



FAIR Newsletter

12-Feb. 2026





"P&I Clubs: Strong Investment Returns Support Growth in Free Reserves but Underwriting Performance Remains a Challenge"

Global

Best's Market Segment Report: Strong Investment Returns Support Growth in Free Reserves but Underwriting Performance Remains a Challenge for P&I Clubs

Protection & Indemnity (P&I) clubs have announced general increases ahead of the 20 February 2026 renewal date for ship-owners, reflecting the desire to manage persistent claims inflation and ongoing volatility in pool claims severity.

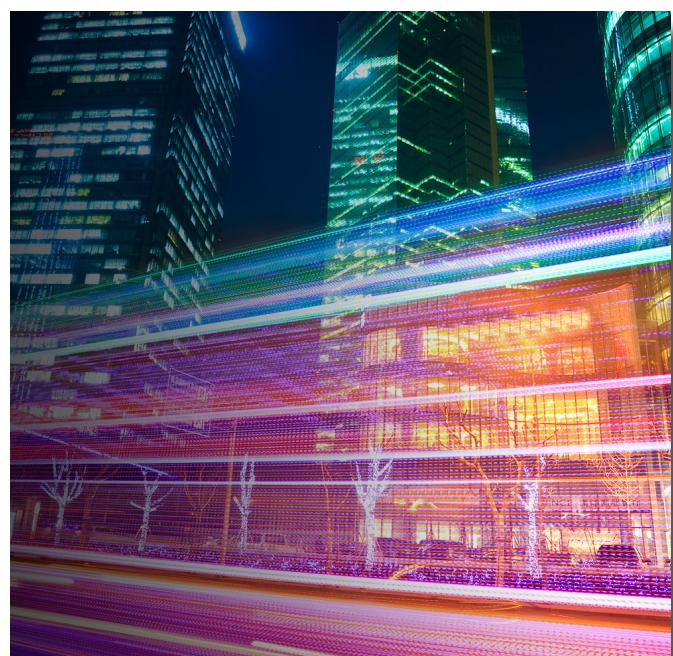
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Global

Global commercial insurance rates fall 4% in Q4 2025, marking the sixth consecutive quarterly decrease: Marsh

With the exception of the US, all global regions experienced year-over-year composite rate decreases in Q4 2025. The Pacific (12%) and India, Middle East, and Africa (IMEA) (10%) regions experienced the largest composite rate decreases.

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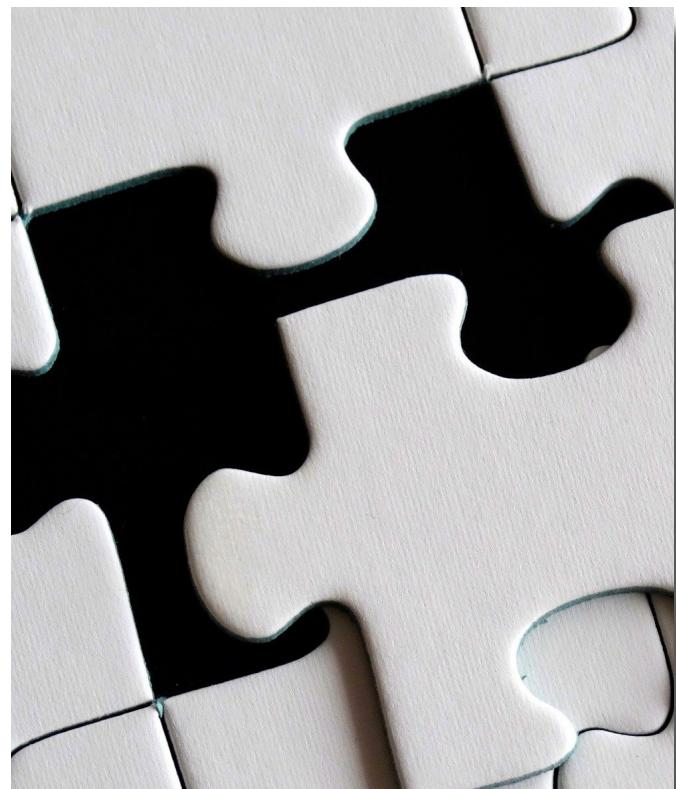


Global

Addressing Growing Protection Gaps through Better Public-Private Insurance Programmes: Geneva Association

In some regions and for some perils, private market mechanisms do not generate enough risk reduction or insurance coverage. Government intervention can help narrow the disaster protection gap to an efficient and socially acceptable level

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Global

OpenAI triggers a distribution reckoning for insurance – what does it mean for brokers?

Brokerage stocks sold off sharply this week following a high-profile artificial intelligence announcement from OpenAI.

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Africa

Investment insurance: The African Trade Insurance Agency expands its operations to Zimbabwe and Ethiopia

The African Trade Insurance Agency (ATI) is preparing to officially launch its operations in Zimbabwe and Ethiopia, strengthening its political and commercial risk coverage in East and Southern Africa.

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Asia

APAC insurers plan to increase private market investments but face significant operational challenges

Those firms able to scale private market exposure with strong data, governance, and reporting frameworks are likely to integrate acquisitions more smoothly.

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Asia

Rising Asian trade and complex assets fuel surge in specialty claims

Claims once considered niche, such as aviation losses, offshore energy failures, marine casualties and complex engineering incidents, are becoming more frequent, larger in scale.

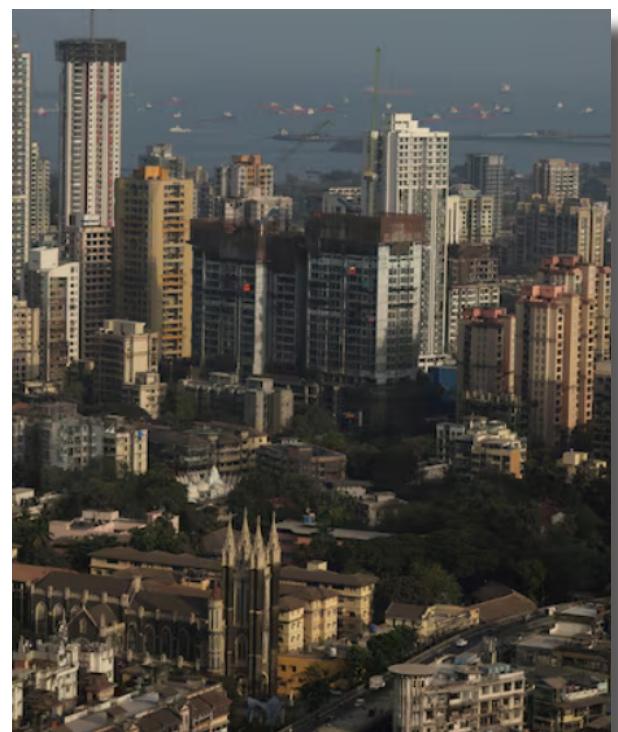
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India

Leading South Korean insurers explore India entry, sources say

The interest comes as India has opened up its insurance sector to full foreign ownership and follows a surge of large cross-border deals in the financial sector.

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Lebanon

Insurers and hospitals agree on medical insurance price hike

The insurance industry and the hospital sector have agreed on an increase of up to 6% in contracted hospital rates, instead of the 15% demanded by hospitals.

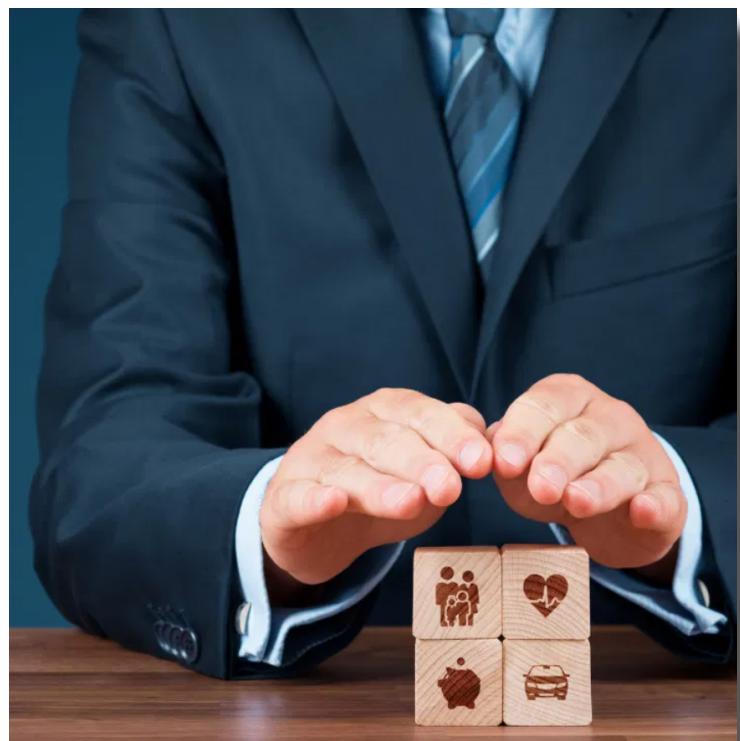
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Malaysia

Malaysia plans specialized insurance scheme for 400,000 Singapore cross-border workers

Seeks to close a critical gap in worker protection, addressing a long-standing vulnerability: many Singapore-based employers do not assume responsibility for incidents occurring outside the workplace.

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Nigeria

CRC Credit Bureau, NAI-COM Set to Integrate Insurance Data, Strengthen Risk Management in Nigeria

Driving digital adoption, reducing fraud, and enhancing underwriting and claims management in Nigeria's insurance industry.

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Taiwan

Taiwan forex life insurance sales surge 34% to \$12b

By the end of November, new policies denominated in foreign currencies generated \$12.05b (NT\$376.64b), up 34% from \$8.97b (NT\$280.46b) a year earlier.

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Tunisia

Tunisian insurance sector challenged by increasing risks

Climate-related events, particularly floods and droughts, rank among the most significant risks and are placing increasing pressure on the national economy.

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UAE

ADNIC: 2025 results

Gross written premiums reached 8.5 billion AED (2.3 billion USD), a 13.4% rise from 7.5 billion AED (2.04 billion USD) a year earlier.

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UAE

Motor insurance competition moves to online arena

Competition among insurance companies in the UAE motor insurance market has intensified, increasing in the digital sphere involving online platforms and social media.

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Egypt

FRA Launches Digital Portal for Seamless Regulatory Reporting

This launch serves as an initial phase preceding a full mandate for all non-banking financial institutions to transition to e-reporting.

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Egypt

FRA Regulates Entry of Foreign Insurance & Re-insurance Rep Offices for the First Time

The resolution specifies licensing requirements for establishing these offices, details the mandatory registration with the Authority, and defines the formal procedures for evaluating and approving applications.

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Ghana

Ghana Chamber of Shipping calls for a 3-month grace period on cargo insurance directive

All commercial cargo imports into Ghana must be insured by insurance companies licensed in the country.

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Ghana

Motor insurance tariffs set for marginal increase from February 16

The NIC has authorised the new charges to apply to all non-life policyholders, a move sources say has been influenced by recent economic developments.

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Hong Kong

How Hong Kong leverages “conspiracy to defraud” to protect its insurance integrity

One of the most common applications of the charge is in the prosecution of bogus insurance claims, particularly given Hong Kong’s status as a leading global insurance hub.

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Morocco

Regulator rallies insurance sector to bolster anti-money laundering measures

ACAPS has mobilised insurers in the country to strengthen the effectiveness of their anti-money laundering and counter-terrorist financing mechanisms.

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Taiwan Constitutional Court finds NHI fines dispro- portionate

The Constitutional Court yesterday struck down some penalties for failing to pay National Health Insurance (NHI) premiums, after finding the formula disproportionately harsh to the offense.

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Uganda Motor Third-Party Insur- ance Stickers Now Fully Digital

The Insurance Regulatory Authority (IRA) has confirmed that motor third-party insurance stickers will now be issued exclusively in digital format, completing the shift from paper-based to digital services that began last year.

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The National Insurance Co. - Daman

Abu Dhabi-Based Insurer The National Insurance Co. - Daman Assigned 'A' Rating; Outlook Stable: S&P

The stable outlook indicates that, over the next two years, we expect to classify Daman as a government-related entity and that the insurer's capital adequacy will remain at least in line with our 99.95% confidence level.

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Tokio Marine & Nichido

Fitch Affirms Tokio Marine & Nichido at IFS 'AA-'; Outlook Stable

The IFS Rating takes into consideration TMHD's 'Most Favourable' business profile, 'Strong' financial performance and 'Very Strong' capital adequacy.

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Anadolu Sigorta

Fitch Revises Anadolu Sigorta's Outlook to Positive; Affirms IFS Rating at 'BB'

The revision of the Outlook on Anadolu Sigorta's IFS Rating follows Fitch's similar action on the Outlook of Turkiye's Long-Term Foreign-Currency Issuer Default Rating .

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Abu Dhabi National Takaful Company P.S.C.

Fitch Affirms Abu Dhabi National Takaful Company P.S.C.'s IFS Rating at 'A-'; Outlook Stable

ADNTC's rating reflects the insurer's moderate size in the UAE insurance market, its very strong capitalisation and strong profitability.

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Muang Thai Life

Fitch Affirms Muang Thai Life's IFS Rating at 'A-'; Outlook Stable

The affirmation reflects MTL's 'Extremely Strong' capitalisation, sound performance and 'Favourable' company profile.

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FANAF

FANAF names new President

Mamadou G. K. Koné has been elected President of the Federation of African National Insurance Companies (FANAF).

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Liberty Mutual Insurance Group

Appoints CEO for Singapore operations

Liberty Mutual Insurance Group has appointed Jimmy Tong as chief executive officer for its Singapore operations.

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مصر

الرقابة المالية تطلق منصة رقمية لاستلام التقارير الرقابية من الشركات الخاضعة لإشراف الهيئة

يعد إطلاق المنصة مرحلة أولية، تسبق إلزام الشركات العاملة بالقطاع المالي غير المصرفي، بإرسال تقاريرها الرقابية إلكترونياً، بما يسهم في رفع كفاءة الإجراءات الرقابية، وتسريع تدفق البيانات، وتحسين جودة ودقة المعلومات المقدمة للهيئة.

للمزيد

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المغرب

الفيضانات تسائل أداء الأبناك والتأمينات

اختبر المركز الإفريقي للدراسات الاستراتيجية والرقمنة دور القطاع المالي المغربي في الفيضانات التي تعيشها بعض المناطق المغربية، مورداً أن الكارثة الطبيعية "لم تظهر استجابة واضحة ومنسقة من القطاع البنكي وشركات التأمين لتقاسم عبء الصدمة مع المتضررين".

للمزيد