

Insurance News

Global

- Best's Market Segment Report: ILS Capacity Grows Modestly as Catastrophe Bond Issuance Breaks Record
- Premiums Fell for Multiple Lines in Q2 2024, The Council's P/C Market Survey Shows: CIAB
- Q2 2024: Global Insurance Market Overview: Aon
- Life and P&C lines see diverging trends: M.S
- Global flooding to increase 9%-49% this century, new study reveals: Fathom

Africa

The growing need for parametric insurance in Africa

APAC

SCOR announces L&H APAC restructuring

Southeast Asia

Southeast Asia's insurtech sector hits \$2.4b in 2023

GCC

Impact of regional weather-related events in Q2 2024 contained by reinsurance for most insurers

Bahrain

Solidarity completes merger of Al Hilal Life and subsidiary

China

- Agricultural insurance in China shows muted growth
- As Local Finances Tighten, Growth in Agricultural Insurance Slows Sharply
- PwC loses major client Bank of China amid regulatory probe
- Life insurance reduces mortality risks in China

Ethiopia

Insurance: shortage of qualified professionals in Ethiopia

Ghana

Sefwi Boinzan Chief provides free health insurance for residents

Hong Kong

Latest edition of Conduct in Focus: IA

Indonesia

B2B spending drives Indonesia's insurance sector in 2023

Kenya

Invesco Assurance placed under statutory management

KSA

- Motor Insurance Revenues in Saudi Arabia Grow by 38% in 2023
- Oman-based Liva Group's Saudi unit mulls merger with Malath Insurance

Saudi Export-Import Bank Boosts Support: A 128%
 Surge in Financing and Insurance

Morocco

AtlantaSanad's revenue hits 3.1 billion dirhams, boosted by life insurance gains

Nigeria

Ogun Launches Formal Sector Health Insurance Scheme

Philippines

- HMOs mark return to profitability in 2024 with 15.65% increase in healthcare benefits in H1
- Philippines' insurance penetration increases amidst higher premiums end-June

Qatar

QIC Group reports 11% growth in Net Profits in H1 2024

Singapore

- AIA Singapore unveils insurance literacy initiative amid robust sector growth
- Etiqa Insurance Singapore is HDB's Appointed Fire Insurance Provider to HDB Flat Owners
- MSIG simplifies the insurance buying process for SME clients through WhatsApp

South Korea

S. Korea's top 5 insurers generate 32.1% of production value

Tanzania

Financial, insurance register highest growth in Q1

Thailand

- Thailand life insurance industry to surpass \$23 billion by 2028, forecasts GlobalData
- Igloo Looks to Expand Access to Insurance Products to Underserved in Thailand Alongside TrueMoney

Turkiye

Holistic approach needed to raise quake insurance coverage

UAE

- Listed Insurance Industry Performance Analysis First Half 2024: BADRI
- SALAMA: H1 2024 results and new appointments
- UAE travel insurance company reports 182% rise in enquiries
- EV insurance premiums spike after April rains



Reinsurance News

Global

- Best's Market Segment Report: Changing Trends Continue to Push Up Demand for Health Reinsurance
- Report: Investment returns look to ride out hard market changes: AM Best

West Africa

Continental Re praised for continued support of West Africa insurance

Kenya

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Malaysia

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Tanzania

SCG-Ré obtains its license to practice in Tanzania

UAE

RB Ventures launches in Dubai to connect investors with re/insurance opportunities

Regulation News

India

MCA notifies new accounting standard Ind AS 117 on 'insurance contracts'

Kenva

Parents Mandated to Enroll Students in Social Health Insurance Fund (SHIF) Ahead of New School Term

Sri Lanka

Insurance watchdog announces plans to roll-out reforms as sector stalls

Ratings News

- * China Pacific Property Insurance (A) Ratings Affirmed Following Revised Capital Model Criteria; Outlook Stable: S&P
- * AM Best Assigns Credit Ratings and National Scale Rating to PT KB Insurance Indonesia
- * AM Best Affirms Credit Ratings of Aflac Incorporated and Its Subsidiaries
- * AM Best Affirms Credit Ratings of Hanwha General Insurance Company Limited
- * AM Best Affirms Credit Ratings of Kenya Reinsurance Corporation Limited
- * Fitch Revises Tawuniya>s Outlook to Positive; Affirms IFS at <A>
- * Fitch Rates TBC Insurance (BB); Outlook Stable
- * Fitch Affirms AGF at IFS <AA->; Outlook Stable

- * Fitch Affirms Mega Insurance>s IFS at <A+(idn)>; Outlook Stable
- * Fitch Rates Shin Kong Life>s TWD2 Billion Guaranteed Subordinated Dated Bonds <A(twn)>/>A-(twn)>
- Moody's gives Al-Etihad Insurance 'A3' rating with stable outlook

Movement News

» Aviva Investors

Names APAC insurance solutions sales

» Oliver Wyman

Names APAC Head of Insurance and Asset Management

» Zurich Singapore

Appoints new head of Accident & Health

أخبار التأمين

الأردن

- إنجازات قطاع الخدمات المالية في البرنامج التنفيذي لرؤية التحديث الاقتصادي
 - 252 مليون دينار تعويضات التأمين بالنصف الأول

الامارات

- عطایا سلطان
- «راكز» و «رأس الخيمة للتأمين» تطلقان برنامج حماية القوى العاملة

السعودية

- «نجم» توقع 5 اتفاقيات تعاون مع كبرى وكالات السيارات
- التعاونية للتأمين لـ "الاقتصادية": 9 تغطيات و6 أخطار مشمولة في وثيقة التأمين الثقافي
- "ملاذ" و"ليفا للتأمين" توقعان مذكرة تفاهم لتقييم جدوى الاندماج
- "الإعادة السعودية": تقديم ملف طلب زيادة رأس المال مع وقف العمل بحق الأولوية
- إيرادات التأمين على المركبات بالسعودية تنمو 38 % إلى 3.2 مليار
 دولار خلال 2023

المالدىف

المؤسسة الإسلامية لتأمين الاستثمار وائتمان الصادرات تقدم حلولها
 التأمينية لدعم التجارة في جزر المالديف بعدة مبادرات

مصر

- تكلفة التأمين على ديون مصر السيادية تتراجع
- المصري للتأمين يرصد العائد من استخدام المنصات الرقمية على شركات التأمين
- التأمينات والبنك الأهلي وفوري يوقعون بروتوكول تعاون لتفعيل
 الدفع الإلكتروني



Insurance News

Global

Best's Market Segment Report: ILS Capacity Grows Modestly as Catastrophe Bond Issuance Breaks Record

The capacity level in the insurance-linked securities (ILS) segment continues to grow at a modest pace, mostly aligning with market demand as opposed to exceeding it, according to a new AM Best report. In addition, AM Best estimates the property catastrophe bond market at approximately USD 45 billion at midyear 2024, which represents growth of USD 3 billion.

Read more

Global

Premiums Fell for Multiple Lines in Q2 2024, The Council's P/C Market Survey Shows: CIAB Signs of softened property and casualty market conditions were evident in Q2 2024, according to The Council of Insurance Agents & Brokers' quarterly survey. Premiums across all account sizes rose by 5.2% – a 32% decrease from the 7.7% average for Q1 2024.

Read more

Global

Q2 2024: Global Insurance Market Overview: Aon

With many insurers reporting healthy profits in 2023, and in response to notable improvements in the reinsurance market, the insurance market in Q2 2024 remained growth-oriented.

Read more

Global

Life and P&C lines see diverging trends: Morgan Stanley

Diverging trends continue for Life and P&C insurance so far, with the former seeing earnings exceeding expectations while the latter experiences growth that underperformed expectations, according to Morgan Stanley.

Read more

Global

Global flooding to increase 9%-49% this century, new study reveals: Fathom

Achieving the best-case low emissions scenario SSP1-2.6 limits the median flood hazard increase by 2100 to 9% compared to 2020 values, with a likely range of -6-29%. -->

-- In contrast, the high scenario SSP5-8.5 will increase flooding by 49% by the end of the century, with a likely range of 7-109%.

Africa

The growing need for parametric insurance in Africa

Traditional insurance models, which require lengthy loss assessments before payouts, are often inaccessible to the smallholder farmers who make up the majority of the agricultural workforce.

Read more

APAC

SCOR announces L&H APAC restructuring
The move is aimed at centralising the company's efforts and streamlining decision-making processes in the region.

Read more

Southeast Asia

Southeast Asia's insurtech sector hits \$2.4b in 2023

Despite ongoing macroeconomic and geopolitical uncertainties, Southeast Asia's insurance technology (insurtech) sector saw a significant rise in deal value in 2023, reaching \$2.35b from 27 deals.

Read more

GCC

Impact of regional weather-related events in Q2 2024 contained by reinsurance for most insurers Listed insurers in the GCC region have registered an impressive growth of 8.0% in after-tax profits with a mere y-o-y increase of 1.1% points in the Net Combined Ratio (NCR) as the damage from a series of rain events including UAE's record-breaking rainfall in April 2024 has been contained to a large extent by reinsurance arrangements for most insurers.

Bahrain

Solidarity completes merger of Al Hilal Life and subsidiary

The merger supports Solidarity's strategy to expand into the regional insurance sector and enter the Kuwaiti market.



Insurance News

China

Agricultural insurance in China shows muted growth

China's agricultural insurance has been a stable growth sector in the property insurance industry, consistently achieving high premium growth rates, averaging around 20% year-on-year (YoY) for over a decade, reported Caixin Global.

Read more

China

As Local Finances Tighten, Growth in Agricultural Insurance Slows Sharply

In the first half of 2024, the growth rate of agricultural insurance premiums suddenly plummeted to single digits, increasing only 6% year-over-year. Read more

China

PwC loses major client Bank of China amid regulatory probe

Auditor PwC has lost its largest mainland China-listed client, Bank of China, to rival EY, adding to an exodus of clientele amid a regulatory investigation into its work on troubled property developer China Evergrande Group.

Read more

China

Life insurance reduces mortality risks in China China's life insurance sector, which saw a 12.8% rise in nominal premiums in 2023 (4% in 2022), has spilt over its effects on the overall resiliency of the country.

Read more

Ethiopia

Insurance: shortage of qualified professionals in Ethiopia

As the Ethiopian government is gearing up towards the liberalization of the financial sector, the shortage of qualified personnel in the country's insurance market is raising concerns.

Read more

Ghana

Sefwi Boinzan Chief provides free health insurance for residents

The chief of Sefwi Boinzan and Kontihene of the Sefwi Wiawso Traditional Area, Nana Ofori Ahenkan II, has initiated a program to provide free registration and renewal of the National Health Insurance Scheme (NHIS) for residents.

Read more

Hong Kong

Latest edition of Conduct in Focus: IA

The Insurance Authority (IA) published its latest issue of Conduct In Focus presenting the latest complaint statistics and disciplinary actions and providing insurance practitioners and policy holders with information on topical insurance-related issues.

Indonesia

B2B spending drives Indonesia's insurance sector in 2023

In 2023, B2B spending dominated the Insurance and Pension Funding industry in Indonesia, accounting for 68.4% of total demand.

Read more

Kenya

Invesco Assurance placed under statutory management

The regulator said the Policyholders Compensation Fund (PCF) has taken over the management and operations of Invesco Assurance Company Limited.

Read more

KSA

Motor Insurance Revenues in Saudi Arabia Grow by 38% in 2023

In 2023, the vehicle insurance sector in Saudi Arabia generated approximately SAR 12 billion (\$3.19 billion), accounting for 21 percent of the total insurance market revenue. This marks a significant 38 percent increase compared to 2022, according to S&P.

Read more

KSA

Oman-based Liva Group's Saudi unit mulls merger with Malath Insurance

The two Tadawul-listed firms have signed a non-binding memorandum of understanding (MoU) to evaluate a potential merger between the companies.



Insurance News

KSA

Saudi Export-Import Bank Boosts Support: A 128% Surge in Financing and Insurance In a significant stride towards bolstering its economy, the Saudi Export-Import Bank (Saudi Exim) has marked impressive growth in its financing and insurance services.

Morocco

AtlantaSanad's revenue hits 3.1 billion dirhams, boosted by life insurance gains

AtlantaSanad reported a turnover of 3.096 billion dirhams (MMDH) by the end of June 2024, reflecting a slight increase of 0.3% compared to the same period in 2023.

Read more

Read more

Nigeria

Ogun Launches Formal Sector Health Insurance Scheme

Ogun State Government launched a health insurance scheme designed for the formal sector, comprising public servants and workers in the organised private sector, as part of activities lined up for the 2024 Public Service Week. Read more

Philippines

HMOs mark return to profitability in 2024 with 15.65% increase in healthcare benefits in H1 Healthcare benefits paid out by health maintenance organizations (HMOs) to its members amounted to Php30.33 billion as of the first half of 2024, which is a 15.65% increase from healthcare benefits paid out during the same period last year. Read more

Philippines

Philippines' insurance penetration increases amidst higher premiums end-June

The Philippines' insurance industry saw its first half ending-June (H1 2024) net income surge 24.1% yearon-year (YoY) to \$0.50b (Php27.8b), attributable to higher premiums. Read more

Qatar

QIC Group reports 11% growth in Net Profits in H1 2024

Qatar Insurance Company ("QIC"), has reported a net profit of QAR 360 million for the first half of 2024, rising 11% from QAR 325 million over the same period in 2023.

Read more

Singapore

AIA Singapore unveils insurance literacy initiative amid robust sector growth

AIA Singapore has announced a new initiative to improve customers' understanding of their insurance policies and enhance financial literacy as part of broader efforts to address Singapore's protection gap.

Read more

Singapore

Etiqa Insurance Singapore is HDB's Appointed Fire Insurance Provider to HDB Flat Owners This significant appointment marks a pivotal moment in Etiqa's commitment to safeguarding owners against financial losses arising from fire incidents in their HDB flat and ensuring their peace of mind. Read more

Singapore

MSIG simplifies the insurance buying process for SME clients through WhatsApp

This marks the general insurer's second foray using a WhatsApp chatbot to automate insurance quotations, with the target market of small and medium-sized enterprises (SMEs) this time round.

South Korea

S. Korea's top 5 insurers generate 32.1% of production value

In 2023, household spending accounted for 59.2% of total market demand in South Korea, highlighting the significant role of consumers in driving the market.



Insurance News

Tanzania

Financial, insurance register highest growth in Q1

THE financial and insurance services have registered highest growth of 17.1 per cent in this year's quarter one signals a transformative period for the industry.

Read more

Thailand

Thailand life insurance industry to surpass \$23 billion by 2028, forecasts GlobalData

Thailand's life insurance industry is set to grow at a compound annual growth rate (CAGR) of 4.4% from THB660.4 billion (\$19.2 billion) in 2024 to THB781.7 billion (\$23.1 billion) in 2028, in terms of gross written premiums (GWP), forecasts GlobalData.

Read more

Thailand

Igloo Looks to Expand Access to Insurance Products to Underserved in Thailand Alongside True-Money

Insurtech Igloo is joining forces with TrueMoney, a Thailand-based e-payment and financial service provider, to make essential insurance products available via the TrueMoney application, enhancing accessibility, affordability and convenience for users.

Read more

Turkiye

Holistic approach needed to raise quake insurance coverage

Educating the public about the importance of insurance must be approach in a more integrated way, according to Mr Uger Gulen, president of the Insurance Association of Turkiye (TSB).

UAE

Listed Insurance Industry Performance Analysis – First Half 2024: BADRI

Profit before tax increased from AED 975 million in H1 2023 to AED 1,044 million in H1 2024, reflecting a 7% growth. Insurance results (Net Insurance Service Results + Net Insurance Finance Income) grew from AED 356 million in H1 2023 to AED 372 million in H1 2024.

Read more

UAE

SALAMA: H1 2024 results and new appointments Islamic Arab Insurance Company (SALAMA) recorded a Takaful turnover of 528.58 million AED (143.9 million USD) as at 30 June 2024, down 2.9% on the 544.17 million AED (148.1 million USD) posted a year earlier.

UAE

UAE travel insurance company reports 182% rise in enquiries

According to Middle East insurance marketplace Policybazaar.ae, the number of customer enquiries for travel insurance in 2024 has surged 182% compared to last year.

Read more

UAE

EV insurance premiums spike after April rains Data showed that the average premium for EVs has risen from Dh3,906 in May to Dh4,729 in July, reflecting an approximate 21 per cent increase.



Reinsurance News

Global

Best's Market Segment Report: Changing Trends Continue to Push Up Demand for Health Reinsurance

The recent global rise in healthcare utilization and the prospect of increasing medical inflation have potential to expand the role of health reinsurance, according to a new AM Best report.

Read more

Global

Report: Investment returns look to ride out hard market changes: AM Best

Different trends emerged in the market after interest rate hikes and a new hard market developed – but how this affects investment returns among reinsurers is still being figured out.

Read more

West Africa

Continental Re praised for continued support of West Africa insurance

Insurance professionals in West Africa have acknowledged Continental Reinsurance's ongoing commitment to capacity building through its continuous training programs in Anglophone countries.

Read more

Kenya

Kenya Re sees improved combined ratio in H1 2024

Kenya Reinsurance Corporation Limited (Kenya Re) has announced its financial results for the first half of 2024, reporting after-tax profits totalling KSh 1.06 billion (USD 8.2m), down from KSh 1.17 billion (USD 9.1m) during the same period the year prior.

Read more

Malaysia

MNRB begins year on a high note with 32.7% surge in net profit for Q1 FY2025

MNRB Holdings Berhad (MNRB or the Group) announced its financial results for the first quarter ended 30 June 2024 (Q1 FY2025). For the period under review, the Group delivered a solid performance, reflecting the strength of its reinsurance/retakaful and takaful businesses, and underscoring its commitment to profitable growth.

Tanzania

SCG-Ré obtains its license to practice in Tanzania La Société Commerciale Gabonaise de Réassurance (SCG-Ré), a subsidiary of the Gabonese Fund for Strategic Investments (FGIS), is expanding its activities in East Africa. The reinsurer has obtained a license to operate in Tanzania.

UAE

RB Ventures launches in Dubai to connect investors with re/insurance opportunities

Rohit Boda, the Managing Director of India-head-quartered insurance and broking specialist J.B. Boda Group, has launched a new Dubai-registered company named RB Ventures, which promises to connect investors with a range of re/insurance opportunities, from insurtech venture to connecting capital and risk through alternative risk transfer structures.



Regulation News

India

MCA notifies new accounting standard Ind AS 117 on 'insurance contracts'
In a game-changing development, the Corporate Affairs Ministry (MCA) has notified the much-awaited new accounting standard on 'Insurance Contracts' (Ind AS 117), setting the stage for a major overhaul of accounting practices in the insurance industry.

Read more

Kenya

Parents Mandated to Enroll Students in Social Health Insurance Fund (SHIF) Ahead of New School Term

This mandate marks a significant policy shift aimed at ensuring that all learners have access to essential healthcare services, a move that aligns with the government's broader agenda to improve public health and social welfare.

Read more

Sri Lanka

Insurance watchdog announces plans to roll-out reforms as sector stalls
The Insurance Regulatory Commission of Sri Lanka (IRCSL) announced plans to implement reforms aimed at strengthening the stability and resilience of the local insurance industry, as the sector grapples with economic challenges that have stalled its growth.



Rating News

China Pacific Property Insurance 'A' Ratings Affirmed Following Revised Capital Model Criteria; Outlook Stable: S&P

S&P Global Ratings affirmed its 'A' long-term local currency insurer financial strength and issuer credit ratings on China-based CPPIC. The rating outlook is stable.

The stable outlook reflects S&P view that CPPIC will remain a core subsidiary of CPIC Group over the next two years.

Read more

AM Best Assigns Credit Ratings and National Scale Rating to PT KB Insurance Indonesia

AM Best has assigned a Financial Strength Rating of B++ (Good) and a Long-Term Issuer Credit Rating of "bbb+" (Good) to PT KB Insurance Indonesia (KB Indonesia) (Indonesia). The outlook assigned to these Credit Ratings (ratings) is stable.

AM Best Affirms Credit Ratings of Aflac Incorporated and Its Subsidiaries

AM Best has affirmed the Financial Strength Rating of A+ (Superior) and the Long-Term Issuer Credit Ratings (Long-Term ICR) of "aa" (Superior) of Aflac Life Insurance Japan, Ltd. (Japan)

The outlook of these Credit Ratings (ratings) is stable.

Read more

AM Best Affirms Credit Ratings of Hanwha General Insurance Company Limited

AM Best has affirmed the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a" (Excellent) of Hanwha General Insurance Company Limited (HGI) (South Korea). The outlook of these Credit Ratings (ratings) is stable.

Read more

AM Best Affirms Credit Ratings of Kenya Reinsurance Corporation Limited

AM Best has affirmed the Financial Strength Rating of B (Fair) and the Long-Term Issuer Credit Rating of "bb+" (Fair) of Kenya Reinsurance Corporation Limited (Kenya Re) (Kenya). The outlook of these Credit Ratings (ratings) is stable.

Fitch Revises Tawuniya's Outlook to Positive; Affirms IFS at 'A'

Fitch Ratings has revised Saudi Arabia-based The Company for Cooperative Insurance's (Tawuniya) Outlook to Positive from Stable and affirmed its Insurer Financial Strength (IFS) Rating at 'A' (Strong). Simultaneously, Fitch has affirmed Tawuniya's National IFS Rating at 'AAA(sau)'. Outlook is Stable.

Fitch Rates TBC Insurance 'BB'; Outlook Stable

Fitch Ratings has assigned Georgia-based TBC Insurance JSC (TBC Insurance) an Insurer Financial Strength (IFS) rating and Long-Term Issuer Default Rating (IDR) of 'BB'. The Rating Outlooks are Stable.

Fitch Affirms AGF at IFS 'AA-'; Outlook Stable

Fitch Ratings has affirmed African Guarantee Fund for Small and Medium-sized Enterprises Ltd.'s (AGF) Insurer Financial Strength Rating (IFS) at 'AA-'. The Outlook is Stable.

Read more

Fitch Affirms Mega Insurance's IFS at 'A+(idn)'; Outlook Stable

Fitch Ratings Indonesia has affirmed PT Asuransi Umum Mega's (Mega Insurance) National Insurer Financial Strength (IFS) Rating at 'A+(idn)'. The Outlook is Stable.

FAIR Newsletter 22-Aug. 2024



FAIR Federation of Afro-Asian Insurers & Reinsurers

Rating News

Fitch Rates Shin Kong Life's TWD2 Billion Guaranteed Subordinated Dated Bonds 'A(twn)'/'A-(twn)'

Fitch Ratings has assigned National Long-Term Ratings of 'A(twn)' and 'A-(twn)' to Shin Kong Life Insurance Co., Ltd.'s (SKL, National Insurer Financial Strength Rating: A(twn)/Stable, National Long-Term Rating: A-(twn)/Stable) TWD2 billion proposed guaranteed subordinated bonds, which will be issued in two tranches.

Moody's gives Al-Etihad Insurance 'A3' rating with stable outlook

Al-Etihad Cooperative Insurance Co. received on Aug. 15 a report from Moody's Rating Agency granting the company an Insurance Financial Strength Rating (IFSR) of "A3" with a stable outlook.



Movement News

Aviva Investors

Names APAC insurance solutions sales

Aviva Investors has named Denis Resovac as its new head of insurance solutions sales for the Asia-Pacific (APAC) region.

Read more

Oliver Wyman

Names APAC Head of Insurance and Asset Management Oliver Wyman, has announced the appointment of Paul Ricard as the new Asia-Pacific (APAC) Head of Insurance and Asset Management.

Read more

Zurich Singapore

Appoints new head of Accident & Health

Zurich Insurance Group's Singaporean arm has hired Nixon Ooi to serve as its head of Accident & Health (A&H) in Singapore.



أخبار التأمين

إنجازات قطاع الخدمات المالية في البرنامج التنفيذي لرؤية التحديث الاقتصادي

كشف تقرير الإنجازات للبرنامج التنفيذي لرؤية التحديث الاقتصادي للنصف الأول من العام الحالي، أبرز تفاصيل تقدم سير العمل في قطاع الخدمات المالية. وبحسب التقرير، تم إعداد مسودة مشروع قانون عقود التأمين الهادف إلى توفير مرجعية شاملة تعني بالعملية التأمينية ككل، من حيث تنظيم أحكام عقد التأمين والالتزامات المترتبة على طرفيه وعند تفسير عقود التأمين والأحكام الناظمة لها من قبل القضاء.

للمزيد

252 مليون دينار تعويضات التأمين بالنصف الأول ارتفع إجمالي التعويضات المدفوعة لسوق التأمين خلال النصف الأول من العام الحالي، إلى نحو 252 مليون دينار، مقارنة بـ 245 مليون دينار، في النصف الأول من العام الماضي.

الإمارات

عطايا سلطان

صاحب السموّ الشيخ الدكتور سلطان بن محمد القاسمي، حاكم الشارقة، وجّه بشمول مواطني الإمارة من عمر 45 عاماً، فما فوق، في منظومة التأمين الصحي لحكومة الشارقة، بكلفة 80 مليون درهم، وعددهم 8 آلاف شخص.

الإمارات

«راكز» و «رأس الخيمة للتأمين» تطلقان برنامج حماية القوى العاملة

أعلنت مناطق رأس الخيمة الاقتصادية «راكز »، إطلاق برنامج حماية القوى العاملة بالتعاون مع شركة رأس الخيمة الوطنية للتأمين، وذلك لتعزيز الأمان المالى ورفاهية العمال العاملين في الشركات المسجلة تحت مظلة «راكز».

للمزيد

السعودية

«نجم» توقع 5 اتفاقيات تعاون مع كبرى وكالات السيارات قامت شركة نجم بتوقيع 5 اتفاقيات تعاون مع شركة الوعلان للتجارة، وشركة الجبر التجارية، وشركه عبدالله هاشم المحدودة، والتوكيلات العالمية للسيارات، وشركة محمد يوسف ناغي-هيونداي، وذلك للانضمام إلى قائمة مقدمى خدمات الإصلاح ضمن منظومة

للمزيد

السعودية

التعاونية للتأمين لـ "الاقتصادية": 9 تغطيات و6 أخطار مشمولة في وثيقة التأمين الثقافي

كَشفت شركة التعاونية للتأمين عن شمول وثيقة التأمين الثقافي التي أطلقت أخيرا، 9 مجالات آثارية وتاريخية (مبان، لوحات، منحوتات، ومطبوعات) و6 أخطار طبيعية وجنائية، دون تحديد متوسط أسعار وثائق التأمين.

السعودية

"ملاذ" و"ليفا للتأمين" توقعان مذكرة تفاهم لتقييم جدوى الاندماج

ستقوم الشركتان بالبدء بإجراءات العناية الواجبة الفنية والمالية والقانونية والاكتوارية والانخراط في مناقشات غير ملزمة بشأن الشروط والأحكام الخاصة الصفقة المقترحة. للمزيد

السعودية

الإعادة السعودية": تقديم ملف طلب زيادة رأس المال مع وقف العمل بحق الأولوية

ذكرت الشركة في بيان نشر على موقع مجموعة تداول السعودية ، "حيث أنه تم صدور موافقة هيئة التأمين على زيادة رأس المال بتاريخ 16 يوليو الماضي، فإنها تقدمت بملف طلب زيادة رأس مالها عن طريق إصدار أسهم مع وقف العمل بحق الأولوية إلى هيئة السوق المالية. للمزيد

السعودية

إيرادات التأمين على المركبات بالسعودية تنمو 38 % إلى 3.2 مليار دولار خلال 2023

ساهمت أعمال التأمين على المركبات في السعودية خلال عام 2023 بنحو 12 مليار ريال (3.19 مليار دولار)، أو ما يعادل 21 في المائة من إجمالي إيرادات سوق التأمين، حيث زادت بشكل كبير بنسبة 38 في المائة خلال العام السابق مقارنة بعام 2022.



أخبار التأمين

المالديف

المؤسسة الإسلامية لتأمين الاستثمار وائتمان الصادرات تقدم حلولها التأمينية لدعم التجارة في جزر المالديف بعدة مبادرات قامت المؤسسة الإسلامية لتأمين الاستثمار وائتمان الصادرات عضو مجموعة البنك الاسلامي للتنمية - اليوم ، بعدة مبادرات لدعم وتسهيل التجارة في جزر المالديف ، وتسخير جميع حلولها التأمينية والتمويلية ، من خلال أدواتها التأمينية وتخفيف المخاطر بقيمة والتمويلية ، و50 مليون يورو لمشروع استصلاح أراضي جولهي فالهو في المالديف.

مصر

تكلفُة التأمين على ديون مصر السيادية تتراجع كشفت بيانات حديثة، عن تراجع تكلفة التأمين على الديون السيادية أجل 5 أعوام لمصر إلى %6.57 في نهاية تداولات الجمعة الماضية، مقابل %7.34 في 7 أغسطس الجاري.

مصر

المصري للتأمين يرصد العائد من استخدام المنصات الرقمية على شركات التأمين

بلغت قيمة السوق العالمية لمنصات التأمين الرقمية 81.7 مليار دولار في عام 2023، ومن المتوقع أن ينمو بمعدل نمو سنوي مركب قدره %13.8 ليصل إلى 156.0 مليار دولار بحلول عام 2028. للمزيد

مصم

التأمينات والبنك الأهلي وفوري يوقعون بروتوكول تعاون لتفعيل الدفع الإلكتروني

البروتوكول يأتي في إطار توجهات الدولة المصرية الرامية إلى التحول الرقمي والشمول المالي وتفعيل آليات التحصيل الإلكتروني للجهات المختلفة بهدف التيسير علي المواطنين ومنهم فئات أصحاب الأعمال والمؤمن عليهم وأصحاب المعاشات والمستفيدين.

للمزيد