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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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.

DAY ONE – 23 November 2026

8:00am **Registration & Welcome Coffee**

9:00am **Chairperson's Opening Remarks & Introduction to the Conference Theme**



Mohsin Altaf
Chief Financial Officer and Corporate Secretary,
Trust Re

9:15am **Keynote Address**

Navigating Tomorrow's Challenges Today – The Future of Insurance Finance Leadership



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

9:45am **CEO Keynote Address**

The Resilient Insurer: Balancing Growth, Risk and Technology in a New Middle East Insurance Landscape

- **Growth with resilience:** How Middle East insurers can pursue profitable growth while navigating geopolitical, economic and emerging risks
- **Technology as a strategic enabler:** Moving beyond AI experimentation to leverage data and technology to strengthen underwriting, customer propositions and operational performance
- **The CEO–CFO agenda:** Aligning financial discipline, risk appetite and strategic investment to build more resilient and future-ready insurers



Jason Light
CEO,
Emirates Insurance Company



10.15am

Connecting the Dots for the Next Phase of GCC Insurance Growth: Integrating Asset Allocation, Solvency, Capital and Risk Management

- **Growth requires capital that works harder:** Insurance penetration across the GCC remains below that of mature markets, creating significant growth opportunities. At the same time, investment income is becoming an increasingly important contributor to profitability and shareholder returns.

- **Rethinking strategic asset allocation through a solvency lens:** Under risk-based capital regimes, every investment carries a capital charge. The key question is no longer simply yield, but how effectively each asset class generates risk-adjusted returns relative to the capital it consumes.

- **Perspectives from mature insurance markets for GCC insurers:** Lessons from the Swiss Solvency Test (SST) and more than a decade of Solvency II on balancing investment performance, capital efficiency, liquidity, and balance sheet resilience during periods of market stress.



Pierangelo Franzoni
Senior Partner,
Origins Capital, Switzerland

10.45 am

Morning Refreshments Break

11.15 am

Leadership Dialogue

Leading Through Disruption: A Leadership Dialogue on Strategy, Resilience and the Future of Insurance in the Middle East

- Discussing the biggest financial and strategic risks facing the Middle East insurance industry over the next three years, from macroeconomic headwinds and geopolitical disruption to talent scarcity, cyber exposure, and the accelerating pressure of climate-related losses, and how insurers are building organisational resilience to navigate them

- The human capital dimension of financial leadership: how organisations are building, developing and retaining the finance, actuarial and risk management talent that their organisations need to execute their strategies and why investing in financial leadership capability is as important as investing in capital and technology

- Looking ahead to 2030: what the Middle East insurance industry will look like at the end of the decade, which markets will have grown, which business models will have been disrupted, which risks will have emerged, and the financial strategies that today's CFOs must begin building now to ensure their organisations are positioned to lead rather than follow



Moderator:
Hany Helmy
Executive Director, Callidus Consulting (DIFC) Ltd



Panellists:

Mohsin Altaf

Chief Financial Officer and Corporate Secretary,
Trust Re



Jean Claus

Chief Financial Officer,
Emirates Insurance Company



Christian Gregorowicz

Global Head of Health Services & Utilities and CEO,
Nextcare



George Kalleshian

Chief Financial Officer,
MetLife Gulf & Levant

12.00 pm

Winning the HNW Client : How Global Life Insurers are Building the Distribution Partnerships, Products and Platforms That Capture the Middle East's Most Valuable Insurance Market



Jeremy Young

Chief Distribution Officer, International Brokerage, Global High-Net-Worth,
Manulife



12.30 pm **The Strategic CFO: Balancing Risk, Resilience and Growth in a Changing Insurance Landscape**

- From Finance Steward to Strategic Business Partner: Navigating regulatory change, evolving customer needs and geopolitical uncertainty while supporting business resilience
- Putting Risk at the Heart of the CFO Agenda: Integrating ORSA, risk appetite and enterprise-wide risk oversight across underwriting, claims, reinsurance, treasury and operations
- Enabling Sustainable Growth: Leveraging automation and data to drive efficiency while supporting organic expansion and identifying strategic M&A and portfolio opportunities



Zaheer Iqbal
Chief Financial Officer,
Orient Takaful

1.00 pm **Networking Lunch**

Cross-Industry Insights

2.15 pm **The AI-Ready CFO: Turning Finance Transformation into Measurable Business Value**

- Moving from traditional financial reporting to real-time, data-driven decision-making
- Identifying high-value AI and automation use cases and measuring their return on investment
- Strengthening financial controls, data governance and accountability as AI adoption accelerates
- Using predictive analytics and scenario planning to Using predictive analytics and scenario planning to anticipate financial risks and improve business resilience
- Building future-ready finance teams with the digital skills and strategic influence needed to lead transformation



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

2.45 pm **Beyond Compliance to Competitive Advantage: How CFOs Can Connect Actuarial Insight, Capital Strategy and Profitable Growth**

- Turning risk insights into financial performance: How CFOs can work more closely with actuarial and underwriting teams to improve portfolio profitability and pricing discipline
- Capital and solvency optimisation: Using reinsurance, risk modelling and capital allocation to strengthen financial resilience while supporting sustainable growth
- Beyond IFRS 17 reporting: Translating financial and actuarial insights into better strategic decisions, performance measurement and forward-looking business planning



Hatim Maskawala
Managing Director, Badri Management Consultancy

3.15 pm **Beyond Financial Performance: How Insurance CEOs and CFOs Can Drive Profitable Growth, Digital Transformation and Resilience**

- Balancing growth with profitability: Aligning underwriting performance, cost discipline and capital allocation to deliver sustainable returns
- Turning technology into business value: Leveraging AI, automation and data-driven insights to strengthen risk management, operational efficiency and decision-making
- Building resilience for the future: Integrating governance, risk oversight and strategic agility to navigate regulatory changes and market uncertainty



Adnan Sabaalaish
CEO, Takaful Emarat

3.45 pm **Pulse of the Industry: Live Polling Session**

Share your insights through our quick live polls and see how your thinking compares with your peers in the room. Designed to cut through the noise, this interactive session captures the unfiltered views of MENA's insurance finance leaders on the key challenges, strategic priorities, and uncertainties shaping the industry today.

Anonymous, instant, and genuinely revealing, the results will not only benchmark perspectives across the room but also help shape the conversations that matter most.

4.00 pm **Chairperson's Closing Remarks and Networking Tea**

5.00 pm **End of Day One**

DAY TWO – 24 November 2026

8.00 am **Registration & Welcome Coffee**

9.00 am **Chairperson's Opening Remarks & Introduction to the Conference Theme**



Mohsin Altaf
Chief Financial Officer and Corporate Secretary, Trust Re

Opening Keynote Address

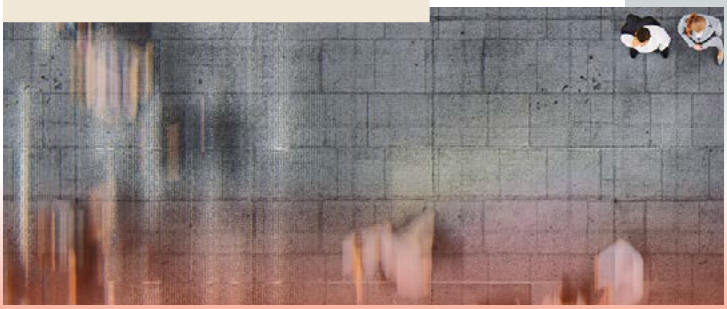
9.15 am **The Next Decade of Insurance: Rewriting the CEO–CFO Agenda for Sustainable Value Creation**

As economic uncertainty, evolving customer expectations, technological disruption and changing risk landscapes reshape the insurance industry, leaders must rethink the foundations of growth. How can insurers align corporate strategy, capital allocation and risk appetite to build stronger balance sheets, unlock new market opportunities and deliver sustainable value over the next decade?

- Redefining strategic priorities: Moving beyond premium growth to focus on profitability, capital efficiency and long-term enterprise value
- Deploying capital for competitive advantage: Balancing investment in new markets, digital capabilities, product innovation and financial resilience
- Building the insurer of the future: Rethinking business models, partnerships and leadership priorities to navigate disruption and capture emerging opportunities across the Middle East and wider emerging markets



Alaa El-Zoheiry
Chairman, Insurers Federation of Egypt, Managing Director,
GIG Egypt



9.45 am **AI, Analytics, and the Intelligent Finance Function**

- Moving from backward-looking reporting to predictive finance
- AI use cases and what Insurance CFOs can learn from them
- Governance, controls, and ethics in AI-enabled finance



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

10.15 am **What Does "Financial Strength" Really Mean in Today's Insurance Market?**

- Profitability vs Growth: Can Middle East insurers grow aggressively while maintaining underwriting discipline and healthy returns?
- Capital Under Pressure: Navigating catastrophe risk, inflation, geopolitical uncertainty and changing reinsurance dynamics
- The CFO's Strategic Scorecard: What ratings, capital strength and financial performance reveal about an insurer's ability to compete and grow



Vasilis Katsipis
General Manager, Market Development,
AM Best

10.45 am **Morning Refreshments Break**



11.15 am

Beyond Premium Growth: How Insurance CFOs Can Drive Profitability, Capital Efficiency and Sustainable Growth

- Moving beyond premium growth to focus on underwriting profitability, disciplined pricing and sustainable returns
- Strengthening capital allocation and financial control to balance growth ambitions with solvency and resilience
- Using financial insights and performance metrics to improve management decisions and business performance
- Navigating market volatility, regulatory change and investment uncertainty while protecting the insurer's bottom line



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

11.45 am

The Middle East Insurance Market Outlook: Navigating Rising Claims Costs, Reinsurance Pressures and Their Impact on Insurer Profitability



Dr Aftab Hasan
Founder & Chairman of Risk Exchange (DIFC) and the Global Association of InsurTech Professionals (GAIP)

Cross–Industry Insights

12.15 pm

Financial Leadership in Times of Crisis

From the Global Financial Crisis and COVID-19 to regional conflicts, finance leaders have played a pivotal role in steering organisations through uncertainty. Crises demand more than financial oversight-they call for agile leadership, proactive risk management, sound decision-making and strategic resource allocation to safeguard resilience, navigate disruption, and position organisations for recovery and future growth.



Ralph Khoury
Chief Financial Officer, WPP Media MENA

12.45 pm **Interactive Q&A**

1.00 pm **Networking Lunch**

2.15 pm

The Intelligent Finance Function: How Technology Leaders Are Redefining the Future of Finance

From AI and automation to real-time data and next-generation digital infrastructure, technology is reshaping how finance functions operate across insurance, banking and other industries.

How can CFOs and technology leaders work together to modernise finance, improve productivity, strengthen financial control and turn technology investments into measurable business value?



Tim De Lannoy
Founder & CEO, Klover Technologies

2.45 pm

Beyond Tax Compliance: Turning Tax Strategy into a Financial Advantage for Insurance Companies

- The Changing Tax Landscape for Insurance Companies
- Tax and Financial Performance: The Missing Connection
- Turning Tax Planning into Financial Opportunities
- Cross-Border Tax Challenges for Insurance Groups
- Tax Technology and the Future of Insurance Tax Functions
- From Tax Function to Strategic Business Partner



Hany Elnaggar
Partner, Tax & Compliance Leader for ME & GCC, Acquisory



3.15 pm **From Cost Centre to Strategic Growth Partner: Transforming the Insurance Finance Function for Efficiency, Control and Sustainable Growth**

- **Driving operational efficiency:** Streamlining finance processes and leveraging shared services to improve productivity and manage costs.
- **Strengthening financial visibility and governance:** Building robust controls, reporting structures and performance metrics to support better decision-making.
- **Scaling for sustainable growth:** Modernising finance operations and developing scalable operating models to support business expansion across the Middle East.



Mutasem AlSaheb
Founder and Managing Director, MADA Consultants.

3.45 pm **Pulse of the Industry: Live Polling Session**

Share your insights through our quick live polls and see how your thinking compares with your peers in the room. Designed to cut through the noise, this interactive session captures the unfiltered views of MENA's insurance finance leaders on the key challenges, strategic priorities, and uncertainties shaping the industry today.

Anonymous, instant, and genuinely revealing, the results will not only benchmark perspectives across the room but also help shape the conversations that matter most.

4.00 pm **Chairperson's Closing Remarks and Networking Drinks**

5.00 pm **End of the Conference**

**(Topic to be confirmed)* *Note: Programme is subject to change.*



Candid Moments and Connections from the Previous Asia Edition




















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Asian Capital Advisors
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Bennet Li
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Sun Life Asia


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that comes to mind when automating proc


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