



Future Proofing Africa:

Adapting Insurance and Pensions for a Dynamic Landscape

CONFERENCE PROGRAMME

Directors Training

Date: 27th - 28th October 2025

Venue: The Ravenala Attitude Hotel
Turtle Bay, BalACLava, Mauritius

Theme: Future-Proofing Africa: Adapting Insurance and Pensions for a Dynamic Landscape

Conference Proceedings

Date: 29th - 30th October 2025

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Welcome to Mauritius

Dear Delegates

On behalf of the Local Organizing Committee, it is my great pleasure to warmly welcome you to Mauritius for the 2025 Insurance & Pensions Regulators Retreat. We are deeply honored to host you in our beautiful island nation — a land where turquoise lagoons meet pristine white beaches, where lush green mountains overlook vibrant towns, and where the warmth of our people is as memorable as our natural surroundings.

Mauritius is not only known for its breathtaking landscapes but also for its rich cultural heritage, a harmonious blend of African, Asian, and European influences. This unique diversity is reflected in our traditions, cuisine, and hospitality, which we invite you to experience during your stay. Beyond the formal sessions, we hope you take time to enjoy the serenity of our shores, explore our historic sites, and immerse yourself in the vibrant Mauritian way of life.

As you connect, learn, and share during this gathering, we believe that Mauritius offers not only a venue, but an experience. Here, every conversation is enriched by the island's spirit of openness and every connection has the chance to grow beyond the boundaries of this event. From the gentle rhythms of sega music to the vibrant colors of our festivals, every aspect of Mauritius tells a story of resilience, creativity, and togetherness.

Chairman, Local Organizing Committee





Welcome to Mauritius

Dear Partners and Sponsors,

It is with great appreciation that I welcome you to this year's Africa Insurance and Pensions Regulators Retreat, hosted in Mauritius under the timely and transformative theme, "Future-Proofing Africa." As the landscape of insurance and pensions across the continent shifts with increasing speed, so too must our approach to regulation, innovation, and cross-sector collaboration. This retreat has been designed as a high-level dialogue platform between regulators and industry to address the evolving needs of our societies—and your support plays a critical role in making this possible.

Your partnership is not only a contribution to this event's success but a statement of shared commitment to shaping robust, future-ready financial systems in Africa. We are grateful for your engagement and belief in the power of collective thinking at a strategic level. I look forward to the insights, connections, and outcomes that this platform will deliver—thanks in no small part to your valued support.

Warm regards,

Cikay Richards – CEO - AIPRR

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Directors Training

Fletcher School Leadership Program for Financial Inclusion (FLPFI)

Proposed Timetable

	Day 1: 27 Oct 2025 The Eight-Question Method for Human-Centric Design	Day 2: 28 Oct 2025 Becoming an Effective Leader – Strategic Negotiation and Communication Skills
8:00-8:45	Registration	Registration
8:45-10:15	Presenting the Fletcher School Leadership Program for Financial Inclusion & The Eight-Question Method for Policy and Product Design	Presenting the Fletcher School Leadership Program for Financial Inclusion & The Eight-Question Method for Policy and Product Design
10:15-10:45	Break	Break
10:45-12	Understanding Your Issue: Whose Problem Is It? Centering the Human Experience in Analytical Problem Diagnosis	Understanding Your Issue: Whose Problem Is It? Centering the Human Experience in Analytical Problem Diagnosis
12-13:30	Lunch	Lunch
13:30 -14:45	Towards Solutions: Setting Objectives & Identifying Assumptions	Towards Solutions: Setting Objectives & Identifying Assumptions
14:45-15:15	Break	Break
15:15-16:30	Solutions Development: Process for Policy & Product Ideation	Solutions Development: Process for Policy & Product Ideation
16:30-16:45	Daily Evaluation & Feedback	Daily Evaluation & Feedback

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Business Contacts:

- reinsurance@gicresa.co.za
- claims@gicresa.co.za
- accounts@gicresa.co.za

RATINGS:

- *FINANCIAL STRENGTH: BB+ (STABLE) BY S&P Global*
- *SOUTH AFRICA NATIONAL SCALE: za AAA*
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* Figs. are as per IFRS 17 as on 31/03/2024

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Company Registration No. 1956/003037/06; VAT No. 4560104350

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Directors' Training in Leadership and Policy Development Skills

Insurance & Pensions Regulators Retreat 2025

Preparing Leaders for Tomorrow's Risks:

Future-proofing the insurance ecosystem through human-centered policies and products

Executive Summary

This Concept note outlines a vision for a high-impact Director's Training a core module of the 2025 Director's Retreat. It precedes the planned ASCIP Insurance & Pensions Regulators Retreat 2025.

This training harnesses the power of peer exchange, immersive, participatory learning, and demonstrated training from skilled facilitators. It builds on the success of Fletcher's engagement with ACISP in Addis Ababa in 2024.

Theme: Preparing Leaders for Tomorrow's Risks: Future-proofing insurance ecosystem through human-centered policies and products

Target Audience: Executives from the insurance industry: commercial and governmental sectors, across specialties

Duration: 2-day session. 27-28 October 2025

Key Objectives:

- Equip insurance-sector leaders with a practical, repeatable framework to guide human-centered, evidence, based policy, product, and project design
- Inspire leaders to try new styles of persuasion and negotiation
- Promote cross-sector, cross-jurisdiction learning

Participants will leave this training with:

- Certificate of Completion from the Fletcher Leadership Program for Financial Inclusion
- Practical, Replicable model for problem diagnosis and solution generation
- Practice applying techniques of inquiry and research to ground solutions in human-centered evidence, toward sustainable, tested solution
- Proven skills to advocate for solutions and persuade cross-sector stakeholders

For more extensive Course Detail, see Appendix B

About the Methodology:

FLPFI's core curriculum, the Eight Question Method for Policy Development (8QM), is a proven framework that helps policymakers design, implement, and analyze innovative, adaptive, and evidence-based policies. The 8QM provides a core framework through which inclusive insurance and pension problems are explored and diagnosed, solutions are considered and chosen, stakeholders are identified and strategically engaged, and, ultimately, lessons can be learned about policy implementation and impact.

More About The Fletcher Leadership Program for Financial Inclusion

At the Fletcher School, we believe that policy should be innovative, adaptive and evidence-based, especially in the quickly evolving landscape of inclusive insurance.

The Fletcher School Leadership Program for Financial Inclusion's (FLPFI) has worked to strengthen the leadership and policy development skills of regulators for the past 13 years. FLPFI Fellows are transformed by their experience, and 84% of the policies developed in our Fellowship have been made real in the world.

FLPFI's core curriculum, the Eight Question Method for Policy Development (8QM), is a proven framework that helps policymakers design, implement, and analyze innovative, adaptive, and evidence-based policies. The 8QM provides a core framework through which inclusive insurance and pension problems are explored and diagnosed, solutions are considered and chosen, stakeholders are identified and strategically engaged, and, ultimately, lessons can be learned about policy implementation and impact.

In July 2024, FLPFI delivered a Directors Training for Regulators at the Regulator's Retreat that participants felt was relevant to their work and useful for improving their problem analysis and policy design processes.

FLPFI trainings are conducted by the FLPFI team, including Fletcher School professors, to provide critical training on how to use and teach others the 8QM tools and process, including leadership skills of negotiation and persuasion, and to create opportunities for inter/intra institutional collaboration.

The proposed 2-day training will be customized to the needs of the Insurance & Pensions Regulators Retreat 2026, and will include sessions on problem analysis, prioritization of objectives, policy ideation, stakeholder analysis, and strategic negotiation.

Certificate

Participants who successfully attend all training sessions receive a certificate of completion from FLPFI.



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COURSE DETAIL

Course detail to be informed by number and composition of training participants. Details of timing and sequencing will adjust given these parameters.

Day 1: The Eight-question method for human-centric design

Day one we work to apply the 8QM to understand deeply the problems we are trying to solve through policy, product, or programs. Participants use a fictionalized, tailored case to learn core concepts, then use apply those skills to conducting ana analysis for their own issue area.

- Welcome & introductions
- Session 1: Presenting the Fletcher School Leadership for Financial Inclusion & the Eight-question method for policy and product design
- Session 2: Understanding your problem (and whose problem is it?): centering the human experience in analytical problem diagnosis (Problem statement & Root Cause Tree)
- [Lunch]
- Session 3: Toward solutions: Objectives Tree, Theory of Change and assumptions
- Break
- Session 4: Solutions Development: Policy / product brainstorming

Day 2: Becoming an effective leader – Strategic negotiation and communication skills

Day 2 we learn, develop, and exercise practical skills to enhance our powers of leadership and persuasion. We apply negotiation skills to prepare for a conversation with a key stakeholder and develop a 2-minute 'pitch' to that stakeholder, with considerations for their interests and our objectives.

- Sessions 1& 2: Strategic Negotiation core concepts: Stakeholder mapping & Stakeholder simulation; Reflecting: the negotiation preparation worksheet
- [Lunch]
- Session 3: Strategic communication: Aristotle's Rhetorical Triangle and Monroe's Motivated Sequence
- Session 4: Draft & deliver a compelling elevator pitch

Session Details

Day 1: The Eight-question method for human-centric design

Day 1, Sessions 1 & 2: The 8QM and Problem Diagnosis

The first day will focus on learning the logical tools of policy and product development of the Eight-question method for human-centric design. Each tool builds on the previous step, and utilizes data and evidence to arrive at rigorously logical solutions.

We begin with a focus on defining the problem, and on understanding the immediate and underlying causes of the problem. We will use the Problem Tree tool to identify and analyze the factors that create and sustain the problem you have identified.

We spend important time on thoroughly diagnosing the challenge that your solution will address. During this Problem Diagnosis phase, you will apply the Problem Statement and the Problem Tree exercises to the selected challenge. By the end of the Problem Tree exercise, you will have a clearer idea of the relevant issues that your solution must address to successfully improve the challenge you are examining.

Recommended Readings for Further Study:

- Brest, P. Roumani, N. & Bade, J. (2015) Problem Solving, Human-Centered Design, and Strategic Processes. Pages 3 – 18
- Fayard, Anne-Laure; Fathallah, Sarah. “design thinking misses the mark.” Stanford Social Innovation Review; Stanford Vol. 22, Iss. 1, (Winter 2024): 28-35

Day 1, Session 3: Objectives Setting

Setting Objectives and Determining your Priority Objectives

After the hard work of understanding the root causes of your challenge, you will now begin to consider appropriate solutions.

During this step of the process, you will use the foundational analysis from your Problem Tree to build a complementary Objectives Tree. In this first phase of objectives setting, the Objectives Tree helps you to imagine what a positive version of your problem tree would look like; it is how you will develop goals and objectives that your solution(s) will try to accomplish. The Objectives Tree does NOT tell you HOW you will accomplish those goals and objectives.

Our Objectives Tree tool demonstrates that there are many potential approaches and solutions that can be used to address challenges. However, we cannot achieve all the possible objectives. Therefore, we need to begin focusing on a subset of objectives. As we consider which set of objectives is best, we will bundle groups of objectives together, then use a set of customized criteria to select a single priority objectives area. It will be these chosen objectives which your policy solution will work to address.

Recommended Reading for Further Study

- Schaffner, Julie. 2014. Development Economics: Theory, Empirical Research, and Policy Analysis. Wiley. Chapter 14: Policy Analysis, pp 377 – 390.

Day 1, Session 4: Solutions Development - Policy / Product Brainstorming

Day 1 will conclude with the development of policy/product ideas, tailored to address the identified problem and its causes. This may take the form of a public policy proposal, a business plan, or a project charter. You will consider:

- HOW are you going to achieve the objectives bundle that you've prioritized?
- WHAT policy tools, products, instruments, financial and non-financial solutions will you select?
- And what exactly is a solution? Whom is this solution trying to reach?

During this step of the process, we will discuss many tools that we consider to be solutions/options which encompass: business plans, project documents, and public policy tools including laws, regulations, circulars, MOUs, working groups, committees, products, and services, etc., etc., even tweets! You will begin to select the different features of the actual solution(s) you will recommend.

We end the day by putting your solution into words, as you prepare to communicate your policy on Day 2 in the Policy Pitch. This preparation encourages you to think sharply about how you would describe the problem, and proposed solution, in a way that can convince an audience of the issues' importance, and the viability of your proposed solution.

Recommended Readings for Further Study

- IDEO's Field Guide to Human Centered Design (ed. 2015) Pages 9 – 33.

Day 2: Becoming an effective leader – Strategic negotiation and communication skills

Day 2, Sessions 1& 2: Strategic Negotiation

- Stakeholder mapping & Stakeholder simulation
- Applying the skill: the Negotiation Preparation worksheet

At this stage, you have carefully considered the nature of your problem and its causes, and have selected a policy or product to propose as a solution. In this session, through interactive exercises and discussions, you will analyse how you influence and negotiate with your peers and counterparts inside and outside your organization.

This session will introduce tools and frameworks to help you surface assumptions you might make when trying to influence others, and practice dealing with people with whom you disagree. In this session, you will:

- Understand your own default behaviors in influence and negotiation situations.
- Challenge assumptions you might make when preparing for and engaging in such interactions.
- Analyze different means of influencing, and improve upon pre-existing skills to influence effectively.
- Identify areas of improvement for future practice and mastery.

Recommended Readings for Further Study:

- Grant, Adam. Think Again: The Power of Knowing What You Don't Know. New York, Viking, 2021.
- Heifetz, Grashow, and Linsky, The Practice of Adaptive Leadership: Tools and Tactics for Changing your Organization and the WorldLinks to an external site. (Boston: Harvard Business Press, 2009)
- Salacuse, Jeswald W. Real Leaders Negotiate! Gaining, Using, and Keeping the Power to Lead Through Negotiation. pp.55-64 (Palgrave Macmillan 2017)
- Stone, D., Patton, B., & Heen, S. (2023). Difficult conversations: How to discuss what matters most. Penguin Books.

Day 2, Session 3 & 4: Communicating Your Solution Persuasively

- Strategic Communication: Aristotles's rhetorical triangle and Monroe's sequence
- Draft & deliver a compelling elevator pitch

As the capstone to our time together, we will focus on verbal communication, and how storytelling, logic, and presentation skills can powerfully combine to persuade.

You will learn immediately applicable tools and techniques to speak with confidence and clarity. This session will boost your confidence to speak publicly about issues you care about, giving you the ability to raise your profile and become a voice for others. You will learn to customize messages for different target audiences, calm your nerves and strengthen your voice, and identify a repeatable process for practice and preparation. You will leave the session with a more streamlined presentation and greater confidence to share it with others.

The pitch will be a useful tool and an essential step to communicate the significance of your policy/product challenge and advocate for your solution among diverse stakeholders.

Recommended Readings for Further Study:

- Shapira, Allison. 2018. Speak with Impact: How to Command the Room and Influence Others. HarperCollins.
- Wilkinson, Robert; Kimberlyn Leary. "Leading with Intentionality: The 4P Framework for Strategic Leadership." Harvard Kennedy School. 2020.

Who We Are

ARC Ltd., the financial affiliate of the African Union's African Risk Capacity Group, is Africa's first parametric climate and disaster risk insurer.

As a developmental insurer, we exist to protect lives, livelihoods, and economies from climate shocks. By using parametric insurance, our coverage is based on scientific data and pre-agreed triggers, ensuring rapid financing when disasters strike.



We aim to make payouts within 10 days of a qualifying event, giving governments the speed and liquidity they need to act early and protect vulnerable populations.

Impact at a Glance – Since 2014



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Policies Issued



Over

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Over

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Total claims paid out

Our Solutions

- **Sovereign Insurance:** Covering droughts, floods, tropical cyclones, and epidemics
- **Humanitarian Insurance:** Extending protection beyond governments, in partnership with humanitarian organisations and NGOs
- **Inclusive Insurance:** Meso and micro products for farmers and cooperatives, supporting food security and livelihoods
- **Innovative Risk Finance:** Blended finance, disaster-adapted loans, and Sharia-compliant solutions tailored to Africa's needs

Why ARC Ltd.

- **Speed:** aiming for payouts within 10 days of a disaster
- **Certainty:** data-driven, transparent parametric triggers
- **Efficiency:** pooled risk lowers costs for Member States
- **Sustainability:** long-term resilience beyond emergency aid
- **African-led:** AU-mandated, owned and driven by African governments

ARC Ltd. aims to cover all 55 AU Member States and protect 700 million Africans by 2030. Through partnerships with governments, donors, and insurers, we are shifting Africa's disaster response from reactive aid to proactive resilience.

Conference Program

Future-Proofing Africa: Adapting Insurance and Pensions for a Dynamic Landscape”

Time	Session	Topics/Activities	Responsible
DAY 1- 29 th October 2025			
08.30 - 08.40	Opening Ceremony and Keynote Address	Welcome Address	TBC
08:40 – 08:50	Welcome Remarks1	Welcome remarks	LOC Chairman - TBC
08:50 – 09:00	Welcome Remarks2	Welcome remarks	Cikay Richards CEO, AIPRR
09:00 – 09:20	Guest of Honor Speech	Speech of Guest of Honor – Minister for Finance, Mauritius	Minister of Finance – TBC
09:20 – 09:30	Awards and Group Photo	AWARDS AND GROUP PHOTO	Guest of Honor
09:30 – 10:30	Key note Speech	Key Note Speech	Dr. Abiba Zakariah, Commissioner – NIC, Ghana
10:30- 11:00	Break	Coffee & Networking	All Delegates
11:00 – 12:00	Session 1: Panel Discussion (Regulators)	Supervising Digital Transformation and Harnessing Data for Effective Supervision	Moderator: Sunday O Thomas, Former Commissioner – NAICOM, Nigeria, Panelists Dr. Abiba Zakariah, Commissioner – NIC, Ghana, <i>Dr. Baghayo Saqware</i> , Commissioner – TIRA, TZ, COI, Mauritius – TBC
12:00 – 12:30	Session 2: Presentation	Reinsurance, Systemic Risk, Group, and Cross-Border Supervision- Lessons from other Markets- Adapting Best Practices for Africa	Francis Munuve Nzwili, Managing Director – Continental Re, Botswana.
12:30 – 13:30	Lunch	Networking Lunch & Deal Hub / Pitch Arena	All Delegates
13:30 – 14:00	Session 3: Presentation	Bonds	Rohit Boda Managing Director – JB Boda.
14:00 – 14:30	Session 4: Presentation	Mauritius slot	Mauritius Slot
14:30 – 15:00	Session 5: Presentation	TBC	TBC
15:00 – 16:00	Session 6: Panel Discussion	Capacity Building – Regulators College – TBC	Moderator Africa Re – TBC Panelists Dr. Tatenda Katoma Group MD, Grand Re Francis Munuve Nzwili, Managing Director – Continental Re, Botswana. Rohit Boda Managing Director – JB Boda
19:00 – 22:00	GALA DINNER	INTERCONTINENTAL HOTEL	All Delegates

Future-Proofing Africa: Adapting Insurance and Pensions for a Dynamic Landscape”

DAY 2 - 30TH OCTOBER, 2025

Time	Session	Topics/Activities	Responsible
09.00 – 09.30	Session 7: Presentation	Navigating the Complexities of Cross-Border Insurance Expansion in Africa: Challenges, Opportunities, and Strategic Imperatives	Dr. Tatenda Katoma Group MD, Grand Re
09.30 – 10.00	Session 8: Presentation	Mauritius Slot	Mauritius Slot - TBC
10.00 – 11.00	Session 9: Panel Discussion	Regulators Collaboration – AfCFTA, harmonization	Moderator: Dr. Abiba Zakariah, Commissioner – NIC, Ghana Panelists Ravi Shankar, CEO – Reliance Insurance, TZ Other
11:00 – 11:30	Break	Coffee & Networking	All Delegates
11.30 – 12.00	Session 10: Presentation	Emerging Risks - Climate Insurance	Anais Symenouh, Head of Legal – ARC Ltd
12:00 – 12:30	Session 11: Presentation	Health Insurance	Dr. Nayan Shah, MD – Paramount Health Ltd
12:30 – 13:30	Session 12: Panel Discussion	Penetration: Business Models, Inclusive Insurance, and Products.	Moderator Kain Mbaya, Inclusive Insurance Coordinator and Head Academics and Training - ACISP Panelists: ARC Dr. Nayan Shah, MD – Paramount Health Ltd
13.30- 14.30	Lunch Break	Lunch Break	All Delegates
14.30 – 15.30	Session 13:	ESG – The impact of Climate Change on Insurance and Pension Models	Nikhil Dodhia Principal Actuary- Zamara
15:30 – 16:00	Session 14: Presentation	Resolutions	TBC
16:00 – 16:10	Session 15: Vote of Thanks	Vote of Thanks	Cikay Richards CEO, AIPRR



African Reinsurance Corporation

Africa Re, the pan-African Reinsurer

The African Reinsurance Corporation (Africa Re) is the premier regional reinsurance institution established in February 1976 by member states of the then Organisation of African Unity (now African Union). Its mission is to foster the development of the insurance industry in Africa and thereby support the African economic development.

Africa Re has its Headquarters in Lagos (Nigeria) and runs its operations through:

- Six Regional Offices across Africa: Casablanca (Morocco), Cairo (Egypt), Lagos (Nigeria), Abidjan (Côte d'Ivoire), Nairobi (Kenya), and Ebène (Mauritius);
- Two Subsidiaries: African Reinsurance Corporation South Africa Limited (ARCSA) in Johannesburg (South Africa); Africa Retakaful Company in Cairo (Egypt);
- One Underwriting Office in Kampala (Uganda);
- One Local Office in Addis Ababa (Ethiopia); and
- Africa Re Underwriting Management Agency Limited, Dubai (United Arab Emirates).

It provides reinsurance capacity for both life and non-life policies to its clients in over 60 countries spread across Africa and selected markets in Brazil, Asia and the Middle East.

Africa Re Group is rated "A" (Stable Outlook) by A.M. Best and "A-" (Stable Outlook) by Standard and Poor's. Both ratings attest to the strength of the Corporation's security on the international scale.

Africa Re is ranked among the Top 40 Global Reinsurers and among the Top 50 Global Reinsurance Groups by Standards and Poor's and AMBest respectively.

The shareholder base comprises 42 African Governments, 113 African insurance and reinsurance companies, the African Development Bank (AfDB) and 3 non-regional shareholders (AXA Africa Holding; Fairfax Financial Holding Ltd; and Allianz SE).

PROUD WINNER OF:

- **Best Reinsurance Organisation in Africa** - The past 40 years (1972 to 2012), presented at the 40th Anniversary Celebrations of the African Insurance Organisation in Mauritius in 2012.
- **Best Reinsurance Company in Africa** - Awarded by Capital Finance International (CFI.co), United Kingdom, in 2014.
- **Reinsurance Firm of the Year in Africa** - Acquisition International's Global M&A Awards 2015, United Kingdom.
- **Best Retakaful Company** - Eight-time winner during the International Takaful Summits in London (2012, 2015, 2016, 2017, 2018 and 2019); Cairo (2013) and Abu Dhabi (2014).
- **Retakaful Company of the Year** - Middle East Insurance Industry Awards, 2017.

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Join Us

As we gather to Future-Proof Africa: Adapting Insurance and Pensions for a Dynamic Landscape, your voice, insight, and innovation are vital. Together, let's chart bold pathways, spark transformative dialogue, and build resilient financial systems that can rise to Africa's evolving challenges and opportunities. Be part of the conversation. Be part of the change.

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