

FUTURE-PROOFING YOUR INSURANCE CAREER: TURNING DISRUPTION INTO OPPORTUNITY

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“IN EVERY DISRUPTION LIES THE SEED OF REINVENTION. THE FUTURE IS NOT SOMETHING TO FEAR-IT'S SOMETHING TO SHAPE”

- ANONYMOUS

DISRUPTION

What Is Disruption?

Disturbance or problems which interrupt an event, activity or process

Similar words: disturbance, disordering, disarranging, upsetting

In insurance, we are having rapid changes that challenge traditional ways of working.

Driven by technology, regulation, and shifting customer expectations.



STRIVE MASIYIWA

KEY LESSONS

- **DISRUPTION CREATES WINDOWS OF OPPORTUNITY**—MASIYIWA TURNED REGULATORY ROADBLOCKS IN ZIMBABWE INTO A LAUNCHPAD IN BOTSWANA.
- **UNDERSTANDING LOCAL DYNAMICS** (LIKE INFORMAL ECONOMIES) CAN GIVE YOU A STRATEGIC EDGE.
- **PERSONAL BRAND RESILIENCE:** EVEN AFTER SETBACKS AND LOSS OF CONTROL, MASIYIWA'S COMMITMENT TO HIS VISION LED HIM BACK TO MASCOM.



COLONEL SANDERS

KEY LESSONS

- **DISRUPTION ISN'T THE END—IT'S A NEW BEGINNING.**
- **AGE IS NO BARRIER:** HE BUILT KFC AFTER 65.
- **PERSISTENCE PAYS OFF:** OVER 1,000 REJECTIONS DIDN'T STOP HIM.
- **ADAPTABILITY IS KEY:** HE PIVOTED FROM RESTAURANT OWNER TO FRANCHISING PIONEER.



UNDERSTANDING DISRUPTION IN THE INSURANCE INDUSTRY

Changes in the insurance space

- Technology: Artificial Intelligence (AI), automation, digital platforms
- New entrants: InsurTech innovations, cross industry players, behaviour – based insurance
- Climate change
- Regulation
- Global pandemics
- Customer expectations: Real time personalized service, tech savvy



WHY DISRUPTION MATTERS TO YOUR CAREER

- Changes how roles are performed.
- Creates new opportunities and challenges.
- Requires adaptability and continuous learning.



THE IMPACT OF DISRUPTION ON INSURANCE ROLES

HOW ARE INSURANCE ROLES IMPACTED BY DISRUPTION

- Traditional roles are evolving.
 - Some roles are shrinking
 - Shortening of the shelf life of current skills
 - New roles are emerging (e.g., data analysts, digital claims specialists).
 - Skills are shifting from manual to tech-enabled.
- Example: Automation in claims processing.



EMBRACING A GROWTH MINDSET

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See change as an opportunity, not a threat



Be open to learning and feedback



Adaptability is a key career asset



“Disruption is a chance to grow, not a reason to fear”

**SKILLS FOR THE
FUTURE-PROOF
INSURANCE
PROFESSIONAL**

BECOME AN ASSET, BE IRREPLACEABLE

🔧 **Technical:** Data literacy, digital fluency, cybersecurity awareness.

💬 **Human:** Communication, emotional intelligence, empathy, critical thinking, risk foresight, innovation and adaptability.

📄 **Certifications:** CII, CPCU, or local equivalents.

- Continuous learning is non-negotiable.



LEVERAGING TECHNOLOGY AS A CAREER ASSET

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- Use AI and automation to enhance not replace your work.
- Embrace InsurTech platforms and tools.
- Stay updated on digital trends
- Example: Using analytics to improve underwriting accuracy.



BUILDING A RESILIENT CAREER STRATEGY

HOW YOU CAN BUILD A RESILIENT CAREER STRATEGY

- Set SMART career goals
- Build a strong professional network.
- Seek mentorship and coaching.
- Develop a personal brand (especially online e.g linkedIn)



**TURNING
DISRUPTION
INTO
OPPORTUNITY**

4Cs Model

Career Reinvention Framework



Curiosity

Stay hungry
to learn.



Connectivity

Your network
is your net worth.



Credibility

Build a trusted
personal brand.



Courage

Reinvention
takes guts.

TURNING DISRUPTION INTO OPPORTUNITY

- Spot trends early and act on them.
- Innovate within your current role
- Be a change champion in your team.
- The best way to predict the future is to create it.



**CONCLUSION:
YOUR CAREER,
YOUR ODYSSEY**

YOUR CAREER ,YOUR ODYSSEY

- Recap: Disruption = Opportunity
- Future-proofing is about mindset, skills, and strategy
- Take ownership of your journey



CLOSING QUOTES

**"Even insurance can't cover a stagnant mindset.
Stay curious, stay evolving."**

-Anonymous

**"Change is like a premium you pay for growth-
non-refundable, but always worth it."**

-Anonymous



Q & A

THANK YOU FOR
YOUR TIME

SATURDAY, AUGUST 9, 2025

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