



Africa Re: Pan African Champion Award by Africa CEO Forum 2025

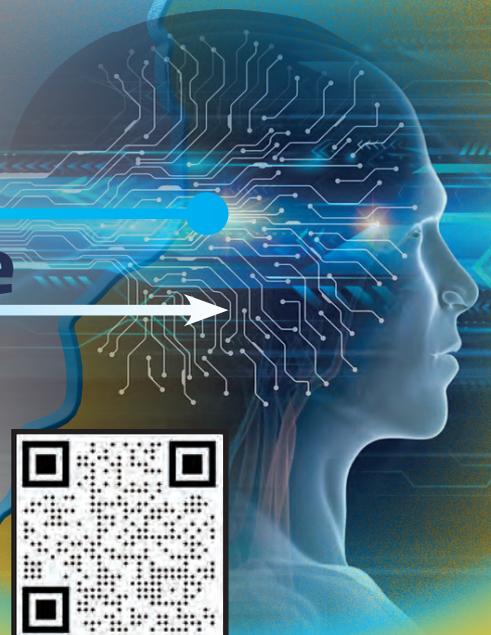


• Africa Re & AU in Partnership for
Peace
in **Africa**

• **Artificial Intelligence**

Best practices in the Use

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GMD/CEO's Message

Dear Reader,

On 12 May 2025, Africa Re was recognised as the "Pan African Champion" at the prestigious Africa CEO Forum held in Abidjan, Côte d'Ivoire, where the crème de la crème of the continent's private sector and high-level government representatives including Heads of State and Government were present to take part in the transformative discussions brokered

"This award recognises our 49 years effort in the continent"



by the organisers, the foremost African media group Jeune Afrique.

We feel very honoured by this recognition and express our gratitude to the organisers for giving us the opportunity to express our view on the economic development of our dear continent, especially through the presentation of our paper, titled "Unlocking Africa's Growth Potential : The Strategic Role of Insurance and Reinsurance". It draws on global insights and African experiences and offers actionable recommendations for policymakers, regulators, and industry leaders alike.



Dr Corneille KAREKEZI

This award recognises our 49 years' effort of fostering the African insurance and reinsurance industry, covering all the 54 countries on the continent, paying billions of dollars in claims to replace lost assets and other economic damages in the continent and training thousands of young insurance professionals every year to build human capacity for the African insurance industry.

We dedicate it to all African professionals who are genuinely working to advance our dear continent Africa.

Please see on page images of the award ceremonies.

....." training thousands of young insurance professionals to build human capacity for the African insurance industry "

On 15 February 2025, at the Headquarters of the African Union in Addis Ababa, Africa Re signed a **Letter of Commitment** to support the African Union Peace Fund. By this act, we identify with the various peace and security initiatives of the Fund across our dear continent.

Peace is the greatest weapon for development¹



The African Union Peace Fund was established in 1993 and has been making tremendous efforts to support peace and security initiatives across the continent, including conflict prevention, mediation, peace building, etc.

By this act we identify with the various peace and security initiatives of the Fund across our dear continent

“Peace is the greatest weapon for development”¹. He who invests in lasting peace will reap stability and development, the most needed elements for the economic breakthrough of our continent.

Indeed, Africa Re was established in 1976 following a vision of the economic development of the continent. As such, we are very much proud to be associated with the African Union Peace Fund whose mission is ultimately to promote stability and development in Africa.

¹ Nelson Mandela



In line with our pan-African vision and mission, Africa Re is a proud member of the Alliance of African Multilateral Financial Institutions (AAMFI)

In line with our pan-African vision and mission, Africa Re is a proud member of the **Alliance of African Multilateral Financial Institutions (AAMFI)**, the platform of African financial institutions working to drive Africa’s economic development. AAMFI comprises Africa Finance Corporation (AFC), Afreximbank, Africa Re, Trade and Development Bank Group (TDB), African Trade and Investment Development Insurance (ATIDI), Shelter Afrique Development Bank (SHAFDB), ZEP RE, East African Development Bank (EADB), African Solidarity Fund (ASF), Fund for Export Development in Africa (FEDA), etc.

No nation, no organization can handle it alone. Africa’s economic development is simply a collective business. Let us join hands together. Individuals, governments, corporate entities; we all need to mobilize our resources to advance the development of our dear continent as outlined in the AU’s Agenda 2063.

I hereby say a big thank you to H.E. John Dramani MAHAMA who presided over the Dialogue

"We strongly advocate for audacious and innovative regulatory reforms that could enhance collaboration between private and public sectors to improve insurance penetration in our continent"

This is indeed the idea behind the establishment of the **Alliance of African Multilateral Financial Institutions (AAMFI)**, the platform of which I am honoured to be the 2nd President.

The recently concluded 38th African Union Summit offered us the opportunity, as African leaders, both financial and political, to have a sincere discussion about the economic future of our continent during the **"Heads of State and Government Breakfast Dialogue"** held on 16 February 2025 in Addis Ababa.

I hereby say a big thank you to H.E. John Dramani MAHAMA who presided over the Dialogue whose theme was: **"Africa at the Forefront: Mobilizing African Investment and Financing for Implementing Agenda 2063."** It was indeed a strategic concertation to find alternative ways for African countries to optimally utilize internal resources before seeking assistance from abroad.

We believe that such collective initiatives as AAMFI can serve as a stepping stone for Africa to stand on solid ground to discuss global issues facing the world today

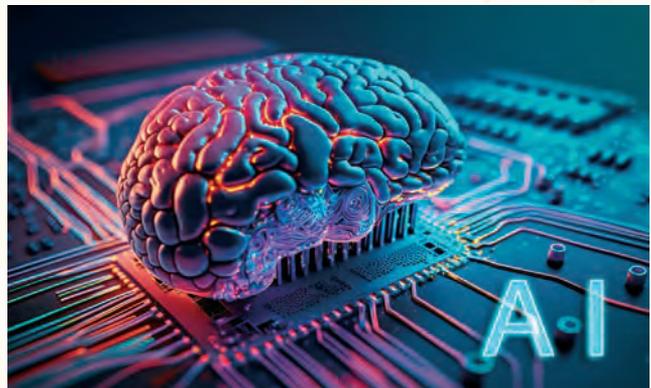
This is even more critical for the insurance industry. We strongly advocate for audacious and innovative regulatory reforms that could enhance collaboration between private and public sectors to improve insurance penetration in our continent.

Please read on page the report of our recent engagements with the African Union.

We believe that such collective initiatives as AAMFI can serve as a stepping stone for Africa to stand on solid ground to discuss global issues facing the world today, namely climate change, technological revolution, etc.

As we talk of technology in our world today, it is quite interesting to know that there are many reassuring moves on the continent that keep pace

For the first time, Africa has taken center stage this year at several global technological forums



with the trend. For the first time, Africa has taken center stage this year at several global technological forums.

The recent **Artificial Intelligence Action Summit** held in Paris in February 2025 saw an active involvement of Africa through the AU's endorsement of the final declaration, coupled with the contributions of countries such as South Africa, Algeria, Egypt, Ghana, Kenya, Morocco, Nigeria, and Senegal, during the preparatory consultations and the panel discussions. This serves as a powerful testament to our collective resolve as a continent, to firmly assert our stance on this pivotal issue.

As far as our profession is concerned, there are many areas of discussion among which the following seem to be imperative:

- **AI's** impact on risk assessment, primarily on the improvement of efficiency and decision-making.

The recent Artificial Intelligence Action Summit held in Paris in February 2025 saw an active involvement of Africa through the AU's endorsement of the final declaration, coupled with the contributions of countries such as South Africa, Algeria, Egypt, Ghana, Kenya, Morocco, Nigeria, and Senegal, during the preparatory consultations as well as the panel discussions

- **AI** Regulatory concerns in terms of accountability and fairness in the face of algorithmic bias which could result in reputational and legal risks.

There is no doubt we are heading for an era where AI will become a fundamental determinant for competitiveness, particularly regarding policy design, claims management, and distribution channels for volume driven business such as microinsurance products.

We remain optimistic that through collective efforts and visionary leadership at all levels, the full potential of AI can be harnessed to shape a prosperous future for humanity.

For more details on this topic, please read on page the 2nd part of the article **"Artificial Intelligence- Best Practices in the Use of AI"** by Joseph KABLAN, our Senior Manager, Research and Development.

"We remain optimistic that through collective efforts and visionary leadership at all levels, the full potential of AI can be harnessed to shape a prosperous future for humanity."

I would like to express my gratitude to **Mr Segun Omosehin**, Commissioner for Insurance of Nigeria for accepting to share with our readers in this edition some details concerning the ongoing reforms in the Nigerian insurance industry. Please read page

In this edition we have started our special column on human resources management. In this regard, you can read on page the maiden article titled: **Mental Health in the Workplace: Prioritizing Employee Well-being**, co-authored by Isang TLHOMOLA, our Claims Officer, Life in our South African subsidiary, Africa Re South Africa Limited (ARCSA).



Mental Health in the Workplace: Prioritizing Employee Well-being...

You will also see in this edition the reports of our various trainings and workshops in Malawi and Abuja and other events that we recently initiated to engage our communities such as the Ramadan Iftar and the Africa Re Football Tournament in Egypt, our attendance at the Executive Donor Meeting organised by UNICEF Nigeria, etc.

Wishing you a pleasant reading.

EDITORIAL BOARD

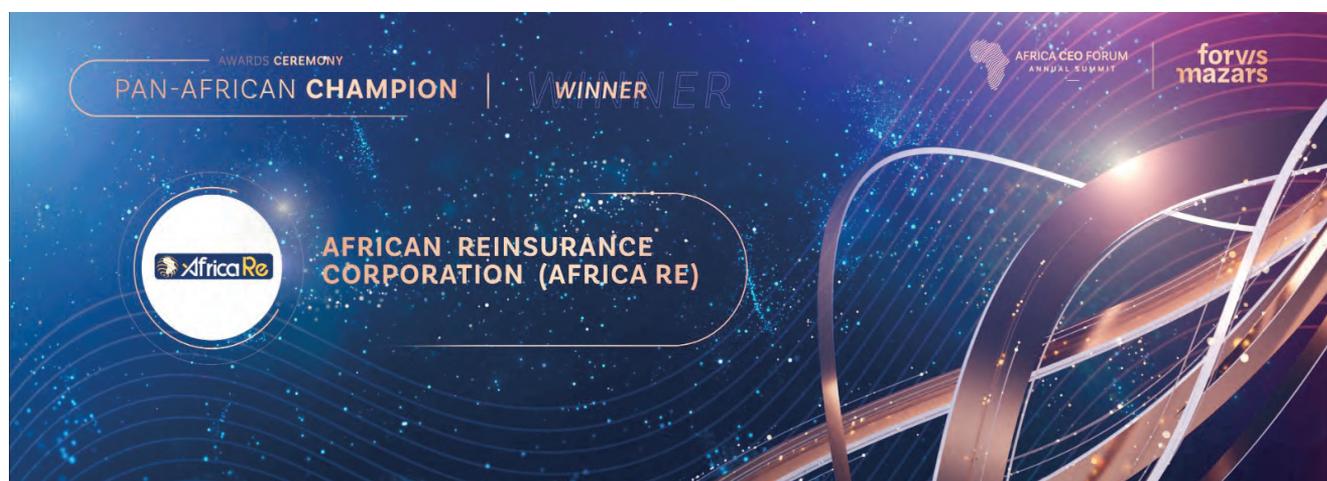
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Press Release



AFRICA RE WINS THE PAN - AFRICAN CHAMPION AWARD AT THE 2025 AFRICA CEO FORUM

The African Reinsurance Corporation (Africa Re), the continent's leading reinsurer won the prestigious **"Pan-African Champion" Award** at the recently concluded Africa CEO Forum held in Abidjan, Côte d'Ivoire, from 12 to 13 May 2025. The award was presented at the exclusive gala dinner of the ceremony at the **Sofitel Abidjan Hotel Ivoire** on 12 May 2025.

The award highlights the role of the private sector in the field of economic integration. It rewards an African company whose involvement throughout the continent has increased the most, specifically by increasing its presence in several regions, and that implements a consistent and coherent regional expansion strategy.

The **"Pan-African Champion"** Award has come indeed to acknowledge our 49 years effort of fostering the African insurance and reinsurance industry, covering all the 54 countries on the continent through our

For us in Africa Re, this award is a call for perseverance in what we are doing: investing in Africa, doing business in Africa, training Africans, promoting Africa, developing Africa, protecting Africa, and leading in Africa.

9 offices located in all the geographic zones of the continent, paying billions of dollars in claims to replace lost assets and other economic damages in the continent and training thousands of young insurance professionals every year to build human capacity for the African insurance industry.



For us in Africa Re, this award is a call for perseverance in what we are doing by investing in Africa, doing business in Africa, training Africans, promoting Africa, developing Africa, protecting Africa, and leading in Africa. It reinforces our unwavering belief in the continent and the role the insurance industry can play in building macroeconomic resilience.

We dedicate this award to all African professionals, including all nominees in this category. We are all winners

We dedicate this award to all African professionals including all nominees in this category. In the end, we are all winners working for the advancement of our dear continent, Africa, the cradle of humanity brimming with resources coveted by the world's superpowers but struggling to find real partners for its development.

Expressing his gratitude on the recognition, **Dr Corneille Karekezi, Group Managing Director / Chief Executive Officer**, said: "I am grateful for this



Dr Corneille KAREKEZI, Group CEO of Africa Re receiving the Pan African Champion Award at the Africa CEO Forum 2025, Abidjan, Côte d'Ivoire

continental recognition from a reputable institution. The “Pan-African Champion” Award crowns more than 49 years of efforts and an exceptional 2024 financial year in our key performance metrics. We are the largest reinsurance company in Africa and the Middle East in terms of business volume. We are also the strongest based on our financial strength and credit rating from AM Best and Standard & Poor’s. With over US\$ 1.2 billion in revenue, Africa Re remains an attractive and reliable Pan-African brand in Africa, the Middle East and Brazil as well as selected parts of Asia. In 2024, the Corporation also hit another milestone in net income of over US\$ 132 million. Beyond the figures, Africa Re has impacted the insurance and reinsurance industry in Africa as a model of resilience, excellence, performance, and professionalism”.

The “Pan-African Champion” Award has come indeed to acknowledge our 49 years effort of fostering the African insurance and reinsurance industry, covering all the 54 countries on the continent through our 9 offices located in all the geographic zones of the continent, paying billions of dollars in claims to replace lost assets and other economic damages in the continent and training thousands of young insurance professionals every year to build human capacity for the African insurance industry.

“I thank God for this continental recognition, which crowns an exceptional 2024 in all performance areas.

Dr. Karekezi further extended his gratitude to organisers and the jury of the Africa CEO Forum Awards 2025 : “Our gratitude also goes to Jeune Afrique Media Group, the convener of this annual rendezvous alongside the International Finance Corporation (IFC), which gathers the continent’s economic and political leaders to brainstorm on strategic and future plans for the African continent and also to celebrate them for their efforts in advancing Africa. It was indeed rewarding to be recognized in a gathering of over 2,800 Chief Executives, Heads of State, Cabinet Ministers, and other business leaders attending the leading gathering of the African private sector”.

The Corporation also hosted a **Side-Event** during the Africa CEO Forum 2025 promoting the strategic value of insurance under the theme - **Insurance: Africa’s hidden engine for growth and resilience** - with the key takeaway and admonishment to policymakers that “Insurance is more than risk transfer - it is a powerful enabler of socio-economic transformation. For Africa to realize its growth potential, the continent must embrace insurance as a core pillar of financial and development policy. Political leaders, regulators, and private sector actors must now move beyond advocacy to action, building the institutions, policies, and partnerships that will shape a resilient and prosperous African future”. We extend our gratitude to **Mrs. Jyoti JEETUN**, Minister of Financial Services and Economic Planning of the Republic of Mauritius, for her opening remarks and other panelists for their contribution to the discussion of the Side-Event.



Dr Corneille KAREKEZI, surrounded by **Olivier NGUESSAN-AMON** (L), Regional Director of Africa Re Abidjan Office; **Solange AMICHIA**, CEO of Cépici (Côte d'Ivoire) and **Olakanmi OLUSEYE** (R), Chief of Staff & Strategy of Africa Re.



By **Habtamu DEBELA**,
Local Representative, Addis Ababa
Local Office of Africa Re .



Africa Re Partners with the African Union to Support Peace in the Continent

The 38th Ordinary Session of the African Union (AU) General Assembly, which took place on 15 and 16 February 2025 in Addis Ababa, Ethiopia, offered Africa Re a symbolic opportunity to reaffirm the ultimate mission for which it was established 49 years ago: the economic development of our dear continent.

Africa Re, walking the talk, has taken a bold step by signing a Letter of Commitment to financially support the AU Peace Fund

“No peace, no development” goes the saying. If we want development, we must invest in peace. Africa Re, walking the talk, has taken a bold step by signing a Letter of Commitment to financially support the AU Peace Fund. The signing ceremony took place on 15 February 2025, at the Headquarters of the African Union in Addis Ababa, on the sidelines of the Summit of Heads of State and Government of the AU.

Dr Corneille Karekezi, the Group Managing Director /CEO of Africa Re commenting on the symbolic act, expressed the wish that more and more corporate entities get involved in peace initiatives to pave the way for greater economic development in our continent.

This is beyond our usual corporate social responsibility projects by which we reward excellence and build capacity in the African insurance industry.

This partnership is part of our comprehensive long-term approach to contribute our quota at the continental level to the building of an enabling environment to achieve sustainable development and peace on the continent.

One of the most significant highlights of the ceremony was the official granting of a substantial financial contribution of USD 1,000,000 to the AU Peace Fund over the next five years.

The AU Peace Fund was established in 1993 as the principal financing instrument for the peace and security activities of the AU. It was launched on 17 November 2018 at the AU Headquarters in Addis Ababa, Ethiopia.

The signing event of this grant commitment was conducted in a grand and colorful ceremony, attended by numerous Heads of State and senior officials including but not limited to the AU Chairperson, Mr Moussa Faki, and the President of Angola, Mr João Lourenço, who had just been elected the new President of the African Union.



AU Heads of State and Government Breakfast Dialogue - Africa Re's Participation



The dialogue was chaired by the Ghanaian President, Mr John Dramani MAHAMA

Africa Re, represented by its Group CEO, Dr Corneille Karekezi, participated as a distinguished panelist in the Heads of State and Government Breakfast Dialogue held on 16 February 2025 at Multipurpose Hall, at the AU Headquarters.

Under the theme, "Africa at the Forefront: Mobilizing African Investment and Financing for Implementing Agenda", the dialogue was chaired by the Ghanaian President, Mr John Dramani Mahama, and provided a strategic platform for discussing potentials and means for African countries to mobilize internal resources before seeking assistance from abroad.



Cross section of Participants

As the President of the Alliance of African Multilateral Financial Institutions (AAMFI), a collaborative platform of African-owned & controlled financial institutions, Dr Corneille Karekezi emphasized the need for government intervention and strategic policies

By **Habtamu DEBELA**, Local Representative, Addis Ababa Local Office of Africa Re.

to support domestic insurers and reinsurers. He underscored the need to increase the insurance penetration rate in African economies by overcoming the challenges faced by the (re)insurance sector, highlighting its underdeveloped nature and the urgent need for comprehensive reforms.

Dr Karekezi also called upon governments to create an enabling regulatory environment and enhance collaboration between public and private entities to strengthen the (re)insurance industry. Basing his argument on the level of the insurance penetration rate of around 12% in South African GDP, which translated to USD 45 billion in 2023, he suggested



Dr Corneille KAREKEZI also called upon governments to create an enabling regulatory environment and enhance collaboration between public and private entities to strengthen the (re)insurance industry.

that raising that ratio in most sub-Saharan countries, where it is around 1%, would generate significant long-term funds much needed to boost African economic development through investment.

He urged political and economic authorities present to prioritize the following points:

1. Fight against the insurance premium flight to overseas markets, a plague which happens in full view of everyone,
2. Swift definition, adoption and execution of well thought national insurance strategies, which Africa Re can help to develop.

Artificial Intelligence: Best Practices in the Use of AI



By **Joseph KABLAN**,
Senior Manager - Statistics, Research
and Business Development in Africa Re.

individuals and organizations seeking to integrate AI in their operations. When used in the right way, AI can be a helpful tool in our daily tasks.

I. AI as a Support Tool

Introduction

Artificial Intelligence (AI) is transforming industries by increasing efficiency, enhancing decision-making, and improving customer experiences. The insurance sector across Africa is no exception. AI can boost productivity, especially given the lean workforce in many companies. However, while the benefits are substantial, there are also notable drawbacks. If you've interacted with any AI tools like ChatGPT long enough, you may have noticed that they occasionally produce inaccurate or misleading information, a phenomenon known as "hallucination." In fact, most AI platforms include disclaimers warning users not to rely on them for critical decisions. Similarly, businesses too may adopt AI with good intentions but still face risks related to bias and misuse.

Companies should view AI as a tool for supporting decisions, not as an autonomous decision-maker

Despite these limitations, AI's benefits far outweigh its drawbacks. If you're not leveraging AI, chances are, your competitors or your colleagues at the next desk are gaining an edge with it. Responsible adoption requires planning, clear rules, and ethical guidelines. In addition, having clarity for what purpose to use AI is paramount. This article explores best practices for

AI, like any tool, whether Microsoft Excel or a nuclear power plant, can be used constructively or destructively. Its effects depend on our application. Used sensibly, artificial intelligence should improve human knowledge rather than replace it. AI lacks human judgment and contextual understanding even if it can process enormous volumes of data in seconds.



Companies should view it as a tool for supporting decisions, not as an autonomous decision-maker. Employees should also see artificial intelligence as an assistant rather than an unquestionable authority. The National Association of Insurance Commissioners (NAIC), a United States based organization to regulate insurance, has cautioned users about over-reliance on tools like ChatGPT, noting its lack of common sense and contextual understanding.¹ This is not only a conceptual matter. One well-known case involved a New York City attorney using ChatGPT for legal research only to find that the case references

Unreliable outputs come from artificial intelligence models lacking quality data

it produced were entirely invented.² This event emphasizes why before depending on AI-generated content, it is imperative to recheck with another source and confirm it.

When the model lacks enough information to produce a correct response, hallucinations result. This is reminiscent of the "garbage in, garbage out" idea in information technology: unreliable outputs come from artificial intelligence models lacking quality data. In places like Africa, where data availability may be restricted, this difficulty is even more pertinent. Should the data used to build artificial intelligence models not sufficiently reflect these markets, the AI-generated responses could be erroneous, incomplete, irrelevant to local reality or far from reality.

Thus, AI-generated content should serve as a starting point, not a final answer. Users should apply a reasonability test:

- Does the response make sense?
- Does it have bearing on my company or the African market?
- How can the insights be modified to suit my actual situation?

The true test is using artificial intelligence-generated insights combined with critical thinking and imagination. Users must exercise due care to weed out misleading or pointless materials and modify AI recommendations to fit local circumstances and industry reality. Employees using large language models (LLMs) should fact-check AI-generated outputs. Moreover, organizations should maintain traditional validation methods, such as peer reviews and oversight committees. A confident AI response does not guarantee correctness.

Consider the 2019 Tyndaris Investments case, where an AI-driven hedge fund lost over US\$20 million in a

Organizations should maintain traditional validation methods, such as peer reviews and oversight committees

single day.³ This incident highlights the risks of allowing AI to operate without human oversight. To prevent similar mishaps, businesses must implement controls and governance frameworks that ensure human supervision in high-stakes decisions.

II. AI Governance & Policy

AI requires more than supervision—it needs a well-defined governance framework that ensures fairness, transparency, and accountability. Organizations should establish clear rules, ethical committees, and compliance protocols to regulate AI use across different business functions.



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Organizations have to carefully evaluate its intended impact before integrating it into critical functions like underwriting, claims processing, pricing, or other core non-insurance operations. AI tools should not replace but rather improve systems already in use. Businesses need to make sure artificial intelligence fits their corporate reality and objectives.

"When it comes to model training, if historical data contains biases—such as those based on race, gender, or socioeconomic status—Generative AI (genAI) may replicate or amplify these biases in its decision-making processes. This can lead to unfair treatment in underwriting, pricing, or claims processing, where certain groups may be disadvantaged based on flawed algorithms."⁴ The possibility of artificial intelligence to replicate and magnify prejudices present in past

data raises one of the main issues about it. An artificial intelligence model trained on biased data can inadvertently support discrimination in fields including hiring, lending, or insurance underwriting. Arguably not insurance related but relevant in this case, a real-world example happened in 2018 when Amazon created an AI-driven recruiting tool to expedite hiring. But since the system was trained on resumes spanning ten years, most of which belonged to men, it clearly showed a strong bias against women. The artificial intelligence thus penalized graduates from all-women's colleges and downgraded resumes including terms like "women's," such "women's chess club captain."⁵ This situation emphasizes the need of artificial intelligence openness since companies should be able to justify their choices. Although most companies aim to use artificial intelligence responsibly, good intentions alone are not enough. If poorly tested, even well-meaning artificial intelligence models can generate unfair or biased results.

When it comes to model training, if historical data contains biases, Generative AI (genAI) may replicate or amplify these biases in its decision-making processes

Companies must create clear governance rules on the usage of artificial intelligence in the workplace as it grows to be a necessary component of corporate activities. Avoiding AI is no longer a choice. Therefore, organizations should be setting limits and defining suitable use cases. Businesses should express their position on artificial intelligence precisely, pointing out where and how they should be applied inside the company. Giving staff clear AI use policies guarantees they grasp expectations and will help them negotiate what might first seem like an unexplored area. Adoption of artificial intelligence gradually requires a strategic approach, especially in fields where automation of repetitive tasks can improve output, a system currently referred to as Robotic Process Automation (RPA). Think of it as a virtual worker that mimics the actions of a person interacting with software and it is intended to free staff members for more intricate, value-driven work. In insurance underwriting, for instance, artificial intelligence can be applied to compare policy contract terms before and after changes and summarize the difference. Other departments may have similar use cases that allow

artificial intelligence to simplify processes without interfering with main business operations.

Organizations can create an exploratory team tasked with discussing the opportunities, risks, and strategic uses of AI within the business. This cross-functional team can serve as a safe space to evaluate emerging technologies and recommend policies. In addition, appointing an AI champion for each department can help tailor adoption efforts to the specific needs of different units, ensuring alignment with operational goals while promoting accountability and knowledge-sharing across the organization.

AI adoption marks a cultural change as much as a technical one. Top management has to actively assist this change by encouraging a good attitude of artificial intelligence acceptance inside the company. Organizations seeking to truly benefit from it must invest in training both their leadership teams and staff. Businesses should provide programs for artificial intelligence training to equip staff members on best practices and new AI trends. Encouragement of lifelong learning helps people to reskill or improve their AI knowledge. Leaders must keep up-to-date on strategic artificial intelligence insights to properly guide adoption.

Workplaces driven by artificial intelligence call for employees who understand how to integrate functional expertise and AI tools effectively. They must take responsibility for adhering to AI usage guidelines and continuously developing the skills needed for AI systems. With that, organizations can maximize the benefits of AI, minimize associated risks, and ensure a smoother transition into an AI-driven future.

III. Data Security & Privacy

It is nearly impossible to talk about data-driven tools without touching on security. And as we all know, AI relies on data to function effectively. Therefore, mishandling this data can lead to serious security and privacy risks. Organizations must ensure their AI tools comply with data protection regulations such as GDPR (General Data Protection Regulation). Compliance involves implementing strong encryption measures, restricting access to sensitive data, and maintaining transparency about how AI processes information. Similarly, Individuals using AI-powered tools should also exercise caution when handling sensitive information. Certain AI models retain and learn from user interactions, meaning even a seemingly harmless

query could unintentionally expose confidential data. If this data becomes part of an AI system's knowledge base, it could be accessible to others, increasing the risk of data breaches.

To reduce such risks, many organizations are choosing in-house AI solutions that keep data within internal systems. This strategy helps companies maintain control over data security while still benefiting from AI-driven efficiencies. A notable example is AXA's "AXA Secure GPT", an internal generative AI platform developed using Microsoft's Azure OpenAI Service.⁶ This platform allows employees to generate, summarize, translate, and correct texts, images, and code securely, addressing concerns related to data leaks and security breaches associated with publicly available AI tools.

Organizations must ensure their AI tools comply with data protection regulations such as GDPR (General Data Protection Regulation)

Workers must be alert about issues involving artificial intelligence privacy. Following business security rules and maintaining good data hygiene helps to guarantee that artificial intelligence stays a tool for efficiency and innovation rather than a security risk.

Conclusion

Artificial Intelligence is now part and parcel of business landscape. It is actively transforming industries, workplaces, and decision-making processes. However, with great power comes great responsibility. Strategic artificial intelligence applications are essential for companies to guarantee improvement in service delivery rather than replacing human knowledge. Strong governance has to be in place to guarantee fairness, avoid prejudices, and maintain adherence to moral and legal norms. AI should not control human decision-making; it should rather assist.

Effective artificial intelligence uses call for ethical awareness. Individuals must verify outputs, understand the limitations, and exercise caution regarding the privacy and security issues connected with AI tools. Though it is not perfect, AI can be a great assistant.

Ultimately, the development of AI will be shaped as much by how we apply it to real-world challenges as by its technological evolution. Whether you're an entry-level employee, a manager, or a CEO, the use of AI will shape the future of your work. Therefore, use it wisely and always remember—AI is a tool, not a substitute for your judgment. And whatever you do, never let AI manage your investment portfolio without supervision.

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Africa Re South Africa Ltd Inauguration of New Office



Africa Re South Africa Ltd : Africa Re Place, 18 Glenhove Road, Melrose Estate, 2196, Johannesburg



By **Daphne SITOLE**,
Manager, Underwriting and Marketing,
Africa Re South Africa Ltd

as Africa Re South Africa Managing Director, Mr Andy Tennick. The celebrations continued with a vibrant cocktail dinner for all staff, followed by an exclusive dinner with our valued clients, where Mr Andy Tennick acknowledged their crucial role in Africa Re's remarkable net premium income success.



Mr Moustapha COULIBALY (M), Chairman of the Board of Directors of Africa Re, cutting the ribbon, **Dr Corneille KAREKEZI (L)** Group CEO and **Mr Andy TENNICK (R)**, MD of Africa Re South Africa

We are thrilled to announce the inauguration of Africa Re's new offices on 7 and 8 May 2025, located in the business hub of Rosebank. The ribbon-cutting ceremony was led by our esteemed Board members including the Chairman of the Board, Mr Moustapha Coulibaly, Group CEO, Dr Corneille Karekezi as well

The ribbon-cutting ceremony was led by our esteemed Chairman of the Board, Mr Moustapha COULIBALY.



Group photo of Africa Re Board of Directors and **Andy TENNICK (R)**, MD of Africa Re South Africa at the Commissioning ceremony



Chairman, **Mr Moustapha COULIBALY (R)** with Staff members present at the occasion



GMD/CEO, **Dr Corneille KAREKEZI (R)** with staff members present at the occasion

Interview

Mr Segun OMOSEHIN (Nigerian Commissioner for Insurance)

Interview by Alfred ADOGBO

You have focused on positioning the insurance industry to contribute positively to the overall economic vision of the Federal Government (i.e. one trillion US dollar economy). Please what strategies have you put in place to enable the industry to positively contribute its quota?

Thank you for your inquiry. The National Insurance Commission (NAICOM) is saddled with the role to effectively supervise, regulate and develop the insurance industry and in discharging these roles we remain committed to positioning the insurance industry as a key contributor to the Federal Government's economic vision of achieving a **\$1 trillion economy by 2030 whilst also ensuring the stability of the Insurance sector**. To this end, the Commission, in collaboration with key industry stakeholders including the **Nigerian Insurers Association (NIA), Nigeria Council of Registered**



"The Commission, in collaboration with key industry stakeholders including the Nigerian Insurers Association (NIA), Nigeria Council of Registered Insurance Brokers (NCRIB), Chartered Insurance Institute of Nigeria (CIIN), and the Institute of Loss Adjusters of Nigeria (ILAN) resolved to develop a Transformation Roadmap for the sector."



Segun OMOSEHIN

"The 10-Year Nigerian Insurance Industry Transformation Roadmap (NIITR) 2024-2033 was developed, along with a corresponding Implementation Governance framework."

Insurance Brokers (NCRIB), Chartered Insurance Institute of Nigeria (CIIN), and the Institute of Loss Adjusters of Nigeria (ILAN) resolved to develop a Transformation Roadmap for the sector.

To actualize this vision, a consultant was engaged to conduct a **diagnostic review, benchmarking, and reality check** of the Nigerian insurance sector against global standards. Following extensive consultation and stakeholder engagement, the 10-Year Nigerian Insurance Industry Transformation Roadmap (NIITR) 2024-2033 was developed, along with a corresponding Implementation Governance framework. The NIITR serves as a **comprehensive strategic blueprint** designed to advance the administration's economic goals, positioning the Nigerian insurance sector as a key driver of economic



growth, resilience, and sustainability in an evolving global marketplace.

Following the appointment of the current NAICOM Management in April 2024 by Mr President, Bola Ahmed Tinubu, GCFR, the Commission engaged a consultant to develop a 4-Year Strategic Agenda for NAICOM. After rigorous brainstorming, stakeholder consultation, and review, a comprehensive 40-page strategy document was developed and subsequently approved by the Governing Board of NAICOM in July 2024 for immediate implementation.

The Strategic Agenda, which aligns with the NIITR, outlines a clear and actionable framework to address industry challenges, including:

- Digital transformation and innovation
- Product diversification and enhanced consumer experience
- Strengthening actuarial capacity and regulatory oversight
- Improving claims settlement processes to boost consumer confidence

"The joint enforcement initiative between the National Insurance Commission (NAICOM) and the Nigeria Police Force to ensure compliance with compulsory Third-Party Motor Insurance is a strategic effort aimed at addressing key concerns in the industry and protecting the interests of road users"

We believe that a review of our extant law will aid the economic vision of the Federal Government. To this end, action was intensified on the passage of the Nigerian Insurance Industry Reforms Bill which has been successfully passed by the National Assembly,

"The Third-Party Motor Insurance is legally mandatory for vehicles plying on Nigerian roads and provides financial protection by covering liabilities for bodily injury, death, or property damage to third parties"



and we eagerly anticipate its assent by Mr President. It is worthwhile noting that beyond regulatory reforms, we have implemented a range of strategic initiatives to strengthen the insurance industry's contribution to national economic growth, including:

- Implementation of international standards to enhance financial reporting and transparency such as the IFRS 17.
- Adoption of Risk-Based Supervision Regime for effective oversight of insurance entities
- Strengthened AML/CFT (Anti-Money Laundering & Counter-Financing of Terrorism) compliance
- Mandated operators prioritize claims payment and intensify our consumer protection measures which are all aimed at improving public trust. Our mantra is: "find a reason to pay genuine claims",
 1. Compulsory Insurance Enforcement (Public buildings, Buildings under Construction, Motor Third-Party, Group Life, etc.)
 2. Financial Inclusion Initiatives, including Microinsurance & Takaful expansion

3. Protection of Government Assets through insurance
4. Enhancing accessibility through licensing of new entrants

- Alternative Distribution Channels to reach underserved populations
- Finally, we are deliberate about increasing access to insurance in Nigeria and increasing insurance

"Since assuming office, we have prioritized consumer confidence by emphasising the prompt payment of all genuine claims as a fundamental pillar of a stable and trustworthy insurance industry."

penetration. In this regard, we have forged partnerships and collaborations with major stakeholders such as government agencies, ministries, development partners and enforcement agencies in Nigeria, like the Nigeria Police Force and the Federal Road Safety Corps for the nationwide enforcement of the compulsory Third-Party Motor Insurance in Nigeria effective February 1, 2025. We are also working with the Federal Fire Service to implement nationwide enforcement of the Insurance of all public buildings across the Federation.

We believe that through implementing these strategies and other initiatives, NAICOM ensures that the Nigerian insurance sector remains a strong pillar of financial stability and economic transformation and can enable the sector to positively contribute to the vision of a \$1 trillion economy in Nigeria.

Recently, there was a joint effort between NAICOM and the Nigeria Police Force to enforce a compulsory third-party motor insurance policy. Could you please tell our readers the reasons behind this laudable initiative and what is the level of progress so far in your assessment?

The joint enforcement initiative between the National Insurance Commission (NAICOM) and the Nigeria Police Force to ensure compliance with compulsory Third-Party Motor Insurance is a strategic effort aimed at addressing key concerns in the industry and protecting the interests of road users and the initiative

conforms with the Provision of Section 68 of the Insurance Act 2003 which makes third party motor insurance minimum requirement for all vehicles plying on Nigerian roads.

Following series of high-level engagements with the Nigeria Police Force, we were able to secure a partnership on the Nationwide enforcement which was announced by the Inspector General of Police in a Nationwide broadcast to be effective from February 2025. We consider this to be significant given the level of seriousness and attention that was devoted to third-party insurance nationwide.

The Third-Party Motor Insurance is legally mandatory for vehicles plying on Nigerian roads and provides financial protection by covering liabilities for bodily injury, death, or property damage to third parties. It ensures road safety, reduces financial risks, and promotes public trust in the insurance industry. The reasons behind the laudable initiative are but not limited to:

1. Enhancing Compliance with the Law: As we all know, Third-Party Motor Insurance is a mandatory requirement under Nigerian law which conforms with the Provision of Section 68 of the Insurance Act 2003, yet compliance has been relatively low. This initiative ensures adherence.
2. Protection of Road Users: The policy provides financial protection for third parties in case of accidents, covering bodily injury, death, and property damage, thereby reducing the economic burden on victims.
3. Curbing the Circulation of Fake Insurance Certificates: Many motorists unknowingly purchase fake or invalid policies. This enforcement helps eliminate fraud and ensures that only genuine insurance policies are issued.
4. Boosting Insurance Industry Contributions to the Economy: Increased compliance translates to higher premium generation, enhancing the sector's contribution to Nigeria's GDP and ensuring sustainable industry growth.

"Closer regulatory oversight to track claims settlement trends "

Engagement with industry operators to reinforce the importance of timely claims payments.

5. Improving Public Trust and Confidence in Insurance: By ensuring that claims are honoured promptly and transparently, the initiative fosters greater confidence in Nigeria's insurance sector.

As a complementary part of your question, the Progress made so far in our Collaborations with Law Enforcement agencies such as the Nigeria Police Force (NPF), Federal Road Safety Corps (FRSC), and Vehicle Inspection Officers (VIOs) are;

The use of technology and real-time web-based verification platforms (MyCar.Naicom.gov.ng) was developed and made accessible at no cost to stakeholders for the purpose of authenticating the validity (reduced fraud) of a vehicle's insurance policy once the plate number of the vehicle in INCOMPLETE.

The overall effect of our campaign was that insurance conversation became a national topic, and this greatly helped our awareness campaigns and insurance education. Road users and transport unions have been sensitized about the importance and benefits of Third-Party Motor Insurance.

The impact of the exercise is still being monitored across the nation but preliminary numbers reaching



us have it that Third Party motor insurance uptake increased by about 30% across the Federation since the enforcement drive commenced on 1st February 2025. We see this as a significant improvement and hope to build on this and other partnerships we are forging across different economic sectors. We have also experienced stronger industry

collaboration amongst Insurers, brokers, and regulators following this joint effort of enforcement. While progress has been encouraging, we remain committed to sustaining and expanding enforcement efforts to ensure widespread compliance and full realization of the benefits of compulsory motor insurance in Nigeria.

You have spoken hard since your assumption of office on efforts to grow consumer confidence through prompt payment of all genuine claims. Please what has been the level of compliance from the industry operators so far?

Rebuilding public trust in the Nigerian Insurance industry is a task that must be accomplished by my administration. Since assuming office, we have prioritized consumer confidence by emphasising the prompt payment of all genuine claims as a fundamental pillar of a stable and trustworthy insurance industry.

I would like to openly commend our underwriters, many of whom have risen to this challenge, for the excellent work they are doing. Several of them have upped their game and are doing very well in response to our "call to action" in this area. Some are still struggling but retooling their process as reports from our physical inspections have shown but overall, we have seen a significant shift in attitude and compliance in relation to claims settlement.

"Public disclosure of defaulting companies to encourage accountability."

The objective is clear: we must rebuild public confidence in the insurance sector in Nigeria and to this my administration is fully committed. Consequently, to ensure compliance, the Commission has strengthened its claims monitoring and enforcement mechanisms, including:

- Closer regulatory oversight to track claims settlement trends.
- Engagement with industry operators to reinforce the importance of timely claims payments.
- Public disclosure of defaulting companies to encourage accountability.

In addition, at the last Insurers' Committee meeting held on 26 February 2025, the issue of delayed and unsettled claims was extensively discussed. As a result, a Committee comprising industry stakeholders was mandated to streamline and harmonize the critical documents required for prompt claims settlement.

So far, we have recorded notable improvements, with many operators demonstrating greater commitment to prompt claims settlement. However, we will continue to monitor and take necessary regulatory actions against non-compliant insurers to ensure full adherence to industry's best practices.

Recently, we have taken this a notch further by publishing lists of complaints against underwriters on our websites and this would be updated monthly. The idea is to introduce some transparency into that process and encourage 'name and shame' which we believe would help improve overall service delivery from the sector and the overall customer experience would continue to improve.

We strongly believe that the Nigerian public would embrace insurance as their experiences get better and the confidence building process in our operators improves hence our mantra remains; "find a reason to pay all genuine claims".

4-Artificial Intelligence is now the "catalyst" moving across industries. Please what is the Commission doing in preparing the Nigerian insurance industry for this tech revolution?

We recognize Artificial Intelligence (AI) as a transformative force reshaping industry (ies) globally, including insurance. We also recognize the dynamic nature of AI and have created an environment that would enable us to provide the relevant guidance/framework for regulating operators in their adoption of AI in delivering solutions to the Nigerian public.

"We also recognize the dynamic nature of AI and have created an environment that would enable us to provide the relevant guidance/framework for regulating operators in their adoption of AI in delivering solutions to the Nigerian public"

As part of our commitment to fostering innovation and digital transformation, we have taken proactive steps to prepare the Nigerian insurance industry for this tech revolution.

As the Insurance regulator, we have taken key Initiatives to prepare the industry of the impact of AI, such initiatives are:

"As the Insurance regulator, we have taken key Initiatives to prepare the industry of the impact of AI"

- Developing guidelines to regulate Insurtech innovations, including AI-powered solutions.
- Establishing a regulatory sandbox to test and experiment with AI-based insurance products and services.
- Encouraging insurers to adopt AI-powered solutions for risk assessment, fraud detection, and customer service to enhance efficiency.
- Developing policies that promote the adoption of AI-driven solutions while ensuring data privacy, cybersecurity, and ethical AI use.
- Partnering with industry stakeholders and tech experts to train professionals on AI applications in insurance.
- Enhancing claims processing, underwriting, and consumer engagement through AI-driven automation.
- Collaboration with Nigeria Data Protection Commission in ensuring compliance with data privacy regulations while leveraging AI for industry growth.

In essence, this administration recognizes the importance of AI in improving customer experience across the entire insurance value chain, has thus taken steps to help prepare the Nigerian insurance industry for the opportunities and challenges presented by AI and Insurtech.



Malawi - Seminar on Agriculture Insurance, Fire Risk Underwriting & Risk Management

By **Joseph CHEGEH**
Assistant Manager, Agriculture Underwriting
& Marketing, Nairobi Office of Africa Re

Africa Re through its Nairobi Regional Office held a seminar on Agriculture Insurance, Fire Risk Underwriting and Risk Management from 18 to 21 March 2025 at the Protea Hotel (Blantyre Ryalls) in Blantyre, Malawi. The seminar was designed to enhance the technical capabilities of underwriters in the region—to equip them with the necessary skills to properly assess and underwrite agribusiness and property fire risks in their respective markets. This is in line with Africa Re's mission to foster the development of the insurance and reinsurance industry in Africa.



The seminar was designed to enhance the technical capabilities of underwriters in the region—to equip them with the necessary skills to properly assess and underwrite agribusiness and property fire risks in their respective markets.

The seminar was officially opened by Mr Kaluso Chihana, the Director of Pensions and Insurance Supervision at the Reserve Bank of Malawi on behalf of the Registrar of Financial Institutions.

The Fire Risk Underwriting & Risk Management sessions were facilitated by Mr Aggrey Mwesigwa and Mrs. Lucy Nganga Waithera, Senior Managers (Underwriting & Marketing) at Africa Re, while the Agriculture Insurance sessions were facilitated by our Agronomist, Mr Joseph Chegeh, my humble self, supported by Mr Agrotosh Mookerjee, the Managing Director, Risk Shield Ltd.

The seminar was attended by 45 participants from various cedants, with majority coming from Malawi. The others came from Zimbabwe, Zambia, Tanzania and Rwanda—a reflection of the wide interest from the region.

The opening ceremony was graced by prominent industry leaders, including Dr Dorothy Chapeyama, the President of Insurance Association of Malawi & CEO of Reunion Insurance Company, Mr Donbell Mandala, the CEO of NICO Malawi, and Mr Karan Savjani, the Managing Director, General Alliance Insurance Limited. In his opening remarks, Mr Chihana recognized the



(L-R): **Mr Mayamiko CHOKOTHO** (General Insurance Examiner, Reserve Bank of Malawi), **Mr Martin MAGOMERO** (Principal Examiner, Reserve Bank of Malawi), **Mrs. Lucy NGANGA** (Senior Manager Underwriting & Marketing, Africa Re), **Mr Kaluso CHIHANA** (Director of Pensions and Insurance Supervision at the Reserve Bank of Malawi), **Dr Dorothy CHAPEYAMA**, the (President of Insurance Association of Malawi & CEO of Reunion Insurance Company), and **Mr Aggrey MWESIGWA** (Assistant Director, Underwriting & Marketing, Africa Re).



Group photo of Insurance authorities and participants present at the seminar.

timely nature of the seminar, stating that, “this training could not have come at a better time”. He further underscored the need for innovation, urging the insurance industry “to harness its potential through innovation and technology to tackle perils that have hindered Malawi’s progress”, noting that, “we must work together to address some of the supply side challenges that have placed significant strain on the country’s resources, a key example being the increasing impact of climate change”

Mr Chihana further noted that the country has experienced eight major droughts over the past 36 years, affecting millions of people and consequently resulting in widespread crop failure, with over 6.7 million people facing food insecurity, including 3.5 million children. He pointed out that Malawi is still grappling with the impact of Cyclone Freddy which made landfall two years ago, displacing over half a million people, claiming more than 1,400 lives and making it one of the deadliest cyclones to strike Africa.

Regarding fire insurance, Mr Chihana noted that, as at the end of 2024, fire was the third largest class of insurance business, after motor and accident, contributing about 14.5 percent of gross premiums written for general insurers. However, he pointed out that insurers incurred a net underwriting loss of K4.2 billion, primarily due to adverse claims experience. Therefore, he urged insurance practitioners and all participants to be proactive in equipping themselves with the necessary skills to properly underwrite fire risks.



Mr Kaluso CHIHANA (Director of Pensions and Insurance Supervision at the Reserve Bank of Malawi) addressing the participants.

He further underscored the need for innovation, urging the insurance industry “to harness its potential through innovation and technology to tackle perils that have hindered Malawi’s progress”, noting that, “we must work together to address some of the supply side challenges that have placed significant strain on the country’s resources

In his concluding remarks, Mr Chihana reminded the participants that insurance is not just a business, it is a cornerstone of economic resilience and stability.



Cross section of Insurance authorities present at the seminar.



Training session during the seminar.

Nigeria - Disaster Risk Financing and Insurance: Africa Re Partners with the Nigerian Emergency Management Agency (NEMA) to Raise Awareness



By Isaac MAGINA

Manager, Agriculture Underwriting & Marketing, Lagos Office, Africa Re



Segun OMOSEHIN, Commissioner for Insurance, Nigeria

The African Reinsurance Corporation (Africa Re), Africa's premier reinsurance institution, in strategic partnership with the National Emergency Management Agency (NEMA), hosted a high-level national workshop on Disaster Risk Financing and Insurance in Nigeria on Thursday, April 10, 2025, at the Transcorp Hilton Hotel, Abuja.

"This landmark event marks a significant step toward revolutionizing Nigeria's approach to disaster management through innovative insurance mechanisms"

This landmark event marks a significant step toward revolutionizing Nigeria's approach to disaster management through innovative insurance mechanisms and enhanced public-private collaboration.

The one-day intensive workshop gathered over 60 senior decision-makers from both the public and private sectors to catalyze transformative discussions on sustainable disaster risk financing strategies for Nigeria.

In recent years, Nigeria has grappled with devastating natural and human-induced disasters that have caused unprecedented destruction. The catastrophic floods of 2022 alone affected over 30 States, resulted in more than 600 fatalities, displaced approximately 1.3 million people, and generated economic losses estimated at USD 9.6 billion. Similarly, the 2020 floods impacted 27 States and the Federal Capital Territory, displacing over 740,000 people and damaging an estimated 850,000 tons of crops.

"Also through ... enhanced public-private collaboration."



Ambassador Nicholas Agbo ELLA, Permanent Secretary, Ministry of Petroleum Resources, Nigeria

These recurring disasters underscore the critical need to shift from reactive approaches to proactive disaster risk financing mechanisms that can ensure swift recovery and business continuity in the aftermath of disasters.

The workshop featured a series of insightful sessions on disaster risk financing and insurance, delivered by subject matter experts led by Africa Re. The aim of the workshop focused on supporting Nigeria's efforts in strengthening emergency preparedness by exploring



satisfaction about the quality information and knowledge they gained during the sessions which will guide them to align on actionable next steps for future disaster preparedness initiatives and financing strategies.

practical insurance solutions and collaborative approaches. Furthermore, the workshop also highlighted the country's disaster risk landscape and how the private sector can complement government efforts in building financial resilience.

„The one-day intensive workshop gathered over 60 senior decision-makers from both the public and private sectors to catalyze transformative discussions“

Participants brainstormed on the necessary building blocks needed for insurance to play a meaningful role in disaster preparedness such as policy and legal frameworks, priority investment areas, and the technical capacity needed by local insurance industry. Anticipated outcomes include the development of a clear roadmap to enhance insurance as a tool in disaster risk management in Nigeria. At the end of the workshop, participants expressed

„The aim of the workshop focused on supporting Nigeria's efforts in strengthening emergency preparedness by exploring practical insurance solutions and collaborative approaches“

The workshop was also an opportunity for Africa Re to show case some of its ongoing commitment to strengthening insurance as a tool for building resilience across the African continent including the Index based livestock insurance initiative to mitigate climate induced conflicts in Northern Nigeria. NEMA as Nigeria's lead agency for disaster management ensured that the conversations remain grounded across a broad range of partnerships from both public and private sectors. Together, both institutions are driving a shared agenda to position insurance as core elements of Nigeria's disaster risk financing strategy. This convening was made possible through the technical assistance facility that is a collaboration between Africa Re and the International

„The workshop was also an opportunity for Africa Re to show case some of its ongoing commitments to strengthening insurance as a tool for building resilience across the African continent“

Finance Corporation (IFC) under the Nigeria Climate Insurance Project. The facility aims to provide technical support to local stakeholders to develop the capacity to leverage insurance solutions in solving challenges that affect society.



Leadership Excellence - Africa Re Partners with Lagos Business School to Equip its Senior Leaders



By **Siaophoro KISHIMBO**,
Senior Manager, Human Resources, Africa Re



L-R Yvonne PALM (Director, Risk Management and Compliance),
Guy B. FOKOU (Corporate Secretary and Director of Human Resources)
Abdul Rasheed AKOLADE (Assist Director, Life Operations)
Kantam NAGOU (Director, General Services)

"The programme ... aimed at equipping senior leaders with the skills, knowledge, and mindset required to drive strategic growth, innovation, and organizational transformation."



Joseph KABLAN (Senior Manager, Statistics, Research and Business Development). Fabrice N'DEPO (Senior Manager, Internal Audit)
Siaophoro KISHIMBO (Senior Manager, Human Resources)
Joseph GOMBE (Assistant Director, Finance & Administration)

As part of Africa Re's commitment to building a strong leadership pipeline, we partnered with Lagos Business School (LBS) to launch a senior leadership development program aimed at equipping senior leaders with the skills, knowledge, and mindset required to drive strategic growth, innovation, and organizational transformation.

This initiative reflects our continued investment in leadership development, ensuring that Africa Re remains a leader in the reinsurance industry by empowering its senior management with world-class leadership capabilities. The program is designed to provide leaders with the ability to navigate complex business challenges, inspire teams, and drive long-term success.

Programme overview

Delivered by renowned faculty members from Lagos Business School, the program integrates advanced leadership insights, real-world business case studies, psychometric assessments, interactive discussions, peer learning, and personalized coaching sessions.

"The Programme integrates advanced leadership insights, real-world business case studies, psychometric assessments, interactive discussions, peer learning, and personalized coaching sessions"

"This blended approach ensures that participants not only gain theoretical knowledge but also develop the practical skills needed to implement leadership strategies effectively in their roles"



Cross section of participants

This blended approach ensures that participants not only gain theoretical knowledge but also develop the practical skills needed to implement leadership strategies effectively in their roles.

Through these two cohorts, a total of 23 senior leaders have now benefited from this transformative learning experience, gaining strategic insights, self-awareness, and leadership tools that will help them shape the future of Africa Re.

Key programme modules and objectives

The program is built around three core leadership modules:

- Leadership mastery: Leading with Impact
- Strategic Thinking and Execution



Group photo of participants and facilitators

- Impact and Change Leadership

Beyond the classroom

Africa Re has ensured that this program extends beyond the classroom through a structured six-month executive coaching framework. This provides participants with one-on-one coaching sessions, guided leadership implementation strategies, peer mentorship, and regular progress assessments. As feedback on the training, it is interesting to share the following testament of a participant: "This

"Through these two cohorts, a total of 23 senior leaders have now benefited from this transformative learning experience, gaining strategic insights, self-awareness, and leadership tools that will help them shape the future of Africa Re."

programme has been a game-changer. The leadership assessments, coaching, and strategic insights have transformed the way I approach my role. I feel more



Group photo of participants and facilitators

confident in leading my team through change and making high-impact decisions".

What's next?

Africa Re is committed to expanding this initiative, ensuring that more senior leaders benefit from this world-class leadership program to ensure Africa Re leaders remain at the cutting edge of leadership excellence.



By **Isang TLHOMOLA**,
Occupational Therapist, former Claims
Officer, Life, Africa Re South Africa

Recently, there has been an increased focus on mental health issues in general. The workplace has also taken centre stage in increasing awareness towards mental health as it forms an integral part of our well-being and how we interact with

Mental Health in the Workplace: Prioritizing Employee Well-being



"Regardless of age, sex, income, or ethnicity, we are all at risk of developing a mental health disorder."

others. A healthy and productive work environment, will have a significant impact on employee performance, job satisfaction and overall business success. Though mental health is often understood in psychological terms, it is important to recognize that external factors such as life circumstances and relationships can significantly impact a person's mental well-being. Research has shown that the origins of mental health issues can be physical as well. Mental health affects various aspects of our lives, including our daily routines, relationships, and overall physical health. Prioritizing our mental health is essential for leading a fulfilling life. Achieving a balance across different spheres of life, such as work, family and social life is of paramount importance. We should be mindful of our daily activities, responsibilities, and efforts to build psychological resilience. Common conditions like stress, anxiety, depression, bipolar disorders, post-traumatic stress disorders (PTSD), schizophrenia, eating disorders, neurodevelopmental disorders, disruptive behaviours and dissocial disorders can disrupt daily routines and overall functioning. This article, which focuses primarily on data related to Africa, explores the meaning of mental health, common types of mental health conditions, its impact on daily life in the workplace, and strategies for managing its effects. The article also emphasizes on the importance of

tackling mental health issues of employees in Africa Re.

What is Mental Health?

According to the World Health Organization (WHO), mental health is a state of well-being in which an individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community. Mental health and physical health go hand-in-hand and there is no good physical health without mental health. Mental disorders involve significant disturbances in thinking, emotional regulation, or behaviour. WHO furthermore accentuates that preserving and restoring mental health is important at individual, community, and societal levels. Regardless of age, sex, income, or ethnicity, we are all at risk of developing a mental health disorder.

According to the data published by WHO in 2022,

"Insufficient attention has been given to the allocation of resources to improve mental health care in Africa"

globally, there were 280 million people living with depressive disorders. Additionally, according to Africa Centres for Disease Control and Prevention (Africa CDC) in 2023, more than 116 million people were already

"10th October is an annual commemoration of the World Mental Health Day. The theme for 2024 by WHO was "Mental Health at Work"

estimated to be living with mental health conditions pre-pandemic across the African Region. The challenge within our societies is that mental health conditions are misunderstood, considered as taboo and often linked to superstition. It is for this reason that those who suffer from mental health conditions face discrimination and deprivation of their fundamental rights.

Common types of mental health conditions Even though there is a lack of reliable information systems in most countries, the following primary observations and estimates were made regarding the common types of mental health conditions:



" There should be an open-door policy where employees can feel free to talk about their issues without fear of judgement or retaliation."

- In many African countries, psychosis often manifests acutely or sub-acutely. These conditions include acute transient psychoses, paranoid psychoses, and psychoses linked to cerebral involvement in infectious diseases such as malaria, typhoid fever, and HIV infection. Even though these conditions are temporary in nature, they can cause significant suffering and may lead to chronic consequences if not properly treated.
- There is also a diagnosis of epilepsy which is largely due to insufficient care at childbirth, malnourishment,

malaria and parasitic diseases. Epilepsy is still highly stigmatized, particularly because it is often considered contagious, which leads to the social isolation of those affected.

- Children under the age of 15 years make up nearly half of the region's population. It is estimated that about 3% of children aged 0-9 years suffer from a mental disorder. Many children experience poor psychosocial development due to neglect by caregivers. Brain damage is one of the main causes of serious mental retardation.
- The elderly population remains small, with only 3-4%

" Africa Re can offer free and confidential services such as ICAS, Employee Assistance Programmes (EAPs), counselling services, or mental health hotlines to manage stress, anxiety, bereavement, and other issues. "

of the total population aged above 65. Although the prevalence of dementia is relatively low, other brain disorders, typically following central nervous system infections or trauma, are common in the region.

- Ongoing conflicts and civil strife in many African countries have had a profound impact on the mental health and well-being of affected populations, particularly in relation to post-traumatic stress disorder.
- Alcohol, tobacco, and drug-related problems are becoming an increasing concern in the region. Many African countries serve as transit points for the illicit drug trade, leading to the infiltration of drugs into local populations and exacerbating existing issues, particularly with cannabis use. There is also a rising demand for home-brewed beer and locally distilled liquor. Most countries lack national policies on alcohol and tobacco, leading to largely unregulated advertising, distribution, and sales.
- Increasing poverty, natural disasters, wars, and other

"Africa Re: Encouraging employees to maintain a healthy work-life balance is key to preventing burnout and reducing stress"

forms of violence and social unrest are major contributors to growing psychosocial issues, such as alcohol and drug abuse, prostitution, street children, child abuse, and domestic violence.

- HIV infection has significantly worsened the psychosocial challenges faced by many countries in the region, creating a heightened need for support, counselling, and care for both the affected individuals and their surviving family members, especially children.

A key intervention in Africa CDC's mental health strategy is the incorporation of mental health and psychosocial support into emergency preparedness and response, which includes addressing suicide and self-harm in humanitarian settings. In collaboration with partners, Africa CDC has organized three regional workshops in West, Central, and East Africa. These workshops brought together mental health directors and emergency preparedness and response officers from 38 Member States for the first time, allowing them to develop plans for incorporating mental health and psychosocial support into their national health security action plans.

Insufficient attention has been given to the allocation of resources to improve mental health care in Africa, by the public and key stakeholders such as healthcare systems, funding organizations, and elected policymakers. As a result, mental health disorders are not prioritized adequately. Quality mental healthcare remains accessible only to a select few. People with mental health conditions often face stigma, discrimination, ridicule, and name-calling. Africa is confronted with a looming crisis, as rising rates of depression, anxiety, and suicide demand urgent attention. Table 1 below, from PubMed Central, highlights the alarming disparity in resources available for mental health care across some African countries.

Table 1: Mental health resources in some African countries (updated September 2000)

| Country | Population (million) | Psychiatrists (n.) | Psychologists (n.) | Psychiatric nurses (n.) | Psychiatric hospitals (beds) | Mental health act | Mental health policy |
|----------------------|-------------------------|-----------------------|-----------------------|-------------------------------|------------------------------------|----------------------|-------------------------|
| Botswana | 1.7 | 5 | 1 | 55 | 1 (162) | yes | yes |
| Egypt | 65.0 | 700 | 2400 | 1355 | 14 (9700) | yes | yes |
| Eritrea | 4.2 | 1 | 1 | 7 | 1 (160) | no | yes |
| Ethiopia | 64.0 | 10 | 2 | 144 | 1 (360) | no | no |
| Kenya | 32.0 | 35 | 2 | 1100 | 1 (500) | yes | yes |
| Mozam- bique | 17.0 | 4 | 5 | 34 | 2 (460) | no | yes |
| Namibia | 1.5 | 3 | 10 | | 1 (50) | yes | yes |
| Nigeria | 128.0 | 70 | 14 | 7200 | 8 (4000) | yes | yes |
| South Africa | 45.0 | 350 | 4179 | 7000 | 15 (7500) | yes | no |
| Clinical 1507 | | | | | | | |
| Swaziland | 1.0 | 1 | 2 | 30 | 1 (150) | yes | no |
| Tanzania | 34.0 | 10 | 2 | 1232 | 1 (1600) | yes | yes |
| Uganda | 22.0 | 9 | 5 | 400 | 1 (450) | yes | no |
| Zambia | 1.0 | 5 | 2 | 640 | 1 (470) | yes | yes |
| Zimbabwe | 12.5 | 10 | 15 | 500 | 3 (1720) | yes | yes |

World Mental Health Day should be a driving force towards raising awareness and advocating for African countries to prioritize mental health as a critical public health issue. Efforts should be directed towards building and fostering a society that not only prevents mental health conditions within communities but also combats the stigma associated with mental health.

10th October is an annual commemoration of the World Mental Health Day. The theme for 2024 by WHO was “Mental Health at Work” and in support of this, during our weekly knowledge sharing presentations, on 24th October 2024, African Reinsurance Cooperation of South Africa (ARCSA) made a presentation on “Navigating the Ups and Downs of Mental Health”.

According to the WHO, depression and anxiety disorders cost the global economy an estimated US\$1 trillion each year

"10th October is an annual commemoration of the World Mental Health Day. The theme for 2024 by WHO was "Mental Health at Work"

in lost productivity. Workplaces are no exception, with employees experiencing stress, anxiety, depression, and burnout due to the pressures of the job.

This presentation was well received by peers and colleagues and sparked further interactions and suggestions on how to tackle mental health issues at work. Prior to this, in February 2024, ARCSA had Vitality Wellness Experience Day organized by Discovery. According to their results, out of 42 employees who participated, 31% showed a high level of stress which is above the 22.8% industry average. Measures were put in place to try to curb the scourge of mental health issues in the workplace, which include:

1. Independent Counselling and Advisory Services (ICAS) at ARCSA accessible to the employee and immediate family members and friends.
2. Daily walks; every employee is encouraged to take time away from their workspaces and take walks. Physical activity and exercise have been shown to improve depressive symptoms and overall mood in people of all ages.

" There should be an open-door policy where employees can feel free to talk about their issues without fear of judgement or retaliation."

3. Running races/marathon; employees are encouraged to run and share results on our work social medial platforms. The company also helps to pay or reimburse the entry fee.

The consensus amongst colleagues is to deal with the stigmatisation of mental health issues at work. There is an ongoing discussion between Human Resources and employees across the entire company, with an interest to put in place measures for early intervention and support

to employees who are experiencing mental health issues. Other suggestions included team-building activities; everyone, especially managers need proper training on how to handle and deal with someone with mental health issues, to avoid misunderstanding, discrimination or prejudice. Factors related to work, such as extended working hours, heavy workloads, job insecurity, poor management, workplace bullying, and an imbalance between work and personal life, can negatively impact mental health.

Below are some of the strategies that can be implemented by Africa Re to help promote mental health in the workplace.

" Africa Re can offer free and confidential services such as ICAS, Employee Assistance Programmes (EAPs), counselling services, or mental health hotlines to manage stress, anxiety, bereavement, and other issues. "

Promoting Mental Health in the Workplace

1. Create a supportive environment

There should be an open-door policy where employees can feel free to talk about their issues without fear of judgement or retaliation.

2. Offer mental health resources

Africa Re can offer free and confidential services such as ICAS, Employee Assistance Programmes (EAPs), counselling services, or mental health hotlines to manage stress, anxiety, bereavement, and other issues.

3. Promote Work-Life Balance

Encouraging employees to maintain a healthy

"Africa Re: Encouraging employees to maintain a healthy work-life balance is key to preventing burnout and reducing stress"

"When employees feel cared for, they are more engaged, productive and loyal",

work-life balance is key to preventing burnout and reducing stress. Companies can offer flexible work hours, remote work options, or additional paid time off to give employees the opportunity to recharge. Respecting personal time, setting clear boundaries between work and life, and discouraging after-hours work communications can all help maintain mental well-being.

4. Train managers to recognise the signs

Providing training for managers to recognize the signs of mental distress—such as changes in behavior, absenteeism, or decreased performance—can help early intervention. Managers should also be equipped with the tools to have sensitive, non-judgmental conversations with employees and direct them to appropriate resources when needed.

"A compassionate workplace is not just good for individuals—it is good for the organization",

5. Reduce stigma around mental health

Stigmatization is a major hinderance towards mental health care. Employees may fear being labelled weak and incapable if they disclose their issues and that they may not be afforded opportunities as a result. To reduce stigma, Africa Re should normalize discussions around mental health and mental illness, celebrate those who share their experiences, and promote a culture of empathy and support. Leaders can set the tone by sharing their own experiences or acknowledging the importance of mental health openly.

6. Encourage team-building

A sense of community and belonging is vital for mental health. Encouraging social activities, team-building exercises, and regular check-ins with colleagues can reduce isolation and promote a positive, supportive workplace culture. When

employees feel connected to their coworkers and supported by their teams, they are better equipped to manage stress and mental health challenges.

Conclusion

We spend a significant amount of our lives at work, so it must be a place where we feel safe, valued and supported. We are all navigating life's challenges and it is essential to show compassion, understanding and respect towards each other. By fostering a culture of empathy, we create an environment where everyone feels valued, which boosts overall well-being and morale. When employees feel cared for, they are more engaged, productive and loyal. A compassionate workplace is not just good for individuals—it is good for the organization. Investing in mental health and human connection builds a stronger, more resilient team.

By raising awareness, we can encourage people to seek help and find support networks. We can also assist each other by talking openly about mental health, encouraging people to seek help, offering support and encouragement to loved ones who are struggling and assisting our loved ones to find a qualified mental health professional. When people are better educated, they are better equipped to support those who face mental health challenges. Addressing the stigma surrounding mental health empowers us to speak openly and seek help before it is too late.

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"We spend a significant amount of our lives at work, so it must be a place where we feel safe, valued and supported"



By **Rehal ABDELGHANI**
Assistant Director, Underwriting and Marketing, Cairo Regional Office, Africa Re

Cairo-Ramadan Iftar for the Egyptian Insurance Market

As part of its longstanding tradition, Africa Re hosted its annual Ramadan Iftar for the Egyptian insurance market, an event that has been held consistently since 2007. This year's gathering took place at the prestigious Royal Maxim Palace Kempinski Hotel in Cairo, bringing together over 250 esteemed guests, including leaders and professionals from across the insurance and reinsurance industry in Egypt. Held in a spirit of unity and gratitude, the event



Africa Re Cairo's Regional Director (R), **Mr Gamal SAKR**, with FRA's Vice Chairman, **Dr Islam AZZAM**

significance in Egypt, symbolizing generosity, togetherness, and reflection. It serves as a moment where communities come together to share not only a meal but also mutual respect and goodwill. Africa Re is proud to uphold this tradition as a gesture of appreciation and solidarity with its partners in the Egyptian insurance sector.

A word from the Regional Director, North -East Africa and Middle East, Gamal Sakr

We extend our heartfelt thanks to all those who attended and contributed to the evening's success. Africa Re remains committed to supporting the development of the insurance industry in Egypt and across the region.



Cross section of participants

provided a platform for strengthening relationships, fostering dialogue, and celebrating the partnerships that drive the growth and resilience of the local market. The Ramadan Iftar holds special cultural and social



Cross section of guests



Africa Re Cairo Regional Office Staff

Cairo-Ramadan Sohour and Africa Re 8th Football Tournament

As part of a cherished tradition that began in 2017, Africa Re organized its annual Ramadan Sohour event for the Egyptian insurance market, celebrating the Holy Month with a vibrant mix of sportsmanship, networking, and cultural appreciation.

This year's event was held at the Tolip El Narges Hotel in Cairo, featuring a friendly football tournament with six teams representing leading companies in the insurance sector: Misr Insurance, Mohandes Insurance, GIG, Orient Takaful, Egyptian Takaful, and Salama Takaful. The teams were organized into two groups, setting the stage for an exciting series of matches.

After a spirited competition, the Misr Insurance team emerged as the winner, proudly taking home the trophy. In recognition of the participants' enthusiasm and teamwork, medals and shields were distributed to all teams and standout players.

Africa Re is honoured to continue this annual event as a meaningful platform for strengthening relationships within the Egyptian insurance community. We thank all participants and guests for contributing to another successful and memorable evening.

Following the tournament, guests gathered for a traditional Ramadan Sohour, enjoying a warm and relaxed atmosphere that reflected the cultural significance of the occasion. In Egypt, Sohour is a deeply valued tradition, symbolizing togetherness, reflection, and generosity.

A word from the Regional Director, North -East Africa and Middle East, Gamal Sakr.

Africa Re is honored to continue this annual event as a meaningful platform for strengthening relationships within the Egyptian insurance community. We thank all participants and guests for contributing to another successful and memorable evening.



Mr Gamal SAKR, Regional Director (M) of Cairo Office, Africa Re, surrounded by other staff



Mohamed ABDEL AZIZ, General Manager, Inward Reinsurance Division, Misr Insurance, receiving Africa Re cup.



Misr Insurance's team celebrating their victory.



Duncan MUKONYI,
Senior Manager, Underwriting & Marketing,
Africa Re Lagos Regional Office

Africa Re's 2nd Annual CEOs' Golf Tourney, Lagos, Nigeria



Mr Kiiza BICHETERO,
Deputy Managing Director/COO (elect),
Africa Re

African Reinsurance Corporation successfully hosted the second edition of its annual CEO's Golf Tournament at Ikoyi Club 1938 Lagos, Nigeria on 11 April 2025. With the inspiring theme, "Resilience in Every Swing," the event

brought together over 100 industry executives and golf enthusiasts.

The one-day event which was teed off by Africa Re's Deputy Managing Director (Elect), Mr Kiiza Bichetero, continues to present a one stop shop networking opportunity for the industry executives as well as the additional benefits of physical and mental wellbeing.

In attendance were some golf enthusiast CEOs of Insurance companies such as Mrs Funmilayo Omo, MD Enterprise Life, Mr Ademola Abidogun, MD Guinea Insurance, Mr Gboyega Lesi, MD Leadway Assurance, Mr Eddie Efekoha, GMD, Consolidated Hallmark Insurance amongst other notable golf players of the Ikoyi 1938 Club and other non- insurance industry executives.



Mrs. Temitope AKINOWA,
Regional Director, Lagos Office, Africa Re

Various prizes were won at the tournament in various categories. Tony Okwoju emerged the winner in the Men's category with a score of 39 stableford points while Uche Ubakanma won the Ladies category after garnering 38 stableford points. In the Team's category, Stanbic IBTC Insurance emerged the winners followed by Guinea Insurance and Consolidated Hallmark Insurance respectively, while Mr Daniel Anusi of Africa Re won in the newly introduced category of Golf Clinics.



Speaking at the tournament's closing ceremony, the Regional Director of African Reinsurance Corporation, Anglophone West Africa, Mrs. Temitope Akinowa thanked the participants for honouring the invitation while affirming that this year's theme of 'Resilience In Every Swing' aligns well with the Corporation's consistent excellent performance over the years despite difficult operating environments. She assured the participants that Africa Re will continue hosting the event on an annual basis.



Group photo of participants

Africa Re South Africa (ARCSA) 2025 Golf Final Event



By **Daphne SITOLE**,
Manager, Underwriting and Marketing,
Africa Re South Africa Ltd

Africa Re South Africa organised the highly anticipated Golf day at Zebula Golf Estate & Spa, located in the bushveld near Bela Bela in the Limpopo Province of South Africa. The excursion was well attended by a group of 40 participants, comprising golfers that made it through the previous qualifying two preliminary games as well as non-golfers who were treated to a day spa followed by a game drive.

.....The excursion was well attended by a group of 40 participants, comprising golfers that made it through the previous qualifying two preliminary games.....



The overall winner, **Steve Munro**, flanked by the Managing Director of ARCSA, **Andy TENNICK**.



Africa Re @ 49 - Town Hall Meeting at the Head Office in Lagos



Anniversary Cake



Cross section of staff during the party



L-R : Kiiza BICHETERO, Deputy Managing Director/COO (Elect), Guy B. FOKOU, Corporate Secretary/Director of Human Resources



Cross section of staff



Cross section of staff



Cross section of staff

Photo Gallery

Afreximbank - Regional Office Commissioning - Abuja



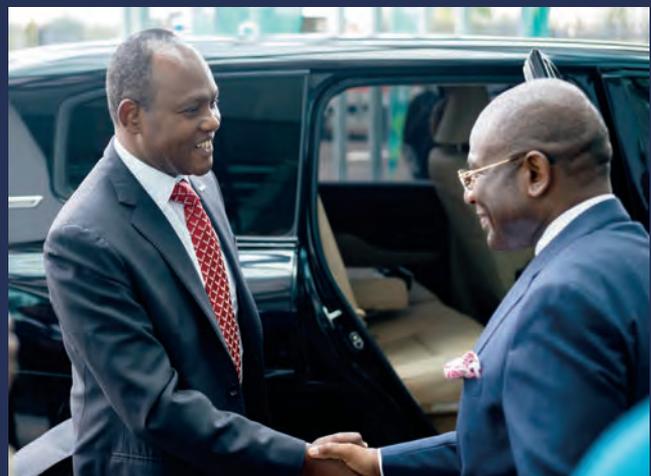
Group photo of dignitaries present



Commissioning of Afreximbank Regional Office, Abuja, Nigeria - Opening Ceremony : L-R : Alhaji Aliko DANGOTE, Founder of Dangote Group; Doris UZOKA-ANITE, Minister of State, Finance, of Nigeria ; Dr Corneille KAREKEZI, Group MD CEO of Africa Re



Afreximbank Reg office Inauguration - Abuja : Africa Re delegation : L-R : Kantam NAGOU, Director, General Services, Dr Corneille KAREKEZI, Group MD/CEO, Alfred ADOGBO, Manager, Communications, and a guest taking a tour of Afreximbank new building- Abuja, 10 April 2025



Dr Corneille KAREKEZI being received by an Afreximbank official

Photo Gallery

Public Affairs- Host country Engagement & Unicef Donors Meeting ▼



Unicef Donors Meeting in Abuja - March 2025

Africa Re Director of Corp Communications and Public Affairs's visits ▼



Courtesy visit of Director of Communications and Public Affairs, Roger BEKONDO, to the Comptroller General of Nigeria Immigration Service (NIS), Mrs. Kemi NNANA NANDAP - Abuja, February 2025



Unicef Donors Meeting, Abuja: Roger BONG BEKONDO, Director, Communications and Public Affairs (R), representing Africa Re - Abuja, March 2025

Cairo Regional Office Celebration of Children's Day 2025 ▼



Courtesy visit of Director of Communications and Public Affairs, Roger BONG BEKONDO to the Chief of Protocol (COP) in the Ministry of Foreign Affairs of Nigeria, Ambassador Wahab A. AKANDE - Abuja, February 2025



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