ZEP-RE ACADEMY
THE FOUNDATION FOR EXCELLENCE

TEN YEARS
2016 - 2026

The Academy that grew with Africa

When insurance expertise strengthens, it contributes to the rising of economies. This is the story of how one academy is becoming Africa's answer to building the capability that matters.



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THE GAP WE SAW

Ten years ago, we saw a gap that no amount of capital could fill.

ZEP-RE recognised that strong and sustainable insurance markets depend as much on skilled and experienced professionals as on capital. Across African markets, professionals were managing increasingly complex risks while access to specialised, practice-driven expertise lagged behind institutional growth. The knowledge infrastructure to support industry practitioner, the invisible foundation of resilient markets, needed to be built.



So we built it.

The Academy, institutionalised a decade ago, built on earlier, unstructured capacity-building efforts to scale learning across the continent. It has now become a shared knowledge platform where diverse market experiences converge, technical expertise is grounded in real operating conditions, and professional skills translate into stronger institutions and better-equipped markets.

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FOREWARD



Celebrating a Decade of Building Capability Across Africa

Message from the Managing Director & Group Chief Executive Officer.

Ten years ago, ZEP-RE made a deliberate commitment to invest in one of the most important foundations of resilient insurance markets: people. We recognised that strong capital, sound institutions, and market growth would only deliver lasting impact if they were supported by skilled professionals equipped to understand risk, make sound decisions, and lead in increasingly complex operating environments.

What began as practical, largely unstructured capacity-building support has, over the past decade, evolved into a structured, trusted, and continental knowledge platform serving insurance and reinsurance professionals across Africa. Its journey reflects our broader commitment to building not only balance sheet strength, but also the technical, institutional, and leadership capability that enables markets to grow sustainably.

As we mark this ten-year milestone, we celebrate not only the programmes delivered, but the impact created. 30,000+ professionals from over 54 countries have engaged with the Academy's learning ecosystem. Institutions have strengthened their technical teams. Regulators and supervisors have deepened their market oversight capabilities. Practitioners have built confidence in underwriting, claims, product design, and risk management. Partnerships have expanded the Academy's reach and enriched its content, while alumni networks have enabled continued exchange long after formal training ends.

This journey has been possible because of you. Your commitment to learning, applying new knowledge, and leading change has transformed the Academy from a training initiative into a platform for shared growth across Africa's (re)insurance industry.

On behalf of ZEP-RE, I am proud of what we have achieved together over its past decade. More importantly, I am confident about what we can achieve in the years ahead.. As we celebrate this milestone, we reaffirm our commitment to invseting in the knowledge, skills, and leadership that will help shape stronger, more resilient, and more inclusive insurance markets across the continent.

The Academy's greatest contribution is not the knowledge it shares, but the confidence, capability, and leadership it inspires.

Hope Murera

MESSAGE FROM THE CHAIR, ZEP-RE ACADEMY ADVISORY BOARD



Positioning Africa's Insurance Markets for the Future

Africa's insurance industry stands at a decisive moment. The risks shaping our economies and communities are changing rapidly, driven by climate volatility, digital disruption, cyber exposure, demographic shifts, evolving regulation, and rising customer expectations. Beyond products and capital the next phase of market growth will require deeper expertise, stronger institutions, and the ability to innovate with discipline and purpose.

For African insurance markets to remain relevant and resilient, capability must move to the centre of industry strategy. Markets continues to need professionals who can interpret emerging risks, design inclusive and responsive solutions, strengthen consumer trust, and support institutions to make sound decisions in increasingly complex environments. The future of insurance will be shaped by those who are prepared to learn continuously, adapt quickly, and lead confidently.

ZEP-RE Academy is positioned not only to develop individual skills, but to support the evolution of markets. By connecting professional development, technical excellence, thought leadership, and partnership, we provide a platform through which the industry can anticipate change, strengthen standards, and build readiness for the future.

As the African insurance sector moves from traditional risk transfer toward broader roles in resilience-building, climate adaptation, financial inclusion, and sustainable economic development, our mandate becomes even more important. Ournext chapter focuses on future-fit learning, market-led research, digital and blended delivery, stronger regional collaboration, and practical solutions that respond to the realities of African markets.

As an Advisory Board, we see the Academy as a strategic instrument for shaping the next phase of African insurance. Our priority is to ensure that it remains relevant, agile, and closely aligned to the needs of the industry. By investing in capability today, we strengthen the markets, institutions, and professionals who will define Africa's insurance future.

Jephita Gwatipedza



As insurance expertise grows, so do whole economies. This is the story of an academy dedicated to building the critical capabilities that will drive Africa's financial future.

WHO WE ARE

Africa's Hub for Insurance Skills Development

The ZEP-RE Academy exists because markets do not transform without the people who run them transforming first.

We are a continental knowledge hub purpose built for Africa's insurance and financial services ecosystem. An Africanrooted model and a practical institution grounded in market realities. We are practitioners training practitioners. Market builders equipping market builders.

Across the continent, we engage with people making insurance work every day: underwriters assessing risk, managers building teams, regulators shaping policy, boards providing oversight, and innovators reimagining what is possible. Our difference is integration. We do more than just deliver training; we share practical best practices in insurance and reinsurance, grounded in real market experience. We connect climate risk to agricultural resilience, link technical decisions to economic stability, and support businesses as they embed ESG into everyday operations. The Academy brings together technical skill and strategic perspective, helping individuals grow while strengthening the institutions and markets they serve.



OUR STORY

A DECADE IN THREE ACTS



ACT I: FOUNDATIONS

When Trust is Built One Technical Skill at a Time

Every meaningful institution starts by solving one problem exceptionally well.

For us, that problem was clear: Africa's insurance professionals needed in – depth technical training and capacity strengthening designed to reflect the realities they faced. Not generic workshops or disconnected theory. They needed real expertise in underwriting, claims management, reinsurance structures the technical bedrock of sound risk decisions. We started small and focused. In-person programs, core disciplines and a dedicated team building credibility through quality. Each course was a commitment: **if you invest your time with us, you will return to your desk more capable than when you left.**

The early adopters took a chance. Institutions invested in their people. Professionals showed up ready to learn, grow, and transform. And something shifted, they went back different. More confident in technical conversations. Better equipped for complex negotiations. Ready to mentor others. Trust, we learned, is earned in the details of program design.

ACT II: EXPANSION

When Technology Opens Doors That Geography Closed

Growth happened because learning needs evolved faster than any single location could serve.

Digital delivery removed long-standing barriers of distance and cost, opening access to specialised learning for professionals who had previously been excluded. Training could now reach practitioners regardless of location, expanding participation and strengthening consistency across markets.

But expansion was not just about technology. It was about diversification. As Africa's insurance landscape matured, so did the complexity of what professionals needed to know. Climate risk. Financial Inclusion. Inclusive insurance. ESG frameworks. Digital transformation. Insurtech. Regulatory evolution.

We chose collaboration over consolidation. Specialist partners added depth, regional institutions ensured relevance, and development partners broadened reach, positioning the Academy as a continental knowledge hub defined by expertise, partnerships, and impact.



ACT III: LEADERSHIP

When Training Becomes Thought Leadership

Somewhere in the journey, we realized capacity building and market shaping are not separate activities. They are the same work.

The Academy evolved into more than just a knowledge provider; we became a knowledge creator. We develop research that anticipates change, evidence that supports policy decisions, and publications that challenge conventional thinking. Our forums bring together voices that shape the direction of the industry.

Our approach bridges innovation and practice—integrating insurtech into technical programmes, introducing digital perspectives into governance, and connecting climate science with insurance solutions that respond to real needs. We design for what lies ahead, not only what exists today.

Beyond the industry, we support a broader understanding of insurance. From farmers gaining clarity on weather-index solutions to small enterprises engaging with microinsurance and communities reframing insurance as protection rather than a burdensome cost. We support market development that is matched by awareness, accessibility and trust.

THE WORK

The Metrics Behind the Movement





The Academy's mandate translates into tangible skills development across the industry.



More than **30,000** professionals



Over **54** countries



100 of institutions

have strengthened their technical and leadership capabilities within a shared continental learning ecosystem.

Our portfolio includes ten Chartered Insurance Institute (CII) CPD-accredited courses, ensuring international standards while remaining firmly grounded in African market contexts.

Two flagship proficiency programmes anchor our technical depth and address priority skills gaps, building advanced capability in reinsurance as well as life and medical insurance - disciplines central to market stability and growth.



Professional networks

But Numbers Alone Do Not Tell the Real Story

> **"The real impact is seen when learning changes how professionals think, decide, and act."**

This is what actually matters. The underwriter who hesitated on complex placements now structures them with clarity. The claims manager enforces procedures while applying critical thinking and contextual insight. The regulator draws on regional peers to inform stronger supervisory decisions.

As technical skills strengthen, markets evolve. When professionals within an institution engage with our programs, the impact extends beyond individual skills, elevating technical engagement, strengthening risk assessment, and embedding insurance expertise into strategic decision-making.



WHAT WE DO

Six Pillars That Build Markets







Technical Insurance & Reinsurance

The foundation of everything

You cannot build robust insurance markets without professionals who genuinely understand technical risk. We strengthen the core: underwriting judgment, claims excellence, treaty arrangements, risk assessment, and catastrophe management. This is the daily decision-making capability that determines whether institutions price risk accurately, pay claims fairly, and structure protection effectively.

Leadership & Governance

Because leadership demands more than technical skill

The insurance leaders Africa needs are not just technically sound; they are strategic, ethical and agile in navigating change. Our leadership programs develop the judgment required to govern institutions, the vision needed to navigate disruption, and the governance frameworks that build stakeholder confidence.

Financial Inclusion & Inclusive Insurance

Making insurance matter to millions who have never had it

Africa's insurance penetration challenge is not just about products, it is about designing solutions that actually work for underserved communities. We build capacity to create relevant, affordable, sustainable insurance that meets people where they are: smallholder farmers, informal sector workers, traders, low-income households. This is insurance as resilience, not luxury.



Agriculture Insurance

Protecting the sector that feeds the continent

Agriculture drives African economies but faces volatility that can devastate livelihoods overnight. We advance expertise in agricultural risk solutions, from parametric insurance to to value chain protection, enabling farmers, agribusinesses, and insurers manage uncertainty and support sustainable growth across Africa's agricultural backbone.



Climate, ESG & Sustainability

Preparing for risks by rewriting the rulebook

Climate change is not a future threat; it is a present reality reshaping African insurance markets. We build capacity to understand physical climate risks, transition risks, and adaptation strategies. To integrate ESG considerations into underwriting, design solutions that protect vulnerable populations from climate shocks and position insurance as part of Africa's climate resilience infrastructure.



Regulatory & Market Development

Because strong institutions thrive on strong frameworks

Regulators face the challenging task of fostering market growth, creating an enabling business environment, while ensuring stability and consumer protection. We enhance institutional capacity for market oversight, support regulatory frameworks that enable innovation without compromising soundness, and facilitate peer exchange among supervisors navigating similar challenges across different contexts.

OUR APPROACH

From Market Reality to Individual Capability

At the heart of our methodology is the conviction that knowledge must be applied - learning that does not shape practice does not deliver value.

We Start with Real Needs



Our programs are grounded in market realities, not prescriptive models. .We listen to regulators and practitioners alike to understand where skills and execution must evolve to meet growing market complexities.

We Design with Practitioners



Our programs are built by professionals, for professionals navigating real life challenges. Insights from experienced underwriters, claims specialists, and regulators bring real-world challenges, practical judgment, and nuanced scenarios into every session.

Every programme draws on the experience of practitioners who have faced the risks, decisions, and trade-offs the industry confronts daily. Their expertise brings depth, context, and judgment that cannot be replicated in textbooks.

We are Grounded in the African Context



Our programs are rooted in the realities of African markets. We use examples and case studies that reflect local agricultural and economic realities, making learning relevant and actionable. Our climate risk discussions explore regional patterns such as droughts in the Sahel and Horn of Africa, or flooding in East Africa, ensuring participants can apply insights directly to their contexts.

We Deliver with Flexibility



Our programs adapt to the realities of busy professionals. Intensive in-person sessions provide deep immersion where it matters most. Live virtual classes remove geographic barriers. Blended approaches combine the best of both formats, while self-paced modules allow learners to cover foundational content at their own pace.

We Evolve Through Feedback



Every cohort teaches us something, and each market context reveals nuance. We systematically gather feedback, track outcomes, and continuously refine our programs. As markets evolve, so do our offerings, ensuring they remain relevant, responsive, and effective.

FLAGSHIP PROGRAMS

Where Depth Meets Impact

At the core of our programs are two intensive, longitudinal learning experiences designed to build genuine mastery in areas where African markets face critical capacity gaps.

01 Proficiency in Short Term Reinsurance Practice & Claims Management

Building the backbone of market resilience

This programme is designed for professionals responsible for structuring and managing reinsurance programmes. It develops practical insight into balancing retention and transfer, negotiating effective terms, managing reinsurance claims, and using reinsurance to support sustainable market capacity.

02 Proficiency in Life & Medical (Re)Insurance

Mastering the protection that matters most

As African populations grow and health systems evolve, life and medical insurance becomes increasingly crucial and increasingly complex. Designed for professionals working across life and health portfolios, this programme strengthens practical capability in product design, underwriting, pricing, and claims management, with a focus on managing risk, building trust, and meeting diverse market needs.

Globally Recognised Professional Learning

Connecting global professional standards with African market practice.

Complementing the flagship programmes is a broad portfolio aligned to international best practice.



PROGRAMS TAILORED TO

Evolving market
Institutional, and
Regulatory priorities

THE PROGRAMS SPAN

- Technical insurance disciplines
- Leadership
- Governance
- Regulation
- Supervision
- Financial inclusion
- Climate, and
- Emerging risks

The Academy's CII CPD-Accredited programmes include:

01 Proficiency in Short Term Reinsurance Practice and Claims Management (PSTRP)

02 Fire and Business Interruption Insurance Underwriting and Claims Management

03 Engineering (CAR, EAR, IAR, MB), Insurance Underwriting and Claims Management

04 Reinsurance Program Design and Pricing

05 Insurance and Reinsurance Claims Management

06 Reinsurance Accounting Course

07 Proficiency in Reinsurance for Regulators

08 Proficiency in Life & Medical Reinsurance Practice

09 Microinsurance Course

10 Climate Risk Insurance Course



IMPACT THAT COMPOUNDS

When Capability Strengthens, Markets Rise

The true measure of our success is not in the courses delivered, but in what happens after participants leave the classroom.

Professionals Become More Confident

Confidence in insurance systems is built on capability.

Institutions Make Better Decisions

Teams improve technical discussions, risk assessment, and decision-making.

Vulnerable Populations Gain Protection

Inclusive products broaden coverage and strengthen resilience against risks.

Markets Mature Faster

Markets strengthen as professional capability deepens across the ecosystem.

Knowledge Flows Across Borders

Our programs foster knowledge sharing and stronger, more connected insurance markets.



PARTNERSHIP & THOUGHT LEADERSHIP

Collaboration powers everything we do. By partnering with insurers, brokers, regulators, and development organizations, we co-create programmes that are practical, scalable, and rooted in real market needs. Beyond training, we shape conversations by producing research and policy insights, and convene forums that challenge assumptions, highlight trends, and drive the evolution of insurance across Africa.

LOOKING AHEAD

We have only just begun



The first decade established a strong foundation of capability and trust. The next phase calls for greater agility, deeper expertise, and sustained collaboration to navigate an increasingly dynamic risk environment.

With climate volatility reshaping risk across the continent, digital disruption transforming how insurance is designed, distributed, and experienced, demographic shifts creating new opportunities and systemic pressures, and regulatory frameworks evolving to balance innovation with protection, there is a growing need to equip professionals and institutions with the knowledge and capabilities to navigate these complexities and strengthen insurance markets across Africa. Our Priorities are sharpening.

With this evolution, the next decade will demand deeper specialization, digital innovation, and stronger regional collaboration. The Academy is uniquely positioned to meet these needs, delivering agile, relevant, and impact-driven learning solutions.

We are expanding self-paced and blended learning to enable professionals develop skills at their own pace while simultaneously applying knowledge in practice. Research and market-led development will guide both programme innovation and the design of products that address emerging market gaps, ensuring our offerings remain responsive to evolving risks, ESG priorities, and shifting market dynamics.

Through strengthened partnerships, knowledge-sharing platforms, and solution-oriented programmes, the Academy will continue to equip professionals, build institutional capability, and contribute to resilient, inclusive, and sustainable insurance across the continent's insurance landscape.



The Opportunity is Enormous

Africa's insurance markets are at an inflection point. The next wave of growth will come from blending lessons from global markets with locally driven innovations, ensuring that established practices are adapted to Africa's unique risks, opportunities, and market realities.

The Academy's role in this transformation is clear: equip the people building the future with the expertise to build it well.

Ten years in, we are more convinced than ever that Africa's insurance transformation runs through skill. And we are more committed than ever to being the engine that builds it.



WHY ENGAGE WITH THE ACADEMY

Whether You are Building Skills or Building Markets

If You are an Insurance Professional



Build expertise, earn professional credentials, and advance your career through practical learning, peer connections, and real-world insights.

If You are an Institutional Leader



Strengthen technical skills, governance, and workforce capability with tailored solutions aligned to your strategic goals.

If You are a Regulator or Supervisor



We balance market growth with stability by offering regulatory training, peer exchange, and expertise in supervision, consumer protection, and emerging risks.

If You are a Development Partner



Insurance is vital infrastructure. We build the expertise needed for inclusive, sustainable markets that protect vulnerable populations and drive economic resilience.

If You are an Academy Alumnus



Join our continental network. Engage with peers and programs to help shape the next generation of African insurance professionals.

KNOWLEDGE THAT COMPOUNDS

Ten years ago, we took a chance based on the conviction that investing in professional expertise would create a market transformation that would outlast any single program.

We were right.

Today, the professionals we have trained are leading institutions, applying technical skills that shape decisions, drawing on peer networks that collaborate across borders, and advancing thought leadership that influences practice. But the real validation is not what has happened; it is what is *now* possible.

With the expertise built over the past decade, African insurance markets now have the technical ability to manage complex risks, innovate with purpose, broaden access to protection, and navigate sophisticated market challenges with confidence. That is what training and capacity building does. It does not just solve today's problems; it makes tomorrow's possibilities accessible.

The future will bring challenges that cannot be fully anticipated, from climate shocks that strain existing models to technologies and market dynamics still taking shape. However, one thing is certain: the markets that thrive will be those where professionals are equipped, institutions are capable, and learning never stops.

That is the market we are building.

That is the Academy we are becoming.

That is the Africa we are working toward.

Welcome to the future of learning



EXPERIENCES THAT INSPIRE CONFIDENCE

Success Stories from Our Clients



INSPIRATIONAL TESTIMONIALS

★★★★★

The Proficiency in Short-Term Reinsurance Practice and Claims Management programme was insightful, practical, and well structured. The sessions combined strong technical content with real world examples, making complex reinsurance and claims concepts easier to understand and apply.

★★★★★

The Agriculture Insurance webinar provided valuable insights into sector practices, challenges, and emerging innovations. The practical examples and interactive discussions made the session highly relevant for both policy and field-level application.

★★★★★

Insurance is vital infrastructure.
We build the expertise needed for inclusive, sustainable markets that protect vulnerable populations and drive economic resilience.

★★★★★

ZEP-RE Academy is making an important contribution to capacity building in Africa's insurance market. The training experience was valuable, well organized, and highly beneficial for professionals in the sector.

★★★★★

The workshop was insightful, educational, and worthwhile. It reinforced the importance of diligence in underwriting and claims handling, particularly when working with client documentation and making informed decisions.

★★★★★

The training was excellent. The facilitators demonstrated strong technical knowledge, used practical examples, and delivered the content in a clear and engaging way. The field visit added further value to the learning experience.



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