—ISSUE 008

THE CEO FILES

TOM GITOGO

THE ARCHITECT OF BRITHAM'S NEXT 60 YEARS

Group Managing Director &
Chief Executive Officer,
Britann Holdings Ple

Leadership. Reinvention. Discipline. Growth. Legacy.

EDITOR'S NOTE

BY WYCLIFFE CHOREH

Media, PR & Communications Strategist
Editor, The CEO Files

Every generation of leadership inherits a story.
But the most consequential leaders are rarely judged simply by what they inherited.
They are judged by what they chose to do with it.

Tom Gitogo's story is particularly interesting because it sits at the intersection of legacy and reinvention.

Britam is not a young institution searching for relevance.
It is a company with six decades of history, relationships, customers, institutions and memories attached to its name.
That creates a very different leadership challenge.
You are not building from nothing.
You are building on something.
And sometimes, building on something can be harder.

The task is to respect what came before without becoming imprisoned by it.
To introduce technology without losing humanity.
To pursue growth without sacrificing trust.
That is the leadership conversation behind this edition of The CEO Files.

Tom Gitogo's return to Britain in 2022 is particularly symbolic. He had previously been part of tine organisation before building further experience across the financial-services sector and eventually returning to lead the Group.
His journey therefore presents an interesting question:
What happens when a leader returns to an organisation he already knows — but returns to a company that has changed, a market that has changed, and a customer who has changed even more?
The answer appears to be transformation.

Britam's transition from the EPIC[1] strategy into ASCEND 2026–2030 represents more than the beginning of another corporate planning cycle.
It reflects a broader attempt to position the Group for a financial-services environment increasingly shaped by technology, customer expectations, regional marks, financial inclusion and changing definitions of value.

But strategies are ultimately tested outside boardrooms.
They are tested when a customer buys a product.
When a family makes a financial decision.
When a business needs protection.
When a farmer faces a climate shock.
When technology either simplifies someone's life — or complicates it.
And perhaps most importantly, when a customer decides whether a financial institution can still be trusted.

That is why this edition is not simply about numbers.
It is about stewardship.
Because leading a 60-year-old institution is not merely about managing today's performance.
It is about determining what deserves to survive into tomorrow.

Tom Gitogo's story gives us an opportunity to examine that tension closely — between legacy and innovation,
scale and intimacy, technology and humanity, growth and responsibility.

At Jujaya Media, we believe the most compelling leadership stories are not biographies.
They are conversations about what leadership means in the world we are becoming.

This edition is one such conversation.
Welcome to Issue 008 of The CEO Files.
Welcome to the story of Tom Gitogo.
Welcome to the question of what comes next.

AT A GLANCE

NAME:	Tom Gitogo
POSITION:	Group Managing Director & Chief Executive Officer, Britam Holdings Plc
INDUSTRY:	Financial Services & Insurance
EDUCATION:	BSc Civil Engineering, University of Nairobi; MBA Strategic Management, Moi University
PROFESSIONAL QUALIFICATIONS:	Fellow of ICAEW and ICPAK; Fellow of KIM; Member of ICPSK and IOD Kenya
CAREER EXPERIENCE:	More than three decades across financial services, insurance, professional services and international markets
BRITAM TENURE:	Previously Finance Director at Britam; returned as Group Managing Director & CEO in September 2022
CURRENT STRATEGIC CHAPTER:	ASCEND 2026–2030
BRITAM'S FOOTPRINT:	Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi

THE MAN BEHIND THE TITLE

At the top of Britam Towers, Nairobi looks different.
From a distance, the city appears ordered.
Roads form lines.
Buildings stand still.

Traffic becomes movement rather than noise.
But financial markets do not work from a distance.
They move every day.
Customers change.
Technology changes.
Risks change.

Businesses change.
And institutions that once felt permanent are constantly being challenged to prove their relevance again.
It is in this environment that Tom Gitogo leads Britam Holdings Plc.

But to understand Gitogo's leadership, it is not enough to begin with the title of Group Managing Director and Chief Executive Officer.

His story begins somewhere less obvious.
With engineering.
With numbers.
With finance.
With professional discipline.

And eventually, with a return to an institution he already knew.
That return would place him at the centre of one of Britam's most important transformations.
Not simply protecting what had been built.
But asking what a 60-year-old African financial institution must become next.

THE ENGINEER WHO CHOSE FINANCE

There is something interesting about Tom Gitogo's professional journey.
He trained as an engineer.
He studied Civil Engineering at the University of Nairobi.
Engineering is fundamentally about structure.
How things are designed.
How systems interact.
How pressure is absorbed.

How foundations determine what can be built above them.
Those principles may sound far removed from insurance and financial services.
But leadership often carries lessons from places that appear unrelated.
Gitogo would eventually build his career around financial systems, strategy, governance and business transformation.
He later earned an MBA in Strategic Management from Moi University and developed a professional career spanning more than three decades across Africa and Europe.

He also became a Fellow of the Institute of Chartered Accountants in England and Wales and the Institute of Certified Public Accountants of Kenya.
The engineer had become a financial-services executive.
But perhaps the deeper connection remained.
Build carefully.
Understand the structure.
Know where the pressure is coming from.
And never underestimate the foundation.

BEFORE THE CEO TITLE

Before becoming the leader of Britain, Gitogo accumulated experience across some of the most important institutions in financial services and professional services.

His career included more than a decade with PwC, including experience in the United Kingdom.

He later served in senior leadership roles within the insurance sector.
He became CEO of Sanlam Insurance Kenya.
He subsequently became Group CEO of CIC Insurance Group.
And then came the opportunity to return to Britain.

That journey matters.
Because the Tom Gitogo who returned to Britain in 2022 was not the same executive who had previously worked there.
He was returning with years of additional leadership experience.

Years of observing markets.
Years of managing institutions.
Years of understanding customers.

Years of seeing what happens when strategy meets execution.
He was coming home with a different toolkit.

THE RETURN

On 1 September 2022, Tom Gitogo returned to Britam as Group Managing Director and Chief Executive Officer.

It was more than a career appointment.

It was a return to familiar territory under unfamiliar circumstances.

Britam had a long history.

A large customer base.

A significant investment portfolio.

A regional presence.

A recognised brand.

But like many established financial institutions, it was also operating in an environment being reshaped by technology, changing customer expectations, new forms of competition and pressure for greater efficiency.

The challenge was therefore not simply:

How do we grow?

It was:

How do we transform a legacy institution without losing the trust that made the institution valuable in the first place?

That is a much harder question.

THE BUSINESS HE RETURNED TO

Britam was approaching its sixth decade.

Sixty years is a long time in business.

It is long enough to create institutional memory.

Long enough to create strong customer relationships.

Long enough to create systems that work.

And long enough to create systems that may no longer work as well as they once did.

That is the paradox of legacy.

The same history that gives an organisation strength can also create resistance to change.

For Gitogo, leadership at Britam has therefore involved navigating between two responsibilities.

Protect the value of what exists.

Create the capability for what comes next.

Britam's recent strategic evolution reflects this tension.

THE EPIC CHAPTER

Before ASCEND came EPIC².
Britam's 2021–2025 strategy was designed around restoring profitability while accelerating operational efficiency and digital adoption.
By the end of 2025, Britann reported that the strategy had delivered significant financial and operational progress.

The Group reported a pre-tax profit of KSh 7.9 billion for FY2025, an 8% increase.
Insurance revenue rose to KSh 41.7 billion, while net investment income reached KSh 31.9 billion.
Investment assets stood at KSh 220.7 billion.
But perhaps the more important story was not simply the numbers.
It was the transition.

Britam described EPIC² as a period that restored profitability while accelerating the organisation's digital and operational transformation.
The next question was obvious.
What comes after recovery?
What comes after stabilisation?
What comes after transformation?

ASCEND: THE NEXT CHAPTER

In 2026, Britann introduced ASCEND, its new 2026–2030 strategy.
The name itself is revealing.
ASCEND suggests movement.
Upward movement.
Progress.
Expansion.
But the strategy is not built around one idea.
It rests on six pillars:

- African Expansion
- Sustainability and Governance
- Customer Obscission
- Execution Excellence
- Nurturing People and Partnerships
- Digitalisation and Innovation

Together, these pillars represent an attempt to define what Britann wants to become during its next strategic cycle.

A technology-enabled financial services group.
A more customer-focused organisation.
A more regionally integrated business.

And an institution capable of competing in an increasingly digital African economy.

The ambition is significant.
But strategy only becomes real when it changes behaviour.

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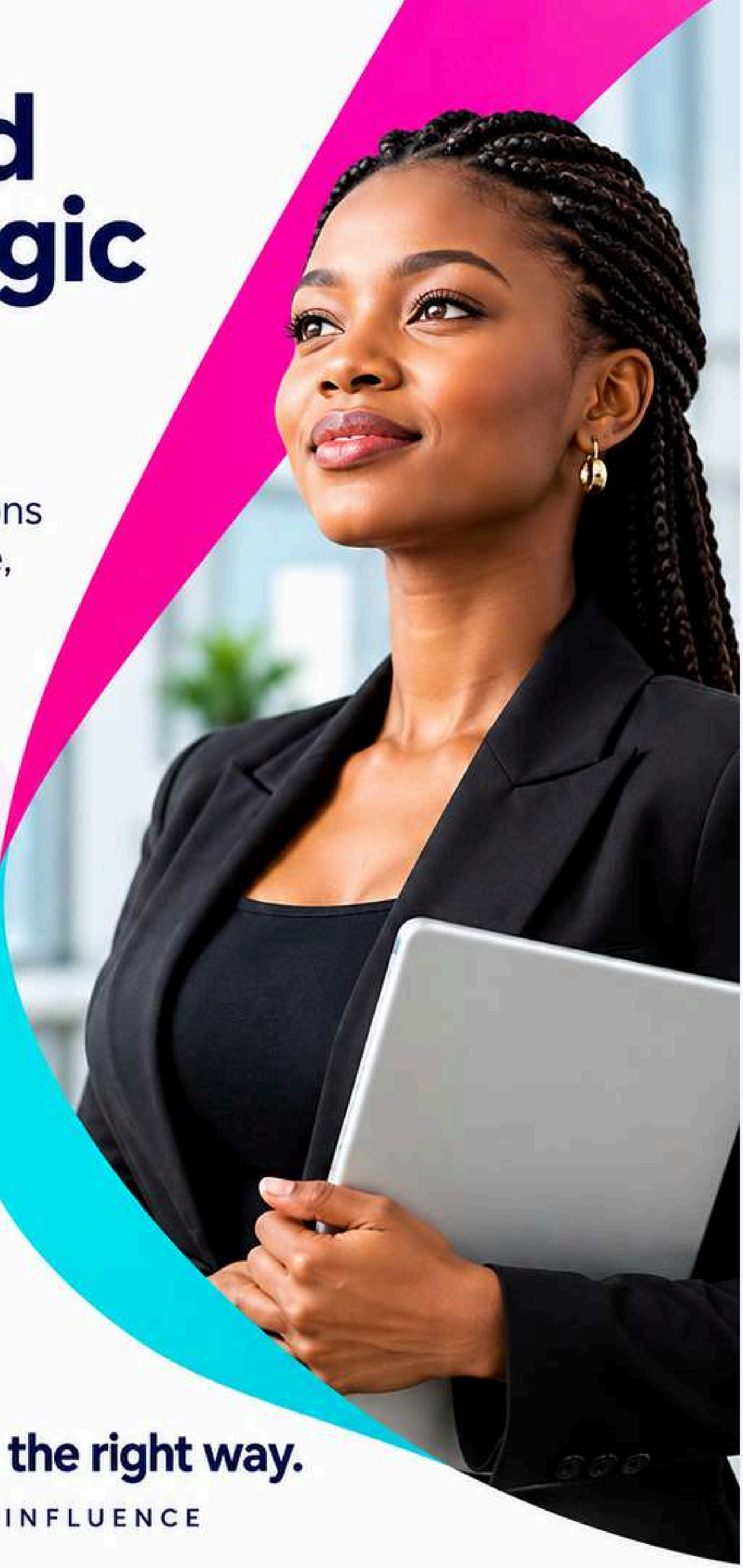

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WHEN THE NUMBERS BEGIN TO SPEAK

Six months into 2026, the early financial results were notable.

Britam reported a 52% increase in pre-tax profit to KSh 3.8 billion for the first half of 2026, compared with KSh 2.5 billion in the same period of the previous year.

Insurance revenue increased by 13.7% to KSh 22.4 billion.

The net insurance service result increased by 36% to KSh 1.8 billion.

Total assets reached KSh 270.8 billion, while total equity stood at KSh 37.6 billion.

Britam attributed the performance to stronger underwriting and investment-income performance, while management also pointed to progress under ASCEND.

Numbers, however, are only part of the story.

Financial performance tells us what happened.

Leadership asks why it happened — and whether it can happen again.

That is where execution becomes more important than strategy documents.

THE CUSTOMER AT THE CENTRE

For decades, insurance has had a communication problem. People understand the need for protection. But they do not necessarily enjoy buying insurance.
The language can be technical.
The products can appear complicated.
The value can feel invisible.
Until something goes wrong.

And then the entire relationship becomes very real.
This is why customer experience has become one of the defining battlegrounds in modern financial services.
Britam has increasingly positioned customer experience, digital platforms, simplified products and financial inclusion at the centre of its transformation.
In 2025, the company reported customer satisfaction levels of 98%. But the deeper challenge is maintaining that relationship at scale.

Because customers do not experience strategy.
They experience service.
They experience the branch.
The adviser.

The application.
The payment.
The claim.
The call centre.
The mobile platform.
The response time.
The clarity of communication.
Every interaction becomes part of the brand.

A POLICY IS A PROMISE. A CLAIM IS THE TEST.

There may be no better moment to understand an insurance company than when a customer makes a claim.
Selling protection is one thing.
Delivering it when the customer needs it is another.
That is where trust becomes tangible.
A policy is a promise.
A claim is the moment that promise is tested.
This is why insurance leadership is ultimately about more than financial products.

It is about confidence.
A customer may not remember every detail of the policy.
But they will remember how the institution treated them when life became difficult.
That reality makes customer experience more than a marketing issue.
It becomes a reputation issue.
And reputation is an asset that does not appear neatly on a balance sheet.

THE DIGITAL TURN

The future of financial services is increasingly digital.
No digital transformation is not simply about launching an app.
It is about redesigning how the organisation works.

How customers access products.
How claims are processed.
How information moves.
How decisions are made.
How risk is assessed.

How advisers interact with customers.
And how quickly the institution can respond.
Britain has been integrating technology across underwriting, claims, customer engagement and data-driven operations.
The Group has also expanded digital products and platforms, including initiatives aimed at financial inclusion and microinsurance.
This matters because the African financial services customer is changing.

They are increasingly mobile.
Increasingly informed.
Increasingly impatient with complicated processes.
And increasingly willing to compare experiences across industries.
A customer does not compare an insurer only with another insurer anymore.

They compare it with their bank.
Their mobile wallet.
Their e-commerce experience.
Their favourite digital platform.
The standard is no longer simply:
Can we provide the service?
It is increasingly:
Can we provide it simply, quickly and intelligently?

THE NEW AFRICAN FINANCIAL CUSTOMER

Africa's financial-services opportunity is enormous.
But it is not simply about population.
It is about changing lifestyles.

Urbanisation.
Entrepreneurship.
Digital payments.
Growing middle classes.
Informal economies.
Agriculture.
Healthcare.
Housing.
Education.
Retirement.

Wealth creation.
And intergenerational wealth transfer.

The financial-services institution of the future will therefore need to understand the customer beyond a single product.
The customer does not wake up thinking:
"Today I need an insurance policy."
They wake up thinking about their family.

Their business.
Their children.
Their health.
Their home..
Their retirement.
Their investments.
Their future.

The opportunity for institutions such as Britann is to meet the customer at those moments.
Not merely sell a product.
But become part of this financial journey.

FROM BUILDING WEALTH TO PRESERVING IT

One of the most interesting developments in Britann's recent evolution is the expansion into trust services.

In June 2026, Britann launched Trust Services designed to help customers protect, preserve and transfer assets.
The offering includes cash trusts and private trust structures.

The move reflects an important shift in financial thinking.
For years, financial services conversations focused heavily on wealth creation.
Earn more.
Invest more.
Save more.
Grow more.

But wealth eventually creates another question:
What happens to what you have built?

How is it protected?
How is it measured?
Who controls it?

How do families preserve it across generations?
How do entrepreneurs ensure that the value they created survives beyond them?

These are increasingly important questions for Africa's growing pool of entrepreneurs, professionals and investors.
And they move financial services from transactions into stewardship.

THE TRUST QUESTION

Trust is one of the most powerful words in financial services.

People entrust institutions with money.

Businesses entrust them with risk.

Families entrust them with futures.

Investors entrust them with capital.

That creates an unusual leadership responsibility.

The institution is not simply selling a service.

It is handling something deeply personal.

Money.

Security.

Risk.

Hope.

Legacy.

For a company celebrating more than six decades, trust therefore becomes both an inheritance and an obligation.

The challenge for the next generation is to earn it again.

With every customer.

Every claim.

Every investment.

Every digital interaction.

Every promise.

THE AFRICAN EXPANSION QUESTION

Britam operates across several African markets, including Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi.

The Group has also discussed further regional expansion, including groundwork around the Democratic Republic of Congo.

Regional expansion sounds attractive.

But geography alone does not create growth.

Every market has its own regulatory environment.

Its own customer behaviour.

Its own competitive landscape.

Its own culture.

Its own economic conditions.

The challenge is therefore not simply entering new markets.

It is knowing what can travel.

What must be adapted.

And what must be built locally.

That distinction could become increasingly important as Britam pursues its ASCEND ambition.

THE MAN WHO BELIEVES IN DISCIPLINE

In a 2025 profile by Business Daily, Tom Gitogo was described as deliberate and structured.
He spoke about the responsibility of leading a company with six decades of history.
That detail is revealing.
Leadership at this level is rarely about one dramatic decision.
It is about thousands of decisions made consistently.

Which markets to enter.
Which products to develop.
Which systems to change.
Where to invest.
Where to reduce costs.
Which people to promote.
Which partnerships to pursue.
Which risks to accept.
Which risks to avoid.

Leadership is often invisible.
Until the results become visible.

THE WEIGHT OF A 60-YEAR LEGACY

There is a unique pressure that comes with leading an institution older than many of the people working inside it.
You inherit stories you did not create.
You inherit decisions you did not make.
You inherit relationships you did not build.
You inherit a reputation you did not personally earn.
And yet, for a period of time, all of it becomes your responsibility.

That is the paradox of stewardship.
You do not own the institution in the deepest sense.
You are passing through it.
Your responsibility is to leave it capable of surviving the next chapter.
For Gitogo, this is perhaps one of the most important dimensions of the British assignment.
The goal cannot simply be to make Britain successful during his tenure.
The bigger question is whether the institution becomes stronger because of the transformation taking place during his tenure.

That is a different definition of leadership.

THE FOUNDATION BEYOND THE BUSINESS

Corporate leadership increasingly extends beyond financial statements.

- *A view of leadership rooted in resilience, access and long-term value.*

Britam Foundation's work has focused on areas including livelihoods, water, health and community development. In 2025, Britam reported that its Foundation initiatives had impacted more than 172,000 lives and supported more than 1,628 jobs over nearly two years.

The company also reported KSh 97.3 million in claims supporting more than 402,000 farmers and pastoralists affected by climate-related shocks in 2025.

These initiatives sit within a broader question facing African corporations:
What does responsible growth look like?

The answer is increasingly moving beyond philanthropy.
It includes resilience.

Financial inclusion.
Climate adaptation.
Employment.
Skills.
Access.

And the ability of businesses to create value without disconnecting themselves from the communities in which they operate.

THE CEO AS STEWARD

There are many ways to describe a CEO.

Chief executive.
Decision-maker.
Strategist.
Operator.

But perhaps one of the most useful descriptions is:
Steward.
A steward receives something valuable.

Protects it.
Improves it.
And eventually hands it forward.

That idea feels particularly relevant at Britam.
Sixty years of history has already been created.
The question now is what the next sixty years will look like.

That is bigger than one executive.
Bigger than one strategy.

Bigger than one financial year.
But CEOs influence the direction.
They establish priorities.

They allocate resources.
They determine what gets attention.
They shape culture.
They decide what the organisation will become comfortable with.

And they create the conditions under which the next generation of leaders emerges.

WHAT DOES "ASCEND" REALLY MEAN?

ASCEND is a strategy.

But it can also be read as a leadership philosophy.

To ascend is to move upward.
But moving upward requires leaving something behind.
Old assumptions.
Old processes.
Old limitations.
Old ways of serving customers.
Old definitions of competition.

The challenge is knowing what should be left behind and what must be carried forward.

Britam's next chapter will therefore not simply be about growth.
It will be about relevance.

Can a six-decade institution continue to understand a 21st-century customer?
Can it combine scale with personalisation?
Can it use technology without becoming impersonal?
Can it expand across Africa without losing local intelligence?
Can it grow while strengthening trust?

Those are the questions that will ultimately test ASCEND.

THE TOM GITOGO LEADERSHIP PLAYBOOK

Tom Gitogo's career offers a masterclass in leadership, transformation and long-term institution building.

These ten lessons capture the principles that define his approach and the philosophy that continues to guide his impact.

01 DISCIPLINE BEFORE SPEED

Transformation can be exciting.
But sustainable transformation requires structure.
The lesson is simple:
Move your ideas into action.
But understand the system you are changing.

02 EXPERIENCE COMPOUNDS

Gigogo's career demonstrates the value of accumulated experience.
Engineering.
Finance.
Professional services.
Insurance.
Corporate leadership.
Regional exposure.
Differentiate different lenses.
The most valuable leaders often combine those lenses rather than relying on one.

03 RETURNING CAN BE A NEW BEGINNING

Returning to a familiar organisation does not necessarily mean returning to the past.
The high cost of maintaining a familiar.
But the leader has changed.
The market has changed.
And some valuable leaders have changed.
Sometimes experience gives you the ability to see an old organisation differently.

04 TRANSFORMATION MUST REACH THE CUSTOMER

A successful transformation is successful simply because it is announced.
It becomes real when the customer finds the difference.
Faster service.
Simple claims.
Better communication.
Easy to learn.
More responsive claims.
Better digital experiences.
Transformation is not necessarily eventually become an experience.

05 TECHNOLOGY IS A TOOL, NOT THE DESTINATION

Digitalisation matters.
But technology alone does not the objective.
Technology should make institutions more accessible, responsive and intelligent.
The best way to honour history is not necessarily to preserve everything.
Sometimes it is to make sure the institution remains relevant enough to have another sixty years.

06 LEGACY IS A RESPONSIBILITY

A strong legacy should create confidence.
But technology alone does not the objective.
The best way to honour history is not necessarily to preserve everything.
Sometimes it is to make sure the institution remains relevant enough to have another sixty years.

07 TRUST IS BUILT IN THE MOMENTS THAT MATTER

Insurance becomes real when something goes wrong.
Filing claims through the court is expensive.
But it is the best way to resolve the customer.
That means customer experience is not decoration.
It is the business.

08 GROWTH MUST BE REPEATABLE

One successful year is performance.
Sustained performance requires systems.
The best way to resolve claims is through the court.
That is whether is the organisation can build the capability to improve consistently.

09 REGIONAL GROWTH REQUIRES LOCAL INTELLIGENCE

Africa is not one market.
Successful expansion requires understanding differences in regulation, culture, customer behaviour and economics.
Scale matters.
But long-term success matters too.
That is the real responsibility of leadership.

10 LEADERSHIP IS STEWARDSHIP

Perhaps the biggest lesson is this:
You are never simply leading the organisation of today.
You are influencing the organisation someone else will inherit tomorrow.
That is the real responsibility of leadership.

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THE AFRICAN FINANCIAL SERVICES OPPORTUNITY

Africa's financial-services story is still being written.

Millions of people are entering formal financial systems.

Millions of businesses are growing.

Digital financial behaviour is accelerating.

New wealth is being created.

And an emerging generation of African consumers is demanding financial products that are simpler, more accessible and more relevant to their lives.

The opportunity is therefore much bigger than insurance.

It is about becoming part of the African consumer's entire financial journey.

Protection.

Investment.

Health.

Retirement.

Wealth creation.

Wealth preservation.

Intergenerational transfer.

The financial institution that understands this shift will not simply sell products.

It will build relationships.

THE FUTURE CUSTOMER DOESN'T WANT A POLICY

This may be one of the most important lessons for financial-services brands. People rarely wake up wanting financial products.

They wake up wanting outcomes.
A parent wants their children protected.
An entrepreneur wants their business to survive.

A farmer wants resilience against uncertainty.
A professional wants financial independence.
A family wants security.

An investor wants growth.
A wealthy individual wants their legacy protected.
The product is simply the mechanism.

The real value lies in the outcome.

This is where financial-services communication must evolve.
Stop beginning with the product.

Begin with the human problem.

THE REAL VALUE OF TRUST

In financial services, trust is not a communications slogan.

It is infrastructure.

Without trust, customers hesitate.

Without trust, adoption slows.

Without trust, digital transformation cannot reach its full potential.

Without trust, even a strong product can struggle.

For a brand such as Britann, which has spent six decades building institutional recognition, protecting that trust while modernising the business is one of the most important strategic communication challenges.

The future of the brand will therefore be determined not only by what Britann says.

But by what customers experience.

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THE FINAL WORD

There are leaders who inherit businesses.
There are leaders who transform businesses.
And there are leaders who inherit institutions that must be transformed without losing the reasons people trusted them in the first place.
That is a different kind of assignment.

Tom Gitogo's journey at Britann sits within that tension.
An engineer who built a career in finance.
A former Britann executive who returned with decades of additional experience.
A financial-services leader navigating an institution with six decades behind it.
And now, a CEO overseeing the next strategic chapter of that institution.

Britam's future will not be determined by one person alone.
It will be determined by customers.
Employees.
Advisers.
Technology.
Regulators.
Markets.
Partners.
And the thousands of decisions made across the organisation every day.

But leadership matters because someone must decide where all those decisions are ultimately heading.

ASCEND is Britann's answer to that question for the 2026–2030 period.
Its success will be measured not by the elegance of the strategy document,
but by what customers experience, what employees build, what markets deliver and what the organisation becomes.

And perhaps that is the most fitting way to think about Tom Gitogo's current chapter.
Not as the man trying to preserve Britann's past.
But as a steward helping determine its future.

Because legacy is not the end of the story.
It is the foundation of the next one.

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