



Communicator

INFORMATIVE MAGAZINE


Festive Edition | 2025



INSURANCE INSTITUTE

NORTHERN GAUTENG

www.iing.co.za



The President's Festive Message

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As I reflect on 2025, I am filled with gratitude. This year has been a journey of meaningful events, opportunities for learning, and moments where we came together, not just as industry professionals, but as a family. From our networking events to training initiatives, and our community involvement, the IING has continued to thrive because of the passion and dedication of each one of you our members and sponsors.

I would like to extend my heartfelt gratitude to each one of our members and sponsors for your unwavering support throughout the year.

We have shared valuable insights, engaged in meaningful discussions, and built connections that enrich both our professional community and the broader insurance landscape. To our sponsors, thank you for your continued partnership and belief in the work we do. Your support enables us to deliver quality events, learning opportunities, and initiatives that benefit the Industry.

As we close 2025 and look forward to the year ahead, may we carry with us the lessons we've learned, the relationships we've built, and the vision of a brighter, stronger, and more connected industry.

I wish you and your loved ones peace, rest, and joyful celebration. May the new year bring renewed energy, prosperity, and continued success, both personally and professionally.

Rozanne Knoesen

IING President 2025

2025 Highlights

Reflecting on an unforgettable year filled with thrilling events and activities, 2025 at IING was truly remarkable. From competitive sports to lively social gatherings, there was something for everyone. The Bowls Tournament saw members showcasing their precision and strategy in a friendly competition, while Padel Matches thrilled participants with the fast-paced excitement of this dynamic sport. Golf Outings provided everyone with a delightful day on the green alongside fellow members. Additionally, Ladies Day was a special occasion where we celebrated and pampered the incredible women of IING. Bingo Night was a fun-filled evening where attendees tested their luck and won exciting prizes. The year concluded with the Grand Year-End Gala, a night of elegance, entertainment, and camaraderie. 2025 was an extraordinary year at IING, and we cherish the memories we created together.

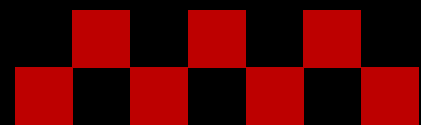
* A Message to our Sponsors

As we reflect on the success of all the IING events in 2025, we are filled with immense gratitude for your generous support. Your sponsorship made it possible for us to bring these events to life and create impactful experiences for our community. Without your dedication and commitment, none of this would have been achievable.

Thank you for believing in our vision and for being such an integral part of our journey. We look forward to continuing our partnership and achieving even greater heights together.

With heartfelt appreciation,

The IING Team





B-IING-O



NIGHT

Was a Huge Success

The IING bingo night was a thoroughly enjoyable experience. The event was very well-organized, with a fun and welcoming atmosphere that made everyone feel included. Each round brought plenty of excitement, lighthearted competition, and a sense of camaraderie. A big thank you to the organisers for putting together such a delightful event. Their effort and attention to detail did not go unnoticed, and it was clear that a great deal of care went into creating a night that was both entertaining and well-run. I'm very much looking forward to the next event!

GWII President - Kyndra Robertson

Had a fantastic night with the IING - so much fun and laughs - we were entertained by a fantastic Bingo Master - enjoyed reconnecting with industry colleagues- can't wait for the next one.

IIG President - Wilmine Prinsloo

Dearest Bianca and Shannel, On behalf of everyone at L and M Replacement Rentals, I salute you both and thank you, very much for last night's opportunity - I am quite thrilled!

The evening was quite splendid and the organization of everything was outstanding - You both are awesome!

MD L&M Replacements - Leslie MacDonald

Thank You to our Sponsors

MAIN SPONSOR



CO-SPONSOR



SUPPORTING SPONSORS



Proceeds from the event were donated to Pathways Pretoria

ANNUAL

PRESIDENT'S GOLF DAY



We extend our heartfelt gratitude to the day's Hole Sponsors, whose contributions elevated the event to extraordinary heights:

Tracker
OMI
Indwe
Envirosure
Brolink

King Price
Hollard
Miway
Glasfit

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

PADEL EVENT



MAIN SPONSOR



Discovery
Insure

BOWLS DAY

OUR MOST
COLOURFUL
EVENT YET!!



MAIN SPONSOR



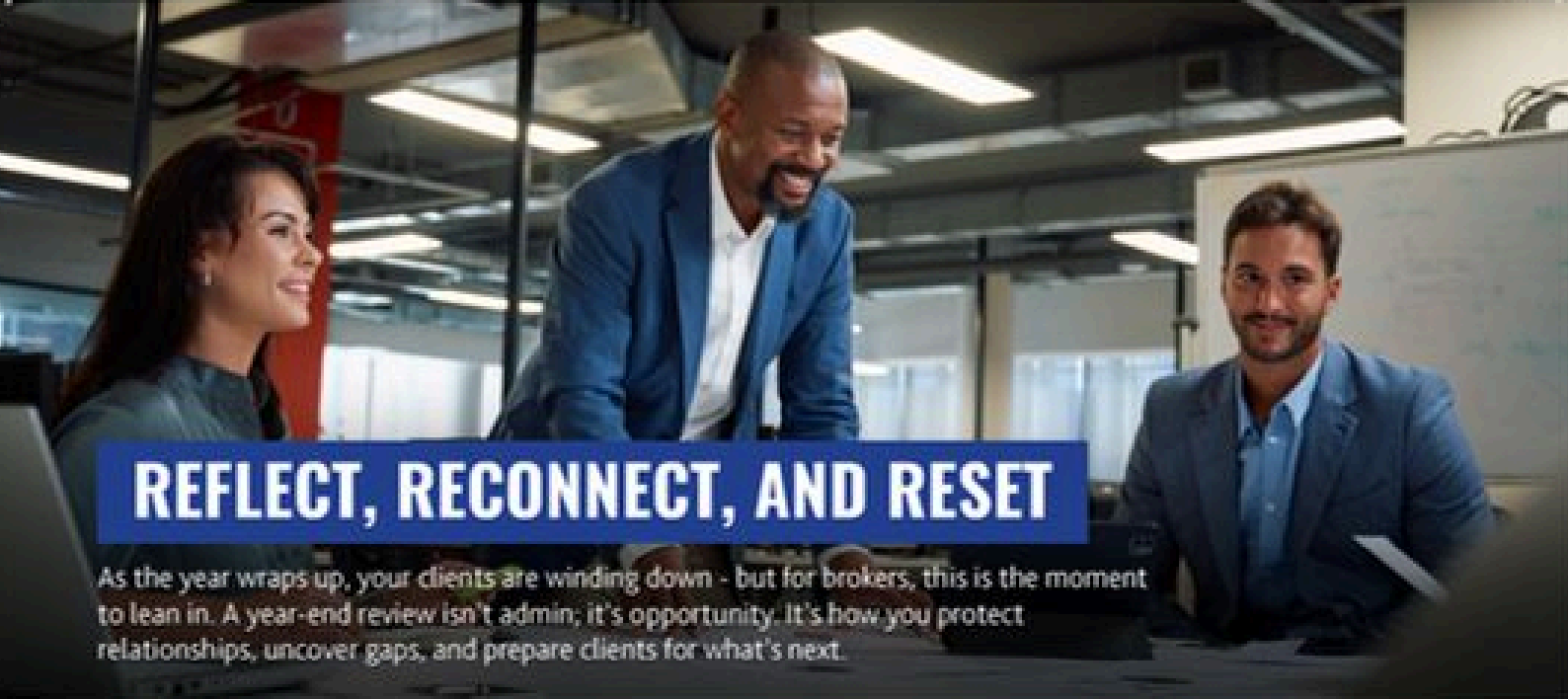
OLD MUTUAL
INSURE

THE IING PREMIERE NIGHT



HEADLINE SPONSOR





REFLECT, RECONNECT, AND RESET

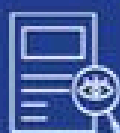
As the year wraps up, your clients are winding down - but for brokers, this is the moment to lean in. A year-end review isn't admin; it's opportunity. It's how you protect relationships, uncover gaps, and prepare clients for what's next.



Reconnect and Reassess

Start with a conversation, not a policy. Ask:

"What's changed for your Clients this year that might affect their cover?" New assets, lifestyle shifts, or business growth often mean new risks. Listening first keeps your advice relevant - and valued.



Audit the Portfolio

Look at the full picture: are sums insured still accurate? Any outdated or overlapping policies? Have premiums changed? A concise, visual summary of recommendations shows tangible value - and makes renewal discussions easier.



Identify Gaps and Growth

Every change is a chance to advise smarter.

Maybe a client's business expanded, or they've invested in solar. Use the review to update cover, manage risk, and show that you're thinking ahead, not just reacting.



Communicate with Purpose

Keep outreach short, clear, and proactive.

Simple, personal communication keeps you top of mind - and builds trust.



Make It Routine

The best brokers don't wait for year-end to connect. Regular reviews throughout the year turn a once-off touchpoint into an ongoing advisory rhythm.

A thoughtful year-end review turns reflection into retention - and advice into advantage. Before the holidays begin, reconnect, review, and reset for 2026.

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 www.indwe.co.za

ESP

BODY REPAIRER



Fixing your car is one thing.

Restoring your peace of mind is another.



Happy Holidays!

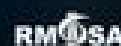
As 2025 comes to a close, we want to express our gratitude - to our clients for their trust, to our partners for their collaboration, and to our colleagues for the integrity and care with which they've served throughout the year. It's been a year of growth, challenge, and purposeful contributions. As we pause for a well-earned break, we wish everyone a restorative and joyful holiday season. May 2026 bring fresh opportunities, steady progress, and continued partnership built on purpose and resilience.



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IRMSA 2025 AWARD WINNER



Recognised for Outstanding Leadership in Risk Management



Keeping your clients safe on the roads this festive season

Discovery Insure's advanced telematics technology is redefining car insurance.

With Impact Alert, we detect accidents and send help immediately if we can't reach you - giving your clients peace of mind on every journey.

Encourage your clients to join Discovery Insure.

The Future of Insurance. **Now.**



Peace of Mind: The best gift you can give this Festive Season

Securing your Festive Season: The Broker Advantage

While December brings well-deserved rest and celebration, it also introduces heightened risks that can quickly turn joy into stress. As your trusted broker, iMas Insurance Brokers specialises in proactively identifying and mitigating these seasonal exposures, ensuring you can travel and relax without worry.

Three key Festive Season risks and how iMas Insurance Brokers provides protection

Festive Risks	iMas Solution and Cover Focus	iMas Insurance Brokers Difference
1. Increased Road Travel	Comprehensive Vehicle Cover with robust Roadside Assistance and rental car benefits.	Quick, effective response during emergencies - 24/7 support when you need it most.
2. Home Vacancy and Security	Home Content and Building Cover that accounts for high replacement values (due to gifts and inflation).	We ensure your policy terms remain valid, even when your property is vacant for extended periods (subject to policy terms).
3. Power Outages and Claims	Cover for surges, fires, perishable goods and losses often associated with power outages .	Clear advice on policy wording to avoid claim repudiation related to utilities and maintenance.

2026 Outlook: Personalised advice in a complex market

While 2025 presented the industry with volatility, iMas Insurance Brokers continued to deliver on our promise of stability and client-centric service. Looking ahead to 2026, we remain dedicated to navigating the challenges of rising inflation and climate-related risks, by providing personalised advice that moves beyond a "one-size-fits-all" policy.

Our strength lies in our deep understanding of the market and our

commitment to securing the optimal solution for your unique risk profile.

Don't let policy gaps overshadow your holiday plans.

We invite you to connect with our expert team for a complimentary, no-obligation Festive Season cover review. Ensure your car, home, and personal items are fully protected before you hit the road or close up shop this December.

Contact iMas Insurance Brokers today, to secure your peace of mind.

GLASFIT PRETORIA: RAISING THE STANDARD IN MOTOR & BUILDING GLASS SOLUTIONS

At Glasfit Pretoria, innovation isn't just a promise — it's built into every service we deliver.

PRECISION REPAIR WITH NEW MOISTURE EVAPORATION TECHNOLOGY

Our upgraded chip-repair service now uses the GlasWeld Moisture Evaporator, engineered to remove trapped moisture before resin repair.

This results in:

- ✓ Clearer visual repair quality
- ✓ Stronger structural bonding
- ✓ Longer-lasting performance — perfect for Pretoria's ever-changing weather conditions

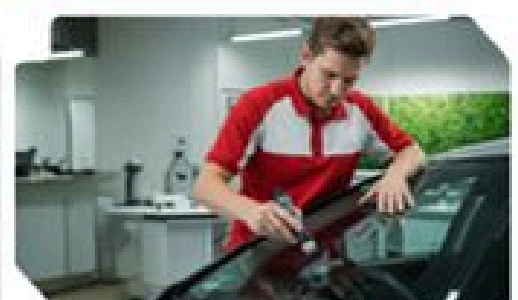
NEXT-GENERATION SAFETY & TINT FILMS

We've expanded our premium film range with advanced tint and safety solutions, giving customers:

- ✓ Superior UV and heat rejection
- ✓ Enhanced smash-and-grab protection
- ✓ High-clarity and security finishes ideal for automotive and building applications, as well as building tint films.

COMPLETE MOTOR GLASS EXPERTISE YOU CAN TRUST

- ✓ SABS-certified windscreen replacements
- ✓ Side & rear window replacements
- ✓ Insurer-approved vehicle inspections
- ✓ Convenient mobile services
- ✓ Glass replacements for yellow machines
- ✓ Canopy Glass replacements



And that is why we were voted Best of Pretoria.



Best of Pretoria
READERS CHOICE AWARDS 2020



REDEFINING RESILIENCE:

INSURING SOUTH AFRICA'S HOSPITALITY COMEBACK

As global tourism rebounds, South Africa's hospitality sector is emerging as a strategic growth engine. With international arrivals climbing and Cape Town once again crowned the world's best city, the spotlight is firmly on the country's ability to deliver seamless, secure guest experiences. For insurers and brokers, this isn't just a moment - it's a mandate.

According to Statistics South Africa, the country welcomed **804,163 tourists in May 2025, a 23.8% increase from May 2024**. The surge was driven by strong regional inflows, with **SADC countries contributing 79% of arrivals (635,360)**, alongside steady overseas growth from markets such as the USA, UK, and Germany (together accounting for 45.5% of overseas visitors) (Statistics South Africa, 2025).

A Sector of Prestige – With Pressure

South Africa ranked 4th in the [2025 Telegraph Travel Awards](#), continuing a decade-long streak in the global top 10. Cape Town claimed the ["Best City in the World"](#) title for the seventh time, with Time Out echoing the accolade earlier this year. These wins are more than symbolic; they're economic catalysts. But prestige brings pressure. Hospitality operators must now meet rising guest expectations while navigating increasingly complex risks.



Denleigh Wilensky
Managing Director
at HIC Underwriting Managers

"Tourism is a reputational business," says Denleigh Wilensky, Managing Director at HIC Underwriting Managers. "When a guest's experience is disrupted - whether by wildlife, power failure, or evacuation - the brand impact can be immediate. That's why HIC Underwriting Manager's cover is designed to protect not just assets, but trust."

Specialised Cover with Strategic Depth

HIC's Hospitality product is engineered for high-touch, high-stakes environments. From boutique hotels and game lodges to Airbnb hosts and convention centres, the offering includes:

- Business interruption from bushfires, floods, or sanitation failure
- Damage caused by wild animals or emergency response teams
- Refrigerated stock protection and power surge cover
- Legal assistance, intelligent panic response, and post-trauma counselling

These features are detailed in HIC's [hospitality brochure](#) and reflect a deep understanding of the sector's operational realities.

"Our goal is to anticipate the risks most insurers overlook," Wilensky explains. "We've built in extensions that reflect the realities of hosting - whether that's a suspended liquor licence, unexpected guest liability, or operational disruption that threatens the guest experience."

Why Insurance Is a Hospitality Enabler

Stats SA data also shows that **97.1% of all tourists in May 2025 travelled to South Africa for holiday purposes**, with leisure clearly dominating over business or study-related travel. This reinforces the centrality of the guest experience to the hospitality economy—and the exposure operators face when disruptions occur (Stats SA, International Tourism, May 2025).

For hospitality providers, this means more bookings but also more exposure.

"Insurance isn't just a safety net - it's a strategic enabler," says Wilensky. "It allows operators to scale confidently, knowing they're protected against the unexpected."

South Africa's Role as a Tourism Hub

With 70% of Africa's insurance premiums written in South Africa, the country remains a critical platform for risk structuring. Its advanced regulatory framework and underwriting capacity make it a natural launchpad for hospitality ventures across the continent.

The May 2025 data also highlights travel behaviour, with **93% of overseas tourists arriving by air, while 92% of SADC tourists came by road**. These distinct travel patterns shape both guest flows and the infrastructure risks that insurers and hospitality providers must address (Stats SA, International Tourism, May 2025).

HIC's backing by Guardrisk and Hannover Re reinforces its financial strength and ability to deliver tailored solutions at scale.

"We're not just underwriting risk - we're underwriting reputation," Wilensky adds.

Consolidation, Compliance and Continuity


For brokers and financial advisors, fragmented cover can lead to operational blind spots. HIC's integrated hospitality programme helps consolidate risk portfolios, streamline claims, and ensure full regulatory compliance - without compromising on local nuance.

Looking Ahead

With South Africa's tourism sector gaining global traction, the message is clear: resilience is no longer optional. For hospitality operators, brokers, and insurers alike, the opportunity lies in readiness, relevance, and reputation.

HIC Underwriting Managers is proud to be part of this momentum - delivering award-winning cover, strategic insight, and operational excellence to the businesses that define South Africa's hospitality landscape.

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 www.hicsa.co.za

Statistics South Africa (2025). Tourism and Migration: May 2025 (Statistical Release P0350). Pretoria: Stats SA. Available at: www.statssa.gov.za [Accessed July 2025].



Sponsorship opportunities

Visit our website to explore all available sponsorship opportunities for 2026.



Your sponsorship contribution empowers the IING to host premier educational and networking events. By partnering with us, sponsors gain enhanced brand visibility and numerous opportunities to elevate brand engagement and industry interaction.

Our offerings include prominent event branding, dynamic digital marketing campaigns, and strategic activation opportunities.

For any inquiries, please feel free to reach out to us at secretary@iing.co.za, accounts@iing.co.za, or marketing@iing.co.za.

Get in Touch


Become a member

Joining the Institute of Insurance in the Northern Region is a pivotal move for those looking to elevate their insurance careers, broaden their professional networks, and actively contribute to the industry's advancement. Seize the chance to explore our sponsorship opportunities, which can significantly boost your industry engagement.

We eagerly anticipate welcoming you to our community of committed insurance professionals who are passionate about excellence and ongoing improvement. Together, let's shape the future of insurance in the Northern Region.

**Scan or click to view
our application form**



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