

The logo consists of the letters 'KIZ' in a bold, yellow, sans-serif font, centered within a solid black square. The background of the entire page is a vibrant yellow, with a white diagonal line cutting across it from the top left to the bottom right. On the left side, there is a black and white architectural illustration of a modern building's facade, characterized by a grid of lines that create a sense of depth and perspective. The overall design is clean, professional, and modern.

**KIZ**

Klaption  
Insurance  
Zambia

A black and white architectural illustration of a modern building's facade, featuring a grid of lines that create a sense of depth and perspective. The lines are arranged in a way that suggests a multi-story structure with a complex, angular design. The illustration is positioned on the left side of the page, partially overlapping the white diagonal line.

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# ABOUT US

## KLAPTON INSURANCE ZAMBIA LIMITED- KIZ

Klaption Insurance Zambia Limited (KIZ), is a Zambian insurance company that provides insurance products in Zambia, the region and beyond. KIZ's main business objective is to serve the end consumer with superior products and insurance services and to promote economic growth by providing insurance through experience, knowledge, and technology.

Our business core activity lines are Retail, Middle Corporate and SME Business. The business model hinges on brokers and direct underwriting to drive the business inflow of activities. In addition to serving the domestic market, the company aims to strategically assist local businesses that have an international footprint with protection of their various risks irrespective of geographical location.

Our values of Customer Centricity, Corporate Governance, Integrity, and Togetherness are engrained in our daily activities to make sure that we offer unparalleled services to the people we serve.

## WHAT'S DIFFERENT ABOUT US?

You are in safe hands in every situation. Find the insurance coverage that suits you. We can advise you: no charge, no obligation.



DIGITAL  
INSURANCE



FINANCIAL  
CAPABILITY



CUSTOMER  
FOCUSED



INTERNATIONAL  
BRAND



# OUR MISSION AND VISION



## OUR MISSION

To provide our clients with excellent insurance services through prudent underwriting of risks and offering of business-friendly solutions.

## OUR VISION

To provide our clients with superior insurance services.



# OUR VALUES

Our values guide the way we do things to ensure we fulfil our vision, mission, and objectives.



## CORPORATE GOVERNANCE

We will ensure that we are compliant with all applicable laws and regulations. We will maintain a strong board and independent committees covering all risk areas of the business



## TOGETHERNESS

We will collaborate with our stakeholders in the value chain beginning with our employees, insurers, customers, shareholders, the regulator, and the public.



## INTEGRITY

We will be honest in our dealings and ensure accountability to all stakeholders



## CUSTOMER CENTRICITY

We are committed to focusing on meeting the ever-changing customer needs.



# UNIQUE VALUE PROPOSITION

## KIZ VALUE PROPOSITION

Empowering Your Future through Innovative Insurance Solutions.

### Who We Are

Klaption Insurance Zambia Limited (KIZ), has made a commitment to change the insurance experience by creating all-inclusive insurance packages combined with cutting-edge technology. Our objective is to give coverage that suits your needs, which are unique hence peace of mind and financial security.

### What We Offer

#### 1. Comprehensive Packaged Policies:

**Customisable Coverage:** Select from various packages meant to cater for your needs; residential, motor vehicle and business-related risks. We have adaptable policies through which you can pick out the specific types of coverage relevant to your needs.

**2. Cost-Effective Solutions:** The savings realised and simplified administration due to combined policies covering several insurances types make this selection ideal for your money's worth.

#### 3. Technology-Driven Services:

**Smart Insurance Platform:** Manage all aspects of your policy with our user-friendly smart insurance platform. Manage your insurance needs at any time or place... it's easy!

## Why Choose Us?

**Reliability and Trust:** You can rely on us when it counts because we have a solid record of keeping our word.

**Innovation and Adaptability:** Clients will always find us one step ahead through continuous incorporation of the latest technologies and trends in the industry.

**Customer-Centric Approach:** We highly value your opinion alongside satisfaction thus commit ourselves totally towards provision custom-made solutions that truly transform lives.

### Our Commitment

We are more than an insurance company, at Klaption Insurance Zambia Limited (KIZ). We will work with you as partners in securing tomorrow with inventive measures that enable you live with confidence.

Join us today for the future generation of insuring services!





# CLAIMS SERVICE & PHILOSOPHY



## THE KIZ CLAIMS PHILOSOPHY

At KIZ we believe that claims give us an opportunity to deliver on the promises we made when we sold the policy to our insured. We understand that to the insured, this period can be stressful and a pain. Therefore, we believe in empathetic claims handling processes that are not only nimble but effective in so far as treating customers fairly is concerned. Further, our philosophy is to ensure that valid claims are paid timely and with the most minimal friction. We prioritize transparent communication throughout the claims process, ensuring our clients are well-informed and supported every step of the way. Our dedicated claims team works tirelessly to resolve claims promptly, minimizing disruptions to our clients' lives and businesses. By leveraging advanced technology and maintaining a customer-centric approach, we strive to exceed expectations and uphold our commitment to reliability and trust.

“ At KIZ, we ensure claims are handled with empathy, transparency, and minimal friction, fulfilling our promises promptly. ”



# OUR SERVICES AND PRODUCTS



## MOTOR INSURANCE

### INDIVIDUALS

Insure your private car or your family vehicles. Policies are available for individuals and companies to insure their vehicles against comprehensive, third-party fire & theft, or third-party only risks.

### COMPANIES

Insure company-owned vehicles for private or commercial use, and special industrial vehicles.

### COMPREHENSIVE

KIZ provides coverage to protect you in case your insured vehicle suffers any loss or damage. This coverage includes situations like theft, collisions, hijacking, hail, storms, fire, lightning, explosions, and both malicious or accidental damage. We also cover any liabilities you may have towards third parties in these situations. Once any of these events occur, our coverage becomes active and we will reimburse you accordingly.

“  
**Build a policy  
that's right for  
your business.**  
”



“  
**Build a policy  
that's right for  
your business.**”



## HOME INSURANCE

Most people simply cannot afford to rebuild their home and replace everything if there is a disaster. A home insurance policy protects your personal possessions and your property.

### HOMEOWNERS

Protect against the risk of fire, lightning, explosion and other named perils. Other benefits include cover for fire brigade charges, temporary accommodation, and third-party liability.

### HOUSEHOLD CONTENTS

A solution for risks to your household contents excluding cell phones, laptops, cameras, and tablets.

## COMPREHENSIVE COMMERCIAL INSURANCE

Broad and extensive commercial policy that offers multiple covers and common available policies. There are designed packages for entertainment venues, small hotels, clinics and many more.

With our diverse range of insurance policies, you can choose the specific coverage that meets your requirements and provides you with peace of mind. Trust KIZ to deliver reliable and tailored insurance solutions to protect your assets, projects, and business interests.



## SURETIES

In terms of products, the Sureties market is comprised of a wide range of bonds and guarantees which are provided to match the specific nature of risks they are required to cover. KIZ has the ability to consider and provide a wide range of Surety products. These include different types of bonds and guarantee, as follows:

- Bid & Tender Bond
- Advance Payment Guarantee
- Performance Bonds
- Maintenance Bond / Retention
- Repayment Guarantee
- Payment Guarantee
- Security Bond
- Bankers Blanket Bond
- Payment Protection and Default
- Trade Credit Insurance
- Trade Credit Insurance
- Residual Value Insurance

“  
**Build a policy  
that's right for  
your business.**”



## LIABILITY PACKAGE

This policy is designed to provide coverage for legal liabilities that may arise due to professional negligence, bodily injury, death, and third-party property damage associated with specific fields when carrying out professional duties.

Whether you're involved in construction, social activities, health and social work, education, real estate, financial services, hotel and restaurants, legal services, or technology, our policy is tailored to protect you in your chosen field. Stay confidently covered as you navigate the complexities of your profession. With our Liability Insurance, you can focus on excelling in your work, while we take care of safeguarding your professional interests..



# REINSURERS & SECURITIES

Reinsurance is a key part of our risk management strategy, enabling us to provide comprehensive coverage and maintain financial resilience. Our selected reinsurers are known for their financial strength, and industry expertise, which helps us meet our policyholders' needs even in the face of significant claims. Below is a list of our reinsurers.

## OUR REINSURERS

EMERITUS RE

KENYA RE

KLAPTON RE

ZAMBIA RE

ZEP RE

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# THE BOARD



JOSEPH M CHIKOLWA  
**CHAIRPERSON - NON  
EXECUTIVE DIRECTOR**

Mr. Chikolwa is an Independent Consultant with over 30 years of experience in Zambia's financial services sector. He has held senior executive positions, including Chief Executive Officer of Zambia National Building Society, Stanbic Zambia, ZCCM Investments Holdings Plc, and the Lusaka Securities Exchange, as well as Executive Director for Corporate & Institutional Banking at Standard Chartered Bank Zambia Plc.

He currently serves as an Independent Non-Executive Director of British American Tobacco Plc and Chairman of the boards of Prudential Pensions Management Limited, Ecobank Zambia Limited, Zambia Cargo and Logistics, Zambia Growth Investment Partners Limited, and Puma Energy Plc. Mr. Chikolwa holds degrees in Economics and Finance, together with professional banking and investment qualifications. He is a Fellow of the Zambia Institute of Banking and Financial Services and Walbrook Institute London, and currently serves as President of the Wildlife and Environmental Conservation Society of Zambia (WECSZ).



DR LEONARD KALINDE  
**NON EXECUTIVE DIRECTOR**

Dr Leonard Nkole Kalinde is currently a Partner (Banking and Finance and Capital Markets) at Messrs Equitas Legal Practitioners. Among his many academic and professional qualifications holds a Bachelor of Laws (LLB) with Merit from the University of Zambia, a Master's Degree in International Business Law (LLM) from the Washington College of Law of the American University and a Doctorate of Philosophy (PhD) in International Economic Law from the University of Kent.

He is also an Advocate of the High Court for Zambia, a gazetted Public Prosecutor, a Chartered Arbitrator and a Certified Anti-Money Laundering Specialists (CAMS) with the Association of Certified Anti-Money Laundering Specialist.



DESMOND MULENGA  
**NON EXECUTIVE DIRECTOR**

Desmond Mulenga has over 30 years' experience in accounting and audit. He started his career with one of the big four audit firms in the world later proceeding to work for a multinational company where he held various key senior positions. He is currently an Associate Director at a firm of Chartered Accountants

He holds a Bachelor's degree in Accountancy and is a fellow of both Zambia Institute of Certified Accountants (ZICA) and Association of Chartered Certified Accountants (ACCA). His past board roles include positions at a Pension Trust Fund.



ROSETA MWAPE-CHABALA  
**NON EXECUTIVE DIRECTOR**

Roseta is an Independent Consultant, currently consulting for the World Bank/IFC and other international organizations like the European Union. Roseta holds an MSc in International Trade Policy and Trade Law from Lund University and a BA with Education from the University of Zambia. She previously served as Managing Director of Metal Fabricators of Zambia for eight years and was CEO of the Zambia Association of Manufacturers, here she gained expertise in lobbying, advocacy, and fostering business linkages within the manufacturing sector.

Recognised for her contributions to private sector development, she received an award in 2013. Roseta chairs the boards of British American Tobacco and Zambia Sugar and serves on the Italian School board. Her past board roles include positions at the Bank of Zambia, Zambia development Agency, and COMESA Business Council.



CYNTHIA SIMEZA  
**CHIEF EXECUTIVE OFFICER  
& MANAGING DIRECTOR**

A Chartered Insurer and a seasoned professional with 25 years of experience in insurance and risk management. She holds a Bachelor's degree from the University of Zambia, complemented by three postgraduate diplomas from the Chartered Insurance Institute (UK). In addition, she has completed executive education programs at the University of Cape Town Graduate School of Business (GSB), further enhancing her leadership and management expertise.

Cynthia is a Fellow of the Insurance Institute of Zambia and an Associate of the Chartered Insurance Institute (UK). Her dedication to professional excellence is further exemplified by her membership in the Institute of Directors Zambia (IoDZ). She also contributes to the industry's growth and governance as a Board Member of the Insurers Association of Zambia (IAZ).



KELVIN SINKAMBA  
**CHIEF FINANCIAL OFFICER**

Kelvin Sinkamba is a distinguished finance executive with over 14 years of experience spanning the insurance, financial services, mining, and motor industries. Most recently, he served as Chief Financial Officer at LOLC Life Insurance Zambia, where he was instrumental in laying the groundwork for the company's entry into the market—leading efforts in strategy development, policy formulation, and vendor appointment, with the licensing process actively underway and expected to be finalized.

Prior to this, he held senior leadership roles at Sanlam Life Insurance, progressing from Finance Manager—Planning and Reporting to Acting Chief Financial Officer. Kelvin also worked with Epiroc Zambia, Madison Finance, and CFAO Zambia, where he led transformative initiatives including IFRS 16/17 implementation, ESG strategy development, and enterprise risk management. He holds an MBA in Management Strategy, is currently pursuing a PhD in Business and Management, and is a Chartered Global Management Accountant (CGMA), associate with CIMA, ZICA, and AICPA. Renowned for his expertise in financial reporting, risk management, financial modelling, strategic planning, and stakeholder engagement, Kelvin has earned recognition for his leadership and innovation, including the Managing Director's Employee of the Year Award.



# THE MANAGEMENT TEAM



**CYNTHIA SIMEZA**  
**CHIEF EXECUTIVE OFFICER**  
**& MANAGING DIRECTOR**

A Chartered Insurer (ACII) and a seasoned professional with 25 years of experience in insurance and risk management. She holds a Bachelor's degree from the University of Zambia, complemented by three postgraduate diplomas from the Chartered Insurance Institute (UK). In addition, she has completed executive education programs at the University of Cape Town Graduate School of Business (GSB), further enhancing her leadership and management expertise.

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**OFFICER**

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**ALEX NG'ANDU**  
**CHIEF**  
**UNDERWRITER**

Alex is a holder of a Bachelors Degree from the University of Zambia and Cert CII, he is a seasoned underwriter with over 10 years work experience which spans across Zambia. He has a solid background underwriting various complex risks and offers a whole encompassing view on underwriting as his work experience covers significant exposure to processing complex claims including dispute resolution and relationship management.

He is a champion of new business acquisitions and has 7 years branch management experience. His role in middle management has solidified Alex as a key individual in growth strategy, relationship management and claims handling expertise. His passion and commitment to the development of the insurance market and active membership in the IIZA & Chartered Insurance Institute positions him as an avid personality in the Zambian Insurance market.



MUTINTA MASWABI  
CHISEYENG'I  
**SENIOR UNDERWRITING  
MANAGER**

Mutinta is a Chartered Insurer (ACII) with more than 14 years of experience across diverse areas within the insurance industry. She holds a Master of Science in Insurance and Pension Management, along with an Advanced Diploma in Insurance (ACII) from the Chartered Insurance Institute (UK). She is also an Associate member of the Insurance Institute of Zambia.

Over the course of her career, Mutinta has built an extensive background in insurance operations, advancing from a sales executive role to senior management. Her expertise spans underwriting, reinsurance, claims management, customer relationship management, and risk management. Recognised for her strategic vision and leadership strengths, Mutinta is a dynamic force in the insurance sector, driving innovation and excellence.



JEFF GRAHAM CHANDA  
**FINANCIAL CONTROLLER**

Jeff is a highly analytical and results-oriented professional, leveraging over four years of experience as an Audit Senior to excel in his current role as Financial Controller. His background in leading complex audit engagements has provided him with a robust understanding of financial reporting. He is adept at identifying process inefficiencies, implementing strong internal controls, and translating complex financial data into actionable insights to support strategic business decisions and drive profitability.



## **Klapton Insurance Zambia Limited**

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