



MAIN STORY:

[KENYARE.CO.KE](https://www.kenyare.co.ke)

Over 630 persons with disability in Busia and Kwale benefit from 2022 Niko Fiti initiative

CHRISTMAS PARTY: A FIRST & A GOOD ONE AT THE BOMAS OF KENYA

NIKO FITI WRAPS UP ITS 2022 CAMPAIGN IN KINANGO SUB COUNTY, KWALE COUNTY

(RE)INSURERS SHOULD USE DATA AND ADVANCED ANALYTICS IN DIGITAL MIGRATION PROCESS

Normal Speed Meets Every Need

Life on the road is unpredictable, but one thing you can control is your speed. By driving at a normal speed, you can ensure that you have enough time to react to unexpected situations and avoid dangerous accidents.



Kenya Re is ISO 9001:2015 and ISO 27001:2013 Certified
Rated B (Fair) by AM Best International Rating Agency
and AA+ by Global Credit Rating (GCR).



Mr. Jadhiah Mwarania, OGW

Managing Director

Word from the Managing Director

Hello Reader,

This year has been both interesting and adventurous, as it has been challenging.

From a global perspective, geopolitical events continue to shape economic performance and value chains. We have also seen monetary tightening across the US and Europe, Asia, and Africa amid fears of a recession in the coming year, according to the latest forecast by the World Economic Forum (WEF).

Close to home, the Cop 27 conference at Sharm El Sheikh in Egypt has prompted insurers and reinsurers to proactively participate in climate change action, mainly through avenues such as strategic partnerships or leveraging technology to redefine insurance propositions.

The (re)insurance industry is making progress in promoting transparency and accountability with the implementation of International Financial Reporting Standard 17 (IFRS 17) in both public and private sector organisations. This new regulation has created a significant demand for actuaries, leading to increased competition for talent and more opportunities for young people in the insurance sector. IFRS 17 is a new accounting standard for insurance contracts that requires companies to provide more information about the risks they are taking on and

the financial performance of their insurance contracts. This will enable insurance companies to make better-informed decisions and will also provide more information to policyholders, regulators, and other stakeholders. The standard is expected to bring more consistency and comparability in the way insurance companies report their financial performance, which will make it easier for investors and other stakeholders to understand the performance of insurance companies. This is strengthened by the fact that under IFRS 17, the underwriting company will be required to re-measure its estimates each reporting period using the current assumptions, which will necessitate significant effort and new processes and controls in actuarial, risk, and accounting processes.

At Kenya Re, we continue to evolve our reinsurance value proposition across the different markets to resonate with current and future demands. This year, we made progress in key areas such as our Ksh 0.7 trillion investment in our subsidiary Zep RE, which will increase our regional market share significantly in the coming years.

To affirm our progress, international credit rating agency AM Best has upgraded our Long-Term Issuer Credit Rating (Long-Term ICR) to stable from negative, after assessing the strength of our balance sheet assessment and capitalisation which is currently at a very strong level. We are also engaging with S&P Global Ratings as part of the quality assurance and standards improvement process.

This year, we have maintained a focus on making Kenya Re a holistic reinsurer, beyond maintaining our market leadership. This has included additional activations such as:

- Our flagship Corporate Social Responsibility (CSR) initiative, Niko Fiti Campaign, Niko Fiti Campaign which has impacted over 11,000 lives since launch in 2011.
- Sustained regional and continental engagements such as the COMESA Yellow Card training. The goal of the training is to boost sales of COMESA yellow cards in Kenya by simplifying the understanding and use of the yellow card management process and system. This includes making the application and management of underwriting and claims reimbursement easier.
- Market cocktails across African markets to boost our brand awareness and penetration.

Looking forward, we hope for another fruitful year in 2023 full of progress and success.



Gladys Some

Manager, Corporate Affairs

Word from the Editor

Hello Reader,

Welcome to another quarterly edition of the Re News Magazine where we highlight news and information about the (re)insurance industry and keep you in the know about Kenya Reinsurance Corporation Limited (Kenya Re).

In this edition, we look at how digital transformation continues to shake up traditional insurance practices, with the entrance of cutting-edge technologies like Artificial Intelligence and Machines redefining and remodelling business models as we know it. These are trends forecasted to keep developing in 2023 and beyond, as companies integrate them to provide quality services to their customers and keep a competitive edge.

On another key issue, advancing climate-smart insurance is

important for insurance stakeholders because it allows them to better understand and manage the risks associated with climate change.

This includes identifying and mitigating potential losses from natural disasters such as floods and drought, as well as helping to adapt to long-term changes in weather patterns. By taking a proactive approach to climate risk, (re)insurance companies can better protect their policyholders and their own bottom line. Additionally, climate-smart insurance can also help to promote sustainable development and support efforts to reduce greenhouse gas emissions. Read how micro insurers can contribute to climate change mitigation and how climate smart insurance is changing lives.

We also look into the insurance sectors in Tanzania and Uganda and some of the growth patterns the markets have registered. In a separate story, we detail recent developments in marine cargo insurance in Uganda and how measures taken by the government have positioned the sector for growth and investment.

Looking inwards, we highlight the latest activities of the renewed and re-energised Niko Fiti Corporate Social Responsibility campaign, which empowered more than 600 persons living with disability in Busia and Kwale counties with mobility and assistive devices. As outgoing Managing Director Jadhah Mwarania aptly put it, "the Niko Fiti initiative is a force for good and an inclusive nation building activity that improves the overall quality of personal and social life of PWDs."

Have a great read!

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INSURANCE



A peak into Uganda and Tanzania Insurance Sectors



BY ANDREW REAGAN ONGICHA

On its entry into the East African market, the German insurance giant, Allianz opined that “East Africa’s economies have proven resilient during COVID, and the insurance market is forecast to expand with population growth expected to double by 2050. Combined with rapid smartphone and mobile money penetration, a ripening digital environment has prompted the firm to cast its net further”. The insurer has signed an agreement to establish a strategic partnership with Nairobi-based Jubilee Holdings Limited (JHL), East Africa’s largest insurance group. The deal covers the general insurance business – also known as the property and casualty (P&C) insurance segment – with Allianz acquiring controlling stakes for US\$100m in Jubilee’s businesses in Kenya, Tanzania and Uganda, as well as the short-term insurance segments in Burundi and Mauritius. Such a deal may be construed as a stamp of approval or confidence in the East African insurance market given that the move was taken as the company was slowing down in its West African market though still strong in Ghana and Nigeria. Allianz is a big player in the industry currently serving more than 100 million retail and corporate customers in more than 70 countries. It reported a healthy operating profit of US\$14 billion in 2019.

Insurance Industry in Tanzania

Tanzania Insurance Regulatory Authority (TIRA) is established under Insurance Act 2009, to remove the monopolies of National Insurance Corporation (NIC) and transfer business to free

market. The main objective of the authority was to implement and oversee the liberalization policy in the insurance industry through transforming the insurance industry into a sound and competitive agent investment for national savings mobilization and investments channeling, promoting insurance sector as an effective catalyst for enhanced economic growth, strengthening and promoting the industry health and orderly growth, establishment of operating standards and prescriptions, exempting the industry from undue interferences, developing cost effective comprehensive and customer driven insurance service products. Out of 32 insurers registered to conduct insurance business in Tanzania, 25 insurers transact general insurance business, 5 life insurers, and 1 company provides composite (both general and life insurers) and 1 reinsurance company. There are about 635 insurance agents, 109 brokers and 55 loss adjusters and assessors in the country.

The insurance industry is highly competitive as the insurance companies not only compete with each other, but also compete with the risk retention groups, government, and self-insurance. The companies generally compete based on two factors including quality of the services and price that they provide. Many large organizations self-insure for most of their employee benefits like health coverage that lowers market scope for insurance companies. Economic growth, rising government spending, technological innovations and

increased consumer awareness about insurance products are key market drivers in Tanzania. Strong demand for insurance of vehicles, property, health and other insurances across Tanzania are driving the revenues of insurance companies in the country. Growing life expectancy, tax incentives on insurance products, favorable savings associated with insurance are further encouraging customers across insurance segments.

The report by Research and Markets, a world leader in market research, observes that the Tanzanian government's policy of insuring the uninsured has progressively pushed the insurance penetration in Tanzania and the proliferation of insurance schemes. The increasing number of digital distribution channels is favoring the insurers to easily obtain insurance policies. Insurtech, messaging platforms, and online sales channels are contributing to the insurance landscape in the country as mobile technology has been widely accepted in the insurance industry. There are insurance products which are mobile-based. Insurance covers may be issued on phone. Mobile phone companies serve as intermediary in connecting insurers and policyholders. Most of the insurance companies have adopted computer systems which are connected to their upcountry regional offices, thus effectively providing services in those areas.

TIRA has also launched an online system whereby policyholders can verify authenticity of their motor insurance covers. The system is called TIRA MIS (motor insurance sticker verification). Through different distribution channels, insurance companies in Tanzania are providing a wide variety of products with varying levels of complexity that are designed for different groups of businesses, individuals and other organizations. Local market players in the country are focusing on marketing their competitive edge by rolling out more plans customized to diverse sectors and developing more innovative digital features.

The draft annual insurance market performance report for the year ended 31st December 2020 released by TIRA indicate that total volume of business, in terms of gross premium written for both general and life assurance businesses slightly increased by 1.6 percent from US\$ 351.37 million (September 2021 TZS to US\$ conversion rates) during the period ended 31 December 2019 to US\$ 357.13 million at the end of December 2020. The significant decrease in premium especially in engineering and marine classes of businesses was due to a decrease in number of

new mega projects which attract high value insurance cover. There was also the impact of lockdown and curfew taken in different countries due to the pandemic. All these factors together with other factors contributed to the slow growth of the insurance industry for the year 2020 as it was anticipated.

Insurance Industry in Uganda

Insurance industry in Uganda is regulated by the Insurance Regulatory Authority of Uganda (IRA). The regulator was established under the Insurance Act, No.6 of 2017, with the main objective of "ensuring Effective Administration, Supervision, Regulation and Control of the insurance business in Uganda. The Authority is also mandated to maintain the safety and sound operation of insurance players, protect interests of the insured and insurance beneficiaries and ensuring the supply of high quality and transparent insurance services and products.

The market players in 2020 comprised 4 reinsurers, 21 non-life, 9 life, 42 insurance brokers, 28 loss assessors/adjusters, 2 reinsurance brokers, 5 HMOs, 20 Bancassurance agents and 2 micro-insurers. The industry remained on a growth trajectory growing from US\$ 261 million in 2019 to US\$ 285.5 million in 2020 and posting a 9.34% growth over the reporting year. Non-life business generated US\$ 178.3 million in GWP up from US\$ 166.7 million in 2019 representing a 6.96% growth in premiums. Life insurance business on the other hand generated US\$ 86.9 million in GWP in 2020 up from US\$ 74.1 million in 2019, representing a 17.38% growth in premiums. Health Membership Organizations generated US\$ 20.3 million down from US\$ 20.4 million in 2019 representing a 0.72% decline. In addition to Grand micro insurance, another micro insurance Specialist Company, Edge micro-Insurance Company was licensed. The two dedicated micro insurance companies generated US\$ 145,032 in premiums up from US\$ 80,156 in 2019 representing an 80.52% growth over the year. In their first year of operation in 2018, they realized US\$ 6,433, This growth is generated mainly from the hitherto unserved market which is a good indicator of insurance widening.

In terms of market composition, non-life accounted for 62.41% of the aggregate industry written premiums, 1.4% points lower than the market share index of 63.80% in 2019. Life business on the other hand accounted for 30.44% of the aggregate industry written premiums compared to 28.38% in 2019.



NIKO FITI PITCHES TENT AT AMUKURA & SAMIA IN BUSIA COUNTY



BY EDWIN MUTHABUKU

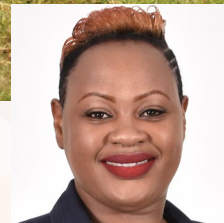
The second distribution was held at Samia DC Grounds where 100 assistive and mobility devices were distributed to 80 persons with disability.

The beneficiaries poured out immense appreciation and accolades to Kenya Re for the very timely support, sustenance of Niko Fiti as well as commitment to a CSR initiative that has over the years yielded nothing short of positive impact and huge benefit to Persons with Disability.

11 years later – Niko Fiti continues to make significant impact to targeted beneficiaries. On 30th November 2022, Niko Fiti spread its wings of support to Busia County. Busia borders Kakamega County to the east, Bungoma County to the North, Lake Victoria and Siaya County to the South and Busia District, Uganda to the West.

The great County of Busia was the spotlight of Niko Fiti activities. The team kicked off the first distribution at Amukura Sub County DC Grounds. The successful distribution yielded in a successful reach of 78 beneficiaries fitted with 90 mobility and assistive devices. Present at the function was Manager, Corporate Affairs - Ms. Gladys Some, representing the Managing Director, Mr. Jadhiah Mwarania – OGW, The Association for the Physically Disabled Of Kenya, Head of National Programmes – Mr. Benson Kiptum, Judith Taaka, Assistant Chief Kochek Sublocation as well as local area leaders and Sub-County Police Heads.





BY SYLVIA KARIMI

NIKO FITI SAYS ADIOS TO BUSIA

The Niko Fiti team called it a wrap for the Busia County distribution drive on Saturday, 3rd December 2022. The Corporation is happy to have left an indelible mark in the lives of all beneficiaries especially on the last day of the Busia Campaign, that beautifully coincided with the International Day of Disabled Persons.

The last day of the Niko Fiti program was hosted at Busia County Stadium. The day's distribution drive saw 238 beneficiaries receive a total of 320 mobility and assistive

devices. Ms. Gladys Some, Manager - Corporate Affairs, represented the Managing Director, Mr. Jadhah Mwarania -OGW at this last phase. She underscored the need for the multi-sectoral and integrated model in working to improve the equalization of opportunities and social inclusion of people with disability while combating the perpetual cycle of poverty and disability.



NIKO FITI DISTRIBUTION “YAKITA KAMBI” MSAMBWENI EDITION



BY ANDREW REAGAN ONGICHA

Niko Fiti pitched camp at the Msambweni County Referral Hospital, Kwale County, on Thursday, 15th December 2022. Kwale is mainly an inland county, on the south coast of Mombasa.

Day 1 of the CSR campaign in the South Coast region saw 150 beneficiaries receive various assistive and mobility devices. Speaking on behalf of the Managing Director, Mr. Jadhiah Mwarania – OGW, the Manager, Corporate Affairs, Ms. Gladys Some

underscored the Corporation’s commitment to improve the equalization of opportunities and social inclusion of Persons with Disability while combating the perpetual cycle of poverty and disability.

Some of the guests in attendance included the beneficiaries, representatives from the county and sub county government as well as officials from the Association for the Physically Disabled of Kenya (APDK).



NIKO FITI WRAPS UP THE CAMPAIGN AT KINANGO SUB-COUNTY HOSPITAL



BY SYLVIA KARIMI

They say all's well that ends well.

Niko Fiti marked its last day of the 2022 CSR Campaign Initiative at the Kinango Sub- County Hospital, Kwale County. This came after an intensive distribution campaign of 2 days where over 200 beneficiaries in the Coastal region received mobility and assistive devices.

Some of the guests in attendance included; the beneficiaries, the Hospital's Medical Superintendent, representatives from the

county and sub county government as well as representatives from the Association for the Physically Disabled of Kenya (APDK).

This final distribution at Kinango Sub County Hospital, Kwale County, saw 84 beneficiaries receive various assistive and mobility devices. The final leg of distribution saw jovial beneficiaries participating in 'happy dances' and expressing their deepest gratitude to the Corporation for the life-changing initiative



Over 630 persons with disability in Busia and Kwale benefit from 2022 Niko Fiti initiative

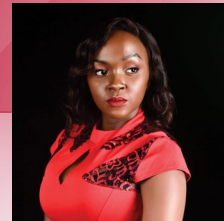
Kenya Re-Insurance Corporation Limited (Kenya-Re) in partnership with the Association for the Physically Disabled of Kenya (APDK) made donations of 969 assistive and mobility devices to 634 persons with disability (PWDs) in Busia and Kwale Counties this December. This was during the 2022 Niko Fiti Campaign which saw 400 beneficiaries in Amakura, Samia, and Busia town in Busia County receive 600 devices. In Kwale County regions of Msambweni and Kinango, 234 beneficiaries received 369 mobility and assistive devices.

According to the 2019 census, 2.2% or over 900,000 Kenyans live with some form of disability. The national census also reveals that there are more people with disabilities living in rural

communities than in urban areas. An analysis of prevalence rates per residence shows that 2.6% or over 700,000 of people in rural areas and 1.4% or over 200,000 of people in urban areas have a disability.

Data from the Kenya National Survey on Persons with Disability further shows that only 26% of PWDs had access to assistive devices while only 21% in rural areas could access an assistive device compared to 36% in urban areas.

The above challenge inspired Kenya-Re to collaborate with APDK to champion the Niko Fiti program- an initiative that supplements person with disabilities with mobility & assistive



BY LIBERTY JULIE

devices and mobile vending units - helping them engage better in daily nation building activities in addition to improving their overall quality of personal and social life.

"Even before the covid-19 pandemic hit, persons living with disabilities were marginalised, more likely to live in poverty and experience higher rates of violence, neglect and abuse," said Kenya RE Managing Director Jadhah Mwarania during the campaign flag off at the Reinsurance Plaza in Nairobi on 30th November 2022.

According to the Kenya National Survey on Persons with Disability, many communities perceived disability as a curse and disgrace to the family, which led to mistreatment, neglect, and stigma. Mr Mwarania emphasized that the campaign aimed at educating the public on the importance of accepting persons with disability.

"The Niko Fiti campaign is a noble act that contributes to the economic development of persons with disabilities with a focus on equity, people centeredness and a participatory approach."

The flag off took place ahead of this year's International Day of Persons with Disabilities which was commemorated on 3rd December under the theme Providing Transformative Solutions

For Inclusive Development.

Through the partnership with APDK, Kenya Re has access to the Association's nationwide distribution network, which will be used to identify and assess the needs of PWDs and fabrication of the devices in major towns. APDK implements community interventions using the community-based rehabilitation (CBR) and outreach plus models to reach out to persons with disability in marginalised communities and Kenya Re supports the initiative.

Other programs that Kenya RE has also undertaken include adoption of a block at the Kenya Institute of Special Education (KISE) dedicated to the rehabilitation of the physically challenged. The block comprises a hydrotherapy pool, occupational therapy room, physiotherapy room and state of the art rehabilitation gym.

An additional project is a PWD Integration program at two National High Schools - Lenana School and Moi Girls Isinya. The program saw the modification of school facilities such as the refurbishment of the sanatorium and student cubicles as well as construction of ramps in both schools to support efficient mobility of PWDs.





(Re)insurers should use data and advanced analytics in digital migration process



BY SYLVIA KARIMI

What was previously a byproduct of digitalization has produced a new currency as businesses and organizations go through this transformation: data.

The insurance sector has experienced significant disruption from the digital revolution, just like so many other sectors. The importance of advanced analytics has risen, which is the best illustration of this. Many essential steps in the traditional insurance process may now be totally automated owing to the development of cutting-edge technologies like artificial intelligence (AI) and machine learning (ML).

The use of analytics can improve the efficiency and efficacy of insurance agents by assisting with more involved elements of the process, such as damage assessment. Many insurance companies are attempting to integrate sophisticated analytics into their current systems after realizing the enormous benefits they may provide. These initiatives are part of a larger, systemic modernization effort that aims to transition from analogue to digital, on-premises to cloud-based, and labor-intensive to automated activities.

As these shifts continue to be registered, those who will stand out and become leaders are those who will invest in adept analysis and handling of this data.

The collection and use of data has raised a few pertinent issues

The first is on data regulation. In Kenya and most parts of the world, this is already taking place, although there are hints that many participants may have delayed their response. The Data Protection Act of 2019 in Kenya provides principles for appropriate market behavior regarding data privacy. Data has always been a crucial part of the insuring industry, and legislators and government authorities will continue to be interested in how it is collected and managed. Since personal data is particularly important to the insurance industry, there will likely be additional regulation around access, usage, transfer to third parties, and accountability for abuse in the future.

Second, the demand for data management specialists will raise. Data management and quality are crucial for sustaining development in the heavily competitive insurance sector as well as meeting regulatory standards. Therefore, the establishment of robust data management rules inside organizations continues to be of utmost importance in a sector where participants are obliged to have a solid business

intelligence plan. To improve how their data is collected, analyzed, and integrated into business processes, insurers will continue to need experts in data management. For example, data protection and privacy officers are increasingly being sought out to offer advice on regulatory compliance.

Data can be used to provide tailored solutions for insurance products. Automation brings with it advantages such as being able to collect a wide variety of data that can be used to segment individuals and provide tailored insurance policies based on customer's wants and preferences. The tailored approach will provide value to market segments who may be allowing their insurance policies to lapse because they no longer have the financial safety net to afford one. Here, data can be used as a tool for strategy and not just records, helping to drive towards inclusion and penetration for insurance products.

The advantages of being data driven for businesses are registered in five areas: the customer, the operations, finance, and the strategy, portfolio & innovation domain. Data use can only be positive. For those who pick up its adoption and use it effectively, they can expect to register increased efficiency, decreased in risk, better management of resources, and possible improved margins.





Providing access to preventive healthcare is the way to building a healthy nation



BY TOM SOLI

Prevention is better in many ways. It ensures that healthcare costs less time, hustle, and money. The rise of preventive healthcare has become a focal point amongst healthcare providers and insurers as an alternative to costly cycles of care often in the form of exchequer, donor support, out-of-pocket, insurance, and private investment in accessing healthcare service.

Stories of WhatsApp “mchangos” to pool funds for healthcare trips are synonymous amongst Kenyans who frequently pull together in aid of a loved one who has fallen ill and in need of hospital services either locally or abroad.

However, health care providers and insurance companies now recognise that undesired occurrences such as the Covid-19 pandemic which ravaged lives and livelihoods, have brought to light the need for a preventive approach to healthcare.

Preventive healthcare insurance plans could include vaccine shots, screening tests, risk assessments, counselling as well as medications for illness such as HIV — at no cost. This approach, experts say, could be critical in preventing illness such as cancer, diabetes, heart diseases such as hypertension, or conditions such as obesity.

Examples of preventive healthcare could also include free medical camps and effective tools in community strategies to boost preventive, promotive and rehabilitative health.

Recently, the Jubilee Health Insurance, Aga Khan University Hospital, and Solutions Sacco held a week-long campaign sponsored to provide free medical check-ups for residents of Meru county - most of whom seek healthcare service when they feel unwell.

The free mobile clinic dubbed **“Live Free”** was aimed at boosting wellness and preventative care and creating opportunities where the community can check on their health.

Old Mutual Kenya has also partnered with pharmaceutical company Pfizer and Goodlife Pharmacy to offer Pneumococcal vaccination to insured members. The vaccination drive - a key tool in reducing the burden of pneumonia targets Old Mutual's members over 65 years old and those living with chronic conditions.

Old Mutual Health Ag. Managing Director Japheth Ogalloh said that pneumonia, an acute respiratory infection commonly caused by viruses or bacteria, is a significant public health problem in Kenya and is among the leading causes of death and that vaccines are a preventative tool that could change the lives of Kenyans in the fight against pneumonia.

“We are pleased to partner with Pfizer and Goodlife to offer this lifesaving vaccine to our clients,” said Mr Ogalloh.

“Pneumonia can cause mild to life-threatening illness in people of all ages. It is the single largest infectious cause of death in children worldwide.”

Key to note are economic barriers to preventive healthcare such as people working multiple jobs habitually who don't schedule appointments — routine or otherwise — due to no off time. Examples of geographic barriers could include rural populations struggling accessing preventive health care service due to shortage of local doctors or long treks to access medical facilities.

PICTORIAL

01



Lucy Kagwiria - Manager, West Africa (left) Phares Kablan Regional Manager, West Africa & Jane Odipo Manager Marketing & Business Development (right) pose for a photo at the Cote D'Ivoire market cocktail on Friday, 28th October 2022.

03



The HIV & AIDS mainstreaming committee pose for a photo with the Cottolengo sister during their visit to the children's home.

05



L-R: Manager - Marketing & Business Development, Jane Odipo, General Manager – Reinsurance Operations, Beth Nyaga, Himalayan Re's Managers in charge of Underwriting, Alok Pratap and Sujana Adhikari, Manager – International Business, Longin Nterere and JB Boda's Kevin Ochieng pose for a photo after the business meeting.

02



The HIV & AIDS mainstreaming committee pose for a photo during their visit to Cottolengo Centre in Karen, Nairobi on Friday 28th October 2022.

04



A group photo of Kenya Re team (seated) with insurance industry players during a COMESA yellow card training for the Kenya market held on 2nd November 2022 at Hilton Hotel, Nairobi.

06



Kenya Re team of facilitators at the COMESA Yellow Card training pose for a photo during the session that was held on 2nd November 2022 at Hilton Hotel, Nairobi. From left to right: Samuel Ruugia (Assistant Manager, Research & Development), Robert Namunane (Senior Underwriter), Jackline Karimi (Assistant Manager, Marketing & Business Development), Linus K'owiti (Assistant Manager, Local Business)

PICTORIAL

07



Left to right: Insurance Association of Zambia President Mr. Nkaka Mwashika, PIA Ag. Registrar & CEO Mrs. Namakau Ntini, Kenya Re Zambia Chairman Mr. Patrick Wanjelani and Kenya Re Regional Manager Mr. Seleman Tembo pose for a photo during the Market Cocktail held at Taj Pamodzi Hotel.

08



Kenya Re Manager, Corporate Affairs - Gladys Some (back right) APDK Head of National Programmes, Mr. Benson Kiptum, (back left) and 'Niko Fiti' beneficiaries Immaculate Aloo (front right), Jeremy Juma (centre) & Elizabeth Oongo (front left) flash the 'Niko Fiti na Kenya Re' thumb sign during the last leg of the Niko Fiti Campaign in Busia County 3rd December 2022. The distribution yielded in successful issuance of 320 mobility and assistive devices to 238 beneficiaries. The distribution drive beautifully coincided with the International Day of Disabled Persons.

09



Kenya Re team led by the Manager, Corporate Affairs - Ms. Gladys Some (2nd left) with APDK & Kwale County officials together with a 'Niko Fiti' beneficiary do the Niko Fiti signature pose during the last distribution at Kinango Sub County Hospital in Kwale County.

10



Kenya Re MD, Mr. Jadhiah Mwarania, OGW, joined by APDK Chairman Simon Gitonga and CEO, Mr. Anthony Nzuki, and Standard Group CEO, Mr. Orlando Lyomu, flagged off the first phase of the Niko Fiti Campaign for 2022. A two-phase campaign that took place in Busia and Kwale counties, respectively.

11



Kenya Re staff led by the Manager - Corporate Affairs, Gladys Some (l), are all smiles after a successful Niko Fiti distribution in Amukura, Busia County.

12



Kenya Re personnel comprising of the Board Chairman, Board Directors from the Kenya, Uganda, Zambia & Côte d'Ivoire subsidiaries, Managing Director, Regional Managers, General Managers and Managers pose for a group photo at the Joint Board of Directors training held at Villa Rosa Kempinski, Nairobi on 28th November 2022

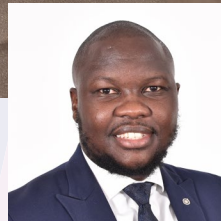


BY EDWIN MUTHABUKU

KENYA RE HOSTS MEDIA 'CHILL-OUT'

Kenya Reinsurance Corporation Limited hosted an evening media chill out on Wednesday, 7th December 2022 at Sarova Panafric Hotel, Nairobi from 6.00 p.m. for purposes of re-creation and sustenance of favorable relations with the Kenyan media fraternity. The chill-out was a splendid and relaxed opportunity for Kenya Re to strengthen its relationship and engagement with the media by giving journalists an opportunity to interact and network with the Corporation's Corporate Affairs team.

Present at the event was the Managing Director, Mr. Jadhah Mwarania – OGW and representatives from the Corporation's PR Consultancy firm – Apex Porter Novelli. In his remarks, the MD appreciated the forum noting it as critical especially on ease of sharing information between the Corporation and the media. The highly successful event that preceded by an inception meeting between Management and the newly onboarded consultancy agencies – Apex Porter Novelli (APN) & Click Interactive Limited (handling Creative & Digital) met its goals and objectives.



BY ANDREW REAGAN ONGICHA

KENYA RE ZAMBIA HOLDS MARKET COCKTAIL

The Kenya Re Zambia Subsidiary held a successful Market cocktail on Friday, 7th October 2022 at the Taj Pamodzi Hotel that saw over 80 guests from the Insurance Industry attend. The Chief Guest was the Acting Registrar and Chief Executive Officer of the Pensions and Insurance Authority of Zambia (PIA), Mrs. Namakau Mundia Ntini. The Kenya Re Zambia Subsidiary Chairman Mr. Patrick Wanjelani and Zambia Board Director Mr. Enock Bwalya together with the subsidiary staff were also in attendance led by the Regional Manager Mr. Seleman Tembo.

The Group Managing Director, Mr. Jadhah Mwarania – OGW, who was represented by the Regional Manager - Mr. Seleman Tembo, reiterated the willingness of the Corporation to collaborate with the Zambia Government and other regulatory bodies in efforts contributing to the growth of the Insurance Market. While appreciating the Corporation for holding the 2nd Market Cocktail, the Chief Guest appealed to industry to work together for the success of the insurance sector and assured them of PIA's support. The event which provided an opportunity for the guests to mingle and have conversation in a relaxing environment that allowed for interaction outside of work.



HIGH STANDARDS OF EXCELLENCE

The Kenya Re Quality Policy mandates that we adhere to International Standards as well as Quality Management Systems (QMS) as outlined in ISO 9001:2015. We are proud to continuously maintain our ISO certifications under the ISO 9001:2015 and ISO/IEC 27001: 2013 which guide us on excellence in service delivery to our clients and stakeholders and Information Security Management.



KENYA RE IS ISO 9001:2015 AND ISO 27001:2013 CERTIFIED. RATED B (FAIR) BY AM BEST INTERNATIONAL RATING AGENCY AND AA+ BY GLOBAL CREDIT RATING (GCR).



BY SYLVIA KARIMI

KENYA RE CÔTE D'IVOIRE HOLDS MARKET COCKTAIL

The Kenya Re Côte d'Ivoire Subsidiary held a successful Market cocktail on **Friday, 28th October 2022** at **Hotel Tiama – Abidjan** that saw over 55 guests from the Insurance Industry attend. The event was Graced by Mr. Ballo Gerald – Secretary General of Insurance Association as Chief Guest. In attendance were Board Chairman Kenya Re Côte d'Ivoire, Mr.

Zinda Sawadogo, Cedants, Brokers, Reinsurance Companies, Audit firms, all Kenya Re Côte d'Ivoire staff as well as Jane Odipo, Manager – Marketing & Business Development, who represented the Group Managing Director, Mr. Jadhiah Mwarania – OGW.



BY EDWIN MUTHABUKU

KENYA RE MEETING WITH S&P GLOBAL RATINGS

The General Manager Reinsurance Operations (representing the MD)– Beth Nyaga, led an internal team to meet with officials from S&P Global Ratings. The team from S&P Global Ratings was keen to interest Management on the value-addition that they could extend to the Corporation on matters concerning rating. They were also keen to present their Environmental, Social & Governance (ESG) as well as cyber security propositions for review and further consideration for adoption by the Corporation. She was joined by Manager – Local Business, Elizabeth A. Omondi, Manager – Research & Development, Martin Mati, Manager – International Business, Longin Nterere, Manager -Corporate Affairs, Gladys Some, Assistant Manager – Risk & Compliance – Hellen Okanga and Assistant Manager –

Local Business, Linus K’owiti. The meeting was held on 12th October 2022.

The officials from S&P Global Ratings were – Mr. Konrad Reuss – Managing Director/Regional Manager – Africa and Trisha Chinnappen, Sales Director – Africa.

S&P Global Ratings is an American credit rating agency and a division of S&P Global that publishes financial research and analysis on stocks, bonds, and commodities. S&P is considered the largest of the Big Three credit-rating agencies, which also include Moody’s Investors Service and Fitch Ratings.



COMESA YELLOW CARD TRAINING FOR KENYA MARKET



BY ANDREW REAGAN ONGICHA

The Reinsurance Operations Division conducted a Kenyan market training on COMESA Yellow Card insurance third party cover and the associated Yellow card Management Information system. The training was conducted in Nairobi and Mombasa targeting all Kenyan Primary insurance companies, principal Transporters and police officers regulating transport security. Kenya Re is the National bureau for COMESA Scheme for the Kenyan Market. Its responsibility is in selling of yellow card booklets to primary insurance companies, assisting in implementation of Yellow card and other related technologies as well as conducting respective trainings within Kenyan market. Our trainers for the sessions were:

- a. Linus K'owiti (Assistant Manager, Local Business)- **Training on COMESA Yellow card Claims handling Process;**
- b. Samuel K. Ruugia (Assistant Manager, Research &

Development) – **Training on Use of and enhancements on Yellow card Management Information System;**

- c. Robert Namunane (Senior Underwriter, Local Business) – **Training on COMESA Scheme and Yellow cards underwriting process.**

The workshop administration and co-ordination was also beefed up by Jackline Karimi (Assistant Manager Marketing & Business Development). The main objective of the training was **to increase COMESA yellow card sales** within Kenyan market by making it easy for the market to understand the yellow card management process and application of the yellow card management information system that makes issuance as well as management of underwriting and claims reimbursement processes easy.



THE HYPE & ALL THE FUN THAT WAS THE 2022 TEAM BUILDING!

BY LIBERTY JULIE

Two words excite everyone during quarter four during every year-end and there are no other words other than TEAM BUILDING. We all agree that the other greater happiness preceding this is when the Performance-based Bonus pay cheque hits the account! That tops, team building, you bet! (On a light note). This year's team building was much anticipated, noting it's the first in two years since the outbreak of the global pandemic – COVID-19; that heavily limited physical interactions. God is indeed great that, in 2022, the Corporation managed to hold its Annual Corporate Team Building.

Team building remains at the centre of Human Resources department's strategy in building trust, mitigating conflict, encouraging communication, and increased collaboration in the entire Corporation. Effective team building means more engaged employees, which is good for company culture and boosting the bottom line. It is also more adventurous and enjoyable given the outdoor nature of most of the team building activities.

This year, the Annual Team Building exercise took place at Maanzoni Lodge in Machakos County from 16th – 18th December 2022. For the first time, it onboarded staff from the Corpora-

tion's Uganda subsidiary – Kenya Reinsurance Corporation Uganda – SMC Limited.

The first communique sent by the Corporate Affairs department on 7th December 2022 captioned 'Team Building loading' made it even more exciting to look forward to. On 16th December 2022 in the afternoon, cozy coach buses came trooping in empty and leaving full to capacity. Most buses opted to use the newly constructed Nairobi Expressway to beat the Mombasa traffic and at the same time enjoy the Nairobi greenery from a vantage point.

After a thirty-minute drive, the team was welcomed to Machakos County's tropical savannah grassland, tucked in the heart of the famous Lukenya Hills and set onto a 10,000 acre ranch that boasts of great wild animals such as zebra, giraffes, wildebeests, gazelles, ostrich just to name a few. After settling in, some Kenya Re colleagues took time to tour around the leafy and lush gate-away lodge. After having dinner, staff were ushered into a briefing moderated by the Assistant Manager, Human Resources, Mr. Jackson Nganda. At the briefing, new staff and interns introduced themselves to the audience. The key-note address at the briefing was made by the Ag. Managing Director, Mr.

Michael Mbeshi who welcomed staff to the year's team building. He emphasized on the need for more team-work and greater collaboration for the achievement of the corporate goals and objectives in the coming year. He also encouraged staff to use the team building exercise as an avenue to embed and cement good virtues and values for the betterment of Kenya Re. The Ag. MD, thereafter invited the team building facilitators, Outburst Limited, led by energetic team leader, Mwangi Chege, who laid the foundation for expected activities at the team building exercise.

The following day, 17th December 2022 kicked off with a morning-zumba warm up to kick-start the day's activities. Staff thereafter freshened up and got in their sports gear. After breakfast, staff proceeded to the Ballroom for the morning session that covered a number of topics particularly bordering on teamwork, collaboration, honesty, compassion, trust and respect for one another. Staff thereafter proceeded for outdoor activities that saw staff grouped into highly competitive but very fun teams. The teams were team white, team black, team red and team blue. Staff were engaged in several activities such as skits, dancing competitions, fill-the-bucket with a sponge,

rag-races, dizzy bat races and tug of war, which was the climax. An aggregate of all these game scores saw Team black carry the winning trophy. After lunch, staff retreated for personal time; others opting to jump in for a swim and others watched football.

The team building gala night then came and most staff actually received the jeans and white memo in view of the desired dress code. The brief gala night saw various staff awarded for the roles they played in making the team building exercise a success. The recognized colleagues were Mohamed Omar, Richard Mongo, Mary Mwendwa, Haron Sisa, Gerald Ndunde, Charles Kariuki, Lilian Kanari, Rahab Kariuki, Veronica Kitavi, Charles Abebe, Moses Kipchirchir, Duncan Wandala, Geoffrey Kimutai and Einstein Machuka. Staff also were elated to receive the news of kitchenette staff who were onboarded to the Corporation as staff. The staff are: Faith Jepkoech, Charity Waithera, Dedan Njoki and Annastacia Umazi.

The following staff that retired during the 2019 - 2022 period were also honored. They are:

1.	JANE WERE	LIFE BUSINESS	35 YEARS
2.	EMILIANA RIGHA	CORPORATE AFFAIRS	36 YEARS
3.	MONICA OYARO	LIFE BUSINESS	24 YEARS
4.	STEPHEN KIRUI	CREDIT CONTROL	36 YEARS
5.	KENNETH KIBOI	ADMINISTRATION	29 YEARS
6.	ANNE OMENTA	PROPERTY	40 YEARS
7.	ROSE OPAYI	INTERNATIONALBUSINESS	35 YEARS
8.	TERESIA KENGA	LIFE BUSINESS	35 YEARS
9.	MUMUT OLE SIALO	FINANCIAL ANALYSIS	37 YEARS
10.	PETER ANGWENYI	SUBSIDIARY OFFICE COORDINATION	11 YEARS
11.	FLORA NGOTIE	HUMAN RESOURCES	32 YEARS
12.	MARK OSORO	SUPPLY CHAIN	33 YEARS

The formal programme ended at around 11.00 p.m. or thereabouts and it was time for everyone to enjoy a drink while shaking a leg on the dance floor. A joyous, merry and cheerful team building that marked the end of year 2022.

The biggest prayer made by everyone being God's provision for good health, protection and favour in the coming New Year 2023.

See you in 2023, team builders. God speed!

CHRISTMAS PARTY: A FIRST & A GOOD ONE AT THE BOMAS OF KENYA



BY EDWIN MUTHABUKU



Christmas parties can be a great opportunity to motivate your team after a perhaps laborious year. The “great finish” of the year is perfect for recharging and reminding them what you can achieve as a group. It also sets the tone for the year ahead and keeps everyone inspired. As well as this, holding a Christmas party can signify a big thank you to everyone within the business, no matter what their role or responsibility is, staff feel appreciated and part of the team. It is for this reason that the Corporation has maintained a long-standing tradition of annually holding the Christmas party.

This year, the Christmas Party Committee planned and executed the 2022 Christmas Party that was held at Bomas of Kenya, Nairobi on Friday, 9th December 2022. A venue that has previously severally hosted shareholders during Annual General Meetings (AGMs). The venue now provided staff an

opportunity to sit back, relax and enjoy as they wound down 2022. The day, usually a half-day for formal business, saw staff drive to Bomas of Kenya to attend the Annual staff event. Upon arrival, staff were treated to a wide range of music and an array of food cuisines including the most-enjoyed delicacy – Nyama-choma. The MC of the day, comedian Sleepy David, really earned his pay check as he kept staff thoroughly entertained throughout the event. Making a holistic address on the Corporation’s performance in 2022, Managing Director, Mr. Jadhiah Mwarania – OGW, reiterated on the need for more synergy amongst teams to spur more growth and development in the Corporation.

At the ceremony moderated by Manager, Human Resources, Ms. Sally Waigumo, the following staff were recognized for their long service to the Corporation in these categories:

NO.	EMPLOYEE NAME
5 YEARS	
1.	SAMUEL WANDERI GICHURU
2.	OMUROKA AMANI HASSAN
3.	BENSON WAIBOCHI NDERITU
4.	LINA MUTITU NYAGA
5.	JOEL KIMANI IRUNGU
6.	MARTIN MATI MULINGATA
7.	VINCENT KIPTUM KIPROP
8.	JAMES GATHOGO MUTUA
9.	YVONNE KEMUNTO MWANCHA
10.	DENNIS GATOBU MBAABU
11.	EVALYNE NDINDI KIOKO
12.	CHARLES MALAILA
13.	SODALA NGAYAKO MANDA
14.	FRANCIS KUNDA
15.	AMY SIBONGILE NYIRENDA LIMBANI

10 YEARS	
1.	EMILY WANJIRU MBOGO
2.	CHARITY NKONGE
3.	RAHAB NYAGUTHII KARIUKI
4.	COLLINS CHEPSAKAT KIBOI
5.	HILLARY MAINA WACHINGA
6.	IBRAHIMA KAHOU KAHOU
15 YEARS	
1.	VERONICA KITAVI
30 YEARS	
1.	ERIC KINYUA KIRERA
2.	ANNE NKATHA NGURU
3.	JANE ACHIENG APOLLO
4.	PATRICK ESEDU AMONDE
35 YEARS	
1.	LUCY KAGWIRIA
2.	MARGARET NAFULA GERO
3.	SAMMY KEN MUTUMA KAARIA

2022 CHRISTMAS PARTY PHOTOS



Winy Gikonyo, Rose Obure (centre) and Natalie Aol (extreme left) of legal department receive the award of best department in MD's Office Division for year 2022 from the Managing Director, Mr. Jadhiah Mwarania, OGW.



Managing Director, Mr. Jadhiah Mwarania – OGW awards Administration department with best department in the Property and Administration Division for year 2022. The award is received by, from left: Douglas Mwenda Joshua Mwirigi, Ibrahim Mohamed and Patrick Amonde.



Finance department is all smiles as they receive the award of best department in Finance and Investments Division from the Managing Director, Mr. Jadhiah Mwarania – OGW. The award is received by, from left: Leonard Langat, Warui Muiruri, Iryce Kilalia, Peter Rop, Collins Kiboi, Mercy Mutheu and Johnson Ileri.



Sports Committee was awarded as Best Committee in the year 2022. The award is presented by the Managing Director, Mr. Jadhiah Mwarania – OGW and is received by, from left: Alfred Muthoi, Emmanuel Karisa, Cuspers Obanda, Mercy Mutheu, Lilian Kanari and Samuel Ruugia.



Mrs. Elizabeth A. Omondi, Manager Local Business department, was awarded Debt Collector of the Year 2022 at the event.



Leonard Langat, Accountant, was awarded Employee of the Year 2022 in Finance and Investments Division at the Christmas Party.

2022 CHRISTMAS PARTY PHOTOS



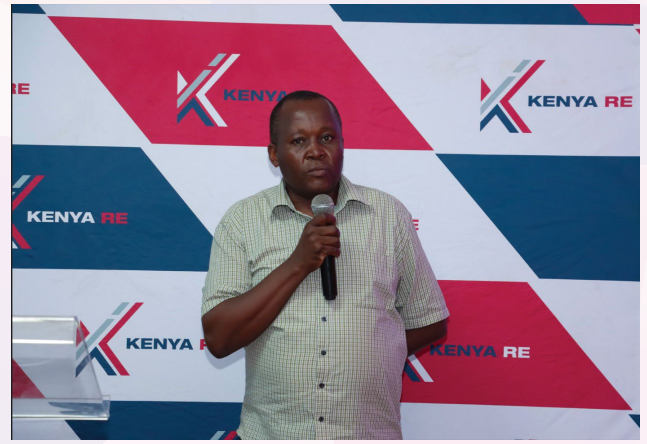
Charity Nkonge, Executive Assistant to the Managing Director, was awarded Employee of Year 2022 in the MD's Office Division during the event.



Jemmimah Mwonga, Senior Supply Chain Officer, was awarded as best dressed lady during the Christmas Party.



Hassan Omuroka, Senior Underwriter, was awarded the best dressed gent at the Christmas Party event.



Patrick Amode of Administration department, was awarded as Employee of the Year in the Property and Administration Division at the Christmas Party.



Benson Nderitu, Senior Underwriter, was awarded as Best Employee in the Reinsurance Operations Division at the Christmas Part event.



A joyful Local Business department is all smiles as they were crowned best department in the Reinsurance Operations Division. Here, they are captured receiving the award from the Managing Director, Mr. Jadhiah Mwarania – OGW. The award is received by, from left: Linus K'owiti, Hassan Omuroka, Leonard Kipngétich, Everlyn Kamau and Mrs. Elizabeth A. Omondi.



BY LIBERTY JULIE

INAUGURAL KENYA RE GROUP JOINT BOARDS TRAINING

The Corporation carried out a three-day high-level training for all Boards of Directors that form the Kenya Reinsurance Corporation Limited Group between 28th to 30th November 2022 at Villa Rosa Kempinski Hotel, Nairobi. The attending Board Chairmen & Directors were from Uganda, Zambia & Côte d'Ivoire subsidiaries as well as the Group Board of Directors of the Parent Company – Kenya Re in Kenya.

Making her opening remarks at the start of the training, Kenya Re Chairman, Hon. Catherine Kimura, remarked that “This being the

first gathering of its kind of the joint boards of directors training, I trust that we shall positively engage in the next three days to better understand our business as well as forge a way forward to ensure we remit maximum value to our stakeholders.”

Managing Director, Mr. Jadhah Mwarania – OGW, on his part expressed his hope for it to achieve the objective of sensitizing the Board on the various aspects of the Corporation, that is, Operational, Policy and Regulatory.

Scrumptious Pancake Recipe

Ingredients

- 1 cup all-purpose flour, (spooned and leveled)
- 2 tablespoons sugar
- 2 teaspoons baking powder
- 1/2 teaspoon salt
- 1 cup milk
- 2 tablespoons unsalted butter, melted, or vegetable oil
- 1 large egg
- 1 tablespoon vegetable oil

Assorted toppings, such as butter, maple syrup, confectioners' sugar, honey, jams, preserves, sweetened whipped cream, or chocolate syrup

Instructions

Step 1

Preheat oven to 200 degrees; have a baking sheet or heatproof platter ready to keep cooked pancakes warm in the oven. In a small bowl, whisk together flour, sugar, baking powder, and salt; set aside.

Step 2

In a medium bowl, whisk together milk, butter (or oil), and egg. Add dry ingredients to milk mixture; whisk until just moistened (do not overmix; a few small lumps are fine).

Step 3

Heat a large skillet (nonstick or cast-iron) or griddle over medium. Fold a sheet of paper towel in half, and moisten with oil; carefully rub skillet with oiled paper towel.

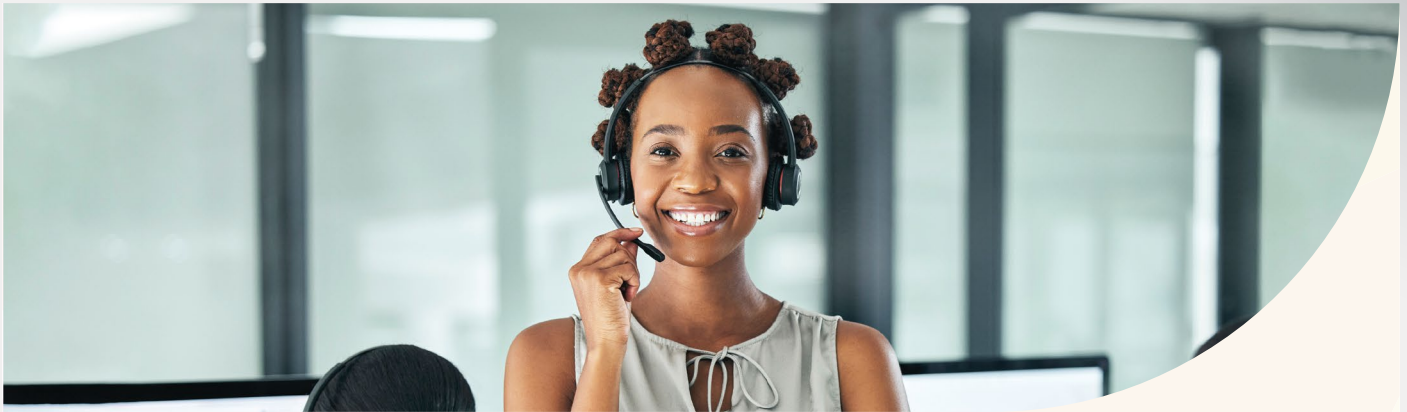
Step 4

For each pancake, spoon 2 to 3 tablespoons of batter onto skillet, using the back of the spoon to spread batter into a round (you should be able to fit 2 to 3 in a large skillet).

Step 5

Cook until surface of pancakes have some bubbles and a few have burst, 1 to 2 minutes. Flip carefully with a thin spatula, and cook until browned on the underside, 1 to 2 minutes more. Transfer to a baking sheet or platter; cover loosely with aluminum foil, and keep warm in oven. Continue with more oil and remaining batter. (You'll have 12 to 15 pancakes.) Serve warm, with desired toppings.





Complaints Handling Procedure

Kenya Re is committed to delivering the highest possible quality and level of service to its customers. We intend to provide services through the best practice and in line with our customers' needs as we continually seek improvements.

What is a complaint?

A complaint is defined as "any expression of dissatisfaction by a customer or potential customer about service delivery by the company or its agents, and/or about company or industry policy." At Kenya Re, we see complaints as a valuable way of meeting and responding to your expectations. We realize that in breaking down the barriers to meet your needs we value listening to feedback and complaints from you

How will we handle your complaint?

We will:

- Acknowledge your complaint, in writing or via email, within 24 hours of us receiving it.
- Enquire into your complaint and consult any relevant persons who should help resolve it fairly and within a reasonable timeframe.
- Treat you and your information with confidence and respect, in line with our guidelines.
- Keep you and any other persons involved informed about the progress of the complaint, how we will try to resolve it and, as is appropriate, what we will do to prevent it from happening again.
- Take action to resolve the complaint as best as possible to your satisfaction and, where possible, recommend any changes needed to ensure the cause is fixed.

Let you know in writing the outcome of your complaint and, as is relevant, the reasons behind this outcome.

What should you tell us:

- Your name, address and the best way to contact you.
- The details that will help us understand the reason/s for your complaint.
- Copies of any documents relevant to your complaint.
- If you have already discussed your complaint with us, the details of those persons in Kenya Re that you dealt with. What you feel would constitute a satisfactory resolution of your complaint. For example are you seeking information which you feel is being withheld, are you seeking an apology, etc.

You need to know that:

- You may make a complaint verbally and/or in writing. E.g. email, and/or calling
- We may ask for your help in the course of handling your complaint.

You can make a complaint to Kenya Reinsurance Corporation by contacting:

Write to:

Communications Officer

Kenya Reinsurance Corporation

P.O. Box 30271- 00100

Nairobi, Kenya

Call: (+254) 0703083212

Email: complaints@kenyare.co.ke

Email: ongicha@kenyare.co.ke



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