



FAIR Newsletter

13-March 2026



إعدادة
Saudi Re 



Tunisian Insurance and Reinsurance Company (STAR)

STAR Assurances is one of Tunisia's leading insurance companies, with a legacy spanning more than 60 years. Since its establishment, the company has distinguished itself through its strong customer focus and its ability to provide tailored insurance solutions that respond to the diverse needs of individuals and professionals alike.

Throughout its history, STAR has achieved significant milestones that have reinforced its position in the Tunisian insurance market. The company offers a comprehensive range of coverages designed to manage reimbursements and compensation arising from a wide spectrum of risks.

STAR Assurances is dedicated to the insurance and reinsurance of all types of risks that may result in bodily injury, property damage, intangible losses, or civil and professional liabilities. Operating across all branches of insurance, the company conducts a full range of guarantee and compensation activities, delivering reliable protection and long-term security to its clients.

<https://www.star.com.tn>



Lockton Insurance Brokers - Egypt

Lockton is recognized globally as one of the leading independent insurance brokerage firms, distinguished by its client-first philosophy, entrepreneurial spirit, and commitment to delivering innovative risk solutions.

As a family-owned organization, Lockton operates with the independence and flexibility that allow it to focus entirely on the long-term success of its clients.

With a presence spanning more than 100 offices worldwide, Lockton combines strong local expertise with extensive global resources to provide tailored solutions in risk management, insurance, employee benefits consulting, and retirement services.

Backed by a team of dedicated professionals and a culture of creative thinking, Lockton continues to help organizations navigate evolving risks and achieve stronger, more resilient businesses.

<https://global.lockton.com>



Global Best's Special Report: Catastrophe Bond Market Growth Accelerates as Loss Multipliers Compress

A new AM Best report suggests that the insurance-linked securities (ILS) market will continue to grow in 2026, perhaps at a slower rate than last year with investors taking profits instead of redeploying capital in a softening market.

[Read more](#)

Global Courts, claims, and conflict: aerospace insurance under growing pressure

A US\$71 billion verdict surge, a brutal loss year, and a widening issue in the Gulf – the sector's calm won't last forever.

[Read more](#)



Global Credit Implications of The Middle East War: S&P

Short disruptions appear broadly manageable but extended stress--particularly a durable closure of the Strait of Hormuz--could drive major supply chain disruptions, volatility in energy markets, and rattle both investor and consumer confidence.

[Read more](#)



Global How Insurance Mar- kets Closed the Strait of Hormuz

Five insurance companies cancelled war risk coverage for the Persian Gulf in 72 hours, shutting 20% of global oil supply. The blockade mechanism nobody predicted.

[Read more](#)

Global

War risk cover still available despite Gulf shipping near-standstill

Industry bodies are projecting calm, but behind the reassurances lies a market grappling with surging rates and stranded vessels.

[Read more](#)



Global

War: implications for the insurance market: **Kennedys**

Any such global economic downturn would likely lead to a significant spike in trade credit and contract frustration claims as private obligors become insolvent and sovereign debtors.

[Read more](#)



Global

Middle East conflict to drive cyber insurance demand: **GlobalData**

Recent developments in the Middle East further illustrate how geopolitical conflict can affect insurance markets across multiple lines.

[Read more](#)

Global

Understanding the evolving situation in the Middle East: **Atradius**

Qatar is the most exposed, as all its liquefied natural gas exports must transit through the Strait of Hormuz. -But Bahrain would likely be the first Gulf state to face financial stress due to its weak public finances, limited buffers.

[Read more](#)





Global

AWRIS reinstates cargo war cover amid Gulf volatility

AWRIS has announced the reinstatement of Cargo War cover for shipments transiting high-risk maritime corridors, including the Strait of Hormuz, the Arab Sea, and Bab Al Mandeb.

[Read more](#)

Global

Insurers likely to re-examine covers in Middle East, says IUMI

The situation remains fluid with a number of vessels being trapped in the Gulf and many operators re-routing their vessels to avoid the high-risk areas.

[Read more](#)





Africa

The Middle East War Has Limited Direct Impact On African Insurers, For Now: **S&P**

If capital market volatility affects insurers globally, this could also put pressure on African nonlife and life insurers' capital adequacy and earnings.

[Read more](#)



Egypt

Debate on maritime insurance

Debate on establishing an Egyptian maritime insurance company covering vessels operating on global shipping routes is rising.

[Read more](#)

Hong Kong

Hong Kong marine insurers gain edge over London with cheaper war-risk cover for Chinese ships

The pool, backed by five Hong Kong insurers, offers up to US\$130 million in compensation for shipowners in Hong Kong and the mainland against war and emergency risks.

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India

Life insurers' NBP rises 18% in Feb 2026; non-life premiums up 10%

New business premium of life insurance companies grew 18 per cent year-on-year (Y-o-Y) to ₹35,417 crore in February.

[Read more](#)

India

Insurance support on cards as India targets help for exporters amidst West Asia crisis

India's Commerce Minister Piyush Goyal announced support for exporters amid the West Asia crisis, with ECGC consultations. Trade talks with Canada and GCC are progressing.

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Jordan

Insurance premiums climb by nearly 10% in 2025

Insurance companies raised their premium income to JOD856m (\$1.2bn) in 2025, registering a 9.6% growth rate over the preceding year, almost double the pace of increase recorded in 2024.

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KSA

Tawuniya: 2025 results

Tawuniya closed the 2025 financial year with insurance revenue of 21.4 billion SAR (5.7 billion USD), marking a 17.1% year-on-year increase.

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KSA

Aramco chief warns of catastrophic consequences for oil markets

The impact of the current crisis extends beyond the shipping and insurance sectors, posing the risk of severe cascading effects across aviation, agriculture, automotive, and other industries.

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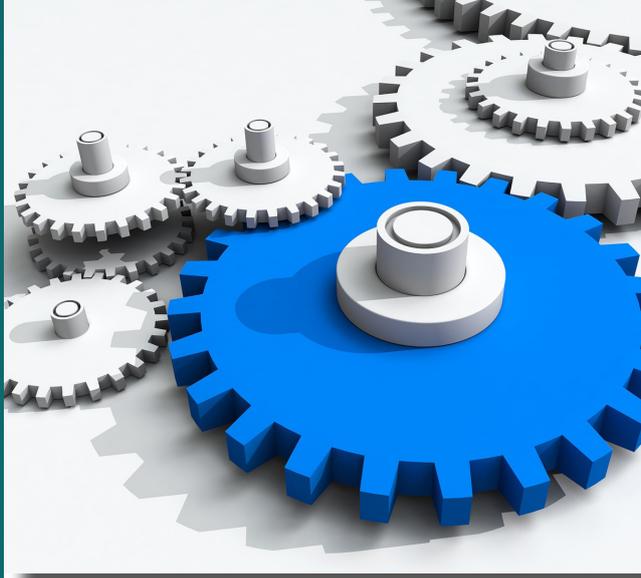
Morocco

Sanlam Maroc to absorb Allianz Maroc in merger plan

The merger will happen through a share swap and a capital increase by Sanlam Maroc reserved for Allianz Maroc shareholders.

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Nigeria

Accelerating Insurance Sector Contributions to GDP

The finance services sector, mainly banks and insurance contributed N6.58 trillion to the GDP. This is about 15 per cent increase over N5.74 trillion it contributed in the same period in 2024.

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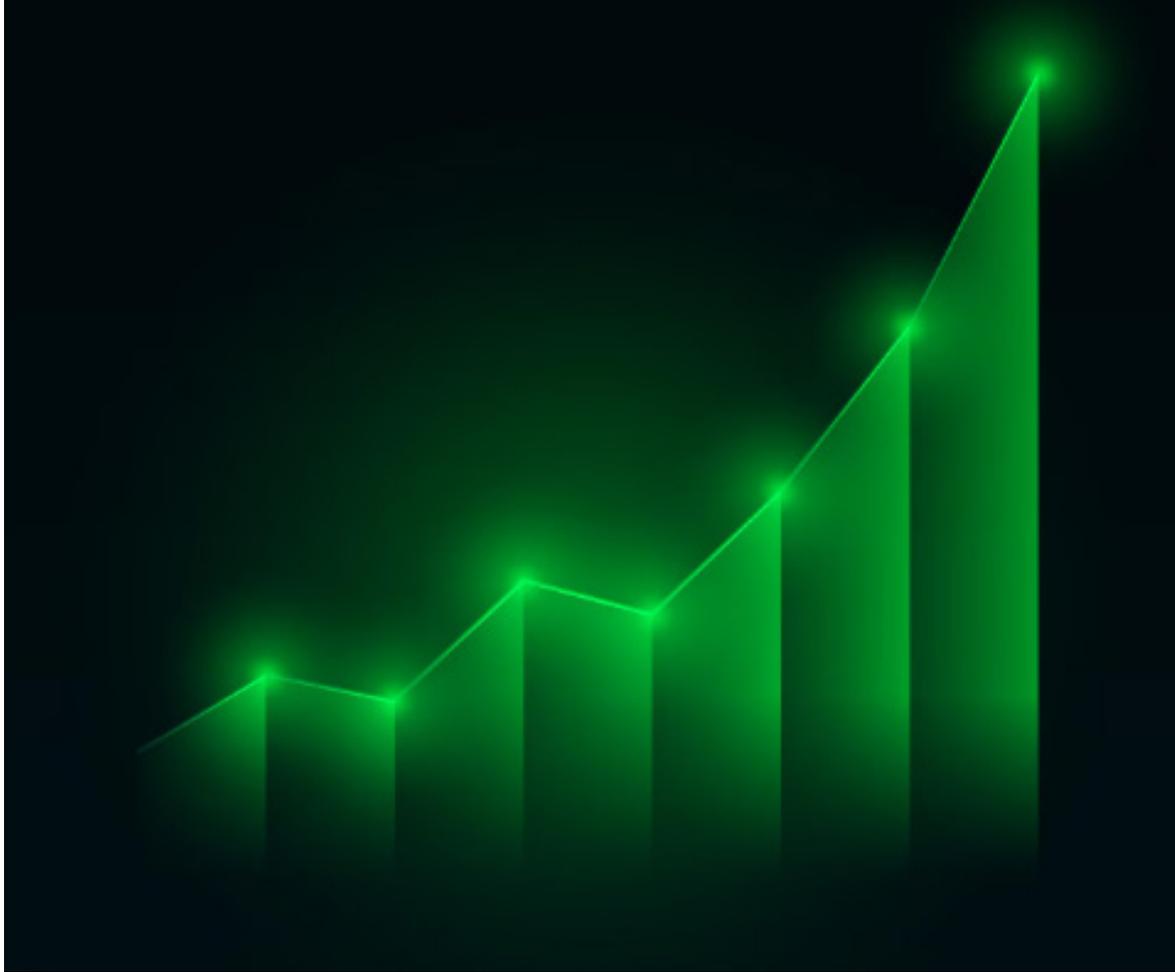
Nigeria

Court orders insurers to indemnify IRS airlines

Standard Alliance Insurance Plc and 17 other Nigerian insurance companies, alongside a foreign third-party reinsurer, ordered to indemnify IRS Airlines Limited over the total loss of its Fokker 100 aircraft.

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Oman

Insurance market shows robust topline growth in 2025

An increase in total assets in the insurance industry in 2025. These reached around OMR1,226.97m at the end of last year. Of this total, general insurance contributed OMR799.48m; life insurance, OMR260.50m; and health insurance, OMR166.99m.

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Rwanda

National Insurance Strategy Expected to Expand Coverage, Build Trust

The strategy seeks to strengthen the role of insurance in protecting households, supporting businesses, and enhancing the resilience of the national economy.

[Read more](#)



Singapore

Singapore shippers face policy cancellations as Iran conflict escalate

Singapore's role as a transshipment centre means any escalation affecting shipping through the Strait of Hormuz or Persian Gulf increases exposure for vessels trading to and from the city-state.

[Read more](#)



UAE

Travel insurance in UAE amid conflict

Insurance inquiries have drastically increased, with many people checking policies and attempting to raise claims due to major travel disruptions.

[Read more](#)

Global

Why reinsurers shift focus as annuity deals lose appeal

Reinsurers are increasingly focusing on more complex legacy insurance portfolios as insurers look to free up capital and manage long-term risks.

[Read more](#)



Global

Facultative reinsurance business expected to face larger impact

When geopolitical tensions escalate, underwriters reassess their risk appetite immediately.”, this typically leads to a sharp increase in rates, stricter underwriting conditions, and in some cases a withdrawal of capacity.

[Read more](#)



Kenya

IFC targets \$50m guarantee support for African reinsurer ZEP-RE

The guarantee facility from the IFC will enable ZEP-RE to expand its outreach and enhance its performance through underwriting additional, more profitable, and higher-quality business.

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Pakistan

End to war risk cover unlikely to hurt local insurers

If the conflict prolongs, the government may consider policy support mechanisms to safeguard maritime trade.

[Read more](#)

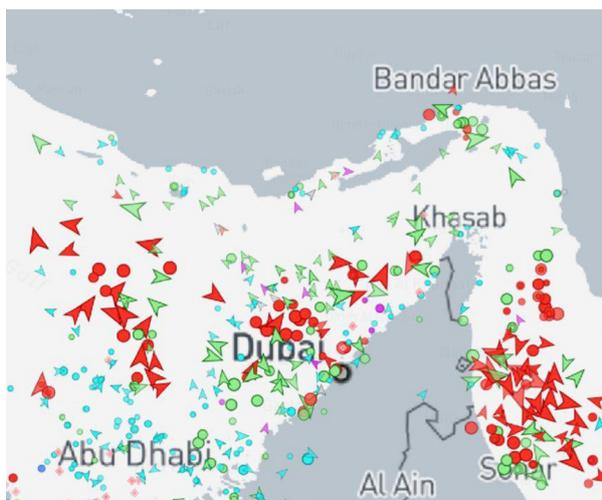


Global

Middle East conflict: force majeure clauses in commodities contracts

In the present situation, parties will need to understand their contractual and legal options and exposures where the performance of a contract is said to be adversely affected.

[Read more](#)



Global

Impact of a Strait of Hormuz Closure on Shipping & Insurance: Fichte & Co

Even where shipowners consider they have a navigation right in principle, real-world interdiction risk, coastal-state enforcement actions, and sanctions/compliance constraints can create a practical “closure” long before any formal blockade is declared.

[Read more](#)



Nigeria

NAICOM Sets April 30 Deadline for Policyholders to Submit NIN

Integrating insurance policies with Nigeria's national identity system will enhance transparency, accountability and traceability within the sector.

[Read more](#)

South Korea

FSS Introduces CCO Veto in Insurance Product Reviews

The Financial Supervisory Service will strengthen internal controls during the development stage of insurance products to enhance financial consumer protection.

[Read more](#)





Allianz Jingdong

Fitch Affirms Allianz Jingdong's IFS Rating at 'A-'; Outlook Stable

The rating reflects Allianz Jingdong's improving financial performance and earnings and its manageable investment risk.

[Read more](#)

Sanlam Life and Santam

Fitch Affirms Sanlam Life and Santam at 'AAA(zaf)' IFS Ratings; Outlook Stable

The affirmation reflects Sanlam's strong company profile, very strong capitalisation and leverage, and strong earnings. These strengths are partly offset by the group's high exposure to risky assets.

[Read more](#)



Asuransi Bintang

Fitch Assigns Asuransi Bintang First-Time National IFS of 'A-(idn)'; Outlook Stable

The rating reflects ASBI's low risk-based capital (RBC) ratio, high exposure to property investments, 'Moderate' company profile and weak operating performance.

[Read more](#)

Sahabat Insurance

Fitch Assigns Sahabat Insurance First-Time National IFS Rating of 'A(idn)'; Outlook Stable

The rating reflects a 'Moderate' company profile and stable profitability, which are offset by its lower regulatory capital ratio than peers.

[Read more](#)

Egyptian Financial Regulatory Authority

New Chairman appointed

President of the Republic has issued Decree appointing Dr. Islam Azzam as the Acting Chairman of the Board of Directors of the FRA.

[Read more](#)

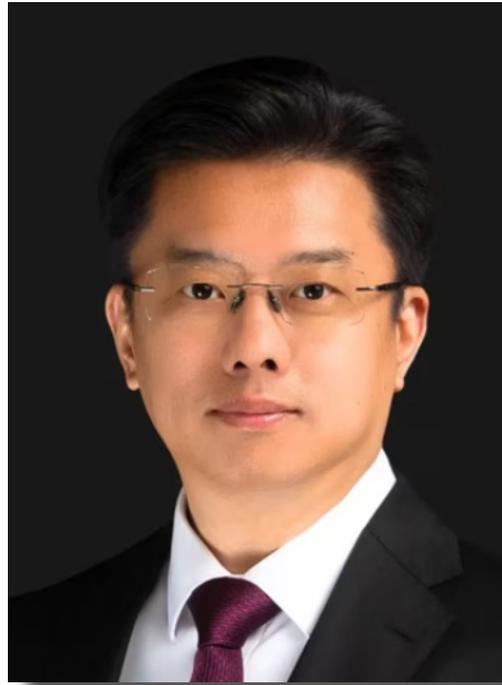


Senegalese Federation of Insurance Companies

New President appointed

El Hadji Amar Kebe, Managing Director of AXA Senegal, has been appointed President of the Senegalese Federation of Insurance Companies (FSSA).

[Read more](#)



Lockton China

Appoints CEO to lead mainland operations

Lockton has appointed Livi Dai as CEO of Lockton China, based in Shanghai.

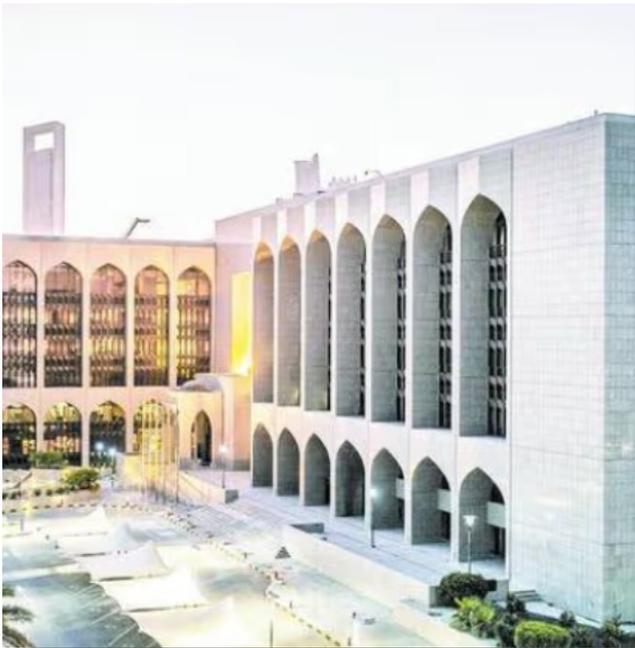
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إعادة Saudi Re

الخليج العربي مخاطر التلوث بـ"غرق الناقلات" تربك شركات التأمين

يُنظر إلى خطر التلوث وإمكانية توقف الأعمال على أنهما من المخاطر غير المعروفة أو غير القابلة للتأمين، على غرار المخاطر التي واجهتها الولايات المتحدة جراء الإرهاب في أعقاب هجمات 11 سبتمبر.

للمزيد



الإمارات

المصرف المركزي الإماراتي يسمح للبنوك باستضافة بيانات التعافي من الكوارث خارج الدولة على أساس كل حالة على حدة

ويبدو أن هذا الإجراء يهدف إلى ضمان استمرارية العمليات المصرفية في ظل فترة تتسم بارتفاع مستوى المخاطر الجيوسياسية. وفي ظل الإطار الحالي، تبقى استضافة بيانات التعافي من الكوارث خارج الدولة إجراءً استثنائيًا ومؤقتًا وليس تغييرًا دائمًا في السياسة التنظيمية.

للمزيد



الخليج العربي

توترات «هرمز» تعلق تغطيات
مخاطر الحرب وترفع أسعار التأمين

سارعت عدة شركات كبرى إلى مراجعة سياساتها، فرفعت أسعار التغطية وأصدرت إشعارات بإلغاء بعض الوثائق السارية أو تعديل شروطها بالنسبة للسفن التي تعبر المنطقة، وامتنعت بعض الشركات عن الاستمرار في تقديم ما يُعرف بتأمين «مخاطر الحرب»، ما زاد من تعقيد المشهد أمام شركات الشحن البحري.

للمزيد

الخليج العربي

فيتش: 5 مليارات دولار خسائر
محتملة لقطاع التأمين البحري

قدرت فيتش أن خسائر القطاع جراء الأزمة قد تتجاوز خمسة مليارات دولار في سيناريو محتمل يتمثل في تدمير عدة سفن كبيرة أو إتلافها بشكل لا يمكن إصلاحه أو فقدانها فعلياً من خلال المصادرة.

للمزيد



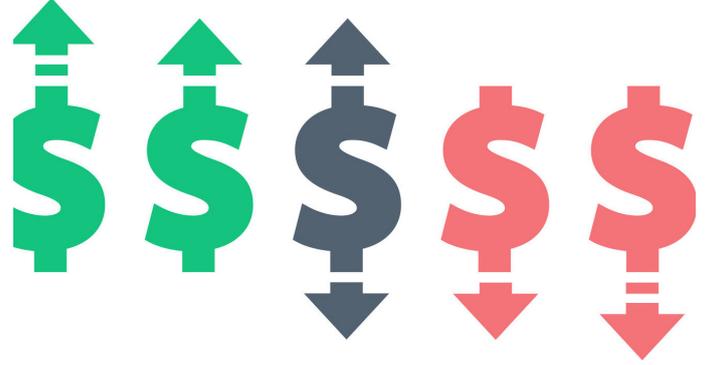
إعادة Saudi Re

عمان

27.5 مليون ريال صافي أرباح
شركات التأمين خلال 2025

سجلت بعض الشركات نموا ملحوظ في الأرباح مدعوما
بارتفاع عوائد الاستثمارات وتحسن الأقساط المكتتبة،
في حين تأثرت نتائج شركات أخرى بزيادة المطالبات
والضغوط التنافسية في السوق.

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الكويت

8.9 ملايين دينار صافي أرباح
«الكويت للتأمين» في 2025

بلغ إجمالي الأقساط المكتتبة 60.6 مليون دينار (198.6
مليون دولار)، كما بلغت إيرادات التأمين 60.9 مليون دينار
(199.5 مليون دولار)، في حين بلغ صافي الأرباح التشغيلية
3.2 ملايين دينار (10.5 مليون دولار).



الإمارات

عمومية «أبوظبي الوطنية للتأمين» تقر توزيع 47% أرباحاً نقدية

سجلت زيادة في صافي الأرباح قبل احتساب الضريبة بلغت 533.1 مليون درهم، بنسبة 14.3%، فيما ارتفع إجمالي إيرادات التأمين إلى 8.3 ملايين درهم. كما سجلت خدمات التأمين وإيرادات الاستثمار نمواً قوياً.

للمزيد

البحرين

الرئيس التنفيذي لـ«سوليدرتي البحرين»: قطاع التأمين أداة اقتصادية للحد من آثار المخاطر في ظل المتغيرات المتسارعة

تحديات لوجستية تتعلق بإمكانية الوصول إلى مواقع الأضرار، خصوصاً في الحالات التي تستدعي اتخاذ احترازاات أمنية أو قيوداً على الحركة، وهو ما قد يؤثر في سرعة إجراء المعاينات الميدانية وتقييم حجم الخسائر بشكل مباشر.

للمزيد



إعادة Saudi Re

مصر

قرار جمهوري بتكليف الدكتور إسلام عزام برئاسة الهيئة العامة للرقابة المالية

أصدر السيد رئيس الجمهورية قرار بتكليف الدكتور إسلام
عزام بالقيام بأعمال رئيس مجلس إدارة الهيئة العامة
للرقابة المالية.

للمزيد



مصر

«جي آي جي مصر - حياة تكافل» تستهدف نموًا يتجاوز 20% وتواصل التحول الرقمي في 2026

تركز الشركة بشكل خاص على التأمين البنكي، حيث تتعاون
حاليًا مع عدد من البنوك الكبرى، من بينها بنك مصر وبيت
التمويل الكويتي و البنك الوطني الكويتي وبنك البركة ، بما
يسهم في توسيع قاعدة العملاء وتعزيز انتشار المنتجات
التأمينية.

للمزيد





الكويت

«وربة للتأمين»: 924.59 ألف دينار قيمة عقد ممارسة مؤسسة البترول

ذكرت شركة وربة للتأمين وإعادة التأمين أن المعلومات التي تم تداولها مؤخرا على بعض منصات التواصل الاجتماعي، بشأن القيمة الإجمالية للعقد الخاص بالممارسة الخاصة بوثيقة تأمين إصابات العمل للعاملين في مؤسسة البترول الكويتية وشركاتها التابعة للسنوات التأمينية 2026-2029، غير صحيحة.

للمزيد

إعادة Saudi Re



للمزيد

المغرب

المصدرون المغاربة يترقبون تداعيات "حرب إيران" على الإمدادات والتأمين

قطاع التصدير سيواجه تحدياً إضافياً يتمثل في ارتفاع تكلفة التأمين على الصادرات؛ إذ إنّ أي عملية تصدير متوجهة إلى تلك المنطقة ستتحمل تكاليف إضافية ناتجة عن زيادة أقساط التأمين على الصادرات.

أخبار التأمين

المغرب

اندماج سنلام و أليانز يخلق قوة جديدة في سوق التأمين المغربي

سيتم حل شركة أليانز المغرب تلقائياً دون تصفية، مع نقل جميع أنشطتها والتزاماتها إلى سنلام المغرب، مما يمهد الطريق لمرحلة جديدة من القوة والتنافسية في قطاع التأمين المغربي.



للمزيد