

RENEWS

THE OFFICIAL MAGAZINE OF
KENYA REINSURANCE CORPORATION LIMITED.

Q3 2021



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WE'RE LISTENING, WE'RE HERE AND WE CARE.

Kenya RE is committed to delivering the highest levels of service quality to its customers. We intend to provide services through 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 time frame.
- 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 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 the persons in Kenya RE.
- 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 or writing to:
Assistant Communications Officer | Kenya Reinsurance Corporation
P.O Box 30271-00100 | Nairobi, Kenya
Call: (+254) 0703 083 212
Email: ComplaintsCommittee@kenyare.co.ke | ongicha@kenyare.co.ke

From the MANAGING DIRECTOR

It is my great pleasure to welcome you to the third edition of our quarterly magazine. The period under review saw us have a key virtual industry event as well as release our 2021 half year financial results.

Our asset base increased by 2% from Ksh. 53.24 billion in 2020, to Ksh. 54.24 billion as at 30th June 2021. The shareholders funds increased from Ksh. 34.40 billion to Ksh. 35.06 billion as at 30th June 2021, posting a growth of 2%. The Corporation managed to achieve profit before tax (PBT) of Ksh. 0.762 billion, a decrease of 64% from profit before tax of Ksh. 2.091 billion as at 30th June 2020. This is attributed to the challenging and unstable operating because of the COVID-19 pandemic which saw an increase in claims as well as pressures on investment income. However, we remain optimistic that with the right strategies put in place, we shall be on course to achieving our strategic objectives.

During the quarter, we successfully held the 4th virtual Takaful and Retakaful conference. The conference, which was held on 17th August 2021, was conducted virtually due to the COVID-19 pandemic. The conference, themed "Adaptability of the Takaful and Retakaful and Retakaful industry post COVID-19: navigating through unprecedented times" was attended by over 130 delegates from both the insurance and reinsurance industry around the world, sought to demystify the impacts of the Covid-19 pandemic on the Takaful and Retakaful business, as well as solutions to these problems.

As we draw closer to the end of the year, the Corporation is looking forward to initiating some of the activities set earlier in the year. Through the Corporation's award-winning, 'Niko Fiti - Ability beyond Disability', campaign, we are looking forward to positively impacting the lives of persons with disability, through the provision of assistive and mobility devices in various identified regions in the country. The goal is to improve the independence and participation of persons with disability in nation building activities.

In commemoration of Kenya Re's 50th year anniversary, we are also looking forward to planting about 50,000 trees in collaboration with the Kenya Forest Service, in Matathia, Kikuyu. This will not only serve as a reminder of the great milestones Kenya Re has covered over the years, but a fresh start to an era of exemplary service delivery to its stakeholders.

“During the quarter, we successfully held the 4th virtual Takaful and Retakaful conference.”



**Mr. Jadhah Mwarania, OGW
Managing Director**

To you, valued stakeholder, we cannot thank you enough for your endless support towards achieving the Kenya Re dream. The dream of becoming your global partner in securing the future.

We appreciate you!

Hello Reader,

I still can't fathom the fact that we have clicked the third quarter of the year. Time has really moved fast. In a good way of course! I hope that you are in the course of completing your 2021 goals because the end of the year is around the corner.

The quarter has been quite eventful. We had our half-year results released and successfully held the 4th virtual Takaful and Retakaful conference. Looking into the remaining months, we look forward to an even busier schedule where we intend to engage our various stakeholders through meaningful events such as the Corporate Golf as well as the award winning CSR project, 'Niko Fiti', where we shall be distributing mobility and assistive devices to beneficiary across the country.

This issue brings you an exciting medley of topics. We shall be updating you on the trends in the insurance/reinsurance sector as well as what has been happening in the Corporation within the quarter.

Our articulate contributors freely express their thoughts and expertise in this issue. While leadership as a core value remains glamorous in the eyes of many, it has its fair share of challenges. One of our writers brilliantly breaks down the facets of leadership and our roles needed to build up an instrumental kind of leadership.

Self-care is a crucial thing to lead a good and comfortable life. Not only does it encourage you to maintain a healthy relationship with yourself but also transmits the good feeling and energy to those around you. While we are keen to nourish our souls and mind, how often do we concentrate on taking care of our bodies? We bring you an insightful piece on Health and Fitness-Greatest misconceptions.

These and many more are just for you.

Stay masked and sanitized as you enjoy the issue!



We had our half-year results released and successfully held the 4th virtual Takaful and Retakaful conference.



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INDUSTRY NEWS



UAP TO COVER COVID-19 AMONG ELDERLY



Better. Simple. Life.

Insurance Group UAP Holdings has rolled out an enhanced insurance solution to cover moderate and severe Covid-19 treatment for individuals aged between 65 and 80. The life coverage solution, dubbed Afyalmara Seniors Cover, will also see higher limits for chronic and pre-existing

conditions and annual wellness check-ups.

Comprehensive benefits include inpatient limits from Ksh.500,000 to Ksh.10,000,000 while optional outpatient cover range from Ksh.50,000 to Ksh.200,000, catering for routine outpatient services, consultations, diagnostics, drugs and dressings.

"Cognizant of the difficult circumstances that we are currently in, we have made this cover affordable while also ensuring there will be no excess for inpatient cover and that our customers can pay their premiums in instalments for the inpatient cover," The Group's Health Insurance General Manager Japheth Ogalloh said.

"It also comes with medical checkups within the outpatient cover."

In addition, overseas referral will be available for conditions not covered at accredited overseas partners.

"One can only be eligible for the outpatient cover if they have taken the inpatient cover. It is however possible to take the inpatient cover only. NHIF shall apply where the principal already has an NHIF Cover," he said.

Data from the Insurance Regulatory Authority (IRA) showed that medical insurance firms made Ksh.891.05 million in underwriting profit over the half-year period of 2020, on reduced bills, as patients avoided hospitals for fear of contracting the coronavirus.

However, the insurer reported a net loss of Sh.1.3 billion in the year ended December, narrowing it from Sh.3.4 billion a year earlier.

Story by: Business Daily, 23rd Aug 2021

KENYAN JIHAN ABASS TO REPRESENT AFRICA AT WORLD INSURETECH CONNECT 2020



**Jihan Abass,
CEO Griffin Insurance**

The Board of Directors of UAP Holdings PLC appointed Mr. Joseph B. Wanjui Jr. as a Non-executive Director of the Company with effect from 27th August 2021.

Joseph is currently the General Manager- Real Estate and Investments at Bawan Limited. He has over 15 years' experience in banking and investments having previously worked at Citibank South Africa as a senior Relationship Manager, Corporate Banking and prior to that- Stanbic Limited in both Kenya and Tanzania. He holds a Bachelor of Science in Business Administration and a Master of Business Administration in Finance and Marketing both from Duquesne University, Pittsburgh, Pennsylvania.

From: Daily Nation Newspaper: Thursday, September 2nd, 2021.

MAURITIAN INSURER CONSOLIDATES KENYAN SUBSIDIARIES

Mauritian insurance company MUA Ltd has consolidated the general insurance businesses of its subsidiaries – Saham Assurance Company Kenya Limited and MUA Insurance (Kenya) Limited – after attaining necessary regulatory approvals from the Insurance Regulatory Authority.

“We are pleased to achieve this milestone. As one MUA team, we are eager to capitalize soon on the existing momentum. We aim to grow our business while remaining true to our core commitment of providing simple and affordable insurance,” says Lydia Kibaara-Nzioki, former Saham Kenya Chief Executive Officer who is set to take over the management of MUA Kenya.

The consolidated MUA Kenya team is now operating from the new and larger offices in Lynwood Court (off Waiyaki Way) Nairobi. A comprehensive human resources strategy is being implemented for optimal integration of the teams, under Ms. Kibaara-Nzioki, with commitment from MUA not to undertake a workforce rationalisation.

MUA has been present in the region since 2014, with operations in Kenya, Tanzania, Uganda, and Rwanda. It is now consolidating its insurance activities in Kenya, with the aim of increasing its Kenyan market share.



KENYA RE'S 2021 HALF YEAR PERFORMANCE



Stella Tiyoy



On 6th August 2021, the Corporation released its Half-year Report and Group Financial statements for the period ended 30th June 2021. The Corporation posted a profit before tax of Ksh0.762 billion, a 64% decrease from profit before tax of Ksh 2.091 billion as at 30.06.2020. The drop is majorly attributed to the harsh economic environment brought by the Covid-19 pandemic.

The Gross written premiums grew by 6% from Ksh 9.074 billion in the year June 2020 to Ksh.9.56 billion in June 2021 while the net earned premiums grew by 0.3% from Kshs 8.660 billion in June 2020 to Ksh 8.689 billion in June 2021. Investment income had a 0.44% decrease from Ksh 1.905 billion in June 2020.

The Corporations total assets had a 2% growth from Ksh53.24 billion in June 2020 to Ksh54.24 billion in June 2021. The shareholders' funds increased by 2% from Ksh34.40 billion in June 2020 to Ksh35.06 billion in June 2021.

While the Corporation anticipates increased claims and a slow growth in premiums and an overall effect on profitability, the Corporation shall remain optimistic by applying the right strategies that will spiral it to its growth. We will tailor our strategic plan to suit the changing market requirements, remaining focused in achieving the Corporation's set strategic objectives.

FIRE TRAINING FOR KENYA REINSURANCE TENANTS



Liberty Julie

Fire safety education and training is a requirement by law. It is an important skill to obtain for the safety of employees and others in the building. Usually, a small fire can quickly lead to devastating outcomes. However, with proper training, workers can eliminate fire hazards and intervene effectively.

To sensitize the staff and attain the Performance Contract Deliverable for 2021, the Corporation organized a 3-day physical training for its staff and tenants, at Best Western Plus Meridian Hotel. The participants were equipped with indispensable skills to eliminate fire risks in the workplace and anywhere they might be in the event a fire incident occurs.

The training was attended by various Corporation tenants and staff from the following Kenya Re branches:

- Monday, 26th July 2021 – Reinsurance Plaza Team.
- Tuesday, 27th July 2021 – Anniversary Towers Team.
- Wednesday, 28th July 2021 – Upper Hill Team and various Kenya Re staff representing each department.
- Thursday, 29th July 2021 – Virtual training for all staff via Microsoft teams.

Congratulations to all our tenants and staff for being part of this insightful training.

Safety begins with you!



A fire extinction demonstration during the fire training at Best Western Plus Meridian Hotel.

KENYA RE TRAINS NATION MEDIA GROUP JOURNALISTS ON REINSURANCE MATTERS



Sylvia Karimi



Nation Media Journalists follow the proceedings of the Reinsurance training at the Villa Rosa Kempinski, on Friday, 24th September 2021.

The reporting of any business and financial issues of any sector plays an important role in how the public and investors perceive the particular brand. The stories about markets and public policies inform citizens, investors, business executives, civil society leaders and other public officials. When the coverage is both comprehensive and accurate, they promote transparency, accountability and good governance, all factors that contribute to economic growth and greater prosperity.

In light of the above, and recognising the unique role the media plays, the Corporation organized a half-day training for the Nation Media Group journalists. The training program which focused on strengthening and broadening the skills and knowledge of the journalists in Reinsurance matters took place on Friday, 24th September 2021 at

the Villa Rosa Kempinski Hotel Nairobi. The training was attended by several journalists from Nation Media Group and some members of the management team who trained the journalists on matters regarding Reinsurance. Some of the topics covered included: General Reinsurance Basics, Reinsurance Rating (how it is done), Kenya Re Financials and IFRS, as well as the Business Outlook in the wake of COVID-19.

The objective of the training was to not only cement & enhance the relationship between the two organizations but also to give an opportunity to the journalists understand the nature of the reinsurance business.

The training was facilitated by the Corporate Affairs Department.

KENYA RE MD PAYS A COURTESY CALL TO NATION MEDIA GROUP CEO



Liberty Julie



The Managing Director Mr. Jadhiah Mwarania (l) and Nation Media Group CEO (r) exchange gifts during the courtesy call visit at Nation Media Centre on 18th August 2021.

(Photography by: Ibrahim Mohamed)

For years, Kenya Reinsurance and Nation Media Group have had a mutual partnership in business relations. Nation Media has been a key media partner in ensuring that the Corporation's initiatives such as Rebranding, Niko Fiti, Kenya Re@50 amongst others continue to be a success in terms of branding and publicity.

On 18th August 2021, Kenya Re Managing Director, Mr. Jadhiah Mwarania, paid a courtesy call on NMG's CEO Mr. Stephen Gitagama. The two discussed the areas of mutual business interest as well as the key strategies to the successful growth of both Organizations.

KENYA RE'S 4TH TAKAFUL AND RETAKAFUL CONFERENCE



Stella Tiyoy



Retakaful is the Islamic alternative to the reinsurance industry. A Takaful company pays premiums to a Retakaful company so the Retakaful company assumes a portion of the Takaful company's risks.

Kenya Reinsurance Corporation launched its Retakaful window in 2013 and has since offered Retakaful support on proportional and non-proportional basis for treaty as well as facultative business in Africa, Middle East, and Asia.

Kenya Reinsurance also remains the first local company to launch a Retakaful window. This falls within the corporation's core strategic areas of business development which will see it penetrate new markets, expand existing markets, and develop new products.

Since 2017, the Corporation has been carrying out Takaful and Retakaful conferences to help takaful operators secure significant risks of high financial value and increase their hedging capabilities, leading to increased earnings.

Despite the challenges brought by Covid-19 in relation to meetings and gatherings, Kenya Re on 17th August 2021 successfully held its 4th virtual Takaful and Retakaful conference, themed "Adaptability of the Takaful and

Retakaful industry post Covid-19: navigating through unprecedented times". The half day conference sought to understand the impacts of the Covid-19 Pandemic on the Takaful and Retakaful business as well as brainstorm on the lasting solutions to counter the pandemic. The virtual conference attracted more than 130 delegates across the insurance and reinsurance sector

Among those present included the Corporation Managing Director, Mr. Jadhiah Mwarania, who gave his insights on the impact of COVID-19 On Takaful and Retakaful Business Globally, as well as the Sharia Supervisory Board Chairman Prof Mohamed Badamana. Other invited guests included Dr Hassan Bashir, Executive Director AIID, Aminu Tukur, MD Noor Takaful amongst others.

In his closing remarks, the MD, Mr. Jadhiah Mwarania said, "The successful conference has touched on impacts of COVID-19 in the Takaful & Retakaful business globally, recovery strategies that the industry can employ, different takaful models, and effective use of technology to enhance insurance operations in these unprecedented times."

LEADERSHIP CHALLENGE AND YOUR ROLE



Davis M. Onsakia



Moses was almost stoned by people he was appointed by God himself, to lead out of captivity! Let that sink in.

I've come to pull you out of the mire, I've direct communication to a higher authority that sees miles ahead, who has the best interests for everybody and yet you want to kill me for accepting this 'imposed' role? A role that ultimately will deny me the Promised Land! Moses might have thought. It is such a big sacrifice for leadership. Remember Moses never wanted to go to Egypt, in the first place.

This story ran through my mind when I was reminiscing on my own small roles as a leader in the corporate world and other spheres of my life. Even in a village association, I've come to a painful realization that leadership can be a thankless job. Before you crucify me, walk with me.

As a leader, you have to spend countless hours pouring through documents of an upcoming meeting you will be chairing tomorrow, when the presenters themselves will have done a copy-paste job, without understanding the context or content of their presentations. You will have to see beyond their lies and let them explain in plain language what they intended to present or achieve. Mostly they will end up explaining something totally different from what is written in their nicely done presentations! This might be an area as technical as the 'impact of setting this mining factory on the local population and environment and the East Africa community's economy in the next 50 years'.

The factory owner might have bribed the local populace including their representative to support a useless idea, without looking at the long-term impacts of those factory operations on their livelihoods and health. The expert in the meeting from the Ministry of Mining has not gone



through the NEMA impact assessment report which was doctored to approve a seriously detrimental project not only to the environment but to the people, as well.

The only objective and 'clean' person present in this inception meeting is the local chief whom the investor could not compromise but who does not have much say in the whole project since the expert has already given a 'no objection'. And the chief happens to be an introvert. People stand up to speak so passionately of a project they don't believe in because their hands have been greased or their mouths oiled.

As the leader who has come to the 'ground', your task is to get a clear understanding of the issues and distil them so that you can give your blessings; Before breaking the ground. There is a caterpillar ready, for the job - already running.

You need to spot the chief and give him an opportunity to explain the situation in simple terms, away from the pompous and technical jargon from the Ministry and the local people representative, to save the people (from themselves) and save your legacy from ignominy.

You have to do a delicate balancing job of really and actively listening to the presentations to get the direction the project is supposed to go - not necessarily what is being explained there. Everything might be so well choreographed to hide the true impact of the project.

Your NIS people might have done a nice job. But they might have been compromised, too.

How can you avoid such a scenario unfolding and possibly making a wrong decision?

To make life easy - for everybody, appoint competent people to areas of authority who truly can pass the integrity test. It's so much to do with the papers as much as with

your true character; what you really are when nobody is watching or looking your way. In fact, in a test, this should contribute 50/50: papers and experience versus integrity. A competent thief is a good thief and a bad thing in life.

Someone will ask, how can you test or measure the integrity, of a person?



Psychologists and philosophers will give your varying opinions. However, you can start by testing your integrity from this website at Integrity and Work Ethics Test (psychtests.com). See how you fare. Be honest. And then mend your ways!

The reason why the job of a leader is so difficult is because of the people who work with and for him/her do not necessarily have the best interests of the 'business' at heart, 90% of the time.

You can also flip the coin: the leader might be too rotten to be helped. Or the leader and the led might not qualify to board the integrity bus. Either way, the ship sinks. Do your part and we will all reach ashore dry, although we might be slightly wet from the stormy waves of the sea. Some beating is not bad, it strengthens the soul. Now throw the stones.

CREATING A HEALTHY WORK/LIFE BALANCE WHILE WORKING FROM HOME



Peter Angwenyi



If there was any time when creating a healthy work/life balance was a challenge, it is now when employees have been forced by the COVID-19 pandemic to work from home.

WFH employees struggle a lot in separating work and home. While the daily commute to the office especially in Nairobi is not missed, it did serve at least to create a definitive divide between the two spaces (office and home) hence allowing employees to leave their professional baggage at the office before heading home, and vice versa.

The following tips can help one to balance work and life while working from a home office:

Avoid using the kitchen or living room as an office.

Kitchen and Living rooms are likely to be used directly after work (making the separation of work and home far more challenging) and as communal areas, they are often filled with distractions, especially in shared households.

Ideally, the so-called 'home office' should be in a secluded place that can be walked away from to leave professional stress within a defined area of the house. Choose seclusion and not convenience.

A room with a door that can be closed is ideal, but not available to all. It is advisable to take stock of all the unused

space in your house that could potentially become a workspace. With the right design, the home office does not need a large space, so one needs to think creatively.

Set Rules with Others at Home

If you share a house/ room with others, be sure to establish boundaries regarding your workspace and work times. Let the partner, spouse, children, and others know when your break times are and discourage any interruptions during work time.

It may sound difficult at first, especially with young children, but setting the ground rules early on will go a long way towards remaining productive and cultivating a healthy work/life balance.



Take Regular short Breaks.

Short breaks are key to productivity. Breaks allow us to briefly remove ourselves from a task, refresh, and recharge, and return with renewed energy and perspective.

In conventional offices, breaks usually happen naturally in the form of colleague interactions, but in the home office, you will need to be deliberate or more conscious of when to take breaks.

Remember to schedule breaks based on time or the



completion of tasks. Breaks need not be longer than just a few minutes but taking them regularly will help maintain a steady level of energy and productivity throughout the working day.



Keep Healthy Daily Habits/Routine

Keep daily habits that promote a positive, productive, and professional mindset.

Do not abandon the morning routine that previously helped you prepare for the office and think of creative ways to use the extra time you now have since there is no commuting.

Here below are some recommended habits to consider keeping while working from home:

- Wake up at the same time every day to maintain a regular sleeping pattern.
- Wake up early enough to allow a small amount of leisure time before work.
- Make time to eat a good breakfast away from your workspace before you start.
- Create a to-do list at the start of the day with clearly defined goals.
- Take regular breaks away from your workspace and stretch regularly.
- Leave your house during lunch break, even if just for a brief walk.
- Communicate with colleagues often to maintain social interaction and team cohesion.
- End your workday on time and avoid doing work outside of work hours unless you have urgent assignments.

THROUGH THE PERIPATETIC LOOKING LENS



Luke Kiunga

"For every thousand hacking at the leaves of evil, there is one striking at the root."

-Henry David Thoreau

Slowing down

No matter how perfectly, at least as per your perspective, you have planned for your road voyage; there will be a few glitches on the road to slow you down.

For others, the journey may, unfortunately, come to a grinding halt. For those reading these, thanks be to the heavens or whatever your gods may be, your excursion is on albeit slow or seamless as you had anticipated.

Anyhow, that is the nature of the road voyage. Mark you, you aren't the only one on it. On the road, there are myriad obstacles. One, Potholes in dangerous corners. Second, Accidents like a freshly run-over dog and a few busybodies who have formed around and along the road have caused a traffic jam. Mainly, they are discussing myths about how it's a bad omen to hit a dog, others are discussing 'vile hio ngui ilikuwa kali jo!' But now the German shepherd is dead and what is certain for now is that if you die, you're damn dead! Right?

The rest of the talk might be a wise man's grand way of managing our hope for, "Hope is the thing with feathers," -Emily Dickinson.

Third, slowly moving heavily loaded trucks or careless driven motorbikes which you don't want to get near to, you can add etc. To the never-ending list else slowing down along the road is normal. Speed where you can, don't fly though. It will heavily offset for the few minutes consumed while you accepted to live with the former risks.

Other travellers

On-road, as the norm dictates, there are several other voyagers, with each different destinations and for various purposes. Some have the whole shebang at their place but are escaping the mundane tedium hence they just but wondering around mayhap looking for a corner to coast away the hours, others are on for their means of survival, as Paulo Coelho like saying, "They are keeping in phase with mother earth." But does it warrant that breakneck miraa pickup speed? A yes or a no I verily comprehend will open a floodgate of opinions and as the adage goes; opinions are like farts, everyone else's stinks, they are hard to hold in and when you let one go, at least one person will leave the room.

The bigger picture

What certainly matters is to know the purpose for your sojourn on road or possibly it will end up as Khalid Hosseini observed in his book; 'And the mountains echoed', "They say, find a purpose in your life and live it. But, sometimes, it is only after you have lived that you recognize your life had a purpose, and likely one you never had in mind."

Nonetheless, glide at your speed as per your current capabilities else why race an unroadworthy old grey lorry whose driver's eyes can't see properly due to old age or for all that other unfortunate reason? Why chase after a blue coloured Subaru whose driver is racing around for the reason 'moti iko na ngataa, na madrinks na mayenges ni kibao?' Not that the concept for the mostly blue coloured Subaru referred for herein context is bad, to the contrary, it's a phase to be relished albeit with the notion that yesterday, with all the glory or not is just but gone.

What is left is now hence the need to balance present and future. What the value of racing a 'manyanga' whose driver seems to think and feel 'kuomoka' is a matter of life and



death and it must be now or never. And the only means to the end is to bully other road users?

Kind of Drivers

As you race, speed, coast along, travel, call it what you may along the wide, narrowing, straight, underpasses or overpasses you will meet all kinds of drivers.

The mature, active, and kindhearted truck drivers who will warn you of oncoming tractors, buses etc. They will alert you when to overtake and given invaluable information especially if they notice one of your tyres has a snag. Then you may still come across the fledgling or mellowed, docile, and passive kind, yes, they will surely mind their business. Whatever you will seek they will wish you your Lords (Mohammad, Jesus whatever faith you subscribe to) grace and that is it.

Lastly, but not least, you still will cross the path of some kind of curious beings; you can christen them as you wish. A few common denominators among them; they despise being overthought even when it's for the greater good, they will try to overtake even when ill-equipped about what is ahead. They claim to have experience of it all even when it's all too evident that they are lost in the number of days they have existed under the sun and confusing same with knowledge. The word experience gives them a high! They can claim to comprehend Porsche cayenne yet the nearest they have come close to it is when it overtook their rusty Mercedes-Benz which as per their ethics, is mostly surreal and preposterous all to appease public image gods, they took a loan to buy because a neighbour had bought a Peugeot 504.

They claim to understand a myriad of things about cars and roads, how you don't need to attend a driving class since they can train you, how they think you are best suited to drive during the wee early morning hours or late nights, but on scrutiny all you can trace is nothing but the hollowness of missed opportunities and fear as they are

yet to assimilate what Mahatma Gandhi quipped centuries ago, "Don't fear, for he who fears hates and he who hates kills."

Else ask Afghans what pits Pashtuns vs Hazaras. Or the Sunni vs Shia. Some proponents do advance the theory that you can write a PhD. Thesis about them just as you can about causes of traffic jam on Kenyan roads.

First things first

First things first. know your current location, candidly access your capabilities, have the right company and accompaniments if you must, highlight those red flags without looking for where to apportion blame, be proactive and begin with the end in mind. As simple yet not simplistic, may lengthen the duration to six feet under.

Lessons

On-road, you can choose an action, but hardly can you choose the consequence of the same. On-road, if you come across one leading to nowhere, put an 'X' on the damn path! Not because of pride, arrogance, or incapacity but simply because it leads to nowhere. Some will appear convoluted only remember, "Things are complicated so that those who have the responsibility for understanding can understand.

Imagine if everyone went around transforming lead into gold. Gold would lose its value. "It's those who are persistent, and willing to study things deeply, who achieve the Master Work." -Paulo Coelho. At whatever stage you are in on your journey do have in mind that you can't go back and change the beginning, but you can start where you are and change the ending. Let all journey (we are on road anyway), let all and sundry cherry-pick whichever lesson(s) along the road, to the very irreducible minimum the onus (to cherry-pick a lesson/s) is ours.



The Managing Director Mr. Jadhiah Mwarania gives his remarks during the courtesy call visit at Nation Media Centre on 18th August 2021.



The Managing Director Mr. Jadhiah Mwarania (l) and Nation Media Group CEO Mr. Stephen Gitagama (r) give a press briefing during the courtesy call visit at Nation Media Centre on 18th August 2021.



Kenya Re staff and tenants of Reinsurance Plaza pose for a picture at the conclusion of day 1 of fire training, at Best Western Plus Meridian Hotel.



A fire extinction demonstration by one of the fire training attendees at Best Western Plus Meridian Hotel.



The fire training attendees together with the training marshals, at Best Western Plus Meridian Hotel.



Keya Re staff members pose for a picture during the fire training at Best Western Plus Meridian Hotel.



A fire training session by one of the fire marshals at Best Western Plus Meridian Hotel.



The Corporation's GM Finance, Mrs. Jacqueline Njui delivers the opening remarks during the Nation Media Journalists training at the Villa Rosa Kempinski, on Friday, 24th September 2021.



Business Daily journalists Brian Ngugi (l) and Leonard Mutisya (r) during the training at Villa Rosa Kempinski.



The Manager, Marketing and Business Development Ms. Jane Odipo takes the Journalists through the history of Kenya Re and the Reinsurance industry during the training.



The Corporation Chief Accountant Mr. Johnson Ireri takes the Nation Media Journalists through the Corporation's financials and IFRS requirements during the training.



Business Daily's Kelvin Rotich and Daily Nation's Peter Mutinda engage the trainers during the Q&A session.



Manager, Investments Mr. Nicodemus Gekone responds to some of the questions from the Nation Media Journalists.



Manager, Risk and Compliance Mr. Hillary Wachinga engages the trainees on how the Reinsurance Rating process is conducted.



Manager, Research and Development, Mr. Martin Mati expounds on the topic of Reinsurance industry Business Outlook in the wake of COVID-19, during the training.

HEALTH AND FITNESS

- GREATEST GYM MISCONCEPTION



Samuel Ruugia



Human beings, being rational beings, by default chose to take part in win-win situations. Yes, there are no voluntary servants, your politician should have taught you this concept by

now. People serve in religion for an eternal reward, they don't serve for free. Basically, start by understanding there is nothing for free under the sun. You will be better off this way. To have you must give. That's why those individuals who come in with the question, "What am I giving?" rather than "What I am getting?" quickly surge ahead of the pack. It took me a while to learn this concept. When people realize you are out to help them, mostly they do the same for you besides the more people you help the more effective you become and the higher the reward. A higher level of human evolution here is the individual who thrills after the satisfaction that comes with helping others. This is the greater reward. When the other reward comes, they experience double satisfaction.

There are a few physical and mental laws that will teach you what your guardian may have not. **Action = reaction:** For every action you put there is an equal and opposite reaction. There are a few mental laws that will also enlighten you on what is happening around you. Those that plot and rejoice doing evil to others experience instant gratification in seeing others suffer from their actions but in due course, the harvesting time comes, and they reap what they have been sowing. Unfortunately, their actions come back to them with a multiplier effect. The book of wisdom covers this principle explicitly. Do unto others what you would wish to be done to you, is not a firely preacher's sermon tag

line but a universal mental law. Whether you know about it or not is none of the universe's concern but yours.

The law of correspondence: Whatever happens around you is a true reflection of what happens inside of you. Yes, it is not the devil eating your finances, or blowing you out of proportion or bringing diseases and misfortune to you, something from inside is 99% attracting and creating our external world. No one is an exception to this. To surprise you most religions or faiths are based on mental laws while science is based on physical laws. For Doubting Thomas, if you are a Christian there are several verses, just to cite an example Proverbs 4:23(Good News Translation (GNT) "Be careful how you think; your life is shaped by your thoughts." You will find other examples in other religions and believes about how your internal world creates your external world. Whatever you see around you, is your creation from inside.

As a man thinketh so is he: Whatever you constantly dwell upon becomes your reality. All these laws come down to one thing. You have no one to mainly blame or thank for your status except yourself. Take responsibility and continuously create year dream life or enjoy the beautiful life you have created. This is a superpower we were given by the creator. You are either a caution or an aspiration to others.

Nothing can crush a positive attitude; however, no medicine or charm can cure a negative attitude. To achieve that level of completeness as a human being one must take care of 3 main human constituting components:

(a) The Spirit- Believe in something superior, source of energy, guidance, and internal balance. Different people have different references for this higher source.

(b) The Mind- A memory bank for the knowledge about you and your surroundings. This knowledge needs to be constantly updated to help you make rational decisions that develop you and make your world more comfortable. Ignorance is equally devastating.

(c) The Body- This is the vehicle that carries you around from one place to another and distributes your internal energy for maximum performance.

In this article we focus on the 3rd part "The body". This is your vehicle and just like any other mechanical machine it requires regular maintenance for optimum performance. One of the greatest misconceptions about taking care of our bodies is that "Let me indulge, I will sort it out at the gym".



Unfortunately, the rules of engagement have been clarified. To achieve that ultimate body fitness, nutrition and behavior choice contributes 80% of body fitness and gym contributes only 20%. So next time you want to indulge in unhealthy behavior and foods remember you are causing a damage of 80% and trying to fix it with 20%. That's why the discipline required at the gym is way too high for most of the Tom-Dicks and Harrys. It is like climbing a ridge while it is raining. Marines usually say, "If it ain't raining, it ain't training".

Most of us are forced by doctors to manage nutrition and hit the gym or observe a consistent exercise regime, for others it could be too late and the famous saying that "If you don't take your food as your medicine, you will take medicine as your food" becomes a reality. At that point you will require the heart and discipline of the military Special Forces to bring back your body to normal fitness if it ever does.

Our bodies constantly communicate, and we take it for granted. Physiotherapy is seen as a waste of time and as a leisure activity. Minor pains here and there in our bodies are treated by taking painkillers to suppress the pain. These minor pains are like our vehicle's dashboard indicators. They are telling us something is not right underneath. Using painkillers is like your vehicle tank indicator indicating that vehicle tank is almost empty but instead of refueling

your car you look for a mechanic to clip off the indicator light. Put down the pain killers, visit a physiotherapist and observe proper nutrition and exercise regime and note the difference.

For those of us who have not been forced by their bodies into taking medicine as food or into the gym by the doctors, you have a good opportunity to decide. Choose between regular exercise, proper nutrition on one hand or lifetime medicine and high doctor's fees on the other.

A while back I inspired a friend into starting regular exercises, so I shared a beginner's gym workout program and true to her commitment she had her first gym session. Unfortunately, we all have the mental picture of the shape and fitness levels that we aspire, but rarely do we have the picture of the journey we will have to take. This is another major gym misconception. From the first gym session she pushed herself hard and probably even beyond the prescribed programme and her body experienced Delayed Onset Muscle Soreness, or DOMS.

Muscle soreness is a side effect of the stress put



on muscles when you exercise for the first time, and it is completely normal. DOMS

usually begins within 6-8 hours after a new activity or a change in activity and can last up to 24-48 hours after the exercise.

Many like my friend can easily decide never to go back to the gym, others even seek medical attention and others get over the counter painkillers, but this is very normal and does not require that kind of intervention. The best solution is to take one day break and resume exercises with controlled intensity. Muscle fibers gets repaired, and you become stronger than before. This is also where muscles begin to mass. If you overcome the first 1 week of exercises the rest is history.

Since we are in the error of internet, I will give you a simple homework. From the internet find out the benefits of the following. Regular exercising, building muscles and proper nutrition. Currently a recent study has shown that those

individuals that observe the above three activities with a zeal end up saving more than KES 25,000,000 on average in medical expenses as they age. For me it is more of the freedom that comes with fitness, ability to carry yourself



around, experience outdoor activities, stay away from over 80% of all human illnesses, great body structure and the sharpness of the mind especially after each workout. If this is your wish too and you have always wanted to join the fitness club, below is a simple guide that you can follow. Additionally, you can get in touch with me, and I will set you up.

To give you a head start do the following (for the first 8 weeks-2 Months). Viewable physical results of exercises start showing after 6 months of consistent training.

1. Jog/walk (depending on age and physical strength) at a comfortable speed every day (at least 3 days a week) for about 20 min. on a standard field do 5 laps. On a treadmill choose a speed that is not too fast or too comfortable and do 25 mins.
2. After jogging do 3 sets of 10 press ups(upper-body), 3 sets of 15 V-ups(core), plank for 60 seconds (mid sections-core) and for lower body 4 sets of 15 sit-ups.
3. Use stairs to office at least once in a day, there is no power blackout at the stairs- they are always working even when the lifts are not.
4. In the office Work at intervals of 1hr 30 min. take a break from your desk visit the washrooms or find a safe place to stretch abit and take deep breaths.
5. Reduce intake of carbohydrates (Ughali, rice, potatoes, breads all white flour products etc.) increase intake of proteins (beans, lentils, fish, chicken, peas etc.) and fruits and vegetables. NB: Identify foods and drinks that give you acidity and avoid them. Acidity depletes and exposes your body to an attack by all manner of pathogens. Also completely stop intake all processed sugars and related products like sodas, processed juices and reduce or

completely stop intake of liquids with low molecular density like alcohol.

6. Minimize noise around you (toxic people, news, negativity, always complaining individuals, exploiters, egomaniacs etc.), be conscious of your surrounding and breathing and take purposeful deep breaths. Take enough water to also oxygenate your body for maximum energy generation. Breathing from your diaphragm cleanses your lymphatic system that acts as your body's sewer system.
7. Adopt a positive mental attitude (Power thinking and not positive thinking), no matter the circumstances there is always a good lesson or a way out. Keep on believing, keep on searching don't give up. Everything is neutral except for the meaning we give. Control your mind from wandering and focus it on the task at hand-control your mind by bringing it to the present whenever it wanders, this is called mindfulness and is possible through constant practice.

8. Be patient, be calm, and take good rest; because you shout it doesn't mean that you will be heard. In the



art of war, the most revered warrior is the quite relaxed warrior. Most of the time we judge because we don't have the background. Adopt a learning spirit rather than a teaching one. One also argues and curses simply because they have come to the end of their intelligent verbal communication capability. No need to engage.

The above 8 points, I call them the irreducible minimums for preparing yourself for a better life in and out of the gym. Observing the above points for 2 months will give you a character and discipline to take up any workout and behavioral change regime that you set your mind on. The power to create and destroy is in your hands. Life is a gift with the right mindset and choices you can make your gift enjoyable. The reverse is true, with a poor mindset and choices you will make your life a living hell. I hope we all choose happiness. "Finally, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things."

CAN YOU FEEL THE RAIN?



Stella Tiyoy

As I sit by the window this afternoon, I can't help but realize the fresh cold breezy air. The raindrops by the window that somehow manage to land on my skin are refreshing as ever. Wow, what beautiful weather! Calm and undisturbed.

All this while, I am trying to take a video of the beautiful Nairobi city Centre. My elevated angle allows me to get a magnificent view of it. With the increasingly tempestuous rain, the city shrinks into a quiet hub.

I can hardly hear the honks of the rowdy Rongai commuter buses, scrambling for passengers and trying to beat time. The usual pedestrian commotion is down to zero. It is like the rain has washed away the stresses of city living. It is peaceful, but only for a while. Wait until it clocks 5:00pm and the rain subdues. We will be back to the constant stimulation of city life. This moment, right here, is precious. I'll call it 45 minutes of serenity!

This gets me to my question. Can you feel the rain, or do you just get wet? Sounds ambiguous? Do not worry, I'll



simplify. What I mean is, are you aware of the happenings in the moment or do you just go through the motions? Do you experience life and the beauty in it? Are you present now? Do you pause, and appreciate the beauty of the sunrise and the sunset?

Often, we get carried away by our busy lives, trying to make ends meet such that we forget to notice the little things going on around us. It is important by the way! However, we forget there is more to life. We fail to notice the swaying of the trees in the wind, the sound of rain on our roofs and the unique, earthy smell associated with rain.

I hope you get time to pause, appreciate and absorb the beauty of your surroundings. I hope you get to feel the rain, and not just get wet! I hope you get to live every moment!



POETRY

KINDNESS

Before you know what kindness really is
you must lose things,
feel the future dissolve in a moment
like salt in a weakened broth.
What you held in your hand,
what you counted and carefully saved,
all this must go so you know

how desolate the landscape can be
between the regions of kindness.
How you ride and ride
thinking the bus will never stop,
the passengers eating maize and chicken
will stare out the window forever.

Before you learn the tender gravity of kindness
you must travel where the Indian in a white poncho
lies dead by the side of the road.
You must see how this could be you,
how he too was someone
who journeyed through the night with plans
and the simple breath that kept him alive.

Before you know kindness as the deepest thing inside,
you must know sorrow as the other deepest thing.
You must wake up with sorrow.
You must speak to it till your voice
catches the thread of all sorrows
and you see the size of the cloth.

Then it is only kindness that makes sense anymore,
only kindness that ties your shoes
and sends you out into the day to gaze at bread,
only kindness that raises its head
from the crowd of the world to say
It is I you have been looking for,
and then goes with you everywhere
like a shadow or a friend.

Written by Naomi Shihab Nye©



A FINANCIAL GUIDE TO FIRST TIME MOM'S



Lilian Kanari



Most parents argue that they are never prepared for a child. While a baby is a bundle of joy, the reality of parenthood is a major task. The parent is expected to abruptly adjust financially to the new phase of life. This can be a tasking experience especially if she has unsettled debts and must prepare a new budget to incorporate the baby's expenses.

While most new parents make financial plans in their 1st trimester out of excitement, others do not plan at all, as they must take time to process everything before planning for the new member of the family.

Planning for a baby does not only involve buying new clothes and accessories but involves a lot of financial preparations such as:

- Signing up for medical insurance if you do not have one, which offers pre-natal and post-natal benefits.
- Confirming your workplace's maternity leave policy

- Budgeting for baby's expenses
- Creating a savings plan for your baby
- Signing up for an education policy/ saving up for school fees from the time the baby is born
- Choosing where to deliver your baby

It is necessary to sign up for maternity insurance, which will enable the expectant mother to afford a decent maternity package, such as pre-natal hospital visits, tests, and scans, which could cost up to Ksh. 4,000 depending on your location and the type of hospital you choose to deliver your baby from, whether public or private hospital.

Maternal health coverage just like any other insurance cover gives the expectant mother peace of mind and safety for her and the unborn child during pregnancy because it is cheaper to get medical services. The expectant mother needs to know how her insurance policy works, for her to avoid paying extra costs.



Before signing up for a medical cover, your insurance provider must inform you of the following:

- If your medical insurance covers maternity health and the maximum limit for maternity coverage.
- What is covered under your policy's pre-natal and post-natal care and whether there are any exclusions in this cover
- The waiting period for your maternity insurance policy
- In case of any complications, will you still be covered by your insurance?

Most Insurance companies cover maternity benefits such as:

- Normal delivery
- Elective and Subsequent C-Section
- First Emergency C-Section
- Maternity complications before and after the baby is born

It is worth noting that a female employee is entitled to three months leave with full pay. This is in addition to any period of annual leave she is entitled to and sick leave if she happens to fall sick during her time of confinement with the consent of her employer.

Maternity leave in Kenya is calculated as 90 calendar days and not 90 working days. This means that a parent has exactly 3 months to stay at home with her newborn. The law also allows a male employee two weeks of paternity leave with full pay.

In Kenya, we have a baby shower culture. Before one gives birth, a few of her friends shower her with gifts and money. Diapers are the number one gift, which cannot be left out and go a long way in cutting down costs for many parents. To help you regulate your household budget smoothly, you will require:

- Disposable diapers
- To be cost-conscious about clothes
- To shop around and compare prices of various shops with the internet at your disposal
- Nurse your child if you can during the first year, as opposed to using formula milk, which is very costly.

Once you know what your baby's budget looks like, it's very easy to control where your money goes and, in most cases, save up some cash for the future.

With the above guide, you are now ready to enjoy your baby's little cuddles!

COMEDY CORNER

That's one way to pay those hospital bills

Mr. Smith was brought to the hospital and taken quickly in for heart surgery.

The operation went well and, as the old man regained consciousness, he was reassured by a Sister of the hospital, who was waiting by his bed.

"Mr. Smith, you're going to be just fine," said the nun, gently patting his hand. "We do need to know, however, how you intend to pay for your stay here. Are you covered by insurance?"

"No, I'm not," the man whispered hoarsely.

"Then can you pay in cash?" persisted the nun.

"I'm afraid I cannot, Sister," he said.

"Well, do you have any close relatives?" the nun questioned sternly.

"Just my sister in New Mexico," he volunteered. "But she's a humble spinster nun."

"Oh, I must correct you, Mr. Smith. Nuns are not spinsters; they are married to God."

"Wonderful," said Mr. Smith. "In that case, please send the bill to my brother-in-law."



INSURANCE AND REINSURANCE



John Muchiri



This article focuses on elaborating and educating on matters related to insurance and reinsurance. They may sound the same but there is a difference, and both are associated with unique tasks. Insurance is a contract represented by a policy where an individual or an entity experiences financial protection against losses. An insurance company pools the risks of its customers to ensure that it is affordable and possible to reimburse the insured. Reinsurance is used to refer to the situation where insurers are insured. Mostly referred to as stop-loss insurance. The insurers transfer a portion of their risk to other parties (reinsurers) to reduce the amount they must pay because of an insurance claim.

Insurance policies are used to hedge against the risk of both small and big financial losses. There are several types of insurance ranging from personal insurance such as health and life insurance to property insurance such as vehicle and house insurance. All these types are unique because the insurance company has policies customized to the type of risk faced by the insured.

There are three main components of insurance that are worth noting and investigating before choosing the most appropriate insurance company:

- Premium is the price of a policy that the insured must pay mostly every month. This amount is determined by the insurer based on the risk profile and creditworthiness of the insured.
- Deductible is the amount that the policyholder must pay through their means before the insurer pays a claim. The

purpose of this amount is to eliminate the chances of the insured having small and insignificant claims.

- Policy Limit is the maximum amount that an insurer pays under the policy for an incurred loss. Having a higher policy limit also means that you will have to pay a higher amount of the premium.

Reinsurance makes it possible for insurers to be solvent by either recovering some or all the amounts paid to the claimants. As a result, the liability of paying for large and multiple losses is reduced making it possible to withstand such financial burdens. There are different types of reinsurance as highlighted below:

- Proportional Reinsurance ensures that the reinsurer receives a prorated share of all the policies that the insurer sells. In case of a claim, a portion of the losses are taken care of by the reinsurer. The reinsurer also compensates the insurer for the costs such as business acquisition, writing and processing.
- Non-proportional Reinsurance covers the losses that exceed the retention limit of the insurer.
- Excess-of-loss Reinsurance is non-proportional reinsurance that is applied to catastrophic events. The insurer is covered on a per-occurrence basis or cumulative losses basis.
- Facultative Reinsurance covers an insurer for a specified contract or risk. For several risks, they are negotiated separately.



NIKO FITI



Ability Beyond Disability

Safe Roads for All

Kenya Re cares about the lives of our fellow Kenyans. When it comes to road safety, we stick to our lane; the safe lane and so should you.



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Kenya Reinsurance



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





We are pleased to have Mr. Javan Matanda joining the Corporation as an Information Systems Auditor.

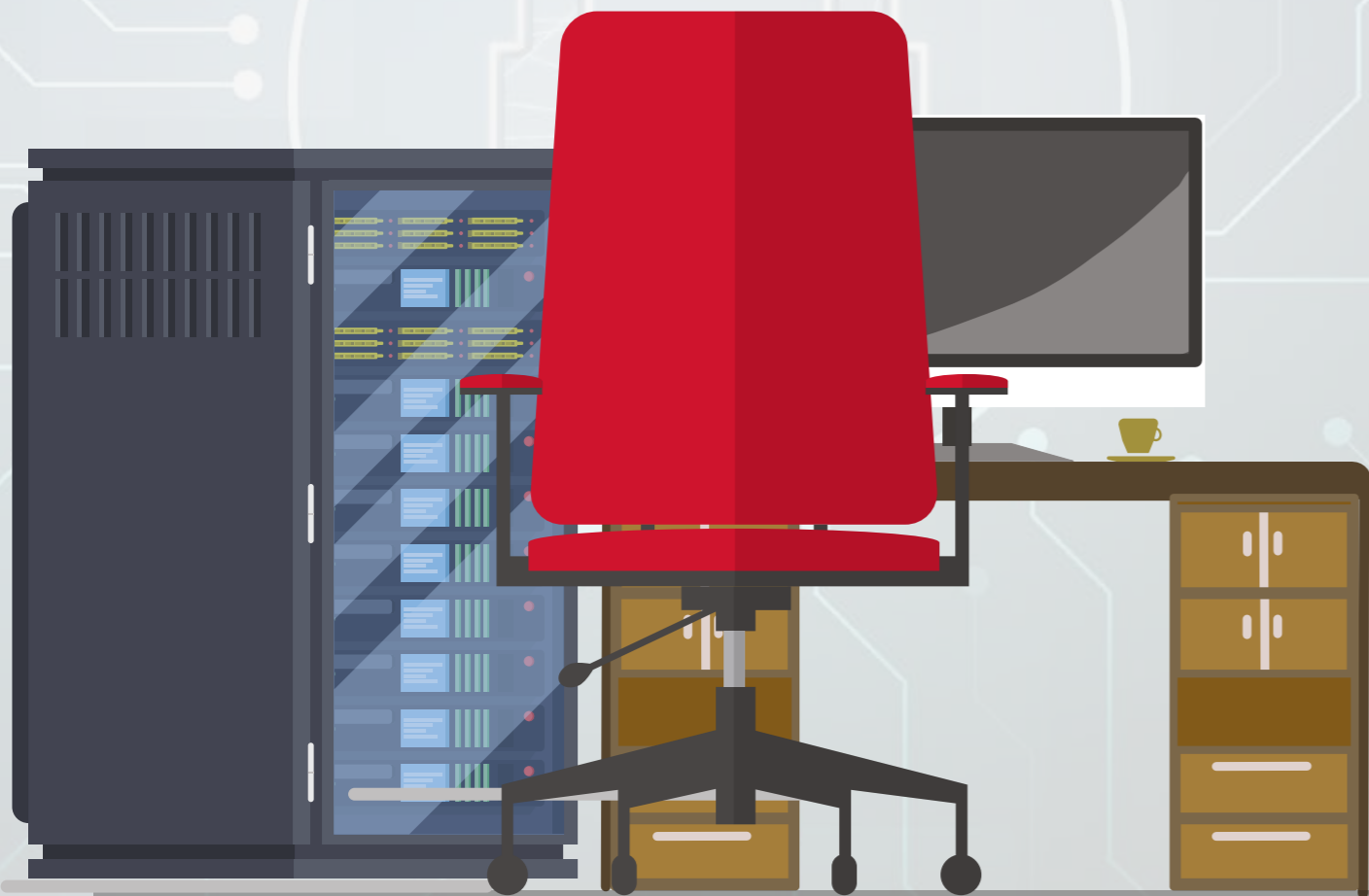
Mr. Javan joined the Kenya Re team on 15th September 2021.

Mr. Matanda has been working for Ronald's LLP East Africa, as a Cybersecurity & IS Auditor Consultant. His main roles being Auditing of work programs, drafting of audit reports, and analyzing internal Audit's data requirements

Earlier he worked with Barclays Bank/ ABSA PLC as a Cybersecurity Analyst, and WE MOW INC as and ICT interrogation Head.

Mr. Matanda holds a MSc in Computer Science, from Nazarene University, and a BSc in computer Science from the University of Nairobi. He is a Certified Information System Auditor- CISA, Member of information Systems and Control Association- ISACA, Member of Data Analytics Kenya - DAK, professional Member of Computer Society of Kenya - CSK, and an Associate Member of CISCO Inc.

We wish Mr. Matanda all the best as he takes up his new role!



CROISSANT RECIPE

Ingredients

- 4 cups all-purpose flour.
- 1/3 cup granulated sugar.
- 4 teaspoons active dry yeast.
- 2 1/4 teaspoons kosher salt.
- 1 1/4 cups unsalted butter, cold (2 1/2 sticks).
- 1 cup milk (you may need slightly more or less).
- Egg wash (1 large egg beaten with a teaspoon or two of water).

Instructions

1. Place the flour, sugar, yeast, and salt in a large bowl and whisk together until combined.
2. Slice the butter into 1/8-inch thick slices and toss in the flour mixture to coat.
3. Add the milk and stir together until a stiff dough forms.
4. Wrap the dough tightly in plastic wrap and chill for 1 hour.
5. On a lightly floured surface, roll the dough into a long rectangle shape.

6. Fold it into thirds (like a letter), turn 90 degrees, and repeat 4 to 6 more times, or until the dough has large streaks of butter in it but it is smooth and flat. (If at any point the butter starts to feel soft, chill it in the refrigerator or freezer until stiff).
7. Wrap tightly and chill for 1 more hour, then divide the dough in half and roll each portion out to a thickness of about 1/8-inch, in a long rectangle shape (approx. 10-inches wide by 22-inches long).
8. Cut the dough into long, skinny triangles (about 5-inches at the wide end).
9. Notch the wide end of each triangle with about a 1/2-inch cut, then roll from the wide end to the pointed end, tucking the point under the croissant.
10. Place on a parchment-lined baking sheet, cover loosely with plastic wrap, and allow to proof until doubled in size (1 to 2 hours).
11. Pre-heat the oven to 375 degrees F, and gently brush the croissants with egg wash.
12. Bake for 15 to 20 minutes, or until puffed, golden brown, and flaky.





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