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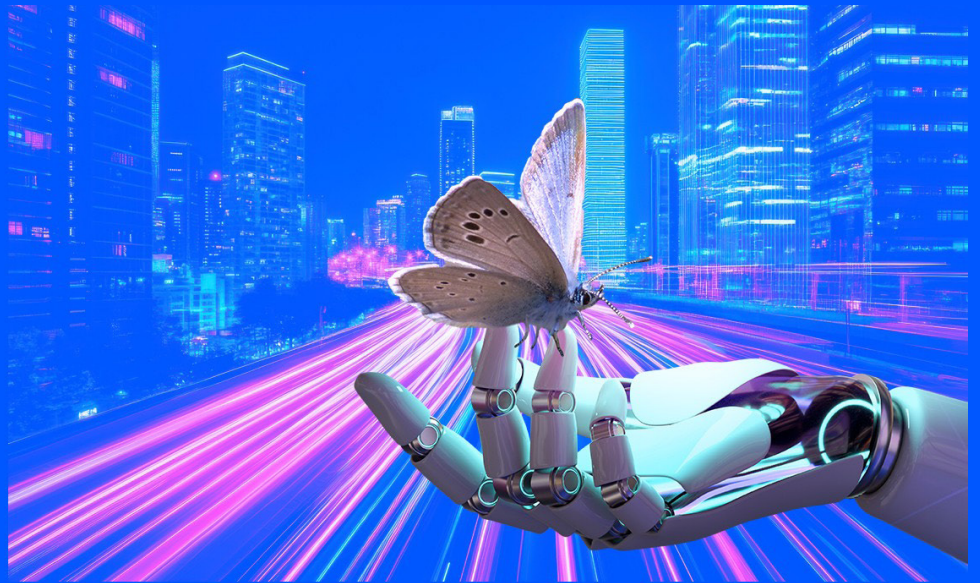
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KEYNOTE REVEAL ANNOUNCEMENT

TREVOR MANUEL

AS ONE OF SOUTH AFRICA'S MOST RESPECTED ECONOMIC LEADERS AND A TRUSTED VOICE IN SHAPING AFRICA'S DEVELOPMENT AGENDA, MR TREVOR MANUEL WILL SHARE BOLD INSIGHTS ON HOW THE INSURANCE INDUSTRY CAN DRIVE INCLUSIVE GROWTH, STRENGTHEN FINANCIAL RESILIENCE, AND UNLOCK INVESTMENT ACROSS THE CONTINENT



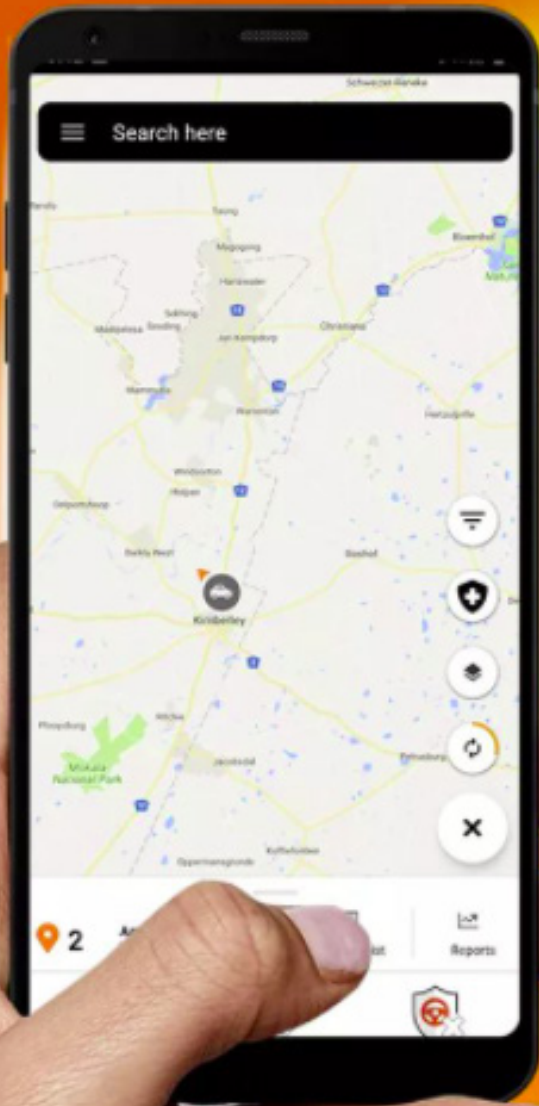
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Women's Month offers us a meaningful moment to pause, reflect, and celebrate the journeys we continue to shape as individuals, as professionals and as a collective force for change. This year's theme, "Give to Gain," invites us to look at growth through a different lens: one that recognizes that the value we create for others ultimately becomes the foundation of our own progress.

In my experience working within the insurance and financial services space, particularly engaging with everyday people in diverse communities, I have learned that impact begins with what we are willing to give. Sometimes it is knowledge, explaining concepts that may seem complex to someone encountering them for the first time. Sometimes it is time being present, listening, and understanding real needs. And sometimes, it is opportunity — opening doors for others to step forward and grow. In all these moments, I have come to realize that giving is not a loss; it is an investment that consistently yields growth, both personally and professionally.

As women, we occupy spaces that require us to be dynamic balancing ambition with empathy, strength with compassion, and resilience with vision. These qualities position us uniquely, not only to succeed but to uplift others along the way. The more we share, support, and collaborate, the more we create environments where progress is not limited to a few, but accessible to many.

This Women's Month is not just about recognizing achievements; it is about embracing responsibility. A responsibility to contribute, to mentor, to encourage, and to lead with intention. Growth is no longer just about individual milestones it is about how many others we bring along on the journey.

The beauty of "Give to Gain" lies in its simplicity and truth: when we pour into others, we strengthen networks, build trust, and create lasting impact. In doing so, we also discover new strengths within ourselves confidence, leadership, and purpose that cannot be gained in isolation.

As we celebrate this month, let us commit to being intentional in what we give whether it is support, knowledge, kindness, or opportunity. Because in every act of giving, there is growth, and in every moment of growth, there is the power to transform lives including our own.

Happy International Women's Month.

Shalome Mande

Marketing Deployment Consultant, Fidelity Life Assurance



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Give to gain: investing in others for lasting impact

*Sucheta Mohan, Director of Professional Services
and Product Management, SSP Limited*

The African insurance sector is currently experiencing significant transformation. Digital acceleration, artificial intelligence, evolving regulation, climate-related exposures and financial inclusion initiatives are reshaping how insurers operate and compete. In such a demanding environment, Sucheta believes leaders must focus on building what she describes as “clarity zones” – structured environments that allow individuals to perform with confidence and purpose.

International Women's Day provides an opportunity not only to reflect on progress, but also to consider the leadership behaviours that make progress sustainable. For SSP Limited, a global technology provider to the insurance industry, this reflection took shape through the "Give to Gain" campaign. The initiative recognises the value of mentorship, compassion and shared responsibility in shaping careers and strengthening organisations.

Speaking in conversation with Africa Insurance Magazine editor Andrew Chinoperekwei, Sucheta Mohan, Director of Professional Services and Product Management at SSP, described this year's theme as more than symbolic. For her, it represents a practical leadership philosophy rooted in long-term impact.

"What we invest in others compounds," she explains. "The leaders who influenced my journey did not rely on grand gestures. They created deliberate opportunities. They said, 'You're ready. I'll support you.' Those moments can change the trajectory of a career."

Over time, Sucheta has come to see leadership not as a position of authority, but as a platform for enabling growth. She believes that meaningful progress happens when leaders move beyond personal achievement and begin to shape the environments in which others can succeed. She believes giving to gain is a conscious and consistent practice rather than a once-off act.

For Sucheta, giving to gain means:

- sharing knowledge openly
- sponsoring capable women into stretch roles
- offering honest feedback

that sharpens rather than discourages

- making room at decision-making tables

The organisational benefits of this approach are both cultural and strategic. Teams that feel supported and empowered are more willing to innovate, challenge assumptions and contribute ideas that strengthen long-term performance. Sucheta says this is not about women versus men. It is about maximising the full potential of talent within the business. When organisations invest in developing women intentionally, they are not redistributing influence. They are expanding leadership capacity across the enterprise.

Clarity as a catalyst for growth

The African insurance sector is currently experiencing significant transformation. Digital acceleration, artificial intelligence, evolving regulation, climate-related exposures and financial inclusion initiatives are reshaping how insurers operate and compete. In such a demanding environment, Sucheta believes leaders must focus on building what she describes as "clarity zones" – structured environments that allow individuals to perform with confidence and purpose.

These clarity zones are characterised by:

- transparent performance expectations
- objective promotion criteria
- consistent, constructive feedback
- active acknowledgement and management of bias
- flexibility that exists alongside accountability

When professionals do not have to spend energy navigating uncertainty or cultural barriers, they are able to redirect their focus towards innovation, client outcomes and strategic growth.

"This clarity becomes a powerful enabler of productivity and engagement," Sucheta says. "It allows organisations to move faster, make better decisions and retain high-performing talent."

She emphasises that clarity zones are not comfort zones. They are high-performance environments grounded in fairness and accountability.

"When fairness is embedded into organisational systems, excellence becomes scalable," says Sucheta. "This principle is particularly relevant in African markets, where rapid growth, diverse operating conditions and intense competition place pressure on leaders to deliver results while building resilient teams."

Leading with inner clarity

As technological change continues to accelerate, Sucheta believes executives must cultivate an inner compass that anchors them through uncertainty.

"Transformation demands calm confidence," she says. "In industries like insurance, where representation at senior levels is still evolving, female leaders often operate under heightened visibility. In those moments, inner clarity becomes an anchor."

She believes leaders must be clear about:

- their values
- their leadership style
- their competence and technical grounding

development," she says.

Sucheta encourages emerging and established professionals alike to strengthen their expertise across several critical areas.

She highlights the importance of:

- financial and risk mastery to build credibility and influence
- digital and data fluency in an industry increasingly shaped by AI and insurtech innovation
- strategic foresight to anticipate emerging risks and opportunities
- negotiation and influence as core leadership capabilities
- ecosystem thinking through collaboration and partnerships
- continuous development to remain relevant and effective

"These capabilities enable leaders to contribute meaningfully to organisational strategy while also building the resilience needed to navigate market cycles and regulatory change," she says.

Sucheta believes that when capable women advance at scale, organisations benefit from richer perspectives, stronger problem-solving capacity and enhanced innovation. Representation, in this context, becomes a natural outcome of purposeful leadership rather than an isolated objective.

A message for the next generation

Sucheta's advice to young professionals is grounded in realism and long-term thinking.

"Leadership is not about proving a point or seeking early visibility," she says. "It is about creating value that endures. Developing depth

of expertise, understanding the fundamentals of the business and building credibility through consistent performance should take priority over rapid recognition."

She encourages emerging leaders to approach their careers with patience and intention.

"Shortcuts may create temporary momentum, but sustained influence is built on knowledge, resilience and integrity," she says. "By focusing on excellence and continuous learning, professionals can position themselves to lead with confidence when opportunities arise."

Her closing reflection returns to the central philosophy of the Give to Gain campaign.

"When you rise, bring others with you. Not because it is fashionable, but because sustainable industries are built collectively. If we give intentionally, we gain collectively."

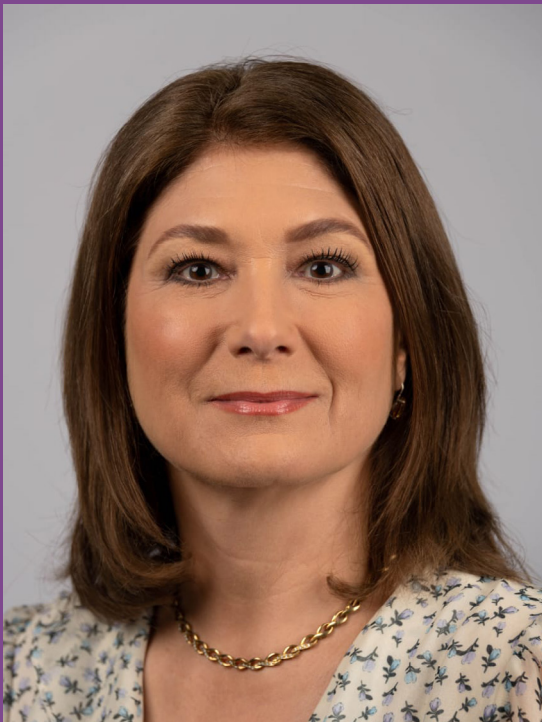
Sucheta believes that when capable women advance at scale, organisations benefit from richer perspectives, stronger problem-solving capacity and enhanced innovation. Representation, in this context, becomes a natural outcome of purposeful leadership rather than an isolated objective.

- their long-term vision

For Sucheta, deep expertise is a powerful source of confidence. Sustainable progress, she argues, depends on capability rather than symbolism.

"In an era defined by technological disruption and evolving customer expectations, leaders must remain committed to continuous

Empowering **women** leaders to thrive and flourish



Astrid Ludin, Deputy Commissioner, Financial Sector Conduct Authority of South Africa

“Women leaders should see and promote insurance as part of the broader social, economic and environmental ecosystem and encourage the design of products and strategies that build resilience, financial inclusion and a sustainable future.”

As the international community reflect and pause to celebrate and acknowledge the impactful contributions of women to the economy, society and communities under the theme “Give to Gain,” AIM had a conversation with a leader who has meaningfully contributed to the sustainable growth and transformation of the pensions and financial services sector in South Africa and globally. Astrid Ludin is the Deputy Commissioner at the

Financial Sector Conduct Authority of South Africa and President of the International Organisation of Pension Supervisors. Reflecting on how she resonates with the international women's moth theme, she said;

"For me, the theme emphasizes that by supporting each other we all gain, because we need to ensure that the voices of women are strengthened in organisations to change the conversation. We all gain from the success of other women in the industry, because they chart a path that others can follow and are able to motivate for changes that are necessary for the advancement of other women."

For women to thrive and flourish, organizations should intentionally create safe and energizing spaces. Astrid adds that, such spaces require organizations to foster inclusive work spaces that builds the confidence of women.

"Safe, energising spaces where women can thrive require the intentional shaping of culture, leadership, and daily work experiences for women. This includes fostering environments where women are encouraged to speak openly, challenge ideas and can build their confidence; have access to flexible work environments that acknowledge caregiving roles and different life stages, without penalising ambition or progression; receive fair pay and unbiased promotion processes and have access to forums and networks where they can connect and support each other."

Inspire regenerative change: a critical mandate for women leaders

As the insurance business landscape evolve and rapidly change, a regenerative approach is essential now for women leaders. As such women leaders should prioritize skills and capabilities that enable insurance corporate systems to thrive and be resilient. Astrid strongly urges women to promote insurance as a core element of socio-economic transformation.

"Women leaders should see and promote insurance as part of the broader social, economic and environmental ecosystem and encourage the design of products and strategies that build resilience, financial inclusion and a sustainable future."

This means understanding the importance of connecting commercial performance with societal value, customer trust, and community wellbeing and providing purpose-driven leadership."

She called on women leaders to "embrace complexity, uncertainty, change and continuous learning to be able to lead and motivate diverse teams, women need to demonstrate self-awareness, cultural sensitivity and compassion and should encourage collaboration and partnership, not only within organisations, but also across the ecosystem."

"Women leaders need to be able to speak confidently and initiate strategic conversation to challenge the norm, bias and extractive

models."

Empowering the next generation of women leaders

As a beacon of inspiration to young women in South Africa and beyond, Astrid is actively involved in providing guidance, support and creating opportunities for growth to women at different stages in their career journeys. She shares her journey and invest her time in mentoring women with the main objective of providing them with clarity and strengthen their inner compass.

"I have mentored many women at their request and aimed to provide them with clarity and insight into their strengths, career paths and boundaries. I share my own journey, the successes and the setbacks and insights. I take an active interest in the women reporting to me, look for ways to help address their areas of development, try to provide a safe environment for experimentation and learning, and seek opportunities for growth, stretch and visibility for them.

I participate in women's fora and advocate for inclusive policies within organisations. Ultimately, I seek to empower the next generation of women by believing in them early, providing visible backing and encouraging them to speak and act with confidence," says Astrid.

Words of wisdom: speak and act without fear

"As women we suffer disproportionately from imposter syndrome. Don't allow self-doubt to paralyse you – speak and act without fear."

Mentorship & Empowerment: Intentional Investment in Women Drives Industry Growth



Dr. Lisa Du Plessis, Deputy CEO, Sapphire Risk Transfer

“When we uplift others, we gain stronger teams, broader perspectives and more innovative thinking.”

The Africa Insurance Magazine in honor of the 2026 international women’s month caught up with the deputy chief executive officer at Sapphire Risk Transfer, Dr. Lisa Du Plessis to profile and celebrate her achievements as a phenomenal female executive in the insurance industry. The conversation focused on how she relates to the 2026 international women’s month theme and her advice to other female executives and the next generation of leaders.

Give to gain: it’s all about intentionally investing in others

“For me Give to Gain, the 2026 international women’s month theme, means that progress happens when leaders intentionally invest in others. Giving mentorship, sharing knowledge and intentionally creating

opportunities – especially for women – strengthens both companies and our industry. When we uplift others, we gain stronger teams, broader perspectives and more innovative thinking. By giving time, and support today, we gain a more resilient, inclusive and sustainable insurance industry for Africa tomorrow.”

To truly support women in thriving and flourishing at the workplace, Dr. Lisa calls on insurance organizations in Africa and globally to create sanity islands through inclusive and supportive working environments.

“By building inclusive and supportive environments. This includes fostering psychological safety so women can contribute confidently, offering flexible work structures, and establishing mentorship and sponsorship programs which open leadership positions. Trans-parent promotion criteria and access to strategic project are essential. When companies intentionally support women’s growth and well-being, they gain stronger leadership, better decision-making and more resilient teams- benefiting both the company and the industry,” she says.

In an ever evolving insurance

landscape, relevant capabilities are crucial in leading regenerative change in the African insurance industry. But the critical question remains, what skills should women leaders amplify to manifest and inspire and regenerative change?

“Women leaders should amplify systems thinking, courageous leadership, collaboration, and emotional intelligence. Strong system thinking enables leaders to see the long-term impact across people, business and society. Courage allows them to challenge outdated norms and drive transformation. Collaboration and influence help mobilize diverse teams to solve complex problems, while empathy builds trust and resilient companies. Combined with clear strategic vision, these capabilities enable women leaders to create sustainable, inclusive progress that benefits both companies and communities,” says Dr. Lisa.

As a beacon of inspiration to young women in the industry Dr. Lisa finds immense fulfillment in empowering the next generation of leaders through confidence building, sharing knowledge and opportunities.

“I focus on creating opportunities, sharing knowledge and building confidence in the next generation of women leaders. I mentor and sponsor emerging talent, I encourage women to take on challenging rolls and I advocate for their visibility in leadership conversations. I also prioritise sharing lessons from my own journey, both successes and setbacks to show what’s possible.”

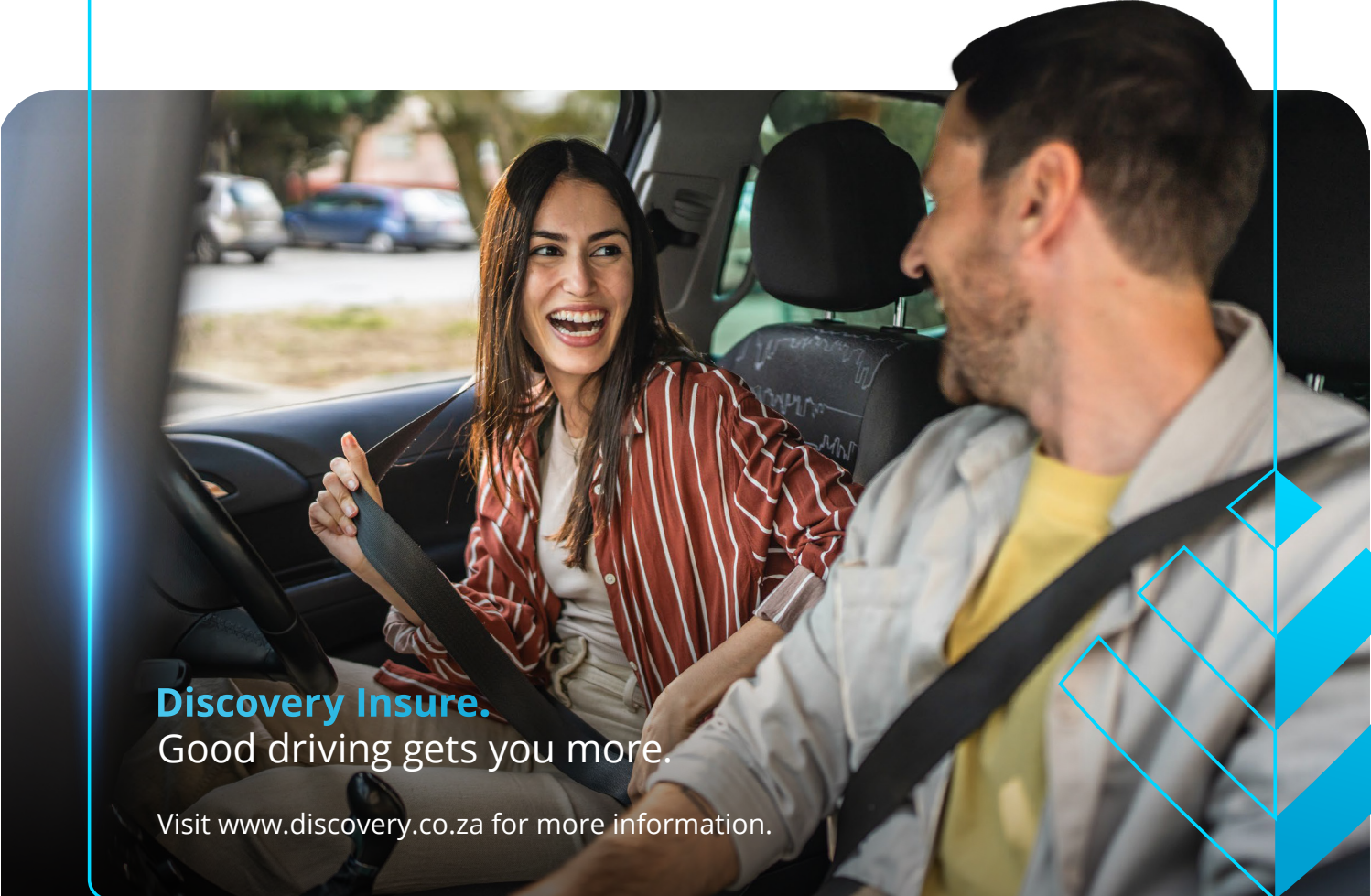
Words of wisdom...

“We should all believe in our voices and the value we bring. We should be curious, keep learning and don’t be afraid to take a chance, get out of your comfort zone. Surround yourself with people who support and challenge you. Leadership is not about having all the answers.”

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“Like the matriarch elephant, our role is not only to guide the herd, but to leave the land, the community, and the next generation stronger.”

Give to gain: empowering through knowledge sharing, capacity building and supporting others

Carla Gillham, Executive Head, TRUM AFRICA



Across Africa’s landscapes, the matriarch elephant leads her herd not through force, but through memory, experience, and quiet confidence in the path ahead. To me, the theme Give to Gain reflects a similar principle of leadership.

In insurance, particularly across Africa where markets can be complex and evolving, progress has

rarely come from individual success alone. It comes from sharing knowledge, supporting others, and building capability within the teams and communities around us.

Early in my career I benefited from people who were willing to share their experience and challenge my thinking. That generosity of knowledge is something I believe

we have a responsibility to pass forward.

When we invest time in mentoring others, sharing expertise, and creating opportunities for people to grow, we strengthen the industry itself. The real gain is not personal recognition; it is seeing others develop the confidence and capability to lead.

Looking back, my leadership experiences has reinforced the belief that for women executives, transformative leadership often means stepping forward with courage while remaining open to learning from those around.

Inner strength and clarity are essential in an industry built around managing risk and uncertainty. Cultivating a self-empowering mindset as a female executive in the African insurance industry is foundational to lead the change we so much desire as an industry.

Leadership is rarely about individual achievement. It is about the responsibility we carry for those around us and those who will follow.

The matriarch elephant provides a powerful analogy. She guides the herd through uncertainty, remembers the paths that ensure survival, and prepares younger elephants to eventually take on that responsibility themselves.

Leaders are constantly required to assess complex situations and make decisions that affect businesses, communities, and livelihoods.

Women in insurance have a similar opportunity. We can be brave in our decisions, bold in our thinking, and generous in sharing knowledge with those around us.

Insurance is ultimately about responsibility. We are trusted to navigate uncertainty, solve complex problems, and protect people and businesses when things go wrong. Leadership in this environment requires resilience, clarity of thinking, and the ability to make decisions when not all the answers are obvious.

For female executives, developing a strong internal compass helps ensure that confidence comes from capability rather than external validation. It allows us to engage with challenges directly rather than hesitating because of perceived barriers.

At the same time, our role extends beyond our organisations. Insurance plays an important part in supporting resilient communities and protecting the environments that sustain them.

Like the matriarch elephant navigating uncertain terrain, leadership often means stepping forward with courage while remaining open to learning from those around you.

At the same time, maintaining curiosity and openness to learning is critical. The risk landscape across Africa is evolving rapidly, from climate-related exposures to emerging liability risks, technological change, pandemics, and even war.

If we mentor others well, remain open to learning, and lead with integrity, the next generation of women will take this industry further than we ever could.

Women in leadership roles sometimes face the added pressure of needing to prove themselves repeatedly. My experience has been that the most effective response is to stay focused on competence, integrity, and delivery. Over time, consistency builds credibility.

Strong leadership therefore requires both conviction and humility: the confidence to make decisions, and the willingness to continue learning.

Like the matriarch elephant, our role is not only to guide the herd, but to leave the land, the community, and the next generation stronger.

“Resilience is not about pushing through everything alone. It is about knowing when to seek insight, when to listen, and when to stand firm in your convictions.”

Words of wisdom to female executives and the next generation of leaders.

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Growth begins just beyond the edge of comfort



**Jabulile Mtimkulu,
Portfolio Manager, Bryte
Insurance, South Africa**

Africa Insurance Magazine engaged Jabulile Mtimkulu, the portfolio manager at Bryte Insurance in an exclusive to unpack what the 2026 theme for the international women's month mean to her as a female executive in the African insurance industry. As the president of the Insurance Institute of Gauteng, Jabulile also shared how her involvement with the institute is critical towards amplifying her efforts rooted in supporting continuous learning, professional development and programmes that offer industry exposure to young professionals.

Give to gain: leadership is not about accumulation, but contribution

"To me, give to gain reflects the powerful principle that leadership is not about accumulation, but contribution. In the African insurance landscape, where transformation, mentorship and collaboration remain critical, giving of our time, knowledge and opportunities creates ripple effects far beyond our own careers.

As women leaders, when we intentionally uplift others, we gain stronger teams, richer perspectives and more resilient organisations. Giving also means advocating for inclusion, creating space for diverse voices and investing in the growth of future leaders. Ultimately, the more we contribute to the ecosystem around us, the stronger and more sustainable the industry becomes."

Creating sanity islands for women in insurance to thrive and flourish Jabulile expressed the significance of creating sanity islands for women to thrive and flourish. She submits that intentionality is building supportive environments where all women feel supported and empowered is critical to unleash their maximum potential.

"Creating "sanity islands" means intentionally building environments where women feel supported, respected and empowered to bring their full selves to work.

Insurance organisations can do this by fostering psychological safety, flexible leadership cultures and equitable opportunities for growth.

Mentorship and sponsorship programmes are particularly powerful because they provide guidance, visibility and advocacy for women navigating complex career pathways.

Equally important is recognising that balance looks different for everyone. Organisations that prioritise wellbeing, open dialogue and inclusive leadership create spaces where women are not simply surviving in the workplace, but truly thriving," says Jabulile.

Manifesting and inspiring regenerative change

As the African insurance industry continues to grow and evolve, regeneration is crucial to sustain this transformative growth. Jabulile noted that amplifying strategic thinking, adaptability and EQ is foundational in driving regenerative change in the insurance landscape.

"The African insurance industry is evolving rapidly, and women leaders have an important role to play in shaping its future. To drive regenerative change, we must amplify strategic thinking, adaptability and yes, EQ.

Equally critical is the ability to build meaningful relationships and influence across diverse networks. Insurance is fundamentally a people-driven industry, and leaders who combine technical expertise with empathy and collaboration can unlock powerful transformation.

Finally, women leaders should confidently embrace their voices. Authentic leadership grounded in integrity and purpose — creates trust and inspires teams to move forward together."

Empowering the next generation of leaders

As we experience the shift of a century in the business landscape, insurance leaders have a role to play in shaping the future of the industry by sharing wisdom nuggets and principles that transform the industry with emerging leaders and mentorship plays a crucial role. Notably, Jabulile in her presidential capacity at the Insurance Institute of Gauteng, prioritises structured mentorship and creating growth opportunities for the industry.

"That's a massive responsibility and the sheer weight that comes with it is something I still grapple with! I believe that empowering the next generation begins with visibility and intentional mentorship. I actively support young professionals by sharing knowledge, providing guidance and encouraging them to pursue opportunities that stretch their capabilities.

Through my involvement with the Insurance Institute of Gauteng (IIG), I am also passionate about supporting programmes and platforms that promote learning, professional development and industry exposure for young professionals. These initiatives create valuable spaces where emerging talent can build networks, gain insights from experienced leaders and develop the confidence to navigate their careers in insurance.

I also believe in creating platforms for emerging voices to be heard — whether through professional networks, industry forums or collaborative initiatives. Sometimes the greatest impact comes from simply affirming someone's potential and reminding them that their perspective matters.

By investing in mentorship and creating pathways for growth, we ensure that the next generation of women leaders enters the industry with confidence, courage and a strong sense of belonging."

Words of wisdom - growth often begins just beyond the edge of comfort

"Believe in the value of your voice and the impact of your presence. Growth often begins just beyond the edge of comfort, so embrace opportunities that challenge you and expand your perspective.

At the same time, remember that success is not a solitary journey. Build strong relationships, support other women and celebrate collective progress.

When women lift each other up, we do more than succeed individually — we transform industries and communities."

Step forward boldly: the world needs your authentic leadership

Wilmine Prinsloo, Partner: Growth, King Price Insurance, South Africa



In the spirit of celebrating feminine wisdom and the unique brilliance of women during this year's international women's month; Africa Insurance Magazine had an exclusive with an industry leader whose influence has transformed the practice and profession of insurance in South Africa and beyond – Wilmine Prinsloo. She is currently serving as the Partner for Growth at King Price Insurance in South Africa. In conversation with AIM, Wilmine reflected on how the 2026 theme for women's month resonates with her and the transformative power of cultivating inner strength and clarity.

**What we give
multiplies into
opportunities,
progress,
and stronger
communities**

"The 2026 theme for the international women's month resonates deeply with me because it reflects the idea that real leadership growth comes from contribution, not just achievement. In our industry where relationships, trust, and mentorship matter – what we give often multiplies into opportunities, progress, and stronger communities."

To me, "Give to Gain" means three things:

1. Giving mentorship to gain stronger leaders

In insurance, many women are still navigating pathways to leadership. When we give our time, guidance, and support to younger professionals, we gain a stronger, more diverse industry. Mentorship creates confidence, capability, and

“““

My message to women leaders is to invest in relationships, build strong professional networks, and trust their voice at the decision-making table. Leadership is not only about personal success but also about creating pathways for other women to rise.

a pipeline of future leaders who will continue to transform the sector.

2. Giving collaboration to gain innovation

Across Africa, the insurance industry is evolving rapidly with digital transformation, AI, and new risks. When we openly share knowledge, collaborate across companies, and support each other as women leaders, we gain innovation and resilience. Progress becomes collective rather than competitive.

3. Giving courage to gain change

Sometimes giving means speaking up, challenging outdated thinking, and advocating for inclusion. By giving our voice and leadership, we gain a more equitable industry where talent - regardless of gender can thrive.

Ultimately, "Give to Gain" reminds us that leadership is not about what we accumulate, but about what we contribute.

When women in insurance give mentorship, opportunity, support, and vision, we gain something far greater: a stronger industry, empowered professionals, and a legacy of leadership for the next generation of African women.

"Because when one woman rises, she has the power to lift many others with her."

A leadership journey shaped by resilience, authenticity and commitment to

lifting others

My leadership journey in the insurance industry has been shaped by resilience, authenticity, and a commitment to lifting others as I climb the corporate ladder. Working in a traditionally male-dominated environment, I learned early that credibility is built through consistency, courage, and competence. Rather than allowing challenges or biases to define my path, I chose to view them as opportunities to grow stronger, more strategic, and more self-aware.

One of the key insights from my journey is that resilience is not about enduring hardship silently, but about maintaining clarity of purpose and staying true to your values while navigating complexity. As women executives in insurance, the ability to balance confidence with empathy, and strength with collaboration, becomes a powerful leadership advantage.

My message to women leaders is to invest in relationships, build strong professional networks, and trust their voice at the decision-making table. Leadership is not only about personal success but also about creating pathways for other women to rise.

My story is a reminder that challenges do not diminish leadership potential — they refine it. Through resilience, clarity, and community, women in insurance can transform obstacles into opportunities for influence, innovation, and lasting impact.

Cultivating inner strength and clarity: foundation for

transformation

Our environment is complex, competitive, and still evolving in terms of gender representation. Developing inner strength and clarity becomes the foundation for transforming not only personal leadership approaches but also the broader culture of the industry.

1. Inner strength builds resilient leadership

In the insurance sector, leaders regularly navigate uncertainty—economic shifts, climate-related risks, regulatory change, and AI. For female executives, inner strength allows them to remain grounded and confident in spaces that may still be male-dominated.

It fosters resilience, enabling leaders to:

- Stand firm in decision-making,
- Navigate criticism or bias with composure,
- Turn challenges into strategic opportunities.

When a leader operates from inner strength, she leads with conviction rather than validation.

2. Clarity creates strategic impact

Clarity is the compass that guides leadership. Female executives who cultivate clarity in their purpose, values, and vision are better able to align their teams and organizations toward meaningful outcomes.

Clarity enables leaders to:

- Make confident, timely decisions,

- Communicate vision with authenticity,
- Prioritize long-term industry transformation over short-term pressures.

3. Transforming leadership from authority to influence

Self-empowered female leaders often shift leadership from traditional hierarchy to collaborative influence. Instead of leading purely through authority, they lead through:

- Authenticity
- Emotional intelligence
- Relationship-building

This approach is particularly powerful in Africa's relationship-driven business environment, where trust and networks shape industry progress.

4. Creating space for the next generation of women

When female executives cultivate inner strength and clarity, they become visible examples of possibility. Their leadership transforms organizational culture by:

- Mentoring emerging women leaders,
- Challenging outdated stereotypes,
- Building inclusive leadership pipelines.

This transformation moves the industry from representation to true empowerment.

5. Shaping industry transformation
A self-empowered mindset allows female executives to approach

transformation with courage and innovation. Instead of simply adapting to industry change, they become architects of it—driving conversations around:

- Digital innovation and AI in insurance,
- Inclusive financial protection across Africa,
- Ethical and purpose-driven leadership.

The significance of cultivating inner strength and clarity lies in its ability to transform leadership from within. This mindset is not only about personal empowerment—it becomes a catalyst for organizational change, industry evolution, and the empowerment of future generations of women leaders.

Ultimately, when women lead with inner strength and clarity, they do more than succeed—they reshape the narrative of leadership in the industry.

Word of wisdom to female executives and the next generation of leader

1. Lead with authenticity

Never feel pressured to become someone else to succeed. Your voice, perspective, and lived experiences are your greatest leadership assets. Authentic leaders inspire trust and create space for others to do the same.

2. Build resilience, not just ambition

The leadership journey will come with challenges, setbacks, and moments of doubt. Resilience is what transforms those moments into stepping stones rather than stumbling blocks.

3. Lift as you rise

True leadership is not about reaching the top alone. It is about opening doors, mentoring others, and creating opportunities for the women and leaders who will follow.

4. Invest in relationships

Networks are not built in moments of need but through genuine connection over time. Support systems, mentors, and peers are critical pillars of a sustainable leadership journey.

5. Embrace lifelong learning

Industries evolve, technology changes, and leadership expectations shift. The most impactful leaders stay curious, adaptable, and open to growth.

6. Trust your inner compass

There will be moments where the room may question you. In those moments, remember that your seat at the table was earned. Trust your judgement and stand confidently in your purpose.

7. Lead with impact, not just title

Leadership is not defined by position but by influence, integrity, and the difference you make in people's lives and organisations.

Final thought

The future of leadership will be shaped by those who lead with courage, compassion, and collaboration. To the next generation: step forward boldly — the world needs your authentic leadership.

What women gain, they give, and what they give gains value



*Regine Akayezu, Regional Director,
SCG-Re, Rwanda*

Women are natural multipliers who transform, nurture, and amplify whatever they receive. Whether love, resources or challenges, they return it in greater measure. They function as incubators turning seeds into generations, houses into homes, and investments into broad community impact. What women gain, they give, and what they give gains value.

The 2026 International Women's Month theme, "Give to Gain" speaks directly to my experience in the

reinsurance industry as a woman and a multiplier. It reminds me that leadership is not only about personal advancement but also

about what we deliberately give. Be it our time, knowledge, trust, and opportunities to enable others grow.

“Women function as incubators turning seeds into generations, houses into homes, and investments into broad community impact.”

My career journey starting as an intern at Africa Re in Nairobi to serving as Regional Director of SCG-Re in Rwanda has been shaped by mentorship, learning, and strong professional networks. One of my greatest sources of fulfilment has been teaching others and sharing practical knowledge. When people grow because of what you give, the impact extends far beyond individual success.

One experience at SCG-Re strongly illustrates this concept. A young graduate once walked into our office seeking an internship opportunity with no prior exposure to reinsurance. Seeing her eagerness to learn, I offered her a chance just as I was once given.

I personally mentored her across underwriting, partner engagement and market dynamics. Over time she has become highly competent, earned confirmation, and is now a Junior Underwriter. Her growth gives me deep fulfilment. In giving her the opportunity I gained a trusted professional who allows me to focus on strategic priorities. This mutual growth perfectly reflects what "Give to Gain" truly means.

Inner strength and clarity: strategic leadership tools for transformation

In the African insurance and reinsurance industry, cultivating a self empowering mindset

shape how female executives lead, influence, and transform organizations. Inner strength and clarity are not merely personal attributes, they are strategic leadership tools in an industry where trust and relationships are central.

Inner strength enables women to navigate complex, often male-dominated environments with confidence and resilience. It anchors leaders in their values, allowing them to lead decisively, speak with authority, and remain composed under pressure without seeking constant validation.

Clarity is equally transformative. The principle of utmost good faith in insurance emphasizes transparency and informed decision-making. For leaders, clarity ensures strategic objectives are well articulated and aligned with organizational values, enabling teams to act with confidence and consistency.

Ethical leadership and credibility form the foundation of lasting influence. In insurance, confidence in one's character, conduct, and judgement determine long-term success. Upholding strong professional standards safeguards reputation and builds enduring trust.

Together, inner strength, clarity, principled leadership, and relationship-building empower women to shape systems rather than simply adapt to them, leaving a lasting imprint on the industry.

Reflection: transformative life changing career lessons for emerging female insurance practitioners

- Be willing to start again if it leads to long-term growth,
- Adaptability accelerates leadership development,
- Build and value strong support systems,
- Character and credibility are your most valuable professional assets,
- Invest intentionally in relationships and networks,
- Lift others as you rise,
- Stay grounded in purpose, not pressure.

Final thought: careers are rarely linear

Careers are rarely linear. Trust your journey, even when it requires humility, sacrifice, or starting again. Remember, even small beginnings can shape great futures. Rwanda teaches us that every step forward matters. Let your reputation tell a story of values, respect, and purpose driven leadership.

Remember, even small beginnings can shape great futures. Rwanda teaches us that every step forward matters. Let your reputation tell a story of values, respect, and purpose driven leadership.

*When women speak with one voice **the ground shakes.***



The 2026 International Women's Month theme, "Give to Gain" is a powerful reminder of how far I have come and how much I have received along the way. It reinforces my gratitude for the journey and the many women who have poured into my growth. It also reminds me that self-motivation and dedication alone was not enough. My journey has been nurtured through community, mentorship and shared vision.

I am a well-equipped and continuously evolving professional. A product of shaped vision, influence of female mentors, inspiring role models and impactful networks. Through their shared knowledge, lived experiences, commitment to diversity and inclusion. I have been deeply enriched and forever grateful.

From this place of fullness, I continuously give abundantly to individuals and the insurance

A journey shaped by community, mentorship and shared vision

Mampoetsi Motsoeneng, Client Executive, Strategic Transfer Solutions, South Africa

industry at large. I have been elected a Council Member of the Insurance Institute of Gauteng and an Executive Member of the Young Insurance Professionals Africa, I embrace every opportunity to

uplift and contribute meaningfully, grounded in purpose and gratitude.

For me, "Give to Gain" is not just for personal satisfaction but a desire to see a more diverse empowering

environment and ensuring more women are represented in the African insurance industry at all levels. Due to patriarchal roles women remain underrepresented in the insurance industry while at home women play leading roles and are a pillar of strength for the society and decision making.

My leadership story: resilience is not just about endurance, but adaptation

I believe this is not a new challenge, women before me have had to overcome and thrive in the workplace and at home despite significant obstacles. My dream is to ensure that women that are coming after us have an easier journey and don't have to have the same challenges we faced. Being a single parent is a complex journey to navigate and self-fulfilling.

And like any challenge, when it is not fully understood, it becomes difficult to adjust and to find sustainable solutions and thrive in the society.

Through engaging with women who share similar experiences and being part of supportive communities, I have built resilience, gained perspective, remained goal focused and strengthened my ability to balance both personal and professional responsibilities. These spaces have become more than just networks, they are environments of shared understanding, where experiences are validated, lessons are exchanged and growth is collective rather than isolated.

In these communities, I have learned that resilience is not just about endurance, but about adaptation, finding practical ways to move

forward despite constraints and recognising that there is strength in shared wisdom. Hearing the journeys of other women has allowed me to see challenges not as limitations, but as opportunities to approach situations differently and more strategically.

These shared experiences have also reinforced the importance of self-advocacy. I have learned to communicate my needs with clarity and confidence, to set boundaries that protect both my family, my well-being and my performance and to engage in solution-oriented conversations that acknowledge both personal realities and professional expectations.

This means not only identifying challenges but also presenting thoughtful workable approaches that align with organisational goals while remaining true to my beliefs and values.

Ultimately, these spaces have empowered me to show up more fully grounded in self-awareness, strengthened by community and equipped to navigate complexity with clarity and purpose.

For all women facing the same challenge let us never give up and we must own our seat at the table, the world and stereotypes are changing slowly and now it's the time to embrace opportunities before us by supporting and mentoring each other.

Outer transformation comes from cultivating inner strength and clarity

I have come to recognize my internal "superpowers" as being

self-motivated, grounded in my values and having a deep belief in my capabilities. This is how I see myself, and it is something no one can take away from me. That belief has been reinforced through consistent effort and discipline, as I worked diligently to achieve my qualifications and continue to grow professionally.

It is important for women to be self-driven, confident, committed to continuous learning in order to build independence and develop a resilient mindset. A strong and positive mindset can serve as a powerful catalyst. When women in all levels believe in their abilities, they are more likely to pursue opportunities, negotiate effectively, take on leadership roles and challenge limiting norms. However, for meaningful change in our industry, introspection should not only be individual but also collective. This shared reflection plays a significant role in driving transformation and creating lasting change.

Word of wisdom to female executives and the next generation of leader

Our challenges whether in society or in the boardroom, are not new and they should not discourage us. Instead, they should be viewed as opportunities to grow and empower us. The obstacles we navigate shape us into more empathetic, goal oriented, curious minds, decisive and resilient leaders, while also creating the space and pathways for the next generation of leaders to rise.

When women speak with one voice the ground shakes.



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