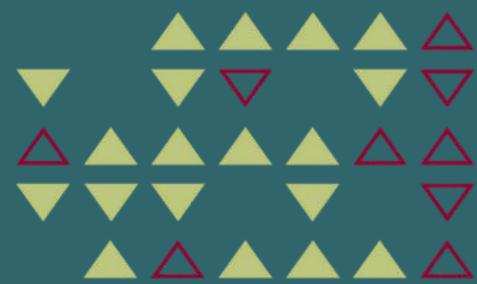


# PRESENTATIO

By Jacqueline Hussein  
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JULY28  
Group

## Assured Speed, Assured Compliance.



Faster close & explainable IFRS 17/9



Regulator-ready across ZW, ZM, MW, TZ



Accountants as strategists, not premium clerks



The new light of Enterprise

# Regulator Landscape at a Glance

- ZW (IPEC) | ZM (PIA) | MW (RBM/Registrar) | TZ (TIRA)
- Licensing & Solvency | Prudential/Market Returns | Conduct & Complaints | Data Protection



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# Zimbabwe: IPEC Expectations (Insurance + Data Protection)



IPEC: licensing, solvency, prudential & conduct returns

IFRS 17/9: traceable drivers and methods



Data protection: lawful basis, security, breach handling



# Zambia: PIA Expectations (Insurance + Data Protection)



PIA: licensing, solvency capital, prudential returns



Conduct: intermediaries & disclosures



Data protection: controller duties & records

# Malawi: RBM/Registrar Expectations (Insurance + Data Protection)

- RBM/Registrar: licensing, prudential returns, solvency
- Conduct: claims and service standards
- Data protection: MACRA oversight; timely breach notices

## Tanzania: TIRA Expectations (Insurance + Data Protection)

- TIRA: licensing, solvency & returns, market conduct
- National reinsurance guidance
- Data protection: PDPA controller duties

# Prudential & Market-Conduct Returns: What Finance Must Evidence

- ◆> Timely, complete prudential returns
- ◆> Solvency calc lineage & scenarios
- ◆> Conduct dashboards (claims, complaints, intermediaries)
- ◆> Reinsurance reporting & recoveries traceability



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# Data Protection: Controller Duties We Operationalize



Lawful basis & purpose limitation



Security controls; DPIAs for high-risk analytics



Breach handling (timelines, roles)



Rights handling & Records of Processing



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## Controls & Auditability (What Regulators Expect to See)



Maker-checker on journals & adjustments



Immutable audit logs & change history



Explainable AI: reason codes



Retention & access controls (local rules)

# Reporting Architecture that Respects Each Market

- Country packs: forms, solvency rules, taxonomy
- Connectors wrap policy/claims/reinsurance/GL/investments
- IFRS-17/9 marts + regulatory marts with lineage



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## Operating Model: Who Owns What (Regulator-Facing)



Group Finance: policy & comparability



Country Finance: local filings



Risk/Compliance: monitoring & liaison



Internal Audit: independent assurance



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## Insurance Finance Use-Cases (With Regulator Hooks)

- Close & Recs → solvency pack readiness
- IFRS-17 Explainer → CSM disclosures
- Claims Triage → conduct KPIs; fraud/leakage evidence
- ALM & Cash → liquidity & stress scenarios

# Data-Privacy Operations: Practical Checklist per Market



Register/notify where required



RoPA + DPIAs



Breach playbooks & timelines



Cross-border safeguards

# How We Keep Accountants as Strategists (Not Premium Clerks)



Country rules in config & checklists



Experts focus on judgement & capital



Everything is explainable, auditable, localised

# THANK YOU

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