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AFRICA INSURANCE MAGAZINE



**Lift Others
As You Rise**

**Gender Diversity
= Thriving and
Successful
Organisations**

**Accelerate Action:
A Call to Prioritize
Meaningful and
Measurable Change
for Gender Equality**

Celebrating Feminine Wisdom, March 2025



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2025

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Welcome Note

"As we celebrate Women's Month and specifically shine a spotlight on the remarkable women shaping the insurance industry in Africa and beyond, it's impossible not to feel a surge of both pride and purpose. We take time to profile the women in our industry, not just to acknowledge the strides we've made, but to ignite a renewed commitment to action. For too long, the narrative in some sectors has been one of overcoming obstacles. While acknowledging the realities of navigating a historically male-dominated field is important, this year, our focus is on accelerating our impact. We are not just breaking barriers; we are building bridges, creating pathways, and actively shaping a future where women's leadership and expertise are not the exception, but the norm. This Women's Month, let's move beyond simply talking about change and wholeheartedly embrace the power of #accelerate action."

"One of the most powerful tools in our arsenal for accelerating action is the unwavering support we offer each other. The mentorship and guidance that women provide to one another within the insurance sector are invaluable. It's about holding hands, offering clarity, and genuinely championing each other's success. As co-head of the Training & Mentorship committee for Women in Insurance in Zimbabwe (WIZ), I've witnessed firsthand the transformative impact of this solidarity. Mentorship isn't just a helping hand; it's a catalyst for growth, a source of unwavering belief, and a direct route to accelerating the advancement of women in our industry. Let us continue to nurture this vital network, ensuring that every woman has the opportunity to thrive and contribute her unique strengths."

"Let us also remember the inherent strengths that women bring to the table. Our ability to nurture, our deep-seated resilience, and our innate capacity for empathy are not weaknesses, but powerful assets that drive innovation and foster stronger relationships within the insurance landscape. We carry within us a profound inner strength, a legacy of resilience that has sustained generations. This Women's Month, let us confidently leverage these unique qualities, demonstrating through our actions that being authentically woman is a source of unparalleled leverage in achieving our goals and accelerating the positive transformation of our industry. Let's show the world, and ourselves, the power of who we are." #accelerateaction.

Caroline Mbofana
*Managing Director, WFDR Risk Services,
Zimbabwe*

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True Acceleration Demands Industry-wide Collaboration, Policy Advocacy, and a Collective Commitment Across the Insurance Industry to Breaking Down Gender Barriers.

Dr. Nolwandle C. Mgoqi
Chief Executive Officer, AON South Africa

"True Acceleration Demands Industry-wide Collaboration, Policy Advocacy, and a Collective Commitment Across the Insurance Industry to Breaking Down Gender Barriers."

Celebrating the professional and lived experiences of female executives is crucial in amplifying their brilliance, fostering a sense of community, inspiring leadership and the next generation of female leaders to find their authentic voice. Africa Insurance Magazine (AIM) was humbled to have an exclusive with an exceptional and accomplished business executive within the insurance sector; Dr. Nolwandle Mgoqi (NM), Chief Executive Officer of a business of Better Decisions; Aon South Africa.

AIM: What does the 2025 theme #Accelerate Action for International Women's Day mean to you as a female executive in the African insurance industry?

NM: As a female CEO in the African insurance industry, the 2025 International Women's month theme of #AccelerateAction resonates deeply with my personal journey and professional mission. This theme is a call to meaningful, transformative change that goes beyond rhetoric and demands tangible steps toward gender equity and empowerment, and especially about challenging traditional narratives about women's executive roles in business and finance.

In an industry historically dominated by male leadership, my path has been defined by persistent action rather than passive hope. Acceleration, to me, means actively dismantling systemic barriers that have long prevented women from reaching leadership positions. It is about creating intentional pathways for talent development, providing mentorship, and avenues that support women's professional growth from entry-level positions to executive roles.

At Aon, this is not simply a talk – it is the organization's absolute commitment. I am proud and honoured to be part of an organisation that strives to make gender equity a reality, and drives all of us to rethink our systems, challenge assumptions, and cultivate a culture of inclusion. In our own business, and in our engagements with clients and colleagues, we take action to improve gender-based disparities with the goal of creating an eq-

uitable work environment for all – from reassessing compensation and equity strategies; to equality in rights, pay and recognition; to career development pathways and flexible work strategies.

True acceleration demands industry-wide collaboration, policy advocacy, and a collective commitment across the insurance industry to breaking down gender barriers.

AIM: Cultivating a self-empowering mindset as a female executive in the African insurance industry – based on your professional experiences, what is the significance of cultivating inner strength and clarity in revolutionizing female executives' transformation approach?

NM: I have learned that true leadership transformation begins not with external accolades or positional power, but with the inner work of cultivating a self-empowering mindset - the most critical, yet often overlooked, dimension of female executive development.

Our inner narrative is our most powerful instrument of change. It is about developing a resilient core that remains unshaken by external limitations, societal expectations, or systemic barriers. I also believe that cultivating inner strength is not about eliminating vulnerability, but it is about understanding this as a source of profound insight. As women, our emotional intelligence becomes a strategic tool – allowing us to navigate complex professional landscapes with nuance, empathy, and strategic precision. It enables us to read organizational dynamics, build meaningful connections, and lead with both compassion and decisiveness. This is how we move beyond 'performing' leadership to embodying it. Our power as women executives emerges from our unique perspective, lived experiences, and genuine commitment to transformative change that fundamentally reshapes potential and pathways for future generations of women leaders. It is our own inner transformation that becomes the blueprint for institutional, industry-wide transformation.

AIM: The weight of leadership can lead to professional trauma, how best can female leaders in the insurance industry integrate life and leadership and flourish beyond burnout?

NM: Women in leadership roles are often navigating multiple layers of professional and personal expectations, and there is this constant negotiation between professional excellence, personal sustainability whilst also trying to find harmony. We absolutely need to embrace that success cannot be measured solely by professional achievements. It requires a reimagining of leadership that prioritizes

self-care as a critical leadership strategy. It's about transforming professional challenges from potential trauma sources to growth opportunities through developing a growth mindset. As female leaders, we must challenge existing leadership paradigms, create more inclusive organizational cultures, advocate for comprehensive wellness policies and mentor emerging leaders with holistic development approaches. We should never lose the essence of who we are as women in this process, but we need to harness what makes us unique.

Leadership in the insurance industry is not about superhuman endurance, and our wellness can never be separated from how we lead – in fact it is the very foundation of transformative leadership.

AIM: As a beacon of inspiration to young women in the insurance industry – what are you doing to empower the next generation of female leaders to find their authentic voice?

NM: Empowering the next generation of female leaders is not just a professional responsibility – it's a profound commitment to collective transformation.

Throughout my career, I have had the privilege of being led by inspirational and visionary leaders who all gave me the opportunities to realize my full potential. With that, I have always made it my responsibility and commitment to transfer this privilege to the next generation of female leaders in any way possible. It's all about "lifting others as we climb" and ensuring that the benefits of strong leadership are passed on through sponsorship, through mentorship, providing opportunities for growth, transferring skills, harnessing strengths and providing our next generation leaders with a seat at the table to help them define their success with them and not for them.

This is about fostering mutual learning and growth, celebrating individual leadership styles, challenging restrictive professional narratives, encouraging authenticity and recognizing diversity as a strategic advantage, and helping young women understand their unique leadership DNA.

AIM: Call to Action...

NM: The insurance industry sits at a unique intersection of risk management, financial protection, and social impact. As we mark International Women's month 2025, the theme #AccelerateAction has a clear call to action - acceleration is not a 'destination', but a continuous journey of intentional, strategic action where we move from dialogue to implementation, from representation to true inclusion, and from individual achievements to systemic transformation of our industry.

Gender Equality is a Societal Imperative to be **Championed Collectively**



Namakau Mundia Ntini

Registrar/Chief Executive Officer, PIA, Zambia

Let us
remember
that gender
equality is not
just a women's
issue, it is
a societal
imperative that
must be
championed by
both men
and women.

AIM: What does the 2025 theme #Accelerate Action for International Women's Day mean to you as a female executive in the African insurance industry?

NN: I strongly resonate with this year's International Women's Day theme, #Accelerate Action, because it deeply reflects the need to have a more affirmative perspective to diversity, equality and inclusion, particularly in the pensions and insurance sectors. The theme challenges us to move beyond rhetoric and take tangible steps toward gender equality and empowerment by providing the platform and tools for women to thrive. In an emerging market like Zambia, where opportunities abound, accelerating action means being deliberate about breaking the barriers. We need to identify the gaps and challenges and come up with practical interventions that will help prepare girls and women for leadership roles in the workplace and marketplace.

Bringing it home to the pensions and insurance sector, I see this year's theme as a reminder to champion inclusive policies and initiatives that break down barriers for women in the sector. We need to ensure that women are not just participants but active contributors to the sector's growth from both the supplier and demand perspective. It is often said, "Who can better design products for women than a woman?" By accelerating action, we can unlock the immense potential of women to drive innovation, inclusivity, and sustainable development in Zambia and beyond.

AIM: At PIA, what are some of the interventions you have implemented to ensure a more inclusive workspace where feminine wisdom is celebrated?

NN: PIA is an equal opportunity employer and you may be interested to note that five (5) out of nine (9) of our Board of Directors are women. In management, we have a 50-50 representation at both executive and middle management. We continue to implement several interventions that foster an inclusive workspace. Specifically, we have the following in place:

- **Gender-Sensitive Recruitment:** Our recruitment processes are unbiased and encourage the hiring of qualified women and men at all levels. This is important because we want to ensure that women who are hired in these positions are competent and skilled. There is a tendency for some people to think that women are just favoured in leadership positions and we can only discount this notion by being equal to the task when we are appointed in leadership position.
- **Flexible Work Policies:** To support working mothers we have adopted flexible work arrangements, including providing women with an extra two hours per day for breastfeeding for the first nine months after delivery.
- **Leadership Development Programmes:** We support mentorship and leadership training programmes specifically designed to prepare women for senior roles within the organization. I am a beneficiary of such a programme having been one of the participants of the Toronto Centre's Women's Leadership Programme in 2023.

These interventions have not only created a more inclusive environment but have also enhanced productivity and innovation by leveraging the unique perspectives and strengths of women.

AIM: What is the relevance of Women in Insurance Associations in preparing the next generation of women for leadership roles in the insurance landscape? We note that in November, 2024 you launched the Women in Insurance & Pension Association of Zambia.

NN: The Women in Insurance and Pensions Association of Zambia (WIPAZ), is a critical platform for empowering the next generation of women leaders in the pensions and insurance sector. Its relevance lies in three key areas:

- **Networking and Mentorship:** WIPAZ connects women with experienced professionals who can guide and inspire the younger women to take on leadership roles.
- **Skill Development:** The Association is providing platforms for learning

and sharing experiences and best practices. This will help equip women with the technical and soft skills needed to excel in the industry.

- **Lobbying and Advocacy:** WIPAZ provides a powerful channel for lobbying and advocating for policies that promote gender equality, such as equal pay, representation on boards, and access to funding for women-led initiatives in the industry.

By providing these opportunities, WIPAZ is not only preparing women for leadership but also ensuring that the industry benefits from diverse perspectives and innovative solutions.

AIM: Word of wisdom to emerging female practitioners in the insurance industry...

NN: To the emerging female practitioners in the insurance industry, my word of encouragement is Believe in your potential, never underestimate the power of preparation and utilize every opportunity leave a positive lasting impression. The insurance industry in Zambia is dynamic and still growing therefore full of opportunities, but it requires resilience, continuous learning, and a willingness to take calculated risks. Do not be afraid to take bold decisions. It is part of leadership.

You also need to seek out mentors, build a strong professional network, and always strive for excellence. Remember, your unique perspective as a woman is a strength. Let us not shy away from who we are. As earlier highlighted, women are great multi-taskers and sometimes labelled to be emotional. Let us use this as a strength to challenge norms, drive change, and create value. Most importantly, support other women along the way. By being empathetic for instance you can come up with policies that help women to thrive in the workspace and you can also innovative products that respond to the various needs of women. Together, we can redefine the industry and create a legacy for future generations.

AIM: Parting shot...

NN: Let us remember that gender equality is not just a women's issue, it is a societal imperative that must be championed by both men and women. Gender inclusion and equality is not about competing with men. It is about recognizing the value proposition that women bring in decision-making. It is therefore imperative that women are given equal opportunities to compete fairly and that gender considerations are taken when for instance designing pensions and insurance products.

A portrait of Fikira Ntomola, a woman wearing a white hijab and a grey textured blazer, standing with her arms crossed. She is wearing a gold watch and rings. The background is white.

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Lift Others As You Rise

*Fikira
Ntomola*

*President, Tanzania Women in
Finance Association (TAWiFA),
General Secretary, Africa
Insurance Women Association
(AIWA), Managing Director,
FBN Insurance Brokers Limited,
Tanzania*

AIM: What does the 2025 theme #AccelerateAction for International Women's Day mean to you as a female executive in the African insurance industry?

FN: For me, #AccelerateAction is a resounding call to move beyond rhetoric and take concrete steps toward gender equity in leadership, professional development, and industry transformation. It signifies an urgent need to implement policies and frameworks that ensure women not only have a seat at the table but also hold decision-making positions that influence meaningful change.

In the African insurance industry, where women remain underrepresented in executive roles, #AccelerateAction is about driving strategic initiatives that enable women to rise, thrive, and lead. It means advocating for equal pay, creating mentorship pipelines, and dismantling systemic barriers that limit women's participation and advancement.

AIM: How are you creating 'sanity islands' for women at FBN to thrive and flourish?

FN: At FBN Insurance Brokers, we have consciously built a corporate culture that nurtures women's professional and personal well-being. Given that 70% of our workforce comprises women, we recognize the importance of creating a workplace environment that supports them in thriving and excelling by focusing on inclusion, mentorship and mental wellness.

AIM: Cultivating a self-empowering mindset as a female executive in the African insurance industry – based on your professional experiences, what is the significance of inner strength and clarity in revolutionizing female executives' transformation approach?

FN: Inner strength and clarity are the foundation of impactful leadership. In a male dominated industry like insurance, women executives must cultivate a strong sense of self-awareness, resilience, and emotional intelligence to navigate challenges and drive transformation.

Inner strength allows women to remain steadfast in their vision, overcome biases, and lead with confidence despite external pressures. It fuels perseverance, enabling female executives to break barriers, challenge stereotypes, and make decisions that contribute to sustainable industry growth.

Clarity of purpose and vision is equally vital. It helps women stay focused on their long-term goals and make strategic choices that align with their values and aspirations. With clarity, female leaders can harness their influence to uplift oth-

*To all the women
striving for
leadership in the
insurance
industry and
beyond: own your
space, be bold and
authentic, embrace
continuous
learning, and
support other
women.
Remember that
your impact is not
just about what
you achieve for
yourself—it's about
the legacy of
transformation and
empowerment
you leave
behind*

ers, build meaningful networks, and introduce innovative solutions that propel the industry forward.

Moreover, emotional intelligence plays a crucial role in leadership transformation. Women who cultivate empathy, adaptability, and effective communication create inclusive and empowering work environments. This, in turn, leads to stronger teams, increased collaboration, and greater success at both organizational and industry levels.

In essence, female executives who harness inner strength and clarity are not only able to rise above challenges but also pave the way for other women to do the same, ensuring a legacy of progressive and inclusive leadership in the African insurance sector.

AIM: What skills and capabilities should women leaders in the African insurance industry amplify to manifest and inspire regenerative change?

FN: For women leaders to drive meaningful and regenerative change in the African insurance industry, in my view, we must continuously refine and amplify a combination of technical, strategic, and interpersonal skills. Key capabilities that are crucial include:

- **Strategic Thinking & Decision-Making:** The ability to analyze trends, anticipate industry shifts, and make informed, future-oriented decisions is essential for creating lasting impact.
- **Negotiation & Influence:** Women in leadership must develop strong negotiation skills to advocate for fair policies, secure high-value deals, and establish themselves as authoritative voices in the industry.
- **Digital Adaptability & Innovation:** With the rise of Insurtech and digital transformation, female executives must embrace technology-driven solutions, ensuring they stay ahead in an increasingly digitalized sector.
- **Financial Acumen & Risk Management:** Understanding financial models, investment strategies, and risk management frameworks enables women leaders to make data-driven decisions that enhance business growth.
- **Emotional Intelligence & Communication:** The ability to lead with empathy, foster teamwork, and communicate effectively is crucial in creating inclusive and high-performing workplaces.
- **Mentorship & Talent Development:** Women leaders should actively invest in the next generation by mentoring and sponsoring young talent, ensuring a strong pipeline of future female leaders.

AIM: Word of wisdom to female executives and the next generation of leaders...

FN: To all the women striving for leadership in the insurance industry and beyond: own your space, be bold and authentic, embrace continuous learning, and support other women. Remember that your impact is not just about what you achieve for yourself—it's about the legacy of transformation and empowerment you leave behind. Keep pushing boundaries, breaking ceilings, and accelerating action for the future of women in the industry. Above all lift others as you rise.

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Embrace Your Journey With Courage and Passion



Fiona Oakley-Smith
Chief Information Officer, Sasria,
South Africa

An engaging conversation between AIM and the Chief Information Officer at Sasria, Fiona Oakley-Smith focused on how she relates to the 2025 theme of International Women's month, the significance of cultivating a self-empowering mindset, harnessing inner strength and clarity. Unpacking how she resonates with the #AccelerateAction theme for IWD, Fiona said;

"According to the World Economic Forum, achieving full gender parity will take until 2158. In the African and South African insurance industries, significant strides have been made, but there is still a view that, at the current pace, gender parity may only be possible by 2051. In the technology sector, it is even said that at the current rate, gender parity may never be achieved. This is particularly alarming as, compared to financial services, technology is a relatively new and evolving sector that theoretically should not have to break the same institutional barriers.

As CIO at Sasria and having navigated a career in the information technology

sector, the #AccelerateAction resonates with me as it emphasizes the urgency of dismantling systemic barriers that hinder progress towards gender equality. Addressing the issue of equal pay, for example, is far less complex than tackling systemic issues like gender-based violence, and there should no longer be excuses to delay pay parity. From a women empowerment perspective, there is no shortage of talented and accomplished female executives ready to take seats at the tables that can drive systemic change, which can have compound effects in addressing female empowerment at all levels of society.

Insurance intersects all levels of society, and through both its products and risk mitigation strategies, it could be the catalyst for the transformation required to tackle the complex amalgamation of geopolitical, local political, cyber, social, ethical, weather, and even potential health risks that we are facing in Africa and globally. Having female voices in driving policy and product changes will enable the consideration of diverse views and interests integral to tackling the multidimensional risks we currently face in the insurance industry and society at large. The more deliberate and faster action we take at every opportunity, the more we can have an exponential impact."

Sharing her professional experiences on the significance of cultivating a self-empowering mindset, inner strength and clarity as a female executive in the African insurance industry, Fiona said;

"As a female CIO in the insurance industry, I have experienced first-hand the transformative power of cultivating inner strength and clarity. These qualities are not just personal attributes; they are essential tools that revolutionize how women navigate their careers and progress to lead organizations. For me, it is important to unpack the principles and the value of any assignment, which brings clarity of vision and helps cultivate inner strength.

In an industry often dominated by male counterparts with products and solutions catering to old problems, inner strength empowers us to face challenges head-on, question the status quo, make tough decisions, and stand firm in our convictions. It has helped me remain steadfast in the face of adversity and inspire confidence in the teams I've led. In times of doubt and bouts of imposter syndrome, it's about going back to those principles, continuing to build belief in our collective capabilities, and using that belief to drive change and innovation. For women, this can be more challenging, as our own self-limiting beliefs often prevent us from pushing harder.

Clarity in vision and purpose is crucial for aligning our teams with the organization's mission. Clarity helps us cut through the business of work and focus on what truly matters, ensuring that our strategies are equally ambitious and achievable. It enables us to lead with purpose and direction, fostering a culture of transparency and trust.

Continuing to cultivate a clear vision and building on inner strength enables us to drive meaningful change. I believe that these are the cornerstones of transformative leadership, empowering us to navigate the complexities of the insurance industry with confidence and purpose."

Margaret Wheatley emphasizes the urgent need to create sanity islands where women thrive and flourish. Fiona shared an insight on how Sasria is creating islands of transformation to support women;

"Sasria embraces a flexible working culture, allowing employees to work from home three days a week and offering flexible working hours to accommodate working parents. This approach respects family responsibilities and supports employees in managing both work and home duties. Sasria also provides a fully equipped gym with shower facilities accessible to all employees.

Additionally, Sasria has a deliberate hiring and promotion policy aimed at increasing female representation across all levels of the organization. This ensures a healthy peer group and support network, even at the executive and Board levels."

Word of wisdom to the next generation of female leaders...

- "Lead with Integrity: Always stay true to your values and principles. Don't be scared to apologise, admit your mistakes and change your mind. Integrity builds trust and respect.
- Embrace Lifelong Learning: The world is constantly evolving, and so should you. Stay curious, seek knowledge, ask questions and be open to new experiences and perspectives.
- Believe in Yourself: Trust in your abilities and know that you are capable of achieving great things. Confidence is key to overcoming obstacles and seizing opportunities.

Remember, your unique experiences and perspective are your strengths, and they are invaluable. Embrace your journey with courage and passion, find allies to your mission and you will inspire others."

It's Time to Break the 'Pale, Male and Stale' Stereotype

Olga Collins
Chief Executive Officer,
Worldwide Broker
Network (WBN)



WBN is the world's largest independent network and an award-winning global brokerage entity. AIM had an exclusive with the WBN Chief Executive Officer, Olga Collins (OC) to appreciate how the network is supporting women to thrive and flourish and how the 2025 theme for IWN resonates with WBN community.

AIM: What does the 2025 theme #Accelerate Action for International Women's Day mean to you as a female executive in the insurance industry?

OC: I am proud to be part of such a dynamic industry, but I'm also determined to help transform it into a more diverse and appealing space for female talent. The 2025 theme of accelerating action therefore resonates strongly with me and is a call to action for us all to push harder for equal opportunities in global insurance. It's time to break the 'pale, male and stale' stereotype that has long defined the sector. Our industry has an opportunity to lead by example, setting a global standard for progress across all industries, worldwide. Let's seize the moment.

AIM: Cultivating a self-empowering mindset as a female executive in the insurance industry – based on your professional experiences, what is the significance of cultivating inner strength and clarity in revolutionizing female executives' transformation approach?

OC: Resilience and a 'can do' attitude is essential to success in any industry, no matter your gender or circumstance. I found mine from having to overcome a serious medical condition that I was born with, and growing up in a time and place, Poland, where there were limited opportunities. At the age of 16, I moved to the United States to complete my studies, start my career and chase my ambitions, which required total determination every step of the way. We can never be fully prepared for the unexpected turns in our careers; the secret is to stay focused, flexible and self-empowered.

AIM: Briefly tell us about how you are creating sanity islands for women within the WBN community to thrive and flourish?

OC: To attract more women to our industry, we must create environments where they can truly 'have it all'. I am fortunate to lead an 80% female team, so prioritizing 'sanity' is critical to their happiness and my talent retention. Providing flexibility and connectivity to help working parents, myself included, juggle the pressures of our jobs with our personal lives is one example. At WBN, we operate as a family – inviting our team's spouses and children to our global events so that they can feel part of the WBN community, integrating work and life and making it easier to combine work and family travel. I also turn to other female leaders for

guidance in this area, particularly through my membership of Chief, an exclusive network for female leaders supported by Serena Williams. Supporting women is both our privilege and responsibility.

AIM: Word of wisdom to female executives and the next generation of female leaders...

OC: Firstly, thank you for all that you do. When we band together, we win together. By nurturing talent within and beyond our industry, we can collectively shape future leaders with emotional and cultural intelligence. Secondly, let's recognize the men behind the women - our mentors, bosses, friends and family - who have supported our journeys. Finally, you are at the forefront of making risk management an even more dynamic and inclusive career choice. Keep driving change, tackling talent gaps, championing women, and promoting workplace wellbeing. I believe that being a successful risk manager requires risk and relationships to go hand-in-hand, my version of 'R&R' as I like to call it.

About WBN: WBN is a global network with extensive reach across every continent through its membership of 150 firms across 100 countries, with a combined annual revenue exceeding \$14 billion.



Accelerate Action – A Call to Bridge Gender Gap and Empower Female Leaders

Clementine Chinyuku, Manager Life, WAICA Re, Zimbabwe

The Africa Insurance Magazine (AIM) joins the entire world in accelerating action during the 2025 International Women's month. AIM was honored to have an exclusive with Clementine Chinyuku (CC), a respected re/insurance executive with over two decades of experience within the re/insurance industry. The conversation unpacks her perspectives in relation to the 2025 IWD theme, 'Accelerate Action', insights on how female leaders can integrate life and leadership and flourish beyond burnout and an insight into how WAICA Re is leading the way in creating sanity islands for transformation.

AIM: What does the 2025 theme #Accelerate Action for International Women's Day mean to you as a female executive in the African insurance industry?

CC: The theme deeply resonates with me as it underscores the critical need to bridge the gender gap and empower women in leadership roles across all sectors, including the insurance industry in Africa. Despite notable advancements, women continue to encounter numerous obstacles and biases that impede their progression and equal representation in senior positions. This observance serves as a compelling reminder to expedite concrete actions that dismantle barriers, provide equitable opportunities, and cultivate an environment conducive to women's success and contribution, allowing them to share their unique perspectives and expertise.

To operationalize this theme, organizations, and the industry can adopt several strategic initiatives. First, it is essential to establish measurable goals and targets for gender diversity at all levels of the organization, particularly in senior leadership and board positions, while holding leaders accountable for achieving these objectives. Furthermore, providing unconscious bias training for all employees, particularly those involved in hiring, promotion, and performance evaluation processes, is crucial to raising awareness and mitigating biases. Lastly, celebrating and showcasing the achievements of successful women leaders within the organization and the industry is imperative. This approach not only highlights their accomplishments and journeys but also positions them as role models for aspiring female professionals, thereby bringing this theme to life.

AIM: The weight of leadership can lead to professional trauma, how best can female leaders integrate life and leadership and flourish beyond burnout?

CC: Leadership often imposes significant pressures that can lead to professional trauma and burnout. For female leaders, it is imperative to prioritize self-care and cultivate a healthy work-life balance. This approach may encompass the estab-

lishment of clear boundaries, effective delegation of responsibilities, and the allocation of dedicated time for personal interests and family engagement. It is also important to seek support through mentorship programs, professional coaching, or peer networking which can provide essential guidance and coping strategies. Women in Insurance in Zimbabwe is one of the organizations that offers such kind of support. Organizations should consider implementing policies and initiatives that foster employee well-being, including flexible work arrangements, mental health resources, and leadership development programs specifically designed to address the unique challenges faced by women in leadership roles.

AIM: Briefly tell us about how WAICA Re is creating sanity islands for women to thrive and flourish?

CC: At WAICA Re, we understand how crucial it is to cultivate an inclusive and supportive atmosphere for our female employees. To achieve this, we've rolled out several initiatives aimed at creating "sanity islands" where women can truly thrive and flourish. Our mentorship programs pair seasoned professionals with emerging talents, offering guidance and fostering a safe space for open discussions. We also conduct leadership development workshops tailored specifically for women, covering essential topics such as negotiation skills, tackling imposter syndrome, and boosting confidence. Furthermore, our employee resource groups focused on empowering women foster a strong sense of community, providing valuable networking opportunities and a platform for sharing experiences and learning from one another.

AIM: Word of wisdom to the next generation of female leaders...

CC: To the emerging generation of female leaders, I offer the following counsel: embrace your authentic self and possess an unwavering belief in your capabilities. Refrain from allowing societal norms or stereotypes to dissuade you; rather, confront them with courage and resilience. Actively seek mentors and sponsors who can provide guidance and advocacy, while remaining prepared to take calculated risks and venture beyond your comfort zone. Dedicate yourself to continuous personal and professional development and never underestimate the significance of your unique perspectives and experiences. It is essential to recognize that true leadership transcends mere conformity to expectations; it is fundamentally about inspiring others through your vision, integrity, and steadfast commitment to effecting positive change.



Exclusive

Celebrating Feminine Wisdom

Fatima Mourabih, Chief of Operations, EPEGA, Morocco

AIM: What does the 2025 theme #Accelerate Action for International Women's Day mean to you as a female executive in the African insurance industry?

FM: In the African insurance sector, the Accelerate Action theme for International Women's Day 2025 aligns very closely with my experiences as a female COO. It emphasizes the empowerment and representation of women in leadership positions by helping us to work together, overcome job challenges, and most importantly create equal chances to ensure that female executives receive fair access to monetary resources. This theme inspires me to champion gender equality and engage in actions to facilitate women's integration in the insurance domain.

AIM: The weight of leadership can lead to professional trauma, how best can female leaders integrate life and leadership and flourish beyond burnout?

FM: There are many tactics that can help female leaders to integrate life and leadership while avoiding burnout. Here are some practical things I try and do to safeguard my health while succeeding in my career:

- **Set Boundaries:** Maintain a clear separation between work and personal life.
- **Prioritize Self-Care:** Engage in activities that recharge physical and mental energy, and establish connections with mentors and peers for

emotional support.

- **Practice Delegation:** Delegate tasks to focus on high-impact areas and reduce overwhelm.
- **Embrace Flexibility:** Adapt leadership styles to changing circumstances.
- **Foster A Positive Work Environment:** Create a supportive and collaborative team culture.
- **Seek Professional Development:** Engage in continuous learning for confidence and competence.
- **Reflect and Reassess:** Regularly evaluate personal values and career goals.

AIM: As a beacon of inspiration to young women in the Moroccan insurance industry – what are you doing to empower the next generation of leaders?

FM: To enable the following cadre of governors within the Moroccan protective insurance sector, I concentrate on initiatives which aspire to establish trust and propel young women to thrive in the sector, for example:

- **Mentorship Programs:** Guiding young women through shared experiences.
- **Workshops and Training:** Offering sessions on essential skills like negotiation and leadership.
- **Networking Opportunities:** Connecting aspiring leaders with industry professionals.

- **Advocacy for Diversity:** Promoting policies that support women's advancement in leadership.
- **Sharing Success Stories:** Inspiring young women by showcasing successful female leaders.
- **Encouraging Education:** Motivating young women to pursue relevant higher education and certifications.

AIM: Word of wisdom to the next generation of female leaders.

FM: Here is my advice for female executives and the next generation of female leaders:

- **Own your Power:** Define your success, use your strengths, and value your unique perspective.
- **Build Strong Networks:** Cultivate relationships, mentor others, and seek support.
- **Prioritize Self-care:** Protect your well-being; it's essential for long-term success.
- **Embrace Learning:** Stay curious, adapt to change, and continuously develop your skills.
- **Be Authentic and Courageous:** Be yourself, take risks, and voice your opinions.
- **Negotiate your Worth:** Know your value and confidently ask for what you deserve.
- **Support other Women:** Champion their success and create an inclusive environment.
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Gender Diversity = Thriving and Successful Organisations

Nkateko Mayimele
Executive Manager – Claims,
Sasria, South Africa

Nkateko Mayimele is a Chartered Accountant (CA (SA)) her careers spans over in external and internal audit, finance, and insurance disciplines. Nkateko has over a decade in senior leadership positions. She is currently the Executive Manager: Claims at Sasria, a special risk insurer that provides cover for Political, Strikes, Riots, Civil Commotion perils. Her career began at PwC and rose the ranks to Senior Manager, servicing Financial Services Industry clients. In 2015, she joined Sasria as Head of Internal Audit, later becoming Chief Audit Executive, and then Executive Manager: Claims in 2022.

Her commitment to lifelong learning has significantly contributed to her professional growth and success. Nkateko has completed several leadership programs at INSEAD Business School, GIBS and University of Johannesburg. She is also a member of professional bodies including, IISA and IODSA.

While unpacking the 2025 theme #AccelerateAction for International Women's month, Nkateko highlighted that, the theme is a call to collectively take bold steps towards gender equality;

"The theme, #AccelerateAction, urges bold steps toward gender equality. It's about dismantling barriers and fostering environments where women can lead, innovate, and thrive. In South Africa, women hold only 35% of board positions and 38,5% of top management roles. Gender Diversity has been a topical agenda point for decades, with the WEF estimating global parity will only be reached in 134 years if the current pace is maintained. Equality isn't just fair—it's transformative. It's about unlocking the full potential of women in leadership to drive meaningful change. There's empirical evidence of the benefits of equality and diversity in organisations.

It's everyone's business to contribute towards deliberate and intentional actions to accelerate the progress and reduce the gap; setting bold and measurable goals, inclusive cultures and addressing biases, mentorship," she said.

The weight of leadership can lead to professional trauma. In conversation with AIM, Nkateko shared a life changing piece of advice on how female leaders integrate life and leadership and flourish beyond burnout;

"Leadership can indeed be a heavy burden, and for female leaders, the challenges are often compounded by societal expectation of the role of women in the household as "home-makers" and the pressure to balance professional and personal responsibilities. We have overburdened ourselves with being "imbokodos"; female leaders often face external pressures to do it all.

To avoid burnouts; It's important to challenge unrealistic expectations and redefine success in ways that are personally meaningful rather than what society dictates.

A strong support system, engaging with professional networks and peers who understand the demands of leadership can provide perspective and solidarity. There are pioneers that have walked the journey, not having to reinvent the wheel but learning from them.

Professionally, effective delegation and people empowerment are key. It also demonstrates the leader's trust and belief in the teams. Prioritising self-care by embracing holistic well-being is the most crucial aspect that we don't prioritise well enough, after all "you can't pour from an empty cup."

In her concluding remarks, the executive manager of claims at Sasria said;

Gender diversity = thriving and successful organisations! Let's embrace the role of women in the workplace and inspire others to pursue leadership roles.



Accelerate Action: A Call to Prioritize Meaningful and Measurable Change for Gender Equality

Memory Chasara

Actuarial, Risk and Compliance Manager, Doves Holdings, Zimbabwe

Memory Chasara's professional journey has been a dynamic blend of ambition, adaptability, and continuous learning. She earned her Master's in Actuarial Management in 2016 at the age of 23 while in the UK, during which, she also gained valuable experience interning at CBZ Life and African Actuarial Consultants (AAC). However, her entrepreneurial spirit led her to start her own retail business, Sole-4Soul, while still in university—a venture that has since grown into three thriving branches.

Upon returning to Zimbabwe in 2017, Memory joined AAC, specializing in long-term insurance, health insurance, enterprise risk, and investment management. She quickly rose to the position of Senior Consultant, gaining invaluable experi-

ence in the consulting industry. Eventually, Memory took a step back to focus on family and personal interests, before re-entering the corporate world in 2021 as the Actuarial, Risk, and Compliance Manager at Doves Holdings.

Beyond actuarial, Memory has a keen interest in real estate and transport, which continue to shape her long-term aspirations. Her journey has taught her that success isn't just about numbers—it's about vision, resilience, and the courage to evolve with every new chapter of life.

Unpacking how the 2025 theme #AccelerateAction for International Women's month resonates with her as a female practitioner in the insurance industry, Memory said;

"It's a call to action, a call to move beyond conversations and into meaningful, measurable change for gender equality. To Memory, "Accelerate Action" means breaking down systemic barriers and biases that hinder women's advancement in the insurance industry. The insurance sector has traditionally been male-dominated, especially at the executive level. It's about creating opportunities and actively pushing for women to take on leadership roles, challenging the status quo, and promoting a culture of inclusivity and diversity.

True progress comes when we challenge the status quo and bring diverse perspectives to the table. It's about fostering a culture where women feel safe, valued and supported. That means advocat-

ing for policies like equal pay, maternity benefits, flexible work arrangements and mental health support- not just talking about them.

Ultimately, "Accelerate Action" is a challenge to do more, faster and with real impact. As women in insurance, we must not only take up space but also transform it, ensuring that future generations enter a more equitable, innovative and inclusive industry."

Doves Life Assurance is the leader with- in the life assurance industry in Zimbabwe and the organization is creating sanity islands for women to thrive and flourish. Speaking to AIM, Memory said;

"Doves Life Assurance is actively fostering an environment where women can thrive through a combination of internal policies and external initiatives.

The leading life assurance industry in Zimbabwe, offer financial solutions tailored to women through understanding

the unique financial needs of women. Doves offers a range of products including life assurance, investment opportunities and microfinance options to support small business ventures. These offerings empower women to achieve financial independence and security.

At Doves we celebrate the remarkable contributions of our female staff. The Company acknowledges that the unwavering passion and dedication of women are driving impactful change within the organization and the broader community."

In her concluding remarks, the phenomenal actuarial executive echoed the urgent need for women in insurance to stay curious, build resilience and network to foster meaningful relationships;

"Believe in yourself, your abilities, and your worth. The insurance industry needs your unique perspective, skills, and passion.

- Stay curious, continuously learn and

develop your skills to stay ahead in the industry.

- Build resilience, develop a growth mindset and learn from setbacks and failures.
- Network and collaborate, foster meaningful relationships with colleagues, mentors, and peers to support your growth.
- Advocate for yourself, confidently express your needs, ideas, and opinions to assert your presence in the industry.
- Pave the way, as you rise, lift others with you, and create opportunities for those who come after you.

Remember, your success is not only a personal achievement but also a testament to the power of women in the insurance industry.

Keep shining, and never give up on your dreams!"



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Fostering Exceptional Customer Experience & Leadership Excellence

Tsitsi Museza, Group Customer Experience Manager, Doves Holdings, Zimbabwe

Africa Insurance Magazine caught up with an exceptional customer experience practitioner within the life assurance industry in Zimbabwe; Tsitsi Museza. The conversation unpacked her professional journey, perspectives about the 2025 International Women's month theme #AccelerateAction and reflection on major career lessons. Reflecting on the journey to becoming the Customer Experience Manager at Doves Holdings, she said;

Tsitsi Museza is a name synonymous with exceptional customer experience and leadership excellence. As the Group CX Manager at Doves, Tsitsi has leveraged her unique blend of strategic and tactical expertise to drive customer satisfaction, lead high-performing teams, and align customer experience strategies with business objectives.

Tsitsi's career began with foundational roles in administration and sales at Telone Zimbabwe and Econet Wireless. These early experiences instilled in her a deep understanding of customer service,

sales, and key account management.

She then progressed to more senior roles, including Business Development Executive at OmniContact and Regional Account Executive at Ecocash Holdings. As a dedicated member of the Customer Experience Association of Zimbabwe, Tsitsi stays abreast of industry trends and best practices. Her personal passions for leadership development, fitness, and self-improvement fuel her relentless pursuit of growth and excellence, both personally and professionally.

In her current role at Doves, Tsitsi continues to excel, driving business growth and customer satisfaction through innovative strategies and metrics-driven approaches. As a leader, Tsitsi embodies the perfect blend of strategic vision, tactical expertise, and customer-centricity – making her a true trailblazer in the customer experience space.

Speaking to AIM, about her perspectives on the 2025 theme #AccelerateAction for International Women's Month, Tsitsi said:

"The 2025 International Women's Month theme, #AccelerateAction, emphasizes the urgency of making faster, more effective strides toward gender equality. For Tsitsi Museza, as a female practitioner in the insurance industry, this theme resonates deeply. It underscores the importance of taking swift and decisive steps to overcome systemic barriers and biases that women face in professional spheres."

"Tsitsi's commitment to leadership development and self-improvement aligns perfectly with the theme's call for increased momentum and urgency. It inspires her to continue advocating for gender equality within her industry, pushing for more inclusive policies, equal opportunities, and representation at all levels. The theme also encourages her to support and elevate initiatives that positively impact women's advancement, ensuring that progress is not only made but accelerated."

"In essence, #AccelerateAction motivates Tsitsi to be a catalyst for change, driving efforts to create a more equitable and empowering environment for women in the insurance sector and beyond." Reflecting on some life changing career lessons that she learned, Tsitsi iterated the significance of continuous learning, building relationship capital and believing in one's capabilities.

"Tsitsi Museza's key career lessons for emerging female insurance practitioners emphasize the importance of continuous learning, building strong networks, and confidently advocating for oneself. She highlights the need to balance professional and personal growth, embrace resilience and adaptability, and maintain high standards of integrity and professionalism. Additionally, Tsitsi underscores the value of supporting and empowering other women in the field. These lessons reflect her commitment to growth, leadership, and making a positive impact in the insurance industry."

"Tsitsi Museza envisions a future where she continues to drive excellence in customer experience management, fostering a culture of innovation and continuous improvement within the insurance industry. She aims to empower women and advocate for gender equality, ensuring that more women have the opportunity to take on leadership roles and make significant contributions to the field. Tsitsi is committed to her personal and professional growth, striving to be a catalyst for positive change and a role model for emerging female practitioners. Her vision includes creating a more inclusive and supportive environment that enables everyone to achieve their full potential."

Leadership is a Privilege & a Call to Serve Others

Fisokuhle Thusini, Head of Professional Indemnity, ITOO, South Africa



Africa Insurance Magazine had an engaging and enlightening conversations with Fisokuhle Thusini, the Head of Professional Indemnity at ITOO. The dialogue unpacked how she resonates with the 2025 theme for International Women's Month, insights on creating safer and inclusive environments where women thrive and thrive. Sharing her sentiments on the IWD theme "Accelerate Action," she said

"As a female executive in the African insurance industry, the theme of #Accelerate Action for International Women's Day 2025 is very important to me, especially in my journey and the challenges I face as a woman in a traditionally male-dominated field. The term "accelerate action" speaks to the need for ongoing progress and drive. It's about pushing forward, not just for my own personal growth but also for the advancement of women, particularly in those industries where we are often underrepresented. It's a symbol of a commitment to break through barriers and continue striving for success.

As a woman in this industry, I often experience imposter syndrome—those moments when I doubt my capabilities, feel as though I don't belong, or question whether I am truly qualified to occupy the role I hold. However, I have learned that these feelings of doubt are temporary and do not define my abilities. I have worked extremely hard to get to where I am today, and I am learning to embrace my accomplishments instead of minimizing them. Accelerate Action is a powerful reminder to not only own my success but also to keep moving forward, regardless of the challenges I face. It encourages me to continue creating space for others—

particularly younger women—within the industry. By mentoring and empowering others, I can help create an environment where they can grow into confident leaders. The term inspires me to continue being a voice for change, to challenge the status quo, and to support both young women and men in achieving their full potential."

Fisokuhle, echoed the urgent need for the insurance industry to create sanity islands for women in insurance to thrive and flourish. In her remarks, the Head of Professional Indemnity at ITOO said;

"The insurance industry has an important role to play in creating an environment where women are supported and encouraged to flourish. One keyway the industry can do this is by ensuring that women are invited to the decision-making table. Inclusion is essential for diversity and ensuring that women's perspectives are considered, this to contributes effective and diverse solutions.

Offering flexible work schedules, particularly for women who are mothers. Historically, women have demonstrated their ability to balance both their professional responsibilities and motherhood, yet many organizations still fail to acknowledge this dual role. Providing mothers with more flexibility in how they manage their work and home life would help create an environment in which we can be both successful professionals and dedicated parents without feeling the pressure to sacrifice one for the other. "

"The industry should offer safe platforms for women to speak out about issues they face, without the fear of being la-

belled or dismissed. It is essential that we as women have a space to express ourselves openly, to share our challenges, and to seek support when needed. Equal opportunities should be prioritised. As women we should be afforded access to the same career opportunities as our male counterparts, and our work should be recognized and rewarded equally so.

This includes equal pay for equal work, as well as the opportunity to lead teams and manage projects. We should also be offered mentorship and support to help us succeed in leadership roles. It's important that women leaders are not just supported but actively mentored, so that they can pass on their knowledge and help the next generation of women rise."

Word of Wisdom to Female Executives and the Next Generation of Female Leaders...

"Trust in your abilities and stay true to your vision. Your ideas, your voice, and your perspective are just as valuable as anyone else's. Don't let self-doubt hold you back. I encourage the next generation of female leaders to be bold and ambitious. The world is changing, and women are increasingly taking up space in industries where we were once excluded. #Accelerate forward for the change you want to see, not just for yourself but for other women who will come after you. Support and empower each other and never be afraid to ask for help or mentorship. Being in leadership, inspires others to dream it possible. Rise to the task. And remember leadership is a privilege and a call to serve others."



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A Journey Marked By Lifelong Learning and Resilience

Sandra Chasara- Business Development Team, Firstlink Insurance Brokers, Zimbabwe

Sandra Chasara's Professional Journey...

"Interestingly, I began my professional career not as an insurance practitioner but as a marketing professional but working for an insurance broker then. There were restructuring changes made at the company I was working for which saw me transition from marketing to client service and that's how my journey in insurance began over a decade now. That journey first saw me exposed to individual (personal lines) insurance, then over time I transitioned to SME's and eventually to handling corporate portfolios. I have also been exposed to medical insurance broking making me an all-rounder (except life and funeral).

The switch meant that I also had to go for academic training on the insurance side as I already had a Master's qualification in Marketing. This saw me walk that academic journey and I completed

my Insurance Associateship qualification last year graduating as the best student in the entire country."

"Having exposure to both marketing and insurance matters has allowed me to help our team tailor bespoke solutions for clients. I am excited about my future as I continue to grow in the role and assignments that Firstlink has assigned to me. Being on the younger side of life, I am looking forward to the professional journey ahead."

What does the 2025 theme #Accelerate Action for International Women's Day mean to you as a Female Practitioner in the Insurance Industry?

"The theme for 2025 means a lot to me as a female practitioner in the Insurance industry especially in Zimbabwe because it points towards walking the talk and taking up our space in leadership as women. When I began working in the industry there were only 3 female MD's/

CEO in the entire market. Today there are over 10 female led organisations in the industry which is an encouraging trajectory. Our IPEC Commissioner and the current Insurance Institute of Zimbabwe President are both ladies. This shows that action in terms of empowering ladies in the industry is being accelerated."

"Wonderful initiatives like Women in Insurance which were not there when we began working are providing a platform to groom ladies for leadership and encouraging each other to aim higher in our professional pursuits. I strongly believe that accelerating action starts with me as an individual because it's those small steps that I make, coupled with the small steps of other women that accumulate to collective giant leaps for women in our industry. In my daily work, I mentor the younger ladies that I work with directly at Firstlink and some that I interact with in the broader industry context."

How Firstlink Insurance Brokers is Creating Sanity Islands for Women to Thrive, Flourish and Break Barriers?

"I am thrilled to say that Firstlink fosters a supportive environment where I am empowered with the right tools to excel through training, promotion of flexible work arrangements, and provision of equal mentorship opportunities. For instance, I have been sent on numerous assignments, as part of my career pathing, where I have represented my Managing Director. Firstlink has given me a long rope and I have learnt a lot and grown tremendously as a person and professionally since joining this team. I have room to explore and experiment with my ideas knowing that I have been given a safe space to thrive.

Academically, I am given a level playing field where my strength and determination is the only barrier to my success. Firstlink provides a supportive work culture that incorporates all regardless of gender. Our core values centered around respect and team work are not just words on a board but actually lived out in everyday interactions."

Word of Wisdom...

"There is no force more powerful than a woman determined to rise." – W. E. B. Du Bois. It is time for us women, to take up our space in the business world without any excuses. Let us indeed accelerate action towards gender equality as we prove to the world that we are just as worthy as our male counterparts. As a woman I believe that it is also important that we prioritize self-care and be mindful of our mental health. Lastly let's celebrate each other as women because we are only as strong as the woman next to us."



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