



FAIR Federation of Afro-Asian Insurers & Reinsurers

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- Business leaders fear recession, labour shortages: **WEF**
- Key risk trends for D&O in 2025: insolvencies, geopolitical tension and “AI washing”: **Allianz**
- Climate and sustainability is well embedded within insurers’ underwriting frameworks: **Marsh**
- Cyber Insurance Market Outlook 2025: **S&P**
- Lithium-Ion batteries: increased adoption, overlooked risks: **QBE**

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Africa insurance market offers opportunities for players –

Deloitte

APAC

- Neutral Sector Outlook for APAC Insurance on Profit Focus and Sound Capital
- Zurich Resilience Solutions and Golmpact partner to address climate risks in Asia Pacific

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QFC and Casablanca Finance City Partner to Boost Financial Sectors in Qatar and Morocco

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Performance Periodical”: Insurance Monitor

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- Cybercrime on the rise in Algeria
- AXA Assurances Algérie and ENSIA signed a partnership

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BIBF successfully concludes insurance management simulation programme

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China’s insurance sector to hit \$1.41t by 2032

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- Egypt’s insurance federation acquires 350 carbon emission reduction certificates
- Sarwa Insurance and Sarwa Life achieve record financial results for the fiscal year ended June 30, 2024

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- YAS and QBE Launch Hong Kong’s First “Pay-As-You-Sell” Product Liability Insurance for E-Commerce Merchants

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- Health claims up 30% in 3 years; heart diseases drive 30% of term claims
- India non-life premiums leap 28% in October
- Health cover bill paid out by 20 private insurers less than 80% of the claimed amount

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Oona Insurance Indonesia joins forces with GoPay

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Aon to buy Mitsubishi Chemical Group’s in-house insurance agency

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Jordan Insurance Federation, UNDP sign MoU on insurance inclusion, risk financing

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Kenyan’s appetite for microinsurance spurs sector innovation, AKI report

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- Saudi Arabia insurance sector set to see more M&As: Moody’s
- Insurance Authority automates vehicle insurance services
- Walaa Insurance Opens Trading Period for Rights Issue and Share Subscriptions

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Saham Group Finalizes Acquisition of Société Générale’s Moroccan Subsidiaries

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InLife acquires 100 percent of Generali Philippines

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Top 50 list shows worsening dip in Singapore’s insurance premiums

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Taiwan insurers’ profits jump 70.2% in October

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- Thailand Post partners with bolttech to launch online motor insurance
- Generali and UNDP are building MSME resilience in Thailand

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Insurance industry’s anti-fraud agency to start operations in 2025

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Dealing with traffic insurance takes up too much time

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Rising cyber threats target UAE’s financial sector and critical infrastructure in 2025

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Ugandan insurers post higher half-year turnover

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AFC Insurance champions economic resilience with agric conference



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- Analysis of Cybersecurity Trends and Implications for (Re)Insurers: **CyberCube**

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Lower catastrophe losses boost Asian reinsurers' results – AM Best

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Reinsurance market seen as more favourable for 2025 renewals

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ASR Middle East starts operating via Lloyd's Dubai

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- Proposed law to provide Bahrain doctors with insurance against claims of medical errors
- Plan for new health insurance fee for tourist visas approved unanimously in Bahrain

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Policyholders to gain from GST rate cut: FM Nirmala Sitharaman

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- Concerns Regarding Implementation of Medical and Health Insurance and Takaful Repricing
- Malaysia considers mandatory car insurance for private vehicles

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- NAICOM Signs Agreement with NDPC on Data Protection in Insurance Sector
- NAICOM charges insurance boards to strengthen governance, risk, compliance
- PPP assets to get insurance cover as from next year

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- * **Warba Insurance and Reinsurance Co.** Outlook Revised to Positive from Stable; <BBB+> Ratings Affirmed: S&P
- * AM Best Affirms Credit Ratings of **Mongolian National Reinsurance JSC**
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Morocco Secures Vice-Presidency of Global Federation of Insurance Associations

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«ضمان»: 2.3 مليار دولار فرصاً إضافية لتأمين الصادرات الزراعية العربية وتمويلاتها

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- المركزي ينشر مسودة مشروع قانون التأمين لسنة 2024
- «المركبات» تستحوذ على 48.5% من إجمالي تعويضات التأمين خلال 10 شهور

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مشروع قانون المالية.. البرلمان يصادق على الفصل المتعلق بإحداث صندوق التأمين على فقدان مواطن الشغل

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- محافظ التأمينات: المملكة دعمت 480 ألف موظف خلال جائحة كورونا
- هيئة التأمين تطلق حلول رقمية جديدة لتأمين المركبات
- سهم الإعادة السعودية يرتفع 4.21% ويصل لأعلى مستوياته منذ الإدراج

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197.8 مليون ريال إيرادات شركات التأمين خلال النصف الأول من 2024

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Insurance News

Global

Business leaders fear recession, labour shortages, World Economic Forum says

Economic downturn is seen as the top risk for business leaders over the next two years, followed by labour and/or talent shortages and then inflation.

[Read more](#)

Global

Key risk trends for D&O in 2025: insolvencies, geopolitical tension and “AI washing”: Allianz Increasing global insolvency levels heighten risks for executives. “AI washing” is an emerging risk trend, leading to securities class action lawsuits.

[Read more](#)

Global

Climate and sustainability is well embedded within insurers’ underwriting frameworks: Marsh Marsh Climate and Sustainability survey reflect a continued shift in attitudes towards climate and sustainability among insurance carriers.

[Read more](#)

ASEAN Region

Lithium-Ion batteries: increased adoption, overlooked risks: QBE

On 23 June, an explosion of Li-Ion batteries in a waste recycling plant near Glasgow caused a massive fire, disrupting local businesses and residents for an extended period.

[Read more](#)

Africa

Africa insurance market offers opportunities for players – Deloitte

The growing and youthful population of Africa, which was projected to grow from the current 1.2 billion to 2.5 billion by 2050 and the projection on the cell-phone penetration growth rate of 50 by the end of 2025, further create opportunities for the insurance industry in Africa.

[Read more](#)

APAC

Neutral Sector Outlook for APAC Insurance on Profit Focus and Sound Capital

APAC insurance sector is poised to manage the anticipated challenges effectively. The focus remains on maintaining a stable performance through efficient operations and strong capital management.

[Read more](#)

APAC

Zurich Resilience Solutions and GoImpact partner to address climate risks in Asia Pacific

This collaboration combines ZRS’s advanced climate risk analysis, proprietary climate and financial loss data, and specialised tools with GoImpact’s expertise in sustainability education.

[Read more](#)

Middle East

QFC and Casablanca Finance City Partner to Boost Financial Sectors in Qatar and Morocco

The partnership establishes a collaborative framework between the two entities, to bolster their roles as regional financial hubs and promote the economic development and business-friendly environments in both countries.

[Read more](#)

GCC

Performance Periodical”: Insurance Monitor

The latest financial results of 77 listed insurers across the GCC reveal a general decline in underwriting performance, with the Net Combined Ratio (NCR) rising by 1.3 percentage points.

[Read more](#)

Algeria

Cybercrime on the rise in Algeria

According to the Algerian National Gendarmerie’s cybercrime unit, cyberattacks are increasing by 15% a year in Algeria. In 2023, the unit handled 2 400 cases.

[Read more](#)

Algeria

AXA Assurances Algérie and ENSIA signed a partnership

This partnership aims to facilitate students’ integration into the professional world, particularly in the insurance sector.

[Read more](#)



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Insurance News

Bahrain

BIBF successfully concludes insurance management simulation programme

This programme provided a practical training opportunity for professionals in the insurance sector, equipping them with essential skills to navigate industry challenges.

[Read more](#)

China

China's insurance sector to hit \$1.41t by 2032

Garnering a compound annual growth rate (CAGR) of 8.6% beginning in 2024.

[Read more](#)

Egypt

Egypt's insurance federation acquires 350 carbon emission reduction certificates

This transaction supports Egypt's efforts to activate a voluntary carbon market and promote environmentally sustainable development.

[Read more](#)

Egypt

Sarwa Insurance and Sarwa Life achieve record financial results for the fiscal year ended June 30, 2024

Sarwa Insurance and Sarwa Life Achieve Net Profits Exceeding EGP 152 Million for 2024.

[Read more](#)

Hong Kong

YAS and QBE Launch Hong Kong's First "Pay-As-You-Sell" Product Liability Insurance for E-Commerce Merchants

This new solution offers flexible and reliable insurance policy coverage to Hong Kong enterprises seeking risk management support for their individual e-commerce business models in the US market.

[Read more](#)

India

Health claims up 30% in 3 years; heart diseases drive 30% of term claims

These trends from the insurance industry in India reflect increasing medical costs and a greater reliance on insurance to manage healthcare expenses.

[Read more](#)

India

India non-life premiums leap 28% in October

The growth was driven by strong performance in the health (particularly retail) and motor own-damage (OD) segments.

[Read more](#)

India

Health cover bill paid out by 20 private insurers less than 80% of the claimed amount

This means if an insured patient made a claim of Rs one lakh as hospital bill, the insurer paid only less than Rs 80,000 while the balance amount was paid by the patient.

[Read more](#)

Indonesia

Oona Insurance Indonesia joins forces with Go-Pay

Over 30 million GoPay users can now easily buy simplified health insurance products via GoPay Asuransi, the payment app's first insurance platform with Oona Indonesia as its exclusive insurer.

[Read more](#)

Japan

Aon to buy Mitsubishi Chemical Group's in-house insurance agency

The business to be acquired offers corporate and personal lines insurance services and is expected to bolster Aon's presence in the Japanese market.

[Read more](#)

Jordan

Jordan Insurance Federation, UNDP sign MoU on insurance inclusion, risk financing

This partnership aims to enhance technical and practical knowledge through tailored training programs that address local market needs.

[Read more](#)

Kenya

Kenya's appetite for microinsurance spurs sector innovation, AKI report

The uptake of microinsurance in Kenya has surged by 72% over recent years, driven by demand for affordable and accessible coverage.

[Read more](#)



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Insurance News

KSA

Saudi Arabia insurance sector set to see more M&As: Moody's

As the Gulf region enters a major consolidation phase, Saudi Arabia is anticipated to witness a rise in mergers and acquisitions (M&A) within its insurance sector.

[Read more](#)

KSA

Insurance Authority automates vehicle insurance services

This move aims to facilitate these services for beneficiaries and achieve the goals of Vision 2030 with regard to digital transformation.

[Read more](#)

KSA

Walaa Insurance Opens Trading Period for Rights Issue and Share Subscriptions

The trading period for priority rights will conclude on Dec. 9, while the subscription period for the new shares will end on Dec.

[Read more](#)

Morocco

Saham Group Finalizes Acquisition of Société Générale's Moroccan Subsidiaries

Saham Group has finalized its €745 million acquisition of Société Générale's Moroccan banking and insurance subsidiaries.

[Read more](#)

Philippines

InLife acquires 100 percent of Generali Philippines

The move aligns with InLife's strategic vision of enhancing its market position and broadening its capabilities. It is expected to bring about key business synergies, reinforce distribution strength.

[Read more](#)

Singapore

Top 50 list shows worsening dip in Singapore's insurance premiums

The drop in gross premiums of Singapore's insurance industry widened to 9% in 2023 due to slowing demand in the life insurance segment.

[Read more](#)

Taiwan

Taiwan insurers' profits jump 70.2% in October

Taiwan insurers' pre-tax profit for October surged 70.2% year-on-year (YoY) to \$10.22b (NT\$329.8b), data from the Insurance Bureau showed.

[Read more](#)

Thailand

Thailand Post partners with bolttech to launch online motor insurance

Powered by bolttech, this innovative offering provides coverage for personal cars and trucks, including compensation for death, disability, loss of limb, and medical expenses.

[Read more](#)

Thailand

Generali and UNDP are building MSME resilience in Thailand

The initiative aims to enhance MSMEs, which are crucial to the country's economic structure, and help them prepare for future challenges.

[Read more](#)

Tunisia

Insurance industry's anti-fraud agency to start operations in 2025

This agency will help detect, investigate and combat fraudulent practices, and set up an information system that would allow the sharing of data among the different stakeholders in the claims process.

[Read more](#)

Turkiye

Dealing with traffic insurance takes up too much time

A member of the board of the TSB has called for issues related to compulsory motor third-party liability insurance (traffic insurance) to be resolved so that attention can be focused on other matters.

[Read more](#)



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Insurance News

UAE

Rising cyber threats target UAE's financial sector and critical infrastructure in 2025

The UAE has seen a sharp rise in cyber threats in 2024, particularly ransomware attacks, with 34 reported incidents between January and November, up from 27 in all of 2023.

[Read more](#)

Uganda

Ugandan insurers post higher half-year turnover

Insurance companies operating in Uganda closed the first half of 2024 with a turnover of 933.8 billion UGX (252.2 million USD), up 12.65% over one year.

[Read more](#)

Zimbabwe

AFC Insurance champions economic resilience with agric conference

Following the devastating 2023-24 El Niño-induced drought, AFC is championing innovative insurance solutions to safeguard farmers against the growing threats of extreme weather events.

[Read more](#)



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Reinsurance News

Global

Analysis of Cybersecurity Trends and Implications for (Re)Insurers: CyberCube

Organizations must prepare for the escalating risk of unplanned technology outage events, driven by a rise in cloud service provider outages.

[Read more](#)

Asia

Lower catastrophe losses boost Asian reinsurers' results – AM Best

Improved terms, higher interest income, and stable capacity strengthen renewals.

[Read more](#)

Algeria

ICIEC Signs Reinsurance Agreement With CAGEX

This strategic partnership aims to bolster export credit insurance capacity, facilitating greater support for exporters and investors navigating the global market.

[Read more](#)

Turkiye

Reinsurance market seen as more favourable for 2025 renewals

The Turkish reinsurance market is in a more positive situation this year compared to last year, according to senior industry executive.

[Read more](#)

UAE

ASR Middle East starts operating via Lloyd's Dubai

Africa Specialty Risks Syndicate 2454 is operating through its service company in the Dubai International Financial Centre.

[Read more](#)



FAIR Federation of Afro-Asian Insurers & Reinsurers

Regulation News

Bahrain

Proposed law to provide Bahrain doctors with insurance against claims of medical errors

Doctors will likely be required to hold insurance to protect against claims of medical errors, under a proposed law to replace outdated liability regulations with a single, straightforward framework.

[Read more](#)

Bahrain

Plan for new health insurance fee for tourist visas approved unanimously in Bahrain

The proposal, if implemented, would require tourists to pay an additional fee as part of their visa application process.

[Read more](#)

India

Policyholders to gain from GST rate cut: FM Nirma-la Sitharaman

If the GST rate is reduced, it is expected to benefit the policyholder directly, as the cost of insurance will reduce to that extent.

[Read more](#)

Malaysia

Concerns Regarding Implementation of Medical and Health Insurance and Takaful Repricing

BNM has required ITOs to review their current repricing strategies for more reasonable implementation of such repricing. This includes managing increases in premiums/contributions over time.

[Read more](#)

Malaysia

Malaysia considers mandatory car insurance for private vehicles

It could greatly impact vehicle owners' insurance costs and emphasized the need to balance these concerns.

[Read more](#)

Nigeria

NAICOM Signs Agreement with NDPC on Data Protection in Insurance Sector

Its objectives training and capacity building in the area of providing training to enhance awareness and skills in data protection.

[Read more](#)

Nigeria

NAICOM charges insurance boards to strengthen governance, risk, compliance

Mr. Olusegun Omosehin, emphasised the importance of GRC in sustaining the insurance industry's resilience and relevance amid Nigeria's Volatile, Uncertain, Complex, and Ambiguous (VUCA) economic landscape.

[Read more](#)

Nigeria

PPP assets to get insurance cover as from next year

The ICRC in collaboration with NAICOM will next year introduce guidelines that will require concessionaires of government assets under Public Private Partnership (PPP) arrangements to procure insurance covers.

[Read more](#)



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Rating News

Warba Insurance and Reinsurance Co. Outlook Revised to Positive from Stable; 'BBB+' Ratings Affirmed: S&P

The positive outlook indicates that we could raise the ratings over the next two years if Warba continues to expand its business with better than market-average profitability.

[Read more](#)

AM Best Affirms Credit Ratings of Mongolian National Reinsurance JSC

AM Best has affirmed the Financial Strength Rating of B (Fair) and the Long-Term Issuer Credit Rating of "bb+" (Fair) of Mongolian National Reinsurance. The outlook is stable.

[Read more](#)

AM Best Affirms Credit Ratings of African Reinsurance Corporation

AM Best has affirmed the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a" (Excellent) of African Reinsurance Corporation (ARC) (Nigeria). The outlook is stable.

[Read more](#)

Fitch Affirms Chubb Life Insurance Taiwan's National IFS at 'AA-(twn)'; Outlook Stable

The rating reflects CLITC's 'Moderate' company profile and sound financial performance, supported by 'Strong' capitalisation and low investment risk.

[Read more](#)



FAIR Federation of Afro-Asian Insurers & Reinsurers

Movement News

Global Federation of Insurance Associations

Morocco Secures Vice-Presidency of Global Federation of Insurance Associations

Bachir Baddou, Vice President of the Moroccan Federation of Insurance (FMA), has been elected Vice President of the Global Federation of Insurance Associations (GFIA).

[Read more](#)

FASO-Réassurance

Appointment of a Chairman of the Board and a Managing Director

Boubakar Sangare, Treasury Inspector, has been appointed as Chairman of the Board of Directors, while Marie-Agnès Sanon has been appointed Managing Director of the company.

[Read more](#)

Manulife Hong Kong

Appoints new Chief Agency Officer

Manulife Hong Kong and Macau appointed Albert Mak as Chief Agency Officer, effective November 1, 2024.

[Read more](#)

TT Club

Enters new chapter with new Singapore CEO

Kamel Tlili has taken over as chief executive of the Singapore branch as of September 2024.

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FAIR Federation of Afro-Asian Insurers & Reinsurers

أخبار التأمين

عربيا

«ضمان»: 2.3 مليار دولار فرصاً إضافية لتأمين الصادرات الزراعية العربية وتمويلاتها
أكدت المؤسسة العربية لضمان الاستثمار وائتمان الصادرات «ضمان» أن لدى المنطقة العربية إمكانات تجارية وتمويلية وتأمينية غير مستغلة بفضل موقعها الإستراتيجي على طرق التجارة العالمية. للمزيد

الخليج العربي

موديز لـ «الاقتصادية»: الجدارة الائتمانية لقطاع التأمين الخليجي مرهون بعمليات الدمج
هناك 10 صفقات اندماج واستحواذ تم الانتهاء منها أو قيد التنفيذ خلال الأشهر 12 الماضية، موضحاً أن وكالة موديز للتصنيف الائتماني تتوقع استمرار هذا الاتجاه وخاصة في السعودية. للمزيد

الأردن

المركزي ينشر مسودة مشروع قانون التأمين لسنة 2024
ويأتي ذلك كخطوة أولية لسن تشريع خاص يُعنى بتنظيم العلاقة العقدية بين المؤمن والمؤمن له بكافة مراحلها في ضوء عدم كفاية الأحكام الواردة في القانون المدني لتنظيم العلاقة التأمينية. للمزيد

الأردن

«المركبات» تستحوذ على 48.5% من إجمالي تعويضات التأمين خلال 10 شهور
ووصلت قيمة هذه التعويضات إلى 213 مليون دينار تقريباً، ليأتي التأمين الطبي، ثانياً في القائمة، بـ 163 مليون دينار، وبقرابة 37% من هذه التعويضات. للمزيد

تونس

مشروع قانون المالية.. البرلمان يصادق على الفصل المتعلق باحداث صندوق التأمين على فقدان مواطن الشغل
ويهدف هذا الصندوق الأول من نوعه في البلاد إلى الحد من وقع فقدان العمل وموارد العيش على الأفراد، والتي تكون أساساً بسبب تعثر المؤسسات التي يعملون بها. للمزيد

الجزائر

فايد يؤكد أن سوق التأمين الجزائري حلقة أساسية في بناء اقتصاد واعد
التحولات الاقتصادية و المالية الراهنة ستعزز من دوره كحلقة أساسية في بناء اقتصاد منتج و متنوع. للمزيد

السعودية

محافظ التأمينات: المملكة دعمت 480 ألف موظف خلال جائحة كورونا
المملكة حققت قصة نجاح في حماية المشتركين خلال فترة جائحة كورونا، حيث مكنت أكثر من 480 ألف موظف من الحفاظ على وظائفهم؛ بدعم تجاوز 2.5 مليار دولار عبر نظام «ساند». للمزيد

السعودية

هيئة التأمين تطلق حلول رقمية جديدة لتأمين المركبات
أعلنت هيئة التأمين عن إطلاق عدد من الخدمات الخاصة بتأمين المركبات، ومتابعة الحوادث المرورية؛ لتواكب التقدم التكنولوجي وتسهل على المستفيدين؛ وذلك تحقيقاً لمستهدفات رؤية المملكة 2030 في التحول الرقمي. للمزيد

السعودية

سهم الإعادة السعودية يرتفع 4.21% ويصل لأعلى مستوياته منذ الإدراج
صعد السهم بنسبة 4.21%، ليتداول عند سعر 47 ريالاً، وجاء التداول على سهم «السعودية لإعادة التأمين» في ذلك التوقيت من خلال 7.614 عملية تداول، على 2.31 مليون سهم، بقيمة تداول تقرب من 109 مليون ريال. للمزيد

عمان

197.8 مليون ريال إيرادات شركات التأمين خلال النصف الأول من 2024
حقق قطاع التأمين نمواً في إيرادات شركات التأمين خلال النصف الأول من العام الجاري، إذ بلغت 197.8 مليون ريال عُمان، مرتفعة بنسبة 10.8% مقارنة بالفترة ذاتها من عام 2023م، التي كانت 178.6 مليون ريال عُمان. للمزيد

الكويت

وحدة التأمين تعدل رسوم الرقابة والإشراف على الشركات
ضمن التعديل في المادة 16، تعديل رسوم الرقابة والإشراف السنوية التي يتم دفعها للوحدة، وذلك بزيادة الرسوم على نشاط وساطة التأمين ووساطة إعادة التأمين، وإدارة مطالبات التأمين، وإعادة التأمين وإضافة نشاط مستودع التأمين المركزي. للمزيد



FAIR Federation of Afro-Asian Insurers & Reinsurers

أخبار التأمين

مصر

مد مهلة ضوابط توفيق أوضاع شركات قطاع التأمين وفقًا للقانون الموحد شهرًا
قررت الهيئة العامة للرقابة المالية مد مهلة توفيق الأوضاع المذكورة بالمادة الثانية من قرار مجلس إدارة الهيئة رقم 223 لسنة 2024 حتى نهاية ديسمبر الجاري؛ كمهلة أخيرة.

للمزيد

مصر

«اتحاد التأمين» يشتري 350 شهادة خفض انبعاثات كربونية
نفذ الاتحاد المصري للتأمين صفقة شراء 350 شهادة خفض انبعاثات كربونية كطرف مشتري من مشروع محافظة المنيا المجمع، وهو أحد مشروعات خفض الانبعاثات الكربونية التابع للجمعية المصرية للزراعة الحيوية.

للمزيد

المغرب

تدابير جديدة تخص نظام التأمين الإجباري
هدف هذا المرسوم إلى "تحديد كفاءات التحقق من انخراط وانتظام المؤمنين المتوفرين على شروط الخضوع لنظام آمو الشامل في أداء واجبات الاشتراك المستحقة للصندوق الوطني للضمان الاجتماعي، حتى يتمكنوا من الاستفادة من الدعم والإعانات العمومية".
للمزيد

المغرب

خلفيات إعفاء المدير العام لـ "كنوبس" بعد قرار توحيد نظام التأمين الأساسي
يُباشر لحسن الغدير، القادم من الصندوق الوطني للضمان الاجتماعي (كنايب للمدير العام)، مهامه مديرا بالنيابة للصندوق الوطني لمنظمات الاحتياط الاجتماعي ("كنوبس")؛ خلفا للمدير العام السابق المعفى من مهامه بعد قرار لرئيس الحكومة، عزيز أخنوش.
للمزيد