Southern Africa Insurance Indaba (SAII)

Report

Host: Insurance Institute of Zimbabwe (IIZ)

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The Indaba proceedings report summarizes the sessions and activities at 2025 Southern Africa Insurance Indaba (SAII) hosted by the Insurance Institute of Zimbabwe (IIZ) from the 18th to the 21st of November, 2025 at Elephant Hills Resort in Victoria Falls, Zimbabwe. The editorial team of AIM Publications compiled the Indaba summaries and key takeaways. Readers and other industry players may not share the opinions expressed or agree with the recommendations. However, these reflect the rich diversity of the conversations that transpired during the SAII.

10+ sessions and presentations took place at the 2025 SAII.

Contents

The sessions highlighted the significance of human centered approaches and the transformative role of adopting a new leadership paradigm – strategic leadership model in driving industry growth and positively impacting the communities served by the insurance sector.

Introduction

Between November 18 and 21, 2025, the Insurance Institute of Zimbabwe hosted the Southern Africa Insurance Indaba previously known as the IIZ annual conference. The inaugural rebranded regional Indaba was hosted at the stunning Elephant Hills Resort in Victoria Falls under the themed; Reimaging Insurance: Unlocking Economic Potential and Building Resilience in Africa; underscoring the transformative role of insurance in fostering economic transformation and sustainable development of Africa.

The SAII agenda was packed with relevant discussions on pertinent issues within the African insurance sector. Diverse perspectives were shared by industry thought leaders from different countries in the continent. Insurers, reinsurers, brokers, insurtechs were joined by regulators, researchers, academics and policy makers. Unlocking the continent's potential, while spearheading sustainability initiatives, collaborating for resilience and increasing uptake by designing products for both Fortune 500 clients and the Missing Middle (emerging markets and informal sector) were central discussion points at the Indaba.

The sessions highlighted the significance of human centered approaches and the transformative role of adopting a new leadership paradigm – strategic leadership model in driving industry growth and positively impacting the communities served by the insurance sector. Harnessing the power of technology and AI to drive efficiency, productivity and business resilience become a critical discussion area that drew attention from participants.

This report summarizes the 10+ sessions, and activities that formed the 2025 SAII. The AIM editorial team condensed the presentations and discussion points into a collection of lessons learnt from each session. The lessons are complemented with short descriptions, highlighting the major emphasized pointers that are actionable and can be implemented into operational activities of organizations. This approach gives readers an appreciation of themes that shaped the SAII conversations and their impact on reimaging the future of the insurance industry in Africa to build resilience, sustainability and unlock the continent's potential.

The report serves as a detailed repository for the industry and we hope it becomes the foundation of meaningful industry dialogues that reshape the future of insurance.

Session 1

Cross-Border Insurance as a Catalyst for Africa's Economic Integration: Unlocking Trade, Mobility and Resilience under the African Continental Free Trade Area (AfCFTA).

This opening panel session presented insights on cross-border insurance as a catalyst for Africa's economic integration. The discussion pointers highlighted practical strategies and ideas on unlocking Trade, Mobility and Resilience by leveraging the AfCFTA. The panelists shared diverse perspectives to the subject matter by answering the following questions:

| What is the role of cross-border insurance in facilitating seamless trade, mobility, and resilience across Africa?

| What existing gaps are hindering sustainable cross border insurance across Africa?

| What is the role of technology in accelerating cross border insurance?

| Is the industry ready for cross-border insurance?

Left to right; *Prudence Muganiwah, PR Officer, Nyaradzo Group, Francis Nzwili, Mananging Director, Continental Reinsurance Botswana, Lindah Mariwande, General Manager, Old Mutual Life Assurance Company Zimbabwe.*

Key takeaways

Fragmented markets

The African markets and regulatory landscape are fragmented which then affects cross border insurance, trade, mobility and collective resilience. This calls for market harmonization in order to harness the power of cross border insurance and facilitate sustainable trade and mobility of products and services. The existing differences across Africa calls for de-risking, better integrated frameworks and building of pools to ensure resilience.

Design products digitally with the customer in mind

With innovation and emerging technologies, reshaping product development in the insurance sector, having the customer in mind when developing offering is crucial in fostering inclusion. It is also crucial to ensure that the digital solutions relate to the clients and market to be served – simple, relatable and accessible.

Collaboration while harnessing data

Although the markets are fragmented, commonalities exist within African markets and collaboration between regulators ensures seamless trade. To achieve this, Africa should harness data because this unlocks growth and opportunities. The insurance market across the continent should collaborate to design products that are relevant to every segment of the economy.

Session 2

The Economic and Business Outlook for 2026

Presenter: *Dr. Carren Pindiriri, Economist*

The Zimbabwe economy is currently performing well, driven by macro-economic stability, good agriculture season and booming gold prices. Although the country still has macro-economic challenges such as elevated fiscal risks, high economy informality and treasury areas, the economy is stable and viable. However, these challenges present business opportunities for the insurance sector; high level of informality challenges insurance players to think outside the box and design penetration strategies.

Outlook of insurance

The insurance market in Zimbabwe is projected to reach a market size (gross written premium) of US$2.54bn in 2025. Non-life insurance companies dominate with a projected market volume of US$1.48bn. With the projected economic growth, income growth and stable prices, the listed companies are projected to record positive performance.

Opportunities for insurance companies

- Large underserved market,
- Agriculture and climate risk products,
- Digital & mobile innovation,
- Micro-insurance and inclusive insurance,
- Products indexed to US$/ inflation hedged models,
- Reinsurance, risk management and data services.

Regulators Address

IPEC State of the Insurance Industry

Presenter: *Sibongile Siwela, Director Insurance, IPEC*

The session offered an overview of the Zimbabwe insurance industry and the strategic reform of the Insurance & Pension Commission of Zimbabwe (IPEC). Anchored on Beyond Sustainability: Regulation for Sustainability, the IPEC 2026/30 strategy demonstrates the commitment of the

commission in building a more inclusive, sustainable and future-ready insurance industry. The commissioner of insurance in Zimbabwe, Dr. Grace Muradzikwa was represented by Sibongile Siwela who is the director of insurance.

The regulator expressed prevailing compliance issues; lack of minimum board skills diversity and non-compliance to the minimum shareholding requirements and minimum prescribed assets. With an average compliance rate pegged at 79.49%, the commission called on industry players to prioritize compliance.

Key takeaways

Compliance index & performance soundness

The regulator expressed prevailing compliance issues; lack of minimum board skills diversity and non-compliance to the minimum shareholding requirements and minimum prescribed assets. With an average compliance rate pegged at 79.49%, the commission called on industry players to prioritize compliance. The commission indicated that, the average soundness of the insurance industry in Zimbabwe excluding funeral underwriters is pegged at 64.49% with life companies having the highest soundness ratio.

Regulatory developments

- Introduction of the road accident fund,
- ZICARP regulations – submitted to the attorney general and pending gazetting,
- IPEC amendment bill – awaiting second reading,
- Insurance amendment bill – bill revised to incorporate marine insurance and index insurance. The bill is now awaiting approval by the minister and attorney general,
- The regulatory sandbox, first cohort application window closing on December 31, 2025,
- Development of agriculture index insurance regulations,
- Minimum reinsurance standards,
- Mandatory marine insurance, artisanal miners and public assets.

Opportunities in the industry

With the penetration rate of insurance in Zimbabwe pegged at 1.06%, opportunities to tap into the informal market exist as the economy is now 76% informal, according to ZIMSTAT. The industry should also design fit for purpose products, targeting underserved segments of the population, SMEs and establish pan African rating agencies.

2026/30 – a new era

The insurance commission unveiled its strategic evolution during the SAII, with a guiding theme centered on: Beyond Compliance: Regulation for Sustainability, the commission is moving away from being a compliance police, rules based regulation, and shifting the focus from short term to long.

IPEC – a strategic partner

The commission is adopting a forward looking strategic path that drives insurance resilience, growth and sustainability:

- Partnerships: working together to protect members & build resilience,
- Risk Based: focusing on what matters most,
- Proactive: early warning systems, anticipate challenges, and design enabling solutions,
- Long-term Focused: no more fire-fighting, last minute execution,
- Sustainability Focused: protecting future generations,

- Restore: restore pension legacy,
- Collaboration: working with the industry for shared success.

The commission called for cross border cooperation and regulatory convergence, and collaborating to build a resilient African insurance industry going forward.

Official Opening of the 2025 SAII

Reimagining Insurance for Africa's Growth, Resilience and Sustainability

Over 100 delegates from 8 countries across the African continent and beyond, attended the inaugural 2025 Southern Africa Insurance Indaba in Victoria Falls, Zimbabwe. The official opening address of the Indaba was made by the Zimbabwe Deputy Minister of Finance, Economic Development and Investment Promotion Honorable David Kudakwashe Mnangagwa. His address centered on the urgent need to reimagine insurance to foster growth, resilience and sustainability of the African continent. His submissions indicated that insurance is a key pillar for societal transformation and reimagining the practice of insurance paves the way for achievement of national, regional and global development goals.

"Insurance is like that quiet friend always in the terraces, never shows up, but when things go wrong, they're the one who saves the day. It turns chaos into calm and uncertainty into opportunity."

Key takeaways

Reimagining Insurance: foundation for achieving national & regional development goals

As Zimbabwe pursues the Vision 2030; upper middle class economy status, insurance is a powerful tool for safeguarding wealth, mobilizing resources and accelerating economic growth. To achieve national development goals which are deeply rooted in genuine economic transformation, structural resilience and social inclusion; it is fundamental to reimagine insurance to sustainably close protection gap.

Insurance: a catalyst for achieving UN SDGs

Far beyond its traditional role of managing risk, the insurance sector directly and indirectly supports nine of the SDGs, mobilising capital, building resilience, and empowering progress. A spirit of collectivism is crucial towards achievement of these goals and reimaging of insurance, not as a business enterprise, but a strategic development partner and powerful enabler of economic development is critical.

A paradigm shift is imperative to achieve Agenda 2063

To achieve Agenda 2063, 'The Africa We Want,' which envisions inclusive development, unity, and self-reliance, the insurance industry should not rely on traditional insurance models. The deputy minister called for regulators and insurers to redefine the societal role of insurance and close the vast protection gap.

Africa's future is rooted in integration, collaboration, & collective growth

The deputy minister of finance urged industry players to forge regional insurance ecosystems capable of absorbing shocks, sharing capacity, and financing Africa's development from within. Unlocking growth and building of resilience across Africa, demands a new African narrative – home-grown solutions for home-grown challenges.

Reimaging insurance: thinking beyond traditional boundaries & conventional models

What does reimagining insurance really means? What does it call for?

Integrating digital innovation with human-centered design technology – leveraging AI, blockchain, mobile platforms, and data analytics but always with the customer's needs, dignity, and inclusion at the center.

Building trust-based relationships – trust is the currency of insurance. This calls for a shift from transactional relationships to trusted partnerships through transparent communication, fair claims settlement, and consistent ethical conduct.

Incorporating climate resilience into underwriting – climate change is not a future threat it is a present reality. Every underwriting decision, every investment choice, and every product design must integrate climate considerations.

Ensuring inclusive economic development – insurance must serve not only the wealthy and connected but also the farmer in rural areas, the vendors and the young entrepreneurs in urban areas. Financial inclusion is not charity; it is smart business and national imperative

Insurance: a backbone of resilience and progress

Insurance transforms uncertainty into opportunity – empowering agriculture, mining, construction, tourism, and trade to thrive. A robust insurance sector drives economic growth and secures the future of Africa; its decline, however, risks stalling the very momentum of development.

*"Together, let us champion this
vital industry as a catalyst for prosperity and
a safeguard for generations to come,"
– Hon. David K. Mnangagwa.*

SAII2025 Officially Launched

The Deputy Minister of Finance, Economic Development and Investment Promotion in Zimbabwe Hon. David Kudakwashe Mnangagwa officially launched the Southern Africa Insurance Indaba. In a strategic move to redefine the gathering of insurance professionals, IIZ rebranded its annual conference to Southern Africa Insurance Indaba; reinforcing the institute as a pan African brand committed to professional excellence.

Left to right: *Andy Hodges, Director of Ceremonies; Clementine Chinyuku, President, IIZ; Hon. David K. Mnangagwa, Deputy Minister Ministry of Finance, Economic Development and Investment Promotion, Sibongile Siwela, Director Insurance, IPEC; Wellington Nyapimbi, 2nd Vice President, IIZ and Davison Choeni, General Manager, IIZ.*

“The rebranding of the IIZ annual conference to Southern Africa Insurance Indaba highlights the strategic evolution of our strategic gathering,” Davison Choeni, General Manager, IIZ.

“The re-imagination of our collective gathering mission positions the Indaba as a premium hub for industry wide conversations across Africa,” Clementine Chinyuku, IIZ President.

“This strategic progression from a national conference to a regional Indaba reflects visionary leadership and demonstrates a profound understanding that the success of insurance markets across Africa depends fundamentally on unity, innovation, and shared aspirations,” Hon. David K. Mnangagwa.

Session 3

Integrating the insurance Sector into Zimbabwe's Investment and Development Agenda: A ZIDA Perspective

Presenter: Tafadzwa Chinamo, CEO, ZIDA

The Zimbabwe Investment Development Agency (ZIDA) is responsible for promoting, planning and implementing investment promotion strategies to attract domestic and foreign investments. The ZIDA CEO, Tafadzwa Chinamo shared an enlightening presentation on how integrating the insurance sector to the investment and development agenda is crucial in leading transformative change. ZIDA is responsible for overseeing over 4000 licensed invested across Zimbabwean sectors, and Chinamo expressed a deep concern on the lack of adequate coverage for investments.

Key takeaways

- A new era for Zimbabwe calls for collaboration between ZIDA and the insurance sector to effectively manage risks and propel growth.
- Foreign Direct Investments (FDI) needs adequate coverage from local insurance players and provision of coverage to investments and managing risks associated with investments gives assurance to investors.
- ZIDA commits to include local insurance coverage as a core requirement for foreign investors.
- By integrating the insurance sector into Zimbabwe's investment and development agenda, opportunities for growth, financial inclusion and infrastructure development can be unlocked.

Session 4

Green Finance and Responsible Investment: Mobilizing Capital for Africa's Sustainable Future

Building resilience through adaptation, s ustainable energy transition and green investments is essential to safeguard Africa's long-term social and economic sustainability."

Dr. Monday Untomwen, Assistant Director, Group Head of ERM and Compliance, WAICA Re Corporation PLC

This session; Green Finance in Africa: Unlocking Sustainable Growth, focused on how sustainable financing can drive Africa's resilience, adaptation and long term economic transformation.

Africa's climate vulnerability

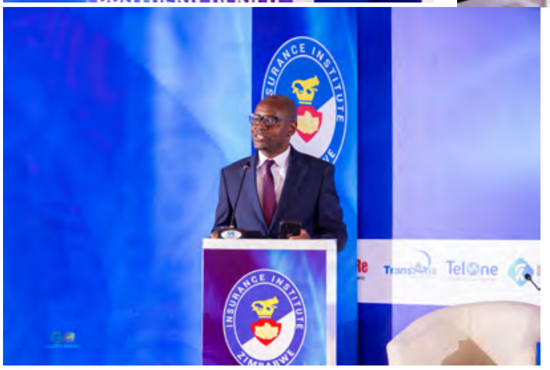
Africa as a continent is experiencing increasing climate vulnerability and the urgent need to mobilise capital towards projects that strengthen food security, protect livelihoods, accelerate renewable energy adoption and build climate resilient infrastructure.

However, other African countries have successfully invested in climate resilience; South Africa's green hydrogen initiatives and Rwanda's FONERWA green fund. These cases demonstrate how strong governance, private sector participation and innovative financial models can deliver measurable environmental and social impact.

Green finance instruments

To build resilience through green financing, Africa should explore financing instruments including; grants, concessional loans, guarantees, equity, green bonds, sustainability linked loans and carbon markets – alongside global and African mechanisms such as the green climate fund, adaptation fund, climate investment funds, and the loss and damage fund. Dr. Monday emphasized that these tools are pathways to scale up climate action in Africa and unlock inclusive growth across the continent.

Africa's sustainable future will be built through bold leadership, ESG aligned finance, regional collaboration and international mobilization of Africa's domestic asset base.



Session 5

Strategic Leadership for Resilient Insurance in Africa

Lindah Mariwande, General Manager, Old Mutual Insurance Company, Zimbabwe

Africa's insurance sector stands a pivotal moment, influenced by several factors including; economic pressures, climate change, technological disruption, and regulatory shifts are reshaping the practice and profession of insurance across the continent. The continent holds one of the fastest growing populations and emerging markets, but insurance penetration is still below 3% and efforts to increase uptake are ongoing and set to transform the industry. In the midst of this turning point, strategic leadership serves as the foundation for building resilient insurers capable of unlocking the continent's vast economic potential and close the coverage gap.

Key takeaways

A new leadership paradigm: building organizational resilience

The African insurance sector is constantly evolving, and organizational resilience is a key pillar to build sustainability in the industry. This calls for African leaders to embrace a new leadership paradigm that is adaptive, agile and future focused:

- shift from control to adaptive, visionary leadership,
- harness tech-enabled data driven decision making,
- balance short term pressure and long term transformation,
- lobby for adaptive governance and policies,
- build sustainable partnerships & ecosystems.

"Let's adopt a new leadership model that goes beyond traditional approaches of engagement. "Organizational resilience requires more than crisis management – it is about building systems, cultures and strategies that ensure survival and success across cycles," Lindah Mariwande.

Collaboration: a resilience multiplier

Collaboration amplifies resilience and reach. With the rise of systemic risks such as climate change, pandemics, cyber threats and regional instability, collaboration across borders, sectors, institutions and technologies is emerging as a defining necessity. Lindah noted that, collaboration is strategic leadership tool and she urged cross sector coalitions where insurers convene agritech, telco, fintech, and development partner to co-design embedded covers and blended finance solutions.

The future strategic leader

As the African insurance industry experience the shift of a century; Lindah strongly believes that, leaders who will lead transformation in the next decade should be:

| purpose driven and impact focused,

| digitally fluent and innovation oriented,

| skilled in multi-stakeholder ecosystems,

| strong ESG integration capability, holistic risk and resilience approach.

Panel Discussion

Strategic Leadership for Resilient Insurance in Africa

Left to right: Lindah Mariwande, General Manager, Old Mutual Life Assurance Company, Farai Zimbango, CEO, FACHS, Dr. Monday Untomwen, WAICA Reinsurance, Busani Ngwenya, Managing Coach, Mkhokheli Leadership Centre and Saul Sseremba, Principal and CEO, Insurance Training College of Uganda

Following a powerful presentation by Lindah Mariwande, a panel of industry leaders shared diverse perspectives on how strategic leadership is an instrument for building a resilient insurance sector. The panel members conversed on a number of industry related sub-topics but answering the major following questions:

| What does strategic leadership look like in the face of economic, climate and technological disruptions affecting Africa's insurance sector?

| How can insurance leaders in Africa build organizational resilience while navigating regulatory, political and market volatility?

| What leadership strategies are most effective in driving innovation and digital transformation across African insurance markets?

| How can African insurers balance short term survival with long term resilience and sustainability in their strategic planning?

|What role does collaboration across borders, sectors and technologies play in strengthening leadership and resilience in African insurance markets?

| How can leaders cultivate a culture of agility, adaptability and purpose to future-proof their organizations against emerging risks?

Key takeaways

De-risk Africa's climate vulnerability

De-risking the climate vulnerability of Africa requires leaders to co-create climate resilient policies, mitigation and adaption strategies at national, regional and continental level. National taxonomies should be developed. Climate related solutions like deploying green bonds, insurance bonds and blended finance should be core. Insurers should plug in and be part of the climate resilience revolution

Structural challenges are restraining corporate growth

Sadly, in Africa organizations have fine strategies but no progress is being made and the board management is not translating these strategies into transformational results. There is a board misalignment in most African organizations and these structural hindrances affect how organizations are responding to disruptions?

"Our strategic intents should be anchored on humanity,"
Saul Sseremba.

Collaboration: building organizational resilience

Being a transformational strategic leader demands a shift a corporate culture and embrace one that is collaborative, inspires change and produce meaningful results. To build corporate resilience in Africa, Farai calls for rethinking of the practice and profession of insurance – rethinking policy words, product design, customization and what it means to innovate within the insurance industry. Business ecosystems that are transformational should be afro-centric and integrate solutions to processes. A resilience culture is crucial and creating pan African insurance research hubs lays a strong foundation to adapt, lead growth and solve problems. These research hubs allow for market collaborations through sharing knowledge on products, regulations, market needs and differences.

Strategic leaders ask honest questions

As insurance leaders strive to build resilient organizations, it is crucial to ask reflective questions on where they are on their resilience journey. The journey to insurance resilience for leaders, requires pondering on questions like; Are we as an organization protecting capital? Are we underwriting sustainably? The pricing models we are using, are they effective? What are we doing around liquidity, cost management and innovation? Are setting visions and strategies that drive real growth? How can we customize and localize our products? Are we creating an innovative culture and building capacity?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Session 6

The Role of Artificial Intelligence (AI) in Unlocking Potential and Building Resilience in the Insurance Industry

Facilitator: Professor Arthur Mutambara

"AI is now the economy. The economy is now AI," Arthur Mutambara.

The African insurance sector is undergoing a significant transformation, driven by the adoption of artificial intelligence (AI). This technology is revolutionizing the insurance industry by improving processes, operational activities and enhancing customer experience. Professor Arthur Mutambara unpacked the role of AI in unlocking potential and building resilience in the African insurance industry.

AI risks in the African insurance industry

Mutambara warned industry players, indicating that, although the advent of AI is poised to bring transformative results, it is crucial to note that risks are emerging as a result of AI and key AI risks include:

- **Bias**: algorithms can perpetuate existing biases in data, exacerbating existing inequalities,
- **Data Security:** inadequate data protection increases the risk of data breaches and compromised customer trust,
- **Ethical Misuse:** with lack of oversight, AI creates opportunities for unethical practices,
- **Job Displacement:** jobs could be displaced by AI, hence the need to embrace it,
- **Techno-feudalism:** concentration of AI power and data ownership among few tech giants poses great risks.

Drivers of the AI revolution:

What is driving this economic impact of AI in the African insurance sector? Insurers who leverage AI benefits from improved operations, enhanced customer experience and development of innovative products.

- **Productivity:** AI powered automation helps insurers overcome challenges related to infrastructure and resources. Mutambara indicated that, AI improves productivity by automating processes such as claims processing and policy administration.
- **Efficiency:** AI drives efficiency by managing complex risks, thereby streamlining business processes, reduce costs and improve resource allocation.
- **Innovation:** AI driven innovation plays a crucial role in helping African insurance markets to design relevant products thereby driving inclusion and economic growth.

A call to action

Mutambara urged insurance industry players to leverage AI and design homegrown AI solutions and models that embed African values, philosophies and Ubuntu. Industry leaders were challenged to always ask themselves; how can we use AI to amplify our corporate mandates?

"Let's make AI insurance education mandatory because by embracing AI we will unlock potential and build resilience," Arthur Mutambara.

Panel Discussion

After his presentation, Professor Arthur Mutambara moderated a panel discussion on how the African insurance industry can harness the AI to build operational resilience. As technology continue to evolve and African insurance organizations embrace AI in their systems and operational models, the panelists shared thought leader insights guided by the following questions:

| AI tools to leverage in the insurance sector?

| What are the AI possibilities in the African insurance sector?

| As the industry embrace AI, what regulatory and ethical challenges should be addressed by the industry?

| What is the role of AI on effective fraud detection?

| Are we future-ready as a continent?

Left to right: Professor Arthur Mutambara, Nickson Mahwenyiyo, Principal Business Development Officer, ACRE Africa, Alice Shumba, Managing Director, FBC Insurance, Karim Nthiga, Regional Coordinator for Africa, Microinsurance Network

Key takeaways:

Develop an AI vision, strategy & implementation matrix

AI is reshaping the practice of insurance, globally – handling of premiums, processing of claims, assessing of risks and underwriting risks. The relationship between the insurers and the insureds is built on trust, so it's imperative to embrace transparent AI engines and models in all activities. Leveraging data is critical and finding pain points that need AI adoption will lead to transformational results.

"For AI-human collaboration to transform the insurance space; let's prioritize funding digital enablement and establish collaborative ecosystems to grow and drive inclusion,
- Karim Nthiga.

AI & fraud detection

When thinking about effective use of AI to address existing challenges; time, accuracy and convenience are of essence. With AI, insurers can now adopt picture based assessments/ technology to authenticate incidents. Finding the human-AI balance is crucial; AI improves efficiency and processes and human touch makes the service delivery more effective.

Scale up on automation

AI plus humanity leads to transformation. insurers need to design platforms that empowers agents and brokers to effectively engage potential and existing clients. As the insurance sector scale up on automation, it's crucial to understand that there are real and perceived fears, regulations is still lagging behind, privacy concerns in relation to AI and this calls for context and localization of AI models, investing in change management, education and advanced regulatory frameworks.

> *"AI driven customer solutions enhances service offering within the insurance industry,"*
> *Alice Shumba.*

Golf Tournament, Welcome Cocktail & Dinners Highlights

The golf tournament was proudly sponsored by Emeritus Reinsurance, while the Insurance Council of Zimbabwe sponsored the corporate themed dinner and the gala dinner was proudly co-sponsored by WAICA Reinsurance and AFC Insurance.






Sunset Boat Cruise & Game Drive

As the sun dipped into the majestic Zambezi river, SAII participants traded briefcases for binoculars and cameras on a thrilling boat cruise, taking in the breathtaking views and wildlife of one of Africa's most iconic waterways. SAII participants also went on a game drive, experiencing the untamed beauty of Zimbabwe's wildlife. The delegates made unforgettable memories through this adventure, perfectly blending business with the untamed spirit of Africa.






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