

"Enhancing the role of insurance for economic growth"

ZAMBIAN INSURANCE JOURNAL

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RTSA INTEGRATED SYSTEM AND INSURERS

**IMPLICATIONS OF COVID-19 GUIDELINES ON
INSURANCE IN ZAMBIA**

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Executive Director's Note

Dr. Nkaka Mwashika



Welcome!

Welcome to the 13th issue of the Insurance Journal. We continue to face social and economic challenges arising from the COVID-19 pandemic. The industry and the nation as a whole has no choice but to adapt to this new normal, if we are to overcome the challenges we face.

One solution is migrating a number of our corporate functions to online platforms. We are used to meeting face-to-face, and socialising at functions has always been an important part of networking. Unfortunately this has to be limited, while online platforms are the most practical solution for consultative meetings, education and seminars to continue. In our ongoing effort to provide relevant support, we have a number of articles that focus on important solutions. We will look at the new RTSA online platform and what it requires from General Insurers. We will also take time to examine the PIA guidelines on the industry response to the COVID-19 scenario. Technology continues to change over time, and we must expect ICT to eventually reshape corporate strategies and roles.

We have insightful articles on Management and Business Processes. The internal processes are an important part of adapting to the changing environment. They provide the key to customer satisfaction and business survival. We also learn about the Chartered Insurance Institute and what it has in store for students in Africa.

Insurance week 2020 planning is underway, and we are exploring options for carrying out consumer sensitization, while observing the currently prevailing health restrictions. For updates, visit our Website or Facebook page, or call the Secretariat directly.

Enjoy the latest edition of the Zambia Insurance Journal

Contents

- 3. Executive Director's Remarks**
 - 4. President's Note**
 - 6. Changing pace of technology and the insurance sector**
 - 10. RTSA intergration system**
 - 12. Implications of COVID-19 guidelines**
 - 14. Business process redesign**
 - 16. Industry News**
 - 18. Managing your manager**
 - 24. CII Keen on enhancng professionalism**
 - 28. Cabin fever**
-

NOTE FROM THE OUTGOING PRESIDENT

Greetings!

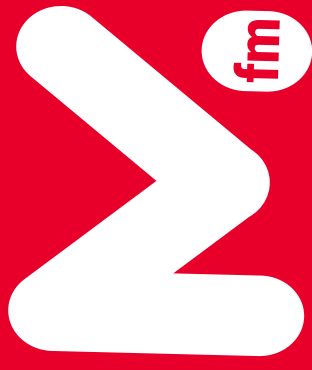


PAUL NKHOMA

The latest issue of the Insurance Journal comes out in the third quarter of 2020, as we continue to face the challenges of COVID-19 in Zambia and across the world. We had hoped that the worst was over when relatively few cases were being reported, but unfortunately there has been a resurgence. The World Health Organisation (WHO) Director General, Dr Tedros Adhanom Ghebreyesus, is reported as stating that he hopes the pandemic could be over in less than two years. This means we must reconsider the short term measures we put in place to respond to the situation, and consider medium and long term strategies.

The economic impact of the pandemic has shaken many sectors of the economy, and the insurance sector remains key to financial security for businesses and individuals. It is important that the industry continues to educate and reassure the public that insurance continues to be a reliable and necessary tool for financial protection aside from other measures like savings and investments. Consumer education continues to be a priority. We are optimistic that even with the current restrictions, we will be able to make good use of different platforms to sensitize the public on insurance. In light of this, we are confident that insurance week 2020 can take place, under different ICT platforms currently available. Let us find innovative ways of reaching out to the general public, and take our message even further than before.

My term as IAZ President comes to an end, though I will continue to serve on the IAZ Board in the capacity of Immediate Past President. I wish to thank you all for your support and cooperation during my time as President, and I look forward to working with the incoming leadership. Let us remain focused, and continue to work together to promote financial literacy, industry growth, professionalism and advocate for progressive legislation.



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CHANGING PACE OF TECHNOLOGY AND THE INSURANCE SECTOR



Kambole Chituwo
IAZ Consumer Education and Risk Manager

You may have heard of typing pools, a large office area occupied by typists. The typists would receive handwritten documents and convert them to typed letters, memos, or other documents. All this changed with the advent of the personal computer. People who had spent their lives with the typewriter had no choice but to adapt to the changing technology, as more officers within organisations have been tasked to type a lot of their own documents on computers. That was not the first time that advances in technology led to reshuffling of careers. And it certainly was not the last.

New technology impacts how we approach business. But business also places demands on our creativity, which leads to new uses of technology. It is important that we understand the full potential of the technology we have. This includes the most basic cell phones, smart phones, servers and personal computers.

Here are five ways changing technology has impacted business in Zambia, and opens up new avenues for the insurance industry to explore as it seeks to increase uptake of insurance services:

1. New options for financial transactions

The second biggest challenge for financial inclusion is access to financial services. Zambia is large, 752,918 square kilometres, and most areas are not densely populated. This means it is not cost effective to have branches of each business in every area to service small communities. This meant people had to travel long distance to access finan-

cial services, and many times people did not bother with financial services at all. Things began to change with the advent of the mobile phone and short code messaging services. Statistically, few people have landline phones, but in a few years we would have about 15 million active cell phones in Zambia. This would create a wide range of opportunities, which would soon be exploited to provide financial solutions. Celpay Ltd, established in 2002, made a first attempt at mobile money services, the first in Africa, but unfortunately it did not stand the test of time. It would be five years later in 2007 when M-Pesa would be established in Kenya, and this would set the pace for mobile money solutions around the world. Over the last ten years we have seen many more mobile money providers establish themselves on the Zambian market.

2. Innovative cell phone based services

Mobile phones have already created a lot of opportunities for secure and traceable money transactions, such as premium payments. But phones have been used for so much more. Many companies send automated messages as time for policy renewal approaches. This helps to avoid last minute panic on the part of customers, and to remind the customer that they have not been forgotten! Holiday and Birthday messages also provide opportunities for messaging, which can help endear a service provider.

There is also room for using USSD (Unstructured Supplementary Service

Data) communication. This form of automated messaging is most commonly used to check your airtime or data balance, to change PIN numbers, etc. Since the responses are automated, they are instantaneous. One creative use of USSD codes is the consumer education initiative run by the organisation Zazu, in partnership with Financial Sector Deepening Zambia (FSDZ). Users dial the code *619#, to receive some options for educational tips on different financial services, and the platform provides options for messages in any of the major Zambian languages. The advantage of USSD is that one does not even need a smart phone to use these services. We are yet to explore the full potential of USSD, it is not yet outmoded!

3. Online Marketing and Sales

As with all technology, the smart phones were once exclusive high cost devices, but are becoming more affordable. The smart phone is basically a phone and portable computer in one, so anything you can do with a PC you can more or less do with a smart phone. This means a whole range of internet services are slowly becoming accessible to a larger portion of the population. The internet opens up a whole range of possibilities for targeted marketing on various online platforms such as social media. Social media platforms provide useful statistics on visitors to online organisation pages and groups. At the same time, social media allows you to fine tune your advertising to very specific audiences.





Various companies and individuals manage to draw impressive crowds on social media, some exceeding 10,000 followers on Facebook, Twitter, LinkedIn, and other platforms. This is impressive, considering that a good local newspaper is estimated to print around that number of copies. We are reaching a point where there is a thin line between formal media and social media. A Media strategy needs to include strategies for maximising on social media outreach, which has the added benefit of easy access to statistics on outreach. The statistical functions of online platforms also makes it easier to analyse your customer base.

4. Webinars and Lectures online

There is a new trend of holding lectures and webinars online. Early pioneers in Zambia include DMI St Eugene University, which has been streaming lectures to satellite classrooms in different towns. With the advent of the COVID-19 pandemic, more and more institutions are using online platforms to keep pupils and students in the learning mode. The insurance industry needs to take advantage of online platforms for professional development. This can never fully replace the interaction that takes place in person, socialising is an important part of networking. Can it can fill gap while we face social-distancing measures. It has the added advantage of making it possible to train staff

around the nation, without the added costs of transporting personnel and providing temporary staff to fill in to them during their absence. Online training makes it possible to set aside a few hours for training, then return to work at the click of a button.

5. Consultative meetings

Management meetings, Board meetings and even Annual General Meetings have taken place using online platforms like Zoom, Outlook Teams and Google Meet. Under the current COVID-19 restrictions, we miss the social interaction that comes with various meetings. But we can confidently say that business can be conducted up to standard, and online platforms have become the norm.

The challenge remains to effectively extend using such services to the general public. We need to reach the stage that an online meeting will be seen as equivalent to visiting an office for an inquiry.

The examples listed above are just the tip of the iceberg. With an estimated 15 million mobile phones in use in Zambia, the opportunities for phone and online services will only grow. Let us take up the challenge of finding creative new ways to conduct business using SMS, USSD and internet platforms.



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RTSA INTEGRATED SYSTEM AND INSURERS

Gradual shift to online systems

In December 2019, the Road Transport and Safety Agency (RTSA) called for a meeting with insurers to explain their new online platform. The platform would decongest RTSA offices and ensure prompt delivery of road tax services.

To add value to the system, insurers were required to send information on insured vehicles direct to RTSA. In the long term, this would mean customers will no longer need to carry the physical cover note to purchase road tax, because the RTSA system would already have data on all insured vehicles, and the client would also be able to transact online.

For this new system to run smoothly, insurers need to provide timely and accurate information to RTSA, so that there would be no time lag between the customer purchasing insurance and the same client buying road tax. This includes information from all branches, agents and brokers.

Customers who access RTSA online will be sent a soft copy of the road tax disc, which they can print on any paper and display. Payments can also be made online.

Defining the role of insurers

When a client purchases insurance from an insurer/intermediary, their information will have to be sent to RTSA in reasonable time. RTSA will then update their database, and the customer will be able to purchase road tax online. This creates an opportunity for insurers to offer to process and print the road tax discs for their clients as well, depending on their business model.

In order for insurers to provide timely information, they

will need to receive information from intermediaries as soon as cover is issued. This would require an efficient chain of communication with agents, brokers and branches, so that no customer is inconvenienced. Various software platforms have been proposed, and some insurers already have robust systems for monitoring cover issued by various branches and intermediaries. We would encourage all insurance providers to use the most efficient systems possible, for timely transmission of information to RTSA, and thus more satisfied customers.

Everyone will benefit

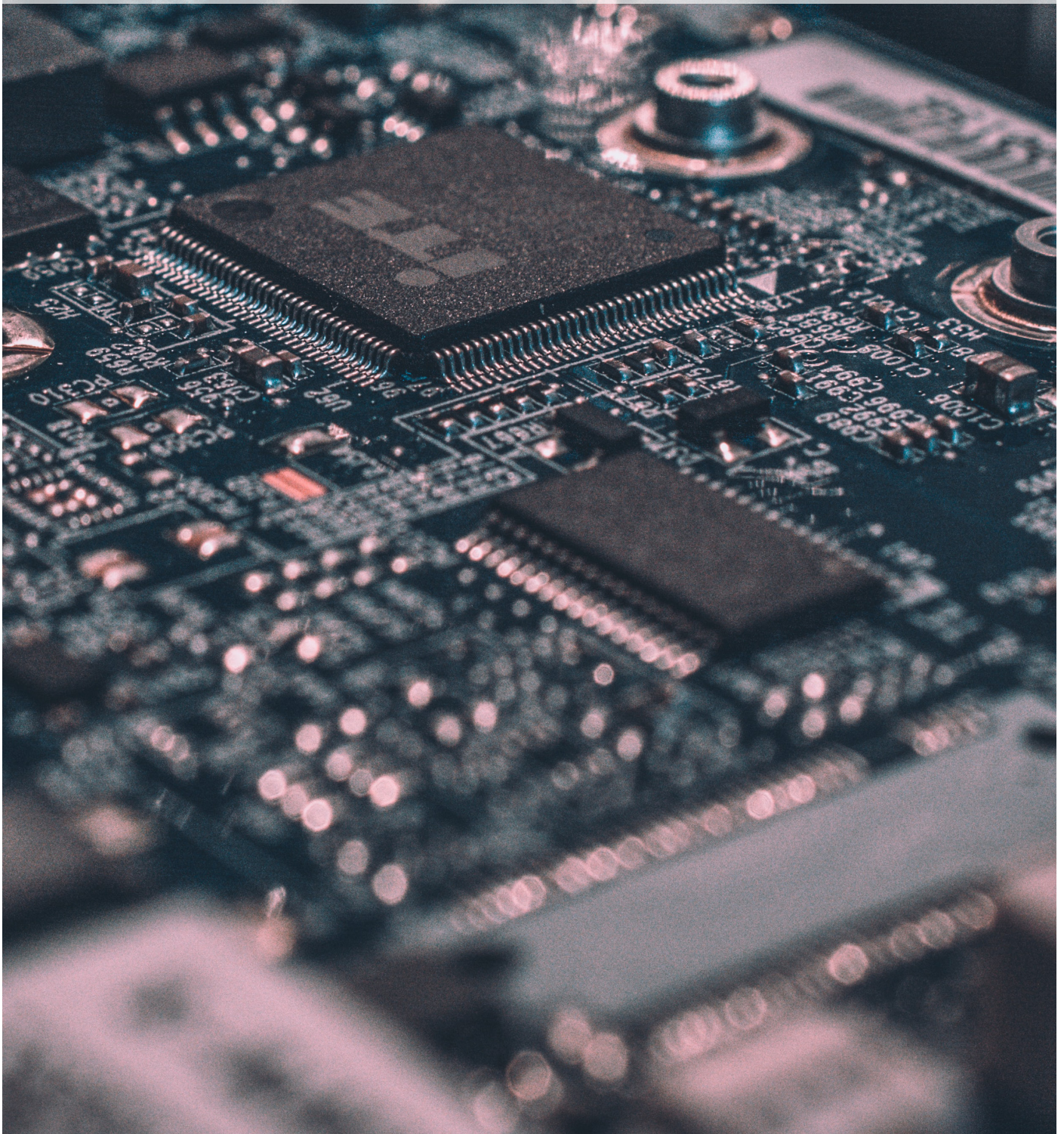
The new RTSA system was timely, and has become even more relevant under the current COVID-19 concerns, as we try to decongest meeting places. Any measures that help promote social distancing should be welcome. The general public can access the system at: rtsa.org.zm

The new system will also help combat fraud, since the insurer must provide information to RTSA directly, and thus reduce the risk of someone use a forged insurance certificate to obtain road tax. At the moment, both the physical copy and the online updates are used, but eventually the system is expected to be 100% online.

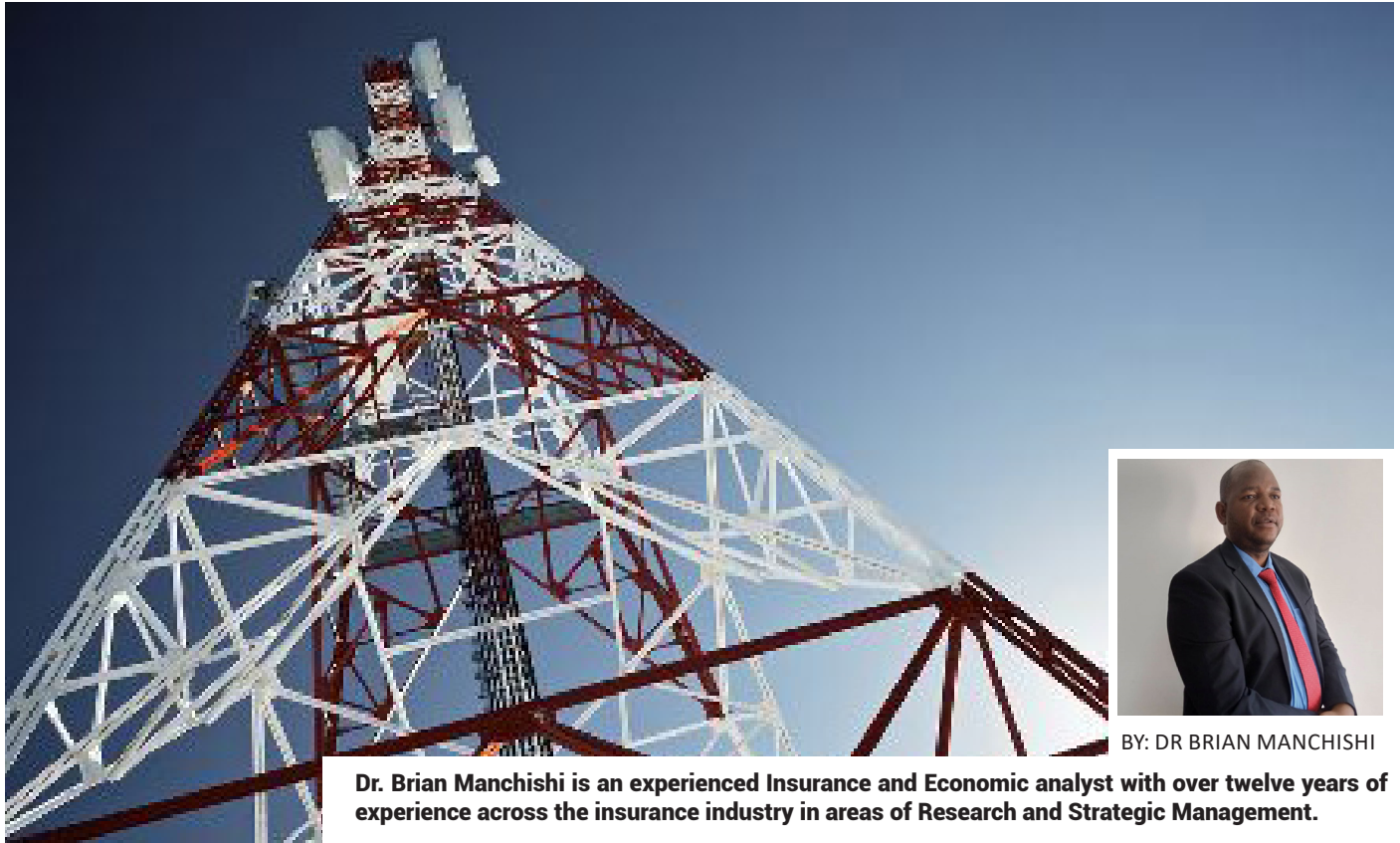
The new requirements also encourage insurance providers to have up to date information management systems. A good number of insurers are ahead in the game, and this development provides added impetus for all insurance providers to have robust ICT platforms for administration and customer service.



“The new RTSA system was timely, and has become even more relevant under the current COVID-19 concerns, as we try to decongest meeting places... The new system will also help combat fraud, since the insurer must provide information to RTSA directly, and thus reduce the risk of someone use a forged insurance certificate to obtain road tax”.



IMPLICATIONS OF COVID-19 GUIDELINES ON INSURANCE IN ZAMBIA



BY: DR BRIAN MANCHISHI

Dr. Brian Manchishi is an experienced Insurance and Economic analyst with over twelve years of experience across the insurance industry in areas of Research and Strategic Management.

INTRODUCTION

In order to respond to the ever changing COVID - 19 pandemic, the President of the Republic of Zambia and the Ministry responsible for Health has had to periodically issue measures, including closure of learning institutions and some businesses which have impacted directly on the standard operations of all entities, including the insurance sector.

Realizing the impact which the pandemic has had and will continue having on the insurance sector, the Pensions and Insurance Authority (PIA) circulated a Guidance Note on COVID-19 covering premium payment, claims handling and e-platforms, among others, in order to ensure business continuity of insurers and other insurance entities and safeguarding proper service to policyholders.

The guidelines are enablers for the delivery of responsive insurance services in view of the pandemic while providing relief to affected policyholders by allowing continued insurance coverage. This article provides an overview of the implications of the guidelines issued by the regulator on insurance.

TECHNOLOGY

The guidelines provide for all policyholders (and potential) to be facilitated in the fulfillment of insurance coverage through e-platforms for selling, payment of premiums, settlement of claims (where applicable) to policyholders and handling of complaints and grievances. This interaction is expected to be brought about by maximizing the platforms of all those in the insurance system (intermediaries, insurers, reinsurers) and by coordinating the chain so that insureds are able to effectively communicate with providers. This guide implies the need for a mass evolution to remote working by enabling members of staff to work offsite by accessing necessary information and conducting business from remote locations. Insurance players are therefore required to fast track adopting modern technology, not only to comply with the guidelines but also to remain relevant in business.

We must be mindful of the risks involved in exchanging confidential information through online platforms. As we increasingly use online platforms, we must beware of the dangers of cybercrime.

PREMIUM PAYMENT FLEXIBILITY

The guide indicates that if insurers are to respond to fair treatment of customers in the wake of the pandemic, they must put in place contingency measures such as deferral of payment and / or renewal of premiums where a policyholder does not have access to alternative payment mechanism. This may include provision of premium holidays and payment of in instalments. The implication of the policy is that for insurers to be responsive to the needs of a COVID-19 hit society, they must be cognizant of the challenges in premium payment. This calls for adjustments in operational practices.

The complexity is that on one hand, premium holidays are prescribed while on the other claims settlement is expected to be expedited even when 'premium payment is on holiday'.

POLICY WORDINGS

Privileges and conditions are key to an insurance contract. This key implies that the wordings should be carefully crafted and the guide provides that insurers should proactively sensitize their policyholders on policy coverage and exclusions. Further, insurers must not change terms and conditions of products without prior approval of the Registrar. This applies to amendments that would ordinarily be permissible under the product approval guidelines. This implication on the supply side is that the existing coverage and exclusions should be a point of focus by insurers as they discharge claims.

On the demand side, the implication for renewals or new products is that exclusions will be introduced while insurers who elect to cover the pandemic will inevitably raise the premium.

PRODUCT WITHDRAWAL/SUSPENSION

Building on the guide of policy coverage and exclusions, the regulator has guided that where an insurer intends to suspend or withdraw a product from the market, prior approval should be sought from the Authority. The implication of this guide is that where an insurer feels exposed in an existing policy or its wording,

the policy cannot be withdrawn unless there is sufficient review by the regulator.

INTERMEDIARIES

With the multiplicity of intermediaries in the industry, this guide stimulates insurers to develop measures to support mediators amidst the difficult business conditions arising from Covid-19. This implies that with restricted physical movements, face-to-face meetings with prospects and clients have to be avoided in compliance with health guidelines. Insurers should invest in advancing their digital platforms to maintain a seamless connection to their distribution partners, who, in turn, should be able to offer quicker and more all-inclusive services to their clientele. In doing so, insurers should recognize the different categories of intermediaries and devise intermediary specific training, to help them connect with clients.

CLAIMS

At the end of the day, all these measures are meant to ensure the essence of insurance is achieved – claim payment when insured risk materializes leading to a loss. The guide on claims insists that during this period, insurers should expeditiously process and settle all claims, including Covid-19 related claims where applicable. The guide also provides that insurers should not reject claims due to delayed reporting or challenges that may arise due to the pandemic related directives issued by the government. This is premised on the fact that some measures come with restrictions that may delay movements.

CONCLUSION

COVID-19 has directly impacted the insurance industry in Zambia prompting the regulator to issue guidelines to players. The key implications of the guidelines are embracing technology, consideration of policyholders in premium payment and adherence to set out coverage and exclusions as set out in the product specifications.

On the basis of these implications, it is recommended that insurers increase investment in responsive product innovation and development so that they offer products that respond to the clients present and future needs.



BUSINESS PROCESS REDESIGN IN INSURANCE- A PRACTICAL APPROACH

The Insurance Industry is grappling with reduced underwriting margins and high costs, which have led to a drop in profitability. Insurance business leaders are therefore looking at ways of improving operational efficiencies to boost profits sustainably. Business process redesign is seen as a practical way of achieving operational excellence and efficiency in insurance companies, with the aim of maximising profits.

A survey conducted by KPMG International Cooperative in 2019 revealed that Insurance Companies globally have been focusing on how to improve operational efficiency through process redesign as well as other methods, namely, implementing low cost sales and servicing channels and legacy system repair or replacement.

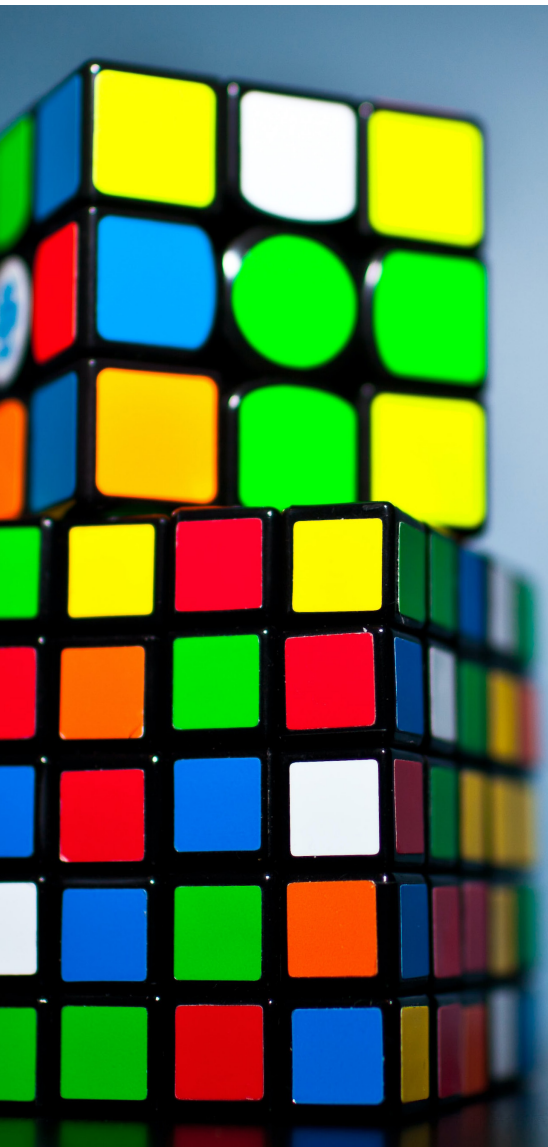
The survey suggests that business process redesign involves the adapting of processes in order to; (1) achieve the reduction or elimination of duplicate tasks; (2) minimise labour intensive tasks; (3) improve Information Technology (IT) infrastructure utilisation; (4) develop a transparent and coherent enterprise operation model focused on processes; (5) implement improvement plans. Insurance business leaders must interrogate their business' organisational structure, resource utilization (both in terms of human resource and expense allocation) and standard operating procedures (SOPs) in order to adapt to meet these broad objectives. In this regard it is important that the businesses take an agile approach within their operational areas in order to easily adjust to the ever changes environment and business needs

1. Organisational Structure - Insurance business structures must not be bloated and where possible lean structures must be maintained. Depending on the size of the business and volume of transactions processed this may be achieved by multi-skilling and upskilling of capable employees the workforce to be able to effectively manage functional roles. Due to the sensitivity of transactions handled in an insurance operation, this must be done without compromising on segregation of duties which offers controls to avoid abuse of positions. An example of multi-skilling in an insurance claims department would be to have all Claims Assessors skilled in handling all types of claims and to be able to process a claim from end to end. From registering any claim, to assessing it and preparing it for payment, if valid. The first person that receives the claim would therefore handle the claim ready for checking and approval.

2. Resource Utilisation - In order to avoid leakages in resources resulting from idle time of members of staff, business leaders must regularly monitor the volumes of work

being done as well as the length of time it takes to complete particular tasks. This way an assessment of each member of staff's capacity levels and efficiency in their roles will be done and managed accordingly. The assessment would aid with assigning realistic targets to each of the functional roles and if done regularly could detect instances when staff member's efficiencies improve over time and can have their individual targets revised accordingly. Resulting in higher outputs without increasing headcount. Members of staff must also be incentivised according to the volumes being handled, provided that quality is not being compromised on. Another key area of focus is IT infrastructure utilisation and ensuring that all available and appropriate functionalities of all systems and applications are being used to aid business processes. This can range from ensuring that all employees are excel literate to be able to manipulate the numerous amount of data that is processed in insurance companies,





BY: MAIWASE CHILONGO

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to fully using the functionalities of sophisticated insurance management platforms.

In this regard, peer-to-peer training can be used as a way of reducing cost, encouraging team work and collaboration and transferring know-how on practical and efficient ways of executing tasks.

3. Standard Operating Procedures (SOPs) – SOPs are very important to ensure that all necessary steps required for a particular functional task are followed and are done in a systematic manner in order to save on time and effort. The SOPs that a business puts in place must also align with the strategic direction of the business and must be reviewed regularly to ensure that they are suitable for the purpose. The review of the processes may also reveal product design issues that make the processes being followed unnecessarily complex and could be done away with in order to make it smoother. Such as exclusion clauses that have over time

proved to be difficult to prove or verify, often due to lack of or inaccessibility of data. It must however be noted that in some cases the redesign of a product may affect the pricing thereof as it may alter its risk profile, so any changes must be handled with caution.

In conclusion, if Insurance business leaders are encouraged to consider business process redesign as a means of improving efficiencies. Regular reviews of the structure, resource utilisation and SOPs are recommended and must take into account the five objectives mentioned earlier, amongst others. Adopting such a business strategy may set a business apart from its competitors as continual improvements would be made towards making the business sustainably profitable as the initiatives discussed do not necessarily have to come at any additional cost to the business.

INDUSTRY

REGULATORS LAUNCH A FINANCIAL SECTOR JOINT CAMPAIGN AGAINST FRAUD



SECURITIES AND EXCHANGE COMMISSION
Protecting Investors in the Capital Markets



On 18th August 2020, a Financial Sector Joint Campaign was launched. This campaign was organised by the three financial sector regulators; the Pensions and Insurance Authority, the Securities and Exchange Commission and the Bank of Zambia. According to a press release issued by the Financial Sector Regulators Joint Secretariat, “The Campaign is aimed at equipping members of the public with information on how they can identify and avoid fraudulent financial products, in the different ways they are offered.” There have been a lot of fraudulent groups advertising for investors, and promising unrealistic returns. The increase in use of ICT platforms in business is convenient and practical, especially while the COVID-19 pandemic is still a concern. However, unscrupulous individuals have taken advantage on online platforms, to defraud unsuspecting individuals of their hard earned money. The press release goes on to say, “We have observed, with concern, members of the public falling prey to fraudulent financial products and misleading investment adverts offered by entities operating outside the ambit and supervision of the three financial regulators (BoZ, PIA and SEC). Pensioners, farmers, work-

ers, entrepreneurs, young and old, have all been targeted in different ways, with some losing their money, including life savings such as pensions, to these unlicensed entities on the promise of high returns.”

The campaign will cover a number of areas that are key for financial literacy and fraud prevention. “The Campaign, which will run for a period of 12 months on various media platforms including social media, will cover topics such as:

- Digital Financial Services;
- Network Marketing;
- Insurance Services/Products;
- Pyramid Schemes; and
- Cryptocurrency, among others.”

The awareness campaign was launched online, and it is expected that much of the campaign material will be circulated on various online platforms as well. Let us all give our full support to this initiative, so that everyone in our communities will seek financial services from duly licensed and regulated entities.

RY NEWS

INSURANCE WEEK 2020

The national insurance week will take place from 12th to 16th October 2020, under the theme, “Creating a confident future with insurance.”

The national insurance week is an annual industry event, designed to bring together industry players and stakeholders, to engage the general public for the purposes of sensitization, increasing product awareness and teaching financial

skills.

In consideration of the “new normal”, most of the activities will be on radio and online.

The Insurance Week is organised by Insurers Association of Zambia in partnership with the Pensions and Insurance Authority (PIA), with participants including insurers, brokers and other financial institutions.

ANNUAL GENERAL MEETING

On Friday 28th August 2020, the Insurers Association of Zambia (IAZ) held an elective annual general meeting, using the Zoom online platform. The Association is comprised of all licensed insurance and reinsurance companies in Zambia; and it focuses on industry development, consumer education, lobbying and enhancing professionalism.

CEOs and company representatives took part in the online meeting, which ushered in a new Board. The following candidates emerged as the new IAZ Board Members:

S/N	IAZ Board Position	Successful Candidate
1.	IAZ President	Ms Christabel Banda, CEO for ZSIC Life
2.	Vice President	Mr Webster Chigwende, CEO for Emeritus Re
3.	Reinsurance Council Chairperson	Mr Ronald Kasapatu, Country Representative for Zep-Re
4.	General Insurance Council Chairperson	Mr Moses Siame, CEO for Professional Insurance
5.	Life Assurance Council Chairperson	Mrs Barbara Mwandila, CEO for Hollard Life
6.	Finance and Administration Committee Chairperson	Mr Mundia Mundia, CFO for Madison General Insurance
7.	General Insurance Board Member	Mr Charles Madziva, CEO for General Alliance
8.	Life Assurance Council Member	Mr Chabala Mumbi, CEO for Metropolitan Life

Mr Paul Nkhoma, CEO of Hollard Insurance and the Immediate Past President of the Association, is also constitutionally co-opted onto the Board.

The new Board is comprised of experienced members of the insurance industry, who are committed to see insurance grow as a vital financial service. With less than 3% of Zambians using insurance, it is important that the sector continues to educate the general public on the benefits of insurance, and to lobby for various policies.

MANAGING YOUR MANAGER



About the author – Dr. Katongo is a Corporate Leadership and Management expert with both local and international experience in investments, operations, communications, corporate strategy and business development. He is currently Executive Director of Operations for an international healthcare development organization.

Dr. Maurice Katongo

As you progress through your career it is inevitable that you will progress from one position to the other and for some, this may be within the same organization but for others they will go from one company to the other and by the time retirement comes they may have worked for 5 to 8 different companies. Some resign in search of ‘greener pastures’; a term commonly used to refer to more favourable and beneficial conditions. Others resign because they have caused immense confusion in one way or another and they know that their time at that particular organization will soon come to an abrupt end and so they resign before they are rightfully fired. There is another category of people who resign for a totally different reason and that is because of their manager.

According to a 2018 Harvard Business Review article by Lori Goler et al titled ‘why people really quit their jobs’; most employees resign from their managers and not from their workplace. They may love the organization they work for, love the people there, love their conditions of service and love what they do but if they have a strained relationship with their manager they will surely resign. It is for this reason that all employees must understand the fundamental principles of managing their manager. In this series, we will consider 10 aspects to managing your manager. You may be asking, why should I even bother to learn to manage my manager? The answer is simple, by learning to manage your manager you will thrive at your workplace, get along well with your manager, get exposed to bigger and better things, be trusted to handle more responsibilities, increase your earning potential, you will enjoy work more and be more fulfilled, and you stand a greater chance in progressing in your career.

Here are the key principles to managing your manager:

1. LISTEN AND LEARN FROM YOUR MANAGER

Often times we feel we know what we are doing and do not feel the need to ask our supervisors for guidance unless it is very necessary. At times we may even feel that we should be the ones in those senior roles and not our supervisors but the fact of the matter is that they are in those positions because their knowledge, understanding and experience, places them in those positions and whether we like it or not we can actually learn a great deal from our managers but we must be willing to LISTEN.

Listening to reply is the standard way that most people communicate. What that means is that instead of really paying attention to what the other person is saying, you are already thinking about what you want to say in response.

As the Dalai Lama XIV said “When you talk, you are only repeating what you already know. But if you listen, you may learn something new. When must always listen to understand and not to respond especially when interacting with supervisors. Listening to understand has a lot to do with



understanding the other persons perspective; learning from it and then applying what you have learned. Supervisors feel respected when they see those they supervise applying exactly what they instructed. Listening to understand is a rare trait and those that succeed in their careers have understood this and practice it consistently. Always have the attitude that there is something you can and should learn from your manager. Every task and assignment that you are faced with can be handled in different ways and in many cases your manager is best placed to guide on how best a given task may be handled. I am mindful that you may have brilliant ideas on how things need to be done and I strongly encourage those initiatives to be shared with your manager during one on one conversation, (never in group settings) but once shared you must listen very carefully to their feedback.

2. NEVER TRY TO OUTSHINE YOUR MANAGER

This point is a sensitive point because you may not have any intention whatsoever to outshine your manager and yet your excellent and consistent performance is noticed by senior managers who may praise you regularly and not your manager. That in itself will create animosity between you and your manager and they will make your stay at that company a living hell until you have no choice but to resign and get as far away from them as possible. According to Robert Greens 48 Laws of Power he states that outshining the master is the worst mistake of all. He is quoted as saying: "Always make those above you feel comfortably superior. In your desire to please or impress them, do not go



too far in displaying your talents or you might accomplish the opposite - inspire fear and insecurity. Make your masters appear more brilliant than they are and you will attain the heights of power"

Robert Greene acquired this line of thinking from a 17th Century Spanish prose writer and philosopher named Baltasar Gracián who is quoted as saying: "Being defeated is hateful, and besting one's boss is either foolish or fatal. Most people do not mind being surpassed in good fortune, character, or temperament, but no one, especially not a sovereign, likes to be surpassed in intelligence."

To intentionally try to outshine ones superior can never end well but it is also importantly to note that some do this

unknowingly.

A few years ago a young man (lets call him Gabriel) joined a bank and in his first week at the bank he generated a significant amount of revenue that got the attention of senior management and from that moment on, the senior management team started paying close attention to everything Gabriel did. They noticed he was the first to arrive and the last to leave and he consistently performed beyond expectation and eventually high profile satisfied customers began writing letters and emails to the Managing Director of the Bank commending Gabriel for his great work ethic. During a town hall meeting where all members of staff were present the Managing Director asked Gabriel to stand up and she praised him extensively and said he had a very bright future at the bank. Nothing was said about Gabriel's supervisor and she felt she needed some form of praise and so she hated him for this and frustrated him every chance she got. Time came when Gabriel's probationary period was reviewed and she used that opportunity to not confirm him in his position and sadly his job came to an abrupt end. This is a clear cut case of how someone with great potential can have their career cut short all because they did not understand the significance of outshining their manager. They were not intentionally trying to do it, they simply failed to manage the situation and it lead to their exit. We must all learn to manage our managers by giving credit to our managers even for initiatives that we have come up with by merely acknowledging that their leadership and guidance is what helped us to perform to our optimum. Outshining our managers is a career limiting move and must be avoided at all costs. Some people learn when told and through other people's experiences while others learn the hard way. Which way do you prefer to learn?





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3. ALWAYS GO THE EXTRA MILE FOR YOUR MANAGER

Most people work from 8 to 17hrs and from Monday to Friday and rightfully feel that their weekends belong to them and their families but the fact of the matter is that your manager may require you to work after hours, on public holidays, and even over the weekend. He/she may give you a very bulky assignment with a very short deadline and expect you to complete the assignment on time. They may even send you urgent emails at 22 or 23hrs that require your attention or they may send you on an assignment that seems illogical and outrageous.

One employee; (lets call her Jasmine) was told to by her supervisor to spend her personal money to purchase items meant for the company. She used money that was meant to pay her rentals and unfortunately her unreasonable manager decided to delay her refund for a few months. Sadly for that manager senior management got wind of this anomaly and dismissed him for acting unprofessionally and they promoted Jasmine to his role saying that she went the extra mile and demonstrated sacrificial commitment and leadership.

A certain man; (let's call him Chiko) was one day told by his supervisor to jump on the first flight to South Africa at 6:20am from Zambia (which meant waking up at 3am to get ready and get to the airport by 5am) to collect some passports from a man who would be waiting at the airport and then immediately check in and fly back and continue working. Chiko did as he was told and flew to South Africa, collected the passports, came back and continued working. A few weeks later the senior management team heard about what Chiko had done and they felt that what his supervisor had instructed him to do was highly unreasonable and insensitive as the package could have simply been couriered over. They praised Chiko for his commitment and willingness to go the extra mile for the company and they immediately placed him on an internal leadership development programme.

If you have never been directed to perform similar tasks as the ones mentioned above you are very fortunate because ideally you should not be requested to do such things. The

lesson here is that you need to treat all tasks assigned with the readiness and preparedness to respond in the same manner that Chiko and Jasmine responded. In other words you need to be more than ready to go the extra mile for your supervisor unless it is illegal or in severe conflict with the organizations policies, ethics and regulations and corporate culture.

Going the extra mile has a lot to do with exceeding routine tasks and at times performing functions outside your job description. It also involves having a good attitude, being a team player, always being on time, being reliable and honest, being committed and devoted to your tasks, taking time to learn your role, finding out what makes your manager happy, being positive, embracing change, being humble, taking initiative, and if ever called upon to assist a colleague with an assignment they are struggling with; doing it diligently. If asked to work on a public holiday or weekend, do it without complaining or arguing. Feel free to use personal funds to purchase a cake or fruit basket for a 90 year old customer or a bouquet of flowers for a loyal customers celebrating their 50th wedding anniversary. When appropriate, go the extra mile!

Most supervisors are not unreasonable people sent to make your life a living hell; in some cases they are but if you go the extra mile the end result is that you are setting yourself up for success. Not only that but you will win your supervisor over and your supervisor and those above him/her will surely notice your commitment and high flyer mentality and will give you additional responsibilities, better remuneration and consider you to be an asset to the department and organization as a whole. Have you noticed that when some people resign there is a 'funeral' at the workplace and when others resign, its like they were never even at the workplace to begin with. You may think that no one is watching and paying attention to you but i can assure you that if you learn to manage your manager you will be a high flyer and high flyers are always closely monitored.

The above three points are fundamental to helping you to manage your manager and will ensure that you have a pleasant and productive stay at your workplace. In the next installment we will look at other aspects that will help you to manage your manager.



INSURERS ASSOCIATION OF ZAMBIA



The Insurers Association of Zambia is a member organisation for all Insurance and Reinsurance companies in the country. It is registered under the Societies Act, Cap.119.

PROMOTING THE GROWTH OF INSURANCE IN ZAMBIA

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- a.** Protect, promote and advance the common interests of Members, including the taking of any necessary measures whenever the business of a Member is, or is likely to be, affected by an action or proposed action of any authority, organisation, body or person;
- b.** Promote professionalism in the conduct of insurance business by the Members;
- c.** Promote the agreement and co-operation among the members on matters of mutual interest;
- d.** Provide dispute resolution mechanisms for any disputes among Members;
- e.** act as a consultant to the Government of the Republic of Zambia in matters related to insurance;
- f.** Consult, co-operate with, or be affiliated to, other Associations or similar bodies within and outside Zambia with regards to matters of mutual interest;
- g.** Promote knowledge and a clearer understanding of insurance;
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- i.** Manage the assets and funds realised from contributions by Members and out of investments made for the benefit of the Members; and
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CII KEEN ON ENHANCING PROFESSIONAL DEVELOPMENT IN AFRICA



RECENT CHANGES THAT YOU PROBABLY DON'T KNOW ABOUT

The author holds a degree in Mass Communication from the University of Zambia and has fifteen years of experience in general insurance with strength in Underwriting. She is currently pursuing her Advanced Diploma with CII.

BY: MULIMA KASASE

Pursuing studies with CII? If yes, then you are on a good career path. Professional development is key in everyone's line of work. To an organisation, professional development will result in a competent staff worker who will not only drive the technical aspects of the business but also improve customer service, helping a business gain competitive advantage.

The thought of pursuing a qualification with the Chartered Insurance Institute (CII) can be quite daunting among a lot of Zambian Insurance professionals. This is for various reasons ranging from issues such as striking a balance between work and school, and the cost involved to pursue studies to exams with a good success rate. Therefore, it takes commitment and perseverance to attain any level of CII qualifications.

Recent changes

In a bid to enhance service delivery, the institute has recently appointed a Continent Director, Mr Laurence Smith, to support African professionals pursuing studies with CII. The role of the Director is to ensure all partners throughout Africa are delighted with the services being provided by the CII. This is the first time that CII has appointed a Continent Director for Africa, an indication that the institute has recognised that Insurance and Financial services are essential for many businesses and individuals in Africa.

In light of this, it now means that Zambian insurance professionals can pursue CII studies with confidence. Following a webinar meeting that was held on 16th June 2020 courtesy of Minet Zambia Insurance Brokers Limited, the Director assured Zambian CII students that the institute intends to take advantage of digital opportunities to export knowledge to Africa in a more convenient way.

More changes include the addition of a web chat to the institute's website. It is hoped that this will address the challenges being faced by many students in getting feedback to their various queries sent to the institute. Most businesses are now adopting web chat models as it gives customers a convenient and efficient method of solving customer service issues once they've made a purchase. (<https://www.helpshift.com/glossary/web-chat/>). In short a web chat that is well monitored eases communication between a customer

and service provider.

More good news is that for students taking course works subjects, the CII is looking into the possibility of providing more guidance material on how to answer assignment questions. This is in response to exam feedback that shows that, failure by a narrow margin is not due to a lack of knowledge but rather lack of familiarity with best techniques for responding to coursework requirements.

In the wake of Covid-19, there is anxiety among students concerning how October 2020 exams will be administered or if at all exams will take place. The good news is that the CII is working around the clock to ensure that multiple choice questions (MOQ) exams are conducted either from centres or via Remote Invigilation while written exams will happen if Zambian government guidelines allow alternatively; there is also a good chance that this will be via the remote invigilation platform as well as the regular centres.

With these recent changes, I envisage a smooth study path to attaining this highly recognised global qualification that seeks to empower insurance professionals with skills that respond not only to today's risks but also those of the future. I am excited that the CII has recognised Africa is undergoing economic changes in terms of mining, agriculture, and health care, not forgetting a change in political dispensation. These economic changes present an opportunity for insurance and financial services to design products that will contribute to the continent's development. As Zambian insurance practitioners, let us not overlook this opportunity. Professional development is one avenue that will help us to take advantage of such potential.

"Throughout Africa we are seeing a new generation of professionals who are ambitious in their careers and enthusiastic to support their customers. A trusted insurance profession is vital for sustained economic development, and the CII sends very best wishes to practitioners throughout Zambia in building your knowledge and experience during the years ahead." Laurence Smith





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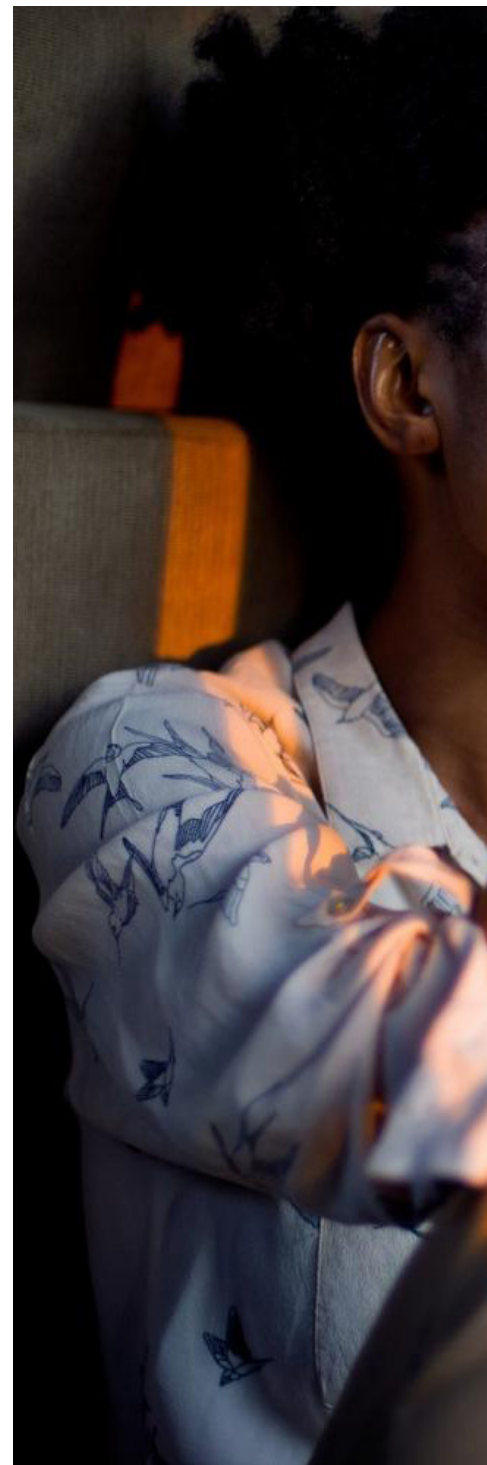


CABIN FEVER

Cabin fever relates to a collection of symptoms that are commonly seen when people are in confinement for a long time. Cabin fever has been on the rise due to the social distancing and self-quarantine we are experiencing. The world is particularly hostile for extroverts with all the staying indoors and the functions reduced. The introverts are not exactly having a party either. Yes, they may like to be alone but that does not mean that they always want to be home. Sometimes, they like to go to out alone or in small groups but not always to the same place. Also, the fact that this semi-lockdown has prolonged means that eventually, everyone starts to get affected with the social restrictions. Cabin fever is not a diagnosable disease or a disorder. It is a syndrome described when people have a collection of most of the following symptoms after seclusion:

- Demotivation
- Poor self-care (or decreased self-care)
- Feeling grey
- Napping frequently
- Increased appetite
- Severe boredom
- Lack of creativity
- Poor concentration
- Irritability
- Low mood (sadness)
- Frequent arguments with housemates
- Restlessness
- Loneliness
- Increased substance use (alcohol, smoking or other illicit drugs)

Various aspects can worsen Cabin fever. Living alone, for example, increases the symptoms of loneliness, sadness and increased substance abuse. Living in a hostile home environment as well can do the same. Hostile environments include environments where there maybe intimate a partner violence, emotional or verbal abuse of children or other housemates. Added responsibilities as well can exacerbate cabin fever. While some employees have lost their jobs or have reduced work load because their jobs simply cannot be done remotely, others have hard to work overtime trying to meet targets. Working from home, for many, means that they have less boundaries on the work home interface and end up overworking and experiencing zoom fatigue. For many working parents, it has been a mad juggle trying to still keep their children up to date with their school work as well. Parents feel under pressure because they do not want their children to lag behind in class.



By: Mariah Akani

The author is a practicing Psychiatrist, Clinical Neuropsychologist and Life coach living and working in Lusaka. She has over 10 years of experience working in mental health. She is passionate about improving lives and restoring productivity in people.





Another condition worsening the cabin fever lies in not knowing exactly when this pandemic will be. That uncertainty, in itself, brings about worry, anxiety and depression. There is a constant nervousness knowing that danger is lurking out there, waiting for you or your loved ones. But there is also the sense of losing one's bearings. The goals they set at the beginning of the year may have been totally disrupted. As we wait for the COVID-19 phase to pass, there are a few things we can do to make our recovery from mild and moderate cabin fever quicker, or to prevent cabin fever altogether. These include:

1. Making a routine: Whether working or not, routines help us to have predictability which in turn helps us to manage anxiety.
 2. Exercising: Exercise helps to keep your body healthy (which is what you need to fight COVID-19) and also help to manage stress and anxiety.
 3. Eating healthy. Staying at home sometimes means snacking a lot and eating more frequent meals. Work harder to eat adequately and eat right.
 4. Reach out to your loved ones frequently: You can do this via social media and other virtual communication tools available to avoid loneliness and depression. Social distancing does not mean isolation.
 5. Prepare for quarantine: Stock up essentials at home enough to keep you locked in for at least 14 days at all times. Quarantine can be a huge inconvenience and psychological preparation is key
 6. Reset your goals: Set new goals that can be achieved during this COVID-19 time. Start a course on-line, perhaps. Write a book. Start a garden. Start painting. Compose a song. Determine that at least one or two good things will come of this era for you.
 7. And finally, be positive. Mindset is everything. In the event that you find yourself positive for COVID-19, worrying incessantly will take a toll on you and may compromise your immunity. Keep a positive mindset and practice healthy habits.
- As earlier mentioned, the above tips are basic self-help tools that you can use to get out of your cabin fever or to prevent it altogether. However, for more serious anxiety, depression or mental health problem, you need to recognize the need for help and reach out for professional intervention. Stay safe. Sanitise and mask up!



Prudential Zambia Joins the Fight Against COVID-19



At Prudential, we have been delivering on promises for over 170 years and this period of COVID-19 has been no different. We realize this is a worrying time for everyone as we face a global pandemic of historic proportions and protecting the health and wellness of our customers, employees, partners, and communities is our primary concern.

Since April 2020, Prudential has been offering free protective cover to our staff, clients, and stakeholders who may have contracted COVID-19 and we continue to pay out Coronavirus claims as an added rider benefit. We have since extended a similar cover to the general public, who are able to opt in for a diagnosis benefit of K1000 through our website, www.prudential.co.zm.

In addition to this, Prudential recognises the health professionals as they sacrifice their time to see to the well-being of those who have tested positive for the Corona Virus in Zambia. We have presented the Ministry of Health with protection benefits for all frontline medical professionals who may unfortunately pass on due to contracting Covid-19 during the noble execution of their duties to the value of K25,000 per frontline staff member at no cost to the government. Further to this, during the month of June, we provided 400 meals to health workers at the Levy Mwanawasa Teaching Hospital to support them during their shifts at the quarantine facility.

Through our community investment arm, the Prudence Foundation, we have granted two local organisations working to combat COVID-19 a total of \$80,000. The projects will aid the printing of sensitisation materials relating to the Coronavirus and the building of water and sanitation facilities in 3 densely populated areas of Lusaka. "Zambians in marginalised communities and rural areas are the most at risk of being affected by the Coronavirus. As a result, we are confident that through these two initiatives, Prudential will be filling important gaps in the community as we work to minimise the spread of COVID-19," said Prudential General Manager, Maungakwenda.

To commemorate Nelson Mandela Day, we gave our staff an opportunity to volunteer their time to providing protective and preventative COVID-19 materials to a school in the Mtendere area of Lusaka. Staff spent 67 minutes with the pupils and educated them on the correct way to use masks and maintain physical distance.

Prudential MD, Krishnaswamy Rajagopal said, "We are proud to be able to make this contribution towards COVID-19 because, like many nations, Zambia has not been spared by the impact of the Coronavirus; economic and social activity as we knew it, has had to change and the government has appealed to businesses to join in its efforts to tackle COVID-19 in the country. We are hopeful that these efforts will encourage other businesses to take a stand and join the fight against this common enemy"

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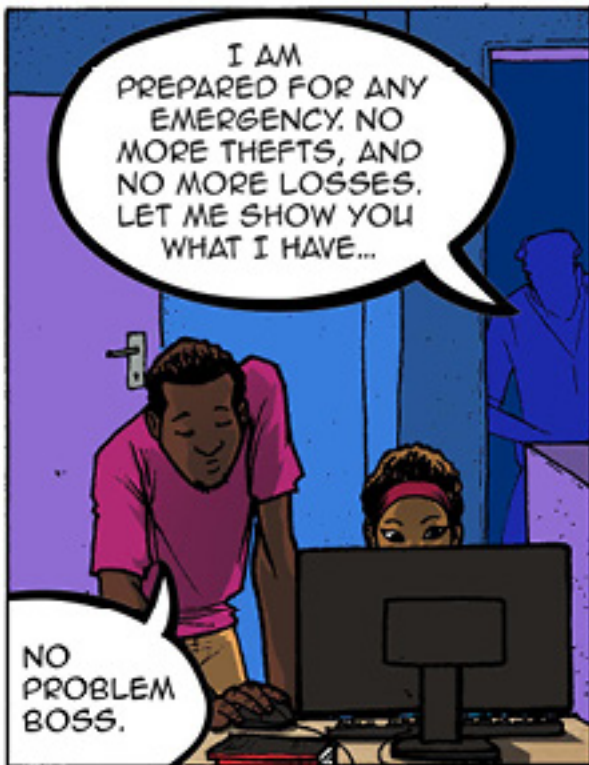
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YES I DID. IT WILL TAKE ME A YEAR TO START AGAIN.

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LIVE AND LEARN!

I NEED TO RAISE SOME FUNDS. WHAT CAN I DO?

YOU CAN SELL SOME OF MY FURNITURE AND GET COMMISSION.



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A	A	S	I	N	S	U	R	E	D	I	S	R	D
C	S	U	N	D	E	R	W	R	I	T	I	N	G
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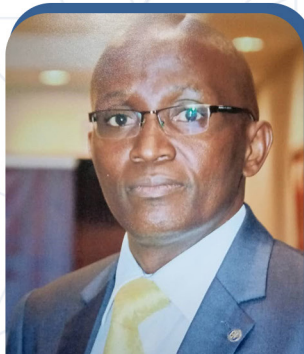
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G

General Alliance Insurance Zambia Ltd	Charles Madziva charles@generalalliance.co.zm	Garden Plaza Office Park, Thabo Mbeki Road, Lusaka	0211-221714/5
Golden Lotus Insurance Ltd	Jaqueline Katoto jckatoto@gmail.com goldenlotusinsurance@gmail.com	7911, off Central Street, Chudleigh, Lusaka	0968-898888 0211-214002
Goldman Insurance Ltd	Muppala N Raju mnraju@goldman.co.zm	Goldman Insurance House, Great East road, Lusaka	0211-220316 235234/5

H

Hollard Life Assurance Ltd	Barbara Mwandila bmwandila@hollardlifezam.com	Ground Floor, Pangaea Office Park, Great East Road, Lusaka	0211-258632/3
Hollard Insurance Zambia Ltd	Paul Nkhoma Pnkhoma@hollardzam.com	Ground Floor, Pangaea Office Park, Great East Road, Lusaka	0211-255681

K

Kenya Reinsurance Corporation Ltd	Selemani Tembo stembo@kenyare.co.ke	DG Office Park, Chila Road, Kabulonga, Lusaka	097 7197776
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**Liberty Life
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**Madison Life
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233940/1

**Mayfair Insurance
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**Meanwood General
Insurance Ltd**

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**Metropolitan
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**NICO Insurance
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0211-226347



**Phoenix of Zambia Assur-
ance Company (2009) Ltd**

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Prima Reinsurance Plc

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**Professional Insurance
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0211-366703

**Prudential Life
Assurance Zambia**

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S

Sanlam Life Insurance Zambia	Godfrey Tenesi godfrey.tenesi@sanlam.co.zm	Corner of Lagos/Lubuto Road, Rhodes Park, Lusaka	0211-257713
Savenda General Insurance Zambia Ltd	Irene Muyenga irenem@savenda.com	Corporate Park, Alick Nkhata Road, Lusaka	0211-269515
Speciality Emergency Services	Jo-Anne Doras joanne@ses-zambia.com	Corner of Mahogany Drive and Kafue Road, Lusaka	+260 962740300
Swan General Insurance Ltd	Jean Francois Cateaux jeanfrancois.cateaux@swanforlife.co.zm	Diamond Park, Alick Nkhata Road, Lusaka	0211-253740

U

Ultimate Insurance Company Ltd	Tobias Milambo tobias@ultimateinsurance.co.zm	NAPSA Staff Pension House, Plot No. 40 Bwinjimfumu Road, Rhodes Park, Lusaka	0211-267841 0211-267842
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V

Veritas General Insurance Ltd	Isabel Tembo isabel@veritasgeneral.com	Plot BRT6/60, Kabulonga Road, Lusaka	0211-266307
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Z

Zep Reinsurance	Ronald Kasapatu rkasapatu@zep-re.com	Base Park, Alick Nkhata Road, Lusaka	0211-252530
ZSIC General Insurance Ltd	Charles Nakhoze Cnakhoze@zsicgi.co.zm	Premium House, Stand No. 7431, Lusaka	0211-229343
ZSIC Life Ltd	Christabel Banda cbanda@zsiclife.co.zm	Stand No. 4432, Cairo Road, Lusaka	0211-222412/3

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