



Insurance Institute of Zimbabwe (IIZ)

2025 Q4 Newsletter



Welcome Note

As we close the final quarter of 2025, I am pleased to welcome you to this edition of the Insurance Institute of Zimbabwe newsletter, covering the period October to December 2025 a season that reflected both the depth of our profession and the momentum with which it continues to evolve.

The closing months of the year were marked by moments of celebration, reflection, and purposeful engagement. We witnessed the successful hosting of the Southern Africa Insurance Indaba, glitz and glamour at the

*Your growth
remains our
mandate. **Your
success is
our pride.***

IIZ Annual Awards Gala Dinner, an evening that went beyond ceremony to honour excellence, commitment, and service. We paid tribute to six Legacy Leaders whose careers have shaped the foundations of our industry; while also celebrating outstanding professionals across multiple categories whose work continues to raise standards and inspire confidence in insurance.

This edition also captures how the Institute amplified its voice through media visibility with meaning, telling the insurance story differently anchored in substance, relevance, and public interest. Through deliberate engagement, insurance was positioned not merely as a product, but as a pillar of economic resilience and social protection.

Equally important was our progress in advancing strategic collaboration. Engagements with the African Insurance Organisation (AIO), the Association of Healthcare Funders of Zimbabwe (AHFOZ), and the Institute of People Management Zimbabwe (IPMZ) strengthened partnerships, expanded professional pathways, and reinforced IIZ's role as a connector across sectors and borders.

As we look ahead to 2026, we are proud to announce the launch of Advanced Diplomas in the following critical areas:

- General Insurance
- Life Assurance
- Pension Funds Management
- Agriculture and Climate Risk Insurance
- Risk Management
- Reinsurance Management

These programmes are designed to deepen expertise, elevate professional standards, and produce leaders who can compete confidently at local, regional, and global levels.

I therefore encourage all members and practitioners to:

- Enrol for our professional qualifications,
- Register for our short courses and webinars,
- Participate actively in our conferences and industry events,
- Continue building your professional legacy through IIZ, and
- Follow and engage with us on our social media platforms.

As the festive season approaches, I wish all insurance professionals a Merry Christmas and a Prosperous New Year. As you travel to celebrate with loved ones, I urge you to drive safely and avoid speeding we will need your expertise, your leadership, and your support as we step into 2026 together.

Davison Choeni
General Manager
Insurance Institute of Zimbabwe



2026 CALENDAR OF EVENTS

	DATE	EVENT / ACTIVITY	VENUE
JAN	15	Exec. Stakeholder Engagement Business Breakfast	Royal Harare Golf Club
FEB	17-21	Regional Market Activation	Gaborone/ Francistown
MARCH	11-14	Regional Market Activation	Maseru/ Eswatini
	27	Annual Graduation	Harare
APR	13-24	1st Exam Session	
MAY	29	Inaugural Golf Tournament	Bulawayo
JUN	10-13	IIZ Annual Winter School	Bulawayo
AUGUST	7	Annual Golf Tournament	Chapman Golf Club
	19-22	Botswana Winter School	Francistown
SEPTEMBER	2-5	Mozambique Summer School	Maputo
	23-26	Regional Sporting Event	Harare
OCTOBER	5-16	2nd Exam Session	
	...	Corporate Social Responsibility	
NOV	17-20	Southern Africa Insurance Indaba	Elephant Hills
DEC	11	Annual Dinner & Awards	Meikles Hotel

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41 Caithness Road, Eastlea, Harare, Zimbabwe
www.iizim.co.zw | pr@iizim.co.zw | tel: 08677103085 / 0242788010



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Board of Directors



IIZ 2025–2026 Leadership Structure

- **Clementine Chinyuku** – President
- **Cuthbert Masukume** – First Vice President & Academic Committee Chairman
- **Wellington Nyapimbi** – Second Vice President & Property Development Committee Chairman
- **Kudzanayi Nyatsine** – Finance and Administration Chairman
- **Innocent Mupini** –
- **Nomatter Makiwa** – Audit Committee Chairman
- **Patrick Mhuka**
- **Arthur Mukasi**
- **Sandra Musevenzo** –
- **Jeffrey Tawira**
- **David Muchakagara**
- **Takaedza Matambo** - Public Relations and Marketing Chairman
- **Norman January** - Human Capital Chairman



Time for a bold insurance transformation: IIZ President

Clementine Chinyuku, the Insurance Institute of Zimbabwe (IIZ) has called for a radical rethink of Africa's insurance industry, urging leaders to move beyond traditional risk models and position insurance as a key driver of economic growth, resilience, and investment.

She made the remarks during her opening address at the Southern Africa Insurance Indaba in Victoria Falls, describing the sector as “at a pivotal moment” where decisions made today will determine whether insurance remains reactive or evolves into “a proactive catalyst for sustainable development.”

“This year’s theme, Reimagining Insurance: Unlocking Economic Potential and Building Resilience in Africa, challenges us to shift from exclusion to inclusivity, from complicated processes to straightforward solutions, and from simply offering protection to actively empowering our clients and

Chinyuku stressed that insurance should be seen not as a cost, but as development capital, capable of financing agriculture, safeguarding entrepreneurs, and stabilising economies. The Indaba will focus on expanding SME and agricultural coverage, developing climate-responsive products, leveraging the African Continental Free Trade Area, integrating InsurTech, and aligning regulation across markets.

communities,” Chinyuku said.

She announced the strategic transformation of the IIZ annual conference into a Pan-African platform for policy dialogue and industry collaboration, now rebranded as the Southern Africa Insurance Indaba. “This evolution is not symbolic; it is strategic,” she emphasised, noting that Africa’s shared challenges – low penetration, climate shocks, infrastructure deficits, and fragmented regulation – require shared solutions.

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Delegates from across Africa and beyond, including Nigeria, Kenya, Uganda, Namibia, Botswana, South Africa, Cameroon, Zambia, and the UAE, are attending, reflecting growing regional cohesion. “The potential to reshape this sector lies in the people in this room,” Chinyuku said. “Together we can build an industry marked by resilience, inclusivity, and a distinctly African identity.”

IIZ General Manager Davsion Choeni highlighted that insurance professionals now stand at the intersection of risk, resilience, and opportunity, with economies evolving and rebuilding, requiring the sector to respond with agility and innovation.

He announced a partnership with the National University of Science and Technology to launch a suite of examinable courses in 2026 covering board leadership, general insurance, agricultural and climate risk insurance, life insurance, pension fund management, reinsurance, and risk management, complementing existing accredited programs.

“Together, we will explore how our sector can drive sustainable growth, support development, and contribute meaningfully to national and regional economic agendas,” Choeni concluded.



Insurance core to Zimbabwe's ambitious target

Zimbabwe is positioning itself as a regional financial leader, and the insurance sector is central to this ambition, Deputy Finance Minister Kudakwashe Mnangagwa told delegates at the Southern Africa Insurance Indaba in Victoria Falls.

“Insurance is like that quiet friend always in the terraces, never shows up, but when things go wrong, they’re the one who saves the day. It turns chaos into calm and uncertainty into opportunity,” Mnangagwa said, highlighting the often overlooked yet vital role of insurance in economic resilience.

Speaking to industry leaders from across the continent, he said Zimbabwe’s financial-sector goals hinge on a transformed, resilient insurance industry capable of mobilising global capital and instilling investor confidence.

The Indaba, now a Pan-African forum, reflects the country’s commitment to regional integration and shared economic progress. “Our challenges are interconnected, our opportunities are collective, and our solutions must be home grown and collaborative,” Mnangagwa said, commending the

Insurance Institute of Zimbabwe (IIZ) for expanding the event beyond national boundaries.

The 2025 Indaba theme, Reimagining Insurance: Unlocking Economic Potential and Building Resilience in Africa, aligns with Zimbabwe's Vision 2030 agenda, which seeks Upper-Middle-Income Status through robust insurance, banking, and commerce systems. "Upper-middle-income societies are powered by the financial triad of insurance, banking, and commerce systems that safeguard wealth, mobilise resources, and accelerate sustainable economic growth," Mnangagwa said.

He also stressed insurance's critical role in advancing the United Nations Sustainable Development Goals, noting the sector "directly and indirectly supports nine of the SDGs, mobilising capital, building resilience, and empowering progress." Achieving both the SDGs and Africa's Agenda 2063, he added, requires a "paradigm shift" in how insurers and regulators operate to close the continent's protection gap.

Mnangagwa urged the industry to embrace digital transformation while keeping customer needs at the centre. "Technology is a tool, not a destination," he said, calling for AI, blockchain, mobile platforms, and data analytics to enhance inclusion and service delivery. Rebuilding trust must remain a priority, he added, because "Trust is the currency of insurance," while climate risks must be fully integrated into underwriting and investment decisions.

Inclusive insurance, he emphasised, is "not charity; it is smart business and a national imperative," particularly for farmers, informal traders, and young entrepreneurs. He also called for urgent investment in human capital, noting that "the scale of technological disruption requires continuous reskilling to remain future ready."

Closing his address, Mnangagwa reinforced the sector's strategic importance: "Insurance is not merely a financial instrument; it is the backbone of resilience and progress. Its decline risks stalling the very momentum of development." He challenged stakeholders to move "from dialogue to impact," positioning insurance as "a catalyst for prosperity and a safeguard for generations to come."

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IPEC moves to transform insurance sector

The Insurance and Pensions Commission (IPEC) has unveiled an ambitious 2025–2026 strategic roadmap aimed at strengthening regulation, fostering market development, and addressing long-standing structural weaknesses in Zimbabwe’s insurance industry.

Central to the plan is a shift from rigid compliance policing to a more proactive, collaborative supervisory model.

Speaking at the Southern Africa Insurance Indaba in Victoria Falls, Ipec insurance and micro-insurance director Sibongile Siwela said the transformation is guided by the

commission’s emerging 2026–2030 strategic direction.

“Coming now to our Ipec strategy for 2026–2030, our guiding theme is beyond compliance and regulation for sustainability,” Siwela said. “We have been receiving feedback; one of them is that we are acting as compliance police. I think we need to be more proactive than reactive as we go into the future.”

She emphasised a break from traditional box-ticking processes. “We will be moving from risk-based, where we concern ourselves with the ticking boxes, following rigid processes – then I think we want to collaborate more as we move forward,” she said. Ipec aims to partner with the industry, anticipate challenges, and develop innovative solutions rather than rely on “firefighting, last-minute execution.”

The refocused agenda prioritises consumer

“Regulatory standards are open for industry applications until year-end. This will allow the industry to pilot new products in a much more relaxed environment. It will allow you to achieve more with less requirements for compliance,”

protection, regulatory modernisation, climate-oriented products, and new market development. “We want to do more of consumer protection, regulatory modernisation, market development. We want to focus on climate and sustainability,” Siwela noted.

She provided updates on ongoing regulatory changes, including the implementation of Statutory Instrument 67 of 2025 introducing new capital requirements. “The industry is at different levels of compliance, with re-insurers being the most compliant with 90%. We have engaged those that support compliance, and some of them have already submitted roadmaps towards compliance.”

Siwela also highlighted the development of the Road Accident Fund and several legislative measures in the pipeline, including the Ipec Act and revisions to the Insurance Amendment Bill to incorporate marine and business insurance.

“Regulatory standards are open for industry applications until year-end. This will allow the industry to pilot new products in a much more relaxed environment. It will allow you to achieve more with less requirements for compliance,” she said.

Other frameworks progressing includes agriculture index insurance regulations, minimum insurance standards, mandatory cover for artisanal miners, marine insurance, and proposals for public asset insurance – measures aimed at expanding coverage in underserved areas.

Acknowledging structural hurdles, Siwela noted challenges such as the transition to IFRS 17, low insurance uptake, and capital requirements for insurers. She also pointed to opportunities: “The informal market is at 76%, so we need to focus more on the informal market.”



Africa's cross-border insurance ambitions stalled by fragmented rules

Linda Mariwande, Old Mutual Life Assurance general manager, says Africa's dream of a seamless cross-border insurance market is being undermined by inconsistent regulations, weak infrastructure, and limited industry collaboration.

Speaking at the Southern African Insurance Indaba in Victoria Falls, Mariwande highlighted that insurers struggle to provide consistent coverage when rules shift across jurisdictions, forcing businesses and transporters to navigate a patchwork of frameworks that complicate trade.

"The biggest problem right now is the fact that we don't have seamless regulation. And because of that, you also can't have seamless cover," she said. "What is expected in Zimbabwe is not necessarily what is expected in Kenya, Uganda, or Nigeria. Once you move from SADC to ECOWAS, the rules automatically change."

The lack of harmonised regulation raises compliance costs, introduces uncertainty, and slows trade flows, limiting the potential benefits envisioned under the African Continental Free Trade Area agreement.

Mariwande also pointed to inadequate road, rail, and border infrastructure as a major barrier to regional trade. "We do provide sophisticated structures in terms of financing, but we also need the hard infrastructure – the road, the rail, the continuity across borders. When that is missing, movement of goods becomes difficult," she said.

Highlighting domestic fragmentation, Mariwande urged insurers to adopt shared platforms, pooled capabilities, and collaborative approaches in non-competitive areas such as technology, product development, and technical skills.

"With Zimbabwe's insurance penetration at just 1% of GDP, there's so much left on the table. We have the capacity to mobilise savings and investments that can help develop our own infrastructure," she said.

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Glitz, glamour at IIZ *Gala dinner*

The Insurance Institute of Zimbabwe (IIZ) brought together the very best of Zimbabwe's insurance industry in a night of glitz, glamour, and professional recognition at its 2025 Annual Gala Dinner and Awards on 12 December at Cresta Sango.

Drawing together sponsors, board members, industry leaders, and practitioners, the event celebrated excellence while reinforcing the values shaping the future of the insurance profession.

The evening combined star-studded celebration with purposeful dialogue to celebrate excellence while reflecting on the future of the profession.

A standout moment of the night was a thoughtfully curated panel discussion featuring leadership coach Dr Charles Mugaviri, Old Mutual Insurance Company Managing Director Gloria Zvaravanhu, and Brandon Chikwanda.

The panel explored leadership legacy, professional discipline, and the responsibility of today's leaders to nurture the next generation of insurance champions.

Dr Mugaviri stressed the importance of continuous learning and ethical grounding for institutional sustainability, while Zvaravanhu highlighted the stabilising role of strong governance frameworks in

building industry credibility.

Chikwanda added a generational perspective, advocating mentorship and inclusion of young professionals in strategic conversations.

The panel set the tone for the awards programme, where outstanding professionals were recognised across categories including learning, innovation, claims management, risk management, executive leadership, and legacy contribution.

Each award reinforced IIZ's commitment to professionalism and ethical practice.

The evening concluded on a high note with live entertainment by renowned saxophonist Denilson Musekiwa and the In Total Band, providing a relaxed setting for networking and celebration after a programme rich in substance and meaning.



Honouring legacy: leaders whose work shaped the insurance profession

These honours were grounded in measurable impact: systems strengthened, governance enhanced, professionals mentored, and trust rebuilt. In nominating the recipients, the respective associations acknowledged leadership that endured through economic volatility and evolving market demands, providing steady anchorage when stability was most needed.

The Legacy Leadership recognition, presented at the Insurance Institute of Zimbabwe (IIZ) Annual Gala Dinner and Awards on 12 December 2025, honoured among many insurance legends a distinguished group of professionals whose influence has helped shape the direction, credibility, and resilience of Zimbabwe's insurance sector. The awards recognised careers defined not by visibility alone, but by sustained contribution, institutional stewardship, and a long-standing commitment to professional standards. The recognition is not honorary it is

earned through lasting impact, institutional strengthening, and inspiring the next generation of insurance professionals.

The honourees were nominated by the Life Offices Association, the Zimbabwe Association of Funeral Assurers, and the Zimbabwe Association of Pension Funds.

The recipients Dr Grace Muradzikwa, Philip Mataranyika, Gloria Zvaravanhu, Douglas Hoto, Dr Talent Maziwisa, and Wadzanayi Phiri represent a cross-section of leadership that has guided the industry through reform, disruption, and

renewal. Their contributions align directly with the IIZ mandate to advance education, excellence, and ethical practice. Collectively, their work demonstrates how principled, consistent leadership can strengthen institutions, uphold standards, and restore public confidence over time.

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Dr Grace Muradzikwa emerged as one of the evening's most respected figures, recognised for her strategic leadership and unwavering commitment to ethical practice. Her contribution has been central to strengthening governance frameworks and reinforcing regulatory discipline across the sector. Through principled decision-making and a strong service ethic, she has consistently advanced fairness, accountability, and professionalism. Her influence extends beyond organisational performance, shaping a culture of integrity that continues to guide the industry's future.



Philip Mataranyika was recognised as one of the architects of Zimbabwe's modern insurance landscape. His career has spanned the industry's transition from traditional assurance models to integrated, technology-enabled financial solutions. At the core of his leadership has been a rare ability to translate long-term vision into scalable operational reality. During periods of economic instability and hyperinflation, his insistence on honouring client

contracts upheld the principle of utmost good faith and played a key role in restoring public trust in insurance.

Under his leadership, Nyaradzo evolved into a diversified, solutions-driven institution with national and international reach. Its expansion into integrated service delivery ranging from logistics and counselling to digital platforms such as SahwiPay, Sahwira Money, and SahwiGate has embedded insurance into everyday life. Environmental stewardship initiatives, including large-scale tree planting and the Friends of the Environment programme, further reflect a leadership philosophy that aligns business growth with social responsibility.

Gloria Zvaravanhu was honoured for her disciplined leadership and contribution to strengthening institutional integrity within the profession. Her work has supported improved governance practices, enhanced professional education, and reinforced ethical standards. Through inclusive leadership and a commitment to continuous learning, she has played a key role in restoring industry confidence and setting benchmarks for professionalism that will guide



future generations.

Dr Talent Maziwisa received recognition for his distinguished contribution to insurance leadership, policy development, and professional education. Throughout his career, he has consistently bridged technical expertise with strategic insight, contributing to institutional stability and informed policy discourse. His work has strengthened regulatory understanding, advanced professional debate, and nurtured emerging leaders, reinforcing a culture of discipline and intellectual rigour within the profession.

Wadzanayi Phiri was recognised for her sustained contribution to operational excellence and governance. Her leadership has been marked by consistency, ethical clarity, and an emphasis on long-term value creation. Through mentorship and process strengthening, she has reinforced a culture of responsibility and service, serving as a steady custodian of institutional integrity.

Douglas Hoto was honoured for his enduring contribution to institutional leadership and sound insurance practice. His career reflects principled stewardship, capacity building, and a deep commitment to governance. Through mentorship and active professional engagement, he has influenced a generation of practitioners, demonstrating the enduring value of quiet, consistent leadership in building resilient institutions.

The recognition of these leaders reflects IIZ's broader commitment to celebrating substance over visibility and impact over momentary success. As the Institute continues to nurture the next generation of insurance professionals, these honourees stand as reference points not only for what they achieved, but for how they led. Their legacy remains embedded in the institutions they strengthened and the professionals they continue to inspire.



Insurance Excellence takes centre stage as IIZ Honours Sector Professionals

The Insurance Institute of Zimbabwe (IIZ) Annual Awards Dinner of 12 December 2025 stood as a defining moment for professional recognition in the industry, affirming that excellence in insurance is earned through discipline, impact, and sustained contribution. The evening's honours reflected depth, balance, and credibility recognising both emerging talent and seasoned professionals whose work continues to shape the sector.

In the Top CPD Awards, the Institute underscored the centrality of lifelong

learning to professional relevance. Margaret Kanyande and Matipedza Lole were jointly named Overall CPD Champions, tying for first position after both exceeded CPD requirements through consistent participation in technical programmes, leadership development initiatives, and industry forums. Their recognition demonstrated that professional growth is not episodic but deliberate and continuous. Clive Tahwa, awarded Second Runner-Up, was commended for sustained compliance and steady engagement, reinforcing

the value of consistency in professional development.

The Learning Professional of the Year Award was presented to Ruth Gunda, whose citation reflected a year of deliberate and structured skills development. Her learning journey spanned core insurance disciplines, actuarial foundations, reinsurance, governance, and risk management, complemented by consistent participation in IIZ flagship events. Her recognition underscored how intentional learning translates into confidence, competence, and professional credibility.

In celebrating emerging talent, the Young Rising Star of the Year Award was conferred on Mathende Malcolm Tanyaradzwa. His citation highlighted not only academic excellence but also practical innovation most notably his role in developing Zimbabwe's first life assurance microinsurance product approved by IPEC. The award recognised his ability to convert knowledge into solutions that advance inclusion and respond to real market needs.

The Risk Management Professional of the Year Award reflected excellence across practice, mentorship, and organisational impact. Masimba Zimunya, named Second Runner-Up, was recognised for his analytical depth and advisory contributions to enterprise risk frameworks. Guide Mushava, First Runner-Up, was cited for translating risk theory into practical governance improvements within reinsurance operations. The Overall Winner, Alton Mazvarirwofa, stood out for embedding robust risk culture, strengthening reporting structures, and championing proactive risk governance that enhanced institutional resilience.

In the Short-Term Claims

Professional of the Year category, recognition celebrated integrity, efficiency, and client-centred service. Fortune Zhou, Second Runner-Up, was acknowledged for consistency and professionalism in claims administration. Terrence Chikwature, First Runner-Up, earned praise for technical competence and operational reliability. The Winner, Kaylyn Mutigwa, was honoured for exemplary claims leadership—improving turnaround times, strengthening customer trust, and setting a benchmark for ethical, efficient claims handling.

The Insurance Broker of the Year Award was presented to Gift Mhondera. His recognition reflected strong client relationships, ethical conduct, and dependable service delivery, underscoring the role of professionalism and market discipline across distribution channels.

In the Innovation and Market Development professional of the year award category, Munyaradzi Madotsa was recognised for pioneering market-expanding initiatives that improved access, enhanced product relevance, and supported sustainable growth. His work demonstrated how innovation, when

grounded in client needs, can reshape market participation.

The Short-Term Claims Underwriting Professional of the Year Award was awarded to Wimbikai Mawango, whose citation reflected exceptional technical expertise, sound judgement in complex claims, and leadership that elevated team performance. Peer insights highlighted her integrity, problem-solving capability, and quiet authority qualities that extend beyond formal role descriptions.

For Long-Term Claims Professional of the Year, Gilbert Mwanza was honoured for distinguished technical mastery and institutional impact. A Fellow of the IIZ and Associate of the Insurance Institute of South Africa, his leadership transformed claims operations, introduced governance-enhancing programmes, and delivered measurable service improvements, including significantly reduced claims turnaround times.

At executive level, Sibongile Marufu received the Insurance Executive of the Year Award, with her citation pointing to regional leadership in reinsurance, sound strategic execution, and operational excellence across multiple

markets. Her recognition reflected leadership that balances growth with governance and regional relevance.

The evening culminated in the Distinguished Insurance Professional of the Year Awards, presented to Immaculate Musonza and Matipedza Lole. Their citations reflected careers defined by stewardship, mentorship, and institutional strengthening. Through team leadership, capacity building, and consistent engagement with IIZ initiatives, both winners exemplified professionalism that endures beyond individual achievement.

The evening reached its most reflective moment during the Legacy Leadership Awards, where Philip Mataranyika, Dr Grace Muradzikwa, Gloria Zvaravanhu, Douglas Hoto, Dr Talent Maziwisa, and Wadzanayi Phiri were honoured for careers defined by stewardship, ethical leadership, and institution building. Their citations spoke to decades of influence strengthening governance, mentoring professionals, stabilising institutions, and restoring trust in insurance.

By recognising winners and runner-ups alike, the 2025 IIZ Awards affirmed that professional excellence is

layered, earned, and worthy of public honour setting a standard that continues to elevate the insurance profession in Zimbabwe.

Award Categories

TOP CPD of the Year

First Position: Matipedza Lole & Margaret Kanyande

Second Position: Clive Tahwa

Learning Professional of the year

Winner: Ruth Gunda

Young Rising Star of the Year Award

Mathende Malcolm
Tanyaradzwa

Risk Management Professional of the Year

Second Runner Up: Masimba Zimunya

First Runner Up: Guide Mushava

Winner: Alton Mazvarirwofa

Short term Claims Professional of the Year

Second Runner Up: Fortune Zhou

First Runner Up: Terrence Chikwature

Winner: Kaylyn Mutigwa

Insurance Broker of the Year

Gift Mhondera

Innovation and Market Development Professional of the year

Munyaradzi Madotsa

Short-Term Claims Underwriting Professional of the Year

Wimbikai Mawango

Long-Term Claims Professional of the Year

Gilbert Mwanza

Insurance Executive of the year

Sibongile Marufu

Distinguished Insurance Professional of the Year

Overall, Winners: Immaculate Musonza and Matipedza Lole



Fostering Excellence
in Insurance Practice

Thank you!



IIZ advances its collaborative agenda

In the last quarter of 2025, the Insurance Institute of Zimbabwe (IIZ) strengthened its collaborative agenda through deliberate engagement at key industry platforms, reinforcing its role as a connector, convener, and catalyst for professional development within and beyond the insurance sector.

The Institute's participation at the Zimbabwe Association of

Funeral Assurers (ZAFA) and the Association of Healthcare Funders of Zimbabwe (AHFOZ) conferences formed part of a broader strategy to deepen partnerships, expand learning opportunities, and mobilise support for the rebranded Southern Africa Insurance Indaba.

At the ZAFA Conference, IIZ extended an invitation to the Babereki delegation

to attend the Southern Africa Insurance Indaba. This engagement yielded tangible results, with two delegates successfully participating in the Indaba. The outcome highlighted the effectiveness of direct, relationship-driven engagement in mobilising regional participation and enhancing the Indaba's growing profile as a continental platform for insurance dialogue.

Engagement at the AHFOZ Conference was shaped by both strategic alignment and operational considerations. IIZ and AHFOZ share a long-standing partnership through the joint delivery of the Certificate of Proficiency (COP) in Medical Health Insurance, a programme aimed at building specialist capacity within the health financing sector. Participation at AHFOZ therefore served a dual purpose: reinforcing collaboration while actively promoting the COP programme and recruiting prospective candidates from the medical aid and health insurance ecosystem.

During the conference, the Institute also engaged TelOne to explore the provision of additional bandwidth for the Southern Africa Insurance Indaba, in recognition of the

increasing digital demands of a modern, hybrid conference environment. While discussions were initially promising, the arrangement did not materialise due to protocol gaps. The Institute secured support, with 2Cana stepping in as an exhibitor at the Southern Africa Insurance Indaba and 2Cana promised to support the 2026 Indaba.

Beyond sector-specific partnerships, IIZ also engaged the Institute of People Management Zimbabwe (IPMZ) with a deliberate learning and brand-positioning objective. The engagement provided an opportunity to draw insights from IPMZ's event execution model, while simultaneously showcasing the IIZ brand and promoting its professional qualifications to human resources practitioners. This outreach supports longer-term objectives of increasing industry awareness and facilitating the placement and recognition of IIZ graduates within corporate Zimbabwe.

At a continental level, the Institute's engagement with the African Insurance Organisation (AIO) focused on positioning the rebranded Southern Africa Insurance Indaba on the African insurance calendar. Discussions centred on promoting the Indaba to AIO member institutions and exploring opportunities for sponsorship, delegate participation, and speaker engagement aligning with IIZ's ambition to grow the Indaba into a recognised pan-African insurance convening platform.

Collectively, these engagements underscored the Institute's strategic and measured approach to collaboration balancing opportunity-seeking with institutional learning, resilience, and long-term value creation. While not every engagement delivered immediate outcomes, each interaction contributed to strengthening relationships, expanding visibility, and reinforcing IIZ's role as a proactive driver of professional development and industry dialogue.

As the Institute continues to broaden its partnerships, these strategic alliances remain central to advancing its mandate and ensuring that Zimbabwe's insurance profession remains connected, relevant, and forward-looking.

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Media visibility with meaning: telling the insurance story differently

In 2025, the Insurance Institute of Zimbabwe (IIZ) adopted a more deliberate and strategic media approach one anchored not merely in visibility, but in the quality and relevance of the narrative. Through purposeful partnerships with leading media houses, the Institute ensured that insurance discourse was framed within broader economic and social contexts, positioning the sector as central to national and regional resilience.

Coverage across print, broadcast, and digital platforms focused on substantive industry issues, including cross-border insurance, technology adoption, informal sector inclusion, and claims integrity. Strong engagement recorded during the Southern Africa Insurance Indaba period affirmed that insurance content resonates most when it speaks to real market challenges and lived experiences.

For the first time, the Indaba attracted extensive coverage from a broad spectrum of national media both public and private. The Zimbabwe Independent served as the official media partner, leading coverage through impactful reporting amplified by its expansive digital reach. This broadened exposure extended the conversation beyond traditional industry audiences and reflected growing public interest in insurance as a key pillar of economic stability.

The 2025 Southern Africa Insurance Indaba drew delegates from more than seven countries and generated notable digital traction. On its opening day, the event ranked number 25 on X's trending list, recording over 4,000 impressions, with more than 130 engagements on The Zimbabwe Independent's platform alone. Facebook analytics further reflected strong performance, with a significant spike between 13 and 15 November, reaching close to 30,000 views in a single day and

over 162,000 views between 12 November and 12 December 2025.

Building on this momentum, the Institute hosted its 2025 Annual Gala Dinner and Awards on 12 December at Cresta Sango, bringing together 260 insurance professionals. Held under the theme “Legacy Leadership – Building Tomorrow’s Insurance Champions,” the evening honoured visionary icons and distinguished professionals whose leadership and commitment to continuous learning through IIZ have made a lasting impact on the industry.

The Institute remains committed to sustained and responsible media engagement amplifying facts, fostering informed dialogue, and strengthening public trust in the insurance profession.

Closing the year 2025 with purpose and gratitude

As 2025 draws to a close, the Institute acknowledges the collective effort of members, partners, sponsors, and volunteers who made the year’s achievements possible. Progress was not without challenges, but resilience, professionalism, and collaboration prevailed.

The Insurance Institute of Zimbabwe enters 2026 with renewed clarity of purpose: to protect standards, grow knowledge, build leaders, and restore confidence in the profession.

THE IIZ FELLOWSHIP QUALIFICATION 2026 Now Open for Registrations



The Insurance Institute of Zimbabwe Fellowship program constitute of a dissertation/ research project which will be done by candidates who would have met the IIZ entry requirements at this level. The qualification will be offered in conjunction with the National University of Science and Technology (NUST). The period for the research project is one (1) year and successful candidates will graduate at the Institute's annual graduation.

Entry Requirements

a) Fellowship for IIZ Associates

These are candidates who have completed the IIZ examinations from Certificate of Proficiency (COP) to Associateship. Required for these candidates are,

- IIZ Associateship qualification,
- have at least 5 years working experience in insurance and
- sign a code of conduct

b) Fellowship for students from other Insurance Institutes

These are candidates who have completed their Insurance examinations with any Insurance Institute and were awarded Associateship. Only Insurance Associateship qualifications from recognised and accredited Institutes will be considered. Required for these candidates are,

- Associateship qualification from a recognized and accredited Insurance Institute and
- sign a code of conduct

The Application Process

Applications must be made on the prescribed form attaching certified copies of national identification and educational qualifications; submitted to, IIZ Educational Services, Insurance Institute of Zimbabwe, 41 Caithness Road, Eastlea, Harare, Zimbabwe. The Application forms are not for sale and can be collected from the Institute or contact registrations@iizim.co.zw. Submission of Application ends on **Friday the 13th of March 2026** and no late application window shall be opened. Successful candidates will be notified via email or through telephone. Succeeding the application process, the successful candidates will proceed to pay their fees and register for the qualification. Registration is done directly with the Institute through the Education department.

Fees

The Fellowship fee structure has been thoughtfully designed with your convenience in mind, pegged in US dollars for ease of international and local transactions.

Foreign Students **USD 400**

Local Students **USD 300**

GET IN TOUCH

+263 242 788 010, 746 238, 776 636 • www.iizim.co.zw
info@iizim.co.zw • registrations@iizim.co.zw



Call Us For Information
+263 77 952 8910







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www.iizim.co.zw | pr@iizim.co.zw | tel: 08677103085 / 0242788010



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