

**Middle East and Africa Motor Insurance Market By Coverage (Liability Coverage, Collision Coverage, Comprehensive Insurance, Others), By Vehicle Age (New Vehicle, Old Vehicle), By Application (Commercial Vehicle, Personal Vehicle), By Distribution Channel (Insurance Agents/Brokers, Direct Response, Banks, Others), By Country, Competition, Forecast & Opportunities, 2020-2030F**

Market Report | 2025-02-17 | 134 pages | TechSci Research

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**Report description:**

Middle East and Africa Motor Insurance Market was valued at USD 44.88 Billion in 2024 and is anticipated to grow USD 66.47 Billion by 2030 with a CAGR of 6.76% during forecast period. The Middle East and Africa motor insurance market is expanding due to rising vehicle ownership, regulatory mandates, and increasing road traffic risks. Governments in countries like Saudi Arabia, the UAE, and South Africa have implemented compulsory motor insurance laws, driving market growth. The surge in digital insurance platforms and telematics-based policies is transforming the industry, offering personalized premiums based on driving behavior.

**Key Market Drivers**

**Regulatory Mandates and Government Policies**

The enforcement of compulsory motor insurance laws across several countries in the Middle East and Africa is a primary driver of market growth. Countries such as Saudi Arabia, the UAE, South Africa, and Egypt have implemented strict regulations requiring vehicle owners to obtain at least third-party liability coverage. In Saudi Arabia, for example, the Saudi Central Bank (SAMA) has mandated motor insurance for all registered vehicles, with significant penalties for non-compliance. Similarly, the UAE's Insurance Authority enforces strict motor insurance guidelines under Federal Law No. 6 of 2007, making third-party liability insurance mandatory. South Africa operates under the Road Accident Fund (RAF) system, which provides compensation to road accident victims, indirectly influencing the uptake of insurance policies. Governments are also promoting digital platforms for policy registration and claim processing, increasing transparency and efficiency. Insurers are expected to comply with regulatory frameworks that frequently evolve, particularly with the introduction of InsurTech solutions, anti-fraud measures, and data-driven

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risk assessments. These regulatory developments not only drive demand for motor insurance but also push companies to innovate and offer more comprehensive, customized coverage plans.

#### Rising Vehicle Ownership and Urbanization

The rapid urbanization and growing disposable incomes in Middle Eastern and African countries have led to increased vehicle ownership, boosting demand for motor insurance. Countries like the UAE, Saudi Arabia, and South Africa have witnessed a surge in car sales due to expanding middle-class populations and government investments in road infrastructure. For instance, In 2023, the Kingdom of Saudi Arabia experienced a substantial increase in car imports, rising to 93,300 vehicles from 66,900 in the previous year. Meanwhile, Egypt, Nigeria, and Kenya are experiencing rising car ownership due to growing economies and increased availability of vehicle financing options. Additionally, high congestion levels in major cities such as Dubai, Riyadh, Cairo, and Johannesburg contribute to greater accident risks, making insurance essential for financial protection. The influx of electric vehicles (EVs) and hybrid models has also expanded the scope of specialized insurance policies tailored for modern vehicle technology. As urban populations grow and more individuals purchase cars, the demand for motor insurance will continue its upward trajectory, ensuring protection against liabilities and vehicle damages.

#### Technological Advancements and InsurTech Growth

The digital transformation of the insurance sector, driven by InsurTech innovations, telematics, and AI-driven solutions, is significantly reshaping the motor insurance market in the Middle East and Africa. Insurers are increasingly adopting telematics-based insurance, which uses GPS and sensor-based tracking to monitor driving behavior, allowing for usage-based insurance (UBI) models. Companies such as AXA, RSA, and local insurers in the UAE and South Africa are integrating AI-powered risk assessment tools to offer personalized insurance premiums. The rise of digital insurance platforms, mobile apps, and blockchain technology has made it easier for customers to purchase policies, renew coverage, and file claims seamlessly. The UAE's insurance sector, for example, has seen a significant rise in online policy purchases, with digital-first insurers gaining market share. In South Africa, companies like Discovery Insure use telematics to reward safe driving, reducing accident rates and enhancing customer engagement. Artificial intelligence and machine learning are also helping insurers detect fraudulent claims, which is a major concern in the region. The combination of digital transformation, InsurTech startups, and data analytics-driven underwriting is not only improving operational efficiency but also making insurance more accessible and affordable for a broader customer base.

#### Increasing Road Accidents and Theft Rates

The growing incidence of road accidents and vehicle theft across Middle Eastern and African countries is another major factor driving the demand for motor insurance. In Africa, the World Health Organization (WHO) estimates that road traffic accidents cause over 250,000 deaths annually, making it one of the deadliest regions for road safety. Countries such as Nigeria, Kenya, and South Africa report high accident rates due to poor road infrastructure, lack of enforcement of traffic laws, and unsafe driving practices. South Africa, in particular, experiences a significant number of road fatalities and carjackings, prompting many vehicle owners to invest in comprehensive insurance policies. In the Middle East, increased vehicle density and high-speed road networks, especially in countries like the UAE and Saudi Arabia, contribute to frequent accidents. Dubai alone reported over 1,800 road accidents in 2023, reinforcing the necessity for robust insurance coverage. Additionally, car theft remains a growing concern, particularly in African nations where stolen vehicles are often trafficked across borders. The rising financial risks associated with accidents, theft, and vehicle damage continue to push consumers and businesses toward comprehensive motor insurance, ensuring adequate financial protection against unforeseen events.

#### Key Market Challenges

##### Low Insurance Penetration and Awareness

One of the biggest challenges facing the motor insurance market in the Middle East and Africa is the low penetration rate, particularly in several African countries. Despite regulatory mandates in some nations, a large proportion of vehicle owners either do not purchase insurance or only opt for the minimum legally required third-party liability coverage. In Africa, motor insurance penetration remains below 3% in many countries due to a lack of awareness, economic constraints, and a general distrust in insurance companies. Many drivers perceive motor insurance as an unnecessary expense rather than a financial safeguard, leading to widespread non-compliance. In Nigeria, for example, the National Insurance Commission (NAICOM) estimates that over 70% of vehicles on the road are uninsured, despite laws requiring mandatory coverage. Similarly, informal and unregulated

insurance markets thrive in some regions, offering low-cost policies that often fail to provide adequate coverage. The challenge is compounded by inadequate enforcement mechanisms, with authorities struggling to ensure compliance due to a lack of proper vehicle registration systems. Insurance companies must invest heavily in public awareness campaigns and digital outreach strategies to educate consumers on the benefits of motor insurance, while governments need to enhance regulatory enforcement to boost compliance rates.

#### High Claims Fraud and Regulatory Inefficiencies

Fraudulent claims and weak regulatory enforcement pose significant challenges for motor insurance providers across the Middle East and Africa. Insurance fraud, including staged accidents, inflated repair costs, and falsified claims, leads to massive financial losses for insurers, ultimately driving up premium costs for consumers. In South Africa, the South African Insurance Crime Bureau (SAICB) estimates that insurance fraud costs the industry billions of rand annually, with motor insurance being one of the most affected segments. Similarly, in the UAE and Saudi Arabia, fraudulent claims have become a growing concern, prompting insurers to adopt AI-driven fraud detection measures. However, many insurance markets in Africa lack the technological infrastructure and data-sharing mechanisms needed to combat fraud effectively. Additionally, regulatory inefficiencies in certain countries create an environment where fraudulent activities can go unchecked. Some nations have slow and bureaucratic claims settlement processes, leading to customer dissatisfaction and an erosion of trust in the insurance sector. Moreover, inconsistent regulatory frameworks across different countries create hurdles for international insurance companies operating in the region. Addressing these challenges requires enhanced data analytics, AI-based fraud detection systems, cross-border regulatory collaboration, and stricter enforcement of insurance laws to ensure market stability.

#### Economic Instability and Currency Fluctuations

Economic instability, inflation, and currency fluctuations significantly impact the growth and profitability of the motor insurance sector in the Middle East and Africa. Many African nations experience high inflation rates, reducing consumers' disposable incomes and making insurance coverage unaffordable for a large portion of the population. For example, in Nigeria and Ghana, inflation has driven up vehicle maintenance costs, making comprehensive motor insurance less attractive to consumers who prioritize immediate expenses over long-term financial protection. Additionally, volatile exchange rates in several African and Middle Eastern economies create challenges for insurers that rely on imported vehicle spare parts and repair services. The depreciation of local currencies against the U.S. dollar or euro results in higher claims settlement costs, forcing insurers to adjust premium rates frequently. This economic volatility discourages long-term investments in the insurance sector and limits the ability of insurers to expand their customer base. In the Middle East, although economies like the UAE and Saudi Arabia are relatively stable, oil price fluctuations impact economic growth, influencing consumer spending patterns, including insurance purchases. To mitigate these challenges, insurers must develop localized pricing strategies, introduce microinsurance options, and leverage partnerships with financial institutions to offer flexible premium payment plans.

#### Key Market Trends

##### Growth of Digital and InsurTech Solutions

The adoption of digital platforms and InsurTech solutions is transforming the motor insurance market in the Middle East and Africa, making policies more accessible and efficient. Insurers are increasingly leveraging artificial intelligence (AI), big data analytics, and blockchain to streamline policy issuance, risk assessment, and claims processing. In the UAE, leading insurers such as AXA and RSA are integrating digital underwriting and AI-powered fraud detection to enhance operational efficiency. South African insurers like Discovery Insure have introduced telematics-based usage-based insurance (UBI), allowing customers to pay premiums based on their driving behavior. Mobile-first insurance models are also gaining popularity in African nations, where smartphone penetration is high but traditional banking and insurance infrastructure remains limited. For example, companies like BIMA and aYo use mobile technology to offer microinsurance plans, making it easier for vehicle owners to obtain coverage via mobile payments. Additionally, blockchain technology is improving transparency in claims processing, reducing fraud, and enhancing trust between insurers and customers. The trend toward digitalization is expected to continue, with more insurance companies investing in AI-driven chatbots, automated claims settlement, and cloud-based policy management to improve customer experiences and expand market penetration.

##### Expansion of Usage-Based and Pay-As-You-Drive Insurance

The increasing demand for flexible and personalized insurance solutions has led to the rise of usage-based insurance (UBI) and

pay-as-you-drive (PAYD) models across the Middle East and Africa. These policies, which leverage telematics devices or mobile apps to track real-time driving behavior, offer lower premiums for safe drivers and encourage responsible driving habits. In South Africa, Discovery Insure's Vitality Drive program rewards drivers with lower premiums and fuel discounts based on their driving scores. Similarly, UAE-based companies like Tokio Marine and Oman Insurance are experimenting with telematics-driven PAYD models, particularly for younger drivers who face higher traditional insurance costs. The growing adoption of electric vehicles (EVs) and ride-hailing services has further fueled interest in these flexible insurance plans, as they provide more cost-effective options for low-mileage drivers. Additionally, partnerships between insurers and automotive companies are increasing, with vehicle manufacturers integrating telematics devices into new models to facilitate data-driven insurance pricing. As technology adoption increases, more insurers in Africa and the Middle East are expected to offer UBI and PAYD policies, aligning premiums with actual vehicle usage and driving patterns to attract a broader customer base.

#### Rising Demand for Comprehensive and EV-Specific Insurance

The shift toward electric vehicles (EVs) and luxury automobiles in the Middle East and Africa has created a growing demand for specialized motor insurance products. With government initiatives promoting EV adoption—such as Saudi Arabia's Vision 2030 and the UAE's Green Mobility Program—insurers are developing tailored coverage options to address the unique risks associated with EVs, including battery replacement, charging station damage, and software-related issues. Tesla and other EV manufacturers have partnered with local insurers in markets like Dubai to offer comprehensive insurance solutions that cater to EV owners' needs. In Africa, where fuel prices and environmental concerns are driving demand for hybrid and electric vehicles, insurers are beginning to introduce policies that cover EV-specific repair costs and specialized maintenance requirements. Additionally, luxury car owners in high-net-worth regions like the UAE and Saudi Arabia are demanding premium insurance plans with added benefits such as roadside assistance, international coverage, and high-value theft protection. As consumer preferences shift toward high-end and sustainable mobility solutions, insurers are expanding their product portfolios to offer more comprehensive and customized policies, catering to both traditional and emerging vehicle segments.

#### Regulatory Reforms and Strengthened Compliance Measures

Governments across the Middle East and Africa are implementing stricter regulatory reforms to enhance compliance and transparency in the motor insurance sector, shaping market trends and improving consumer protection. In Saudi Arabia, the Saudi Central Bank (SAMA) has introduced measures to enforce real-time vehicle insurance verification, reducing uninsured driving rates and improving policy compliance. Similarly, the UAE's Insurance Authority has mandated digital integration of insurance databases with traffic departments to streamline policy enforcement and fraud detection. In Africa, countries like Nigeria and Kenya are strengthening motor insurance regulations by introducing digital insurance platforms and expanding the reach of compulsory third-party liability insurance. The push for regulatory standardization is also driving greater international collaboration, with insurance associations working to harmonize compliance requirements across borders. Additionally, anti-fraud initiatives, such as AI-powered claim verification and biometric policyholder authentication, are being adopted to minimize fraudulent activities and ensure fair pricing. These regulatory developments are expected to create a more structured and reliable motor insurance market, encouraging higher penetration rates and fostering consumer trust in the industry.

#### Segmental Insights

##### Vehicle Age Insights

The new vehicle insurance segment was the fastest-growing in the Middle East and Africa motor insurance market, driven by increasing vehicle sales, rising disposable incomes, and government regulations mandating insurance for newly registered cars. Countries like Saudi Arabia, the UAE, and South Africa are witnessing a surge in SUVs, electric vehicles (EVs), and luxury car purchases, boosting demand for comprehensive insurance policies. Additionally, automakers and dealers are partnering with insurers to offer bundled coverage with new car sales. As digital platforms and telematics-based pricing gain traction, insurers are focusing on customized and technology-driven policies, further accelerating the segment's growth.

##### Country Insights

Saudi Arabia dominated the Middle East and Africa motor insurance market, driven by its large vehicle population, strict regulatory enforcement, and high insurance penetration. With over 12 million registered vehicles, the country has a well-regulated insurance sector, overseen by the Saudi Central Bank (SAMA), ensuring compliance with mandatory motor insurance laws. Additionally, rising disposable incomes and increasing sales of luxury cars and electric vehicles (EVs) are fueling demand for

comprehensive policies. The government's digital initiatives, such as real-time insurance verification systems, further strengthen the market. As a result, Saudi Arabia remains the most influential player in the regional motor insurance industry.

#### Key Market Players

- Momentum Group
- QIC Group
- Allianz SE
- Sukoon Insurance PJSC
- Abu Dhabi National Insurance Company (ADNIC)
- Gulf Insurance Group
- Hollard Life Assurance Company Ltd
- MS&AD Insurance Group Holdings
- National Takaful Company PJSC
- Auto & General Insurance Company Limited

#### Report Scope:

In this report, the Middle East and Africa Motor Insurance Market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

#### □□Middle East and Africa Motor Insurance Market, By Coverage:

- o Liability Coverage
- o Collision Coverage
- o Comprehensive Insurance
- o Others

#### □□Middle East and Africa Motor Insurance Market, By Vehicle Age:

- o New Vehicle
- o Old Vehicle

#### □□Middle East and Africa Motor Insurance Market, By Application:

- o Commercial Vehicle
- o Personal Vehicle

#### □□Middle East and Africa Motor Insurance Market, By Distribution Channel:

- o Insurance Agents/Brokers
- o Direct Response
- o Banks
- o Others

#### □□Middle East and Africa Motor Insurance Market, By Country:

- o Saudi Arabia
- o UAE
- o Egypt
- o Qatar
- o Oman
- o South Africa
- o Turkey
- o Nigeria
- o Rest of Middle East & Africa

#### Competitive Landscape

Company Profiles: Detailed analysis of the major companies presents in the Middle East and Africa Motor Insurance Market.

#### Available Customizations:

Middle East and Africa Motor Insurance Market report with the given market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

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