




A member of the  Group



WHO WE ARE

Our Purpose

The Emeritus Reinsurance brand is associated with evolving, enriching, and relevant risk solutions for short-term and life and health insurance services. Emeritus Reinsurance commands a unique business model of a network of established and efficient subsidiary offices within Southern Africa, being the only group with such a network in the region. Emeritus Reinsurance believes in bringing risk solutions closer to home, hence the expansive network business model.

Our Promise

Emeritus Reinsurance is in the "game for the long term. We do not take away the umbrella when you need it most. "Our continued presence in different markets and uninterrupted partnerships with direct insurance companies is a testimony of our belief in establishing, promoting, nourishing, and cementing long-term partnerships that are beyond tomorrow.

Our Reach

Over its 40 years of business, Emeritus Reinsurance has been influential in the establishment of key insurance and reinsurance entities in Zimbabwe and the region. Emeritus Reinsurance believes in the power of education in creating sustainable wealth. Accordingly, through its robust training and development programs and partnerships with the ZHL Group, Emeritus Reinsurance has groomed many of today's leading insurance experts in Africa.

Our Values

We dedicate our excellence, efficiency and experience to provide perfect risk solution for your business needs.

Our Dedicated Team



Patience Marwiro Managing Director

Patience Marwiro is a Chartered Insurer and an Associate member of the Chartered Insurance Institute UK (ACII) and a Fellow of IISA (FIISA). She holds a Master of Business Administration, a Master of Science in Risk Management and Insurance and a Bachelor of Science Honours degree. She also holds a Diploma in Technical Insurance from the Insurance Institute of Zimbabwe and qualifications in Leadership and Management. She has over 20 years relevant experience in reinsurance operations in Zimbabwe and Botswana. She started as a graduate trainee at ZIMRE Reinsurance Company in Zimbabwe and rose through the ranks. She was transferred to Emeritus Reinsurance Botswana, then First Reinsurance Company, at its inception in 2010 as the Managing Director. She is now the MD of Emeritus International Reinsurance Company (holding company) in Botswana since 2023.



Naledi Gaboutloeloe HR and Administration Manager

Naledi Gaboutloeloe is the HR and Administration Manager at Emeritus International Reinsurance Company. She holds a Bachelor of Arts in Human Resource Management. With more than a decade of experience in Human Resources field, Naledi has built deep expertise in HR operations, employee engagement, talent acquisition, policy development, performance systems, and retrenchment management. Her approach to HR is grounded in professionalism, strategic alignment, and a commitment to fostering productive, compliant, and inclusive workplaces.



Unangoni Sekwati Finance Manager

Unangoni Sekwati serves as the Finance Manager at Emeritus International Reinsurance Company. She is a seasoned Chartered Accountant with over 8 years of corporate experience spanning the financial services industry, including external audit, banking, and insurance in both Botswana and the United Kingdom. A member of the Association of Chartered Certified Accountants (ACCA) and is registered with the Botswana Institute of Chartered Accountants (BICA). She holds an Honours Degree in Accounting and Finance and has a proven track record of driving financial efficiency, ensuring regulatory compliance, and supporting strategic decision-making within complex financial environments.

EVOLUTION OF EMERITUS REINSURANCE

1983

Founding of ZHL as Zimbabwe Reinsurance Corporation.

1996

Zimre Malawi Established as the first resident reinsurer in Malawi.

1999

Zimre Mozambique
Zimre Zambia
Established as the first resident reinsurer in Zambia.

2006

Established as the first resident reinsurer in Mozambique.

2010

Emeritus International established in Botswana. First Re established as first resident reinsurer in Botswana.

2018

Rebranding of the reinsurance subsidiaries to the mono brand: Emeritus Reinsurance.

2023

Regional Reinsurance structure consolidation under Emeritus International (Botswana).

INSURANCE REVENUE

2021

US\$ 30,856,350.00

2022

US\$ 42,809,388.00

2023

US\$ 44,508,584.00

2024

US\$ 48,063,146.00

GCR Rating A-

Underwriting Capacity

FACULTATIVE	CAPACITY USD
FIRE	\$ 72,500,000
ENGINEERING	\$ 55,000,000
CASUALTY	\$ 18,000,000
MARINE	\$ 17,000,000
Motor	\$ 3,550,000
PVT	\$ 9,300,000

TREATIES	CAPACITY USD
FIRE	\$ 37,000,000
ENGINEERING	\$ 25,500,000
CASUALTY	\$ 10,000,000
MARINE	\$ 8,000,000
Motor	\$ 500,000

Zimbabwe OFFICE

Block D, 2nd Floor, Smatsatsa Office Park
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Botswana OFFICE

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Zambia OFFICE

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Mozambique OFFICE

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