

THE INSURER

ISSUE 13

NEWSLETTER

INSURANCE TECHNOLOGY

THE FUTURE IS HERE

THE ESRIC APP
IN DETAIL

CYBER SECURITY AND
THE INSURANCE
INDUSTRY





ESRIC

Ensuring your tomorrow, today.



Manzini branch new location



Our New location:

The ESRIC Manzini branch is now relocated along **Du Toit Street**, just below **Manzini Lifestyle Centre**.





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EDITOR'S NOTE



Gcebile Simelane
Editor

Staying ahead of the curve

The proliferation of insurance technologies is testament to the evolving nature of the insurance industry at an accelerated rate to enhance efficiencies and improve service delivery. This has called for the need for insurance companies to rapidly adapt to these technologies through the automation of their systems across the entire insurance value chain.

ESRIC, has been no exception in this digital transformation through the sturdy optimisation of its insurance systems to enhance efficiencies and to enhance customer experiences in its operations.

This publication outlines the digital

transformational journey that ESRIC has embarked on as a backdrop to the broader developments in the insurance industry as means of staying ahead of the curve.

Moreover, with a forward thinking approach in light of the susceptibilities that digital technologies are prone to, this publication and its featured interviewees underline the strides that ESRIC and stakeholders in the broader insurance industry continuously take in order to shore up their systems and preserve the valuable client data that they contain.

Enjoy your read.

IN PERSPECTIVE

Kakura Kakuzo once said, "The art of life lies in a constant readjustment to our surroundings", outlining the necessity for businesses to adjust to the market constantly and its endless demands in the dynamic world that we live in. This statement remains true and will echo for decades as an unquestionable constant in a world where digital technologies are evolving at alarming rates in every industry. The insurance industry is no exception, with the rapid proliferation of insurtech, which has automated systems and enhanced efficiencies in the industry in ways that were unfathomable a few decades back.

In the sense of staying relevant and "adapting to win", ESRIC, just as a series of insurance companies the world over have done, is undergoing a rapid digitisation process of its systems and last year launched a digital app to bring seamless premium insurance services to its clients most conveniently. ESRIC's IT Manager Mashumi Gama, outlines the drive behind these digitisation efforts to the interviewer, Vainah Gumise and unpacks the exciting features of the new digital app, which was rolled out to bring convenience to all the Corporation's treasured clients and enhance efficiencies in ESRIC's service delivery.

Vainah Gumise: What motivated the development of the ESRIC App?

Mr Gama: ESRIC developed its digital application in light of the dynamic era we are living in, where digital technologies are being integrated into insurance operations at a fast rate. As such, our development of the ESRIC App is part of our adaptive measures as a Corporation to be up to date with present trends and relevant as a

The ESRIC App, bringing your policies at your fingertips with Mashumi Gama



Mashumi Gama
ESRIC IT Manager

IN PERSPECTIVE

a forward-looking insurance corporation. Most importantly, the ESRIC App was developed to bring convenience to our clients, where they can leverage the reliable internet connectivity in the country and access insurance services in the comfort of their homes around the clock.

Vainah: What are the core features of the ESRIC App?

Mashumi Gama: The ESRIC App enables one to see and get basic details such as their policy numbers and also enables one to request changes to their insurance policy as preferred. The ESRIC App also gives one a full view of their insurance policy and its features, including their insurance cover, extensions, and exclusions encapsulated in their policy and their statement of account.

One can also request quotations for various insurance products as well as upload and submit their Know Your Customer (KYC) requirements on the ESRIC App instead of taking the documents to the ESRIC offices. The App also enables one to pay their premiums via the MoMo gateway and also apply for loans against their insurance policy. Furthermore, clients can request a call back

regarding their insurance-related queries or requests and can also initiate a claim on the app-getting the claim process started.

As a future prospect, the ESRIC App as a limitless online app can ensure ESRIC's expansion into other jurisdictions through the convenient online services it offers.

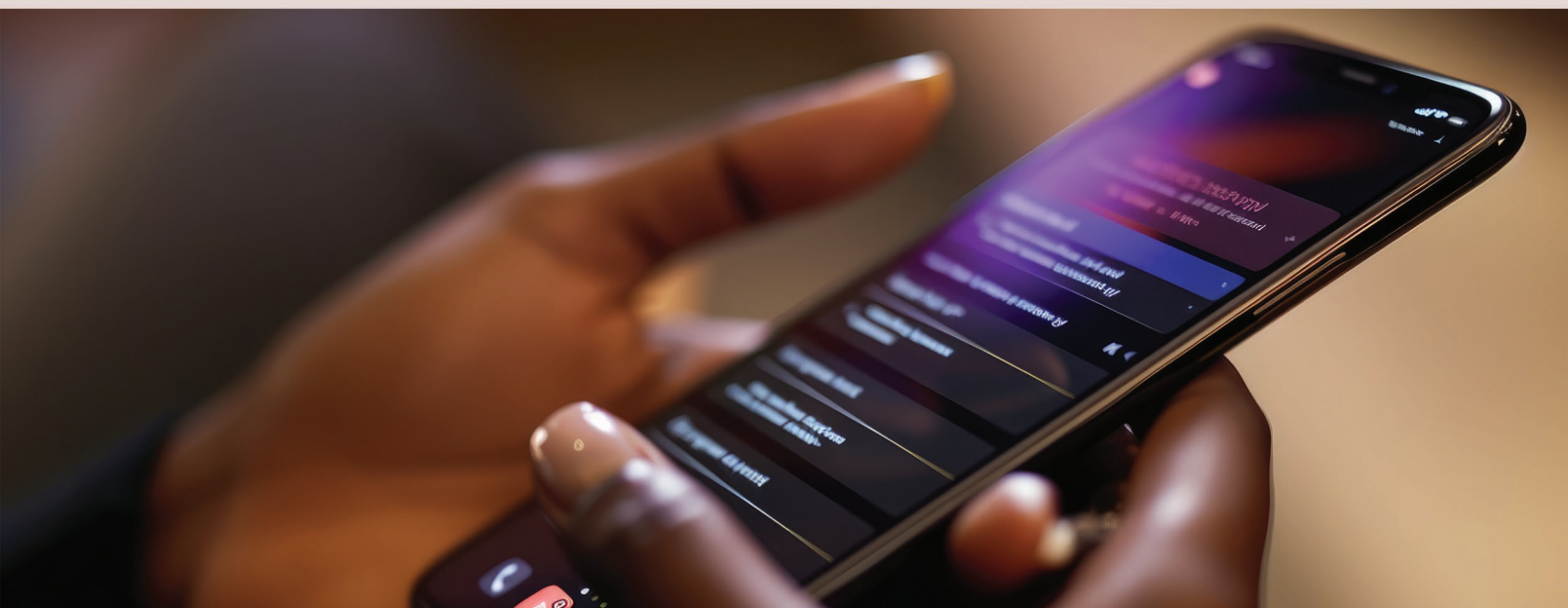
Vainah Gumise: Is this App available around the clock?

Mashumi Gama: The app is available 24/7 for all the above-listed functions. However, in the case of lodging claims, one can upload relevant documentation at any time. In contrast, verifications or pre-checks on one's policy can only be processed during the ESRIC working window, which is limited to weekdays and official working hours.

Vainah Gumise: Who speaks to clients on the ESRIC App, real people or chatbots?

Mashumi Gama: Real people speak to clients on the ESRIC App and offer a personalised premium service.

Vainah Gumise: How exactly are the MoMo payments made on the ESRIC App?



IN PERSPECTIVE

Mashumi Gama: One simply goes to their policy, clicks on payments on their policy page, selects the relevant insurance service options, and punches in their MoMo pin and the payment is done.

Vainah Gumise: Since insurance premiums are time-based, for guaranteed cover. Can one encounter problems with premium payments made online after hours, before midnight in line with their policy's monthly cut-off payment dates?

Mashumi Gama: No, because when one makes a payment, we have two time stamps for payments, one on the dashboard for the App and the other one on the payment portal, which helps the IT department to trace when the payment was made. Clients are advised to always reference their payments with their

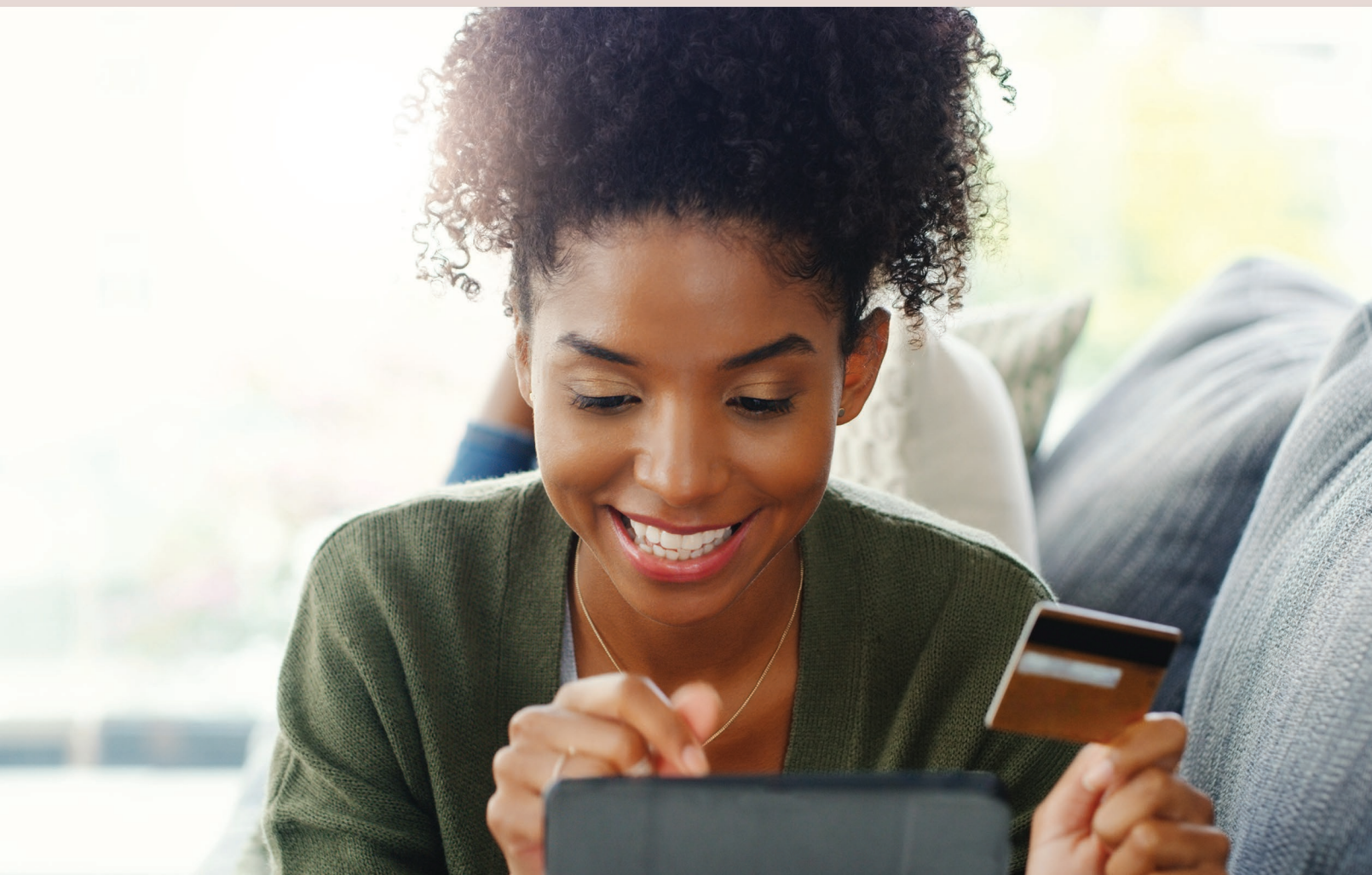
policy number.

Vainah Gumise: How safe is the information that is uploaded on the App, given its sensitive nature?

Mashumi Gama: Our clients can be confident of the security of their data on the App. This is because the information that we have is kept on firewalled servers and is backed up and is also heavily restricted to unauthorised access. The ESRIC App also went through countless penetration tests before it was launched as an additional security measure.

Vainah Gumise: Thank you, Mr Gama, for taking the time to unpack the features of this exciting digital app for us.

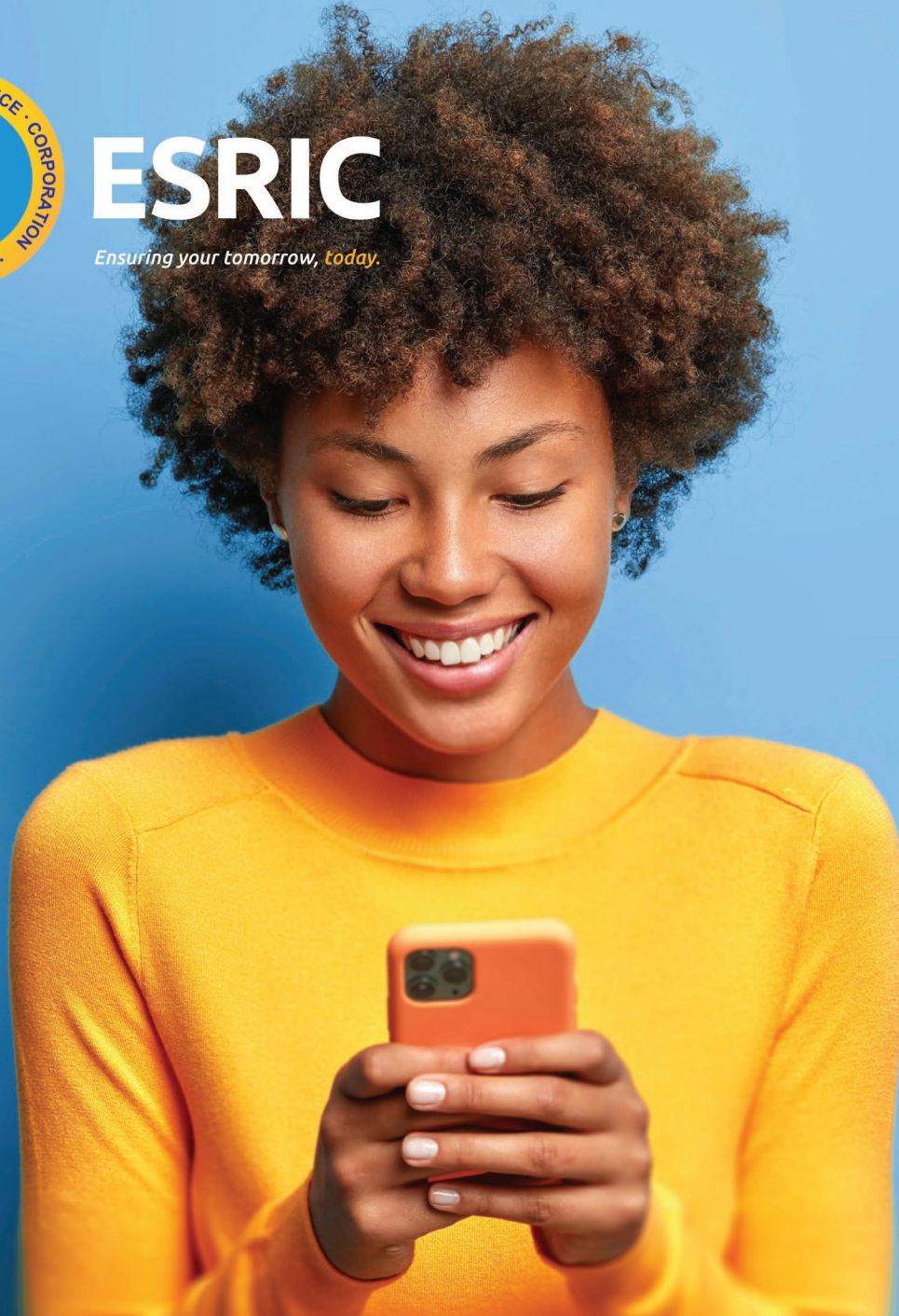
Mashumi Gama: My pleasure





ESRIC

Ensuring your tomorrow, *today.*



Your policies at your fingertips

Instant insurance services from the comfort of your home, effortlessly manage your policies, quotes, and more with the ESRIC App.

Download the ESRIC App now



EnsuringYourTomorrowToday

IN PERSPECTIVE

Cyber security and the insurance industry, the contrasting matrix with Tata Dlamini

Cyber security in insurance is like a good umbrella, you do not realise how important it is until you are inundated with unforeseen data breaches. Ironically, digital technologies have become such a critical aspect of the insurance industry as both digital enablers and viable insurance product offerings through cyber insurance. A scenario that presents such a contrasting mix regarding the opportunities and challenges that cyber security brings to the insurance industry. From enhanced service delivery through automated systems to a cocktail of cyber threats which can compromise client data and the operational integrity of insurance companies.

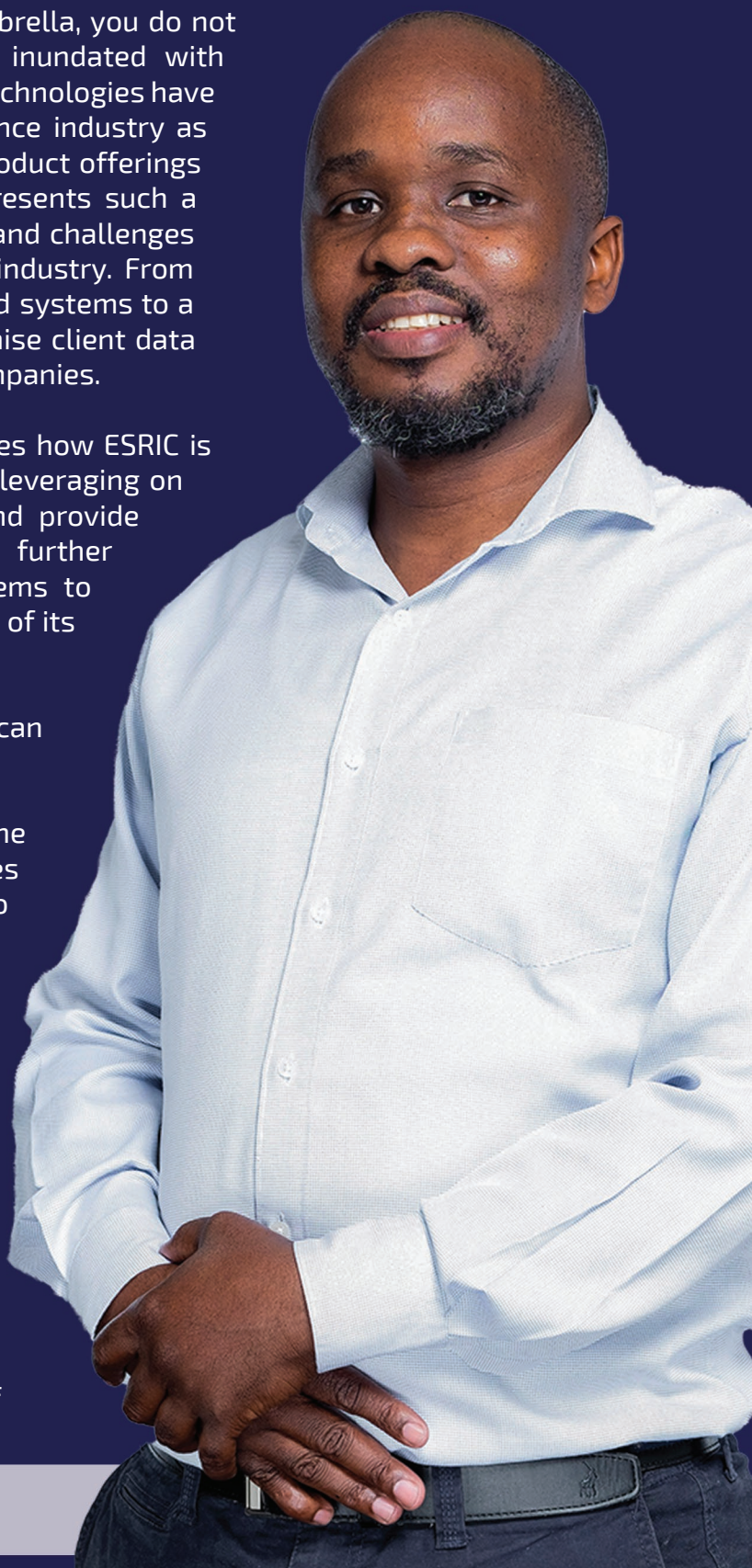
ESRIC's IT Senior Officer, Tata Dlamini, outlines how ESRIC is navigating through this complex paradox by leveraging on digital tools to streamline its processes and provide personalised insurance coverage. Dlamini further outlines how ESRIC is shoring up its systems to protect organisational and client data as part of its pledge to all its insured clients.

Vainah: What are common cyber threats that can affect the insurance industry?

Mr Dlamini: Common cyber threats to the insurance industry include data breaches where there is unauthorised access to sensitive customer data or proprietary information. Distributed Denial of Service Attacks, where cybercriminals overload insurance company servers with traffic, making them unavailable to legitimate users. Phishing, where cybercriminals use fake emails or websites to trick employees into revealing sensitive information or malware, where malicious software can be used to disrupt operations amongst a series of other cyber threats.

Vainah: What is ESRIC doing to protect itself from such cyber threats?

Tata Dlamini
Senior IT Officer



IN PERSPECTIVE

Mr. Dlamini: As an initial step, we prepare for cyber threats by assessing our cyber exposure and weighing the potential losses and liabilities that can emanate from the cyber incidents that we can encounter. This includes identifying critical assets, systems, processes, as well as legal and regulatory obligations, customer expectations, and reputational risks that we may encounter as a Corporation. We further evaluate our cyber security controls, policies, and procedures periodically and identify any gaps or weaknesses that need to be addressed. This helps us to allocate our resources effectively. We then prepare for cyber threats as a second step through data and network protection mechanisms and firewall our systems from unauthorised access, damage, or disruption.

From there, we educate our staff and clients on cyber threats or suspicious activities to look out for and report on, to avoid falling prey to cybercriminals. Further to that, we constantly test our systems and controls in order to detect any breaches or anomalies.

Vainah: In your opinion, how has the growing rate of cybercrimes influenced the demand for cyber insurance?

Mr Dlamini: It has resulted in a high demand for cyber insurance products as businesses and individuals become more aware of the risks associated with operating in a digital world. This rise in demand for cyber insurance has thereby created significant opportunities for the cyber insurance product offerings in the market.

However, despite this, the degree of exposure for insurers, particularly in terms of large payouts for cover, brings a contrasting negative mix to the potential outputs of these insurance products, requiring insurers to carefully assess risks and implement appropriate pricing models and coverage limits.



IN PERSPECTIVE

Vainah: Given the current challenges caused by cyber threats, how do you think cyber insurance can benefit policyholders both now and in the future?

Mr Dlamini: Policies often vary between different providers. Therefore, it is best to review any details carefully to ensure that the required protections and provisions are covered by the proposed policy. With insurance policies that are tailored for cyber threats, policyholders will benefit from specific and proportionate coverage in the event of an attack.

Vainah: How do you view the contrasting relationship between cyber security insurance and the insurance industry as we step into the future?

Mr Dlamini: The dynamic relationship between cyber security and insurance

presents a complex balancing act where innovation meets risk and safeguarding assets becomes as essential as growing them. Hence, insurers will have to work flat out to find a middle ground in this matrix which will be beneficial to themselves and their insured clients.

Vainah: Thank you, Mr Dlamini, for taking time out of your schedule to have this interview with us.

Mr Dlamini: You are most welcome

In the face of the rapid digitisation of the insurance industry and the proliferation of Insurtech, ESRIC remains committed to ensuring the preservation and security of its clients' data through its robust IT systems in order to give its clients peace of mind and premium insurance services.



IN PERSPECTIVE

The Internet of Things (IoT) and the Insurance industry, adoption, adaptation and management with Phuzukuvela Dlamini

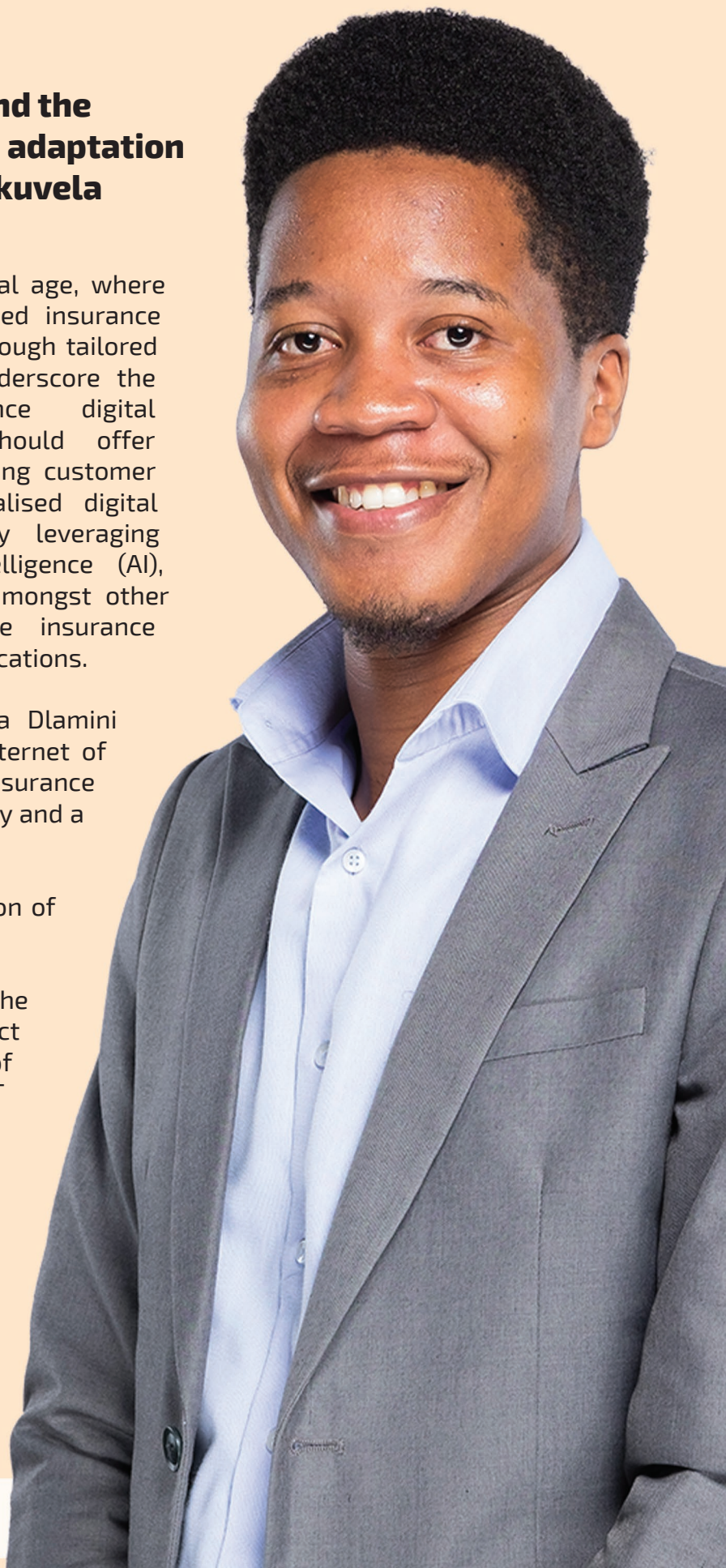
The stakes have changed in this digital age, where clients now demand more personalised insurance products that better fit their needs through tailored products. These new preferences underscore the critical importance of insurance digital transformation. Hence, insurers should offer innovative solutions in line with shifting customer demands for seamless and personalised digital experiences. This can be done by leveraging technologies such as Artificial Intelligence (AI), blockchain, and predictive analytics, amongst other technologies that can redefine the insurance landscape with tangible, impactful applications.

ESRIC's Senior IT Officer, Phuzukuvela Dlamini outlines how the integration of the Internet of Things (IoT) can transform the insurance industry landscape from both a company and a client perspective in this evolving world.

Vainah: How do you think the integration of the IoT impacts the insurance industry?

Phuzukuvela: When you think of the insurance value chain, think of product development, pricing and distribution of insurance policies. Integrating the IoT data into the value chain system changes a lot of things. It makes the value chain open to significant transformations, which are opportunities geared towards substantial improvements. Improving the value for the customer. For insurers, the integration of these technologies changes the way that internal processes work because traditional insurance does not deal

Phuzukuvela Dlamini
ESRIC's Senior IT Officer



IN PERSPECTIVE

with the volumes of data that come with integrating IoT devices into the insurance value chain.

Vainah Gumise: IoT technologies include specialised applications such as chatbots, voice assistants, and other technologies to collect real-time data about user preferences and behaviour regarding various insurance services. Has ESRIC integrated any such applications into its operations to date?

Phuzukuvela: Voice assistants and chatbots are not classified as IoT devices but they do integrate with IoT devices, e.g. Google Assistant or Amazon's Alexa. That device itself is an IoT device, but the voice you are interacting with is not an IoT device. It is a software that has been integrated with IoT devices and allows you to control the IoT devices. ESRIC does have telematics products for private use, i.e. Pay as You Drive and Pay how You Drive. Those products are based on where the driver goes and how they drive. How ESRIC achieves those rewards is an integration with telematics, which means that the tracker is connected to IoT device that calculates one's score in terms of driving standards or frequency of driving.

Vainah: How do you think the integration of IoT impacts the insurance industry in terms of risk assessment, claims processing and customer service?

Phuzukuvela: There are a lot of risk assessments that happen before reaching the claim stage. That kind of risk assessment gives us an opportunity to be able to make much more informed decisions regarding the risk that we are taking as an insurer. At the claim stage, telematics devices have a lot of data on them, such as the location and speed. Furthermore, they can also record a lot of valuable data on what can transpire at the point of the accident, which can help when making evaluations after a car accident. This

helps to improve the transparency between the insured and the insurer in the same way in which telematics devices such as trackers can help outline drivers' scores and additionally justify the premium that one gets to pay- elements that have brought about a layer of beneficial transparency in my opinion.

Vainah: How do you think the insurance industry can navigate around data security, which is often a challenge to the seamless integration of the IoT?

Phuzukuvela: I think there should be strict rules on multi-factor authentication on all insurance systems that are capturing data, as well as wall-based access to prevent the breach of systems by hackers. Furthermore, there should be end-to-end encryption as an extra layer to protect client data.

Vainah: How do you think the integration of the IoT can help in time management in insurance companies?

Phuzukuvela: I think the IoT can be used in time management in various ways. In adherence, however, to the applicable data protection regulations in the industry. For example, in our case as ESRIC, the applicable Data Protection regulation is the Data Protection Act of 2022, which ESRIC as a registered data processor under ESCCOM complies with.

Vainah: Resistance to change can be another hurdle to the integration of the IoT. How do you think insurers can overcome this hurdle?

Phuzukuvela: Change management is not a one-day thing. When you implement change, there is bound to be some resistance. Nonetheless, what is key is to pay attention to the purported resistance and its causal factors as a means of ensuring a seamless transition to new systems.

IN PERSPECTIVE

Vainah: In the future, insurance companies will continue to actively implement advanced technologies, such as Artificial Intelligence and Machine Learning, to analyse large volumes of IoT data, predict risks, and build more effective risk management strategies. How do you think ESRIC can leverage this as we step into the future?

Phuzukuvela: One of the important things is to understand how the insurance industry works, as more often than not, technology tends to move faster than regulation in a scenario where regulation is always playing a catch-up game. It is thereby important for insurers to explore the IoT in the insurance industry in close collaboration with the regulator to have the necessary control

systems in place when launching these IT systems.

It is also important to prioritise integrating these systems for the customer and prioritising what the customer wants in order to enable personalised product development. Each and every person has specific needs which do not get addressed by the current generic approach to product development which is largely being used by insurers. Therefore, insurers need to leverage on AI and machine learning to build more customised products that work for their clients.

Vainah: Thank you Phuzukuvela for your time.

Phuzukuvela: You are welcome.



IN PERSPECTIVE

ESRIC launches mobile App, optimising our systems for your convenience

The insurance industry has embraced the latest technological advancements to enhance customer service and improve client interactions. In line with this trend, ESRIC has launched a new mobile application designed to provide clients with seamless access to

their insurance policies. As it evolves, this innovative platform will make it possible to seamlessly streamline the claims process, offer real-time policy updates, and deliver a more efficient and user-friendly experience in the not-so-distant future.

These are the capabilities of the App at present;

- **Allows you to have a 360-degree view of all your ESRIC policies**
- **Enables you to have a clear and concise summary of your policies**
- **Allows you to request premium quotations for Life and Non-life products**
- **Allows you to notify and register your claim**
- **Allows you to make payments towards your premiums or loan via MTN MoMo**
- **Allows you to rate ESRIC's services**
- **Allows you to upload Know Your Client (KYC) documents**

The response from our clients has been overwhelmingly positive, with many expressing their appreciation for the App's convenience and functionality. At the same time, we value the constructive feedback

provided by some users, which has been instrumental in identifying areas for improvement. Our primary goal is to ensure client satisfaction, and we are committed to refining the App based on user suggestions.





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IN PERSPECTIVE



Here are some of the comments we received from our clients on our Facebook page.

Gabsile Khoza

"Wow, congratulations ESRIC your App is so user-friendly."

Mthobisi Mtho

"It doesn't show me my savings."

Thobile Simelane

"Your policies in the palm of your hand."

Nothando Dlamini

"Please include a gallery in your App."

Nonsikelelo Nzima

"Good move ESRIC. I downloaded the App and it is active!"

Sibusiso Masina

"Love it...it is very user-friendly, great move."

Menzi Shongwe

"Thank you, the App is interesting."

Nonsikelelo Nzima

Good move ESRIC. I downloaded the App and it is active!

IN PERSPECTIVE

Dee Shangase

"Why isn't the App showing my investments so far?"

Piwi Mnguni

This is not working.

Nonsikelelo Nzima

Good move ESRIC. I downloaded the App and it is active!

Bongani F Tfwala

"It does not want to link policies with PIN."

Thokozani Shake

"Thank you ESRIC."

Sifiso Mhlungwane

"Sicela nisentele kutsi stfole statement kule App."

Bongani F Tfwala

"It does not want to link policies with PIN."

Patrick Gamedze

"Way to go!"

Nhlanenkulu Masuku Bhekinkosi V

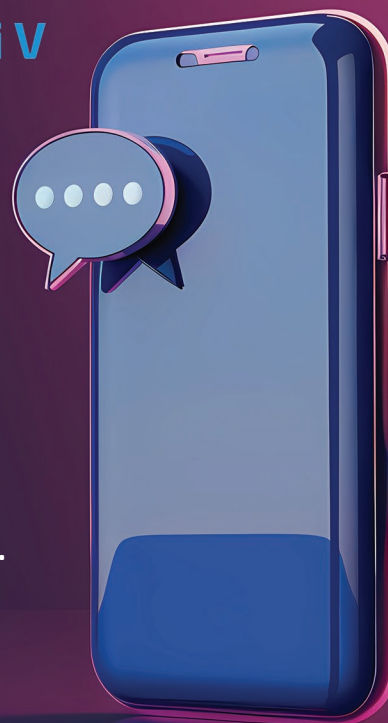
"Mine is working now, thank you for your assistance."

Xebisa Khuzwelihle

"Thank you so much ESRIC, the App is working well and thank you for your good communication with customers."

Dumie Malima

Download and working fine. Thank you ESRIC.



We value all feedback from our clients on the ESRIC App and are dedicated to continuously enhancing the App to meet the evolving needs

of our clients and to provide an exceptional digital experience.

COMMUNITY INVESTMENT

The essence of giving wholeheartedly



Since its establishment, ESRIC has always been committed to giving back to those in dire need. As part of our long-standing commitment to impactful Corporate Social Investment (CSI) initiatives, we annually donate to a series of beneficiaries nationwide.

In 2024, we donated a total of R2,600, 000 to 29 organisations with different community causes. These organisations hold a special

place in our hearts, and we have witnessed firsthand the significant impact that these contributions have on their operations and the communities they serve. Seeing the tangible benefits of our donations gives us fulfilment and reaffirms our commitment to making a meaningful difference through our CSI initiatives.

Below are images from the event



The ESRIC General Manager making his remarks



A cross-section of the audience and beneficiaries

ALL YOU CAN ASK

Off the crunch numbers script: 60 seconds with Minenhle Mafu

Working with numbers, policies, claims, and evaluations daily is beyond demanding, whilst a claims adjuster's job is by every means not a profession for the best of us with low concentration spans. In essence, crunching insurance figures and working on intense analytics can make one year for a strong cup of coffee, often on the job. In that light, we joined Minenhle Mafu for a quick 60-second interview between her chicory moments, which she gladly agreed to. Intentionally, we asked her a few lighthearted questions to see if she could handle something "more challenging" than a tricky claim and she performed fairly well to our challenge.

This is how our quick interview went.

Q: How did you join the insurance sector?

A: I interned at ESRIC as a claims adjuster in 2018 and in 2019 I became a temporary claims adjuster and fortunately in 2020 I secured a permanent position for that role.

Q: How do you feel about your job?

A: I love it because it forces me to apply my analytical skills and gives me insight.

Q: What is the first thing that you do when you wake up in the morning?

A: It depends on the mood but I often wake up at 4:00 AM for an early morning prayer session ahead of my day.

Q: What is the first thing on your office routine and why?

A: I make it a point to finish previous tasks from the previous day before having my breakfast, just to shake off the feeling of having pending work piled up on my desk.

Q: What is the funniest thing that has happened to you?

A: One time I went to the shop from my house in a rush and I locked the burglar bars whilst my house keys were inside the house. When I came back, I could not enter the house and I tried to squeeze my head through the burglar bars to reach my keys, but it did not work. Instead, my head almost jammed between the bars (such an uncalculated risk), I eventually used a stick to get the keys.

That was our brief interview with Minenhle, she continues to do her work as a claims adjuster at ESRIC and admits to having become often "too analytical" about just about everything in her life due to her job. A very beneficial trait if you look at it from the flip side, we think.



Minenhle Mafu
ESRIC Claims Adjuster

GALLERY

No work, all play

For our 2024 year-end party, we went for a Caribbean theme, brought the beach to us, let our hair down and truly had a wonderful time. It was a time of reflecting on our accomplishments and the hard work that went into achieving them.



Caribbean smiles

GALLERY



Good vibes



Happy times

GALLERY

The ESRIC Client Celebration Campaign

Going the extra mile for our valued clients

As part of our commitment to our clients, we launched a Client Celebration Campaign which ran for three months in October, November and December 2024. During this period, we invited our policyholders to participate in a competition where the winners were awarded with grocery vouchers worth E2 500 each between October and November. December winners on the other hand, walked away with E5 000 school fees vouchers. Our valued clients were all smiles at the award ceremony.



All smiles

RIPPED FROM THE HEADLINES

Africa's digital race: How the continent is catching up and leading in innovation

The digital revolution has reshaped economies and societies across the globe, but for years on end, Africa lagged behind due to infrastructure gaps, limited access to technology, and economic challenges. Today, however, the narrative is changing as Africa

is experiencing a digital transformation at an unprecedented pace, fuelling economic growth, job creation, and innovation particularly in sectors such as insurance, finance, and agriculture- catching up quickly to the digital race for innovation in insurance.



Africa taking a digital leap

With 75% of Africans now owning mobile phones—a number set to grow exponentially by 2030—the continent is rapidly embracing digital solutions. Mobile internet access, Artificial Intelligence (AI), and FinTech innovations are breaking barriers, connecting millions to services that were once out of reach. In essence, the pace of digital transition is varies on a country-by-country

basis, with countries such as South Africa, Nigeria, Kenya, Rwanda and Egypt leading the race.

South Africa is a tech leader with strong infrastructure and AI-driven insurance innovations, supported by government digital skills programs. Nigeria, Africa's largest economy, thrives as a FinTech and start-up

RIPPED FROM THE HEADLINES

hub, particularly in Lagos, where entrepreneurs are making a global impact—whilst Kenya's Nairobi stands out for its start-up culture. One that is fuelled by M-Pesa and co-working spaces like iHub, leading in digital financial services. Rwanda on the other hand is rapidly advancing its digital future through projects like Kigali Innovation City, backed by strong government investment. Egypt's tech-savvy population and supportive policies are also driving growth in AI and e-commerce, centred around Cairo's bustling tech parks. Together, these countries highlight Africa's dynamic and diverse tech landscape.

The ripple effect, insurance and beyond

As digitisation spreads, industries like insurance are evolving rapidly. AI-driven underwriting, mobile claims processing, and digital customer engagement are becoming the norm, increasing market penetration and accessibility for millions. Despite progress, hurdles remain; uneven internet access, regulatory gaps, and funding shortages still slow some regions. However, with continued investment in infrastructure, education, and entrepreneurship, Africa's digital future looks brighter than ever.

Africa is no longer playing catch-up; it's emerging as a leader in digital innovation. From mobile money to AI-powered insurance, the continent is proving that technology can leapfrog traditional barriers and create opportunities for all. The question isn't if Africa will fully join the digital race—it's how soon it will lead it.

Source: Techtalkafrica

About the source: Techtalkafrica is an online news site that reports on news in the tech sector



FEATURE ARTICLE

The dawn of wearable tech in health insurance: enhancing risk assessment and customer engagement.

Technology integration in the health insurance sector has undeniably accelerated over the past few years. Among these advancements, wearable tech stands out. With devices ranging from fitness trackers to smart watches as wearable tech offers profound insights into personal health.

Many insurance companies are now incentivising customer use of wearable devices, through rewards programs that offer policyholders premium discounts and other benefits for monitoring their health, whilst others are rewarding policyholders for completing fitness challenges tracked with wearable devices. This rapidly growing influence is reshaping how the industry approaches risk assessment and customer engagement, promising a more personalised touch to health insurance. This article explores the rise of wearable tech in the health insurance domain, highlighting its transformative impact on risk assessment and customer interaction.

What exactly is wearable tech?

Wearable technology refers to electronic devices designed to be worn on the body, either as an accessory or as a part of the material used in clothing. These devices are equipped with sensors to collect data and can connect with other devices or networks, typically via Bluetooth or Wi-Fi. Several types of wearable tech have made their way into the health insurance sector, each serving a distinct purpose. These include fitness trackers, which are one of the most commonly recognised forms of wearable tech which track steps, distance walked, calories burnt, and even sleep patterns. For insurance providers, this data can be indicative of a policyholder's general health and activity levels.



FEATURE ARTICLE

Smart watches like Apple Watch or Samsung Galaxy Watch are packed with health-related features for heart rate monitoring, electrocardiogram (ECG) readings, oxygen saturation levels, and even fall detection among their many capabilities. These metrics are valuable for insurance companies to assess the overall health and potential risks associated with an individual. For those with cardiac concerns, for example, wearable ECG monitors like the Zio Patch offer continuous heart monitoring, providing detailed cardiac data and assisting insurers in evaluating the cardiovascular risks of policyholders. Other smart devices that can be used in the health sector include Wearable blood pressure monitors with Devices such as Omron's Heart Guide smart watch, which can measure blood pressure on the go. Continuous monitoring can be crucial for those with hypertension, providing insurance companies with detailed insights into a policyholder's cardiovascular health.

Today, the health insurance sector leverages these wearable tech devices in multiple ways, where they can tailor insurance packages based on the data collected and analysed. These insurance packages are often based on an individual's health metrics, offering incentives for maintaining a healthy lifestyle, and even predicting potential health issues before they become critical. This proactive approach not only ensures a more accurate risk assessment but also fosters a stronger relationship between the insurer and the insured.

Benefits of wearable tech integration in health insurance

The integration of wearable technology into the health insurance sector has had wide-ranging benefits not just for insurers but also for policyholders, where IoT-connected devices have helped some insurance companies to lower their premiums by as much as 25%, according to Forbes. Furthermore, these wearables have helped reduce the prevalence of fraudulent claims by providing insurers with a continuous stream of accurate health data, significantly reducing the scope for misinformation or falsified claims.

Predictive transformation

As wearable tech evolves, we will likely see devices capable of even more precise health metrics, such as monitoring blood sugar levels in real time to identifying early signs of cognitive decline. With such advancements, the health insurance sector can move from a reactive stance to a predictive one, potentially forecasting health issues before they manifest. This shift could revolutionise insurance packages, focusing on preventative care and early interventions, ultimately benefiting both the insurer and the insured.

Additional source: Easy Send

Easy Send is an Insurtech company that specialises in digital automations for the insurance industry.



LIFESTYLE AND WELLNESS

The best plants for a green and clean indoor environment

If you want to add more nature to your home, you should look for indoor plants that thrive well with minimal care yet provide worthwhile health benefits. Review this guide to learn about the best indoor plants.

Pothos: one of the best indoor plants for busy households

When you want a green environment, the Pothos plant is a great pick. It's also one of the best healthy houseplants if you want to get creative. While the bright green leaves grow on lengthy vines, you can trim them short or use a stick to train them to grow vertically.

Did You Know that Pothos is a great odour eliminator and also removes carbon monoxide, formaldehyde, and benzene from the air?

Philodendron: Keep your indoor air clean

Among his many house plants, a man enjoys the health benefits of the philodendron. The dark green leaves of the philodendron plant require consistent moisture to grow. Additionally, you'll have to use a water-soluble fertiliser through the warmer seasons to ensure healthy growth. Although the philodendron requires a little more care than some of the other options on this list, the extra investment is well worth it. This plant is very effective when it comes to eliminating the common indoor toxins we all have in our homes.

Prayer plant: House plants to keep your mind healthier

The prayer plant has dark and light green leaves. It requires consistently moist soil, but be careful not to saturate it. Fertilise the soil from spring to fall to get the best results in growing this sample of the best indoor plants. The prayer plant hosts healthy bacteria in its soil that stimulate the production of serotonin in the brain, making it one of the best indoor plants for emotional health as serotonin is a feel-good neurotransmitter that improves mood and relieves stress.



LIFESTYLE AND WELLNESS

Bird's nest fern: a perfect plant for your bathroom

Although this plant requires consistently moist soil and light fertilising, it is still considered to be one of the best low-maintenance indoor plants. That's because you will know that you have added too much water when the leaves start to turn yellow. The bird's nest fern thrives in heat and humidity, so do not hesitate to put one of these house plants in your bathroom. Additionally, the air-purifying traits of this plant can also help with asthma and bad breath. The spores on the underside of this plant's fronds also release compounds that stimulate collagen growth, potentially helping to produce anti-ageing benefits.

Peace lily: for better sinus health

Sleep Better With This Bedroom Plant. The peace lily can grow between one and six feet tall with good watering practices. This is one of the best indoor plants for people who forget to water their plants. Only add water when the soil is dry, and water it less frequently in the fall and winter. The peace lily is a good choice when looking for plants for your bedroom. In addition to purifying the air, it will increase indoor humidity for better sinus health. The white flowers and green foliage help reduce stress and anxiety.



LIFESTYLE AND WELLNESS



Chinese evergreen: for bringing good luck into your home

The Chinese evergreen requires a warm temperature of above 55 degrees and consistent watering. With this plant, it is important to keep the soil moist but not overly wet. According to Feng Shui practices, the Chinese evergreen balances the water content in the air and in addition to cleaning the air, may alleviate stress. The plant also has a reputation for bringing good luck into the home.

Tradescantia: to fight cancer

This house plant is known for its purple, white, and green leaves. Water the plant moderately to maintain moist soil, and do not add too much water as it can result in root rot. This plant works to fight cancer while also acting as an antioxidant and antibacterial agent. Due to these effects, the tradescantia plant can aid in preventing a wide range of physical health conditions. Indoor plants can have wide health benefits for plant lovers and add a refreshing aesthetic feel to a home that beats the touch of artificial flowers in countless ways due to the prowess of nature in its organic element.

Source: Sarah Ellison - Sarah Ellison is a reporter for the Washington Post.

LIFESTYLE AND WELLNESS**Annie Katemo**
La Sante Spa Founder**Soleful secrets: how foot massages boost health and happiness**

Foot massages aren't just a luxurious treat—they're also a form of wellness, blending health benefits with blissful indulgence. Whether you're recovering from a tough workout, battling stress, or simply just wanting some pampering, your feet hold the key to feeling better from head to toe. Here's why you should put your best foot forward and embrace the magic of massages.

From Healing to Harmony

Foot massages speed up healing by boosting blood flow and relaxing muscles, making them a great tool for athletes or anyone prone to foot and ankle injuries. Regular sessions can keep your feet strong, flexible, and ready for action. Studies show that regular foot massages can help lower blood pressure, especially for those in high-stress jobs as short massage sessions can ease tension and rejuvenate you.

For those with flat feet, discomfort is not uncommon. Deep tissue massages, paired

LIFESTYLE AND WELLNESS

with exercises, strengthen muscles and ligaments, offering much-needed relief and better foot health. Fast paced lifestyles and tight shoes additionally, can leave your feet begging for attention calling for something to ease the discomfort. Foot massages are thereby very ideal in these scenarios because of the way in which they revive circulation, deliver nutrients to cells and flush out toxins. Did you know that feet are dotted with reflexology points which are linked to stress responses where soothing massages targeting the spot beneath the toes can help in keeping cortisol (the stress hormone) under control. This can also melt away anxiety and improve your mood tremendously.

Foot massages can also help reduce frequent migraines by promoting relaxation and improving oxygen flow. In addition they are excellent for pregnant women suffering from edema, which is the swelling of the feet and

ankles and are particularly effective when the massage sessions are combined with hydration -often giving lasting results that lighten the feet.

Well deserved indulgent perks

In addition to their health benefits, foot massages can help you have more restful sleep as they combat fatigue, help you to focus better, and can even decrease anxiety by up to 50% according to research. In addition to their therapeutic nature, foot massages can be check-ups to catch up on issues like cracked heels or ingrown toenails before they become big problems.

Therefore, as a two-for-one health hack or a slice of well-deserved bliss, step out and pamper yourself with a well deserved foot massage today, your soles will thank you later.



OUT AND ABOUT

Get lost in the allure of a modern country escape, at On the Rocks

There is something profoundly healing about stepping into the embrace of nature, where the air is crisp and landscapes are boundless, replacing the noise of modern life. On The Rocks offers such a sanctuary as an endless source of wonder.

Nestled in the heart of the Ngwempisi Wilderness, On The Rocks is a hidden gem where serenity meets adventure. This tranquil retreat captivates visitors with its breathtaking landscapes and thoughtfully designed eco-friendly accommodation facilities that are tailored to leave the least carbon footprint. From sustainable off-grid composting toilets, rustic natural finishes to memorable star-studded gallores for every type of traveller, seeking solitude, romance, family or team bonding.



Unwind under luxurious thatch

Immerse yourself in authentic African culture, in a spacious traditional thatched rondavel offering you a rustic yet comfortable retreat, where the sounds of the wilderness replace the noise of everyday life.



OUT AND ABOUT

Soak off in a rocky backdrop

Pamper yourself and soak off in a cosy bath tub with a lush green backdrop or “perch” on a rock for a whacky indoor shower at On the Rocks, because you can.



Glamp in ultimate style

Enjoy the magnificent outdoors off-grid at the Tipi Village and have a cozy stay punctuated by the soft sound of crickets in a luxurious tent for that once-in-a-lifetime glamping experience.



Take a dip, on a cliff edge

Dip in serene surroundings over a magnificent cliff overlooking the lush Ngwempisi wilderness and reconnect with your loved ones luxuriously and unapologetically.



OUT AND ABOUT

Prepare a sumptuous brunch in a private pod

Cook a storm in a cozy pod for two and enjoy your meal on an elevated open deck and toast to your special moments in untamed nature



and if you are an adrenaline junkie...

Traverse scenic trails or go on a hike in the surrounding mountains and have twice the fun with a local tour guide as an option to catch up on mystical stories and folklore, whilst supporting the surrounding communities and ...

at the end of your experience in this hidden Swati escape, give in to every temptation to share the secret about this hidden Swati getaway, On the Rocks!





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