

**PRESS RELEASE
FOR IMMEDIATE ISSUE**

INSURANCE OMBUD SUBSCRIBES TO HARD WORK AND A HELPING HAND

Johannesburg, 18 August 2020: Edite Teixeira-McKinon, CEO of the office of The Ombudsman for Short-Term Insurance (OSTI), is a role model for many young women and men looking to carve out a career in the insurance alternative dispute resolution sector. It's a responsibility she takes seriously, but not one that has always come easily.

The daughter of Portuguese immigrants, Teixeira-McKinon grew up in a tight-knit family where self-sufficiency was the order of the day. Both men and women have left an indelible mark on her professional journey, but she never had a formal mentor.

"Only when I started working with a coach a few years ago did I come to learn that I could be a mentor to someone," she says, reflecting on the importance of guiding young South Africans and the value she believes is inherent in the OSTI internship programme. In 2020, OSTI has three second-year legal graduates and two first-years on an internship initiative which is now in its third year and is open to legal graduates of all sexes wanting to pursue a career at the legal bar.

For these young interns, Teixeira-McKinon's own story underlines the importance of hard work and dedication. "I've always worked hard, done everything with excellence," she says. "And this is what I tell the interns who come to me for advice."

Carving out a niche

As a young legal graduate, and admitted attorney, Teixeira-McKinon soon realised a career in legal practice was not for her. So she steered herself towards financial services, starting out at Mutual & Federal Insurance Company. Over 10 years she gained experience in the insurance sector, before joining OSTI as an assistant ombudsman.

After 4,5 years, and needing a break from the sheer volume of work as well as more time with her family and young daughter, Teixeira-McKinon took an 18-month break from OSTI, returning to the corporate world. It proved a seminal moment. "I realised that my values were aligned to OSTI's. The process of adjudication, applying the law and fairness and finding the best possible resolution was my passion," she recalls. Teixeira-McKinon returned to OSTI as General Manager and later became Deputy Ombudsman. In 2020 she became CEO.

Covid rocks the boat

In many respects, 2020 has been a baptism of fire; necessitating an organisation-wide shift to remote work. The latter was enabled by OSTI's foresight in moving to a totally paperless environment over the course of 2019.

Teixeira-McKinon salutes her team for rising to the occasion with empathy, understanding and a willingness to assist both colleagues and those applying for adjudication. This, she believes, underlines the importance of the human touch in the process. While OSTI does have a fast-track procedure for more easily resolvable cases, these only account for around 30% of matters. "All others need engagements and probing, and some are resolved months later. Adjudication is quite complex, and I don't know if robotics can ever really apply equity and fairness to outcomes," admits Teixeira-McKinon.

This creates a clear space for graduates with a legal background who are capable of dealing with matters of complexity with empathy, curiosity and humanity. These are traits which are well suited to the young female interns, who, to date, outnumber the men who have been through the OSTI internship programme. This also underscores the importance of empowering and educating women about the value of insurance and protecting their assets.

Teixeira-McKinon adds: “My daughter, who is in matric, does business studies and they touch on insurance. We were never educated on this in the past. I came into the insurance environment knowing nothing about insurance, because my parents believed in self-insurance by saving. But things are so expensive that even if you save it’s unlikely you can ever replace an asset, such as a motor vehicle or the entire contents of a home.”

Insurance remains a form of protection which spans gender, race and age and, she concludes, is a consideration which should be “very much part of financial planning”.

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Edite Teixeira-McKinon, CEO of the office of The Ombudsman for Short-Term Insurance

About the Ombudsman for Short-Term Insurance

Issued by:

SBPR Communications
64 Westmeath Road
Parkview
Johannesburg
South Africa
Office Tel: +27 11 646 9322
megan@sbpr.co.za
www.sbpr.co.za

On behalf of:

The Ombudsman for Short Term Insurance
1st Floor, Block A

1 Sturdee Avenue
Rosebank
Johannesburg
South Africa
2196
Office Tel: +27 11 726 8900
www.osti.co.za