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NEWS AT J.B.BODA

J.B.Boda Hosts Doha Insurance Group to Strengthen Co-operation and Partnership

Our Group Chairman, Mr. Atul Boda, and Group Managing Director, Mr. Rohit Boda, together with the senior J.B.Boda team, warmly welcomed the DIG delegation at the Oberoi Hotel, Mumbai on 5th October.

The meeting served as an excellent platform to discuss ongoing collaborations, explore new opportunities, and reaffirm the shared commitment to delivering innovative and reliable insurance solutions.

The interaction reflected the spirit of partnership and mutual growth that has long defined the relationship between J.B.Boda and Doha Insurance Group.

Both teams expressed enthusiasm for continued cooperation and deeper engagement in the evolving global insurance landscape.

NEWS AT J.B.BODA

J.B.Boda participated in the FAIR Conference 2025 as the Platinum Spark Sponsor

J.B.Boda Group participated in the Federation of Afro-Asian Insurers and Reinsurers (FAIR) Conference 2025, held from 5 to 8 October 2025 at JW Marriott Mumbai. The event brought together global leaders for three impactful days of collaboration, dialogue, and knowledge exchange across the insurance and reinsurance industry.

The conference highlighted India’s growing role as a hub for innovation, expertise, and opportunity in the global risk transfer landscape a clear reflection of what emerging markets can achieve through collaboration and shared vision.

Over three days, conversations centered on innovation, technology, climate resilience, and the evolving global market, all steering the industry toward a stronger and more sustainable future.

As a Platinum Spark Sponsor, J.B.Boda Group reaffirmed its commitment to advancing growth and fostering collaboration within the Afro-Asian insurance community.

FAIR 2025 was more than an event it was a reflection of shared ambition, strategic dialogue, and collective progress. Here’s to continuing the momentum and building on the connections that matter.

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NEWS AT J.B.BODA

Mr. Atul Boda featured in the Asia Insurance Post

ASIA Insurance Post

FAIR 29TH Conference

VIKSIT BHARAT 2047

A PATHWAY TO A DEVELOPED COUNTRY

INSURANCE FOR ALL BY 2047

Federation of Afro-Asian Insurers and Reinsurers 29th Conference 05-08, October, 2025, Mumbai, India

Growth Opportunities: Strengthening Afro-India Re/Insurance Bonding

Atul Boda, Group Chairman, J.B. BODA Group

Africa is at the forefront of economic transformation, home to over 1.5 billion people that is growing rapidly at 2.3% a year. By 2050, its population is expected to reach 2.5 billion. The
insurance market alone was valued at USD 87.4 billion in 2023 and is projected to reach USD 153.9 billion by 2032, growing with a CAGR of 6.3% annually.

With rising literacy, increasing urbanization, and ambitious infrastructure projects, the continent is set for strong social and economic growth.

India is emerging as a key partner in this journey. Indian investors are investing in technology, energy, agriculture, and healthcare, creating jobs, building infrastructure, and bringing new skills and technology to local communities.

In 2023, Indian firms invested a record USD 22.2 billion in Africa, taking cumulative investments beyond USD 75 billion since 1996, and making India one of the top five investors. Trade has also grown impressively, crossing USD 100 billion in 2024-25, showing how ties between the two regions continue to deepen.

The Indian diaspora adds further strength to this relationship. Active in countries like South Africa, Kenya, Tanzania, Ethiopia and Uganda, they contribute in business, education, and healthcare while building cultural and economic bridges between India and Africa.

Insurance and reinsurance are becoming important areas for India-Africa cooperation. Both regions share similar emerging-market experiences, which makes it easier to work together.

"Insurance and reinsurance are becoming important areas for India-Africa cooperation. They can strengthen ties through reinsurance treaties, cross- border investments, and technology partnerships in areas like InsurTech and digital platforms"

They can strengthen ties through reinsurance treaties, cross-border investments, and technology partnerships in areas like InsurTech and digital platforms. Governments and industry working together in areas like infrastructure, agriculture, and health can help create stronger economies.

J.B.BODA Group, having link in majority of African countries for more than 50 years, connects global reinsurers with African markets and has even introduced African Reinsurance Corporation into India's Non-Life and Life reinsurance sector.

Similarly, India plays a vital role in protecting Indian investors through political and credit risk policies, while J.B.BODA arranges sureties for these investors.

With Africa's young, tech-savvy population, mean age around 30, new opportunities are emerging for innovative insurance products. The youth naturally is more tech savvy, and we can always showcase products that are Digital and technology driven such as "Pay As You Go" and tech heavy covers which utilizes modern technology for underwriting and claims handling. These are beginning to reshape the African Continent.

Africa is on the verge of an insurance revolution. With its fast-growing economy and digital adoption, the sector is ready for exponential growth. India, having faced similar challenges,is well-positioned to be Africa's trusted partner. Among the areas where African interest can learn on various segments of economy from their Indian counterparts such as Health, Agriculture and Micro Insurance in particular. India has made rapid stride in developing agriculture in arid and semi-arid zones which could be of great benefit to Africa.

By deepening collaboration in insurance and reinsurance, investments, knowledge exchange, and technology, the two regions can build stronger risk management systems, foster sustainable growth, and enhance resilience in an uncertain global landscape.

Africa is TOMORROW.

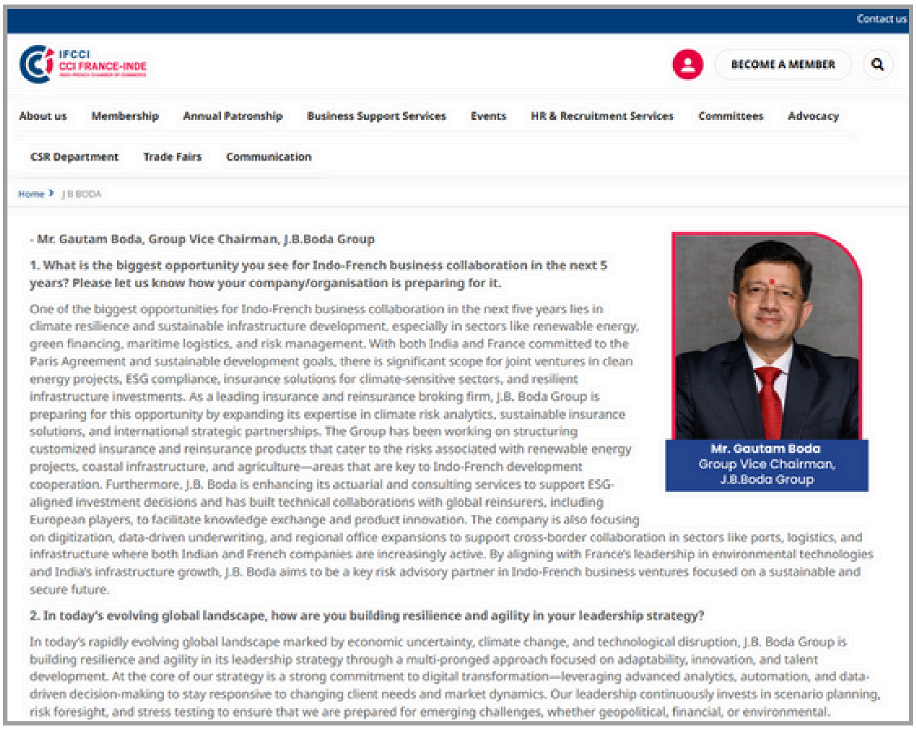
Our Group Chairman, Mr. Atul Boda, was featured in Asia Insurance Post, sharing his perspective on "Growth Opportunities: Strengthening Afro-India Re/Insurance Bonding" at the FAIR 29th Conference in Mumbai.

The article highlighted how stronger collaboration between African and Indian markets can drive innovation, expand risk solutions, and support sustainable growth. Mr. Atul Boda underscored the immense potential of aligning Africa's rapidly evolving, tech-driven economies with India's deep expertise in insurance and reinsurance. He also noted that this partnership can open new frontiers in digital transformation, knowledge exchange, and infrastructure protection empowering both regions to address emerging risks more effectively while fostering inclusive economic progress.

At J.B.Boda Group, we continue to champion initiatives that connect markets, foster innovation, and strengthen global resilience.

NEWS AT J.B.BODA

Mr. Gautam Boda, featured in the IFCCI Member Interview Series



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- Mr. Gautam Boda, Group Vice Chairman, J.B.Boda Group

1. What is the biggest opportunity you see for Indo-French business collaboration in the next 5 years? Please let us know how your company/organisation is preparing for it.

One of the biggest opportunities for Indo-French business collaboration in the next five years lies in climate resilience and sustainable infrastructure development, especially in sectors like renewable energy, green financing, maritime logistics, and risk management. With both India and France committed to the Paris Agreement and sustainable development goals, there is significant scope for joint ventures in clean energy projects, ESG compliance, insurance solutions for climate-sensitive sectors, and resilient infrastructure investments. As a leading insurance and reinsurance broking firm, J.B. Boda Group is preparing for this opportunity by expanding its expertise in climate risk analytics, sustainable insurance solutions, and international strategic partnerships. The Group has been working on structuring customized insurance and reinsurance products that cater to the risks associated with renewable energy projects, coastal infrastructure, and agriculture—areas that are key to Indo-French development cooperation. Furthermore, J.B. Boda is enhancing its actuarial and consulting services to support ESG-aligned investment decisions and has built technical collaborations with global reinsurers, including European players, to facilitate knowledge exchange and product innovation. The company is also focusing on digitization, data-driven underwriting, and regional office expansions to support cross-border collaboration in sectors like ports, logistics, and infrastructure where both Indian and French companies are increasingly active. By aligning with France's leadership in environmental technologies and India's infrastructure growth, J.B. Boda aims to be a key risk advisory partner in Indo-French business ventures focused on a sustainable and secure future.

Mr. Gautam Boda
Group Vice Chairman,
J.B.Boda Group

2. In today's evolving global landscape, how are you building resilience and agility in your leadership strategy?

In today's rapidly evolving global landscape marked by economic uncertainty, climate change, and technological disruption, J.B. Boda Group is building resilience and agility in its leadership strategy through a multi-pronged approach focused on adaptability, innovation, and talent development. At the core of our strategy is a strong commitment to digital transformation—leveraging advanced analytics, automation, and data-driven decision-making to stay responsive to changing client needs and market dynamics. Our leadership continuously invests in scenario planning, risk foresight, and stress testing to ensure that we are prepared for emerging challenges, whether geopolitical, financial, or environmental.

Scan to read article

Our Group Vice Chairman, Mr. Gautam Boda, was recently featured in the IFCCI Member Interview Series.

In the conversation, Mr. Gautam Boda highlighted significant opportunities for Indo-French collaboration across climate resilience, renewable energy, green financing, maritime logistics, and risk management. He shared how J.B.Boda Group is expanding its capabilities in climate risk analytics and sustainable insurance solutions, while developing customized insurance and reinsurance products for renewable energy, coastal infrastructure, and agriculture.

Mr. Gautam Boda also emphasized the importance of international strategic partnerships in supporting ESG compliance and enabling resilient infrastructure investments. With India and France aligned on Paris Agreement and sustainability goals, J.B.Boda Group continues to facilitate cross-border collaboration for a greener and more secure future.

Read the full interview here: https://www.ifcci.org.in/index.php?id=36982

NEWS AT J.B.BODA

Mr. Gautam Boda Re-elected to the Board of Directors of Assurex Global

It gives us great pleasure to share that our Group Vice Chairman, Mr. Gautam Boda, has been re-elected to the Board of Directors of Assurex Global, continuing his valued contribution to the network for the next three years.

He will also serve as the Chairman for the APAC region, underscoring his vision, influence, and dedication to advancing the global insurance community.

Since joining Assurex Global in 2007, Mr. Gautam Boda has played a pivotal role in fostering collaboration and innovation across markets, consistently representing the values and vision of the J.B.Boda Group on the global stage.

We congratulate Mr. Gautam Boda on this well-deserved recognition and look forward to his continued contributions in strengthening partnerships and driving excellence across the industry.

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NEWS AT J.B.BODA

J.B.Boda host’s an exclusive networking evening in Dubai

J.B.Boda hosted an exclusive networking evening in Dubai, on 23rd October, where our Group Managing Director, Mr. Rohit Boda, and his team of brokerpreneurs hosted clients and partners for an evening that celebrated collaboration and industry camaraderie.

It brought together peers from across the insurance and reinsurance community to strengthen relationships, exchange perspectives, and explore new opportunities and growth.

At J.B.Boda Group, we value the connections that inspire growth and remain committed to building relationships grounded in trust, expertise, and a shared vision for the future.

NEWS AT J.B.BODA

J.B.Boda Team at the Baden-Baden Reinsurance Meeting 2025

The J.B.Boda team successfully attended the Baden-Baden Reinsurance Meeting 2025, held at Kongresshaus Baden-Baden, Germany, from 19th to 23rd October 2025.

Representing J.B.Boda at the event, Shyam Dahal, Milind Naik, Rajesh Yagnik, and Karishma Marfatia engaged with leading industry professionals, shared insights, and explored opportunities to deepen partnerships and drive meaningful growth across the global reinsurance landscape.

Baden-Baden 2025 served as an excellent platform for collaboration, dialogue, and reinforcing J.B.Boda's continued commitment to supporting progress and innovation within the reinsurance industry.

INDIA - INSURANCE UPDATE

Building Trust and Resilience in IRDAI's Fraud Risk Framework

The insurance landscape in India is entering a new era of accountability and digital vigilance. The Insurance Regulatory and Development Authority of India (IRDAI) has introduced a forward-looking fraud risk management framework that sets a higher bar for transparency, governance, and cybersecurity. Coming into effect on April 1, 2026, this initiative represents more than regulatory compliance it signals a collective move towards building a more secure and trustworthy insurance ecosystem.

The significance of this framework cannot be overstated. Fraud, in any form, erodes confidence and disrupts the delicate balance between risk and protection that defines the sector. By mandating each entity to adopt a Board-approved fraud risk policy, designate a fraud management function, and report significant cases above ₹1 crore within 30 days, IRDAI is fostering a culture of responsibility that spans every level of operation.

The framework's classification of frauds policyholder, intermediary, internal, and third-party offers much-needed clarity in identifying and addressing vulnerabilities. More importantly, its emphasis on data analytics, early warning systems, and centralized fraud repositories encourages the use of technology not just as a control mechanism, but as a proactive safeguard. Regular board-level reviews and mandatory half-yearly reporting will further ensure that oversight is not an afterthought, but a continuous process.

Another critical aspect is the requirement for insurers and reinsurers to appoint a Chief Risk Officer or senior executive as the nodal officer for fraud monitoring and regulatory communication. This approach strengthens accountability while aligning risk management with strategic decision-making. In a rapidly evolving environment marked by increasing digital interactions, such leadership-driven vigilance is essential.

From an industry perspective, this move by IRDAI reinforces the long-term stability of the insurance market. Stronger internal controls and better-trained teams will ultimately translate into higher client confidence, fewer disputes, and smoother claim settlements.

In essence, this framework is not just about managing fraud it's about preserving integrity in an ecosystem built on trust. As part of this community, we welcome IRDAI's initiative as a step toward a more transparent, technology-driven, and resilient insurance sector that benefits every stakeholder involved.

Source- Risk Management Association of India

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GLOBAL - INSURANCE UPDATE

Egypt Charts a Course to Become Africa's Insurance Hub

Egypt is setting ambitious goals to emerge as a central hub for the insurance industry across Africa. The Insurers Federation of Egypt (IFE) has unveiled a strategic roadmap aimed at positioning the country as a gateway for long-term investment while reinforcing its standing in the global insurance ecosystem. The plan underscores Egypt's determination to foster innovation, enhance technical expertise, and broaden the reach of insurance across the continent.

Between 2025 and 2029, the IFE has outlined initiatives focused on strengthening Africa's insurance sector. These include the establishment of an insurance innovation lab, the development of joint educational platforms, and the rollout of specialized training programs designed to enhance skills in underwriting, risk management, and digital operations. Such measures reflect a vision of insurance as not merely a financial instrument, but as a strategic tool for sustainable development and resilience.

The IFE emphasizes the need for robust regulatory frameworks and legislative reforms that facilitate growth and investor confidence. Building a conducive business environment, enhancing technical capabilities, and promoting digital adoption are seen as essential steps to expanding coverage, particularly among underserved segments such as youth, women, farmers, and informal workers. By linking African insurance databases and fostering greater integration across markets, the sector is expected to achieve broader inclusivity and operational efficiency.

Recent trends demonstrate a significant digital leap in many African markets, particularly in East and West Africa, despite challenges in technological infrastructure. The increasing penetration of mobile devices and digital platforms has enabled insurers to reach previously inaccessible populations, creating opportunities for expanded insurance coverage in rural areas and informal economies.

Egypt's insurance market stands out as one of the top five on the continent in terms of written premiums. A strong regulatory framework, extensive experience in risk assessment, and recent digital initiatives have strengthened the market's resilience. Coverage expansion to small and medium-sized enterprises and informal workers has further solidified Egypt's position as a regional leader.

As the African insurance landscape undergoes transformation, Egypt's strategic initiatives highlight a broader trend: insurance is evolving beyond traditional financial services into a catalyst for development, inclusivity, and technological innovation. With focused planning, regulatory support, and a commitment to bridging coverage gaps, Egypt is poised to become a pivotal force in shaping Africa's insurance future.

Source- Middle East Insurance Review

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NAT CAT NEWS

2025 Floods in Nigeria

According to the National Emergency Management Agency (NEMA) of Nigeria, heavy rainfall during Nigeria's 2025 summer rainy season has affected 27 of the country's 36 states, causing severe floods and river overflows that left at least 238 people dead and 826 injured.

Heavy seasonal rainfall has caused widespread flooding across 27 of Nigeria's 36 states, leading to extensive destruction of homes, farmland, and infrastructure.

The worst-impacted areas are Lagos, Adamawa, Akwa Ibom, Imo, Taraba, and Rivers states, where floodwaters inundated communities, washed away bridges, and damaged agricultural land.

According to the Directorate-General for European Civil Protection and Humanitarian Aid Operations (DG ECHO) of the European Commission, over 47,000 houses were destroyed or damaged and more than 60,000 ha (148,000 acres) of farmland lost to floods and sedimentation. Staple crops, including rice, cassava, and maize, were heavily affected.

The rainy season in Nigeria typically lasts from April to October. In 2025, persistent high-intensity precipitation occurred across the southern and central regions, causing the rivers Niger, Benue, and Cross to exceed normal flow levels.

Prediction by Nigerian Meteorological Agency (NiMet)
In early February, NiMet through its 2025 Seasonal Climate Prediction (SCP), had predicted arrival of rains before the onset of season and most parts of country will experience significant rainfall events.

On 28 May 2025, floods occurred in town of Mokwa, Niger state in northern Nigeria due to heavy rainfall. Over 4,000 houses were destroyed. The floods, said to be worst in the area for 60 years, swept through the Mokwa districts of Tiffin Maza and Anguwan Hausawa after torrential rains.

Flood Risk in Nigeria
There are two distinct seasons: a rainy season from April to October with generally lower temperatures, and a dry season from November to March with midday temperatures in excess of 38°C (100°F) but relatively cool nights as low as 12°C (54°F).

In the coastal and south-eastern parts of Nigeria, the rainy season usually begins in February or March. In April or early May most years, the rainy season is underway in most of the area south of the Niger and Benue river valleys. Farther north, the rains usually do not come until June or July. In most of northern Nigeria, the peak of the rainy season occurs in August, when air from the Atlantic blankets the whole country. In southern regions, this period marks the fall in precipitation in August. Although rarely completely dry, this drop in precipitation, which is particularly pronounced in the southwest, allows a short dry period for the grain harvest.

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NAT CAT NEWS

2025 Floods in Nigeria

Nigeria is located within the River Niger Basin which is occupied by nine member-countries namely: Benin, Burkina Faso, Cameroun, Chad, Cote D' Ivoire, Guinea, Mali, Niger, and Nigeria. As the country is at the lowest portion of the Basin. This means that once the upper catchment of the Basin gets flooded, Nigeria should be prepared to experience flooding incidents.

In Nigeria, flooding is a recurrent phenomenon which could be coastal, fluvial, or pluvial. Coastal and fluvial flooding in Nigeria affects coastal and riverine environments and are due to seasonal water upsurge from large rivers such as the Niger, Benue, Cross River, Kaduna, and others. On the other hand, pluvial floods are yearly occurrences during the rainy season (from July to October) and are more eminent in the cities.

In Nigeria, flooding displaces more people than any other natural disaster with an estimated 20% of the population at risk. This perennial problem consistently results in death and displacement of communities.

Major flooding has happened in 1948,1963,1978, 1980, 1982,1985, 1987,1988, 1990, 1999,2000, 2001, 2005, 2006, 2011, 2012, 2013, 2016, 2017, 2022, and 2023 covering various parts of Nigeria.

According to the National Emergency Management Agency (NEMA), the 2012 floods affected seven million people in 30 states, displaced 2.3 million people, killed 363 and cost the country's economy an estimated loss of US$ 9.6 billion.

The Nigerian insurance industry estimated that insured losses due to 2022 floods which affected 22 states were around USD 2.3 billion. According to macro-level assessment by the Federal Government of Nigeria and the World Bank, the total direct economic damages, based on reported statistics as, of 25 November 2022 are in the range of US$3.79 billion to $9.12 billion. This included damages to residential and non-residential buildings (including building contents), as well as damages to infrastructure, productive sectors and agriculture.

Impact of Flooding

A recent article mentions, flooding in Lagos is being seen as an economic disruptor. When key roads and bridges flood, businesses grind to a halt. During the 2022 rainy season, Lagos State lost over ₦100 billion in transport costs due to damaged infrastructure. That figure represents more than inconvenience; it is a direct hit to productivity, logistics, and investor confidence.

Real-estate sector is the worst affected by the flooding as the frequent flooding is impacting investment decision. The emphasis on the urban planning which would include flood-resilient infrastructure such as elevated roads to permeable pavements. Governments should also focus on sustainable infrastructure.

Source- The Watchers, NiMet, BBC, Blue Green Atlas, Vanguard, ResearchGate, Business Insurance

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AGRICULTURE NEWS

Controlled environment agriculture – A step closer to Sustainable Agriculture & Food Security

Global food security and sustainability depend heavily on agriculture, particularly considering issues like resource depletion, population growth, and climate change. It is anticipated that the world's food demand would rise significantly, calling for agricultural systems that improve output while maintaining environmental sustainability. Singaporean scientists have found compelling new evidence that vertical farming, which involves growing food in stacked, frequently indoor, controlled conditions, has the potential to both drastically alter how we feed the globe and aid in its restoration.

Six food groups—crops, algae, mushrooms, insects, fish, and cultivated meat—have been studied in vertical farming by a research team headed by TUMCREATE, a Singaporean research platform led by the Technical University of Munich (TUM). The authors of this study, which was published in PNAS Nexus, highlight the importance of vertical farming for future food security and demonstrate its benefits on yield and environmental impact.

According to the lead researcher, Dr. Vanesa Calvo-Baltanás, vertical farming can be a useful supplement in situations where traditional agriculture is at its limits, such as following severe weather disasters or in densely populated areas. Vertical farming allows for the efficient use of space and weather-independent production of food near consumers. Thus, the study basically investigates potential of vertical farming for food security.

The study sheds light on the potential of this group of six foods in a 10-layer vertical farming system. These foods can boost the protein yield per area by around three hundred-fold for crops and more than six thousand folds for insects and mushrooms when compared to field crops. As this approach, uses less acreage and does away with the need for disease control treatments like pesticides and antibiotics, the results of the study demonstrate the advantages of this controlled environment agriculture system for the environment.

In addition to their yield, the researchers believe that growing these food categories vertically may offer additional optimization opportunities. For instance, mushrooms and insects could help close resource cycles with indoor crops. They process the waste products of crop processes and make them available again as edible and nutritious food. Insects and mushrooms are also examples of foods that don't need much light. These foods are especially intriguing to grow because they use less energy and, consequently, are less expensive. This offers beneficial nutrients while resolving the primary drawback of vertical farming. This study was conducted under the Proteins4Singapore initiative to serve cities like Singapore is the project's goal. By 2030, the state wants to produce 30% of its nutritional needs locally through its "30-by-30" policy. The findings of the study demonstrate that vertical farming can be a resource-efficient component.

In controlled environment agriculture, the two main obstacles to food systems are social acceptance and the high energy consumption for cultivation. For certain foods that offer advantages in vertical farming, including algae and insects, are currently not generally accepted by many consumers. As per the research team, the production of food could be revolutionized via controlled environment agriculture. Its full potential, however, requires regulatory incentives, public involvement, interdisciplinary research to address energy concerns, and technology advancements.

Source: https://phys.org/ | https://academic.oup.com/

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