

TANZANIA INSURANCE DAY 2023

Organized By



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ADAPTING TO A CHANGING WORLD STRENGTHENING COMPLIANCE, RISK MANAGEMENT, AND RESILIENCE IN INSURANCE



President of the Revolutionary Government of Zanzibar

Dr. Hussein Ali Mwinyi

Guest of Honor

DATE
14TH - 16TH SEP 2023

VENUE
HOTEL VERDE, ZANZIBAR

www.iit.co.tz

#BimaWalk

BIMA SPORTS

CSR
CORPORATE SOCIAL RESPONSIBILITY

INSURANCE
ESSAY
COMPETITION 2023

IN ASSOCIATION WITH:





MRS. MARGARET IKONGO



GOVERNING COUNCIL



Margaret Ikongo
IIT Interim President

On behalf of the Interim Governing Council of the Insurance Institute of Tanzania (IIT), it is with great pleasure that I extend a warm and hearty welcome to all the distinguished conference delegates gathered here in the stunning island of Zanzibar. This marks a significant moment for us as it's the first time we have chosen to host our conference in this exquisite African destination.

First and foremost, I want to express our sincere appreciation to the dedicated organizing committee for their outstanding work in selecting an excellent and highly relevant theme for this conference. While I won't delve into the specifics, it is evident to all of us that the environment in which we operate is rapidly evolving. This necessitates a fundamental shift in how we approach our work. Sustainability, once synonymous with sales growth and profit, has now taken on a new meaning.

We find ourselves in an era where being a purpose-driven company is no longer an option but a necessity. We must be able to answer some critical questions: Why are we here? Where do we aspire to be? And, perhaps most importantly, who are the primary stakeholders we serve and must prioritize?

Our commitment to sustainability goes hand in hand with these questions.

Lastly, but certainly not least, I would like to express our deepest gratitude to the conference sponsors, without whose generous support this event would not have been possible. I also want to commend our paper presenters, panelists, moderators, and everyone who has contributed their time, expertise, and passion to make this conference a reality.

As we move forward through the proceedings of this conference, I urge each and every one of you to engage wholeheartedly, empower yourselves with the knowledge and insights shared here, and, above all, enjoy the experience of being part of this esteemed gathering.

Thank you and let us make this conference a resounding success! Engage, empower, and enjoy.

**IIT INTERIM
PRESIDENTS NOTE**



Dr. Suresh Kumar
Past President



Wilson Mnzawa
Vice President



Elia Kajiba
Hon. Secretary



Adarsh Sharma
Member



Aliasgher Somji
Member



Nura Masood
Member



Amani Tuntufye
Member



Omar Kuppa
Member



Jared Awando
Member



Omary Aziz
Member



Esther Mwamafupa
Member



Tanveer D.K.
Member



MS. ELIZABETH BROWN

I am delighted to share with you the remarkable journey and aspirations of our institute. Established with a clear vision and unwavering commitment, IIT has played a pivotal role in shaping the insurance landscape in Tanzania.

Our core purpose is rooted in the advancement, exchange and enhancement of insurance knowledge and practice within Tanzania and beyond. We strive to be the beacon of excellence in our industry, coordinating insurance activities and fostering the exchange of expertise, knowledge and information both locally and internationally. At the heart of our mission lies the protection of the insurance profession and the public interest.

We are proud to have passionate members and valued partners who share our commitment to excellence. In an ever-evolving world, we leverage cutting-edge technologies to stay at the forefront of the insurance industry.

The Insurance Institute of Tanzania has been recognized as a key professional body in the market and we uphold the highest standards of professionalism and ethics in the insurance sector.

In our pursuit of excellence, IIT is committed to maintaining a delicate balance between value creation for our members and the enforcement of professional standards. We understand the importance of responding to contemporary industry demands and revolutions. To this end, we continually strive for improvement through value enhancement programs and infrastructure development.

As the CEO of IIT, I am honored to lead an organization that has played a pivotal role in shaping the insurance landscape in Tanzania. Our journey has been one of continuous growth and adaptation to the changing times. With the support of our dedicated members, partners and stakeholders, we remain committed to our mission and vision and we look forward to an exciting future.

Thank you for your continued trust and support in the Insurance Institute of Tanzania and I hope you make the most of the 26th Annual Insurance Day conference and Gala Dinner. Muzle tov!

IIT CHIEF EXECUTIVE
NOTE



ABOUT INSURANCE INSTITUTE OF TANZANIA

The Insurance Institute of Tanzania was registered with the Ministry of Home Affairs in 1996 as a local chapter of the Chartered Insurance Institute (CII) of London. To date, The Insurance Institute of Tanzania continues to operate as an affiliate of the UK-based association of insurance professionals.

The Insurance Institute of Tanzania was established to provide a proper forum and necessary facilities for the advancement, exchange, and improvement of insurance knowledge and practice in Tanzania and co-coordinating insurance activities and exchange of insurance knowledge, information, and expertise within and outside Tanzania.

The main objective of IIT is to provide, promote and coordinate world-class, innovative, sustainable, and accessible support to individuals and corporate members in insurance and risk management with passionate members, partners, and cutting-edge technologies to ensure the protection of the profession and the public.

The Institute is managed by a Governing Council which is voted into Office by the Annual General Meeting. Governing Council Members occupy the office for a period of two years after which they are eligible for reelection.

The Institute was referred to in the Insurance Act of 1996 and again in the Insurance Act of 2009 as one of the professional bodies in the market of which members in the industry are required to join. It exists as a registered Non-governmental organization.

MISSION

To provide, promote and coordinate world-class, innovative, sustainable, and accessible support to individuals and corporate members in insurance and risk management with passionate members, partners, and cutting-edge technologies to ensure the protection of the profession and the public.

VISION

IIT envisages being a premier setter of insurance educational and professional standards in Africa and beyond.

ORGANIZING COMMITTEE

TANZANIA
INSURANCE DAY 2023



MR. TANVEER D.K.
ORGANIZING COMMITTEE CHAIRMAN

I am delighted to serve as Chairman of the Tanzania Insurance Day Events and take this opportunity to invite you and your esteemed organization to play an active role in the noteworthy insurance events scheduled for this year.

The Insurance Institute of Tanzania is organizing these events for last 26 years with the aim of building and strengthening the insurance industry in Tanzania.

The Tanzania Insurance Day Conference is scheduled to take place from 14th to 16th September 2023 at Hotel Verde in Zanzibar. Under the theme "Adapting to a Changing World: Strengthening Compliance, Risk Management, and Resilience in Insurance," this event promises to be a platform for fruitful discussions and collaboration among industry leaders, regulators, and experts.

I am also delighted to share that Dr. Hussein Ali Mwinyi, President of the Revolutionary Government of Zanzibar, has graciously accepted our invitation to be the distinguished guest of honor at the conference.

In the face of a rapidly changing world, the insurance industry is confronted with a multitude of challenges that necessitate our united focus and concerted efforts. This conference will provide an opportunity to address these challenges by discussing the latest trends, best practices, and emerging issues in the field.

I strongly believe that your organization's expertise and valuable insights would greatly contribute to the success of this event. Your active participation and engagement in the conference will not only enhance the credibility of the event but also provide a platform for networking and collaboration with other industry players. Together, we can drive positive change and strengthen the insurance industry in Tanzania.

In addition to the conference, the Tanzania Insurance Day will host several pre-conference events aimed at fostering camaraderie and teamwork within the insurance community. These events include the Bima Walk, Essay Competition, Bima Sports and Corporate Social Responsibility (CSR).

Your presence and active participation at the Tanzania Insurance Day events will contribute to its success and make a positive impact on the insurance industry in Tanzania.



Tanveer D.K.
Organizing Chairman



Elizabeth Brown
Secretary



Margaret Ikongo
Member



Claude Mukanganwa
Member



Mary Kamene
Member



Omary Aziz
Member



Omar Kuppa
Member



Hadija Maulid
Member



Aliasgher Somji
Member



Wilson Mnzawa
Member



Esther Mwamafupa
Member



Davis Mwijage
Member



Jared Awando
Member



Enock Mtonyole
Member



Edgar Walva
Member



Gideon Chuonyo
Member



Frank Shangali
Member



Baraka Fredy
Member

Bima Walk 2023

#BimaWalk

A Stride Towards Insurance Awareness

On the vibrant morning of Saturday, July 8th, 2023, Mlimani City mall in Dar es Salaam witnessed a spectacular gathering of more than 800 individuals, ranging from insurance industry professionals to enthusiastic students and members of the local community. It was an event that would not only promote health and camaraderie but also raise the banner of insurance awareness high.

The Bima Walk, a significant event on the calendar of the insurance industry, kicked off with great pomp and grandeur. The walk was flagged off by none other than the esteemed Daressalaam Regional Commissioner, Honorable Albert Chalamila, who was joined by the Commissioner of Insurance, Dr. Saqware Baghayo, and the Chairman of the Organizing Committee, Mr. Tanveer D.K. The participants embarked on a 5-kilometer journey that took them from Mlimani City mall towards the ITV bus stop, through Mwenge, and back to their starting point. Along the route, the enthusiastic crowd was treated to motivating addresses that shed light on the importance of insurance in today's world.

One of the highlights of the event was the raffle draw. The excitement reached its peak as the winners were announced. Lucky participants walked away with coveted prizes including Medical Insurance, Accident Insurance and BimaSokoni Hampers, generously sponsored by Strategies Insurance, ICEA Lion Insurance, Jubilee Allianz Insurance, Assemble Insurance, MO Assurance, and SmartX. These prizes not only added an element of competition but also highlighted the value of insurance in securing one's future.

What made the Bima Walk 2023 even more special was the extensive media coverage it received from Clouds Media Group. This comprehensive media coverage played a pivotal role in spreading insurance awareness across the country. Through various platforms, the event's message reached far and wide, making more people cognizant of the vital role insurance plays in safeguarding lives and assets.

The Bima Walk 2023 was a resounding success, not just as a fitness event but as a platform to bring the community together and foster awareness about the insurance industry's importance. It marked a stride towards a more informed and secure future for all. We look forward to more such events that not only promote health but also knowledge in the insurance sector.



A Triumph of Teamwork and Fellowship

On the radiant morning of Saturday, August 19th, 2023, the Don Bosco Grounds in Dar es Salaam transformed into a bustling arena of friendly rivalry and camaraderie.

Bima Sports, an event that has become synonymous with celebrating work-life balance and fostering the spirit of unity within the insurance industry, once again proved its significance.

The day unfolded with remarkable enthusiasm as a total of 19 football teams and 8 netball teams gathered to participate in this sporting extravaganza. It was not just about competing; it was an opportunity to connect, rejuvenate, and celebrate the spirit of healthy competition.

The event commenced with a grand opening ceremony, graced by Mama Margaret Ikongo, President IIT Interim Governing Council, Mr. Tanveer D.K., Insurance Day Organizing Committee Chairman, Mr. Adarsh Sharma, IIT Governing Council Member, Ms. Elizabeth Brown, IIT CEO, Ms. Nura Masood IIT Governing Council jointly inaugurated the festivities. Their presence added a touch of honor and inspiration to the proceedings, setting the tone for a day filled with sportsmanship and friendly competition.

As the games progressed, the Don Bosco Grounds buzzed with the spirit of teamwork, camaraderie, and healthy competition. Participants from various insurance companies showcased their athletic prowess while also emphasizing the importance of maintaining a work-life balance.

After hours of exhilarating matches, it was Sanlam Insurance that emerged triumphant in the football category, hoisting the coveted football trophy high. Their exceptional teamwork and dedication paid off, earning them a well-deserved victory.

In the world of netball, Assemble Insurance showcased their skill and determination, clinching the Netball Trophy. Their journey to victory was marked by precision and teamwork, setting an example for others to follow.

Bima Sports 2023 was not just about winning trophies; it was about embracing the spirit of sportsmanship, fostering fellowship, and promoting a balanced lifestyle. The event left everyone with lasting memories of camaraderie and a renewed commitment to both their professional and personal lives.

As we reflect on Bima Sports 2023, we can't help but look forward to future editions of this event, where insurance professionals will continue to gather, compete, and celebrate the unity and healthy competition that define our industry. Congratulations to all the participants, winners, and organizers for making this day a memorable one.



In a world driven by innovation and fresh perspectives, it is paramount to encourage the youth to explore the intricacies of the insurance and finance industry. With this vision in mind, the Insurance Institute of Tanzania (IIT) launched an inspiring Essay Competition as part of the Bima Walk event. This competition was inaugurated by none other than the Commissioner of Insurance, Dr. Saqware Bhagayo, who extended a warm invitation to second-year and final-year students pursuing studies in insurance and finance.

The primary objective of this initiative was to ignite the flames of creativity, originality, and problem-solving skills within these young minds. The students were presented with a choice of four thought-provoking topics, each designed to challenge their intellect and offer them a platform to voice their insights:

1. Pros and Cons of Parametric Insurance Products in Africa: A critical analysis of the advantages and disadvantages of parametric insurance in the African context.
2. Fraudulent Claims in the Insurance Industry: A comprehensive discussion on how fraudulent claims impact the insurance sector and potential remedies to combat this issue.
3. Emerging Technologies and the Future of the Insurance Value Chain: An exploration of the potential transformations that may reshape the insurance industry's value chain over the next two to three years, driven by emerging technologies.
4. Regional Integration's Impact on the Insurance Industry: An examination of how regional integration initiatives affect the dynamics of the insurance sector.

Students were tasked with crafting essays of up to 2000 words, delving deep into their chosen topics and offering fresh insights and innovative solutions. These essays were submitted to a designated IIT email address, with the submission deadline set for August 31st, 2023.

The rewards for the participants were not just tokens of appreciation but life-changing opportunities. Second-year students who emerged victorious in this competition were offered a remarkable chance to secure final-year scholarships. These scholarships covered their final-year education fees and boarding expenses, alleviating a significant financial burden and paving the way for their bright futures.

Final-year winners, on the other hand, were extended internships with reputable organizations. This hands-on experience provided them with a platform to kickstart their careers, applying their academic knowledge in real-world scenarios.

The success of this competition would not have been possible without the generous sponsorship from industry leaders who recognized the importance of nurturing young talent. Heritage Insurance, MGen Insurance, Bumaco Insurance, KPMG, and Minerva Re sponsored scholarships for the second-year students. Meticulous Insurance, CRDB Insurance, and Imatic Technologies stepped up to sponsor internships for the final-year students.

The Essay Competition stands as a testament to the industry's commitment to fostering talent, nurturing innovation, and shaping the future leaders of the insurance and finance sector. It showcases the power of education, mentorship, and collaboration, leaving an indelible mark on the hearts and minds of the youth who participated. As we celebrate their achievements, we look forward to witnessing their contributions to the industry's growth and development in the years to come.

Essay Competition Winner Sponsors





A Heartfelt Gesture of Compassion at Mwananyamala Hospital

On September 7th, 2023, the organizing committee of the Insurance Day Conference came together for a profoundly meaningful Corporate Social Responsibility (CSR) event at Mwananyamala Regional Referral Hospital in Dar es Salaam.

This government-owned healthcare institution that operates under the Ministry of Health, Community Development, Gender, Elderly, and Children. It stands as a pillar of hope, providing vital regional-level referral services to over 200 public and private healthcare facilities, including hospitals, health centers, dispensaries, and clinics. Serving a population of more than 2 million people residing in Dar es Salaam Kinondoni and Ubungo municipalities and the surrounding areas, Mwananyamala Hospital plays a pivotal role in the well-being of its community.

Recognizing the critical role this hospital plays in the lives of countless individuals, especially expectant mothers and their newborns, the organizing committee decided to extend a helping hand as part of their CSR initiative during the Insurance Day Conference. The committee came together to donate much-needed maternity supplies to Mwananyamala Hospital. These supplies will be instrumental in assisting women patients during their maternity needs, ensuring safer and more comfortable childbirth experiences.

Furthermore, in a spirit of inclusivity and insurance for all, the organizing committee went a step further. They sponsored free medical cover for 50 individuals, thereby providing them with access to crucial healthcare services and coverage during a crucial phase of their lives. This generous gesture not only exemplifies the core values of the insurance industry but also underscores the committee's commitment to the well-being of the community it serves.

This CSR event at Mwananyamala Hospital serves as a powerful reminder of the positive impact that collective efforts and compassion can have on our society. It reinforces the idea that corporate responsibility extends beyond profit margins and into the hearts of individuals and communities in need.

As we celebrate this heartwarming initiative, we are reminded that even small acts of kindness can have a profound and lasting effect on the lives of those less fortunate. It is through such gestures that we not only enrich our industry but also strengthen the bonds that unite us as human beings.

We applaud the efforts of Ms. Mary kamene Ndege and Ms. Esther Mwamafupa together with organizing committee for their dedication to making a difference, and we look forward to witnessing more such acts of kindness in the future.



Empowering the Future: Mikindani Dole Secondary School, Zanzibar

On September 14th, 2023, a heartwarming and transformative Corporate Social Responsibility (CSR) event took place at Mikindani Dole Secondary School in Zanzibar's Magharibi "A" District. This event, organized by the dedicated committee of the Insurance Day Conference, brought a ray of hope and a glimpse of a brighter future to this esteemed institution.

Mikindani Dole Secondary School holds a special place in the hearts of the local community, as it is supported by the Revolutionary Government of Zanzibar. Here, more than 300 students are provided with a valuable education, free of cost. This institution not only symbolizes the power of education but also the commitment of the government to nurturing the young minds of Zanzibar.

Recognizing the pivotal role that education plays in shaping the nation's future, the organizing committee of the Insurance Day Conference decided to contribute in a meaningful way. Their generous gesture involved the donation of ten computers to Mikindani Dole Secondary School. These computers serve as more than just machines; they represent a pathway to knowledge, skill development, and a brighter future for the students.

In an increasingly technology-driven world, access to computers is essential for holistic learning. The computers donated by the committee will undoubtedly enhance the technological literacy and skills of the students, empowering them to excel in an ever-evolving world. These students, who are the future leaders of Zanzibar, will now have the tools they need to contribute to the nation's growth and development.

This CSR event is a testament to the spirit of giving back that runs deep within the insurance industry and the broader community. It reflects a commitment to not only the present but also the generations to come. It showcases the power of collective efforts to make a positive impact and the belief that education is a powerful catalyst for change.

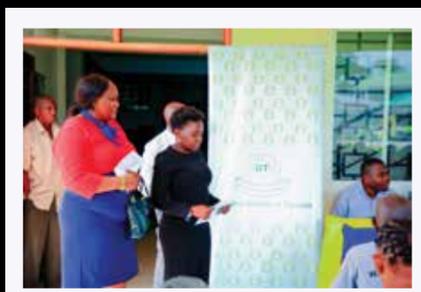
As we celebrate this wonderful initiative, we are reminded that investing in education is an investment in a brighter future for all.

The committee's generosity will undoubtedly leave a lasting legacy, inspiring the students of Mikindani Dole Secondary School to dream big and reach for the stars.

It is a reminder that together, we can shape a better tomorrow.



SPEAKER PROFILES



Wadzanayi B. Phiri
Founder and CEO
Coronation Solutions (Pvt) Ltd
Zimbabwe

Wadzanayi is the Founder and CEO of Coronation Solutions (Pvt) Ltd, a leading management consulting practice offering Actuarial, Financial, Governance, Risk & Compliance services. With an MBA, Bachelor of Business Administration, Diploma in Insurance, and certificates in Enterprise Risk Management and Business Continuity Management, she has 20 years of experience in the insurance and pensions industry across Zimbabwe, Malawi, and Botswana.

Before founding Coronation in 2018, she worked for Old Mutual, AON, Comarton Consultants, and Marsh (a division of Marsh & McKennan).

For the past five years, she has been advising clients in Governance, Risk, and Compliance. Wadzanayi's passion lies in seeing organizations thrive.

She also holds the position of Independent Board Chair of Emeritus Reinsurance Zimbabwe and serves on Smartvest Asset Management and as 1st Vice President of Women in Insurance Zimbabwe.



Vincent Onjala
Partner
KPMG
Tanzania

Vincent is a partner with KPMG in Tanzania. He has over 20 years' post qualification experience and holds a First Class Bachelor of Commerce (Accounting) degree from Kenyatta University. In addition, he has a Master of Business Administration (Finance) degree from the University of Nairobi.

He is a member of National Board of Accountants and Auditors of Tanzania (NBAA) and Certified Public Accountant in Public Practice, Tanzania.

He is also a qualified Certified Public Accountant of Kenya (CPA-K) and a member of the Institute of Certified Public Accountants of Kenya (ICPAK). He served as a member of Professional Standards Committee at ICPAK.

Vincent has extensive experience in financial services sector covering financial statements audit, taxation, project audits, trainings, due diligence reviews and internal control appraisals in several countries.



Said Baraka Kambi
Founder- CEO
Institute of Directors Tanzania (IoDT)
Tanzania

Said Baraka Kambi is a founder-CEO of IoDT, shapes model directors through integrity, professionalism, and enterprise. IoDT, a national association, nurtures responsible corporate citizenship, fostering better boards, businesses, and Tanzania.

Said guides Generation Equality Forum's Women's Economic Justice and Rights as a committee member. He's Africa Corporate Governance Network's founder, Chair, and vice-Chair.

Certified by GCGF/IFC, Said, with 30 years' finance and governance experience, crafts impactful training and consultancy. He aligns governance, operations, and culture, amplifying value for clients via mentoring and coaching networks.



David Sawe
CEO, ICFT
Tanzania

David Sawe is a Mayfair Insurance Co. Tanzania Ltd. Board member and CEO of the Insurance Companies' Forum of Tanzania (ICFT) and an independent consultant.

His postgraduate qualifications in agricultural economics, coupled with ICT and insurance experience, position him as a dynamic panelist for "Adapting to a Changing World: Strengthening Compliance, Risk Management, and Resilience in Insurance."

Over two decades with the Planning Commission and Central Establishment, he pioneered diverse ICT initiatives, coding the first-ever software for Government Development Budget and Retrenchment processing.

David shaped the inaugural National ICT Policy, introduced the 2004 National e-Government Strategy, and played a crucial role in the ICFT's inception in 2017.



Mr. Ronald Zake
Board Chairperson
Insurance Training College
Uganda

Ronald holds a Bachelors of Statistics from Makerere University and is an ANZIIF Senior Associate, CIP, QPIB, with U.K. certifications in Financial Advising and Arbitration. He's also a Project Management Certificate holder (South Africa) and an ILO Microinsurance Trainer.

He chairs the Insurance Training College and directs Kenya Reinsurance Corp. Uganda SMC. Ronald founded A-Plus Funeral Management and consults for A-Plus Group Limited. He's also the MD/Founder of Grand Micro Insurance, Uganda's 1st micro-insurer. Ronald taught Insurance at Makerere University, was a CMA Board Member, and held key roles at companies like AIG Uganda and Sanlam.

With 30+ years' experience, Ronald excels in insurance and enjoys Executive Management, Mentoring, Travel, and Football. Married with 3 children, his legacy thrives.



Ms. Helena C. Mzena
Chief Executive Officer
Jubilee Life Insurance Corporation
of Tanzania Limited

Ms. Helena Mzena, the CEO of Jubilee Life Insurance Corporation of Tanzania Limited since 2011, with over 12 years of insurance industry experience. Her career, spanning roles in Tanzania and the UK, includes tenures at Deloitte Touché Tohmatsu Limited (DTTL), NTT Europe Ltd, and a UK local authority. At Jubilee Life Insurance, she has played a pivotal role in leadership, strategy, business development, finance, risk management, compliance, and governance strengthening. Ms. Mzena holds a master's in Financial Management from Liverpool John Moore University, a bachelor's in Finance and Financial Information Systems from the University of Greenwich, and an International Postgraduate Diploma in Life Insurance from IIRM. She is affiliated with CII, ACCA, ACPA, and has certifications in senior management leadership and female future leadership.

CONFERENCE PROGRAM

PRESENTATIONS

DAY 1 - 14th SEPTEMBER 2023

TIME	EVENT	DELEGATES		
	ARRIVAL, REGISTRATION & COCKTAIL		11:15 - 11:45	Risk Management ESG in Insurance opportunities and Challenges. Ms. Wadzanayi Bertha Phiri CEO, Coronation Solutions, Zimbabwe
14:00 ONWARDS	ARRIVAL AND REGISTRATION	DELEGATES		
1900 - 2100	COCKTAIL (Verde Hotel) Dress Code - Smart Casuals		11:45 - 12:15	Insu-Resilience Best Practices for Adapting to Disruptive Events. Mr. Vicent Onjala KPMG Senior Partner, Tanzania

DAY 2 - 15th SEPTEMBER 2023

TIME	EVENT - DRESS CODE FORMAL		12:15 - 14:00	LUNCH BREAK
OPENING CEREMONY				
07:30 - 08:30	Delegates Arrival and Registration	OC	14:00 - 14:30	Role of the Board on Compliance with Legal and Regulatory requirements. Mr. Said Baraka Kambi CEO, Institute of Directors Tanzania
08:30 - 08:45	Arrival of Ministers & Dignitaries	OC/IC	14:30 - 15:30	Panel Discussion with: - Mr. Abubakar Ndwata Director of Compliance & Supervision, TIRA. - Ms. Helen Mzena CEO, Jubilee Life Insurance - Mr. David Sawe CFO, Insurance Company Forum of Tanzania (ICFT)
08:45 - 08:55	Guest of Honor Arrival	OC/IC		
08:55 - 09:00	National Anthem	MC		
09:00 - 09:05	Conference Introduction	Mr. Tanveer D.K Chair, Organizing Committee		
09:05 - 09:10	Welcome Remarks	Mrs. Margaret Ikongo IIT President		
09:10 - 09:15	Commissioner of Insurance Remarks	Dr. Saqware Baghayo Commissioner of Insurance	15:30 - 16:15	Introduction to Insurance Social Protection and Actuarial Board Presentation. Tanzania Insurance Regulatory Authority (TIRA)
09:15 - 09:20	National Insurance Board Chairman Remarks	Mr. Moremi Marwa Chairman, National Insurance Board	16:15 - 16:30	Essay Competition Prize Giving Dr. Saqware Baghayo Commissioner of Insurance
09:20 - 09:30	Regional Commissioner Remarks	Hon. Idrissa K. Mustafa RC - Magharibi Zanzibar	16:30 - 17:30	CEO Round Table Dr. Saqware Baghayo Commissioner of Insurance
09:30 - 09:40	Zanzibar Minister of Finance Remarks	Dr. Saada Mkuya Minister of Finance - Zanzibar	19:30 - Onwards	TanRe Gala Dinner ALL
09:40 - 10:00	Guest of Honor Keynote Address	His Excellence Dr. Hussein Ali Mwinyi President of the Revolutionary Government of Zanzibar		
10:00 - 10:10	Vote of Thanks	Mrs. Khadija Said Issa Deputy Commissioner of Insurance		
10:10 - 10:15	Souvenirs & Sponsors Recognition	Dignitaries		
10:15 - 10:30	Group Photo	ALL (GoH & Representing Delegates)		
10:30 - 10:45	Tea Break / Health Break			

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ADAPTING TO A CHANGING WORLD: STRENGTHENING COMPLIANCE, RISK MANAGEMENT, AND RESILIENCE IN INSURANCE



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