

Welfare support

Employers' social insurance to rise 20 per cent by 2028; staff rate stays 7 per cent

Mohammed Darwish
TDT | Manama

Employers' social insurance contributions will rise 1 percentage point a year to 20 per cent by 2028.

Staff remain on 7 per cent, with the employers' rate moving from 17 per cent now to 18 per cent in 2026.

The changes were set out by Nawal Al Owaid from the Social Insurance Organisation's Legal Affairs Department during an online workshop on insurance rights and benefits for public sector employees.

She said the revised rates cover private-sector staff in Bahrain and Bahraini citizens working in GCC states under the compulsory insurance scheme.

Pension

Al Owaid outlined pension eligibility in plain terms. An old-age pension is due after 15 years' service at age 60, or after 20 years' service if employment ends before 60.

Where service falls short of the qualifying period, a lump-sum payment is made instead. Fractions of a service year are rounded



Image used for illustrative purposes only

up once they reach six months.

Fraction

If the fraction is under six months, the insured person may ask for a refund of contributions — both the employee's and the employer's shares — keep paying under optional insurance to complete a full year, or buy the missing period.

On a 90 per cent pension, the system offers two routes once

actual service totals 45 years.

Either a 15 per cent bonus is paid for service beyond 40 years, capped at seven years, or 10 per cent is added to the pension for five extra years, taking entitlement to 90 per cent.

Subscriptions

For example, someone with 47 years of subscriptions would receive a 90 per cent pension for 45 years plus a 15 per cent bonus



The revised rates cover private-sector staff in Bahrain and Bahraini citizens working in GCC states under the compulsory insurance scheme.

for the remaining two.

Only one pension may be paid under the pension and insurance laws.

If more than one is due, the higher amount is paid or the difference is made up.

Widow

Exceptions set out in law include a widow who may draw her pension alongside her late husband's, children who may

combine both parents' pensions, parents who may combine the pensions of a son and daughter, and a dependent husband who may draw his pension with that of his late wife.

Work injury covers accidents that occur during or because of work, occupational diseases, work-related strain and road accidents.

The law also allows insured persons to extend their contribution record by adding previous service, adding cashed-out service or counting a notional period, and it offers financial options such as commutation.

Framework

Al Owaid said the framework for insurance rights and benefits rests on the principle that social insurance is a human right.

The Social Insurance Organisation aims to explain insurance periods, financial entitlements and pension eligibility so employees understand their rights.

The compulsory system, she added, is designed to protect workers when a social risk removes daily income by providing a replacement income under clear rules.

Ministry sets out separate toilets, safe-dismissal drills for Grade 1

TDT | Manama

Public schools have been told to run a new Grade 1 induction from day one of the 2025–26 year, with separate toilets and safe-dismissal drills set out in a ministry guide.

The Ministry of Education has circulated the guidance to all public schools.

It sets out daily activities to introduce students to their classrooms and the wider school, help them make friends and settle into a steady routine.

Handover

Sessions are to be split before and after the first break, with practice runs for end-of-day handover.

The programme is designed to ease the move into basic education through practical tasks that lower anxiety, provide psychological and social support, build confidence and discipline and establish healthy and sporting habits from the outset.

It also aims to strengthen contact between home and school so parents can back their children in the first weeks, while instilling national values.

THE NEW INDIA ASSURANCE COMPANY LTD - BAHRAIN BRANCH			
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CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2025			
ASSETS	30th June 2025 (Reviewed)	31st December 2024 (Restated)/ (Audited)	
Furniture and equipment	17,971	19,359	
Cash and bank balances	19,800,859	18,773,430	
Statutory deposit	592,616	559,447	
Insurance contract assets	109,859	200,846	
Reinsurance contract assets	2,427,523	2,601,419	
Other assets & Other receivables	140,525	292,051	
TOTAL ASSETS	23,089,353	22,446,552	
HEAD OFFICE FUNDS AND LIABILITIES			
Head office account	17,566,654	16,128,151	
LIABILITIES			
Insurance contract liabilities	5,465,951	6,078,194	
Reinsurance contract liabilities	26,314	145,549	
Other liabilities	30,434	94,658	
Total liabilities	5,522,699	6,318,401	
TOTAL HEAD OFFICE FUNDS AND LIABILITIES	23,089,353	22,446,552	
CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED 30 JUNE 2025			
	30th June 2025 (Reviewed)	30th June 2024 (Restated) / (Reviewed)	
Insurance revenue	1,705,078	1,732,364	
Insurance service expenses	(467,418)	(1,462,110)	
Net expenses from reinsurance contracts held	(338,886)	(655,568)	
Insurance service result before reinsurance contracts held	898,774	(385,314)	
Interest income	518,163	515,587	
Investment return	518,163	515,587	
Finance expenses from insurance contracts issued	(146,078)	(240,459)	
Finance income from reinsurance contracts held	61,186	112,918	
Net financial result	1,332,045	2,732	
Other expenses	(51,925)	(4,379)	
Profit / (loss) for the period	1,280,120	(1,647)	
Other comprehensive income for the period-			
Total comprehensive income for the period	1,280,120	(1,647)	

The interim condensed financial statements have been reviewed by KPMG FAKHRO, Kingdom of Bahrain.
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Guardians of Safety

Community police and guards trained to protect students

● Training on safe crossings

● Communication with parents

● Cooperation to reduce violations

Mahir Haneef
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When the morning school rush begins, Bahrain's school guards and community police are stepping into a new role, trained not only to manage traffic but also to become sentinels of safety for the Kingdom's youngest citizens and residents.

The Ministry of Interior announced that the General Directorate of Traffic has launched training and refresher courses targeting community police and school guards in both the public and private sectors. The initiative is part of an integrated plan, carried out in cooperation with the Ministry of Education, to secure a safer traffic environment around schools.

Focused training

According to the Ministry, the courses cover several key areas. Guards are being trained to secure school perimeters and develop communication skills with students and parents. They are also learning how to regulate traffic at school gates, address violations by unruly drivers dropping off children, and coordinate with one another to ensure smooth operations.



Bahrain's school guards and community police take part in the training and refresher courses



The concept of community policing, where officers work closely with citizens to solve safety problems, was first developed in the United States in the 1980s and has since been adapted worldwide.

The training stresses the im-

portance of distributing roles effectively, which contributes to ensuring safe student crossings and keeping parking orderly. Special attention is being given to designated pick-up and drop-off areas, particularly for school buses, with instructions to drivers to use only the assigned zones.

The General Directorate of Traffic has called on all parents and drivers to cooperate with the community police and school guards. By following their guidance and adhering to traffic rules, the Ministry said, parents can help ensure the safety of students, maintain smooth traffic flow in educational areas, and prevent accidents.