



FAIR Newsletter

27-March 2026



إعدادة
Saudi Re





Global

What will differentiate AI leaders from laggards as insurance moves beyond “pilot mania”

The era of artificial intelligence (AI) experimentation is ending, and insurers are now being judged on their ability to scale AI into measurable business outcomes.

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Global

The 2026 AI Adoption and Risk Survey: AI in Action: **Gallagher**

AI adoption has surged, with most companies implementing at least some AI solutions. However, over half report skills gaps and recruitment challenges as obstacles to going further.

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Global

Impacts of war in Iran on the insurance sector – Aviation: **Kennedys**

Premiums for aviation risks are already increasing, with rate rises of 10%+ for lower-risk carriers and significantly higher increases for airlines operating Middle East routes.

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Global

Terrorism insurance market remains robust amid shifting threat landscape

Despite an increasingly complex and evolving threat landscape, the terrorism insurance market remains stable and robust, according to Marsh's recently-published 2026 Global Terrorism Risk Insurance Report.

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Bahrain

Insurance companies in Bahrain begin offering war risk coverage

Industry experts say the introduction of such policies, which were once considered unnecessary in Bahrain, signals a new era of risk assessment.

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Egypt

Contact Financial posts EGP 2.8bn operating income in 2025, insurance revenues surge

Sarwa Life and Sarwa Insurance, delivered strong results. Insurance revenues surged 58% year-on-year to EGP 2.9bn, while gross written premiums increased 46% to EGP 3.3bn.

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Hong Kong

Best's Commentary: Proposed Risk-Based Capital Change in Hong Kong Could Bol- ster Market's Global Standing

Proposed changes in how the Hong Kong Insurance Authority (HKIA) evaluates non-life insurers' required capital levels around natural catastrophes and man-made risks, could bolster this geographic market's position as a global reinsurance and risk management hub.

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India

Indian insurers boost state bond derivatives

Indian insurers are turning to state government bonds for a popular derivatives trade, locking in higher yields amid record provincial debt supply.

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Indonesia

Why Indonesia insurers face flat 2026 premiums

78% of insurers and reinsurers had met the 2026 capital threshold as of September 2025. More than 90% of Fitch-rated Indonesian issuers have complied.

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Malawi

NGM PLC Repositions 'NBM Smart Cover' to Ease Upfront Insurance Costs

National Bank of Malawi plc (NBM plc) has repositioned and rebranded its insurance premium financing solution, NBM Smart Cover, enabling customers to secure insurance cover without paying the full premium upfront.

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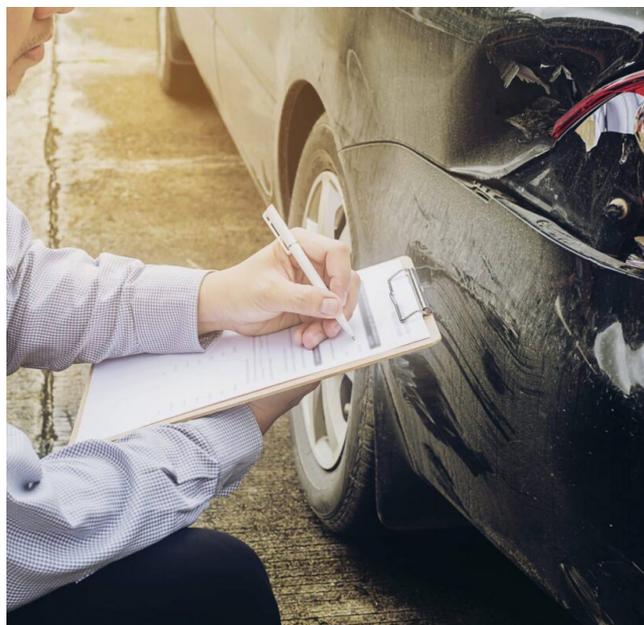


Morocco

Car insurance: rising premiums, consumers on the front line

The approximately 5% increase in motor vehicle liability insurance premiums, scheduled to be phased in between 2026 and 2030 with the reform of the compensation scale, is generating reactions from consumers.

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Nepal

Insurance companies see strong growth: Rs 156 billion premium collected in eight months

Insurance companies in Nepal have significantly increased their business, collecting a total of Rs 156 billion in premiums during the first eight months of the current fiscal year.

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Nigeria

Group, Family Enrolment Model Strengthens Insurance Sustainability for Informal Sector, SMEs

Health insurance options for the informal sector as well as small and medium-scale businesses have been boosted with the official launch of the Group, Individual and Family Social Health Insurance Programme.

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Singapore

Etiqua Insurance Singapore and AIA Singapore Join Forces to Expand Accessibility of Takaful

This collaboration marks an important milestone in advancing the Islamic insurance landscape locally and enabling more customers, both Muslim and non-Muslim alike.

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Singapore

Singapore's general insurance premiums hit record high of S\$6.09 billion

Net incurred claims for the domestic segment are up 8.7% year on year at S\$1.8 billion.

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Thailand

Insurers look to manage risk from Middle East conflict

Chief executive of AXA Insurance Thailand, said the company has committed to supporting clients with empathy and professionalism during these difficult circumstances affecting parts of the Middle East.

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Turkiye

Minor traffic insurance claims dominate in 2025, with over 60% totaling less than US\$1,130

Loss adjusting records show that the majority of traffic (motor third party liability) insurance claims lodged in 2025 were in the low-value range, amounting up to TRY50,000 (\$1,127), with costs consisting primarily of parts and labour.

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UAE

Emirati insurance market in 2025

Total premiums reached 75.2 billion AED (20.5 billion USD) at the end of December 2025, representing a 15.5% year-on-year increase. Claims paid by insurers rose by 11% to 46.2 billion AED (12.6 billion USD).

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Nigeria

Nigerian insurers to face high reinsurance costs

As the conflict involving United States, Israel and Iran escalates in the Middle-East, Nigeria insurance industry may face rising reinsurance costs.

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Turkiye

State-owned reinsurer sees huge potential in financial insurance

The experience gained from the State-Supported Commercial Receivables Insurance Scheme (DDAS) forms a strong foundation for new solutions developed in the trade receivables insurance.

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Global

Iran's cyber warfare: legal implications for businesses: **Kennedys**

Organisations should ensure they have clear internal guidance on the sanctions dimension of any incident response involving Iran-aligned threat actors, including the need to conduct sanctions screening before any ransom payment is considered.

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KSA

Saudi SAMA outlines 9 key points to review before signing insurance contracts

Insurers must clearly explain the rights and responsibilities of both parties, while customers should ensure they fully understand their obligations under the contract.

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Oman

Crossing wadis could lead to loss of insurance rights, warns FSA

Deliberate crossing of wadis and failure to follow instructions may result in losing compensation rights if a risk occurs, said the Financial Services Authority (FSA).

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Tunisia

Motor Insurance : Finance Ministry Explains Refusal to Cover Vehicles Over 20 Years Old

Regarding the legal framework, the ministry outlined the procedures guaranteed by law to protect citizens' right to compulsory insurance.

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China Taiping Insurance (Macau)

AM Best Affirms Credit Ratings of China Taiping Insurance (Macau) Company Limited

AM Best has affirmed the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of “a” (Excellent) of China Taiping Insurance (Macau) Company Limited (CTIM) (Macau). The outlook of these Credit Ratings (ratings) is stable.

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PVI Insurance Corporation

AM Best Affirms Credit Ratings of PVI Insurance Corporation

AM Best has affirmed the Financial Strength Rating of A- (Excellent), the Long-Term Issuer Credit Rating of “a-” (Excellent) and the Vietnam National Scale Rating of aaa.VN (Exceptional) of PVI Insurance Corporation (PVI Insurance). The outlook of these Credit Ratings (ratings) is stable.

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Sun Hung Kai Properties Insurance Limited

AM Best Affirms Credit Ratings of Sun Hung Kai Properties Insurance Limited

AM Best has affirmed the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of “a” (Excellent) of Sun Hung Kai Properties Insurance Limited (SHKPI) (Hong Kong). The outlook of these Credit Ratings (ratings) is stable.

[Read more](#)

Nan Shan General Insurance Co., Ltd.

AM Best Affirms Credit Ratings of Nan Shan General Insurance Co., Ltd.

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Rating of “a-” (Excellent) of Nan Shan General Insurance Co., Ltd. (Nan Shan General) (Taiwan). The outlook of these Credit Ratings (ratings) is stable.

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Qatar Insurance Co.

Qatar Insurance Co. 'A-' Ratings Affirmed; Outlook Stable: S&P

The stable outlook reflects our view that QIC will maintain its leading position in Qatar and across the GCC region, while maintaining capital adequacy above the 99.99% benchmark in our model over the next two years.

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Sompo Holdings

Fitch Publishes Sompo Holdings a First-Time 'A+' IDR, Sompo Japan 'AA-' IFS; Outlook Stable

The ratings reflect Sompo Holdings' 'Favourable' company profile, 'Very Strong' capital adequacy and 'Strong' financial performance.

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ClearView Wealth

Fitch Upgrades ClearView Wealth to 'BBB+', Subsidiary's IFS to 'A-'; Maintains Rating Watch Positive

The upgrade reflects ClearView's improving business profile and continued solid capitalisation metrics.

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Allianz Jio Reinsurance Appoints CEO, begins operations

Just before India's mega Apr 1 renewals, with Sonia Rawal as chief executive officer, Allianz Jio Reinsurance (Allianz Jio Re), the latest entrant in the Indian reinsurance sector, has commenced its operations with immediate effect.

Allianz Jio Re, a 50:50 joint venture between Mukesh Ambani's Jio Finance and global major Allianz, with Rs 300 crore capital.

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إعادة Saudi Re



الإمارات

15.5% نمو أقساط التأمين في الإمارات خلال الربع الرابع 2025

ارتفع إجمالي أقساط التأمين المكتتبة 15.5% على أساس سنوي، ليصل إلى 75.2 مليار درهم في الربع الرابع من عام 2025، مقارنةً بنحو 65.1 مليار درهم في الفترة نفسها من 2024.

للمزيد

تونس

رفض تأمين السيارات القديمة..
وزارة المالية توضح وتعلن الشروع
في تنقيح مجلة التأمين

في ما يتعلق بالإطار القانوني، بينت الوزارة الخطوات التي يكفلها القانون للمواطن لحماية حقه في التأمين الإلزامي، مشيرة إلى أن سكوت مؤسسة التأمين بعد مضي عشرة أيام من تاريخ الاتصال بها لطلب التأمين يعتبر رفضاً ضمناً.

للمزيد





الخليج العربي شركات التأمين الخليجية بعيدة عن الخسائر المباشرة رغم إغلاق «مضيق هرمز»

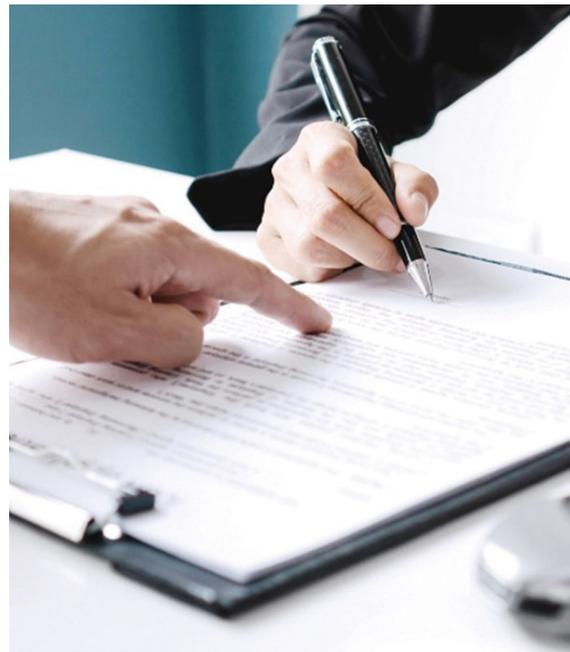
من غير المتوقع أن يتكبد قطاع التأمين في الخليج خسائر مباشرة كبيرة نتيجة الحرب الأميركية-الإسرائيلية على إيران، لكن التأثيرات غير المباشرة قد تضغط على نمو الإيرادات، وفق تقديرات خبراء لموقع AGBI.

للمزيد

الإمارات شركات التأمين تظهر مرونة فائقة في مواجهة التحديات

رغم التطورات الحالية التي تشهدها المنطقة، يواصل قطاع التأمين في دولة الإمارات أعماله بالدرجة نفسها من الكفاءة والموثوقية التي اعتاد عليها العملاء.

للمزيد





المغرب

زيادة مرتقبة بنسبة 5 في المائة في أقساط التأمين على السيارات ابتداء من فاتح أبريل

يأتي هذا التعديل لتعزيز قيمة التعويضات المقدمة لضحايا الحوادث الجسدية، بما يكفل إنصافاً أكبر للمتضررين وأسرهم، ضمن استراتيجية شاملة لإصلاح منظومة التأمين على حوادث السير.

للمزيد



مصر 38 شركة و16 ألف وسيط تأميني في مصر ترسم خريطة تطور التأمين خلال 2025

عدد شركات التأمين سجل 38 شركة حتى ديسمبر 2025، مقارنة بنحو 40 شركة حتى ديسمبر 2024، وذلك مع الأخذ في الاعتبار أن إجمالي عدد الشركات يتضمن الشركة الأفريقية لإعادة التأمين التكافلي، باعتبارها شركة منشأة وفقًا لقانون المناطق الحرة.

للمزيد