



# FAIR Federation of Afro-Asian Insurers & Reinsurers

<https://fair1964.org/knowledge-hub/newsletter>

## Insurance News

### Global

- **Best's** Special Report: Non-Life Run-Off Insurers Illustrate a Changing Reinsurance Landscape
- Challenges and Evolution in Aviation Underwriting: **Gallagher**
- **KPMG** 2025 CEO Outlook
- 2026 Cyber Insurance Market Outlook: **Gallagher**
- 2026 Climate and Catastrophe Insight: **Aon**
- **Allianz** Risk Barometer

### Algeria

Algerian Union of Insurance and Reinsurance Companies: Call for the creation of an insurance experts body

### Cambodia

Cambodian insurers' premiums bag \$97m in Q3 2025 on higher policies

### Egypt

Sarwa Insurance sets a new benchmark, securing MENA's First Digital Insurer of the Year 2026

### India

- **Best's** Market Segment Report: AM Best Maintains Stable Outlook on India's Non-Life Insurance Segment
- India's FY26 GDP to grow at 7.3%; insurance set for demand surge
- GST rejig helps life insurers' new business premium surge 40% in December

### Malaysia

Stable year ahead for insurance companies

### Nigeria

NIA Develops Mortality Rate Table for Sale of Life Insurance, Partners UNDP

### Oman

Listed Insurance Industry Performance Analysis – Q4 2025:

**Badri**

### Pakistan

Listed Life Insurance Industry Performance Analysis – Q3 2025: **Badri**

### Qatar

Msar E-System for Vehicles with Non-Qatari License Plates to Be Commissioned in February

### South Korea

Auto insurance losses surge in South Korea, prompting premium hikes

### Taiwan

Taiwan life insurers' foreign-currency premiums surge 42% in October

### Thailand

Thailand mulls automatic rail ticket travel insurance for passengers

### Turkiye

Takaful market soars by 63% in 2025

### Uganda

Growth and innovation to define insurance industry in 2026

## Reinsurance News

### Global

Life reinsurance market faces offshore annuity surge

### Ethiopia

Ethio Re: results for the 2024-2025 fiscal year

### KSA

Saudi Re secures approvals to open branch in India

### Tunisia

- Tunis Re's Indicators as at 31st December 2025
- "Cyber Assurance", a new solution from Tunis Re

## Regulation News

### Global

IAIS publishes its Roadmap 2026-2027

### Algeria

Insurance execs air wishlist for amendment of insurance law

### Egypt

FRA issues regulations governing insurance coverage for medical errors under government fund

### India

Budget 2026: Insurance sector seeks tax relief, preventive care push and structural reforms

### Kuwait

Kuwaiti regulator mandates ratings for insurers and reinsurers

### Morocco

ACAPS clarifies the rules governing motor insurance

### Oman

FSA approves automatic natural disaster coverage for third party motor insurance

### South Korea

- Standard Information Consent Form in Insurance Industry Updated to Promote Retrocession Contracts
- Insurers to face toughened capital base requirement from 2027

### Taiwan

FSC announces proposed amendments to the "Regulations Governing the Preparation of Financial Reports by Insurance Enterprises"



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<https://fair1964.org/knowledge-hub/newsletter>

## Ratings News

- \* **Tokio Marine Nawa** Ratings Affirmed At <A> On Strategic Importance To Parent Group; Outlook Stable
- \* AM Best Affirms Credit Ratings of **Post-Telecommunication Joint Stock Insurance Corporation**
- \* AM Best Revises Issuer Credit Rating Outlook to Positive for **Arab Reinsurance Company SAL**
- \* AM Best Affirms Credit Ratings of **The Japan Ship Owners' Mutual Protection & Indemnity Association**
- \* AM Best Affirms Credit Ratings of **Malaysian Reinsurance Berhad**
- \* Fitch Affirms **Sri Lanka Insurance Corp Life** <CCC+> IFS and <A+(Ika)> National IFS Ratings
- \* Fitch Revises Outlook on **Continental Insurance Lanka** to Stable; Affirms National IFS at <A(Ika)>
- \* Fitch Affirms **Sri Lanka Insurance Corp General** <CCC+> IFS and <A+(Ika)> National IFS
- \* Fitch Affirms **TONG YANG Life** <A-;> IFS Rating at <A-;>; Outlook Stable
- \* Fitch Affirms **Southsure Assurance** at IFS <BBB+;>; Outlook Stable
- \* Fitch Affirms **Dai-ichi Life** <AA-;> IFS Rating at <AA-;>; Outlook Stable
- \* Fitch Affirms **Etihad Credit Insurance** <AA-;> IFS Rating at <AA-;>; Outlook Stable

## Movement News

- » **Bahrain Insurance Association**  
Appoints new CEO
- » **Aon**  
Appoints new CEO to lead Malaysian operations
- » **Bupa Hong Kong**  
Welcomes new Managing Director
- » **Munich Re Thailand**  
Appoints new chief
- » **NSIA Assurances Vie Guinée**  
Appoints new CEO

## أخبار التأمين

### البحرين

”التمويل الكويتي - البحرين“ يعقد شراكة مع ”سوليديتي“ لإطلاق منتجات التكافل العائلية

### السعودية

السعودية تقر الإستراتيجية الوطنية لقطاع التأمين .. تشمل 72 مبادرة

### عمان

اعتماد التعديلات الجديدة على الوثيقة الموحدة للتأمين على المركبات

### قطر

إطلاق نظام «مسار» الإلكتروني لتأمين المركبات

### الكويت

إلزام شركات التأمين بتصنيف ائتماني معتمد دولياً... ينشر في جميع وثائقها

### لبنان

وزارة الاقتصاد: رفع كفالات وسطاء التأمين تعزيزاً للملاءة وحمايةً لحقوق المؤمنين

### مصر

● الرقابة المالية تُصدر القواعد المنظمة لعمليات التأمين بالصندوق الحكومي ضد أخطار الأخطاء الطبية

● جي أي جي للتأمين - مصر تطلق وثيقة «درع حماية البيانات الإلكترونية»

● الرقابة المالية تُصدر نموذج وثيقة تأمين سند الملكية العقارية





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## Insurance News

### Global

**Best's Special Report: Non-Life Run-Off Insurers Illustrate a Changing Reinsurance Landscape**  
The role of companies specializing in run-off transactions has morphed into being a key strategic capital partner for the insurance sector, helping companies to optimize capital, simplify operations and refocus on core business.

[Read more](#)

### Global

**Challenges and Evolution in Aviation Underwriting: Gallagher**  
From the COVID-19 pandemic, which grounded global fleets, to the war in Ukraine and its consequences, as well as the current geopolitical turbulence, as insurers, we should be able to anticipate events.

[Read more](#)

### Global

**KPMG 2025 CEO Outlook**  
A combination of trade wars, tariffs, inflation and low interest rates are impacting the global insurance market. Although premiums are rising, claims costs are also increasing.

[Read more](#)

### Global

**2026 Cyber Insurance Market Outlook: Gallagher**  
Today's cyber insurance market is a robust one and is projected to grow significantly. However, it is a market not without its challenges: Increased capacity has led to declining rates overall, most recently in the single digits.

[Read more](#)

### Global

**Allianz Risk Barometer**  
Cyber incidents again ranks as the top global risk for 2026, followed by the closely linked peril of artificial intelligence (AI) which climbs from #10 last year. Both cyber and AI now rank as top five risks in every region and almost all the industry sectors analyzed in this year's survey.

[Read more](#)

### Algeria

**Algerian Union of Insurance and Reinsurance Companies: Call for the creation of an insurance experts body**  
The objective is to contribute to "the structuring and modernization of the profession."

[Read more](#)

### Egypt

**Sarwa Insurance sets a new benchmark, securing MENA's First Digital Insurer of the Year 2026**  
The award recognizes the impact of SarwaNow, the first application in the Egyptian market to offer a fully digital motor insurance issuance journey for newly purchased

[Read more](#)

### Cambodia

**2026 Climate and Catastrophe Insight: Aon**  
As climate change intensifies natural disasters, how can organizations build resilience & identify trends to stay relevant while protecting people and property?

[Read more](#)

### Cambodia

**Cambodian insurers' premiums bag \$97m in Q3 2025 on higher policies**  
Cambodia's insurance market climbed 7% year-on-year (YoY) in the third quarter of 2025 (Q3 2025), with premiums falling but growth in policies, sums insured, and claims.

[Read more](#)



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## Insurance News

### India

**Best's Market Segment Report: AM Best Maintains Stable Outlook on India's Non-Life Insurance Segment**

AM Best has maintained its outlook on India's non-life insurance segment at stable, citing supportive macroeconomics, as well as insurance demand buttressed by regulatory initiatives and reforms.

[Read more](#)

### India

**India's FY26 GDP to grow at 7.3%; insurance set for demand surge**

Moody's India FY26 GDP growth projection: Moody's said the industry looks will benefit from sustained premium growth on the back of economic expansion, increased digitisation, tax changes and a planned reform of the dominant state-owned insurance sector.

[Read more](#)

### India

**GST rejig helps life insurers' new business premium surge 40% in December**

The life insurance industry recorded nearly 40 per cent year-on-year (Y-o-Y) growth in new business premiums (NBP), aided by the rationalisation of goods and services tax (GST) on individual life insurance premiums.

[Read more](#)

### KSA

**Saudi Adopts National Insurance Strategy as Financialisation Deepens**

The strategy positions the insurance sector as a core pillar of economic governance rather than a peripheral service industry.

[Read more](#)

### Malaysia

**Stable year ahead for insurance companies**

Malaysia's insurance sector is expected to remain resilient, underpinned by expectations of stable premiums and controlled claim costs.

[Read more](#)

### Nigeria

**NIA Develops Mortality Rate Table for Sale of Life Insurance, Partners UNDP**

The Nigeria Insurers Association (NIA), said it has commenced the development of a Mortality Rate Table for Nigeria for the sale of its life insurance products. NIA said the mortality table was a project that would add significant value to the life insurance market.

[Read more](#)

### Oman

**Listed Insurance Industry Performance Analysis – Q4 2025: Badri**

Total insurance revenue for the listed companies increased by 13%, reaching RO 716 million compared to RO 636 million in 2024.

[Read more](#)

### Pakistan

**Listed Life Insurance Industry Performance Analysis – Q3 2025: Badri**

In Q3 2025, the listed life insurance sector maintained robust growth momentum, with Gross Written Premiums (GWP) rising 29% to PKR 122 billion, up from PKR 95 billion in the same period last year.

[Read more](#)

### Qatar

**Msar E-System for Vehicles with Non-Qatari License Plates to Be Commissioned**

Starting from February 1, 2026, the MSAR E-system for securing insurance coverage for vehicles bearing non-Qatari license plates will be commissioned.

[Read more](#)

### South Korea

**Auto insurance losses surge in South Korea, prompting premium hikes**

In December last year, the auto insurance loss ratio of major non-life insurers topped 96%, marking a record high for the past six years.

[Read more](#)





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<https://fair1964.org/knowledge-hub/newsletter>

## Insurance News

### Taiwan

Taiwan life insurers' foreign-currency premiums surge 42% in October

Sales of foreign-currency-denominated life insurance products rose sharply in Taiwan in the first 10 months of 2025, driven mainly by strong demand for traditional policies.

[Read more](#)

### Thailand

Thailand mulls automatic rail ticket travel insurance for passengers

Thailand's Transport Ministry is examining whether travel insurance should be automatically included in train ticket prices, a move that could change how passenger protection is organised and provided in the country's rail system.

[Read more](#)

### Turkiye

Takaful market soars by 63% in 2025

Participation insurers (takaful operators) in Turkiye generated TRY70.1bn (\$1.6bn) in contributions in 2025 in nominal terms, representing a 62.9% increase compared to the previous year.

[Read more](#)

### Uganda

Growth and innovation to define insurance industry in 2026

The GWP generated by the industry as a whole increased by 13% to UGX1.57tn (\$454m) in the first nine months of 2025, compared to UGX1.39tn posted in the corresponding period in 2024. GWP rose by 10% year on year to UGX1.76tn in 2024.

[Read more](#)



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<https://fair1964.org/knowledge-hub/newsletter>

## Reinsurance News

### Global

Life reinsurance market faces offshore annuity surge, AM Best warned

The global life reinsurance market may face uncertainty from the rapid growth of offshore annuity reinsurers, which have attracted new capital from asset managers and are focused on asset-intensive reinsurance and legacy annuity block transactions.

[Read more](#)  
[AM Best TV](#)

### Ethiopia

Ethio Re: results for the 2024-2025 fiscal year

Ethiopian Reinsurance (Ethio Re) has released its annual report for the 2024–2025 fiscal year ended 30 June 2025.

[Read more](#)

### KSA

Saudi Re secures approvals to open branch in India

The company has been operating in the Indian market for more than 10 years through its headquarters in Riyadh. It seeks to further strengthen its presence in India, one of the company's largest markets outside Saudi Arabia.

[Read more](#)

### Tunisia

Tunis Re's Indicators as at 31st December 2025

Turnover reached TND 238.4 million as of December 31, 2025, confirming the stability of the portfolio compared to the previous financial year. This performance reflects disciplined commitment management and a selective adjustment of the underwriting portfolio.

[Read more](#)

### Tunisia

"Cyber Assurance", a new solution from Tunis Re

Tunis Re has launched a "Cyber Assurance" product specifically designed for small and medium-sized enterprises (SMEs).

[Read more](#)





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## Regulation News

### Global

#### IAIS publishes its Roadmap 2026-2027

Guided by the Strategic Plan 2025-2029, the Roadmap reflects the IAIS' commitment to addressing structural shifts in the insurance sector, tackling climate-related risks and natural catastrophe (NatCat) protection gaps, adapting to increasing digital innovation and cyber risks and supporting the consistent implementation of global standards..

[Read more](#)

### Algeria

#### Insurance execs air wishlist for amendment of insurance law

Insurance professionals are optimistic that proposed amendments to Algeria's insurance law would promote the development of the industry as the legislation moves closer to enactment..

[Read more](#)

### Egypt

FRA issues regulations governing insurance coverage for medical errors under government fund  
The regulations set out a framework for determining annual insurance premiums for medical professionals and facilities based on the nature of their activities.

[Read more](#)

### India

#### Budget 2026: Insurance sector seeks tax relief, preventive care push and structural reforms

As the Union Budget 2026 approaches, experts across health, life, and general insurance are calling for targeted fiscal and structural reforms to improve affordability, expand penetration, and strengthen India's insurance ecosystem in line with the vision of Insurance for All by 2047.

[Read more](#)

### Kuwait

#### Kuwaiti regulator mandates ratings for insurers and reinsurers

Insurance and reinsurance companies, including branches of foreign insurers, are required to submit a copy of their credit rating along with an analytical report.

[Read more](#)

### Morocco

#### ACAPS clarifies the rules governing motor insurance

ACAPS notes that, under the additional coverages included in motor insurance policies (third-party liability, collision/loss damage, etc.), some insurers apply the full deductible even when the insured is only partially liable. The regulator considers this practice to be contrary to policyholders' rights.

[Read more](#)

### Oman

#### FSA approves automatic natural disaster coverage for third party motor insurance

The revised policy now provides automatic coverage for material damage to insured vehicles resulting from natural disasters and climatic events, which applies to all motor insurance policies.

[Read more](#)

### South Korea

#### Insurers to face toughened capital base requirement from 2027

An update has been made to the standard information consent form in the insurance industry (Jan. 2, 2026) to promote retrocession contracts, which will help insurers spread out risk and enhance stability in claims payouts for policyholders.

[Read more](#)

### South Korea

#### Insurers to face toughened capital base requirement from 2027

The ratio of core capital to required capital will be set at 50 percent and above under the Korean Insurance Capital Standard (K-ICS), sharply enhancing the quality of capital that insurers hold.

[Read more](#)

### Taiwan

#### FSC announces proposed amendments to the "Regulations Governing the Preparation of Financial Reports by Insurance Enterprises"

As concerns foreign exchange gains and losses to align with the long-term operational realities of the life insurance industry and ensure the fair presentation of financial statements.

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## Rating News

### Tokio Marine Nawa Ratings Affirmed At 'A' On Strategic Importance To Parent Group; Outlook Stable

The stable rating outlook reflects our expectation that Tokio Marine Nawa will maintain its financial strength through enhanced risk management, prudent investment strategies, and satisfactory underwriting results over the next two years.

[Read more](#)

### AM Best Affirms Credit Ratings of Post-Telecommunication Joint Stock Insurance Corporation

AM Best has affirmed the Financial Strength Rating of B++ (Good), the Long-Term Issuer Credit Rating of "bbb" (Good), and the Vietnam National Scale Rating of aaa.VN (Exceptional) of Post-Telecommunication Joint Stock Insurance Corporation (PTI) (Vietnam). The outlook of these Credit Ratings (ratings) is stable.

[Read more](#)

### AM Best Revises Issuer Credit Rating Outlook to Positive for Arab Reinsurance Company SAL

AM Best has revised the outlook to positive from stable for the Long-Term Issuer Credit Rating (Long-Term ICR) and affirmed the Financial Strength Rating (FSR) of B (Fair) and the Long-Term ICR of "bb" (Fair) of Arab Reinsurance Company SAL (Arab Re) (Lebanon). The outlook of the FSR is stable.

[Read more](#)

### AM Best Affirms Credit Ratings of The Japan Ship Owners' Mutual Protection & Indemnity Association

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Rating of "a-" (Excellent) of The Japan Ship Owners' Mutual Protection & Indemnity Association (Japan P&I or the Club) (Japan). The outlook of these Credit Ratings (ratings) is stable.

[Read more](#)

### AM Best Affirms Credit Ratings of Malaysian Reinsurance Berhad

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Rating of "a-" (Excellent) of Malaysian Reinsurance Berhad (Malaysian Re) (Malaysia). The outlook of these Credit Ratings (ratings) is stable.

[Read more](#)

### Fitch Affirms Sri Lanka Insurance Corp Life's 'CCC+' IFS and 'A+(Ika)' National IFS Ratings

The ratings reflect the life insurer's 'Favourable' company profile and high exposure to sovereign-related investments.

[Read more](#)

### Fitch Revises Outlook on Continental Insurance Lanka to Stable; Affirms National IFS at 'A(Ika)

The Outlook revision reflects a recent deterioration in underwriting performance and emerging governance issues.

[Read more](#)

### Fitch Affirms Sri Lanka Insurance Corp General's 'CCC+' IFS and 'A+(Ika)' National IFS

The ratings reflect SLIC General's 'Favourable' company profile and high investment and asset risk, driven by exposure to sovereign-related investments.

[Read more](#)

### Fitch Affirms TONG YANG Life's IFS Rating at 'A-'; Outlook Stable

The rating affirmation reflects its 'Strong' capitalisation, 'Strong' financial performance and 'Moderate' company profile.

[Read more](#)





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<https://fair1964.org/knowledge-hub/newsletter>

## Rating News

### **Fitch Affirms Southsure Assurance at IFS 'BBB+'; Outlook Stable**

The affirmation reflects the life insurer's 'Strong' capitalisation balanced by its 'Less Favourable' company profile and moderating profitability metrics.

[Read more](#)

### **Fitch Affirms Dai-ichi Life's IFS Rating at 'AA-'; Outlook Stable**

The ratings and Outlook take into account the group's 'Most Favourable' company profile, 'Very Strong' capitalisation and 'Very Strong' profitability.

[Read more](#)

### **Fitch Affirms Southsure Assurance at IFS 'BBB+'; Outlook Stable**

The affirmation reflects the life insurer's 'Strong' capitalisation balanced by its 'Less Favourable' company profile and moderating profitability metrics.

[Read more](#)

### **Fitch Affirms Etihad Credit Insurance's IFS Rating at 'AA-'; Outlook Stable**

The ratings of ECI are aligned with the Long-Term IDR of the UAE (AA-/Stable), reflecting Fitch's view of an extremely high probability of support from the UAE authorities.

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## Movement News

### Bahrain Insurance Association

Appoints new CEO

Ali Noor has been appointed CEO of the Bahrain Insurance Association (BIA).

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### Aon

Appoints new CEO to lead Malaysian operations

Aon plc has named Neelay Patel as chief executive officer of its Malaysian operations.

[Read more](#)

### Bupa Hong Kong

Welcomes new Managing Director

Bupa Hong Kong is proud to announce that Antonio Cantó has joined as Managing Director.

[Read more](#)

### Munich Re Thailand

Appoints new chief

Munich Re has appointed Chotima Puasiri as its new Chief Representative for Thailand.

[Read more](#)

### NSIA Assurances Vie Guinée

Appoints new CEO

Youssef Keita has been appointed Chief Executive Officer (CEO) of NSIA Assurances Vie Guinée.

[Read more](#)





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## أخبار التأمين

### البحرين

“التمويل الكويتي - البحرين” يعقد شراكة مع “سوليدرتي” لإطلاق منتجات التكافل العائلية  
تُعد منتجات التكافل العائلي ركيزة أساسية في التخطيط المالي الشخصي السليم، حيث تمنح العملاء راحة البال من خلال توفير الحماية المالية والأمان على المدى الطويل. وبإضافته لهذه المنتجات، يُعزز البنك من قدرته على تقديم حلول مالية شاملة لعملائه.

للمزيد

### السعودية

السعودية تقرر الإستراتيجية الوطنية لقطاع التأمين .. تشمل 72 مبادرة  
تشمل الإستراتيجية 11 برنامجا و72 مبادرة لتحقيق 3 أهداف هي تعزيز الحماية التأمينية لأفراد المجتمع وقطاع الأعمال، وتطوير سوق تأمين مستدام وفعال إضافة إلى التمكين وتوفير التغطية التأمينية للمخاطر الوطنية.

للمزيد

### عمان

اعتماد التعديلات الجديدة على الوثيقة الموحدة للتأمين على المركبات  
شملت الوثيقة بصيغتها الجديدة تغطية تلقائية للأضرار المادية التي تصيب المركبة المؤمنة ويكون سببها الكوارث الطبيعية والحالات المناخية كتغطية تلقائية لكل وثائق تأمين المركبات بما فيها وثائق التأمين الإجباري.

للمزيد

### قطر

إطلاق نظام «مسار» الإلكتروني لتأمين المركبات  
يوفر النظام تجربة استخدام متكاملة تشمل: إصدار وثائق التأمين إلكترونياً، والدفع الإلكتروني المباشر، وتلقي الإشعارات الفورية، إلى جانب دعم فني متواصل على مدار الساعة.

للمزيد

### الكويت

إلزام شركات التأمين بتصنيف ائتماني معتمد دولياً... ينشر في جميع وثائقها  
ألزم القرار شركات إعادة التأمين الأجنبية العاملة في السوق الكويتي بالحصول على تصنيف ائتماني من «وحدة التأمين» على الوفاء بالالتزامات التعاقدية تجاه شركات التأمين الكويتية المرخصة.

للمزيد

### لبنان

وزارة الاقتصاد: رفع كفالات وسطاء التأمين تعزيزاً للملاءة وحمايةً لحقوق المؤمنين  
يقضي القرار برفع قيمة الكفالات المطلوبة من وسطاء التأمين إلى 20 ألف دولار أميركي، وهو المستوى المعتمد قبل الأزمة، على أن تُرفع هذه القيمة تدريجياً لتصل إلى 50 ألف دولار خلال ثلاث سنوات.

للمزيد

### مصر

الرقابة المالية تُصدر القواعد المنظمة لعمليات التأمين بالصندوق الحكومي ضد أخطار الأخطاء الطبية  
تمحور قرار الهيئة حول تحديد الأقساط السنوية للأفراد والمنشآت وفق طبيعة النشاط، مع إلزام الصندوق بإعداد دراسات اكتوارية لضمان التسعير العادل والاستدامة المالية.

للمزيد

### مصر

جي أي جي للتأمين - مصر تطلق وثيقة «درع حماية البيانات الإلكترونية»  
الوثيقة الجديدة تتيح للشركات الحصول على تغطية مالية شاملة ضد خسائر الاختراقات الإلكترونية وهجمات الفدية وتعطل الأعمال، بالإضافة إلى تكاليف استعادة البيانات والأصول الرقمية.

للمزيد

### مصر

ثروة تحصد لقب «شركة التأمين الرقمي لعام 2026» في إنجاز إقليمي غير مسبوق  
جاء هذا التكريم تنويجاً لتطبيق SarwaNow، كأول تطبيق في السوق المصري يقدم تجربة رقمية متكاملة لإصدار تأمين السيارات الجديدة غير المرخصة، إيماناً بمرحلة جديدة في عالم التأمين الرقمي.

للمزيد