



**QUALIFICATIONS**

- **Bachelor of Science - BSc Actuarial Science (Cum Laude)**
- **Chartered Enterprise Risk Actuary (CERA)**
- **Fellow of the Actuarial Society of South Africa (FASSA)**
- **Certified Director® (IoDSA)**
- **Master's in Business Administration (MBA)**
- **Post-Graduate Diploma in General Management – PGDip (Distinction)**
- **ESG Specialization (Corporate Finance Institute)**
- **Certificate in Investments (Institute of Actuaries, UK)**

**PERSONAL INFORMATION**

**Nationality: South African**  
**Demographic: Black Female**

**HIGHLIGHTS**

I am a visionary young leader with the following accomplishments:

- Selected to participate in the “Brightest Young Minds” initiative, featuring the top 100 brightest young minds in the country. This initiative was designed to develop a generation of young leaders equipped with the skills and mind-set needed to address the challenges on our continent.
- Unanimously voted as Chairperson of the Short-Term Insurance Committee for the Actuarial Society of South Africa from 2020 - 2022. This committee covers matters including Professional Guidance, Education, Practicing certification, CPD, and Emerging Matters.
- Chosen to be part of a taskforce set up by the International Actuarial Association, to provide actuarial support towards the achievement of the UN Sustainable Development Goals
- Represented South Africa on the General Insurance Forum of the International Actuarial Association
- Invited as a speaker to the International Risk Minds Insurance Conference held in Amsterdam in 2019

I have over 20 years of experience in South Africa and internationally, with close to 10 of those years as a Director (Executive and Non-Executive positions), serving on numerous Committees including Audit, Risk, HR and Remuneration, Nominations, Investment, Insurance, Actuarial, Finance, Credit, as well as Social and Ethics.

My actuarial qualification gives me a massive advantage when facing rapidly evolving technologies such as artificial intelligence, machine learning, and automation. By leveraging actuarial wisdom and actuarial analytics, actuaries are able to provide the key insights necessary to bridge the gap between technology and strategy and to enable data-driven innovation.

As we face a world increasingly defined by volatility, uncertainty, complexity and ambiguity (VUCA), the coveted CERA designation, which uses mathematical modelling and computer simulations to assess risk scientifically, allows me the tremendous benefit of being able to leverage evolving digital technologies to better understand the VUCA risks and how to transform them into strategic opportunities.

My key strengths include:

- Strategy and Innovation
- ESG, Ethics, Governance and King IV
- Actuarial, Investments and Risk Management
- Finance, Audit and Combined Assurance
- Legal and Compliance
- Due Diligence for Business Acquisition as well as the set-up of new businesses

My other leadership positions and achievements include:

- Chairman of the Social and Ethics Committee for the ECIC
- Previously Chairman of the Combined Assurance Forum for FEM
- Previously Elected to the Board of Management for the FEM Provident Fund
- I received the “Dux of the School” award in primary school and in high school, as the highest-ranking student in academics
- My thesis was published by the University of Pretoria in 2018, titled “The value added to stakeholders from the implementation of risk management driven through regulation”
- I have been involved with the “Partners for Possibility” leadership initiative where I partnered with the Pieter Zongwane Primary School in Tembisa to provide assistance and support to the principal of the school.

**BOARD AND WORK EXPERIENCE**

**Capitec Life, Oct 2022 – current**

**Independent Non-Executive Director**

- Member of the Audit, Risk and Capital Management Committee

**Sasria, Oct 2023 – current**

**Independent Non-Executive Director**

- Member of the Audit Committee and the Risk Committee

**Export Credit Insurance Company (ECIC), Sep 2018 - current**

**Independent Non-Executive Director**

- Chairman of the Social and Ethics Committee
- Member of the Risk Committee and the Finance, Investment, and Insurance Committee

**Land Bank Insurance and Life Insurance Company, Apr 2021 - current**

**Independent Non-Executive Director**

- Member of the Investment and Actuarial Committee, Human Resources and Remunerations Committee and Audit and Risk Committee
- Previous Member of the Nominations Committee

**Liberty Life Botswana, May 2014 - Jun 2017**

**Executive Director**

- Member of the Audit and Risk Committee and the Investment Committee

**Liberty Life Swaziland, May 2014 - Jun 2017**

**Executive Director**

- Member of the Audit and Risk Committee

**Federated Employer's Mutual Assurance Company, Jul 2017 - Sep 2021**

**Chief Risk Officer**

- Member of the Executive Committee responsible for the strategic execution within the business
- Head of the Risk, Legal and Compliance functions and responsible for new product development
- Chairman of the Combined Assurance Forum
- Member of the IT Steering Committee
- Elected to the Board of Management for the Provident Fund

**Liberty Africa, May 2014 - Jun 2017**

**Chief Risk Officer**

- Divisional Director of Liberty Group South Africa
- Responsible for providing strategic management, oversight, guidance, and support in terms of risk management and the implementation of frameworks and policies for Legal, Compliance and Governance (for 14 Liberty businesses across Africa)
- Involved with conducting due diligence exercises for potential mergers and acquisitions in Africa
- Involved with the set-up of new insurance businesses in Africa

**Nedgroup Insurance Company, Feb 2012 – Apr 2014**

**Chief Risk Officer**

- Member of the Management Committee responsible for strategic execution
- Head of the Risk and Actuarial Departments

**Deloitte, January 2004 – January 2012**

**Actuarial Analyst and thereafter Manager**

- Involved with external audits as well as consulting
- Experience with actuarial reserving, pricing, capital modelling, financial modelling, forecasting and planning, construction of funding models, data analytics and reinsurance analysis

## SUMMARY OF WORK EXPERIENCE

### Strategy Experience

I have extensive experience with strategy given my 10 years of experience in Executive and Non-executive Director positions, with responsibility for strategic direction and execution. I also have a good theoretical knowledge of strategy, having passed the 'Strategy and Execution' module during my MBA with Distinction.

### Governance and King IV Experience

I have had responsibility for governance during my 10 years in the Chief Risk Officer position. I also have close to 10 years of Board experience, with responsibility for effective governance. I have extensive knowledge of King IV, having received the Certified Director designation from the Institute of Directors South Africa.

### ESG and Ethics Experience

I have five years of experience as Chairman of the Social and Ethics Committee for the ECIC. ESG matters are at the forefront as we seek to support projects with strong ESG fundamentals and encourage continued ESG improvements in current projects.

I am also a Non-Executive Director of the Land Bank Insurance Company. A key risk of the business is climate change and it is therefore an ongoing imperative to understand the climate change impacts through scenario analysis and financial modelling in order to ensure that the business remains sustainable through the increasing frequency and severity of extreme weather events.

I have also completed an ESG Specialization course with the Corporate Finance Institute.

While pursuing my MBA, I completed the following ESG-related courses: Human Behaviour and Performance in South Africa (Distinction), Organizational Development and Transformation, Human Resources Strategy, as well as Leadership and Corporate Accountability. I also completed an 'Ethics' module during my MBA, which covered the importance of ethical and sustainable behaviour in the business environment.

I completed the following courses with the IoDSA: "Social and Ethics Committees" and "Governance of Ethics".

### Actuarial Expertise

I am a qualified actuary, with over 20 years of actuarial experience covering actuarial reserving, pricing, capital modelling, financial modelling, forecasting and planning, construction of funding models, data analytics and reinsurance analysis.

### Investment Experience

I am a member of the Investment Committee on numerous Boards. These committees have responsibility for the investment strategy of the businesses. At FEM, I had responsibility for the review and oversight of Investments for the business. I have also obtained a "Certificate in Investments" from the Institute of Actuaries in the UK.

### Finance, Audit, Accounting and Combined Assurance Expertise

During my time at Deloitte, I was involved in the external audit of a number of companies, which included reviewing whether the financial statements presented were a fair reflection and in alignment with the relevant accounting and actuarial standards.

I was the Chairman of the Combined Assurance Forum for FEM and I have a comprehensive understanding and strategic view of how the different lines of assurance work together to achieve the best, and most efficient, outcome for the business.

As part of my MBA, I excelled in 'Management Accounting' and 'Corporate Finance', obtaining Distinctions for both modules.

### Enterprise Risk Management Expertise

I have 10 years of experience as a Chief Risk Officer, with extensive experience in South Africa and internationally. I also have 10 years of experience with fraud management, within South Africa and the rest of Africa. I am a Chartered Enterprise Risk Actuary (CERA).

### Legal and Compliance Expertise

I have 7 years of experience heading the Legal and Compliance functions at different companies. I have a good understanding of the legislative environment in South Africa as well as in Africa.

### Innovation Expertise

I was responsible for the new product development at FEM, with a focus on product innovation. Core to this has been considerations around data and technology. I also completed an 'Innovation and Design' module during my MBA, which I passed with Distinction.

### Due Diligence for Business Acquisition and the set-up of new businesses

I have a number of years of experience in Africa, conducting due diligence for business acquisitions as well as the set-up of new businesses on the continent.

## DETAILS OF EDUCATIONAL BACKGROUND

### **Institute of Directors in South Africa (IoDSA)**

- Certified Director®
- Courses completed:
  - Governance of Ethics
  - Social and Ethics Committees
  - Technology Governance
  - Effective Audit Committees
  - Effective Remuneration Committees
  - Improving Governance in the Public Sector
  - POPIA Masterclass for Directors

### **University of Natal**

- BSc (Actuarial Science) graduated Cum Laude in 2003

### **Actuarial Society of South Africa**

- Qualified Short-Term Insurance Actuary
- Qualified Chartered Enterprise Risk Actuary (CERA)

### **Institute of Actuaries in the UK**

- Certificate in Investments

### **Gordon Institute of Business Science (GIBS)**

- PGDip (Post-Graduate Diploma in General Management) graduated with distinction in 2016
- MBA (Master's in Business Administration) completed in 2017
  - MBA electives:
    - Strategic Renewal – develop skills to identify and strategically manage situations where a business faces distress
    - Strategy and Execution – develop a practical mastery of strategy execution and its interdependence with strategy design
    - Persuasion - learn the art and science of positively influencing the decisions and actions of followers
    - Design Thinking - develop basic skills in creative problem solving, innovation and design thinking
    - Business Opportunities and Innovation - explore what it takes to successfully identify and seize business opportunities

### **Corporate Finance Institute**

- Environment, Social and Governance Specialization