The Voice Of Life.

VOLUME 4

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Life Offices Association of Zimbabwe

Contents

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- Editor, Voice of Life

Editor's Note

As the Voice of Life continues to evolve, this edition marks a bold step forward.

Volume 4 is not just another newsletter it is a bridge. For the first time, we are opening our pages to students from tertiary institutions, inviting them to share their insights, ideas and perspectives on the future of insurance. We have partnered the University of Zimbabwe and the Harare Institute of Technology on this initiative.

Why this shift? Because the next generation of professionals is not only tomorrow's workforce, they are today's thinkers, innovators and dreamers. By giving students a platform, we are fostering a seamless connection between academia and industry, ensuring that knowledge flows both ways. The industry gains fresh perspectives and students gain exposure, mentorship and a chance to engage with real-world practice.

This volume brings you a blend of professional insights and academic reflections, from conferences and policy updates to thought-provoking articles penned by students. It is our way of creating dialogue, collaboration and mutual growth.

We believe this collaboration will inspire creativity, challenge convention and build a stronger, more resilient future for our industry. As you read through, may you find not only information but also inspiration from the diverse voices featured here.

The future belongs to those who prepare for it today and together, industry and academia can prepare better.

Enjoy Volume 4.

> **"The next generation of professionals is not only tomorrow's workforce, they are today's thinkers, innovators, and dreamers.**

Balancing Profitability in Zimbabwe's Life Assurance Sector

Riding the waves of uncertainty

Zimbabwe's life assurance industry is in the middle of a high-stakes balancing act. On one end lies underwriting profit-the money made from collecting premiums and managing claims. On the other sits investment income-the returns insurers earn when they put policyholder funds into markets and assets. In stable economies, these two-revenue stream complement each other. But in Zimbabwe where inflation, currency instability and unpredictable interest are the norm, that balance is fragile.

The pressure points

Underwriting under strain, Inflation steadily eats away at the real value of premiums, while the cost of claims keeps climbing. Because life insurance contracts are long-term, insurers can't simply reprice policies whenever the economy shifts. Adding to that rising lapses and surrenders as households tighten their budgets and underwriting profits shrink even further.

Unreliable Investment returns

For years, insurers have leaned on investment income to cover underwriting shortfalls. But with bond yield often lagging behind inflation and equity markets prone to volatility, the investment cushion is far less reliable than it used to be.

Finding the Balance

Despite these headwinds, industry leaders are finding ways to adapt. Three themes to stand-out:

1. ***Sharpening underwriting discipline***
Smarter risk-based pricing and better actuarial analysis are becoming essential. Some firms are looking at inflation-linked products that adjust with economy, protecting both insurers and customers.

2. ***Rethinking investments***
Diversification is no longer optional-it's survival. From property and infrastructure to regional or offshore markets, insurers are exploring ways to hedge against inflation and currency stocks.

3. ***Collaborating for stability***
Regulators and industry association have a key role to play. By widening the menu of safe investment options, aligning solvency rules with Zimbabwe's unique environment, and strengthening governance standards, they can help create a more resilient operating environment

What's at stake?

For shareholders, balancing underwriting and investment income is about keeping returns steady and capital intact. For policyholders, it's all about trust: knowing their life cover will retain value when its needed most. Striking this balance is not just a financial necessity- its central to rebuilding confidence in life assurance across Zimbabwe.

The Road ahead

The path forward demands agility. Insurers that rely too heavily on old models risk being left behind. Those that are innovative in underwriting, diversify in investments, and push for smarter industry collaboration stand a far better chance of steering the sector toward stability and long-term growth.

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Managing Expectations in the Zimbabwean Life Insurance Sector: A Way to Build Trust Again

Preamble

Over the past ten years, the number of people buying life insurance in Zimbabwe has gone down, as has the number of people who keep their policies. The main reason for this tendency is macroeconomic uncertainty, but the real problem is that policyholders and insurers have different expectations. This article contends that expectation management via clear communication, client education, product innovation, and regulatory alignment is essential for restoring confidence and securing the industry's long-term sustainability.

Life insurance is a long-term agreement between the insurance company and the insured. It is based on promises of financial security and passing on wealth from one generation to the next. But how well it works depends a lot on how believable those promises are (Cummins & Venard, 2008). In Zimbabwe, ongoing macroeconomic instability marked by hyperinflation, currency fluctuations, and structural transformations in the banking sector has eroded this trust.

Because of this, the life insurance industry has seen a drop in penetration rates and a growing lack of trust. The Insurance and Pensions Commission (IPEC) says that persistency ratios are still low since many policyholders let their policies expire or give them up too soon. Clients' feelings that benefits often do not live up to their expectations, especially when prices are rising, have made this worse.

The Gap in Expectations

The notion of the "expectations gap" is firmly entrenched in the literature of behavioural economics and financial services (Zeithaml et al., 1993). It happens when clients' ideas about how well the service would work are different from what they thought it would be like. The expectations gap in Zimbabwe's life insurance industry shows up in a number of ways:

i. *Economic Expectations:* Clients want the real value of their contributions to stay the same. This anticipation has been hurt by cycles of hyperinflation.
ii. *Trust Expectations:* Policyholders expect insurers to keep their promises, but prior experiences of benefit erosion and delayed reimbursements have made this trust weaker.
iii. *Transparency Expectations:* Clients want transparent communication, yet technical jargon and unclear contract clauses have often disappointed them.

These conflicting expectations have led to a crisis of trust, which has caused policy failures, lower adoption rates, and doubt about new products.

Why it is important to manage expectations

The insurance business model is based on the idea that both the insurer and the insured trust each other. The insured pays premiums up front for benefits that may or may not happen in the future (Arrow, 1963). In situations where conditions are unclear, as in Zimbabwe, the insurer's ability to manage expectations is just as crucial as its ability to pay claims.

If policy level expectations are not managed, it not only makes clients less confident, but it also makes the actuarial assumptions that pricing and risk pooling are based on less reliable. This, in turn, puts the whole sector's long-term viability at risk.

Ways to Handle Expectations

Open communication - It is very important to be clear about the risks, product structures, and probable outcomes in different economic situations. Studies in financial services demonstrate that transparent communication, including the conveyance of unfavourable information, enhances confidence (Guiso, Sapienza, & Zingales, 2008).

Client Education - Insurance practice needs to include programs that teach people about money. Research in emerging markets indicates that educated clients are more inclined to uphold long-term contracts, especially under economic instability (Cole et al., 2013).

Products Innovation - In unstable markets, new ideas like inflation-linked plans, unit-linked products, and index-based insurance can help make sure that benefits match what clients want. Evidence from other African markets, including Kenya's unit-linked life insurance, shows that clients are more likely to trust a company when its benefits are linked to real assets.

Regular Engagement - Regular communication with policyholders through benefit statements, scenario forecasts, and digital platforms can help close the perception gap. This changes insurance from being a "silent contract" into a relationship that lasts.

Compliance with rules - The regulator is very important for making sure that strong disclosure rules, consumer protection, and solvency monitoring are in place. Strong rules and regulations make it less likely that the insurer and client would have different amounts of knowledge, which helps to set expectations.

Final Thoughts

The problems that Zimbabwe's life insurance industry is having are not only caused by problems with the economy as a whole. At the heart of it all is a growing disparity in expectations. To deal with this, we need to make a conscious effort to manage expectations through communication, education, innovation, involvement, and regulation.

The sector's survival and expansion depend not just on actuarial soundness but also on trust being rebuilt. Insurers may regain trust, increase persistency, and re-establish their status as providers of long-term financial security by managing expectations well.

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“

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“

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Pensions and Retirement Planning in Zimbabwe

When my grandmother was able to maintain her independence and meet her needs comfortably without relying heavily on others after retirement, I witnessed firsthand the utmost importance of pensions and retirement planning. Her ability to live with dignity and peace of mind showed me that retirement planning is not merely about financial security, but alsoabout freedom, self-respect, and building a foundation for a better quality of life. It also emphasized that these financial tools can be stepping stones toward achieving Zimbabwe's broader aspirations of becoming an upper-middle-income economy.

Pensions and retirement planning play a crucial role in ensuring financial stability for the population in their golden years. In Zimbabwe, this issue has become increasingly important given the country's economic challenges over the years. Early planning is vital, as it allows individuals to enjoy their accumulated funds and benefit from the power of compound interest after retirement. Unfortunately, the majority of Zimbabweans, especially those in the informal sector and remote areas, often overlook the importance of these financial products. Many rely heavily on subsistence farming or family support systems once they leave formal employment, which can be unsustainable.

A key challenge in Zimbabwe is the limited awareness of financial and retirement products. Many individuals do not fully understand the differences between pension funds, provident funds, funeral policies, or personal saving schemes, which limits their ability to make informed decisions. This lack of knowledge is often compounded by economic instabilities such as hyperinflation and currency depreciation, which have eroded the value of savings and pensions over time. These experiences caused many citizens to lose trust in financial and insurance institutions, leaving retirees vulnerable despite their efforts to save for the future.

Nonetheless, efforts are being made to strengthen the system. The Insurance and Pensions Commission (IPEC) and the Life Offices Association of Zimbabwe (LOA) have been working to restore confidence in pension schemes and improve governance within the sector. Their regulatory oversight is commendable, as it promotes transparency and accountability. In addition, the National Social Security Authority (NSSA) provides a basic safety net through compulsory contributions. While the benefits are often insufficient to meet the rising cost of living, this system has helped many elderly citizens maintain at least some level of independence in retirement.

Zimbabwe's informal economy presents one of the biggest obstacles to broad pension coverage. The informal sector employs a large portion of the country's workforce, yet most workers in this space lack access to structured retirement arrangements. This reality leaves a significant number of people without reliable income streams when they grow older. However, there are also opportunities within this challenge. Innovative solutions such as micro-pension products and mobile money–based savings platforms are emerging, which can make pension schemes more accessible to informal workers. Employers in the formal sector also continue to play a vital role by offering occupational pension schemes, though economic pressures and retrenchments have reduced participation rates in recent years.

To secure the future, strengthening pensions and retirement planning in Zimbabwe requires a multifaceted approach. Expanding financial literacy programs is essential so that individuals can appreciate the importance of consistent saving and gain confidence in pension products. At the same time, embracing digital and fintech solutions can widen access, especially for those in the informal economy. On a national level, building a robust and well-regulated pension system not only protects the well-being of retirees but also contributes to economic stability by reducing old-age poverty and easing the financial burden on younger generations.

My grandmother's experience has shown me that effective retirement planning is possible even in a challenging economic environment. With the right knowledge, consistent effort, and supportive systems, Zimbabweans can look forward to a retirement that ensures not only financial stability but also dignity, independence, and peace of mind.

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Written by

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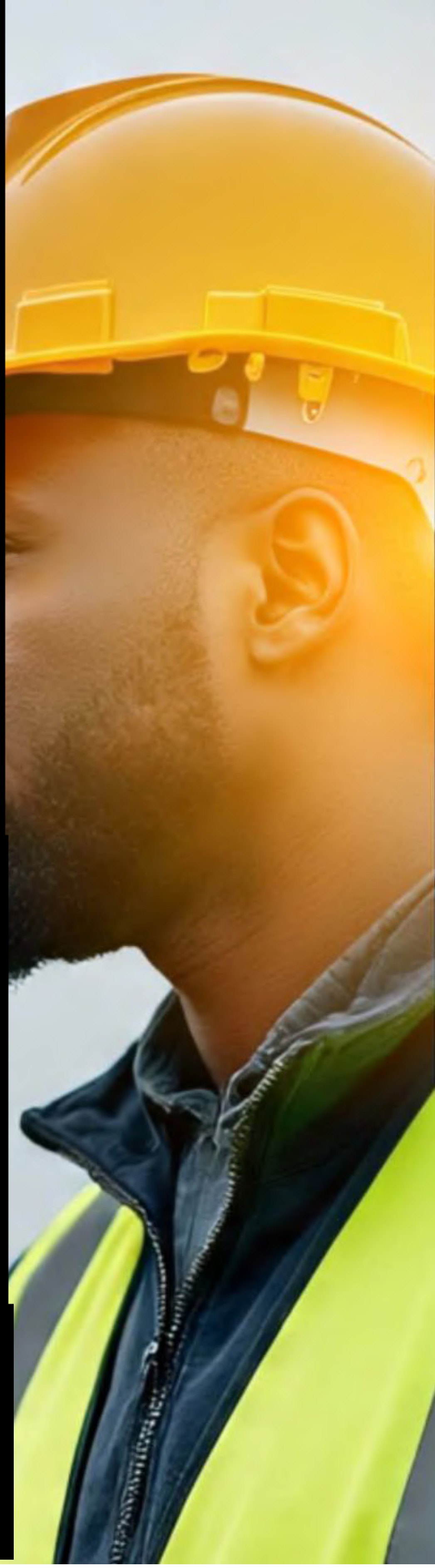

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Actuaries in Insurance

Insurance is financial protection against unexpected events such as death, sickness, or property damage. In simple terms, you pay money regularly to an insurance company; this payment is called a premium. In return, if something unfortunate happens, the company provides financial support by paying out a claim.

Insurance has been around for centuries and is now a normal part of life across the world. In Zimbabwe, people are mainly familiar with life and funeral insurance, and new forms are emerging, such as agricultural cover and even cyber-insurance. But while insurance is widely used, not many people know how it actually works or who ensures that insurers can keep their promises. That is where actuaries come in.

Actuaries are professionals who use knowledge of mathematics, statistics, economics, and finance to analyse and manage financial risk. They make sure premiums are fair, companies remain solvent, and claims are paid when needed. In Zimbabwe, their role is even more important given the economic challenges we face. They ensure that insurance delivers on its promise of protection and peace of mind. Without them, insurance companies would be operating blindly. With them, the industry is guided by knowledge and trust.

Assessing and Managing Risk

Insurance is all about risk. For example:
• In life insurance, the risk is that a person may pass away earlier than expected.
• In health insurance, the risk is that someone may fall ill and require costly treatment.
• In car insurance, the risk is that a driver may be involved in an accident.

Actuaries carefully measure these risks using data and probability. They consider factors such as age, gender, occupation, and lifestyle to estimate the likelihood of claims. Without actuaries, insurers would be making decisions blindly and could easily fail to meet their promises.

Designing and Pricing Insurance Products

One of the most common and important roles of actuaries is pricing. This involves deciding how much premium a policyholder should pay. This is a delicate balance:
• If premiums are too low, the insurer may not collect enough money to cover future claims and risks making losses.
• If premiums are too high, customers may find them unaffordable and look for cheaper alternatives.

In Zimbabwe, actuaries help design affordable funeral policies, which are highly valued by families who want quick financial support during difficult times. They also work on microinsurance products which are low-cost policies tailored for low-income households, and agricultural insurance that protects farmers against drought or crop failure.

To calculate premiums, actuaries use a mix of maths and statistics. Take life insurance as an example: a 60-year-old person from Mbare working in a physically demanding job will likely pay a higher life premium than a 25-year-old office worker from Borrowdale. In car insurance, a Range Rover driver with 10 accidents in the past five years is more likely to pay a higher premium than a Toyota Aqua owner with no accidents.

Through these calculations, actuaries make sure premiums are fair, practical, and based on real risks.

Reserves and Solvency

Premiums are collected today, but many claims will only be paid years into the future. Actuaries ensure that insurance companies keep enough money aside, called reserves, to cover these future obligations.

They also test the company's solvency, which is its ability to meet all claims even under difficult conditions such as inflation, currency changes, or unexpected disasters. This is especially vital in Zimbabwe, where the economy has faced many ups and downs. By ensuring solvency, actuaries protect policyholders' money and keep trust in the insurance industry strong.

Supporting Regulation and Strategy

In Zimbabwe, insurance companies are overseen by the Insurance and Pensions Commission (IPEC). Actuaries work closely with regulators to make sure insurers follow the rules. They prepare official reports, certify reserves, and ensure transparency in financial reporting.

Beyond compliance, actuaries also advise insurers on broader business strategy such as investments, reinsurance (insurance for insurance companies), and capital management. In a changing economy like Zimbabwe's, actuaries play a key role in helping insurers remain resilient.

Challenges Actuaries Face

The work of actuaries depends heavily on data. In developed countries, data on mortality, health, or accidents is readily available and regularly updated. In Zimbabwe, however, access to reliable data can be limited or outdated, which makes accurate calculations harder.

Conclusion

Actuaries are central to the success of insurance. They measure risk, design fair products, and ensure companies remain financially sound. In Zimbabwe, their work builds trust, protects policyholders, and keeps the industry stable despite economic challenges. Simply put, without actuaries, insurance cannot fulfil its promise of providing financial security.

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Brenton is an aspiring investment actuary and is working towards qualification with the Institute & Faculty of Actuaries. He is an avid blogger, peer educator and social activist. He is passionate about creating dialogues around, and solving challenges facing Zimbabweans.

Insurance Trivia and FunFacts

The first automobile insurance policy was issued in 1897 in the United Kingdom. It provided coverage for a driver named Gilbert J. Loomis.

In 1984, the first life insurance policy for an astronaut was issued. It covered NASA astronaut John W. Young, allowing him to secure his family's financial future in case of an accident in space.

The first earthquake insurance policy was introduced in 1906 after the San Francisco earthquake, marking a significant step in the evolution of property insurance.

In 2006, a famous British singer insured her legs for £1 million, showcasing the trend of celebrities insuring body parts that contribute to their careers.

Event cancellation insurance has become increasingly popular, especially for large gatherings like weddings and concerts, covering losses due to unforeseen circumstances such as natural disasters or pandemics.

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Navigating Retirement: LOA Highlights Life Insurance at Conference

From September 24 to 26, the Life Offices Association (LOA) participated in the Public Service Retirement Conference held at the ZITF grounds in Bulawayo. This important annual event brought together public sector members from across Zimbabwe's 10 provinces to explore practical steps for preparing for retirement.

Under the theme "Retirement Planning in Action: Transforming Insights into Realities," the conference emphasised the necessity of turning theoretical knowledge into actionable strategies for effective retirement planning.

LOA set up an exhibition area on the sidelines of the conference, providing a platform to share insights on the significance of life insurance. Attendees had the opportunity to learn how life insurance can play a vital role in securing their financial future during retirement.

The LOA team engaged participants with informative discussions and valuable materials, highlighting the benefits of life insurance as an essential component of retirement planning. The exhibition also featured giveaways, adding a lighthearted touch to the serious topic of financial security.

Feedback from attendees indicated that the LOA's presence contributed significantly to their understanding of life insurance and its importance in retirement planning. The conversations sparked during the event encouraged deeper discussions about financial literacy and preparedness.

As the LOA reflects on this experience, it remains committed to fostering understanding within the industry. The success of the conference has opened doors for new partnerships and ongoing dialogues, all aimed at enhancing financial well-being for public sector employees.

The LOA's participation in the Public Service Retirement Conference underlined a critical message: knowledge is essential for effective retirement planning. By providing accurate information about life insurance, the LOA aims to empower individuals to make informed decisions for a secure financial future.

LOA Annual Golf Tournament 2025: A Perfect Blend of Birdies and Business

The Life Offices Association of Zimbabwe (LOA) proudly hosted its Annual Golf Tournament on 1 August 2025 at the scenic Country Club, bringing together professionals from across the life insurance and reinsurance sectors for a day of sport, camaraderie, and meaningful networking.

Running under the aptly themed "Birdies and Business: Networking on the Fairway," the event provided the perfect balance of leisure and corporate engagement. From seasoned golfers to enthusiastic amateurs, the tournament attracted participants from member companies, stakeholders, and industry leaders, all united by a shared passion for the game and a commitment to strengthening professional ties.

The lush greens of the Country Club served not just as a sporting ground, but as a dynamic platform for collaboration, idea-sharing, and relationship-building. Throughout the day, players engaged in friendly competition, all while discussing emerging trends, opportunities, and innovations shaping Zimbabwe's life insurance landscape.

This year's tournament was made possible through the generous support of our valued sponsors, whose contributions were instrumental in the event's success:

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LOA extends heartfelt appreciation to each of these sponsors for their unwavering support, as well as to all players, partners, and guests who made the day truly memorable.

Beyond trophies and scorecards, the tournament reflected the LOA's commitment to fostering stronger industry connections and celebrating the unity that defines Zimbabwe's life assurance and reinsurance sectors. As we look ahead, we are inspired by the energy of this event and reaffirm our focus on creating more collaborative spaces for dialogue, innovation, and growth.

See you on the fairway in 2026!







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Highlights from the Better Future Breakfast Summit

On August 22, 2025, the Life Offices Association of Zimbabwe hosted the Better Future Breakfast Summit at the Hyatt Regency. This event gathered thought leaders, industry experts, and stakeholders committed to addressing the challenges facing the life and pensions sector in Zimbabwe.

The summit featured Professor A. Makochekanwa, Director of the Business School at the University of Zimbabwe, as our keynote speaker. His presentation offered invaluable insights into restoring long-term savings in light of our unique economic landscape, particularly the impacts of hyperinflation. His expertise set a thoughtful tone for the discussions that followed. We were also privileged to hear from Dr. Matshe, Deputy Governor of the Reserve Bank of Zimbabwe. He shared crucial perspectives on policy initiatives aimed at enhancing the industry, emphasizing the need for collaboration between regulatory bodies and financial institutions to foster a more stable economic environment. The summit was marked by engaging discussions and informative presentations that sparked new ideas and strategies. Attendees had the opportunity to connect, share experiences, and explore collaborative efforts to tackle the pressing issues within the sector.

As we reflect on the event, it is clear that the spirit of collaboration and innovation was palpable throughout the room. The insights exchanged at the summit will undoubtedly contribute to a stronger future for our industry and communities.

Let us continue to work together towards a brighter future, leveraging the lessons learned and the connections made during this meaningful gathering. Together, we can drive positive change and restore confidence in long-term savings for all Zimbabweans.


Life

RISK & SOCIETY: How Zimbabwe's Insurance Sector is Managing Climate, Health and Business Continuity Risks with AI

Introduction

As Zimbabwe grapples with climate change, recurrent health challenges and economic instability, insurance is increasingly a lifeline for the individuals, businesses and farmers. But the traditional methods alone are no longer sufficient. To be effective the insurance sector needs to harness artificial intelligence (AI), innovative policy designs and better data. This article explores how insurance currently helps manage risk in Zimbabwe, how AI is entering the picture and what changes or shifts are needed to build a resilience in changing a risk landscape.

a) Understanding the Risks in Zimbabwe

Climate change in Zimbabwe is altering the rainfall patterns (projected declines of 5-18% in annual rainfall) and increasing temperature variability which threatens agriculture, food security and livelihoods. Health risks are intensifying as climate impacts spread: flooding drives waterborne diseases, while drought worsens the malnutrition and undermines immune systems. Economic instability marked by inflation and currency volatility undermines business continuity and erodes resilience across sectors.

b) Traditional Insurance & its Gaps

Weather-Indexed agriculture insurance such as the "Farmer's Basket" product is piloted in many districts like Goromonzi through short term risk pools like SRIC (Short-term Risk Insurance Consortium).These help smallholder farmers who previously had no cover.

However, low penetration remains a major barrier, in many rural areas fewer that 3% of smallholder farmers hold any form of insurance. Product limitations such as exclusions on catastrophic risks and high premiums, make the traditional cover inaccessible or unattractive to most of low-income households and small businesses.

c) Managing Health, Climate & Business Risks Through Insurance and AI

In Zimbabwe ,health shocks place enormous strain on households where access to public healthcare remain limited .Insurance cushions medical costs promotes timely care and reduces financial vulnerability .The integration of artificial intelligence (AI) in health insurance through predictive analysis, automated claims processing and fraud detection is making healthcare delivery more efficient and personalised.

On the climate front, the "Farmer's Basket" agriculture insurance product has shown how insurance can cushion smallholder farmers from a climate change driven risks like erratic rainfalls and droughts. AI-driven climate modelling now enables insures to asses risk more accurately and price weather -indexed insurance products more sustainably.

A clear example is the "Farmer's Basket" initiative piloted in Goromonzi where short term insures supported by short term risk pools(SRIC),provide drought indexed cover to previously uninsured smallholder farmers .For Business continuity ,especially among the small and medium enterprises (SMEs),combining insurance with predictive AI models helps organisations anticipate disruption.

AI-powered risk assessment tools allow businesses to plan for the climate and health shocks more accurately ,reduce losses and improve recovery speed when adverse events occur.

d) Current Trends and Statistics of AI in Insurance in Zimbabwe

Short term insurance in Zimbabwe is growing steadily. IPEC (2024) reports a 5 % year on year rise in registered insures including brokers and micro-insurers. Weather index insurance is being piloted in rural areas like Goromonzi especially in agriculture where climate risks are high(UNDP,2022).

Regulatory bodies and industry associations like IPEC and ICZ are pushing for climate risk disclosures and ESG-aligned “green” policies. In health, insures are adopting digital tools and AI to speed up claims and reduce fraud.

While still new locally, this reflects a global trend with AI in insurance to grow 24% annually by 2030.As Zimbabwe‘s digital infrastructure improves, AI is expected to enhance risk management across climate, health and business continuity.

e) Challenges faced and recommendations

Despite progress in digital innovation, insurance sector in Zimbabwe still faces several challenges. One major issue is the lack of reliable data particularly in rural and informal areas which make it difficult to price risk accurately especially for AI and parametric -based solutions.

The cost of implementing technologies like satellite monitoring and AI systems high limiting scalability. Regulatory frameworks to govern AI use in insurance are still under development creating uncertainty for insurers. Insurance penetration is still below 5% reflecting trust issues and low awareness especially among smallholder farmers, informal workers, health sector and SMEs.

Many small holder farmers and informal sector remain uninsured, vulnerable to shocks like climate change and health emergences. To address these gaps Zimbabwe must invest in data infrastructure, weather stations, health data systems and SMEs risk databases. Regulatory bodies like IPEC should offer clear AI guidelines on privacy, fairness and accountability.

Promoting inclusive models like SRIC, subsidizing premiums and expanding products for business continuity is vital. Lastly, Public education is key to demystify insurance and boost trust especially new tech-powered solutions.

Conclusion

Insurance plays a critical role in helping Zimbabwean individuals ,farmers and business manage the growing risk in climate change ,health shock and business disruptions .However ,to meet modern challenges the sector must move beyond traditional models .With the support of AI and smart innovation ,Zimbabwe can leapfrog old barriers improving risk modelling ,expanding access and speeding up response time .With proper investment in technology ,public trust and inclusive policies ,Zimbabwe ‘s insurance industry can be a powerful pillar of resilience.

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Written by *Lindsly Muyonda a second-year student pursuing a Bachelor of Science in Actuarial Science at the University of Zimbabwe.*

She is an aspiring actuary with a keen interest in risk management, innovation, and the transformative role of technology in building resilient communities. Driven by curiosity and purpose, Lindsly is passionate about leveraging data and analytical tools to solve real-world challenges and contribute meaningfully to the evolving insurance landscape.

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Your experience and insight are invaluable. If there are emerging challenges, trends, or gaps in the industry that you believe deserve academic attention, we welcome your suggestions for research topics. Your collaboration helps shape relevant and impactful research that aligns with industry realities.

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We are excited to announce that The Voice of Life is now accepting submissions for the upcoming issue that will be published in the next issue.

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