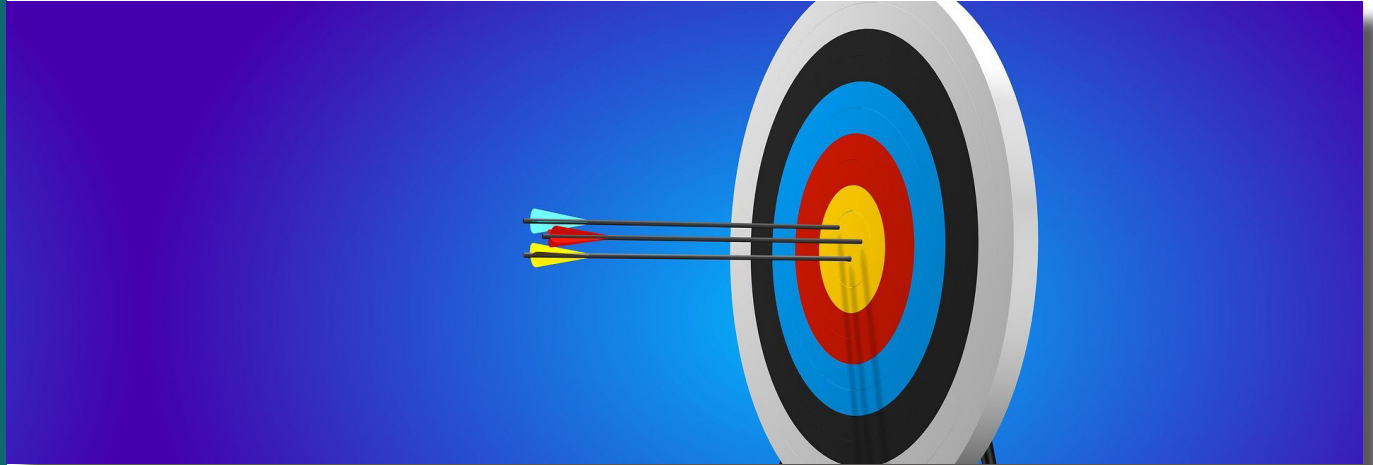
Global

An imperative, not a magic pill': Study finds insurers looking to build trust, value in AI: **SAS**

AI adoption is accelerating, but businesses must address questions around governance and data maturity before they can realize its full potential.

[Read more](#)

+2.8%: expected increase in insolvencies worldwide in 2026



Global

Five priorities for insurers: converting uncertainty into opportunity: **EY**

While cost efficiency is critical in softening markets, insurers should look to invest savings in transformation plans and growth strategies.

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Asia

Singapore/South-east Asia Predictions 2026: **DAC Beachcroft**

Despite rising geopolitical risks, intense competition and mounting cost pressures across Southeast Asia, its commercial aviation sector is poised for significant growth.

[Read more](#)





Asia

APAC insurers confront geopolitics, catastrophes, and AI in 2026

Geopolitical risk, identified at the beginning of 2025 as a key issue for corporates, has continued to affect risk transfer decisions as governments adjust trade and tariff settings.

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Ghana

Insurance Industry Urged to Prioritise ESG to Sustain Businesses

ESG-related challenges posed significant risks to the insurance sector and must be addressed proactively to position the industry for sustainable growth.

[Read more](#)

“International insurers are necessarily doing enough to address the potential opportunities or the potential threats”



Ghana

Motor insurance tariffs set for marginal increase from February 16

The NIC has authorised the new charges to apply to all non-life policyholders, a move sources say has been influenced by recent economic developments.

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Hong Kong

Insurance Authority releases provisional statistics for the first three quarters of 2025

Total gross and net premiums of general business were \$82.9 billion (increased by 10.5%) and \$56 billion (increased by 8.3%) respectively, against which total gross claims of \$38 billion were paid (decreased by 0.9%).

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Hong Kong

Around 85% of claims arising from the fire at Wang Fuk Court have been settled

Of the 1,030 general insurance claims, 863 (84%) have been settled that involve about \$450 million; of the 188 long term insurance claims, 169 (90%) have been settled that involve about \$60 million.

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Hong Kong

Experts map Hong Kong marine insurance position and challenges

Against a backdrop of an increasingly complex and shifting global trade landscape, the development of Hong Kong's marine insurance sector calls for a more strategic and forward looking approach.

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“The IA is aware that a majority of claims have been successfully settled based on the principle of treating customers fairly”



Japan

Japan's midsize insurers hold back from bond buys anticipating rebound

Japan's midsize life insurers are joining their larger peers in avoiding the nation's superlong government debt.

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KSA

ACIG signs capital increase subscription deal with Diar Al-Arabia

Under the agreement, ACIG will raise its capital from SAR 291 million to SAR 300 million by waiving preemptive rights.

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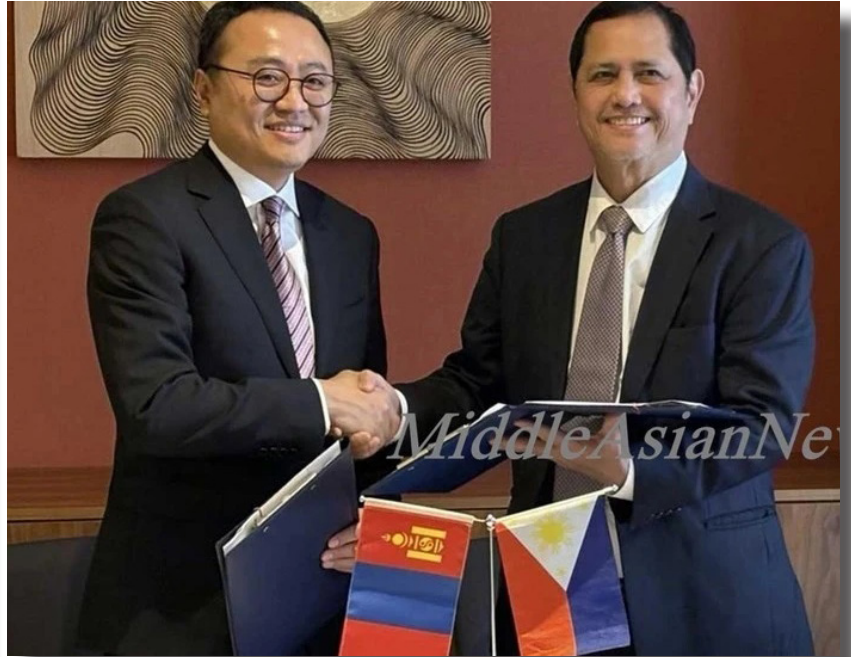


Malaysia

Bank Negara Malaysia flags low flood cover even in repeat-hit areas

Malaysia's central bank has warned that household flood insurance take up remains low, including in areas that have experienced repeated flooding.

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Mongolia

Mongolia and the Philippines have signed an agreement to strengthen the deposit insurance system

The agreement aims to exchange international experience and best practices to enhance the effectiveness of deposit insurance systems.

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“Scientific projections indicate that both the frequency and severity of flooding are expected to rise with climate change”



Nigeria

Agenda for Insurance Sector in 2026

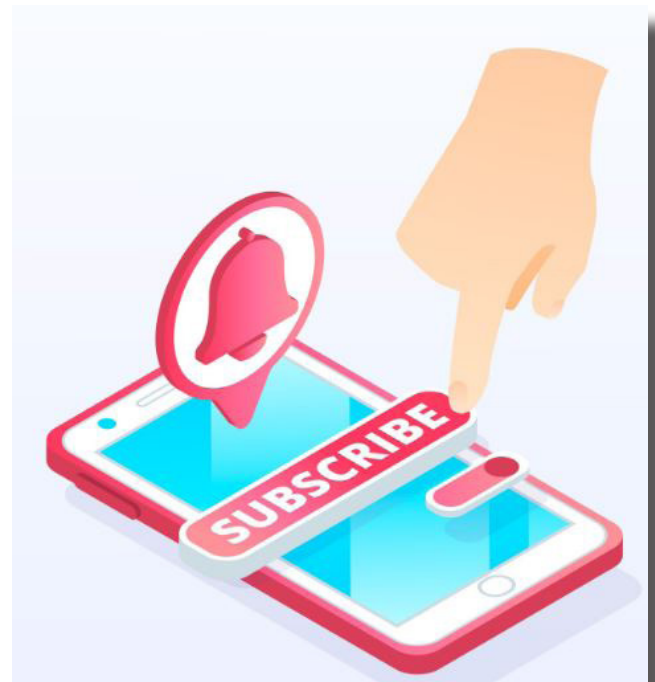
2026 is a pivotal year for the insurance sector as it is faced with diverse expectations which it must meet for it to remain relevant in the scheme of things in the finance services sector of the economy.

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Pakistan

Pak Qatar General Takaful IPO over-subscribed nearly 10x

The total amount applied for under the IPO reached Rs. 1.003 billion, highlighting strong market confidence in the company's growth prospects.

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Philippines

More Filipinos protected against climate-related losses as insurance coverage rises in 2025

Filipinos stand more financially resilient against the potential losses destructive typhoons could cause, as the number of insured properties and lives increased in 2025.

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Singapore

Singapore property insurance GWP to surpass \$1.2 billion in 2030: **GlobalData**

Property insurance industry in Singapore is projected to grow at a (CAGR) of 6.4%, (GWP) increasing from \$973.2 million in 2026 \$1.2 billion in 2030.

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“From late September to November, Typhoons Opong, Nando, Paolo, Tino, and Uwan hit the Philippines, Vietnam, and Thailand, causing losses of over \$5 billion”



South Korea

Korean Police Launch 9-Month Crackdown on Insurance Fraud, Illegal 'Ghost Hospitals'

Police identified the establishment and operation of illegal medical institutions, commonly known as “ghost hospitals,” as a primary enforcement target.

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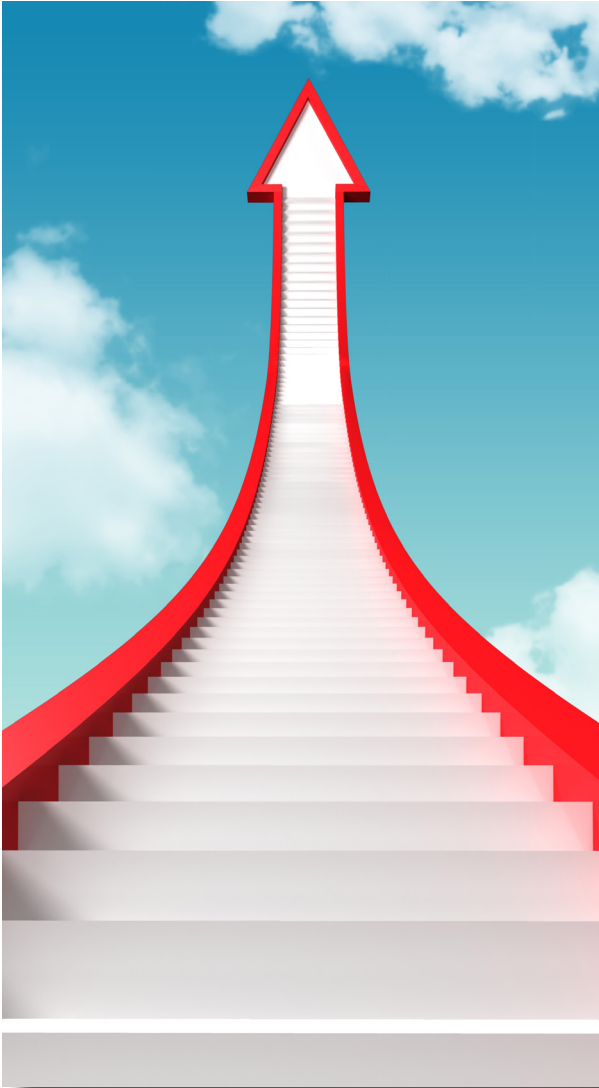
Tanzania

Tanzania's Universal Health Insurance enters historic implementation phase

Through regulation, public education and institutional reforms, the Authority is ensuring that the promise of universal health coverage becomes a lived reality rather than a distant aspiration.

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Turkiye

State-owned non-life insurer shows diversified growth across all segments

Turkiye Sigorta increased its net profits by 53% year on year to TRY19.4bn in 2025 on premium income of TRY147.1bn, which is 45% higher than in 2024.

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UAE

ADNIC to open new branch in India

Abu Dhabi National Insurance Company (ADNIC) is set to open branch in India, in GIFT City, India's first International Financial Services Centre (IFSC) in Gujarat.

[Read more](#)

"Our 2026 strategic focus is clear: making insurance accessible to all segments of society while sustaining profitable growth"



India

India's GIFT City attracts Lloyd's and other global reinsurers

The global companies, which also include South Korea's Samsung Re, Kenya Re and Spain's Mapfre Re, will join more than a dozen global reinsurers from Europe.

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KSA

Saudi Re signs deal with MED-GULF for over 5% of annual revenue

The contract value exceeds 5% of total revenue as per latest audited financial statements for 2024. The contract duration is one year, starting Jan. 1, 2026.

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Zambia

Zambian reinsurer Klaption Re to list on Lusaka Securities Exchange

Reaffirming the reinsurer's continued growth, and the increasing sophistication and resilience of Zambia's financial markets.

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Egypt

FRA Issues Comprehensive Regulatory Framework for Government Insurance Funds

The new resolution aims at solidifying their financial positions, ensuring management efficiency, and protecting rights of their beneficiaries.

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Egypt

FRA raises microfinance ceiling to EGP 292,000, expands microinsurance coverage

In parallel, the Authority issued Decision No. 2 of 2026, increasing the maximum insurance coverage for microinsurance activities to EGP 390,000, up from about EGP 312,500 previously.

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Ghana

Mandatory local insurance of marine cargo commences February 1

This measure is intended to protect shippers, deepen local participation, retain insurance premiums within the economy and support sustainable industry growth.

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Indonesia

Indonesia Lifts Insurer, Pension Fund Equity Limits to Stabilize Markets

The government is moving to deepen capital market liquidity by raising the cap on equity investments for insurance companies and pension funds.

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“Government recognises the potential of this proposal, not only to safeguard livelihoods, but also to strengthen the long-term sustainability of the insurance industry”



acaps

هيئة مراقبة التأمينات
والاحتياط الاجتماعي

Morocco

ACAPS, Madagascar's CSBF Cement Ties with New Insurance Supervision Agreement

As part of growing South-South cooperation, Morocco and Madagascar collaborated to deepen their insurance supervisory authorities to enhance market stability and policyholder protection.

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Nigeria

NAICOM, NIA Push For Improved Audit, Reporting Practices Ahead of Recapitalisation

NAICOM in collaboration with the NIA, has urged insurance companies to strengthen audit, financial reporting, and compliance practices as the industry prepares for the ongoing recapitalisation exercise.

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South Korea

Responsibilities Mapping to be Piloted for Large-sized Specialized Credit Finance Businesses and Savings Banks

The Financial Services Commission announced that the responsibilities mapping system will be piloted for large-sized specialized credit finance businesses with total assets of KRW5 trillion or more.

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Wataniya Insurance Co.

Saudi-Based Wataniya Insurance Co. Outlook Revised to Positive on Improved Competitive Standing; 'BBB+' Rating Affirmed: S&P

Rating action reflects Wataniya's improved competitive position, despite challenging market conditions in 2025.

[Read more](#)

Hong Leong Insurance (Asia) Ltd.

AM Best Affirms Credit Ratings of Hong Leong Insurance (Asia) Limited

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Rating of "a-" (Excellent) of Hong Leong Insurance (Asia) Limited (HLIA). The outlook of these Credit Ratings (ratings) is stable.

[Read more](#)

Qatar Insurance Company

AM Best Affirms Credit Ratings of Qatar Insurance Company Q.S.P.C. and Its Subsidiary

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Ratings of “a-” (Excellent) of Qatar Insurance Company Q.S.P.C. (QIC) (Qatar), and its subsidiary, Antares Reinsurance Company Limited (Antares Re) (Bermuda). The outlook of these Credit Ratings (ratings) is stable.

[Read more](#)

National Insurance Company

AM Best Affirms Credit Ratings of National Insurance Company

AM Best has affirmed the Financial Strength Rating of B (Fair) and the Long-Term Issuer Credit Rating of “bb” (Fair) of National Insurance Company (NIC) (Jordan). The outlook of these Credit Ratings (ratings) is stable.

[Read more](#)

Ghana Reinsurance PLC

AM Best Affirms Credit Ratings of Ghana Reinsurance PLC

AM Best has affirmed the Financial Strength Rating of C++ (Marginal) and the Long-Term Issuer Credit Rating of “b+” (Marginal) of Ghana Reinsurance PLC (Ghana Re) (Ghana). The outlook of these Credit Ratings (ratings) is stable.

[Read more](#)



Nippon Life Insurance Company

AM Best Affirms Credit Ratings of Nippon Life Insurance Company and Its Subsidiary

AM Best has affirmed the Financial Strength Rating (FSR) of A+ (Superior) and the Long-Term Issuer Credit Rating (Long-Term ICR) of “aa-” (Superior) of Nippon Life Insurance Company (Nissay) (Japan).

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Etiqua General Insurance Berhad

AM Best Affirms Credit Ratings of Etiqua General Insurance Berhad

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Rating of “a-” (Excellent) of Etiqua General Insurance Berhad (EGIB) (Malaysia). The outlook of these Credit Ratings (ratings) is stable.

[Read more](#)

Mohandes Insurance Company

AM Best Affirms Credit Ratings of Mohandes Insurance Company

AM Best has affirmed the Financial Strength Rating of B (Fair), the Long-Term Issuer Credit Rating of “bb” (Fair) and the Egypt National Scale Rating of aaa.EG (Exceptional) of Mohandes Insurance Company (Mohandes) (Egypt). The outlook of these Credit Ratings (ratings) is stable.

[Read more](#)

Saudi Arabian Insurance Co.

AM Best Affirms Credit Ratings of Saudi Arabian Insurance Company 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 Saudi Arabian Insurance Company B.S.C. (c) (Damana) (Bahrain). The outlook of these Credit Ratings (ratings) is stable.

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China Life

Fitch Affirms New China Life's IFS Rating at 'A'; Outlook Stable

The rating affirmation reflects NCI's favourable operating performance, strong distribution capability and sound solvency buffer.

[Read more](#)

Aon Philippine

Aon names new CEO to oversee Philippine operations

Aon plc has appointed Karl Hamann as chief executive officer for the Philippines.

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Munich Re Africa

New CEO appointed

Walter Voigts-von Foster has been appointed Chief Executive Officer (CEO) of Munich Re Africa.

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الإمارات

دبي للتأمين تطلق أول محفظة رقمية للأصول الرقمية في قطاع التأمين بالإمارات

أعلنت دبي للتأمين عن إطلاق أول محفظة رقمية للأصول الرقمية في قطاع التأمين في دولة الإمارات العربية المتحدة، تم تطويرها بالشراكة مع شركة زوديا كاستودي، في خطوة تُعد علامة فارقة في مسار التحول الرقمي الذي يشهده القطاع.

للمزيد

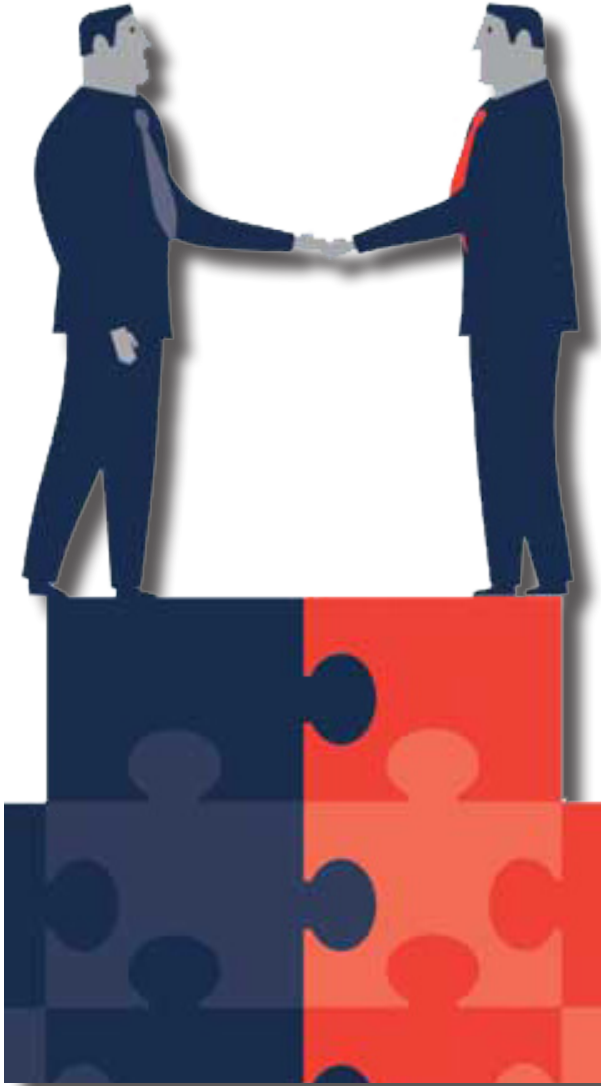


الإمارات

“أبوظبي الوطنية للتأمين” تفتتح فرعاً جديداً في الهند خلال 2026

تأتي هذه الخطوة في إطار إستراتيجية الشركة للنمو الدولي، كما من المتوقع أن يسهم فرع الهند في تنويع الإيرادات وتعزيز قدرة الشركة على دعم عملائها في واحدة من أعلى الأسواق نمواً.

للمزيد



السعودية

الإعادة السعودية "توقع عقد إعادة تأمين مع "ميدغلف"

أوضحت "الإعادة السعودية" في بيان على "تداول السعودية" اليوم الخميس أن قيمة العقد تتجاوز 5% من إجمالي إيراداتها وفقاً لآخر قوائم مالية مدققة للعام المالي 2024م.

للمزيد

السعودية

"أسيج" توقع اتفاقية اكتتاب في زيادة رأس مالها مع "ديار العربية للاستثمار"

وفقاً لاتفاقية الاكتتاب ستقوم "أسيج" بزيادة رأس مالها من 291 مليون ريال إلى 300 مليون ريال مع وقف العمل بحق الأولوية، عن طريق إصدار 900 ألف سهم عادي جديد تمثل نسبة (3.09%) من رأس مال الشركة الحالي.

للمزيد

"وسيتم الاكتتاب في الأسهم الجديدة بالكامل من قبل شركة ديار العربية للاستثمار بحيث تكون ملكية المكتتب في رأس مال الشركة 3% بعد زيادة رأس المال ويلتزم بموجب اتفاقية الاكتتاب بدفع مبلغ اكتتاب 10 ريالات لكل سهم جديد"



البحرين اتحاد الخليج للتأمين وإعادة التأمين تطلق هويتها البصرية الجديدة

أعلن رئيس مجلس الإدارة الشيخ عبدالعزيز بن علي التركي عن تدشين الهوية البصرية الجديدة لشركة اتحاد الخليج للتأمين وإعادة التأمين، مؤكداً أن التغيير يعكس مرحلة جديدة من النمو والتطور.

للمزيد

الجزائر بعد أقل من ثلاث سنوات من إطلاقه: نشاط التأمين التكافلي سجل نمو فاق 70 بالمائة في 2025

نشاط التأمين التكافلي في الجزائر بنوعيه العام والعائلي، ورغم حدائته، «حقق إنجازات حقيقية وخطوات مهمة من حيث النمو والانتشار، إلى جانب الاقبال المتزايد من قبل المتعاملين.

للمزيد

“سجل مؤشرات إيجابية ونسبة نمو فاق 70 بالمائة خلال سنة 2025، سواء من حجم الاشتراكات أو عدد المشتركين الذي تضاعف بأكثر من 3 مرات”



مصر

الرقابة المالية تصدر ضوابط شاملة لتنظيم نشاط التأمين متناهي الصغر

ضمن القرار تعريفاً واضحاً لنشاط التأمين متناهي الصغر، بجانب تحديد التزامات شركات التأمين والفروع المسموح لها بمزاولة النشاط، ووضع معايير لضمان بساطة الوثائق ووضوحها ومرونة تحصيل الأقساط وسرعة صرف التعويضات.

للمزيد

مصر

الرقابة المالية تُصدر أول ضوابط تنظيمية لإنشاء مكاتب تمثيل شركات التأمين وإعادة التأمين الأجنبية

الضوابط تأتي استكمالاً لجهود الهيئة في تطوير البنية التشريعية لقطاع التأمين وفقاً للقانون الموحد، مشيراً إلى أن وجود مكاتب تمثيل عالمية سيسهم في نقل أحدث التكنولوجيات التأمينية وتطوير آليات إدارة المخاطر في السوق المحلي.

للمزيد

“هذه الضوابط ستسهم في نقل أحدث التكنولوجيات التأمينية وتعزيز آليات إدارة المخاطر في السوق المحلي”



الكويت

«اوتوبيا» تكرم «وربة للتأمين» لرعايتها... «رياضة المحركات»

هذه الرعاية تأتي ضمن إستراتيجية «وربة للتأمين» في التلاحم مع الشعب الكويتي والتقرب من الطاقات الشبابية عبر هواياتهم، والعمل على زيادة الوعي والاهتمام بمختلف الرياضات، وذلك في إطار الالتزام بمسؤولياته المجتمعية.

للمزيد



عمان

سلطنة عمان تدشن أول تغطية للكوارث الطبيعية ضمن وثيقة المركبات للطرف الثالث في الخليج

نظرا لكون سلطنة عمان من الدول الأكثر عرضة للأخطار المناخية مثل الأنواء الجوية والسيول، فقد شهدت السنوات الماضية تضرر عدد من الأفراد وفقدان مركباتهم دون وجود غطاء تأميني يعوضهم عن تلك الخسائر.

للمزيد



المغرب

ماذا يغيّر القانون الجديد في التأمين الإجباري عن المرض؟

ثلاثة تحولات رئيسية هي: نقل تسيير التأمين الإجباري عن المرض من القطاع العمومي من الصندوق الوطني لمنظمات الاحتياط الاجتماعي (CNOPS) إلى الصندوق الوطني للضمان الاجتماعي (CNSS)، وإلغاء نظام التأمين الإجباري عن المرض للطلبة وتحويلهم إلى آليات أخرى.

[للمزيد](#)



مصر

خالد عبد الصادق: تجديد تصنيف AM Best شهادة دولية على قوة مركز المهندس للتأمين

الحفاظ على هذه التصنيفات الرفيعة للعام الثاني على التوالي يمثل شهادة دولية على كفاءة السياسات المالية والفنية التي تنتهجها الشركة، وقدرتها على الوفاء بكامل التزاماتها وتعزيز ثقة السوق المصرية في قطاع التأمين.

للمزيد



المغرب

توقيع بروتوكول تعاون بين ACAPS و CSBF بمدغشقر لتعزيز الإشراف على التأمين

هدف إلى تنظيم وتأطير التعاون بين المؤسستين في مجال الإشراف والرقابة على أنشطة التأمين وإعادة التأمين.

للمزيد