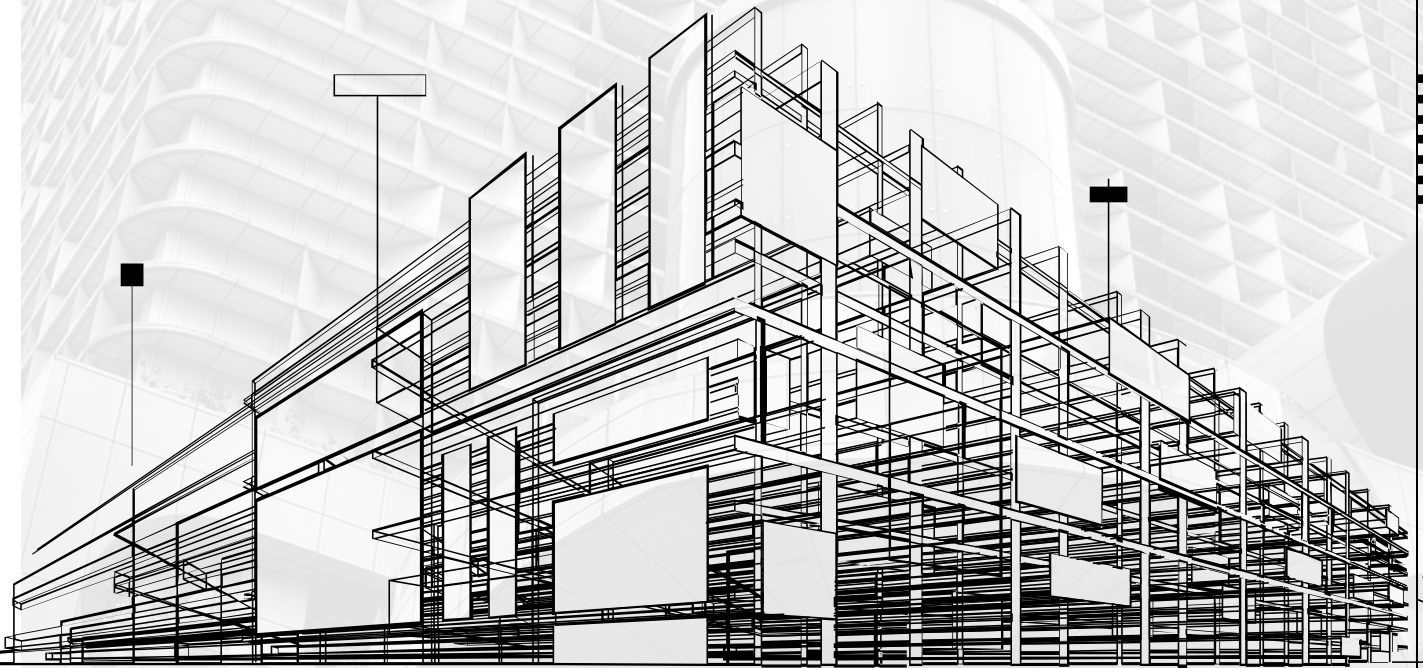


Communicator

INFORMATIVE MAGAZINE

Quarter 1 | 2026



A NEW CHAPTER



INSURANCE INSTITUTE
NORTHERN GAUTENG

The Inaugural Edition

As we embark on a fresh new IING Year, we are thrilled to present the first edition of the IING magazine for 2026. This edition features a heartfelt farewell speech from Rozanne, our outgoing 2025 president. Her leadership and dedication have left an indelible mark on our community, and we are grateful for her contributions.

We are equally excited to introduce our new president, who will guide us with fresh energy and vision. The inaugural President's Cocktail Evening was a splendid affair, marking a new beginning with camaraderie and joy.

Stay tuned for our upcoming events, designed to engage and inspire our members throughout the year. We look forward to a fantastic year ahead with you.

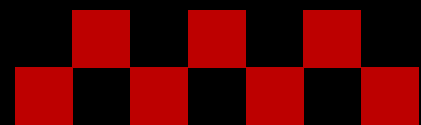
* A Message to our Sponsors

As we embark on the exciting journey of the IING events in 2026, we are filled with immense gratitude for your generous support. Your sponsorship makes it possible for us to bring these events to life and create impactful experiences for our community. With your dedication and commitment, we are confident that this year will be truly remarkable.

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



Rozanne's Farewell Message

It was an honour for me to serve on such an Incredible committee for 6 amazing Years. Time has gone by so quick, we had lots of fun, laughter, tears, frustration and the best of it all the memories and friendship I will carry with me forever.

In 2018 I was approached by a well known person in the industry to join the IING... Being the shy and reserved person I am, I was not sure if this is for me, but was excited to be part of an institution that does so much for the industry and that gives back to the community. Sometimes we need to push our boundaries and I decided to give it a go. In 2019 I was appointed as Co-Secretary of the IING.

I started off as a quiet person, finding my feet on the committee and every event happening. Soon it was a second nature.

2020 I was voted as Secretary of the IING and it all continued, more comfortable with the journey and the people.

2023 I was voted as vice President of the IING, supporting the President Adele Cronje.

2025 I was voted as President of the IING. This was a huge honor for me and I was both humbled and inspired by the Opportunity.

As I started the journey of President, my words were that this is not a journey about me, but about us. The entire IING Committee, as we will be working together to create meaningful connections, professional growth and industry excellence.

The IING is more than a non-profit organization; it is a community—a village filled with family and friends and where “everybody knows your name.”

The IING has continued to thrive because of the passion and dedication of each one of our members and sponsors.

To the members of the IING, you are the heart of the organization, your participation, enthusiasm and willingness to grow together have kept this association vibrant and relevant. Thank you for showing up and supporting the IING.

To the sponsors of all the IING events, your support has been the backbone of everything we do. Without your commitment and sponsorship, many of our events and initiatives would not have been possible. Thank you for believing in our vision and walking this journey with us.

To my fellow IING committee members, words cannot fully express my gratitude. Your hard work, creativity and dedication has been the driving force behind the IING's success. It was a honor for me to serve alongside such a great team.

If I were to thank everyone who contributed and supported me on my IING journey, it would have been pages and pages.

I am extremely humbled by all the support I've received, your encouragement and motivation during my IING Journey.

Thank you IING and every person on my journey for the trust you placed in me and for the opportunity to lead in such a meaningful way. The impact we've made together will continue to inspire me and remain one of the highlights of my IING journey.

My goal was always to make a difference, to give back to the industry, and to leave the IING stronger than before. Reflecting back on the past year, I believe together, we have achieved just that.

Although my journey with the IING is ending, this is not a farewell. I look forward to seeing you all at future events, continuing to celebrate the IING's achievements, and sharing in the growth of this incredible community.

Thank you all – for your support, your trust, and your friendship.

I wish the best to the new President on the journey ahead. May the future hold even greater success for the IING.



INTRODUCING YOUR 2026 IING PRESIDENT

Shannel
Visser



#ELEVATEDLEADERSHIP

Dear Member

It is with immense gratitude and excitement that I welcome you to this edition of the IING Communicator.

I would like to extend a heartfelt thank you to everyone who joined us at the inaugural event. Your presence, energy, and support made the evening truly special and set the tone for what promises to be an incredible year ahead. To our sponsors, thank you for your continued partnership and belief in the vision of the IING. Your support makes it possible for us to grow, innovate, and create meaningful opportunities for our members.

I am deeply humbled by the overwhelming love and support the industry has shown me as I step into this presidency. It is both an honour and a responsibility that I carry with great pride, and I look forward to leading with passion, purpose, and a commitment to creating lasting impact within the industry and have some fun along the way!

I encourage you to enjoy this Communicator and the valuable insights, updates, and stories it brings. This platform belongs to all of us, and I warmly invite anyone who would like to collaborate on future editions of the Communicator or get more involved in the industry to please reach out. Together, we can build a stronger, more connected IING community.

I am truly excited about the year ahead and the journey we will take together. My presidency is rooted in growth, collaboration, and meaningful change, and I look forward to working alongside each of you to create a legacy we can all be proud of.

Thank you for your continued support and commitment to the IING and the industry as a whole.

Watch this space!

Warm regards,

Shannel Visser

IING PRESIDENTIAL INAUGURATION

The IING kicked off 2026 in style with the Presidential Inaugural event, marking the beginning of an exciting new chapter for the organisation. With Shannel Visser officially stepping into the presidency, the evening was more than a formality – it was a celebration of community, connection, and the road ahead.

What set the evening apart was its atmosphere. This was no cold, corporate handover. Guests arrived as colleagues and left as friends – the kind of intimate setting where real conversations happen and genuine relationships take root. Sponsors, members, and industry peers mingled freely, reflecting something the IING has always stood for: people over process, connection over ceremony.



A LEGACY OF HEART

Six years. From a shy Co-Secretary finding her feet in 2019, to President in 2025 – her journey with the IING is a testament to what happens when you push past your comfort zone and say yes.

She led without ego, always insisting that the presidency was never about her, but about us – the committee, the members, the sponsors, and the community that makes the IING what it is.

Rozanne Knoesen, The IING village will always know your name.



WHERE CONNECTIONS WERE MADE

Shannel took to the stage with warmth, humility, and unmistakable excitement. Her vision for the year – anchored in growth, collaboration, and meaningful change – landed not just as words, but as a genuine invitation to every person in the room to be part of something bigger.

For many who attended, the night was a reminder of why the IING exists in the first place. Not to fill calendars, but to build community. And if the warmth of that inaugural evening is any indication, this is a presidency with real purpose behind it – and plenty to look forward to.



PRESENTING YOUR 2026 IING COMMITTEE



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to our Sponsors*

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2026



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**Ntabiseng
Matlhare**



**Charl
Smit**



WHERE TECHNICAL PRECISION MEETS REAL IMPACT

In risk and insurance, the work is often invisible — until it matters most.

At Simah, the team operates at the intersection of detail, judgement and partnership. Behind every policy placed and every claim negotiated is a level of technical scrutiny and client care and relationships that most people never see.

For Ntabiseng Matlhare, Senior Technical Broker and Account Executive, the role is a balance of precision and people.

“On a typical day, I wear two hats. I’m working through policy wordings, negotiating placements and ensuring cover is technically sound — but I’m also managing relationships, explaining complex terms and making sure clients feel confident in their protection. What surprises people is how much happens behind the scenes. It’s not just client-facing - it’s deep technical interpretation and problem-solving.”

That detail matters.

“One of my most meaningful moments was helping a client whose claim was initially declined due to a technicality. After reviewing the wording and engaging the insurer, we managed to get the claim settled by the insurer. Seeing the relief on the client’s face reminded me that what we do directly affects people’s financial security.”

At Simah, technical excellence and human understanding are not separate — they are inseparable.

A MODERN INDUSTRY WITH ROOM TO GROW

The insurance industry has evolved rapidly — and continues to do so.

Charl Smit, Senior Manager Commercial, has seen that evolution first-hand over three decades.

“This industry moved from informal deals backed by a hand-shake to highly structured, well documented submissions. It shifted from paper-driven processes to a paperless environment driven by AI-supported systems. Regulation strengthened. Professional standards increased. There’s no room for shortcuts

anymore — and that’s a good thing.”

Today’s brokers are not policy sellers. They are risk advisors.

“To succeed, you need to care about people and their business whilst crunching the numbers. You need to be inquisitive, detail-driven, and act with integrity — even when the message isn’t easy to deliver. Trust is earned through expertise and honesty.”

For younger professionals, the opportunity is significant.

The industry faces a widening gap between retiring experts and the next generation. That creates space for growth, skills transfer and leadership development for those willing to commit.

As Charl puts it:

“You constantly learn and experience new industries. No two clients are the same. It forces you to think differently and find innovative risk solutions. It’s challenging — but deeply rewarding.”

WHY SIMAH?

Simah is building long-term advisory depth — not short-term transactions.

“Our business is to understand yours”. Simah prides itself on knowing a client’s business as well as they do — anticipating industry shifts, identifying emerging exposures, and flagging risks. That level of immersion is what allows the team to move beyond policy placement and into true strategic risk partnership.

Simah values:

- Accountability
- Curiosity
- Integrity
- Technical depth
- Genuine partnership

For professionals who want to operate in a structured, evolving and intellectually demanding environment, Simah offers more than a role. It offers long-term professional growth grounded in expertise and trust.

Interested in joining the team?

Visit <https://simah.co.za> or contact candicep@simah.co.za to explore opportunities.



Simple mistakes that lead to rejected insurance claims – and how to avoid them

By **Ryno de Kock**, Head of Distribution at PSG Insure

There is a common misconception that having insurance guarantees a successful claim. After all, premiums are paid every month with the expectation that, when something goes wrong, the policy will kick in. In reality, however, claims can be rejected not because of complex fine print, but because of everyday assumptions about what is covered, how policies work, or how incidents should be reported.

To ensure your claim doesn't get rejected, avoid these five common mistakes that policyholders make:

1. Misunderstanding policy exclusions

A report by the Ombudsman for Short-term Insurance (OSTI) shows that policy exclusions are the main reason why insurance claims are rejected. Many policyholders overlook exclusions or fail to go through their policies, which can unfortunately lead to great disappointment at claims stage when they find out they are not covered for a specific event. For example, basic home insurance policies may exclude damage from natural disasters, while many business insurance policies do not include cyber coverage. An insurance adviser plays an important role in terms of providing guidance on such matters.

2. Lack of 'duty of care', maintenance or wear and tear

While insurance protects your property, it is not a substitute for regular maintenance. Claims linked to neglected upkeep – such as leaking roofs left unrepaired, faulty wiring, or non-functional alarm systems – may be reduced or rejected.

If damage occurs as a result of poor maintenance or failure to exercise due care, the insurer may determine that the loss was preventable. For businesses, this can extend to compliance requirements such as fire safety measures, security protocols and equipment servicing.

3. Inaccurate or outdated information

Underinsurance remains a significant issue in both personal and commercial lines. When assets are insured for less than their true replacement value, insurers may

apply the average clause, resulting in a reduced payout. In a rising cost environment, regular reviews are essential to ensure cover keeps pace with reality.

It is equally important to ensure that all material information is disclosed accurately at application stage, and updated when circumstances change. This includes renovations, new equipment purchases, increases in stock levels, changes in business operations, or alterations to security measures. At claims stage, policyholders must also provide supporting documentation such as proof of ownership, invoices, valuations and maintenance records where required. Incomplete or inaccurate disclosures can lead to disputes, delays or reduced settlements.

4. Delayed reporting

As most policies require incidents to be reported within a specific timeframe, waiting to notify your insurer can complicate or invalidate a claim. In cases of theft, liability or commercial loss, delayed reporting can also affect investigations and recovery efforts. The best approach is to notify your insurer or adviser immediately and allow them to guide the next steps.

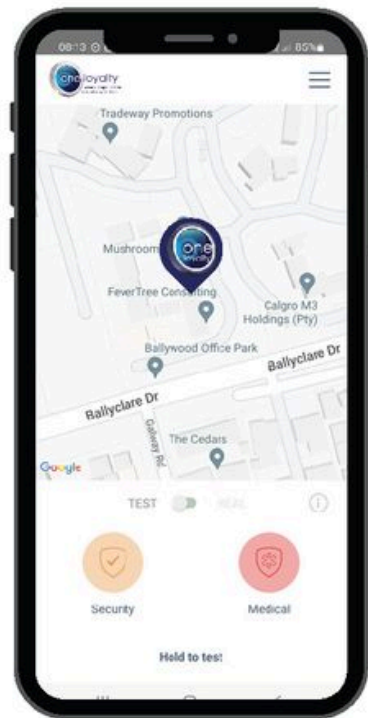
5. Unpaid premiums

It may seem obvious, but lapsed policies due to unpaid premiums are a frequent cause of rejected claims. If a premium is not paid within the agreed grace period, cover may be suspended or cancelled entirely. While automatic debit orders reduce this risk, policyholders should still monitor payments and ensure that premiums are paid on time.

At the end of the day, insurance is a proactive risk management tool rather than a reactive safety net. Policyholders should know upfront exactly what they are covered for, and just as importantly, what is excluded – long before they ever need to submit a claim. Taking the time to review your policy, ask questions and clarify uncertainties with your adviser can prevent costly misunderstandings and ensure there are no surprises when it matters most.

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- ✓ Hostage situation
- ✓ Sexual assault/rape
- ✓ Public space safety concerns or being followed by a potential armed robber/hi-jacker
- ✓ Safety and or security concern one may have in the public space and out of home

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BROLINK: ADVANCING OUR STRATEGY FOR A STRONGER, SMARTER INSURANCE ECOSYSTEM

ENTRENCHED. INDISPENSABLE. ENABLE. GROWTH.



For more than 30 years, Brolink has played a vital role in strengthening the insurance value chain. As we execute on our strategy toward 2030, our focus remains clear and consistent: to build on our strong foundation, deepen our role as an indispensable partner, and enable meaningful growth for brokers and insurers in an evolving digital environment.

Our strategic direction is guided by four core themes: Entrenched, Indispensable Insurance Administrator, Enable, and Growth. Together, these themes define how we show up in the industry today and how we are shaping Brolink's future.

Entrenched

Brolink is deeply rooted in the intermediary landscape. Through our broker-centric service model, we continue to reinforce the values, behaviours, and relationships that form part of our DNA.

Our offering extends beyond administration. We deliver a full-service suite that includes Premium Collection, alongside a range of operational and support capabilities designed to empower brokers to serve their clients with confidence, consistency, and control.

Indispensable Insurance Administrator

Being indispensable means building solutions that the industry cannot operate without.

We continue to deepen our integration capabilities, ensuring seamless, efficient, and secure connectivity between partners across the value chain. By simplifying complexity and improving interoperability, we enable faster, more reliable outcomes for brokers and insurers alike.

With the introduction of Websure Plus, we are designing entirely around the intermediary. This modern, intuitive platform enhances broker workflows, improves transparency, and accelerates service delivery—supporting a more efficient and responsive operating environment.

Enable

Our focus on enablement is rooted in unlocking the power of data.

By leveraging our data assets responsibly and intelligently, we support brokers and insurers in achieving both growth and optimisation. Insight-driven decision-making enables improved portfolio management, stronger performance monitoring, and more informed business strategies.

Through our evolving VAPS partner solutions, we equip brokers and insurers to increase customer stickiness, strengthen retention, and deliver richer product value to policyholders—enhancing outcomes across the insurance lifecycle.

Innovation

Innovation underpins our ability to remain relevant, resilient, and valuable in a rapidly changing environment. Technology and modernisation remain central to our future, shaping how we simplify complexity and enhance decision-making across the ecosystem.

We are investing in smarter systems, intelligent automation, and data-driven tools that improve efficiency, strengthen transparency, and support more seamless experiences for brokers, insurers, and partners. Our approach to innovation is purposeful and practical—focused on delivering real value and enabling sustainable growth.

Growth

Growth is not simply about scaling administrative capability. It is about recognising and responding to the holistic needs of brokers.

We are thinking beyond traditional administration to deliver tools, platforms, services, and partnerships that help brokers grow their businesses, enhance their value proposition, and remain competitive in a rapidly developing market. Our focus is on supporting long-term success through relevance, adaptability, and trusted collaboration.

Guided by Three Strategic Pillars

As we advance our strategy toward 2030, execution is anchored in three strategic pillars. These pillars enable us to deliver on our four strategic themes with consistency, agility, and purpose.

People and Culture

Our people remain central to our strategy and to the value we deliver across the ecosystem. By investing in our people, we strengthen our ability to innovate, serve with excellence, and deliver on our strategic ambitions. When we take care of our people, they take care of our clients.

Risk and Compliance

We continue to invest in stronger risk and compliance capabilities, enhanced governance, and robust operational controls. This supports intermediaries in navigating an increasingly complex regulatory and digital environment. Our focus on resilience—including cybersecurity and emerging risk management—ensures we deliver secure, compliant, and dependable solutions, reinforcing Brolink's position as a trusted partner.

Total Experience

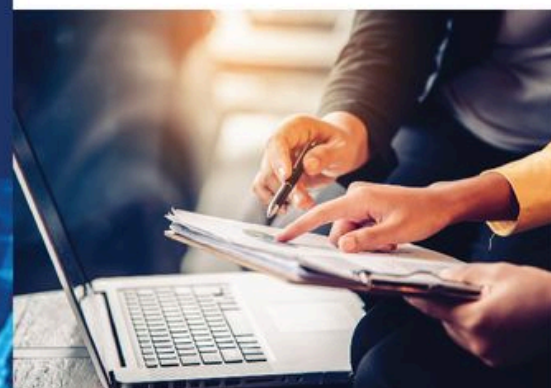
Our Total Experience strategy is centred on understanding our customers and partners deeply, anticipating their needs, and delivering seamless, personalised, and consistent experiences across every interaction. We are committed to listening actively, learning continuously, and improving deliberately.

Looking Ahead

As we move into our next chapter, our strategy is designed to reinforce our position as a trusted innovation partner to the insurance industry as a whole.

We are entrenched.
We are indispensable.
We enable.
We grow.

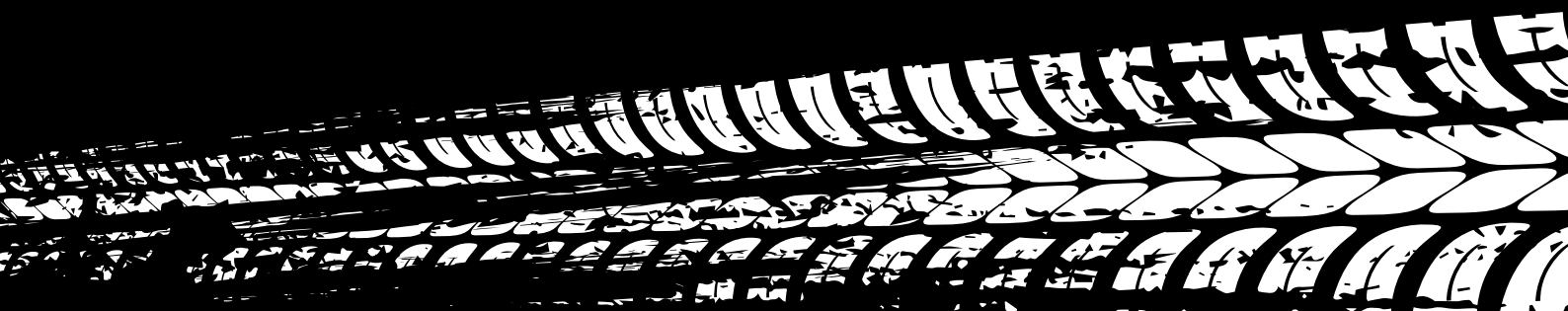
At Brolink, we are building a stronger, smarter future for the insurance ecosystem.






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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
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