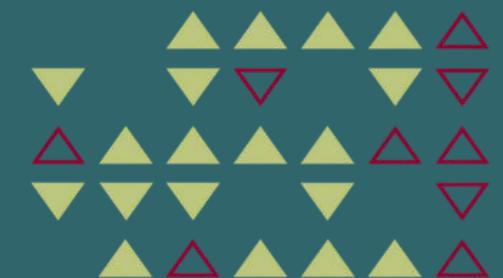


PRESENTATION

By Jacqueline Hussein



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



The new light of Enterprise

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

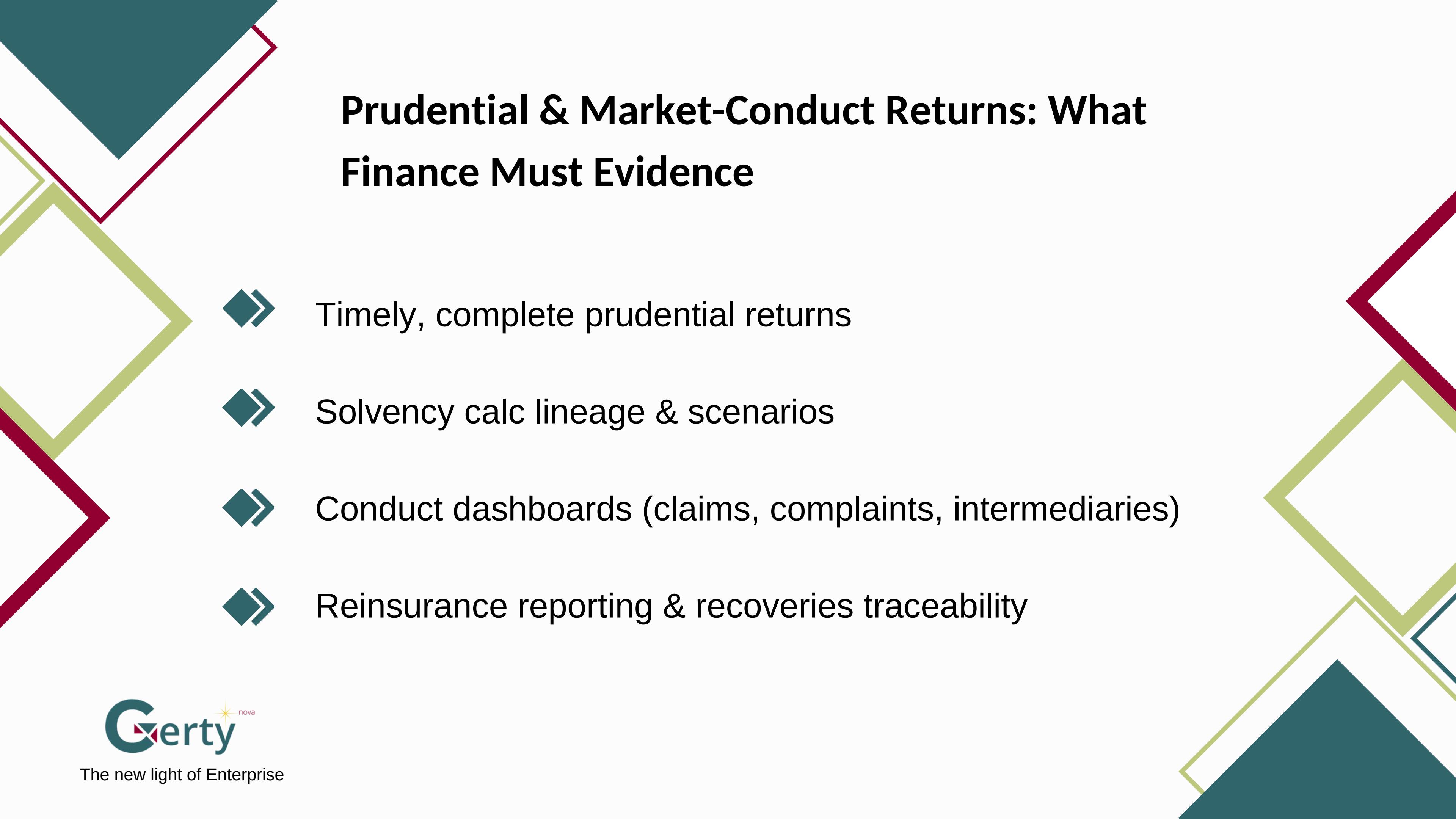
◆ Data protection: controller duties & records

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

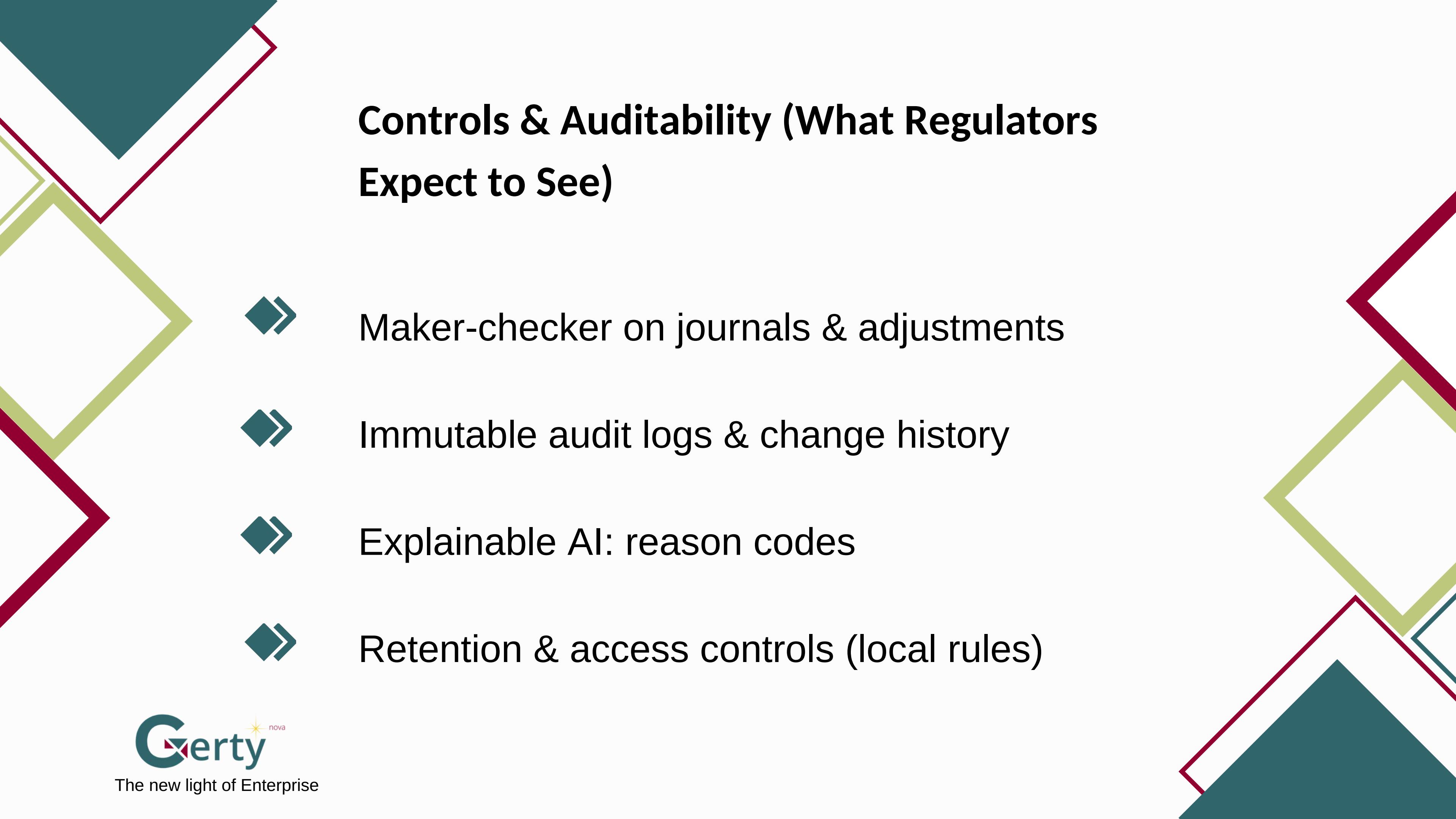


Prudential & Market-Conduct Returns: What Finance Must Evidence

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

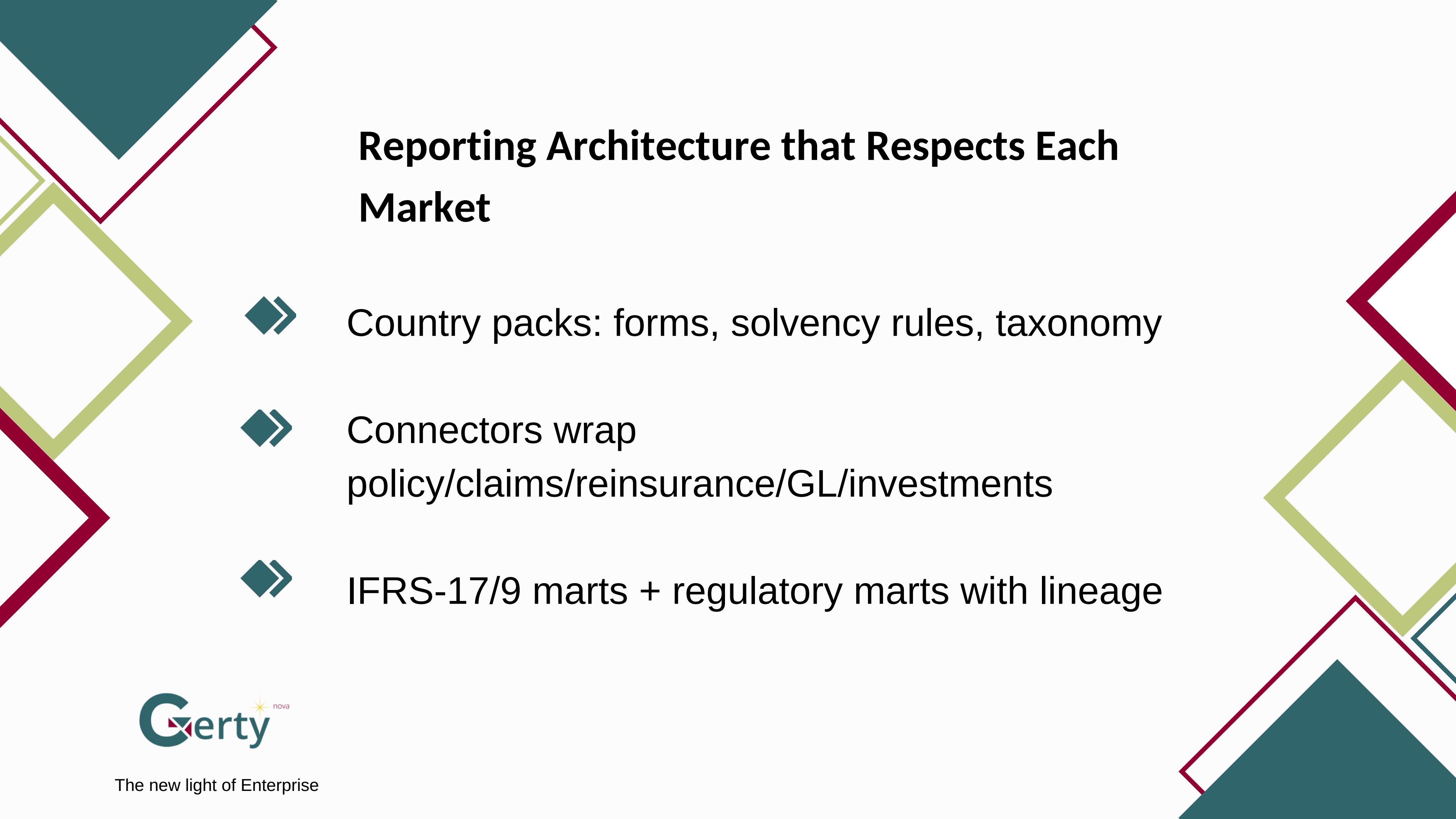
Data Protection: Controller Duties We Operationalize

- ➡ Lawful basis & purpose limitation
- ➡ Security controls; DPIAs for high-risk analytics
- ➡ Breach handling (timelines, roles)
- ➡ Rights handling & Records of Processing



Controls & Auditability (What Regulators Expect to See)

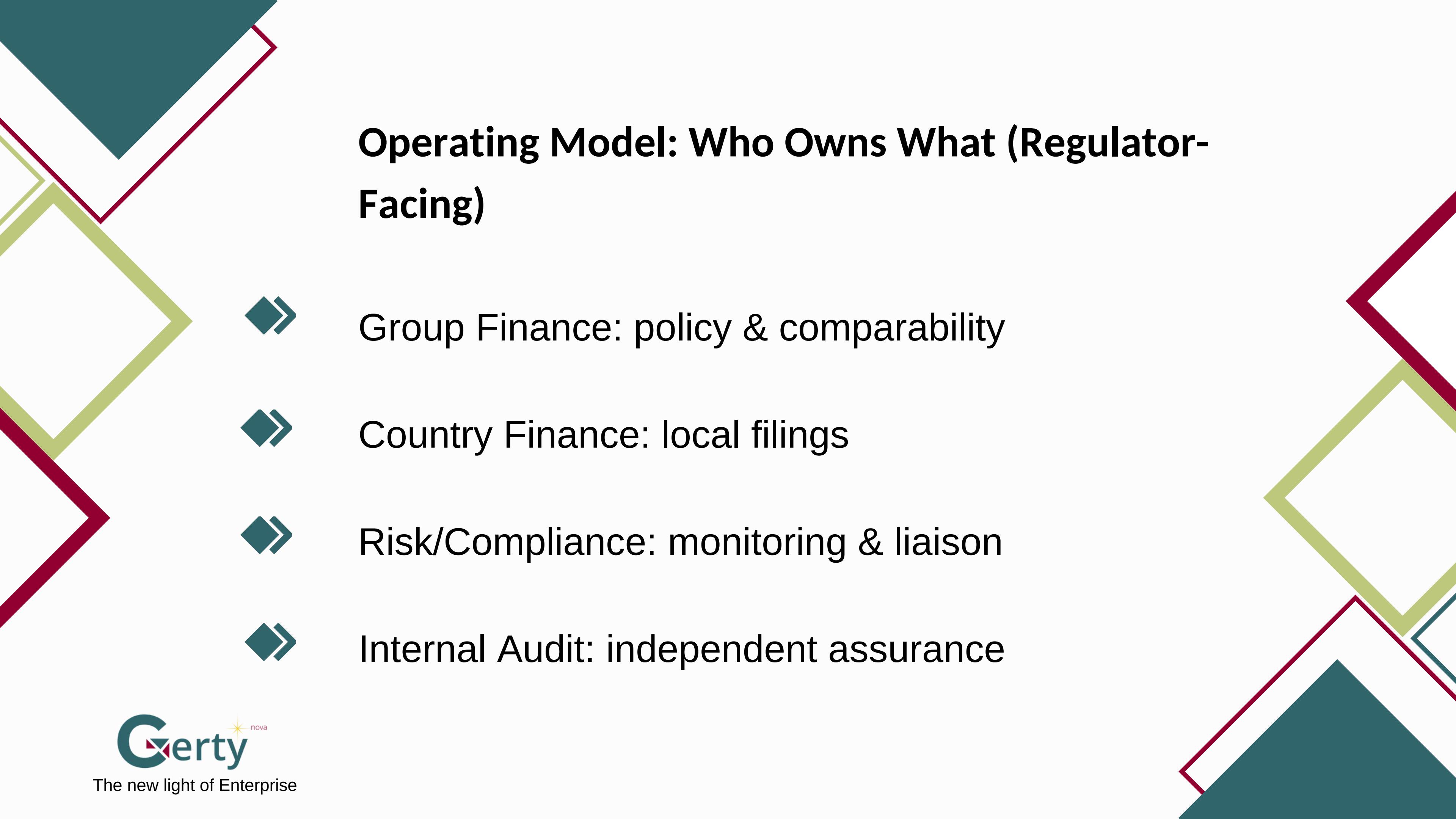
- ➡ Maker-checker on journals & adjustments
- ➡ Immutable audit logs & change history
- ➡ Explainable AI: reason codes
- ➡ Retention & access controls (local rules)



Reporting Architecture that Respects Each Market

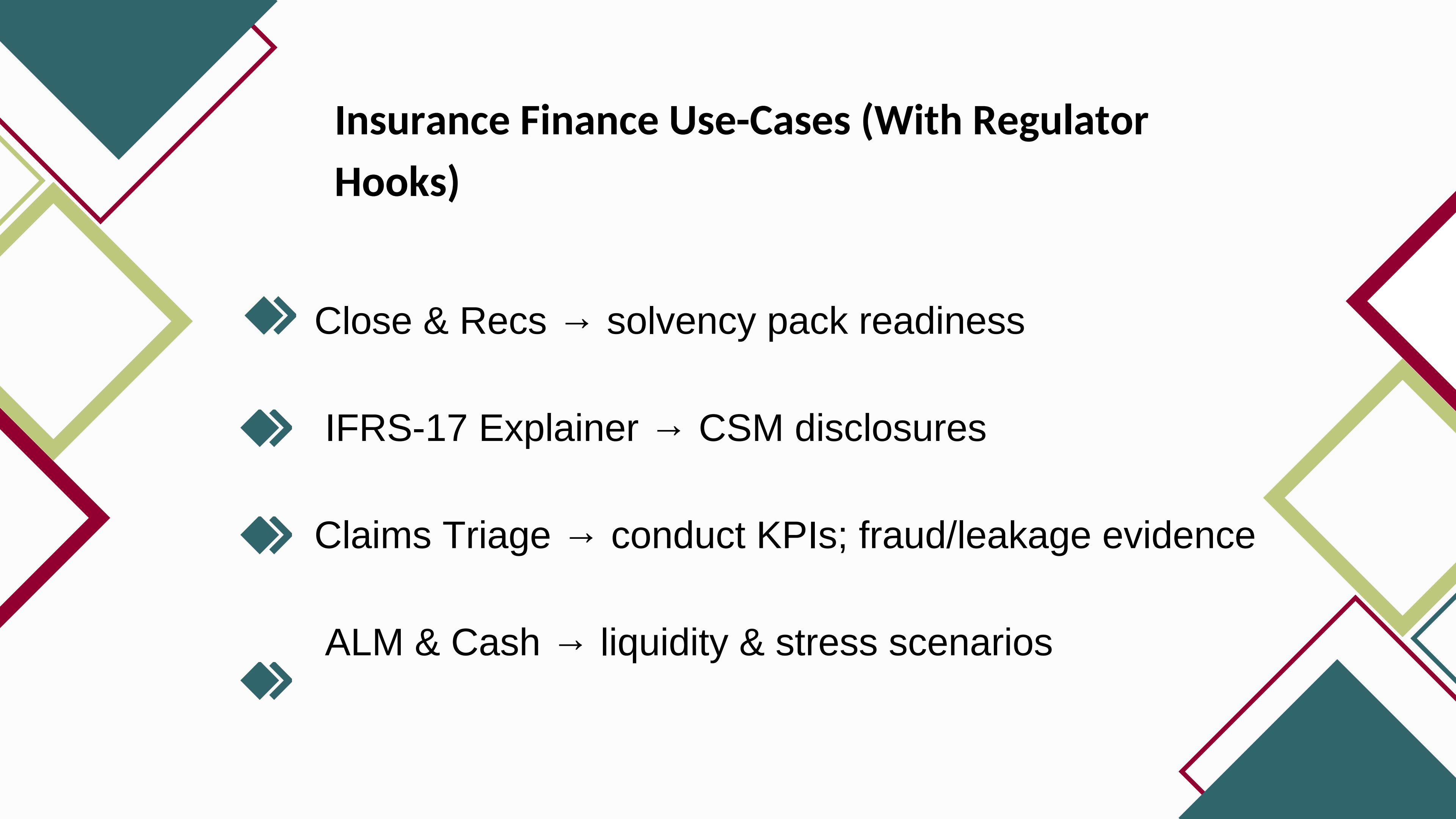
- ➡ Country packs: forms, solvency rules, taxonomy
- ➡ Connectors wrap policy/claims/reinsurance/GL/investments
- ➡ IFRS-17/9 marts + regulatory marts with lineage





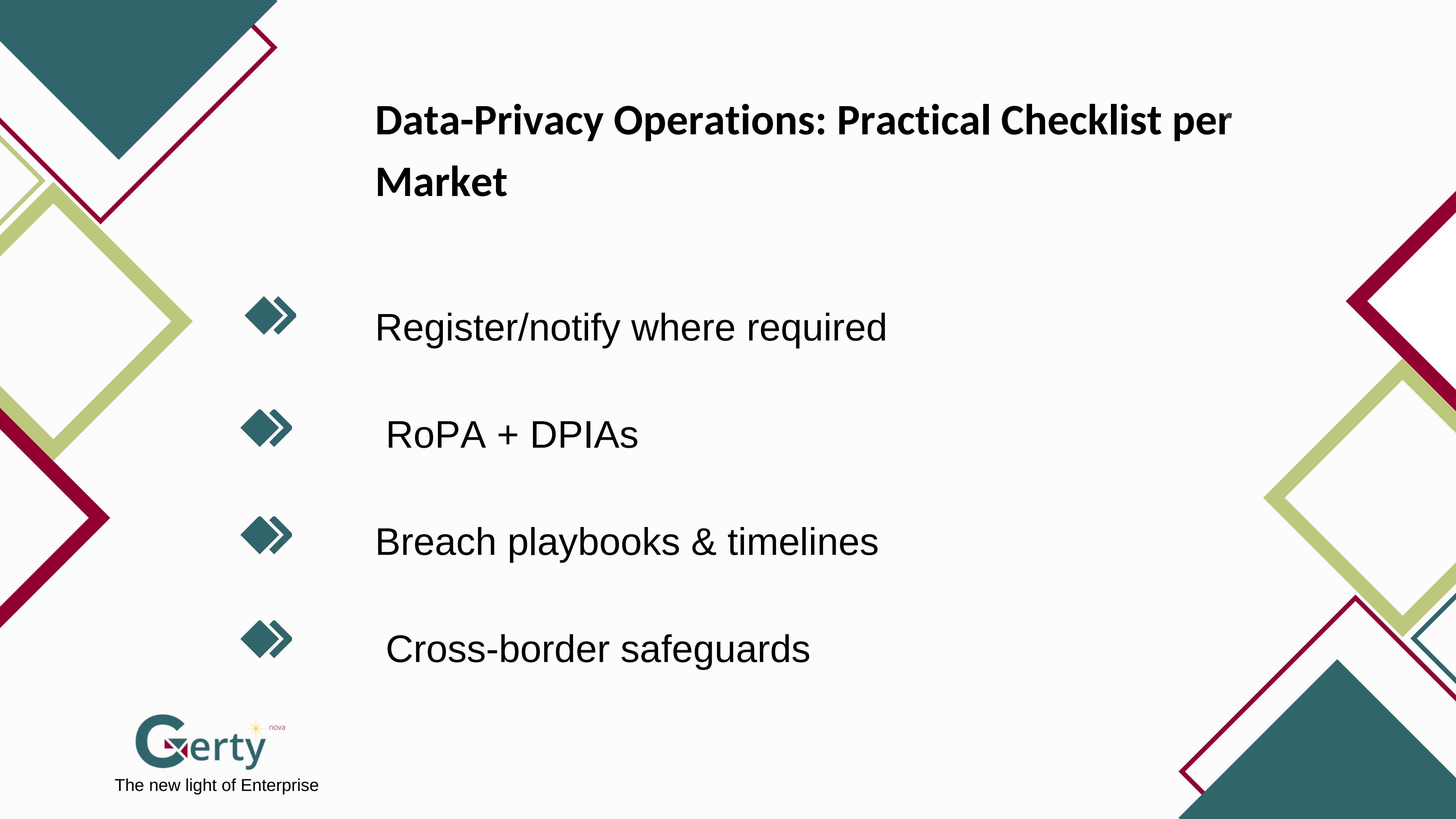
Operating Model: Who Owns What (Regulator-Facing)

- ➡ Group Finance: policy & comparability
- ➡ Country Finance: local filings
- ➡ Risk/Compliance: monitoring & liaison
- ➡ Internal Audit: independent assurance



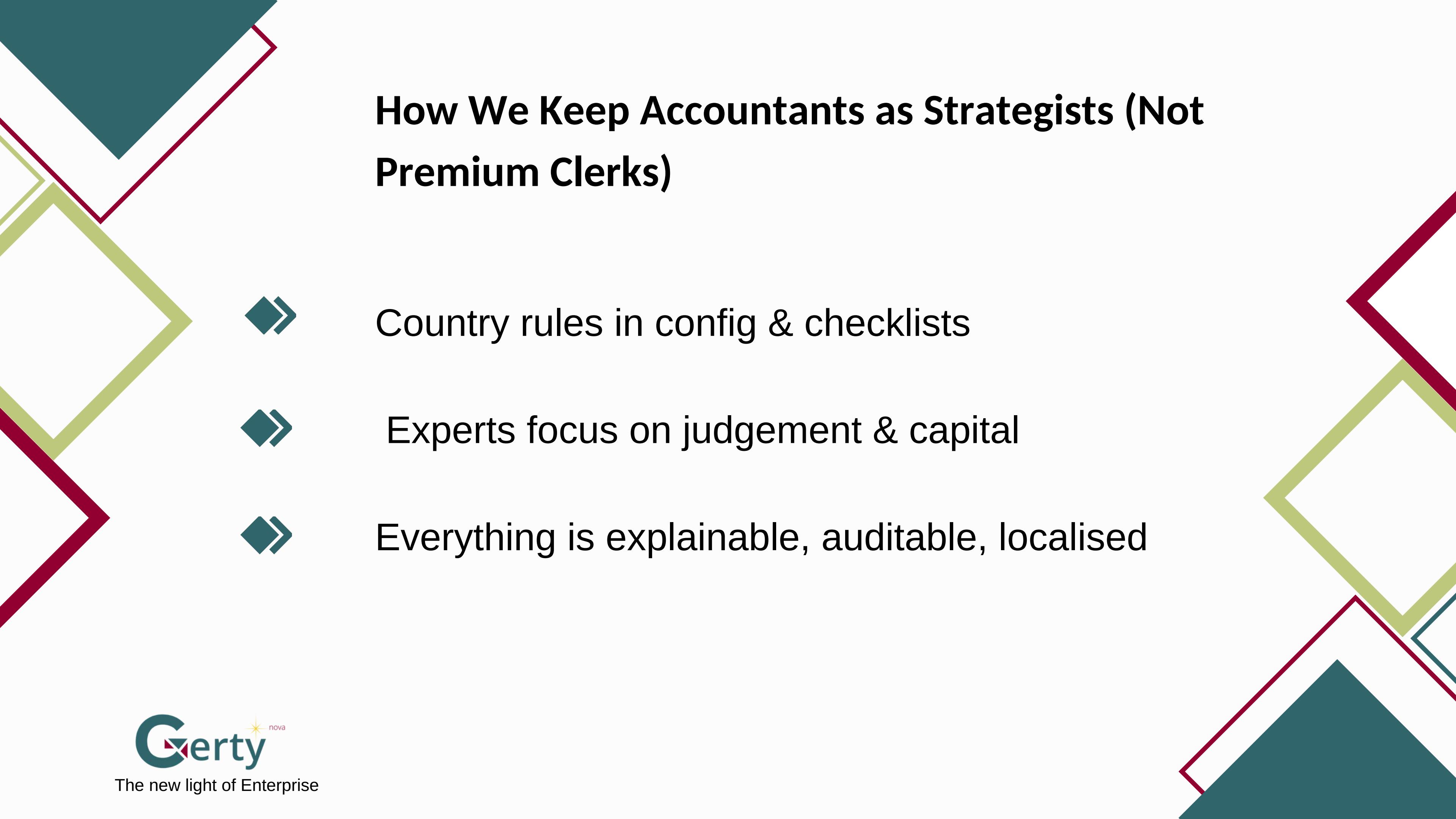
Insurance Finance Use-Cases (With Regulator Hooks)

- ➡ 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

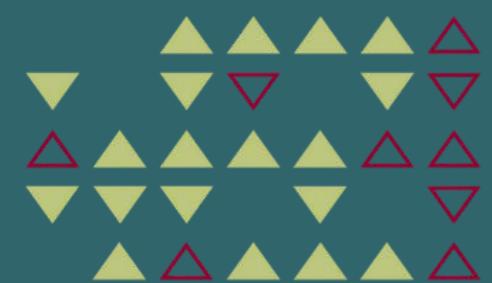


How We Keep Accountants as Strategists (Not Premium Clerks)

- ➡ Country rules in config & checklists
- ➡ Experts focus on judgement & capital
- ➡ Everything is explainable, auditable, localised

THANK YOU

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