

OESAI

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shaping a resilient
future for African
insurance.



Organisation of Eastern &
Southern Africa Insurers

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COVER

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OESAI CHAIRPERSON WELCOME NOTE


*Dr Nyamemba Patrick Tumbo,
OESAI Chairperson*

As the year draws to a close, it is with a profound sense of gratitude and optimism that I address our esteemed members, partners, and the wider insurance community across Eastern and Southern Africa. This year has been a testament to the power of collaboration, resilience, and shared vision that defines the Organisation of Eastern and Southern Africa Insurers (OESAI).

First and foremost, I extend my deepest appreciation to every OESAI member. Your unwavering support, active participation, and commitment to our collective goals are the bedrock upon which this organisation stands. It is through your dedication that we continue to foster a vibrant and progressive insurance market across our region.

My sincere thanks also go to the OESAI Management Board. Your strategic guidance, countless hours of voluntary service, and steadfast leadership have been instrumental in navigating the complexities of the past year. Your wisdom and commitment are invaluable assets to our organisation.

A special and resounding note of gratitude must go to the entire insurance community in Uganda. The 47th OESAI Annual Conference in Kampala was not just an event; it was a resounding success, a vibrant melting pot of ideas, and a true celebration of our industry. The warm hospitality, impeccable organisation, and the vibrant energy infused into the conference created the perfect environment for meaningful dialogue and networking. You have set a very high bar for future host nations.



We are also immensely grateful to our conference sponsors, speakers, and delegates. The generous support made the event possible, the insightful presentations challenged our thinking, and the engaged participation brought the discussions to life. The success of the conference is a shared victory, and you all played a pivotal role.

As we reflect on our achievements, we must also cast our eyes forward to the future, a future brimming with both challenges and opportunities for the industry across Africa. The global and African insurance landscape is evolving at an unprecedented pace, and 2026 will be a critical juncture.

The shift from traditional models to digital-first ecosystems is irreversible. By 2026, we expect to see a deeper integration of Artificial Intelligence (AI) and machine learning in risk assessment, claims processing, and personalised pricing. The winners in this new era will be those who leverage data not just for efficiency, but to create hyper-relevant, on-demand products that meet the evolving needs of a young, tech-savvy African population. InsurTech will move from being a disruptive force to a core component of our business strategy.

The effects of climate change are no longer a distant threat; they are a present and pressing reality for our economies. This translates into a significant opportunity for the insurance industry. By 2026, we must be at the forefront of developing innovative parametric insurance solutions for agriculture, creating resilience-focused products for infrastructure, and helping businesses manage transition risks. Our role as risk managers is expanding, and we must lead in financing climate adaptation and building societal resilience.

As our industry evolves, so too will the regulatory environment. We anticipate more sophisticated frameworks around data privacy, cybersecurity, and solvency requirements. At OESAI, we are committed to fostering a constructive dialogue between regulators and insurers to ensure that regulation protects consumers while also enabling innovation and the growth of a stable, inclusive market.

The narrative of African insurance is being rewritten. We are moving from being a passive follower of global trends to an active architect of solutions tailored for our unique context. Our markets are characterised by immense potential, and rapid technological leapfrogging.

Our collective challenge and our greatest opportunity is to close the pervasive protection gap. Millions across our region remain uninsured or underinsured. This is not just a business opportunity; it is a social and economic imperative. By harnessing technology, fostering innovation, and maintaining the highest standards of integrity and customer trust, we can extend the safety net of insurance to every corner of our societies.

At OESAI, we remain dedicated to being the platform that facilitates this transformation. We will continue to champion knowledge sharing, advocate for conducive policy environments, and build the bridges that connect our members to the future.

In closing, I thank you once again for your trust and partnership. Let us move into the new year with a renewed commitment to collaboration, innovation, and a shared purpose. Together, we will not just navigate the changes ahead; we will lead them, ensuring a more secure and prosperous future for all the insurance community of Eastern and Southern Africa.

Wishing you and your families a peaceful and successful year ahead.

Key drivers, opportunities and challenges emerging for the ESG investment landscape – An African perspective.

Rose Wanda, Secretary General, OESAI



The term ESG Investing and Impact investing have been used interchangeably by some users. However, it is important to note that ESG investing aims to achieve better investment performance by considering environmental, social, and governance issues. Better investment performance can be achieved by reducing risks or increasing returns. Impact Investing on the other hand aims to achieve positive environmental or social outcomes through investment decisions, even if this comes with lower returns (Frankfurt School, 2023, p. 16). Africa's contribution to climate change is minimal yet we are most vulnerable to the effects of climate. According to a report by Global Carbon Budget (2022), Africa whose population is about 17% of the world's population has the lowest emission when compared to the other continent at about 4% of global emissions standing at 1.45 billion tonnes.

We have seen an increase globally where ESG Reporting has been made mandatory and Africa is not to be left behind. Institutional investors are now increasingly demanding for commitment from companies on ESG reporting from the companies where they are putting their investment funds. There is need for private funding and this offers opportunities for insurance/reinsurance companies to familiarise themselves with ESG principles as this provides opportunities for them to fund ESG projects that are for the good of the economy such as renewable energy projects.

Some of the challenges emerging from the ESG Investment Landscape including issues like lack of proper ESG governance structures across all sectors, greenwashing where it has been seen as more of a PR move, lack of data, and lack of relevant knowledge of ESG matters by employees in a company and the citizens at large.

When it comes to governance structure, a number of companies in are reporting ESG on a voluntary basis and this leads to inconsistency and data comparison becomes difficult. Such a scenario can also lead to greenwashing. However, a good number of companies have joined private initiatives such as Global Reporting Initiative (GRI) , UN Global Compact and Nairobi Declaration on Sustainable Insurance (NDSI) but there is an urgent need for one common voice in the region to avoid scenarios of greenwashing and credible social impacts in the communities and environments where the companies operate in.

There is a need for African ESG Taxonomy that is unique to Africa and cuts across the sector just like EU's Taxonomy. This will ensure uniformity in reporting and make data comparison. Disclosure Reporting helps investors to have a better understanding of the risk involved. It is important to build trust as an industry so that investors are confident that the information provided in the disclosure reporting is reliable.

The future of investing is skewed towards ESG principles. Governments and businesses must be ready with proper regulations and structures in place to encourage ESG Investing for the common good of mother earth. Governments should apply tax incentives to encourage investors to take up sustainable projects that are for the good of the society. Such actions reduce the cost of capital hence providing the incentive to do right by the communities and environments they operate in.

It is important to create awareness on ESG Investing, what it means, it's intended purposes and benefits. This awareness campaigns can target employees of the organization and even the general public. Capacity Building also helps to ensure that sustainable goals are communicated clearly and that the business leaders and employees are equipped with the right skills. In addition, raising awareness about greenwashing to the public raises their knowledge and will enable them to demand accountability from the companies. NDSI has been at the forefront of empowering the insurance industry on matters sustainability. The next NDSI summit will be held in Cape Town, South Africa, 4th to 6th February 2026, see you there as we work towards driving positive change in our eco-system.

About Writer:

Rose Wanda is the Secretary General of OESAI and recently acquired a Diploma In Green Finance from Frankfurt School of Finance & Management. She sits on the NDSI Steering Committee and Co-Chairs the Learning & Development Committee at NDSI.

Ref;

Frankfurt School (2023). Certified Expert in ESG & Impact Investing. Unit 1:

ESG and Impact Investing: Introduction and Overview (Frankfurt am Main), p.16

Navigating innovation, disruption and inclusion: Priorities for Africa's next insurance era

Attilio Tornetta, Managing Director – Head of MEA Treaty and Regional Retro, Howden Re



Africa's insurance markets are evolving at a pace that is both energising and challenging. Innovation is accelerating, cross-border ambitions are rising, customers are becoming more digital, and regulators are modernising at varying speeds.

As a reinsurance adviser deeply embedded in these developments, I see an industry that is navigating disruption while laying the foundations for more inclusive, trusted and resilient growth.

Keeping regulation aligned with innovation -

One of the defining realities of today's market is that innovation is advancing faster than regulatory reform. New technologies, novel distribution models and sophisticated analytics are transforming how insurers and intermediaries operate. Yet regulations, which are understandably designed to protect customers, rarely evolve at the same speed.

The answer is not confrontation but collaboration. Insurers and intermediaries must engage regulators early, sharing how new models work, demonstrating how data is used, and evidencing the controls that protect customers. Clear explanations of emerging risks, model governance and intended customer outcomes go a long way toward building trust.

Cross-border expansion and the rise of structured governance -

As African insurers and global intermediaries extend their reach across borders, governance has become a decisive factor in determining which organisations succeed. The most effective expansions are built on group-wide governance frameworks that set clear expectations for risk culture, model governance, conduct and oversight, regardless of jurisdiction.

Local markets then tailor these standards to national requirements, whether it is South Africa's SAM regime, Francophone Africa's CIMA regulation, or the evolving conduct, solvency and data-protection standards across East and West Africa. Strong internal models, disciplined enterprise risk management and a transparent three-lines-of-defence approach all contribute to more consistent performance.

Execution, however, depends heavily on local expertise, particularly in managing AML (Anti Money Laundering) and sanctions exposures, as well as overseeing intermediated, bancassurance and digital distribution channels. Increasingly, organisations are developing thematic frameworks in areas such as outsourcing, cybersecurity and operational resilience to ensure consistent oversight even where regulatory maturity varies.

Howden Re's role is to help clients benchmark against leading practices, navigate complex regulatory environments and strengthen conduct and governance structures so that cross-border growth becomes both sustainable and compliant.

Disruption as a constant and the capabilities that matter most -

If the past few years have taught us anything, it is that disruption, technological, economic or social, is now a constant. Africa's insurance markets have experienced currency volatility, inflationary pressure, rapid digitisation and shifting customer expectations. The organisations that navigated these forces most effectively treated adaptability not as a reaction, but as a strategic capability.

Three lessons stand out:

1. Agility matters. Firms that were able to adjust underwriting, pricing, and distribution rapidly showed far greater resilience during stress periods.
2. Digital maturity is no longer optional. Organisations with modern systems and strong data foundations delivered more consistent service and faster claims handling even during severe operational pressure.
3. Forward-looking risk management is critical. Scenario testing, emerging-risk frameworks and real-time risk analytics enabled firms to anticipate threats rather than respond belatedly.

Partnerships were equally important. Collaboration between insurers, reinsurers and intermediaries helped organisations interpret market shifts, secure capacity and navigate uncertainty. At Howden Re, we support clients through disruption by enhancing analytics, strengthening operational resilience and providing insight into emerging regulatory and market developments.

Ensuring digital transformation enhances, not limits, access -

While digitalisation is reshaping African insurance, it must be designed with intent to ensure it does not widen the protection gap. When implemented correctly, digital transformation can dramatically increase access to insurance for underserved communities by simplifying products, introducing flexible premium options, and using channels that already reach informal and low-income markets, such as mobile money, digital wallets, agent networks and community organisations.

The most successful approaches combine technological efficiency with local relevance. At Howden Re, we help insurers understand underserved market segments, design sustainable protection products and develop digital distribution strategies that align with actual consumer behaviour. Inclusion requires more than technology, it needs a deep understanding of communities and their needs.

Leadership for Africa's next decade -

As African insurance continues its rapid evolution, leadership will be defined by the ability to balance three qualities: technical capability, ethical governance, and cultural agility. Advanced pricing, data usage and operational resilience require strong technical foundations. Growing regulatory expectations demand unwavering integrity and transparency. But true differentiation will come from cultural agility, the ability to understand diverse markets, interpret shifting customer needs and design solutions that resonate locally.

At Howden Re, we see daily how these qualities reinforce one another. By combining analytics expertise, governance support and deep regional insight, we help clients build organisations that are both resilient and responsive.

Africa's next phase of insurance transformation will belong to the organisations that can innovate responsibly, govern ethically and adapt quickly, creating solutions that are trusted, relevant and capable of meeting the continent's evolving needs.




"Africa's next phase of insurance transformation will belong to the organisations that can innovate responsibly, govern ethically and adapt quickly"



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BUILDING A STRONGER CONTINENTAL VOICE

Jonan Kisakye, CEO of the Uganda Insurers Association

At the OESAI Conference in Uganda, I sat down with Jonan Kisakye, CEO of the Uganda Insurers Association, to unpack a quiet but powerful movement taking shape across the continent, one that could redefine how African insurance markets work together.

Jonan speaks with the energy of someone who has seen a gap for years and finally decided to fill it. And as he tells the story, you realise it isn't just about networking; it's about building a collective voice for Africa's insurance industry.

Jonan stepped into his role in 2022, and like many CEOs taking on complex, multi-stakeholder ecosystems, he quickly realised the challenge: there were few reference points beyond Uganda's local experience. *"Nothing could have prepared me for the challenge,"* he reflects. *"I needed colleagues who had gone through similar issues."*

That moment of clarity came at the 2022 AIO Conference in Nairobi. Sitting down with his counterpart from Mauritius, the two noticed how much their associations had in common, from member expectations and revenue pressures to regulatory engagement, to low insurance penetration and the daily grind of representing insurers. *"We were doing the exact same work,"* Jonan recalls, *"facing the exact same challenges."*

So, the question became: if the challenges are the same, why are we solving them alone?

The birth of a continental network -

From that single conversation emerged a bold idea: African national insurance associations should speak to each other regularly, openly, and formally. Mauritius, Uganda, Kenya, Tanzania, Zambia and Ghana became the founding circle, and in February 2023 they met in Port Louis to make it official. There, in the offices of the Mauritius Insurers Association, they drafted and signed the MOU that launched the Africa Network of Insurance Associations (ANIA).

They established a clear structure from day one: Uganda as chair, Mauritius as secretary, and a work plan that would shape the network's growth. What started with five associations has now grown to 17, spanning East, West, South and Central Africa.



"These associations believe in the dream," Jonan says. "They believe in the purpose."

Why the network matters -

Listening to Jonan, it becomes clear that ANIA was born out of necessity, not convenience. Insurance markets across Africa face nearly identical issues:

- climate change pressures
- low penetration
- microinsurance struggles
- medical insurance challenges
- small, fragmented markets
- regulatory shifts and IFRS 17 implementation
- compulsory insurance inconsistencies
- member-engagement pressures

These aren't problems any one market can solve in isolation. And the network is already proving its worth. Associations regularly share experiences and solutions — from drafting new insurance laws to restructuring constitutions and even dealing with difficult boards. *"The WhatsApp group is incredible,"* he laughs. *"You post a challenge, and someone is ready with an answer."* Another major motivation was representation. Despite supporting the AIO in various ways, national associations had little voice within the organisation. So ANIA approached the AIO with a formal request to be recognised as an official body. The result? A signed MOU that, among other benefits, exempts ANIA members from paying AIO membership and conference fees, a significant step in acknowledging their role.

Deepening collaboration and expanding reach -

Since its founding, the network has committed to meeting three times annually:

1. at the AIO Conference
2. at the OESAI Conference
3. at a dedicated physical annual meeting

Mauritius (2023), Zambia (2024), and Tanzania (2025) have already hosted these gatherings, with Ghana lined up for 2026.

Now the focus is shifting toward formalisation: registering the network, adopting a constitution, and creating a brand identity. South Africa has taken the lead on branding, while francophone expansion is underway through newly appointed DRC leadership and translation of ANIA materials into French.

Collaborations with regional bodies such as WAICA are also in motion, strengthening the network's continental alignment.

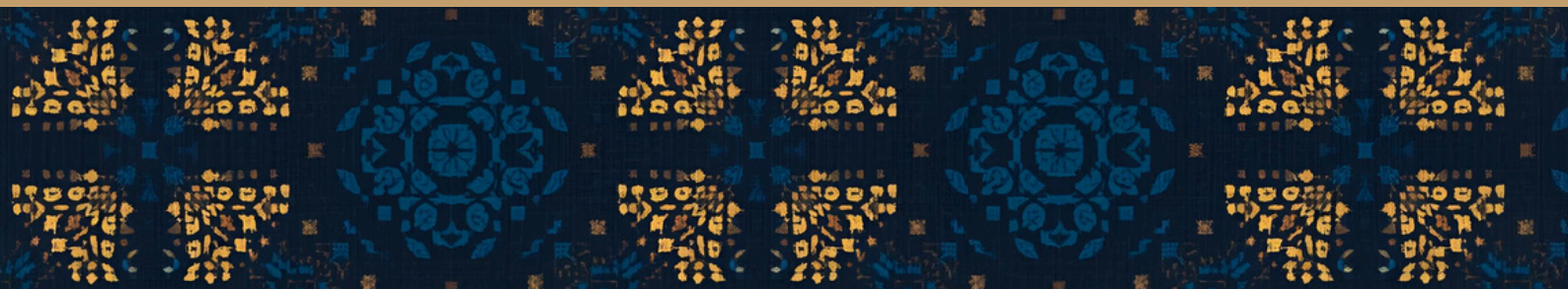
A long-term continental vision -

Jonan's ambition is clear: ANIA should become a recognised voice in African insurance, not competing with AIO or OESAI but complementing them by amplifying the role of national associations. "Every insurer relies on the national association," he says. "Our dream is to make ANIA the voice of insurers in Africa."

Listening to him, you feel that this isn't just administrative coordination. It's a movement, one that could unify the industry's understanding of what good practice looks like, and how African markets can rise together.



And as Jonan says, unless associations "speak out and speak for ourselves," many will never fully understand the value they bring.



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From protection gaps to insurability: Africa's next insurance frontier

*Rosalyn Mugoh, Managing Director & Principal Officer,
Heritage Insurance Kenya Ltd*



Across Africa, millions of people and businesses still face everyday risks without meaningful financial protection.

The insurance industry has made strides in accessibility and innovation, yet the protection gap remains wide, a reflection not of disinterest, but of misalignment between what insurers offer and what people truly need.

For too long, our sector has designed solutions from the top down, without taking time to understand the realities of low-income or informal earners. If we want to extend cover meaningfully, we must start by meeting people at their point of need. We need to ask, *what keeps them up at night?* and then design solutions that protect against those specific risks.

The unpredictability of incomes in the informal economy makes traditional pricing models unsustainable. Many people can't commit to regular premiums, not because they don't value protection, but because our systems are not built to accommodate financial volatility. On top of this, the industry still struggles to access reliable data to support underwriting at scale, a crucial barrier that hinders innovation.

But perhaps the most profound obstacle is trust. Trust in insurance remains fragile. To many, insurance is still a distant, technical promise rather than a human commitment. We must earn trust through consistency and transparency. At its core, trust equals keeping promises. Every fulfilled claim, every moment of clarity in a confusing process, helps restore that faith.

To achieve this, insurance must be present in people's everyday transactions. Embedding cover into familiar ecosystems, mobile platforms, community savings groups like *chamas* and *saccos*, or cooperatives, can make insurance accessible, relatable, and natural. When protection becomes part of how people already live and trade, uptake follows organically.

At Heritage Insurance, we are transforming how people experience insurance. We want the interaction to begin long before misfortune strikes. Through initiatives such as medical check-ups, wellness support, risk surveys, and client training, we are helping people understand their exposures, optimise their cover, and engage proactively in their own protection. We are widening the pool of insurable lives and assets by listening more closely and by pursuing a customer-led, rather than product-led, strategy. Our goal is true partnership with our clients, one grounded in understanding and shared purpose.

The blending of lifestyle, health, and protection benefits is also reshaping the very definition of insurability. Insurance is no longer just about compensating loss; it is about improving wellbeing and resilience before loss occurs. This evolution is critical in building societies that see insurance as a source of empowerment, not just recovery.

Finally, we cannot close the protection gap without education. The insurance conversation too often enters people's lives during moments of crisis. We need to start much earlier, through financial literacy programmes in schools and communities that teach young people about planning for the unexpected. By introducing insurance as part of everyday financial thinking, we can shift mindsets from viewing it as a luxury to seeing it as an essential life tool.

Africa's next insurance frontier is not just about product innovation or regulatory reform. It's about empathy, trust, and timing, meeting people where they are, long before they need protection, and ensuring that when they do, insurance stands ready, trusted, and understood.

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Building resilience for sustainable growth in Africa

Tony van Niekerk, Owner Editor-in-chief at COVER

Munich Re has been an integral part of Africa's insurance landscape since 1968, when it first established its Johannesburg office.

More than five decades later, the reinsurer continues to play a central role in shaping the industry across the continent. Walter Voigts-von Forster, Head of Non-Life and CEO Designate of Munich Re Africa, recently shared insights on the challenges, opportunities, and future direction of reinsurance in Africa.

A legacy of presence and partnership -

From its Johannesburg base, Munich Re has built relationships across 17 African countries, offering a full spectrum of life and non-life solutions. Unlike representative offices that rely on decisions from global headquarters, Munich Re's African operations are equipped with full underwriting capabilities. This local empowerment enables strategies and decisions tailored to the continent's unique conditions.

Diversity across markets -

Africa's diversity is both a strength and a challenge for reinsurers. Cultural, regulatory, and economic differences require flexible approaches to engagement.



Walter Voigts-von Forster, Head of Non-Life and CEO Designate of Munich Re Africa

Voigts-von Forster sees value in both local reinsurers and global players like Munich Re, who also bring diversification and scale. *"The two can complement each other,"* he argues. *"Our role is to understand the risk, regulatory, and legal environments in each market and tailor our strategies accordingly."*

Macroeconomic headwinds -

Insurance growth remains closely tied to broader economic conditions. In countries facing high inflation, foreign exchange volatility, or stagnating GDP growth, insurers inevitably struggle to expand.

"These economic realities are the same challenges we face as reinsurers," Voigts-von Forster notes.



"Growth is enabled, or constrained, by the underlying economy. In South Africa, for instance, insurance growth has mirrored the broader stagnation of the economy."

The role of technology and AI -

Emerging technologies are beginning to shift the landscape. Artificial intelligence, in particular, holds promise for productivity and risk assessment.

Voigts-von Forster emphasises that AI represents a levelling force: *"Whether you're a small or large insurer, the barrier to entry is not that high. The applications are enormous, from analysing unstructured data like claims reports, to portfolio-wide risk assessment, to automating compliance with underwriting guidelines."*

He believes AI could significantly accelerate innovation in lower-income markets, where traditional insurance models often struggle. By extracting insights from vast datasets and enabling faster, more efficient processes, AI could help close gaps in affordability, accessibility, and claims efficiency.

Shaping the future of resilience -

As Africa confronts economic volatility, climate change, and persistent underinsurance, reinsurers like Munich Re have a pivotal role to play. Their capacity, global experience, and commitment to knowledge transfer provide both stability and momentum for growth.

Voigts-von Forster is optimistic about the continent's prospects: *"Africa's low penetration is not just a challenge, it's a tremendous opportunity. By working together with governments, insurers, and development partners, and by embracing innovation, we can build a more resilient and sustainable insurance industry."*

In a world of increasing risk, resilience is the new currency of growth. For Africa's insurers and reinsurers, the task is clear: bridge the protection gap, harness technology, and embed long-term sustainability at the core of the business.

Innovation, inclusion, and opportunity – Exploring Kenya's insurance market

Jeph Gwatipedza, Chief Operating Officer, ZepRe



Kenya has become one of the most compelling examples of how an insurance market can evolve with purpose. As the fourth-largest insurance market in Africa, it is expanding through a strong interplay of technology, inclusion, and regulatory enablement, while confronting the unique structural challenges that accompany growth in emerging economies.

A thriving, tech-driven ecosystem - Kenya's scale and contribution to regional risk transfer cannot be overstated. In 2024, 43% of ZEP-RE's total revenue originated from Kenya, underlining the market's central role in East and Southern African insurance. With estimated market revenues of USD 2.7 billion, the country's health insurance line alone represents nearly USD 1 billion, signalling its primacy in consumer and corporate insurance programmes.

Kenyan insurers, particularly in the medical and life segments, have adopted AI and data analytics in underwriting, fraud prevention, and service personalisation. This shift is not simply cosmetic; it is enabling more sophisticated risk segmentation, pricing precision, fraud mitigation, and improved customer outcomes, which collectively enhance policy longevity and client trust.

Equally transformative has been Kenya's mobile money infrastructure. Platforms such as M-Pesa allow seamless premium collection and near-instant claims payments, powering high-frequency, low-ticket insurance programmes, especially for low-income and rural customers. The mobile-first environment has become fertile ground for embedded insurance, digital distribution, and scalable microinsurance business models.

Life insurers: Strength and retention -

Kenya's life insurance market exceeds USD 1.1 billion in value, supported by established insurers including Old Mutual, Sanlam, Britam, and Jubilee. The sector is defined by high retention of 95–98% of its own risk, a function of strong capital reserves and long-term policy investments.

Unlike short-term insurance lines, which use reinsurance structurally to manage tail risk and volatility, life insurers have leveraged reinsurance strategically when launching new or unfamiliar product types or entering adjacent geographies, using it to smooth earnings rather than to manage balance sheet fragility.

Kenya's post-COVID claims surge revealed a valuable industry lesson: The challenge was not mortality, it was underpricing. The market's response was collective recalibration. By 2022 and 2023, actuarial assumptions had been reviewed, and premium corrections of 10–20% implemented, restoring sustainable pricing. The results were unmistakable, profitability rebounded sharply as pricing discipline returned.

Closing gaps, unlocking growth with microinsurance -

Financial inclusion has transitioned from social objective to market imperative. At ZEP-RE, this has taken shape in both product strategy and organisational design. We have launched a dedicated public sector and financial inclusion unit, focused on developing and distributing products optimised for low-income earners, informal communities, and small to medium enterprises, customers typically underserved by traditional actuarial modelling due to inconsistent income and limited formal loss histories.

A powerful demonstration of this priority has been the Drive ("DRIVE") climate and agriculture parametric programme, where satellite data informs coverage for livestock and vegetation risks. The programme generates USD 20–30 million in premiums annually, providing rapid, index-based payouts to smallholder farmers exposed to weather risk. Given that agriculture accounts for roughly 25% of Africa's GDP, parametric insurance signals a meaningful shift in insurance relevance across the continent, faster, fairer, more predictable.

Progressive regulation meets insurtech ambition -

Kenya's insurance regulator, the Insurance Regulatory Authority (IRA), has introduced a fit-for-purpose microinsurance licensing regime with lower capital requirements, enabling market access for new category underwriters and innovative distribution models. Regulatory efficiency has helped accelerate innovation clearance cycles for complex new product types.

Beyond product regulation, the market has created environments for experimentation. The insurtech hub in Rwanda incubates early-stage insurance portfolio innovators, many of which are building on Kenya's digital payment rails, API ecosystems, and broker access to expand coverage for niche risks across Africa.

Broker-led distribution and talent investment -

Kenya remains strongly broker-driven, especially in specialty and corporate liability segments including professional indemnity and commercial liability. Direct-to-consumer channels are expanding cautiously but play mostly in personal motor and medical programmes, often still supported by intermediaries.

The human capital investment is a critical differentiator. The College of Insurance and several universities including the University of Nairobi produce degrees in insurance, risk management, and actuarial science, strengthening local competency pipelines. This has helped remove historical career stigma, attract domestic talent, and reduce reliance on expatriate specialists.

Through the ZEP-RE Academy, more than 24,000 professionals across Africa and Asia have been upskilled over the past three years, extending a new narrative: Insurance is not peripheral, it is technical, modern, meaningful work.

Kenya's strategic insurance inflection -

Kenya's insurance market is not simply digitising – it is redefining value pools and participation models. From AI-driven underwriting and embedded payments to capital retention discipline and parametric climate protection, the market is engineering relevance at the point of need.

The emerging opportunity is clear: the markets that lead tomorrow will not be the biggest, but the most adaptive, most human, most collaborative, and most inclusive.

Kenya is demonstrating each of these attributes, and its trajectory offers insurers across Africa not a template to copy, but principles to adopt.



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Ghana Re Kenya team with a business partner at a past event

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- Our pre- and post-loss surveys ensure you get the most accurate ratings and maximum loss predictions.
- We play an active role in key regional organizations such as FAIRPOOL, AIO, OESAI, and FANAF, where we help shape the future of the African insurance industry.
- We support industry conferences and events that promote innovation and collaboration.
- We believe in fun and informative learning opportunities through initiatives like the OESAI Annual Regional Quiz, where knowledge meets enjoyment.
- We work closely with reinsurers across the region to ensure maximum value for our clients



2024 Winning team Captains at the award's ceremony in Victoria Falls, Zimbabwe

Risk-based capital, regional integration and the future of African insurance

Lawrence Nazare, Group Managing Director/CEO, Continental Reinsurance Solutions



Across the continent, the African insurance sector is standing at a crossroads. Regulatory modernisation, the promise of AfCFTA, and the emergence of data-driven supervision are converging to redefine how insurers operate, compete, and grow.

Having worked across multiple African markets, I have seen these shifts up close. The direction is clear: African insurance is maturing, becoming more disciplined, more connected, and more capable of retaining risk locally.

Risk-based capital sees a quiet revolution in market discipline -

The continent's gradual transition toward risk-based capital (RBC) frameworks, led notably by Kenya, Nigeria, and South Africa, is reshaping both supervision and market behaviour in fundamental ways. Regulators are moving away from blunt, one-size-fits-all capital rules toward requirements that reflect an insurer's actual risk profile. Capital is now tied to underwriting quality, asset volatility, counterparty strength, and operational governance.

This has sparked a profound behavioural shift. Insurers are far more conscious of underwriting discipline, portfolio selection, and sustainable pricing. We are witnessing a strengthening of enterprise risk management as boards become more engaged and ORSA processes evolve into forward-looking strategic tools rather than compliance exercises. Regulators themselves are becoming more proactive, using RBC as a basis for deeper dialogue on capital planning rather than backward-looking compliance checks.

Inevitably, RBC also encourages market consolidation. Well-run, well-capitalised insurers are gaining room to expand, while those with weaker balance sheets must either recapitalise or consider mergers. African markets have long been too fragmented; RBC is naturally nudging the sector toward greater stability and scale.

Ultimately, the shift signals a welcome evolution, from asking how much capital an insurer holds to understanding how well that capital aligns with its risks.

AfCFTA and the quest for regulatory harmonisation -

AfCFTA has rekindled the long-held aspiration of building a truly continental insurance market. But the ambition comes with complexity: our regulatory frameworks differ widely in sophistication and structure. For cross-border insurance to become seamless, Africa must find a balance between harmonisation and sovereignty.

The solution is not uniform rules, but common prudential principles, anchored in proportionality, good governance, and alignment with global standards. Mutual recognition of equivalent regimes can significantly reduce compliance friction and allow insurers to operate more freely across borders.

Regulators must deepen cooperation through joint inspections, shared supervisory colleges, and formal MOUs. Regional bodies such as SADC, ECOWAS, and the EAC can accelerate progress by developing model laws that member states can adapt without surrendering sovereign authority. And importantly, the AfCFTA framework already provides channels for aligning standards, these mechanisms must be used actively.

To achieve integration, African markets must be willing to let go of insular habits in favour of a more collaborative, continent-wide outlook.

Data-driven solvency to unlock capital efficiency -

Data remains one of African insurance's most persistent constraints. Yet it is also one of our greatest opportunities. As RBC becomes more entrenched, the demand for granular, reliable, consistent data is rising sharply. Data-driven solvency monitoring enables three powerful shifts.

First, it allows for more accurate calibration of capital requirements based on African realities rather than imported assumptions. Second, it empowers insurers and reinsurers to optimise their portfolios, allocating capital where it delivers the best risk-adjusted returns. And third, it supports more dynamic, real-time supervision, allowing regulators to intervene early and avoid blunt capital measures.

For a regional reinsurer like Continental Re, consistent data across markets strengthens our ability to build robust internal models, quantify diversification benefits, and allocate capital more efficiently across borders. But to unlock the full value of data-driven solvency, the continent must continue investing in actuarial development, digital reporting infrastructure, and data governance.

Early adopters show that growth and stability can coexist -

The experience of early RBC adopters offers important lessons. When regulators engage the market and phase implementation carefully, RBC strengthens the sector without destabilising it. Transition matters as much as design. South Africa's SAM regime demonstrated the value of parallel runs and extensive industry dialogue. Proportionality is also crucial given the prevalence of small insurers that cannot absorb high complexity.

Perhaps most importantly, culture determines outcomes. The true benefits of RBC materialise when boards embrace ERM (Enterprise Risk management), when ORSA (Own risk and Solvency Assessment) is used strategically, and when governance strengthens across the value chain. RBC must be seen as a discipline, not just a formula.

Building a continental insurance market -

AfCFTA gives Africa a once-in-a-generation opportunity to transform how the continent manages risk. With greater regulatory convergence and cooperation, Africa can build a continental insurance market with real scale, better diversification, and higher retention of African premium.

Regional risk pools, African-sponsored catastrophe bonds, shared data infrastructure, and aligned investment rules can help channel African savings into African development. A stronger, more harmonised regulatory environment will also deepen local capital markets, enabling insurers to play a more meaningful role in financing infrastructure, renewable energy, and other long-term sectors.

If we get this right, Africa can shift from being a net exporter of insurance premium to a continent capable of underwriting, retaining, and investing its own risk, building resilience, strengthening balance sheets, and fuelling sustainable economic growth.

OESAI

Newly elected board members



Mr Tarupiwa Tarupiwa – Managing Director, Emeritus Reinsurance (Pvt) Ltd - Zimbabwe



Mr Jonan Kisakye – CEO, Uganda Insurers Association - Uganda



Muzi Shongwe – Acting General Manager, Ezulwini Reinsurance Company Ltd. - Eswatini



Justine Kosgei – Group CEO, AAR Insurance – Kenya

OESAI

Re-elected board members



Solomon Mavuka. Managing Director, Minerva Risk Solutions - Zimbabwe



Elia Kajiba. Executive Officer, Association of Tanzania Insurers - Tanzania



Mr. Ronald Musoke. Chief Executive/Principal Officer, Uganda Reinsurance Company - Uganda



Alex Bahizi. Chief Executive Officer, BK Insurance Ltd - Rwanda



Janfar Abdulai. Chairman of the Board of Directors, EMOSE SA - Mozambique



Newton Jazire. Group Chief Executive Officer, Botswana Insurance Company - Botswana



Reflections on the
**47TH ANNUAL
OESAI
CONFERENCE**
and AGM – Kampala, Uganda

Rose Wanda, Secretary General, OESAI

The Organisation of Eastern and Southern Africa Insurers (OESAI) successfully hosted its 47th Annual Conference and AGM in the vibrant city of Kampala, Uganda, from 23–27 August 2025.

The event brought together over 600 delegates from across the continent and beyond to interrogate one central theme: “The Future of Customer Experience in Insurance.”

Formed in 1973 by eight pioneering insurers, OESAI has grown into a network of 135 member companies, making this annual gathering one of the most important platforms for cross-border collaboration and industry thought leadership.

A theme that resonated deeply -

With insurance penetration across Africa still below 3%, and trust in the sector often tested at the point of claim, the conference focused on how insurers can stay relevant to today’s young, digital, and demanding customer. Discussions repeatedly underscored that the future of insurance is not about policies and premiums, but about promises kept and experiences delivered.

Highlights from a packed programme -

The four-day programme featured a powerful mix of keynotes, panels, case studies, and networking events.

- Grace Muliisa, MD of Ecobank Uganda, opened with a keynote reminding delegates that insurance’s promise is truly tested when livelihoods are disrupted, whether for a boda rider in Kampala, a farmer facing drought, or a widow awaiting a claim payout. Her address set the tone for discussions on trust, digitalisation, and inclusion.
- Regulators and supervisors shared perspectives on balancing oversight with customer-centric innovation, exploring how regulation can either enable or stifle customer experience.
- Panels examined the “new customer”, the intermediaries’ evolving role, and how data and analytics can move insurers from administration to personalisation.
- Sustainability featured strongly, with speakers like Mirriam Mueni of ZEP-RE highlighting the urgent need to close Africa’s protection gap through climate-smart and inclusive insurance.

- Lighter but equally important sessions covered wellness in the workplace and the need for culture-driven organisations to meet customer expectations.

Evenings were enriched by Uganda’s warmth and hospitality, with a cultural dinner and an elegant gala evening creating memorable networking opportunities. Delegates also took time to give back through a CSR project handover at Missions of the Poor in Busega.

Three outcomes stood out from Kampala:

1. Resolutions to prioritise customer experience as the driver of insurance growth in Africa.
2. Shared benchmarks from across markets, creating opportunities to replicate successful innovations.
3. Strengthened partnerships across insurers, reinsurers, regulators, and adjacent industries, with recognition that collaboration is critical for scale and sustainability.

More broadly, the conference reminded us that Africa’s youthful, digital-first population will shape demand for insurance over the next decades. As with mobile money in banking, the winners in insurance will be those who build services that are instant, transparent, and embedded into daily life.

Looking ahead -

The OESAI Conference was more than a meeting — it was a call to action. Speakers consistently urged delegates not just to talk about the future but to build it now: through digital transformation, personalised solutions, bold partnerships, and a commitment to inclusion.

By the time the gala dinner closed, there was a palpable sense of alignment: the industry knows what must be done. The question is not if Africa’s insurance sector will transform, but how fast and how well.

As delegates departed Kampala, home for self-sponsored excursions, others straight back to busy offices, they carried a shared conviction: the future of African insurance will be judged not by how many policies are sold, but by how many promises are kept.

InsurTech with Integrity: How LMCI is reinventing claims collaboration through AI, Data Ethics, and Digital Innovation

Mbiganyi Shathiso Elias, Head of Strategy & Business Development, LMCI Group

Across Africa's insurance landscape, the fusion of technology and trust is reshaping how claims are managed and how clients are served

The industry's future belongs to organisations that not only innovate but also safeguard the integrity and ethics that sustain long-term confidence. For Loss Management Consultancy International (LMCI) Group, this balance between innovation and stewardship is not a marketing promise, it is a working philosophy. In a sector where speed, transparency, and accuracy are the new measures of resilience, LMCI is redefining claims collaboration through intelligent systems designed to support, not replace, human expertise.

For over two decades, LMCI has been a trusted partner in loss adjusting, a discipline rooted in impartiality, precision, and accountability. As the global insurance ecosystem embraces digitalisation, artificial intelligence (AI), and data-driven decision-making, LMCI has taken deliberate steps to transform its operations without losing sight of its founding principles. Its latest innovation, LMCI CLAIMS AI™, an advanced claims visibility system, is designed to strengthen partnerships across the insurance value chain by enhancing efficiency, transparency, and collaboration among insurers, reinsurers, and brokers.

The frustration for many insurers in Africa has long been the same: delays in claim updates, inconsistent communication, and limited visibility into progress. In today's fast-moving market, such inefficiencies are more than inconveniences, they are operational risks. LMCI recognised this pain point and developed a digital solution that allows stakeholders to monitor real-time claim progress without the constant need for calls, follow-ups, or office visits. Through a secure and user-friendly interface, partners can log into LMCI's system to track milestones, review documentation, and verify actions taken on each case. This real-time access transforms the claims experience from reactive to proactive.

This initiative is not about automation for automation's sake; it is about purpose-driven innovation. LMCI's platform is guided by a principle that technology should amplify professionalism, not undermine it. By automating repetitive administrative tasks and enabling structured information flow, LMCI ensures that adjusters and insurers can focus on analytical reasoning and fair outcomes rather than clerical bottlenecks. In a business where time is money and credibility is currency, such transformation has measurable impact, faster settlements, cleaner data, and higher satisfaction among clients.

The platform also integrates intelligent analytics to support efficiency and decision accuracy. Built around AI-assisted triage, automated reminders, and predictive insight features, it ensures that no claim is lost in communication loops. Each claim record is time-stamped and auditable, providing full accountability and traceability. As Peter Drucker aptly stated, "What gets measured gets managed," and LMCI's new system applies this wisdom to every stage of the claims lifecycle. By aligning automation with auditability, LMCI upholds the highest standards of data ethics, fairness, transparency, and responsibility.

However, technology on its own cannot deliver transformation. The human element remains central. LMCI continues to upskill its adjusters to interpret AI outputs, verify data integrity, and exercise professional judgment where nuance and context matter. This investment in human capital ensures that automation enhances rather than replaces the expertise that distinguishes loss adjusting from mere data processing. In this hybrid model, technology handles speed while people preserve sense, a combination that delivers consistency without compromising fairness.

Beyond operational advantages, LMCI's approach strengthens customer relationship management within the insurance ecosystem. By providing insurers and brokers with transparent, real-time access to claims data, the platform encourages mutual accountability. Collaboration becomes frictionless, everyone involved works from the same digital playbook, reducing misunderstandings and delays.

This integration of communication, visibility, and data discipline embodies the true spirit of InsurTech: not disruption for disruption's sake, but intelligent collaboration that builds trust and shared success.

LMCI's initiative also responds to the growing regulatory focus on ethical AI and data governance. As African markets adopt frameworks for data protection and responsible automation, LMCI's model governance principles, including accuracy, explainability, and auditability, position it ahead of compliance curves. Every algorithm used in its systems undergoes review to ensure it enhances fairness and mitigates bias. This proactive approach reflects a modern understanding of stewardship: that innovation without ethics is merely speed without direction.

For insurers and reinsurers, LMCI's platform offers a partner-driven path to digital transformation. Rather than building parallel systems or outsourcing oversight, they can collaborate directly with an independent adjuster that shares their commitment to transparency and service excellence. LMCI's independence, long its hallmark, becomes an advantage in the digital age, providing objective insight anchored in both data and integrity. As one industry observer notes, 'True innovation doesn't replace collaboration; it refines it.'

Africa's insurance industry stands at an inflection point, where resilience will depend on how innovation and integrity converge. As claims processes become increasingly data-driven, the value of human judgment, ethical oversight, and transparent systems will only grow. LMCI's new platform demonstrates that loss adjusters are not relics of a manual past but catalysts for a smarter, fairer future.

By merging InsurTech innovation with ethical stewardship, LMCI is helping insurers, reinsurers, and brokers achieve the very progress the continent needs, measured not only in turnaround time but in restored confidence.

Technology can accelerate claims; integrity ensures they are settled right.

Brand experience in the snapshot impression economy

*Tony van Niekerk, Owner
Editor-in-chief at COVER*

Is brand experience real in the digital world, and if so, how does it shape business growth in the modern-day insurance and financial advice space?

The answer is not only yes, but that it has quietly become the most valuable currency in how trust, relevance, and long-term engagement are earned.

The new theatre of connection -

Today, roughly 90% of business communication takes place digitally. Emails, voice notes, social platforms, messengers, web forms, apps, and online dashboards have replaced the boardroom, the storefront, and even many of the advisory conversations we used to have face-to-face. Yet while the channels evolved, the human expectation did not: clients still want to feel seen, safe, and understood.

This creates a tension at the heart of digital advice. We speak to millions through devices and networks, yet the client evaluates us as if we are speaking only to them.



Tony van Niekerk, Editor and Chief, COVER

Connection now happens in “**snapshot impressions**”, micro-moments where the brain scans not for logic, but for resonance:

- Do I recognise this brand?
- Do I feel anything when I read this?
- Is it easy to interact with them?
- Do I trust them enough to continue engaging?

There is no room for slow first impressions anymore, not even 30 seconds. Clients make mental pictures at lightning speed, storing your brand in one of two places: the dopamine safe for future reflection and loyalty, or the mental recycle bin, drowned out by daily information noise.

Communication is not content, it's choreography -

Communicating is an art, but in insurance and financial advice it is also an act of design. It is not just what the words say; it is what the words do.

A message must achieve three things at once:

1. convey accurate information,
2. deliver emotional resonance,
3. move the client toward a desired action, without pushing them away.

We often confuse communication with writing. But writing is only the script; communication is the performance, pacing, gesture, tone, composition, and ease.

From the first word of an email to the signature at the end, every character, pause, font size, image ratio, layout spacing, and click interaction contributes to the client's felt experience of your brand.

A cluttered message is not only bad writing. It is bad choreography. It makes the client feel overwhelmed, not informed. Conversely, clear structured delivery makes them feel calm, clever, capable, and respected. The impact of thoughtful digital engagement far outweighs the volume of content produced.

Trust is built long before the message arrives -

In insurance, governance and compliance underpin trust. But compliance is not trust itself, it is the promise of trustworthiness.

Trust is experienced when these signals align:

- brands look consistent across platforms,
- interfaces behave intuitively,
- communications feel personal without manipulation,
- processes deliver outcomes without friction,
- tone reflects dignity and transparency,
- data practices appear safe and well-governed.

Crucially, a client's exposure to your brand before your communication reaches them sets the emotional tone for how your message lands. The modern insurer and advisor can't shape that exposure by accident. They must shape it by design.

A holistic brand experience means look, feel, tone, and ease of interaction working in concert, creating digital continuity from first touch to policy purchase, query handling and claims fulfilment.

Digital tools amplify your voice, but not your humanity. Technology has democratised communication. Anyone can generate emails, schedule posts, automate messaging flows, or broadcast campaigns across platforms. But a large digital footprint with weak emotional resonance is like a billboard in a snowstorm. Visible, but unremembered.

The deeper question advisors must ask isn't "**Can I publish everywhere?**" but rather:



"Are my communications adding momentum to my brand or diluting its memory in my client's mind?"

This is where a strategic growth partner quietly shifts the game. In the digital insurance and advice ecosystem, brand building, communications design, and ongoing digital engagement optimisation are no longer supporting activities, they are growth infrastructure. But few advisors or insurers have the internal firepower to do brand architecture, UX, audience research, multi-channel content orchestration, digital campaign execution, optimisation, analytics, reporting, and distribution enablement at the level modern clients demand.

Partnership is becoming the silent accelerator of growth, not outsourcing, but co-creating continuity.

Noble purpose needs memorable packaging -

Insurance exists to manage and mitigate risk. We replace catastrophe with continuity and continuity with opportunity. Done well, the client feels their prosperity has a guardian, not a vendor.

And prosperity is not only protected by policies, but by education. Informed clients who understand their risks and finances engage more frequently, buy more confidently, and claim less traumatically.

Growth-partner businesses in the digital space work with insurers and advisors to prepare the market cognitively for the value of advice and risk mitigation, through:

- Brand building aligned to purpose,
- Human-first digital campaign planning and execution,
- UX and interface design for frictionless engagement,
- Emotionally intelligent communications design,
- Consistent multi-platform visual identity systems,
- Measurement frameworks, analytics, optimisation and reporting,
- Broker enablement and digital engagement scaling tools,

Even compliance messages can sell respect -

Clients want to feel important, not flattered but acknowledged. Valued clients respond better, without cheesy wording or aggressive tactics.

Even compliance communication can deepen brand trust if it feels purposeful, clear, dignified and human, proving that risk management, consumer protection and relevance are alive in every interaction.

Growth is no longer a solo pursuit - The advisor or insurer who grows fastest tomorrow will not necessarily be the one who carries the largest technology stack, but the one who carries the sharpest, kindest, most coherent brand memory in the client's mind.

Growth now rewards:

- consistency over randomness,
- resonance over loudness,
- clarity over compliance noise,
- partnership over solo execution at scale.

Brand experience in a digital world is therefore not a moment of contact. It is a habitat of connection, intentionally built, sustained, and optimised.





Organisation of Eastern &
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