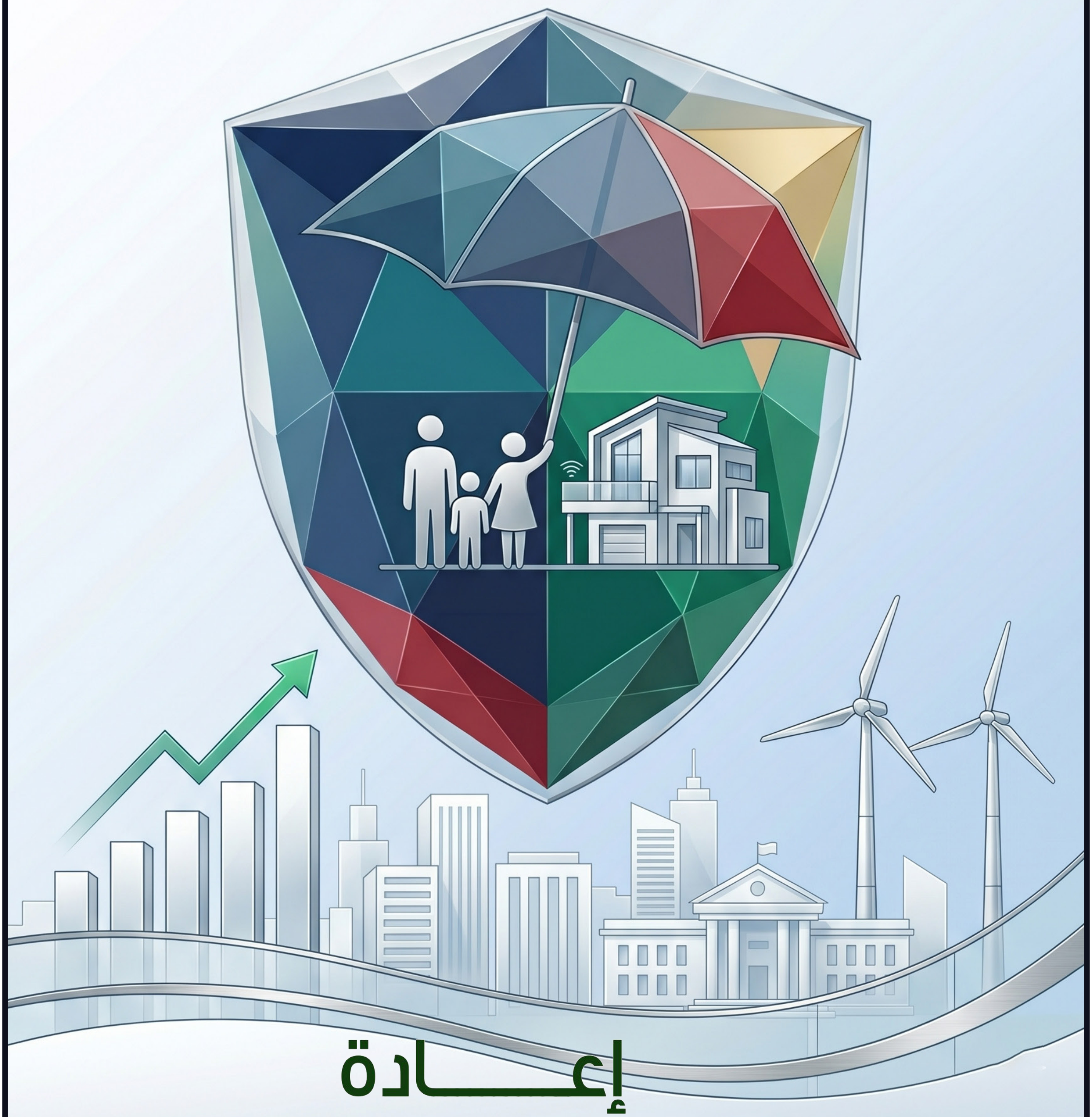
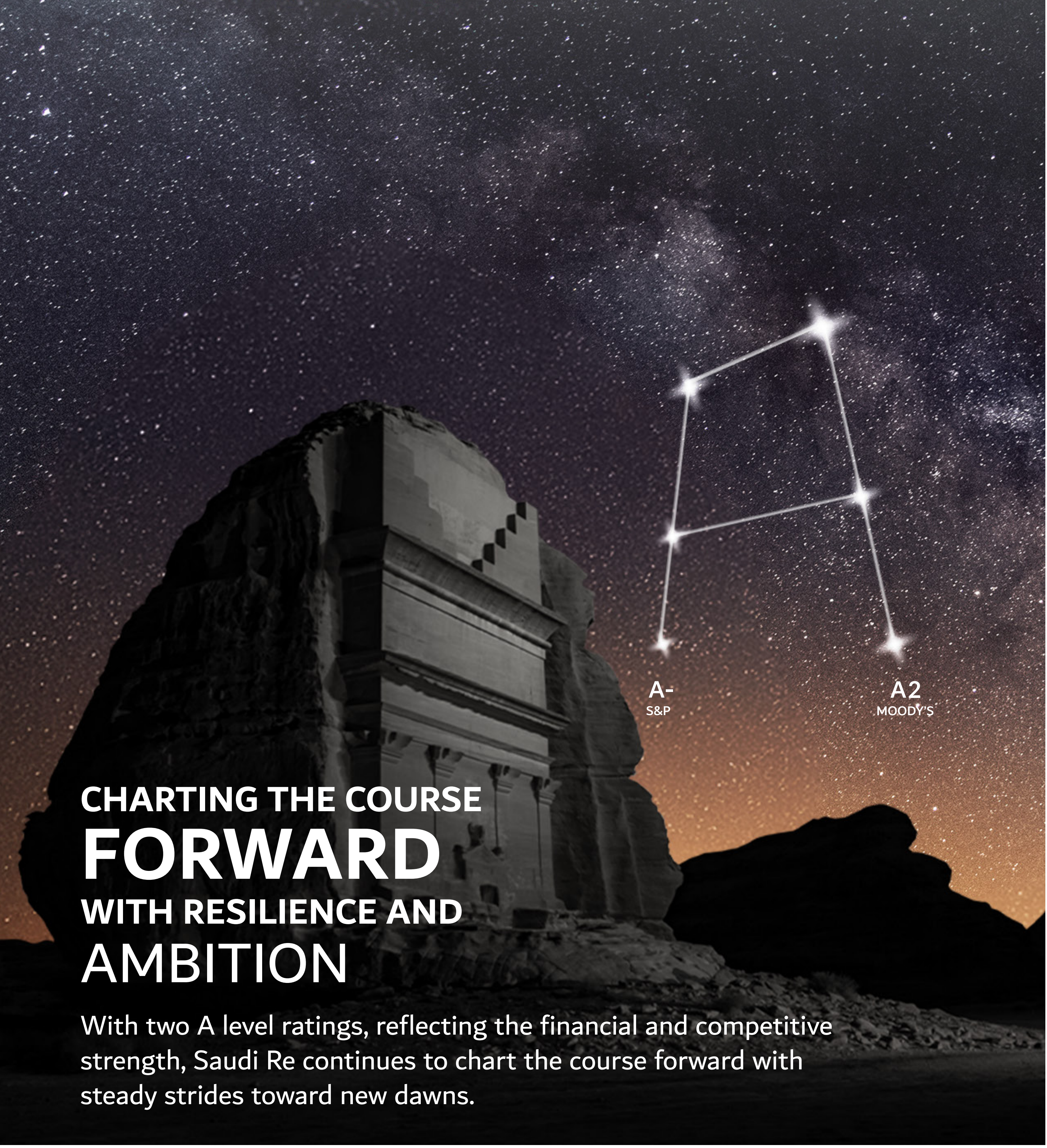
FAIR Newsletter

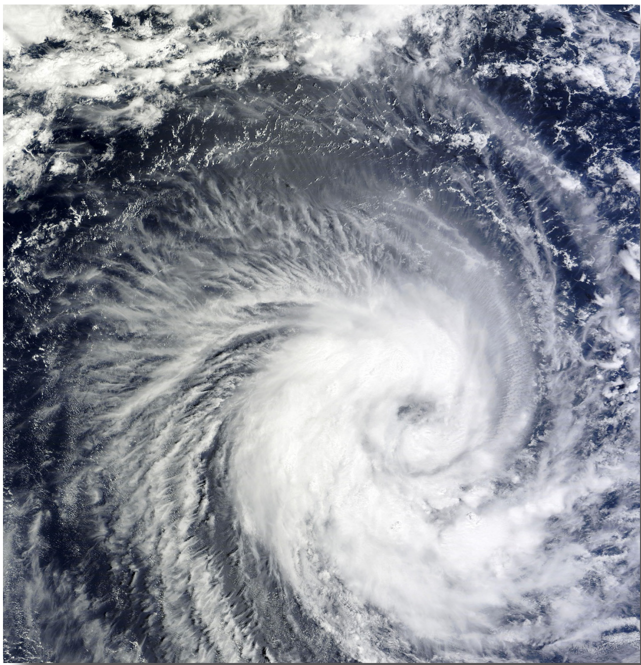
21-Aug. 2026



إعادة

Saudi Re


A-
S&P
A2
MOODY'S
CHARTING THE COURSE
FORWARD
WITH RESILIENCE AND
AMBITION
With two A level ratings, reflecting the financial and competitive strength, Saudi Re continues to chart the course forward with steady strides toward new dawns.



Global

Moody’s pushes for near-term framework to translate climate risk into credit terms

The $41 trillion headline figure is the wrong number - here is what brokers and underwriters should be using instead.

Read more

Global

Your organization is investing in AI, where’s the value?: WTW

Most organizations are investing heavily in AI but not realizing its full value. Real impact depends on whether people adopt new ways of working and whether those changes improve performance at scale.

Read more

إعــــادة
Saudi Re

Insurance News

Global

How cyber insurance gaps can leave factory damage uncovered

A ransomware attack that reaches a factory floor can do more than lock files. It can stop machinery, halt production, and disrupt supply chains. But when the damage turns physical, manufacturers may find that neither their cyber nor property policy fully covers the loss.

Read more

Global

CROWDSTRIKE 2026 global threat report

Throughout 2025, adversaries grew more evasive than ever before. As defenses became more sophisticated, threat actors increasingly exploited the inherent trust in supply chain partners, legitimate software, internal systems, and employees to gain initial access and move undetected.

Read more

Global

Global InsurTech Report for Q2 2026: **Gallagher**

In recent years, data centers have grown to become the backbone of modern digital operations, but they're now increasingly powering AI workloads. As these workloads continue to grow, so does the demand for data centers themselves.

Read more

Global

GPU computing is reshaping actuarial modelling: **WTW**

GPU computing is influencing actuarial modelling but its value depends on selecting the right applications. Unlike CPUs that are designed for flexibility, GPUs are built for large-scale parallel processing.

Read more

Saudi Re

Insurance News

APAC

APAC Businesses Wait 79 Days for Payment as Cash Flow Pressures Persist: **Aon**

Understanding working capital performance relative to peers can help organisations identify opportunities to improve financial flexibility, support growth and strengthen access to capital through solutions such as credit insurance and credit insurance-backed financing.

Read more

Middle East

Marine insurers restrict war risk coverage in the Red Sea and Gulf of Aden

Marine insurers have introduced new measures to restrict war risk coverage for ships operating in parts of the Red Sea, the Gulf of Aden and the Indian Ocean.

Read more

Cameroon

ACTIVA accelerates the digitalization of its distribution network with A-Sure Cover

Deployed to its brokers and partners, this platform aims to simplify contract subscriptions, improve the management of commercial activities, and offer a smoother experience for all stakeholders in the value chain.

Read more

China

China Insurers to Grow Modestly Amid Regulatory Change, Adequate Solvency: **Fitch**

China’s insurance sector is likely to see modest growth in 2026, following a small rise in life insurance premiums in 1H26 amid ongoing business transformation and tighter distribution regulations, while government support continues to drive non-life sector growth.

Read more

China

China’s life insurers face slower growth as Beijing tightens rules

New expense-management rules on bancassurance commissions took effect in July, and they are landing in a market where premium growth was already decelerating.

Read more

Egypt

FRA okays GIG-Egypt’s capital increase of nearly US$3m

Under this, the insurance company’s authorised capital is set at EGP1bn ($19.8m), while the issued and paid-up capital is set at EGP800m, distributed over 8m shares with a nominal value of EGP100 per share.

Read more

Egypt

Egypt conducts fair value study for Misr Life Insurance planned IPO

After the study's approval, a plan will be put in place to prepare for the firm's official initial public offering (IPO) on the Egyptian Stock Exchange (EGX).

Read more

Ghana

SIC Insurance doubles dividend to GH¢20m

The declaration reflects an improvement in the company's financial performance, revenue and business portfolio for the year under review.

Read more

إعـــادة
Saudi Re

Insurance News

KSA

Solera and Najm Partner to Transform Saudi Arabia's Motor Claims With AI

AI-enabled claims technology can help insurers and claims organizations improve operational efficiency, standardize assessments, and generate more data-driven decisions across the claims lifecycle.

Read more

Kuwait

Gulf Insurance Group announces a net profit of KD 23.8 million (US$ 76.7 million) for the first half of 2026

Insurance revenue reached KD 399.4 million (US$ 1.3 billion) for the first half of 2026, an increase of 11.1 percent or KD 39.8 million (US$ 128.6 million) compared to KD 359.6 million (US$ 1.2 billion) recorded for the same period last year.

Read more

Nepal

UNDP and NIA launch MSMEs insurance study

MSMEs are the backbone of Nepal's economy, generating employment, supporting local livelihoods, and contributing significantly to economic growth. However, they remain highly vulnerable to natural disasters.

Read more

Nigeria

Heirs Insurance Group Records ₦115 Billion in Gross Written Premium

Demonstrating its commitment to customers, Heirs Insurance Group paid a combined ₦19.4 billion in claims in 2025, an 87% increase from ₦10.4 billion paid in 2024.

Read more

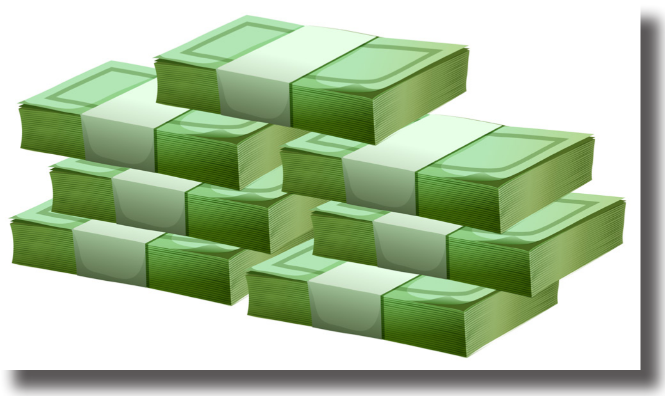
Insurance News

Qatar

Qatar Insurance (QIC) delivers resilient net profit of QAR 365 million in H1 2026

Insurance revenue rose 15% to QAR 4.8 billion, Gross Written Premium grew 4.3% to QAR 5.9 billion, and investment income rose 2.8 % to QAR 477 million, holding QIC profitability broadly steady.

Read more



Singapore

More than S$10.6b in payouts made in first half of 2026 which also recorded increased take-up of linked and par policies in Singapore

Overall boost in uptake of individual life & health policies, with notable year-on-year increase of 24.7% in take-up of linked and par policies as Singapore's economy stayed strong in 1H2026.

Read more

UAE

Listed Insurance Industry Performance Analysis – H1 2026: Badri

The UAE listed insurance industry maintained its strong momentum through H1 2026, with Insurance Revenue growing by 14% to AED 28.0 billion (H1 2025: AED 24.6 billion).

Read more

Uganda

Reimagining Insurance for Uganda's Farmers and Small Businesses

Rather than only responding to shocks, modern insurance is empowering farmers and businesses to invest confidently in productivity-enhancing technologies, helping small businesses innovate and recover faster from disruptions.

Read more

إعـــادة
Saudi Re

Reinsurance News

Global
Best's Market Segment Report: Reinsurance Capital Reaches New Highs as Risk Budgets Decline

Global dedicated reinsurance capital increased by approximately 9% year over year to USD 663 billion in 2025, as traditional reinsurers generated another year of strong underwriting and investment earnings, allowing the industry to retain capital even as companies returned capital to shareholders and pursued growth opportunities.

Read more

Global
Best's Market Segment Report: Unaffiliated Offshore Reinsurance Deals Drive Asset-Intensive Reinsurance Market in 2025

The asset-intensive reinsurance market remains competitive as annuity growth slows at primary insurers, leading to steadily increasing reinsurance leverage for the life/annuity segment. In this report, AM Best states that offshore reinsurance accounted for nearly 56% of ceded annuity reserves, including modified coinsurance (modco) reserves.

Read more

Malaysia

Mandarin Re lifts paid-up capital to $26m as it targets $70m GWP for 2026

Mandarin Re said it now reaches more than 150 countries through an expanding international network of brokers, cedants and strategic partners.

Read more

South Korea

Korean Re Financial Highlights as of June 2026

Revenue increased by 4.2% YoY to KRW 3,652.1 billion due to overseas insurance revenue growth and higher valuation gains on foreign bonds resulting from the rise in foreign exchange rates.

Read more

إعـــــادة
Saudi Re

Regulations News

Bangladesh

IDRA seeks life insurance bosses' docs for verification

The scrutiny comes as IDRA seeks to strengthen oversight and ensure compliance with rules governing the appointment of senior executives in the life insurance sector.

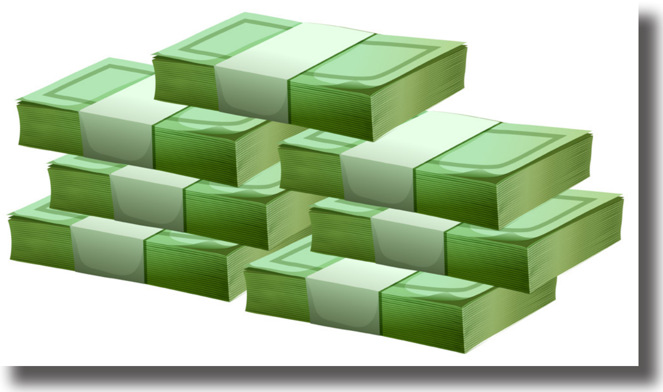
Read more

Iraq

Legal Implications of Market Volatility for Insurers and Reinsurers: Salt & Associates

The insurance sector in Iraq operates within a market where risk is both structural and evolving. Recent developments across the region have not altered that position fundamentally, but they have intensified the frequency and complexity of claims scenarios, particularly in sectors linked to energy, logistics, and infrastructure.

Read more



KSA

The Launch of the Third-Party Cooperative Insurance Policy for Crowded Places and High-Risk Activities

The policy aims to cover establishments' civil liability for bodily and property damage sustained by visitors and patrons as a result of accidents occurring within covered premises.

Read more

KSA

The Insurance Authority Announces a Health Insurance Product Without Pre- Approvals for Out-Patient Services

The product will be an additional option among the health insurance products currently available, giving employers and policyholders more flexibility to choose the solution that best meets their needs.

Read more

Regulations News

Nigeria

Procedural Issues Cited as Evidence for Some Insurance Companies to Lose Operating Licenses

Persistent failure to submit its audited Financial statements for past seven years, lack of approved financial statements since 2019 and lack of required 2024 approved financial statement were some of the reasons.

Read more

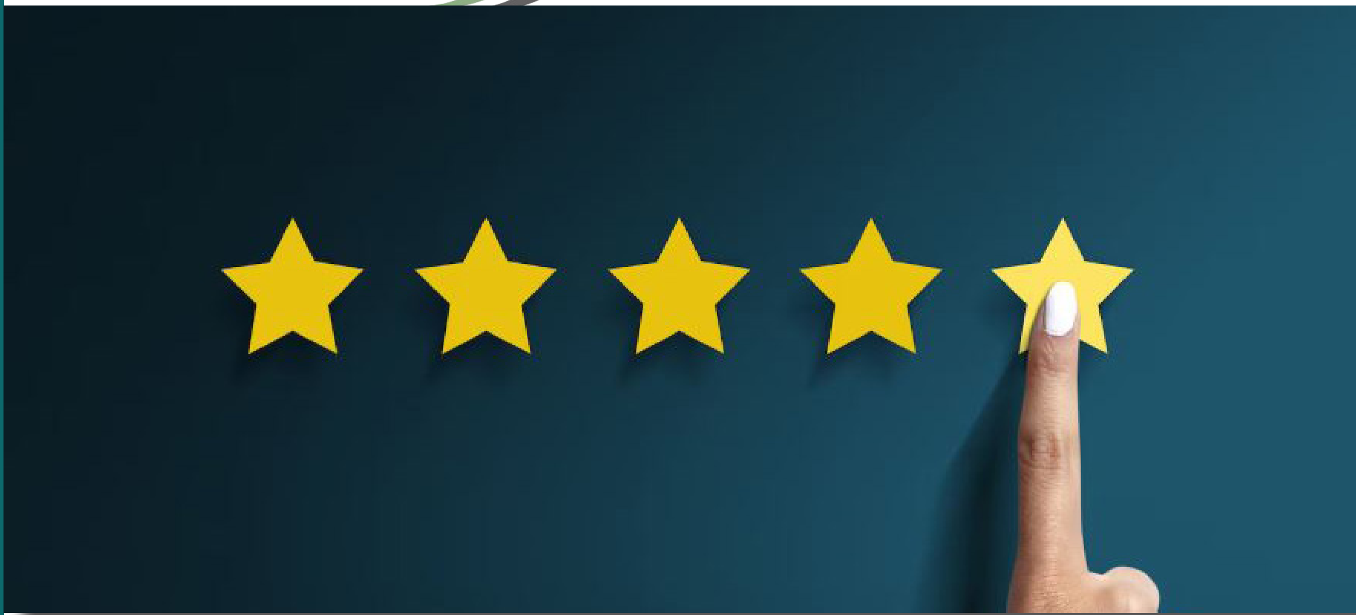
UAE

Virtual asset insurance in the UAE: Divergent regulatory approaches and emerging market standards: **Clyde&Co**

The treatment of insurance differs significantly. Most authorities rely on risk-based governance, capital adequacy, and operational controls, leaving the decision to purchase insurance to the firm itself. By contrast, VARA is currently the only regime under which licensed firms are required to maintain mandatory insurance.

Read more

Ratings News



Gulf Insurance Group K.S.C.P.

Kuwait-Based Gulf Insurance Group K.S.C.P. 'A+' Ratings Affirmed; Outlook Stable: S&P

GIG will retain its competitive standing in the Middle East and North Africa, sustain its operating performance, and maintain capital adequacy at least in line with our 99.95% confidence level.

Read more

Emirates Insurance Company

AM Best Affirms Credit Ratings of Emirates Insurance Company P.J.S.C.

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Rating of "a-" (Excellent) of Emirates Insurance Company P.J.S.C. (EIC) (United Arab Emirates). The outlook of these Credit Ratings (ratings) is stable.

Read more

PT KB Insurance Indonesia

AM Best Affirms Credit Ratings of PT KB Insurance Indonesia

AM Best has affirmed the Financial Strength Rating of B++ (Good), the Long-Term Issuer Credit Rating of “bbb+” (Good), and the Indonesia National Scale Rating of aaa.ID (Exceptional) of PT KB Insurance Indonesia (KB Indonesia) (Indonesia). The outlook of these Credit Ratings (ratings) is stable.

Read more

PT Lippo General Insurance Tbk.

AM Best Affirms Credit Ratings of PT Lippo General Insurance Tbk.

AM Best has affirmed the Financial Strength Rating of A- (Excellent), the Long-Term Issuer Credit Rating of “a-” (Excellent) and the Indonesia National Scale Rating (NSR) of aaa.ID (Exceptional) of PT Lippo General Insurance Tbk. (LGI) (Indonesia). The outlook of these Credit Ratings (ratings) is stable.

Read more

Korea Shipping Association

AM Best Assigns Credit Ratings to Korea Shipping Association

AM Best has assigned a Financial Strength Rating of A- (Excellent) and a Long-Term Issuer Credit Rating of "a-" (Excellent) to Korea Shipping Association (KSA) (South Korea). The outlook assigned to these Credit Ratings (ratings) is stable.

Read more

Dhipaya Insurance Public Co.

AM Best Affirms Credit Ratings and Assigns National Scale Rating to Dhipaya Insurance Public Company Limited

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Rating of "a-" (Excellent) of Dhipaya Insurance Public Company Limited (Dhipaya) (Thailand). The outlook of these Credit Ratings (ratings) is stable. Concurrently, AM Best has assigned a Thailand National Scale Rating (NSR) of aaa.TH (Exceptional) to Dhipaya. The outlook assigned to the NSR is stable.

Read more

ABCI Insurance

Fitch Affirms ABCI Insurance's IFS Rating at 'A-'; Outlook Stable

The rating reflects ABCI's company profile strength, supported by its close strategic alignment with its parent, Agricultural Bank of China Limited, business synergies within the group and strong capitalisation.

Read more

Nippon Life

Fitch Affirms Nippon Life's IFS Rating at 'AA- ' ; Outlook Stable

The ratings reflect Nippon Life's 'Most Favourable' company profile and 'Very Strong' capitalisation, which remains commensurate with the 'AA' IFS category under Fitch's criteria.

Read more

HK Insurance Authority

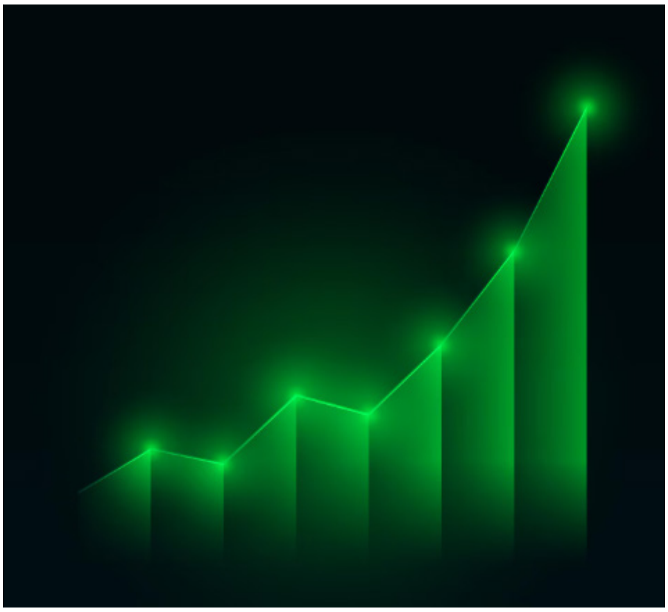
Hong Kong reappoints the CEO

The Hong Kong government has reappointed Clement Cheung as Chief Executive Officer of the Insurance Authority (IA) for another three-year term from 15 August 2026 to 14 August 2029.

Read more

الامارات

1.72 مليار درهم الأرباح النصفية ل 18 شركة تأمين بنمو 14%



ارتفعت الأرباح المجمعة ل 18 شركة أعلنت نتائجها في السوقين إلى نحو 1.72 مليار درهم خلال النصف الأول من 2026، مقارنة مع 1.51 مليار درهم في الفترة المقابلة من 2025، بزيادة قدرها نحو 210.1 مليون درهم، وبنمو 13.96%.

للمزيد

البحرين

«سوليدرتي» تُعلن عن تحقيق أرباح بقيمة 5.657 مليون دينار بحريني

بلغ صافي الربح العائد إلى المساهمين 4,909 مليون دينار بحريني لفترة الستة أشهر المنتهية في 30 يونيو 2026، مقارنةً بـ 5,968 مليون دينار بحريني للفترة ذاتها من عام 2025، بانخفاض نسبته 18%. ويُعزى هذا الانخفاض بصورة رئيسية إلى دخل استثمار غير متكرر تم تسجيله خلال الربع الثاني من العام السابق.

للمزيد

الأردن

التأمين الإسلامية تربح وعجز حملة الوثائق يتسع

بحسب البيانات المالية ارتفع إجمالي أصول الشركة إلى نحو 65.93 مليون دينار في نهاية حزيران 2026 مقارنة بنحو 61.49 مليون دينار في نهاية عام 2025 بزيادة تقارب 4.4 ملايين دينار.

للمزيد

الأردن

الشرق الأوسط للتأمين .. أرباح مدعومة ببيع عقارات استثمارية رغم انخفاض إيرادات عقود التأمين

بحسب البيانات المالية بلغ إجمالي موجودات الشركة نحو 110 ملايين دينار في نهاية حزيران 2026 فيما بلغت الاستثمارات نحو 78.9 مليون دينار، أي ما يقارب 71.7% من إجمالي الموجودات وهو ما يعكس وزناً كبيراً للمحفظة الاستثمارية في هيكل أصول الشركة ومصادر دخلها.

للمزيد

إعـــادة
Saudi Re

السعودية

هيئة التأمين تعلن عن منتج تأمين صحي جديد بدون موافقات طبية للعلاج بالعيادات الخارجية

يُعد هذا المنتج خيارًا إضافيًا ضمن حزمة منتجات التأمين الصحي المتاحة حالياً، بما يمنح أرباب العمل وحملة الوثائق مساحة أوسع لاختيار الحل التأميني الأنسب لاحتياجاتهم.

للمزيد

عمان

نمو بنسبة 5%.. أرباح شركات التأمين ببورصة مسقط ترتفع لـ 20.9 مليون ريال

ارتفعت الأرباح الصافية لشركات التأمين والتأمين التكافلي المدرجة ببورصة مسقط في النصف الأول من العام الجاري إلى 20.9 مليون ريال عُماني مسجلة نموًا بنسبة 5 بالمائة مقارنة بالفترة المماثلة من العام الماضي والبالغة 19.9 مليون ريال عُماني.

للمزيد

تونس

قطاع التأمين في تونس يحقق أكثر من 2500 مليون دينار رقم معاملات خلال السداسي الأول من 2026

واصل نشاط التأمين على الحياة خلال النصف الأول تسجيل نسق نمو أسرع من نشاط التأمين على غير الحياة. فقد ارتفعت أقساط تأمينات الحياة والرسملة بنسبة 19.4% لتبلغ 774.2 مليون دينار، مقابل نمو بنسبة 10.4% لأقساط التأمين على غير الحياة، التي بلغت 1755 مليون دينار

للمزيد

السعودية

إطلاق وثيقة التأمين التعاوني تجاه الغير للأماكن المكتظة والأنشطة عالية الخطورة

هذا التأمين يسهم في دعم استدامة الأعمال وتعزيز جاذبية الاستثمار في القطاعات والأنشطة الملزمة بالتأمين، من خلال توفير تغطية تأمينية تساعد المنشآت على إدارة المخاطر، والحد من الآثار المالية للحوادث، وتعزيز قدرتها على الاستمرار والتعافي منها.

للمزيد

الكويت

50.5 مليون دينار أرباح شركات التأمين المدرجة النصف الأول بنمو 12.2 في المئة

حسب بيانات شركات التأمين الـ 7 المدرجة في البورصة، حقق القطاع قفزة في أرباح الربع الثاني بنسبة 41.68 في المئة وبـ 7.52 مليون على أساس سنوي، وذلك مقارنة مع 18.04 مليون.

للمزيد

الكويت

«الخليج للتأمين» تحقق 23.8 مليون دينار صافي ربح خلال النصف الأول

مجموعة الخليج للتأمين
GULF INSURANCE GROUP

بلغت إيرادات التأمين مبلغ 399.4 مليون دينار خلال النصف الأول من العام 2026، مما يمثل زيادة بنسبة 11.1% أو ما يعادل 39.8 مليون دينار مقارنة مع 359.6 مليون دينار عن الفترة نفسها من العام السابق.

للمزيد

قطر

759.9 مليون ريال أرباح شركات قطاع التأمين

شهدت أرباح قطاع التأمين المدرج بالبورصة انخفاضا هامشياً خلال النصف الأول من عام 2026 بنسبة 0.45% على أساس سنوي، لتصل إلى 759.93 مليون ريال، مقارنة بأرباح بلغت 763.38 مليون ريال خلال الفترة نفسها من عام 2025.

للمزيد

قطر

«33» مليون ريال أرباح «كيو إل إم» النصفية

شهدت إيرادات التأمين لفترة الستة أشهر زيادة بنسبة 10 % وبلغت 791 مليون ريال قطري مقابل 722.3 مليون ريال قطري في النصف الأول من عام 2025.

للمزيد

مصر

المهندس للتأمين تحصل على شهادة ISO 9001:2015 لنظام إدارة الجودة

تأتي شهادة ISO 9001:2015 في إطار استراتيجية شركة المهندس للتأمين للتطوير المستمر لمنظومة العمل، من خلال رفع كفاءة العمليات والإجراءات الداخلية، وتطبيق معايير الجودة على مختلف مراحل العمل، بما يدعم قدرة الشركة على الاستجابة لاحتياجات العملاء وتقديم خدمات تأمينية بمستويات مرتفعة من الكفاءة والاحترافية.

للمزيد

مصر

قناة السويس للتأمين تحصل على شهادة المصادقة على تقرير البصمة الكربونية

أكدت الشركة أن الحصول على شهادة المصادقة على تقرير البصمة الكربونية يأتي أيضًا في إطار حرصها على مواكبة توجهات الدولة المصرية لتحقيق أهداف رؤية مصر 2030، خاصة فيما يتعلق بالحفاظ على البيئة وخفض انبعاثات غازات الاحتباس الحراري.

للمزيد