MIDDLE EAST INSURANCE CFO SUMMIT 2026

23-24 Nov 2026

Millennium Plaza Downtown Hotel, Dubai, UAE

Theme: Beyond the Numbers: How Middle East Insurance CFOs are Redefining Value, Resilience and Growth in an Era of Disruption

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Ms Ritu Sharma

Email: **ritu@asiainsurancereview.com**

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Conference Introduction

The Middle East insurance industry has never demanded more of its finance leaders than it does today. Across the Gulf, in boardrooms from Riyadh to Dubai, from Doha to Abu Dhabi, insurance CFOs are navigating a confluence of pressures that is simultaneously reshaping their balance sheets, redefining their strategic roles, and fundamentally challenging the financial frameworks upon which their organisations have been built.

The ongoing conflict across the Middle East, dramatically escalated by US-Israel military strikes on Iran and Iran's retaliatory attacks on energy infrastructure and economic assets across Saudi Arabia, the UAE, and Qatar, has injected a level of geopolitical and financial volatility into the region's insurance markets that no financial model fully anticipated and no spreadsheet can adequately contain.

> **"Energy price shocks, sovereign credit stress, currency volatility, surging claims inflation, and the rapid tightening of reinsurance capacity are arriving simultaneously, and the insurance CFO is the professional who must hold the line."**

Yet within this turbulence, the most capable and forward-thinking finance leaders are finding clarity, building resilience, and positioning their organisations to emerge stronger.
The Gulf insurance market remains one of the world's most dynamic and fundamentally underinsured regions — and the CFOs who master the disciplines of capital efficiency, risk-based decision making, digital finance transformation, and strategic reinsurance management will be the architects of its next chapter.

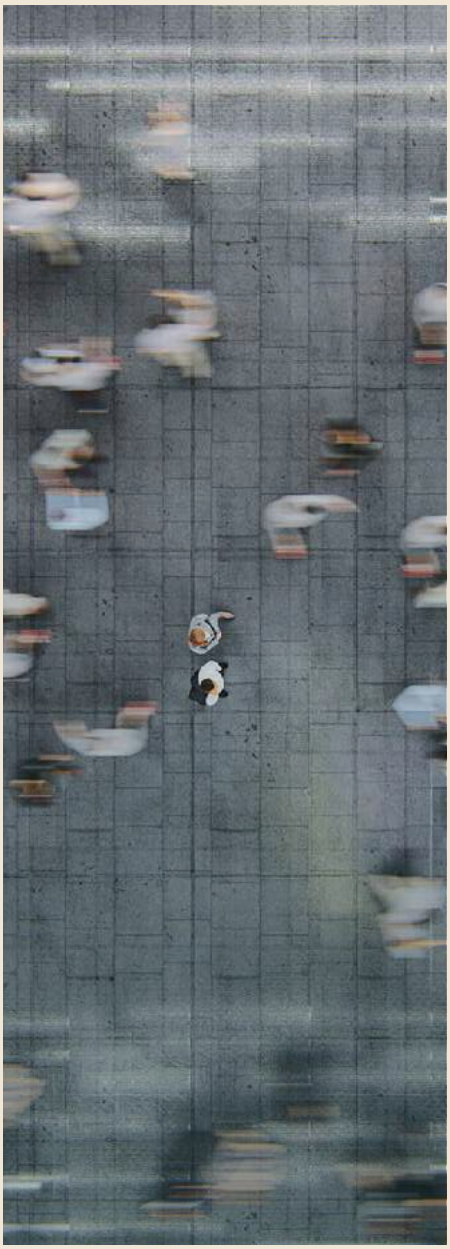
The Middle East Insurance CFO Summit 2026 is the region's definitive gathering for insurance finance leaders — bringing together CFOs, finance directors, actuaries, treasurers, and risk officers from across the Gulf and broader Middle East to share intelligence, build solutions, and collectively define what outstanding financial leadership looks like in the most challenging and consequential operating environment the region has ever known.

Key Topics

1: Leading from the Front: The Evolving Strategic Role of the Insurance CFO in the Middle East's Most Challenging Market

- The Middle East insurance CFO has never been more central to organisational survival and strategic decision-making than in today's environment of conflict-driven financial volatility, sovereign risk stress, and rapidly shifting market conditions
- The most effective Gulf insurance CFOs are transcending their traditional financial stewardship mandate to become genuine co-architects of business strategy, capital deployment, and organisational transformation alongside their CEO
- This session examines the specific capabilities, board relationships, and strategic frameworks that separate the CFOs who are leading their organisations through the current crisis from those who are merely managing it

> **"The pressure is real. The platform to respond is here."**

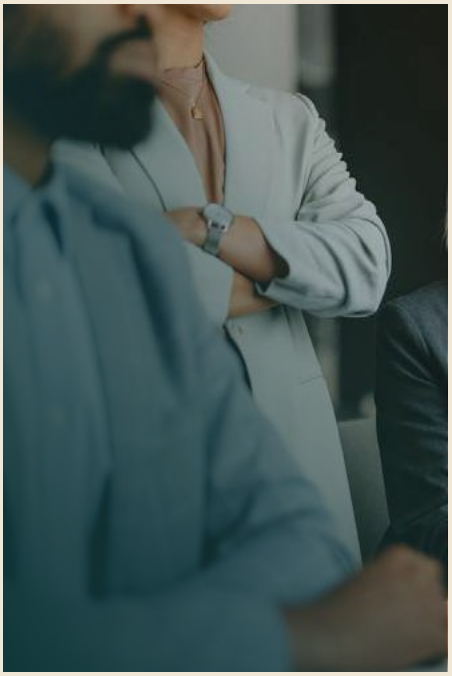


2: Fortify the Balance Sheet : Capital Management and Financial Resilience Under Geopolitical Fire

- The simultaneous pressures of conflict-driven claims inflation, sovereign credit stress, currency volatility, and reinsurance capacity tightening are placing Gulf insurance balance sheets under the most acute stress test in a generation
- Effective capital management in the current environment demands a fundamental reassessment of risk-based capital frameworks, reserve adequacy, and investment portfolio positioning that goes far beyond routine regulatory compliance
- Delivering the practical capital management frameworks, stress-testing methodologies, and balance sheet fortification strategies that Gulf insurance CFOs need to maintain financial strength through a prolonged period of regional instability

3: Price for Reality : How the Gulf Conflict is Forcing a Fundamental Rethink of Insurance Pricing and Reserving

- The claims inflation, loss frequency, and severity trends emerging from the Gulf conflict are exposing critical inadequacies in the pricing models, reserving frameworks, and actuarial assumptions that underpin many Gulf insurance portfolios.
- CFOs who are relying on pre-conflict pricing and reserving assumptions to manage their organisations through the current environment are accumulating a financial deficit that will crystallise at exactly the wrong moment
- Examining how Gulf insurance finance leaders are recalibrating their pricing discipline, reserving conservatism, and actuarial frameworks to reflect the true cost of risk in an active conflict environment.



4: Mastering the Reinsurance Equation: Structuring Protection Programmes for a Harder, Tighter and More Selective Market

- Gulf reinsurance markets are hardening sharply in response to conflict-driven loss accumulation, with capacity providers becoming significantly more selective, more expensive, and more restrictive in their appetite for Middle East energy, property, and liability risks
- CFOs who approach their reinsurance renewal strategies with the same frameworks they used in softer market conditions risk finding their protection programmes dangerously inadequate precisely when they need them most
- Examining the reinsurance structuring strategies, alternative capital solutions, and negotiation frameworks that are enabling the most financially sophisticated Gulf insurers to secure adequate protection at commercially sustainable costs in the most challenging renewal environment in recent memory

5: Invest Through the Disruption: Asset-Liability Management and Investment Strategy in a Conflict-Driven Economy

- The Gulf conflict has created an investment environment of extraordinary complexity for insurance CFOs, with energy price volatility, sovereign bond spread widening, currency instability, and equity market disruption all impacting asset portfolios simultaneously
- Effective asset-liability management in the current environment requires a fundamental reassessment of duration matching, credit exposure, geographic concentration, and liquidity management that goes beyond traditional Gulf insurance investment frameworks
- Delivering the investment strategy insights, ALM frameworks, and portfolio repositioning approaches that Gulf insurance CFOs need to protect and grow their asset bases through a prolonged period of regional financial instability.

6: Navigating the Regulatory Maze : IFRS 17, Solvency Frameworks and the Compliance Imperative for Gulf Insurers

- Gulf insurance regulators are accelerating their implementation of IFRS 17, risk-based capital frameworks, and enhanced governance requirements at exactly the moment when management bandwidth, finance team capacity, and systems infrastructure are under maximum pressure from the conflict environment
- The CFOs who treat regulatory compliance as a strategic opportunity to build more sophisticated financial reporting, more robust capital management, and more credible stakeholder communication will emerge from the current regulatory transition cycle in a structurally stronger competitive position
- This session provides a practical roadmap for Gulf insurance CFOs navigating the simultaneous demands of IFRS 17 implementation, solvency framework compliance, and the enhanced reporting obligations that regulators across the UAE, Saudi Arabia, and Qatar are increasingly imposing

7: Digitising the Finance Function : Technology, AI and the Transformation of Insurance Financial Management

- The manual, relationship-driven, and spreadsheet-dependent finance functions that characterised Gulf insurance organisations even five years ago are wholly inadequate for the speed, complexity, and analytical demands of today's conflict-driven operating environment
- AI-powered financial planning and analysis, automated regulatory reporting, real-time investment monitoring, and predictive claims reserving tools are no longer aspirational technologies for Gulf insurance CFOs — they are urgent operational necessities
- This session examines how the region's most forward-thinking insurance finance leaders are accelerating their digital transformation programmes, building data-driven finance capabilities, and deploying artificial intelligence to make faster, more accurate, and more strategically valuable financial decisions

8: Managing the Sanctions Exposure: Financial Compliance, Iran Risk and the CFO's Compliance Imperative

- The escalation of US, EU, and UN sanctions against Iran following the military strikes has created an extraordinarily complex financial compliance environment for Gulf insurance CFOs with Iranian-linked transactions, counterparties, and asset exposures embedded in the regional financial system in ways that are not always immediately visible
- The financial and reputational consequences of inadvertent sanctions violations for Gulf insurance organisations, including potential loss of US dollar clearing access, reinsurance programme cancellation, and regulatory penalty, are severe enough to represent an existential organisational risk
- This session provides Gulf insurance CFOs with the compliance frameworks, sanctions screening tools, and legal guidance they need to manage their Iran-related financial exposure with the rigour and confidence that the current regulatory environment demands

9: Building and Reimagining the Finance Talent Pipeline: Attracting, Developing, and Retaining Financial Leaders in the Gulf's Most Competitive Talent Market

- The Gulf insurance industry's chronic shortage of qualified actuarial, finance, and risk management talent has become a critical strategic vulnerability in an environment where the complexity and speed of financial decision-making have never been greater
- The most effective Gulf insurance CFOs are reimagining their talent strategies, moving beyond salary competition to build genuine development ecosystems, leadership cultures, and career propositions that attract and retain the calibre of financial talent their organisations need to navigate the current crisis
- This session delivers the talent acquisition frameworks, development programme designs, and retention strategies that are enabling the most successful Gulf insurance finance functions to build the human capital they need to lead their organisations through the most demanding operating environment in the region's insurance history

10: Stress Test for Survival: What to Expect in the next 12-24 Months, Scenario Planning and Financial Resilience in an Era of Escalating Conflict Risk

- The Gulf insurance CFOs who entered 2026 with robust conflict escalation scenarios, stress-tested capital adequacy assessments, and pre-agreed financial response playbooks are navigating the current crisis with significantly greater confidence and organisational stability than those who did not
- Effective scenario planning in today's environment must go beyond single-event stress tests to model the compounding financial consequences of simultaneous conflict escalation, reinsurance market dislocation, sovereign credit deterioration, and claims inflation, and the exact combination the region is currently experiencing
- This session equips Gulf insurance CFOs with the scenario planning methodologies, stress-testing frameworks, and financial resilience playbooks they need to prepare their organisations for a range of conflict escalation scenarios over the next 12 to 24 months

11: Decoding Sovereign Risk: How Gulf Conflict is Reshaping Country Risk Assessment for Insurance Finance Leaders

- The direct military targeting of economic infrastructure across Saudi Arabia, the UAE, and Qatar has fundamentally altered the sovereign risk profiles of Gulf states in ways that have immediate and material implications for insurance investment portfolios, reinsurance programme structures, and cross-border risk transfer decisions
- Insurance CFOs who are managing significant asset exposures, reinsurance receivables, or premium flows across multiple Gulf jurisdictions need a dynamic, intelligence-led approach to sovereign risk assessment that can keep pace with the speed of geopolitical change
- This session provides Gulf insurance CFOs with the sovereign risk assessment frameworks, country risk monitoring tools, and portfolio management strategies they need to manage their cross-border financial exposures with confidence and precision in a rapidly evolving geopolitical environment

12: Harnessing Parametric Solutions: How Alternative Risk Transfer is Solving the Gulf Insurance Industry's Most Intractable Financial Challenges

- Parametric insurance and alternative risk transfer mechanisms are emerging as essential financial management tools for Gulf insurance CFOs grappling with coverage gaps, basis risk, and the inadequacy of traditional indemnity products in a conflict-driven loss environment
- The most innovative Gulf insurance finance leaders are working with their underwriting, broking, and capital market partners to design parametric solutions that provide faster, more transparent, and more financially predictable responses to conflict-driven business interruption, energy supply disruption, and infrastructure damage losses
- This session provides Gulf insurance CFOs with the sovereign risk assessment frameworks, country risk monitoring tools, and portfolio management strategies they need to manage their cross-border financial exposures with confidence and precision in a rapidly evolving geopolitical environment

13: Communicate with Confidence: Investor Relations, Board Reporting, and Stakeholder Management in a Crisis Environment

- Gulf insurance CFOs are under unprecedented pressure to communicate complex, rapidly evolving financial risk information to boards, investors, regulators, and rating agencies, who are simultaneously anxious about the conflict environment and demanding the clarity and confidence that only exceptional financial leadership can deliver
- The CFOs who have invested in building robust financial communication frameworks, clear board reporting disciplines, and proactive investor relations capabilities are finding that their ability to communicate with confidence is itself a source of organisational stability and competitive advantage in the current environment
- This session provides Gulf insurance CFOs with the investor relations frameworks, board communication strategies, and stakeholder management approaches that enable them to maintain confidence, credibility and strategic alignment with their key audiences through the most challenging financial environment in the region's insurance history

14: Embracing Sustainable Finance: ESG, Climate Risk and the CFO's Role in Building a Future-Ready Insurance Organisation

- The Gulf conflict has temporarily dominated the regional agenda, but the structural imperative for Gulf insurance CFOs to embed ESG frameworks, climate risk assessment, and sustainable finance principles into their financial management disciplines has not diminished — and the organisations that pause their sustainability programmes during the crisis will find themselves structurally disadvantaged when international capital markets, reinsurance partners, and sophisticated clients resume their ESG scrutiny
- Gulf insurance CFOs who integrate climate risk scenario analysis, sustainable investment frameworks, and ESG-linked performance metrics into their financial management disciplines are building organisational capabilities that simultaneously satisfy the demands of international capital providers and position their organisations as leaders in the region's rapidly evolving sustainability landscape
- This session examines how the most forward-thinking Gulf insurance finance leaders are maintaining their ESG and sustainable finance programmes through the current crisis and building the financial frameworks, reporting capabilities, and investment disciplines that will define the region's most credible and most resilient insurance organisations in the decade ahead

15: Plot the Financial Road Map: CFO Outlook, Strategic Priorities, and the Gulf Insurance Market of 2028

- The Gulf insurance CFOs who will lead their organisations most effectively through the next two years are those who can simultaneously manage the acute financial pressures of the current conflict environment and maintain a clear, disciplined, and strategically grounded vision of where their organisations need to be by 2028
- The financial road map for Gulf insurance success over the next two years runs through four critical imperatives: balance sheet fortification, digital finance transformation, talent development, and strategic reinsurance repositioning — and the CFOs who execute against all four simultaneously will define the competitive landscape of the region's insurance market for the decade that follows
- This closing session brings together the summit's most senior finance leaders for a frank, forward-looking, and strategically ambitious examination of the financial priorities, market developments, and leadership qualities that will determine which Gulf insurance organisations emerge from the current period of extraordinary challenge as the stronger, smarter, and more resilient institutions that this vital region's economy deserves.

Distinguished Speakers and Thought Leaders

Hammad Raza Khan
CEO (Interim) &
Chief Financial Officer,
Sukoon Insurance

Jason Light
CEO,
Emirates Insurance Company

Jean Claus
Chief Financial Officer,
Emirates Insurance Company

Adnan Sabaalaish
CEO,
Takaful Emarat

Mukhtar Ahmad
Finance Director,
Al Fujairah National Insurance
Company (AFNIC)

Zaheer Iqbal
Chief Financial Officer,
Orient Takaful

Dr Ashish Chandra
Founder & CEO - GFF Al PTE.
LTD. Singapore

Vasilis Katsipis
General Manager,
Market Development,
AM Best

Muhammad Anis Younus
Chief Financial Officer,
Al Fadhili Housing Company,
Saudi Arabia

Mohsin Altaf
Chief Financial Officer,
Chief Financial Officer and
Corporate Secretary,
Trust Re

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- CFOs, CEOs, COOs, Corporate controller/Chief accounting officer, head of FP&A, and finance transformation leads of Insurance & Reinsurance Companies
- Regulators
- Investment Managers
- Industry Actuaries, Accountants, and Tax Managers
- Service Providers to the Insurance Industry
- Management consultants, Technology experts, Lawyers, Advisors, and Professionals serving the banking and insurance fraternities

GET INVOLVED

For speaking, sponsorship and partnership opportunities:

Ms. Ritu Sharma
Conference Producer
Asia Insurance Review and Middle East Insurance Review
Amoy St, 103A, Singapore 069923
Email: ritu@asiainsurancereview.com

MIDDLE EAST INSURANCE CFO SUMMIT 2026

23-24 November 2026, Millennium Plaza Downtown Hotel, Dubai, UAE

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Full registration fees MUST be paid before the valid dates for admittance at conference.

Only registrations FULLY PAID FOR by the early-bird deadline will be eligible for the discount.

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❑AIR/MEIR magazine ❑AIR/MEIR Website ❑Brochure ❑Email
❑Referral by (Association/ Sponsor/ Speaker/ Exhibitor/ Business Contact)

Group registration: Special Offer for Year 2026

Register three delegates from the same company, and send the fourth delegate to attend the conference free of charge!

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Registration fee includes participation at Conference plus tea breaks and lunches. All meals are prepared without pork, lard, and beef.

Special Dietary Requirements

❑ I would like to have vegetarian meals during the Conference.

Closing date for registration: 16 November 2026

For cancellation in writing made before 16 November, 50% of the conference fee will be refunded.
No refunds will be made for cancellations after 16 November 2026. However, substitution or replacement of delegates will be allowed.

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