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PADEL EVENT



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Dear IING Ladies Day Guests, Sponsors, and Speakers,

Thank You for an Unforgettable IING Ladies Day 2025!

On behalf of the IING committee, we would like to extend our warmest gratitude for your role in making our Annual Ladies Day event such a meaningful and memorable success. With over 230 incredible women in attendance, the day was filled with connection, empowerment, and inspiration — and that is thanks to each of you.

A special thank you goes to our keynote speaker, Sally Skirving, Executive: Operations at One Insure, who shared her courageous and deeply personal journey. Sally, your talk was honest, real, and profoundly motivational. Your message to “Be MAD – Make A Difference” struck a chord with every guest in the room and left us all feeling uplifted and inspired.

We were also proud to host a powerful panel discussion, masterfully led by Bianca Radzilani, Executive Head: Insurance Partnerships at Bryte Insure. Bianca, your presence, energy, and skill as a moderator brought depth and warmth to the conversation. Not only are you a respected leader in your field, but your ongoing efforts to uplift and motivate women across the industry made you the perfect host. Thank you for reminding us to “Keep Believing”!

To our phenomenal panelists, Phumzile Mnisi, Head of Business Development and Strategic Partnerships at OMI; Charmaine Mthombeni, Broker Sales Team Leader at King Price; Megan Lessing, Creative & Production Strategist at Insure Platform; Adelle Hartley, Director and GM at Envirosure; and Sascha Haddad, Head of Procurement at Discovery Insure. Thank you for sharing your inspiring journeys, each of you brought authenticity, wisdom, and passion to the discussion. As nominated female leaders by the organisations of our Main and Co-Sponsors, your stories highlighted the resilience, growth, and determination required to rise in this industry. It was truly inspiring to see such a strong group of young women on stage, a glimpse into the next generation of industry leadership that leaves us all hopeful and proud.

The message we received from all of you was clear and deeply resonant: the importance of maintaining a healthy balance between our careers and personal lives. It serves as a beautiful reminder that, even as we climb the ladder of success, we must take care of ourselves. And perhaps just as importantly, having a favorite song to turn to can help us refocus, stay motivated, and keep our eyes on the goal.

A special thanks to our Main Sponsor Discovery Insure, Co-Sponsors King Price, Envirosure, Insure Platform, and OMI, and to Hollard for supporting the entertainment, and Insure Platform for sponsoring the welcome drinks, as well as all our complimentary sponsors. The support the IING has received from the industry is truly heartwarming and creates a profound sense of pride and honor to be part of an industry that, while big, feels so close and supportive.

Thank you once again for being an unforgettable part of this special day. We look forward to seeing you in 2026.

Photos of the event will be shared on the IING Facebook page.

Kind Regards,
IING Social Team

BOWLS DAY

OUR MOST COLOURFUL EVENT YET!!



MAIN SPONSOR



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INDWE CROWNED CHAMPIONS AT IING ANNUAL BOWLS DAY 2025

Team spirit and standout performances light up the greens at Wingate Country Club.

The IING Annual Bowls Day continues to be a highlight on the industry calendar—providing a platform not only for competition, but also for networking, building relationships, and celebrating the spirit of the insurance community. With its kaleidoscope of colour and camaraderie, the 2025 event once again reminded us that when passion meets purpose, success follows.

At Indwe, we are proud to participate in events that bring our industry together and provide opportunities to celebrate the people behind the business. Congratulations to our teams for representing Indwe with excellence, on and off the green.



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We Are This.....Not That

In an industry defined by complexity, change, and constant challenge, The Simah Group has built its reputation on one simple truth: *our business is to understand yours.*

As a risk and insurance advisory firm, Simah helps clients mitigate risk, simplify complexity, and unlock growth. But what truly sets Simah apart isn't just what they do — it's how they do it.

FROM RISK TO RESILIENCE

Every business faces risk. But at Simah, the focus is not only on identifying what could go wrong — it's on helping clients position themselves to thrive, no matter what happens next.

Managing Director, Steyn McDowall explains: "We see risk management as a partnership, not a transaction. Our goal is to ensure that every client who engages with us is in a stronger, more resilient position than they were six months before."

That partnership starts with understanding. Simah's process from fact-finding and risk assessment to designing fit-for-purpose mitigation strategies - it built around each client's unique environment.

The firm advises across industries, offering intermediary and advisory services that include asset and liability insurance, marine, project, construction, crop, engineering, and political risk coverage. It's risk and advisory services extend into due diligence, insurance audits, complex claims management, and broker tender oversight.

It's a broad portfolio, but the difference lies in how Simah delivers: with immersion, strategy, and accountability at the core of every client relationship.

A PLACE WHERE PEOPLE MAKE THE DIFFERENCE

Behind every resilient business is a team that cares — and at Simah, people are the heart of everything.

The firm's growth and reputation have been built on effective partnerships, an unwavering commitment to people development, and a culture of belonging. It's more than a workplace; it's an ecosystem where passionate professionals collaborate, challenge ideas, and deliver meaningful impact together.

"At Simah, we aim to be the employer of choice, a place where innovation thrives and every voice matters. We work with people who respect us, and who we can respect in return. We value those who take ownership of their future, think independently, and act with urgency and integrity. We don't just fill positions; we help people build meaningful careers," says Candice Premchand, HR Manager at Simah.

Simah looks for individuals who:

- **Take accountability** and follow through on their promises
- **Are adaptable**, brave, and calm under pressure
- **Understand the power of collaboration**
- **Balance focus with empathy**, and professionalism with personality
- **Strive to lead**, not just be managed

It's a people-first business that knows strong relationships drive strong outcomes — within teams and with clients alike.

WHAT MAKES SIMAH DIFFERENT

While many in the industry focus on policies and premiums, Simah's value lies in long-term partnership. Clients value Simah not just for their technical expertise but for their honest reflection and consistency. From fire protection compliance and risk assessments to complex claims and strategic insurance placements, Simah's specialists bring both technical precision and genuine understanding. That balance has made Simah a trusted partner for clients navigating today's unpredictable environment.

WHY JOIN SIMAH

Simah is growing - and that growth brings opportunity.

The company is actively looking for professionals who want to build their careers in short-term insurance, risk management, and advisory services. Whether you're an experienced broker, an analyst, or a young professional entering the industry, Simah offers a space to stretch your potential, contribute meaningfully, and carve out your niche.

If you're ready to partner with a team that values growth, innovation, and collaboration, Simah invites you to connect.



Interested in Joining the Team?

Contact us below.

The Simah Group
Email: candicep@simah.co.za
Call: 012 663 1853





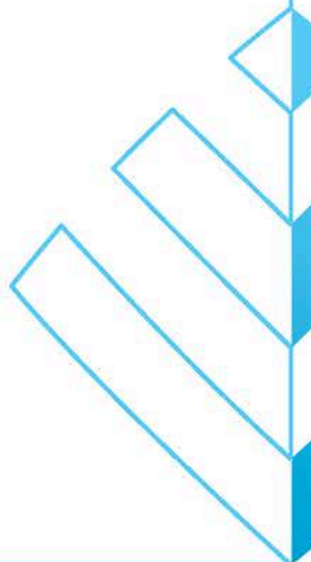
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Shifting crime trends in South Africa – are you prepared for the risks?

The latest Governance, Public Safety and Justice Survey has revealed that despite slightly improved perceptions of safety within South African communities, housebreaking and burglaries remain a key concern. In 2024/2025, an estimated 1.5 million incidents were recorded, representing 5.7% of households in the country. With housebreaking topping the list of non-contact crimes, it underscores the need for both households and businesses to ensure adequate insurance coverage against property-related theft and losses.

Expanding on this most recent report with year-on-year comparisons, Stats SA declared that the number of housebreaking incidents has decreased, albeit only slightly, from 2022/2023, when 1.56 million incidents took place.

Theft of personal property affected an estimated 1.2 million people (2.6% of those aged 16 and older), down from 1.3 million in 2023/24. Although this is an improvement, many residents continue to face the risk of crime, particularly in metro areas.

Another frequent type of property-related crime reported over a five-year period was the theft of motor vehicles. According to the survey, the percentage of households impacted by this form of crime also decreased slightly from 1.2% to 1.1%. However, with 216 000 cases having been recorded over the last year, motor vehicle crime remains a risk.

Insurance checklist

The slight downward trend in non-contact crimes should not lead to complacency, as incidents of housebreaking and theft of personal property and motor vehicles remain significant risks that require constant vigilance and preventive measures. Not only is this necessary from a personal and property safety point of view, it's also important in terms of their implications for insurance and ongoing cover.

The first way clients can protect their property and belongings is by (at least) annually reviewing their insurance policies. It's also important to know whether there are any limits on cover for events such as burglaries or theft, as well as any exclusions that may apply.

Clients should also ensure that high-value items such as personal electronics, jewellery and artwork are correctly covered. These can either be included in the overall household goods sum insured or specified individually under the relevant sections of the policy, or separate cover can be taken out for expensive collections.

Reducing crime exposure

In addition to having – and maintaining – adequate insurance cover, clients should be proactive when it comes to protecting their belongings. Besides installing the right kind of security systems, it's useful for homeowners to engage with local neighbourhood watch programmes – either volunteering directly or becoming an active participant in alert groups to foster a culture of vigilance among neighbours.

For commercial property owners, security measures should be aligned to the value and type of stock being stored. Depending on the nature of the goods, requirements may range from linked alarm systems to 24-hour security guards. This is where the guidance of an insurance adviser is critical, as they can help ensure that the level of protection in place matches the risk exposure.

Theft cover for businesses is on a first-loss basis, which requires determining an appropriate value in line with the potential exposure. While systems and protocols are important, employees also need to be trained on security procedures and made aware of risks, as human error often remains a significant vulnerability.

The security of motor vehicles needs to align with insurers' minimum recommendations, which may include installing tracking devices and using alarm systems. Other simple safety measures car owners can take include parking strategically, in well-lit, busy areas and secure locations to reduce the likelihood of theft or vandalism.

Likewise, to mitigate the risk of theft of personal belongings, it's important to adopt a multi-layered approach that combines vigilance, organisation and precautionary measures. For example, valuables should be kept out of plain sight, whether at home, in the office or in a vehicle. By taking these proactive steps, individuals can significantly reduce the likelihood of significant losses in the event of an incident.



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Keep an eye out for our Upcoming CPD Training Events



Claude Hamman
Foresight and Risk Professional
Simah

What If to What Next?
Navigating the Future:
A Journey for Leaders
28 October 2025
Register on the IING
website

Two more sessions to be held in
November. Details to Follow



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GET IN TOUCH WITH US NOW!

Want to become a Member?

The IING exists for its members since 1954.

It is within this context that we invite you to become actively involved with the IING.

We value what you think and what your needs are, in order to better position ourselves for future events.

Our team has grown from strength to strength and if you have missed out on our past events, do not miss out again and enjoy the benefits of joining IING as a member.

How do I become a member? The cost to become an IING member is minimal per annum. Download the application form on www.iing.co.za

By **becoming a member** of the Institute of Insurance in the Northern Region, you'll be taking **a significant step toward advancing your insurance career**, expanding your network, and contributing to the growth of our industry. **Don't miss the opportunity** to explore our sponsorship options to further enhance your engagement with the **industry**.

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