



Development of Insurance in Mozambique

Israel Muchena

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By its nature, insurance is intended to provide financial protection for even the most basic of human needs - shelter, means of self-sustenance and well-being. As a result of the fundamental needs that it can protect you would expect most if not all people would be covered by it in one form or another. Unfortunately, that is not the case for most people in Mozambique and many other low-income countries. Why are people that need financial protection the most the least covered? What should key stakeholders in the insurance sector be doing in order to raise awareness and to promote access of people that need financial protection the most? In *Development of Insurance in Mozambique*, Israel Muchena explores these and many other questions regarding insurance and its development. In his review, he relies on his many years of experience in the insurance sector of Mozambique and many other countries in Africa. Israel Muchena holds a Master of Arts Degree in Development Studies from the Nelson Mandela Metropolitan University of South Africa and a Bachelor of Arts Honours in Modern Languages from the University of Zimbabwe. Currently, he is working for the African Reinsurance Corporation as the Assistant Director for Underwriting and Marketing in Lusophone Markets.

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