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ShildShare MICROINSURANCE

Because financial protection matters

ABOUT US

Who We Are

We are a Microinsurer established to rebuild trust in financial protection by delivering simple, affordable, fair and dependable cover.

Why We Exist

When financial shocks occur the impact spreads beyond the individual to families and community-based support systems. We exist to close the protection gap affecting people who face daily risk without reliable financial security reducing the burden while preserving social community structures.

Vision

To be the most trusted partner in the provision of simple, dependable financial protection

Mission

To build trust by delivering simple, affordable and dependable protection that shields families and communities when it matters most

Operating Philosophy

Pay Fast. Protect Dignity. Build Trust.

Core Values

i. **Simplicity**
We make our products and processes simple and easy to understand so that clients can make confident decisions.

ii. **Humanity (People First)**
We treat staff, clients and partners with dignity, care, and respect to ensure fair outcomes in all interactions.

iii. **Integrity**
We act honestly and transparently, manage conflicts responsibly, and hold ourselves accountable to high ethical conduct.

iv. **Learning & Innovation**
We continuously improve our systems and services by analysing data, learning from feedback, incidents, audits, and emerging risks.

v. **Dependability**
We honour our commitments through reliable operations, clear service standards, and timely cresponse when clients need us most.

Our Products

- Funeral Cash Plans
- Hospital Cash Benefits

- Credit Life
- Legal Aid

Each product is designed to be easy to understand, simple to access and straightforward to explain and claim, providing fast, practical financial support without unnecessary complexity.

How We Do It

ShildShare delivers simple, affordable, cash-based insurance solutions designed to respond quickly, fairly, and transparently when risk occurs.

Our products are structured around real-life events and provide practical financial support when it is needed most.

We operate with disciplined underwriting, efficient systems, and clear governance structures. While we leverage early distribution relationships and established institutional networks, our long-term strategy is built on diversified partnerships, including associations, women's groups, SMEs, agents, and community-based organisations across Zimbabwe.

Our operating philosophy is simple: **Pay fast. Protect dignity. Build trust.**

This philosophy guides our claims management standards, product design, underwriting controls, and client engagement practices.

We measure success not only by premium growth, but by the speed, fairness, and consistency with which we honour valid claims and ease financial pressure on households and communities.

Our Operating Model

ShildShare is a system-driven, operationally disciplined, and people-first microinsurer built on integrity, accountability, teamwork, learning, and continuous improvement.

We invest deliberately in strong governance frameworks, efficient processes, appropriate technology, and capable people to ensure consistent and dependable service delivery at scale. Our operations are guided by sound risk management, regulatory compliance, and long-term financial sustainability.