

RENEWS

THE OFFICIAL MAGAZINE OF
KENYA REINSURANCE CORPORATION LIMITED.

Q4 2021



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**TECHNOLOGICAL
UNEMPLOYMENT**

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

Welcome to the fourth edition of the Re News Magazine. 2021 has indeed been a fruitful year for Kenya Reinsurance Corporation. We have had many successes and great accomplishments. As you flip through this edition of the magazine you will be able to get a glimpse of the 4th quarter activities as well as a recap of the year's activities.

This year we were able to hold our Annual Corporate Golf Tournament. This one was particularly special to us, being the first golf tournament held amidst a pandemic. 2020 was a turbulent year worldwide attributed to the Covid-19 pandemic which saw cancellation of many prominent festivals, sporting events, exhibitions, and concerts in an effort to slow the spread of the virus. This made it impossible for us, just like many other organizations to hold our Annual Corporate Golf Tournament as we had to strictly adhere to the Government Covid-19 guidelines. Nevertheless, we managed to have a fruitful tournament with great participation, amazing tee offs and ultimately great one on one interactions with our business associates, stakeholders and partners. Our interactions were in full adherence to the Covid-19 protocols and guidelines.

In the interests of our clients, stakeholders, employees and business partners, this year, we reviewed the Corporation's strategic goals for the next 5 years, 2022-2026, to ensure we drive sustainable growth and deliver the much-needed value to our investors and shareholders. The Insurance industry is facing enormous challenges as a result of Covid-19. We are committed to stay ahead of the pack by developing new business strategies, prioritize investments, re-think what industry verticals and customer segments to target and develop products, services and pricing strategies for prioritized segments, all this to enhance our revenue base as well as achieve the desired corporate success.

I am proud to also inform you that this year, the award-winning **Niko Fiti Ability Beyond Disability** CSR initiative marked 10 years of successful, fruitful, profound, and impactful years to persons with disability. With the 10th anniversary tagline of "celebrating 10 years of better mobility and accessibility for PWDs, the campaign traversed four different counties of Meru, Nandi, Migori and Mombasa spreading the joy and bringing smiles to over 800 beneficiaries. The campaign has so far been to over 25 counties since its inception. When we began this noble cause in 2011, we aspired it to be sustainable, have positive impact on targeted groups and generally meet its founding objectives. Looking back, we could not have

“ **Our interactions were in full adherence to the Covid-19 protocols and guidelines.** ”



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

done it alone without the support of you our dear partners and stakeholders. You have a huge stake in our success.

My sincere appreciation goes to all our shareholders and stakeholders for your continued support and the trust you have had in the Corporation. To you our reader, stay safe and have a joyous festive season and a happy and prosperous new year.

Merry Christmas and Happy New Year!.

Hello Reader,

It is my pleasure to present to you the last Re News Edition of the year. It is a joy and delight that the Almighty God has kept us to see the last few weeks of the 2021. Writing this note makes me reminiscent of the last year when we were marking 50 years at the onset of the pandemic. We are now 51. Time really moves fast.

Almost a year ago, we were all saying goodbye to 2020 ... like "good riddance." With the notion that the year ahead (2021) was going to give us back our visibility into the future, give us back our "normal lives. Of course, it just didn't happen... even at the time of writing this note, COVID-19 still poses a great threat to our entire existence.

Nonetheless, it has been a generally good year for Kenya Re. This has been a special year for us with the Corporation marking a jubilant and successful **TEN** years of the **Niko Fiti ability beyond disability** CSR flagship Campaign. Niko Fiti has managed to touch the lives of over 8,300 persons living with disability since inception in 2011 through provision of mobility and assistive devices. This CSR initiative is a true reflection of our value creation mantra towards communities and society that surrounds Kenya Re. We continue to derive great delight in seeing them empowered and flourishing like we do. We are indebted to our many stakeholders who have walked with us in this CSR journey since we took the first step. Stakeholders such as the Association for the Physically Disabled of Kenya (APDK), Kenya Institute of Special Education, Lenana School, Nairobi, Moi Girls School – Isinya and media partners. As we move into 2022, we hope to see Niko Fiti becoming even more sustainable towards its founding efforts of empowering Persons Living with Disability to contribute to nation-building activities.

As we wind down 2021, I thank ALL our stakeholders for their un-ending and dedicated support towards keeping Kenya Re moving and much-so, strongly. You, our stakeholders, have made our strength beyond borders. We hope to keep our partnerships and collaborations even stronger in 2022.



Yet another great year for Kenya Re!



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I invite you to read through what we have compiled for you in this exciting last edition of the year. The articles provide a good insight into the Corporation's activities during this last quarter as well as add to your knowledge on an array of topics.

In conclusion, I wish you all, Happy Holidays. May you experience all the joys of the season and happiness throughout the coming year, 2022.

Merry Christmas and a prosperous New Year!

INDUSTRY NEWS

BRITAM GROUP MANAGING DIRECTOR, MR. TAVAZIVA MADZINGA, LEAVES FOR SANLAM GROUP PLC

Following a public notice issued on Thursday, 2nd December 2021 Mr. Tavaziva Madzinga, the current Britam Group Managing Director has been appointed as an Executive Director of Sanlam PLC, effective 1st April 2022, and as Chief Executive Officer effective 1st July 2022, hence leaving the Insurance group in the next Quarter.

Appreciating Mr. Tavaziva great endeavors, the Acting Chairman for the Board of Directors of Britam Holdings PLC, Mr. Mohamed Said Karama, had this to say about him, "I would like to thank Mr. Madzinga for his ongoing support and commitment to oversee a smooth succession planning and transition. Mr. Madzinga is also committed to continuing with the implementation of the 2021- 2025 strategy even as he steps down from his role in Q1 2022. Britam is grateful to have benefitted from Mr. Madzinga's global experience in re-positioning the Group for the future. He has overseen the Group's return to profitability and initiated the transformation of the group to a client centric organization. Mr. Madzinga has also built a strong executive team that will propel the Group to the next phase of growth."

Following this new appointment, the Board of Directors has resulted to appoint Mr. Charles Njuguna Kimani as the Deputy Group Managing Director effective 1st December 2021 subject to regulatory approval, along with other executive appointments aimed at strengthening the Group's transformation agenda, delivering enhanced service to its customers and positioning the company for long-term growth.

SHAREHOLDERS' WEALTH AT NSE GREW SH630BN IN NINE MONTHS

Shareholders' wealth at the Nairobi Securities Exchange hit the highest level ever on a year-on-year basis in the first nine months of 2021, driven by recovery from the effects of Covid-19. The Capital Market Authority's Q3 statistical bulletin shows market capitalization at the Nairobi bourse grew to Sh2.778 trillion compared to Sh2.148 trillion same period in 2020. This translates into paper wealth growth of Sh630 billion during the period under review. However, investors' paper wealth grew by Sh76.5 billion on a quarter-to-quarter basis, a 2.83 percent increase compared to a market capitalization of Sh2.702 trillion in Q2.

According to the report, the performance at the Nairobi bourse generally recorded increased performance following easing of Covid-19 restrictions by the government. The NSE All-Share Indices increased by 5.38 percent and 2.75 percent respectively in Q3 recording 2,031.27 points and 178.31 points respectively at the end of the quarter. The bond market turnover also increased in Q3 by 11.01 percent with Sh301.10 billion worth of bonds being traded compared billion traded in Q2. However, the equity turnover at the Nairobi bourse during the period under review stood at Sh31.36 billion, compared to Sh37.99 billion registered in the previous quarter.

The 17.45 percent decrease confirms decreased in trading activity at the bourse during the quarter. Similarly, the volume of shares traded decreased by 13.93 percent to 946.48 million in Q3 compared to 1,099.65 million in Q2. Top 10 companies at the bourse controlled 89.94 per cent of the total market capitalization, with Safaricom accounting for almost 60 per cent. The which also include

Equity Bank, KCB, East Africa Breweries, Coop Bank, Absa, Standard Chartered Bank, BAT, NCBA and I&M accounted for Sh2.5 trillion of the total market capitalization. The derivatives market registered a 34.6 percent decrease in the volume traded closing the quarter at 2,115 contracts in Q3 compared to 3,234 contracts traded in Q2 2021. Similarly, the turnover recorded a 42.29 percent decrease closing the quarter at Sh78.52 million compared to Sh136.07 million recorded in Q2. The number of deals also decreased by 52.26 percent in Q3 closing the quarter at 719 deals from 1,506 deals registered in the previous quarter. Similarly, the number of deals increased by 392.16 percent during the quarter, closing the quarter at 1,506 deals, up from 306 deals registered in the previous quarter. As at t1, the total assets under management by the CIS were Sh117.77 billion, a 6.08 percent increase from Sh111.09 billion managed in quarter ended March 31st, 2020. CIC Unit Trust Scheme led the pack with the largest portion of the funds at Sh47.29 billion, followed by NCBA Unit Trust Scheme which managed Sh14.81 billion in the same period. Nabo Capital registered the highest percentage increment of 37.52 percent recording Sh2.4 billion as at June 30th, 2021 from Sh1.78 billion recorded in the previous quarter. On the other hand, Amana Unit Trust funds recorded the highest decline of funds managed by 40.35 percent, reporting Sh45 million in Q2 from Sh75.6 billion in Q1. During the period, CMA approved several restructuring plans including the application by Nairobi Business Ventures Ltd to issue a Shareholder's Circular in relation to proposed investments in Air Direct portfolios.

KENYA RE MARKS TEN TRIUMPHANT “NIKO FITI” YEARS



Andrew Ongicha

Kenya Re is proud to be embracing the essence of its core value of Good Corporate Citizenship evidenced in its innate desire to see the society and community flourish just like it does. The Niko Fiti – ability beyond disability campaign, has made this happen.

The Corporation held a colorful and joyful celebration at Villa Rosa Kempinski Hotel, Nairobi on Monday, 8th November 2021 to mark ten victorious years of provision of mobility and assistive devices to over 8,300 people with disability in over 25 counties.

The campaign brought together key stakeholders who have ‘boarded’ the Niko Fiti bus since its inception in 2011. Some of those stakeholders being, Lenana School, Nairobi Chief Principal – Mr. William Kemei, Moi Girls School – Isinya Chief Principal – Mrs. Alice Sayo, APDK CEO – Mr. Anthony Nzuki, KISE Deputy Director, Mr. Peter Ndichu and Nation Media Group Partnerships Editor, Mr. Julius Mokaya.

This year, the campaign traversed the counties of Meru, Nandi, Migori (Kuria East & West) and Mombasa as it spreads joy and love in the lives of hundreds of persons with disability. The beneficiaries received mobility and assistive devices that will transform their lives forever.

Niko Fiti started way back in 2011 after being informed by statistics developed by the national disability survey which found disability prevalence to be at 4%. The most prevalent of disability being physical followed by visual impairment. Having earmarked disability as a national priority with low intervention structures, Kenya Re developed the “Niko Fiti, Ability Beyond Disability” initiative; a commitment to grow awareness around disability while championing the inclusion and participation of persons living with disability in nation-building activities. Some of these devices include wheelchairs, special seats, tricycles, prosthesis, crutches, polio boots, spinal braces, white canes, walking canes, walking frames, hearing aids and many others.

Through this initiative, the campaign continues to make significant progress in attaining its founding objectives of de-stigmatizing disability in the Kenyan society as well as seamlessly integrating persons living with disability in nation-building activities. Throughout the journey, the campaign has bagged several awards and is now recognized nationally for promotion of mobility and accessibility of persons living with disability. Some of the awards being:

1. **The Best Corporate Social Responsibility Campaign of the year 2013 award during the Public Relations Society of Kenya (PRSK) Gala Awards;**
2. **Campaign of the Year 2014 Award held on 11th March 2014 at the Malaika Tribute Awards;**
3. **The Corporate Leadership Award at the Annual Disability Rights and Advocacy Awards (ADARA) held on 31st July 2014;**
4. **Best Corporate Social Responsibility initiative at the Malaika Tribute Awards in 2017;**

The Corporation has since 2011 to date partnered with the Association for the Physically Disabled of Kenya (APDK) to aid in identification and assessment of Persons with Disability (PWDs) through their nationwide distribution network and fabrication of mobility and assistive devices in their workshops in major towns in Kenya.



In 2015, the Niko Fiti did more than just donate mobility and assistive devices to persons with disability; it took a different strategic direction with a 3-phased campaign that focused on economic empowerment through distribution of mobile vending units stocked with merchandise for sale to enable beneficiaries to not only provide for their families but also contribute to the socio-economic building of the nation. Through APDK, the beneficiaries underwent a 3-day training on leadership governance, basic book-keeping and financial management to equip them for the business world.

In 2017, the Corporation diversified the Niko Fiti campaign to achieve more sustainability for long-term value to our target beneficiaries. One of the Sustainable CSR Projects the Corporation is most proud of is the Corporate Social Investment made at the Kenya Institute of Special Education (KISE) in Kasarani. We adopted, branded, fully sponsored and equipped a block at their psycho education assessment and rehabilitation centre. The Kenya Re-branded block offers therapy services of all kinds such as occupational therapy, physiotherapy, speech therapy, vision therapy and hydrotherapy to persons with disability. We believe this sponsorship sits well with the government’s big four agenda precisely on the pillar of universal health care for all. This sponsorship is Kenya Re’s CSR legacy project noting its enduring existence for many years to come and its access to not only Kenyans but to the African continent and beyond.

Another remarkable sustainable initiative we embarked on is an education integration program aimed at giving bright students living with disability an opportunity to access quality education in two national schools. The program

saw modification of school facilities such as refurbishment of sanatoriums and student cubicles as well as construction of ramps in schools to enable efficient mobility. These projects were conducted at Lenana School, Nairobi and Moi Girls School – Isinya.

The Niko Fiti campaign holds great recognition of the value of media especially in alleviating the stigma associated with disability. The campaign has worked closely with several media partners such as Standard Media Group, Nation Media Group and Royal Media Services. We believe we share common values with the media houses and that our partnership continues to yield mutually beneficial opportunities not only for all our stakeholders.

In marking the 10-year celebrations, Kenya Re Chairman Mrs. Jenifer Karina underscored her conviction that there is an urgent need to rethink disability as an important agenda in the greater National development processes and to firmly advocate for its rightful positioning in national discourse. Disability inclusion remains a very important agenda in the achievement of the Sustainable Development Goals (SDGs).

Speaking during the celebrations, Kenya Re Managing Director said that “it is a momentous period for Kenya Re. We are excited that against all odds we are marking 10-years of a fruitful, profound and impactful Corporate Social Responsibility initiative that is, the Niko Fiti - Ability Beyond Disability Campaign. When we began this noble cause in 2011, we aspired it to be sustainable, have positive impact on targeted groups and overall, meet its founding objectives. Looking back, we could not have done it alone without the support of you our dear partners and stakeholders. You have a huge stake in our success.”



NIKO FITI



Ability Beyond Disability

KENYA RE HOLDS A SUCCESSFUL STRATEGY RETREAT



Sylvia Karimi

The Annual Board and Management Strategy Retreat held every November, was held at the Lake Naivasha Resort between Thursday, 4th and Friday, 5th November 2021. Present during the strategy sessions was the Board Chairman, Mrs. Jennifer Karina and members of the entire Board of Directors. Management was represented by the Managing Director, Mr. Jadhiah Mwarania as well as the General Managers, Regional Managers and Department Heads.

Speaking during the opening of the session, the Chairman, Mrs. Karina said, "For years, we have always heard about the imminent **"vuca"** (**volatility, uncertainty, complexity** and **ambiguity**) world." She added that we were repeatedly told to prepare for seismic change that was sure to arrive, to boost agility in anticipation of abrupt, profound disruption. It thus appears that Covid-19 was a misfortune long foreseen; only the dates and other specific details were missing.

Mrs. Karina added that the pandemic will fundamentally reshape how we do business going forward and even with end of lockdowns and the virus suppressed, its effect will still linger. "It is apparent that the whole world has experienced the vuca that only emerging markets used to face, it can never again be treated as a far-fetched possibility", she concluded.

The Managing Director, during his opening speech, noted that, "This retreat provides us with a profound opportunity to strategize how we may enhance our reinsurance business strategy to be more focused on differentiation and profitable growth through allocation of capital to both existing and new risk pools." He added that he believes that macro factors such as demographic changes and the expected rise in global GDP will continue to expand these risk pools in both property & casualty and life & health reinsurance.

The sessions were facilitated by M/s Promin Consultancy, the external consultants tasked with overseeing the process of developing a new five-year strategy as well as review the previous strategy that was coming to an end. The team was led by Prof. Francis Kibera. Subsequently, the five-year strategy was considered and approved by the Board on Friday 10th December, 2021 for implementation effective 1st January 2022.



Kenya Re Board of Directors pose for a photo during the Annual Board and Management Strategy Retreat held at Lake Naivasha Resort from Thursday, 4th to Friday, 5th November 2021.

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

[kenya_re](https://twitter.com/kenya_re)



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).



WHAT ARE YOU GRATEFUL FOR THIS YEAR COMING TO AN END



Michael Waihenya



Gratitude is a principle of increase! Everything you are grateful for increases in your life. Cultivating an attitude of gratitude has been linked to better health, sounder sleep, less anxiety and depression, higher long-term satisfaction with life and kinder behavior toward others. To be 'thankful' is to be 'tank-full'.

Year 2021 has been challenging for most individuals. If we are to face 2022 more brighter we have to show gratitude for what has not happened as a higher revelation of truth. Gratitude can be a powerful transformative practice. Even if you feel life is peeling your layers, like a tree being stripped of its bark, it is imperative to make a conscious effort to practice gratitude, in some small way every day. When you do, you will feel much more connected with the flow of life and joy, instead of feeling isolated and alone in your struggles and fears.

If you have problems with finding things to be thankful for, just go into the silence mode and intentionally monitor your breathing. Thank God that you are still breathing. You are alive! If you can see, hear, smell, talk and feel; then thank God for oxygen supply, replacement of blood cells, or strength to walk upright! If you have nothing to be grateful about, be grateful about Kenya Re is 50 years and stable.

Learn to dance in the rain. "Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend"

The reason why people do not enjoy a chance, a gift, or an opportunity is the weakness of the feeling of entitlement. No one owes you anything! Many times, we must develop a culture of gratitude as a people. People perform better in an environment of appreciation and open recognition than in any other environment. Do not be cold, numb and indifferent to people. Saying 'thank you' will not tear your mouth or blister your tongue. 'Gifts' are not 'rights', they are 'privileges'.

What you are bored with, is somebody else's prayer item; therefore, be grateful while it is still your turn to possess it. The same away an appreciative person attracts and keeps people around himself is the same way he attracts good things to himself; the world around constantly anticipates appreciation and releases stuff to satisfy your expectations.

Express the gratitude that you have received the things you desire before you physically receive them.

Wishing you a prosperous 2022!

STRENGTHENING KENYA RE BUSINESS; ONE GOLF DAY AT A TIME



Edwin Muthabuku

The luxurious, posh and manicured greens of the Karen Country Club lay in wait for the action-packed Kenya Re corporate golf day on 15th October 2021. A stride into the club and one could easily mistake Karen Country Club for Kenya Re premises; holistic, precise and cutting-edge branding characterized the day's set-up. Notably, the Kenya Re Corporate Golf tournament was for a seventh time in a row being held at the Karen Country Club signifying the long-standing and fruitful partnership between the club and Kenya Re.

It is a no brainer that the tournament is one of the highly sought-after corporate golf days by golfers in the country. This is attributed to the myriad of business opportunities it presents through the power of networking. The Corporation's strong underpinning for holding the corporate golf day has been the avenue the sport provides for attracting, retaining and renewing business for Kenya Re. The game brought the Corporation much closer to stakeholders and offered a prime opportunity to network and attract new profitable business to the company as well as solidify existing business relationships.

This tournament attracted top golfers from around the region as well as golf enthusiasts of varying skill levels, including insurance industry players and their partners. In her first maiden speech as Kenya Re Chairman, Mrs. Jennifer Karina, reflected that "It is important to underscore the fact that sporting activities such as golf are a unifying factor. It is therefore inevitable to embrace this unity of purpose to make the world a better and peaceful place for us to live in."

In his remarks during the golf day, Kenya Re Managing Director, Mr. Jadhav Mwarania, noted, "This tournament is very special to us since it comes just a year after we celebrated 50 years of being in solid business existence. Your presence here today increases our commitment to deepen our support for sporting activities such as golf in building and sustaining business relationships.

The Corporation's steadfast dedication towards this

tournament is a strategic move, geared at cementing the position of the Company as a global reinsurance and investment business partner of choice. The tournament greatly provided a respite from the ongoing Covid-19 situation and boosted brand visibility for the Corporation at a time when re-affirming business presence to stakeholders remains a critical agenda. Karen Country Club's pedigree as one of the top golf courses in the continent also boosted the corporate golf day's standing within the golfing community. Other notable attendees at the event were Director Irungu Kirika, Director David Muthusi, Director Erick Gumbo, Director Gitonga Mugambi and Director Ambassador Peter Oloishorua Ole Nkuraiya, CBS.

The golf day culminated in a colourful prize-giving ceremony that saw the following stakeholders awarded with top of the range golf items:

Categories	Winner	Points
Nearest to the Pin	Nzau Kiutu	
Longest Drive Lady	Grace Gichuki	
Longest Drive Man	Mwanzo Moseti	
Best 2nd Nine	Ernest Waithaka	22pts
Best 1st Nine	Joyce Murigi	21pts ACB
Team Winners	Renson Kitur Humphrey Ndaiga Lilian Gitau	113pts
Staff Winner	Linus Kowiti	34pts ACB
Guest Winner	Kang'e Saiti	42pt
Best Insurance Industry Winner	Tobias Gitonga	38pts
Lady Runner-up	Jane Lyoba	39pts ACB
Lady Winner	Rhoda Mwebesa	39pts
Man Runner-up	Richard Thande	42pts
Man Winner	Humphrey Ndaiga	43pts
Overall Winner	Lilian Gitau	43pts



Kenya Re Chairman, Mrs. Jennifer Karina (left), awards the overall winner of the Kenya Re Corporate Golf Day, Ms. Lilian Gitau who topped the tournament with 43 points.



Kenya Re Director, Mr. Irungu Kirika (right) awards Mr. Tobias Gitonga of AON Benfield after he emerged Best Insurance Industry player at the Kenya Re Corporate Golf Day on 15th October 2021 at the Karen Country Club, Nairobi.

WORK WHATSAPP GROUP ETIQUETTE



Lilian Sarah Kanari

The use of WhatsApp is one of the modes of communication, which is a simple yet an effective way to communicate with our clients, to ensure organizations comply with their Turn around Time policies thus business continuity is achieved. However internal communication ensures that there should be a policy for all staff to adhere to protect an organization's business reputation.

Besides communicating to employees on matters concerning the core business of an organization, the WhatsApp platform being a social space allows employees to engage comfortably on matters pertaining to the business of an organization, as one community. Interestingly, this social platform also brings out the various personalities of employees through the interactions. To ensure that participants adhere to discussions on business matters of their organizations, it is the role of a group admin to oversee the organization's WhatsApp group to ensure that it achieves its intended objective. The admin should seek the consent of members to join a group and add their mobile numbers, which will be visible to the other group members.

There are basic rules/etiquette to ensure that staff adhere to professionalism, such as:

- Be considerate and respectful to others
- Be polite and observe the same level of courtesy as you would do if you were speaking to someone face to face.
- Refrain from commenting or sharing content, including photos or videos that could be interpreted as inappropriate or demeaning.
- Only discuss work related or business matters on the group and use alternative groups or chats for personal discussions or organizing out of work activities.
- Do not share confidential information about the office or individuals on the group.
- Never send information or news that has not been verified.
- Before sending a complaint to a group, identify the "administrator" and share your thoughts with him or her.

- Before sending a video, picture, meme, or any content, analyze if such material will be in the interest of most of the members of the group.
- Avoid sending content that is violent or obscene in nature.
- When replying to a specific comment from a person, use the "reply" function to make sense of your comment and avoid confusion.
- Don't get angry if someone does not reply to your message on a group. No one is obliged to.
- Avoid unnecessary debates especially on religious beliefs or political preferences.
- A WhatsApp work group shouldn't be used to send messages or content of a personal nature, instead use direct messaging.
- Don't use abuse emojis
- Don't be offended if someone leaves the group. Not everyone wants the same information.
- Do politely excuse yourself before you leave a group
- Post your message in a single text, don't post every word or sentence in a new message.

It is important that group members understand that the discussions will be moderated by the group admin and any inappropriate activity may lead to further investigation and potential action under the disciplinary procedure.

If you are not sure, ask yourself these three questions before you post:

- Is this relevant?
- Is this necessary?
- Is this a good time to post?

It is wise to be considerate on WhatsApp group platforms just like you would do in real life situations and be mindful of the expectations of your fellow group members.

KENYA RE FEATURES IN PRESIDENT'S REPORT ON NATIONAL VALUES AND PRINCIPLES OF GOVERNANCE



Edwin Muthabuku



The 2020 Annual President's Report is the 8th on the measures taken and progress achieved in the realization of national values and principles of governance in conformity with the Constitution. This is pursuant to the provisions of Article 132(1)(c)(i)(ii) which requires His Excellency the President to report once every year in an address to the nation on all measures taken and the progress achieved in the realization of national values and principles of governance. We are pleased to inform you that Kenya Re has featured severally and very positively in this Report.

On Page 12 of the Presidential Report, the Corporation is recognized for supporting the Universal Health care through provision of medical reinsurance to insurance companies in Kenya. During the period under review, the Corporation underwrote approximately KSh.2.63 Billion in medical insurance and incurred claims of approximately KSh.1.76 Billion. Further, the Corporation issued mortgages at affordable rates to staff (at 5% per annum interest) and the public (at 14% per annum interest). The mortgage portfolio was approximately KSh.70 Million.

On page 78, the Corporation is mentioned for planting

4,000 seedlings to enhance protection of the environment.

On page 137, to promote human dignity and social justice, the Corporation was noted to have continued to implement the Niko Fiti Initiative that provided PWDs with the means to improve their quality of life. Further, the Corporation continued with outfitting the KISE Block F for PWDs.

On page 345, the report notes that Kenya Reinsurance Corporation, paid the Government a dividend of KSh.167.9 Million and supported the fight against COVID-19 with KSh.40 Million for purchasing of Personal Protective Equipment (PPEs).

The President's Report is attached for your referencing and further reading.

The Corporation is VERY PROUD of this positive coverage and the recognition thereof.

The Report is accessible via the Directorate of National Cohesion and Values website whose link is <https://www.cohesionandvalues.go.ke/> for further referencing.

COMEDY CORNER

Fast customer service

Three insurance salesmen were sitting in a restaurant boasting about each of their companies' services.

The first one said, "When one of our insureds died suddenly on Monday, we got the news that evening and were able to process the claim for the wife and had mailed a check on Wednesday evening."

The second one said, "When one of our insureds died without warning on Monday, we learned of it in two hours and were able to hand-deliver a check the same evening."

The last salesman said, "That's nothing. Our office is on the 20th floor of a tall building. One of our insureds, who was washing a window on the 85th floor, slipped and fell. We handed him his check as he passed our floor."

(From Esuranceprofessional.com)





Kenya Re Assistant Manager - Local Business department, Mr. Linus K'owiti, putts at the putting green during the Kenya Re Annual Corporate Golf Day at Karen Country Club held on Friday, 15th October 2021.



Kenya Re Director, Mr. Erick Gumbo (left), gifts Sanlam Life's Chief Operations Officer, Mr. Mwanzo Moseti, a TaylorMade Golf Duffle Bag following his recognition as the golfer with the longest drive under the men's category during the Kenya Re Annual Corporate Golf Day at the Karen Country Club held on Friday, 15th October 2021.



Kenya Re Team pose for a group photo in preparation of the Kereita forest Challenge held on 27th November 2021 at Kereita Forest.



A section of Niko Fiti beneficiaries follow the proceedings of the Niko Fiti distribution event at the Diocese of Meru Spark on 9th November 2021.



The Niko Fiti@10 team flash the Niko Fiti sign flanked by Migori County Nominated MP Hon Deliah Ghati (in a wheelchair) following the distribution event at Kehancha Sub County hospital on 23rd November 2021.



The APDK National Team poses for a photo after the Niko Fiti distribution in Maua on 10th November 2021.



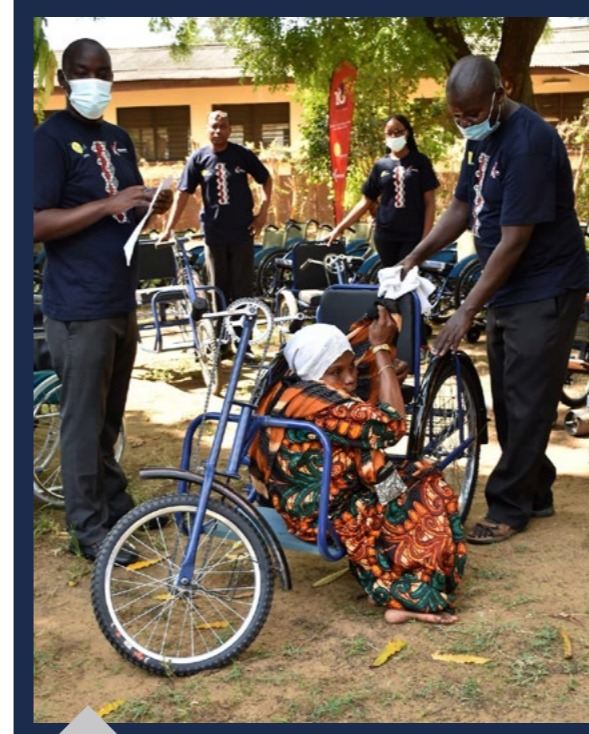
Robert Kiprop, a Niko Fiti beneficiary, gives his testimony during a Niko Fiti@10 distribution at St. Martin's Special School grounds in Kobujoi, Nandi County.



A Fire Safety Trainer from Knight Tech Fire & Security Appliances (KTFSA) takes a section of Kenya Re stakeholders through fire safety skills during a training held on 29th November 2021 at Best Western Plus Meridian Hotel, Nairobi.



A Niko Fiti beneficiary gives a thumbs up sign after being fitted in her new wheelchair at Kegonga Sub County offices in Kuria East Constituency.



The beneficiary is fitted in her new tricycle during the final leg of the Niko Fiti distributions at APDK Bombolulu Workshop in Mombasa County.



Elizabeth Cheronno Saina, a Niko Fiti beneficiary, gives her testimony during a Niko Fiti@10 distribution at Kabiyet Centre Grounds in Nandi County.



Niko Fiti Branded wheelchairs awaiting distribution in Mombasa on 7th December 2021

TECHNOLOGICAL UNEMPLOYMENT



Davis Onsakia

The transport industry employs approximately 10% of the workforce in Kenya. And this is the case globally, in approximate terms.

Is this likely to change in the future? Due to advancement in artificial intelligence and robotics? Definitely.

Will it lead to layoffs? Most likely.

But what is likely to happen is that people will end up having more time to do the most important tasks of their lives. Or will they? And this applies not only in the transport industry, but also in other facets of our life.

The fact of life is that people need each other. We can try and replace real people by automating repetitive tasks but at the end of the day, at old age, we need real people with real feelings and touch. We need that human touch and warmth - robots cannot offer this, as much as they will try and mimic that. On top of that, there is that human element, where you are consciously aware that this is a robot, not really a human being with a soul - however dark it might be.

What you will do with the 'released time' is your personal challenge. Probably we might need to spend the 'released time' to tend to our environment, otherwise, we might be retiring to a non-existent earth, at least as we know it now. Remember the COP26 climate change resolutions? (The 26th UN Climate Change Conference of the Parties (COP26) was held in Glasgow on 31st October – 12th November 2021.) Read about the outcome from the conference at <https://tinyurl.com/mr2ufr2m>

It should be appreciated that even those robots and artificial intelligence technologies needs to be developed, administered and maintained - and hence a need for relocation of the workforce from other industries to this automation sector. Are you ready for this workforce movement?

The fact of the matter is that repetitive jobs like fixing a wheel to a car, at a specific angle and in very predictable timelines, are not there in the future and even now. The sweating that you go through changing punctured tires will not be there on an industrial floor. Bank reconciliations, system patching processes and other repetitive tasks are

not there in the future. The future belongs to the thinkers and innovators, the creatives of technology (IT). You have to constantly think and figure on how to do something differently today, that you did yesterday. Basically, be ready and willing to learn to unlearn and learn new concepts and ways of doing things. Somebody said that the essence of education is to create an open mind, from a closed one – you need to appreciate the fact that your mother might not be the best chef, in the world! Mark the word, 'might'.

It should be appreciated that any task that has a resemblance of repetitiveness is a candidate for robotics to take over. You will go home if you do not innovate faster than the best robot scientist. So, you need to figure out what cannot be repeated and venture there. And indeed, there are many such areas. An area like teaching might not be a candidate for automation. There is eLearning but then you can do away with teachers, completely. People normally want that human touch and interaction – that sharing of experience. We are social beings. We need to create networks of people you can reach out to, if stuck. It is not easy to create rapport on an online platform - not impossible though.

Technological unemployment featured prominently with the arrival of computers in organizations in the late 1990s. The question is and was, how many were fired with their arrival? There were real fears, and some people even resisted their introduction.

Further, it should be noted that people need to understand the difference between *digitization* and *digitalization*. **Digitization** cannot lead to any loss of jobs unless you don't know how to use a computer/digital device, but **digitalization** might lead to loss of jobs - and creation of others. What is likely to change is the skill set required. So, you must be ready to learn new skills and unlearn the old way of doing things, to stay relevant: basically, learn to unlearn and learn new concepts, and this cycle continues ad infinitum. Leading to a **digitally transformed entity**.

Let's break down the meaning of the terms - according to Gartner Glossary.

Digitization means to convert analogue data into a digital format, and usually refers to the encoding of data

and documents. To *digitize* your business is to render analogue records, processes and actions in digital form, such that it improves operational efficacy and potential interoperability.

Digitization is doing what you have always done but using technology to make it more efficient. The business model does not change, but operational efficiency is improved.

On the other hand, to *digitalize* your business is to re-engineer your business in a way that is cognizant of contemporary technologies, built to suit the modern customer and delivered, at least in part, through digital experiences.

Digitalization is the process of changing existing business models in the light of new technology. Its purpose is value creation – using technology to generate new ways of thinking. It's about pursuing different kinds of opportunities, all made possible by new technology.

Digitalization means converting business processes over to using digital technologies, instead of analogue or offline systems such as paper.

In a nutshell, *digitization* refers to the conversion of analogue information to digital formats, while *digitalization* refers to changing and/or re-engineering business processes taking into consideration new technologies.

Robotics and Artificial Intelligence (AI) belongs to the digitalization realm while mere converting of paper processes to digital form is digitization. You will note that digitizing records does not change the process flow - you merely introduce digital devices (like computers) into the business processes but not necessarily substantially improve it.

The future belongs in the digitalization space: jobs will be lost but new ones will be created too. Your agility is what will determine for how long you can survive in either realm.

Lastly, let's move to **Digital Transformation**. According to **Business Tech Weekly, Digital Transformation** refers to the strategic aim of creating a digital business. As part of digital transformation, an organization will leverage all the opportunities provided by digital technologies to change the overall approach of the business to create adaptability and significantly improve performance and presence.

It should be appreciated that you cannot talk about a **digitally transformed business** without having digitized your analogue records and digitalized your business processes. Below is a pyramid that makes this clear – hence every stage is very important; you build on top of each other till you reach the peak - where continual improvement takes over - the mantra of ISO Standards' requirement: and that is where the future is.



Happy to share some nice comparison which has been done by Business Tech Weekly between the three areas discussed above – a beautiful summary:

	DIGITIZATION	DIGITALIZATION	DIGITAL TRANSFORMATION
Goal	Encoding information	Information processing	Leveraging knowledge
Objective	Convert from analog to digital format	Automate existing business and operational processes	Change organizational culture to deliver new services, products and new levels of customer engagement
Activity	Convert paper documents, analog media, microfilms to digital format	Creation of end-to-end digital work processes	Integration of multiple processes and workstreams to digitally enable the organization
Tools	Computers and conversion/encoding equipment	IT Systems and applications	New and disruptive technologies, i.e. Robotic Processing Automation (RPA), Artificial Intelligence (AI), etc.
Challenges	Volume (Material)	Cost (Financial)	Resistance to change (Human resource)
Example	Scanning paper-based registration forms	End-to-end electronic registration process	Entirely electronic, from registration to individually tailored content delivery

Source: Digitalization vs Digitization - Businessstechweekly.com - <https://www.businessstechweekly.com/operational-efficiency/digital-transformation/digitalization-vs-digitization/>

Hope this helps you to know where to lean your head towards. There is a lot of room to maneuver in that space.

NIKO FITI @10 MERU DISTRIBUTIONS



Andrew Ongicha

Following the celebratory Niko Fiti@10 launch, the initiative was now on a mission to fulfill one objective – to spread the love and spirit of unity through distribution of mobility and assistive devices in Meru region.

The Diocese of Meru Spark (Caritas) in Meru County was the first stop of the distribution this year. The event, which was held on Tuesday 9th November 2021, saw 100 beneficiaries leave with smiles on their faces knowing their lives had been transformed for the better. Folks, both young and old were overjoyed with the early Christmas gift that had come their way.

The next day saw the campaign pitch tent at the Disability Community Centre (DCC) at the heart of Maua Town in Meru County. The team literally lived up to the town's name – Maua which means flower in English. The Corporation, through the team on the ground, 'flowered' the over fifty beneficiaries in attendance with an assortment of mobility and assistive devices such as wheelchairs, polio boots, calipers, standing aids, white canes, walking frames and many others.

The beneficiaries reciprocated the 'flowery' love to the ground team and the Corporation at large for the very timely support. They prayed for the Corporation's prosperity in all its undertakings.



Ms. Pamela Mikhala distributes snacks to Niko Fiti@10 beneficiaries at the Meru Spark Diocese on Tuesday 9th November 2021.

A MAN FROM LEBANON



Luke Kiunga

Master, master singer,
Master of words unspoken,
Seven times was I born, and seven times have I died
Since your last hasty visit and our brief welcome.
And behold I live again,
Remembering a day and a night among the hills,
When your tide lifted us up.
Thereafter many lands and many seas did I cross,
And wherever I was led by saddle or sail
Your name was prayer or argument.
Men would bless you or curse you;
The curse, a protest against failure,
The blessing, a hymn of the hunter
Who comes back from the hills
With provision for his mate.

Your friends are yet with us for comfort and support,
And your enemies also, for strength and assurance.
Your mother is with us;
I have beheld the sheen of her face in the countenance of all mothers;
Her hand rocks cradles with gentleness,
Her hand folds shrouds with tenderness.
And Mary Magdalene is yet in our midst,
She who drank the vinegar of life, and then its wine.
And Judas, the man of pain and small ambitions,
He too walks the earth;
Even now he preys upon himself when his hunger find naught else,
And seeks his larger self in self-destruction.

And John, he whose youth loved beauty, is here,
And he sings though unheeded.
And Simon Peter the impetuous, who denied you that he might live longer for you,
He too sits by our fire.
He may deny you again ere the dawn of another day,
Yet he would be crucified for your purpose, and deem himself unworthy of the honour.
And Caiaphas and Annas still live their day,
And judge the guilty and the innocent.
They sleep upon their feathered bed
Whilst he whom they have judged is whipped with the rods.

And the woman who was taken in adultery,

She too walks the streets of our cities,
And hungers for bread not yet baked,
And she is alone in an empty house.
And Pontius Pilatus is here also:
He stands in awe before you,
And still questions you,
But he dares not risk his station or defy an alien race;
And he is still washing his hands.
Even now Jerusalem holds the basin and Rome the ewer,
And betwixt the two thousand thousand hands would be washed to whiteness.

Master, Master Poet,
Master of words sung and spoken,
They have builded temples to house your name,
And upon every height they have raised your cross,
A sign and a symbol to guide their wayward feet,
But not unto your joy.
Your joy is a hill beyond their vision,
And it does not comfort them.
They would honour the man unknown to them.
And what consolation is there in a man like themselves, a man whose kindness is like their own kindness,
A god whose love is like their own love,
And whose mercy is in their own mercy?
They honour not the man, the living man,
The first man who opened His eyes and gazed at the sun
With eyelids unquivering.
Nay, they do not know Him, and they would not be like Him.

They would be unknown, walking in the procession of the unknown.
They would bear sorrow, their sorrow,
And they would not find comfort in your joy.
Their aching heart seeks not consolation in your words and the song thereof.
And their pain, silent and unshapen,
Makes them creatures lonely and unvisited.
Though hemmed about my kin and kind,
They live in fear, uncomraded;
Yet they would not be alone.
They would bend eastward when the west wind blows.
They call you king,

And they would be in your court.
They pronounce you the Messiah,
And they would themselves be anointed with the holy oil.
Yea, they would live upon your life.

Master, Master Singer,
Your tears were like the showers of May,
And your laughter like the waves of the white sea.
When you spoke your words were the far-off whisper of their lips when those lips should be kindled with fire;
You laughed for the marrow in their bones that was not yet ready for laughter;
And you wept for their eyes that yet were dry.
Your voice fathered their thoughts and their understanding.
Your voice mothered their words and their breath.

Seven times was I born and seven times have I died,
And now I live again, and I behold you,
The fighter among fighters,
The poet of poets King above all kings,
A man half-naked with your road-fellows.
Every day the bishop bends down his head
When he pronounces your name.
And every day the beggars say:
"For Jesus' sake Give us a penny to buy bread."
We call upon each other,
But in truth we call upon you,
Like the flood tide in the spring of our want and desire,
And when our autumn comes, like the ebb tide.
High or low, your name is upon our lips,
The Master of infinite compassion.

Master, Master of our lonely hours,
Here and there, betwixt the cradle and the coffin, I meet your silent
brothers, The free men, unshackled,
Sons of your mother earth and space.
They are like the birds of the sky,
And like the lilies of the field.
They live your life and think your thoughts,
And they echo your song.
But they are empty-handed,
And they are not crucified with the great crucifixion,
And therein is their pain.
The world crucifies them every day,
But only in little ways.
The sky is not shaken,
And the earth travails not with her dead.
They are crucified and there is none to witness their agony.
They turn their face to right and left
And find not one to promise them a station in his kingdom.
Yet they would be crucified again and yet again,

That your God may be their God,
And your Father their Father.

Master, Master Lover,
The Princess awaits your coming in her fragrant chamber,
And the married unmarried woman in her cage;
The harlot who seeks bread in the streets of her shame,
And the nun in her cloister who has no husband;
The childless woman too at her window,
Where frost designs the forest on the pane,
She finds you in that symmetry,
And she would mother you, and be comforted.

Master, Master Poet,
Master of our silent desires,
The heart of the world quivers with the throbbing of your heart,
But it burns not with your song.
The world sits listening to your voice in tranquil delight,
But it rises not from its seat To scale the ridges of your hills.
Man would dream your dream but he would not wake to your dawn Which is his greater dream.
He would see with your vision,
But he would not drag his heavy feet to your throne.
Yet many have been enthroned in your name And mitred with your power,
And have turned your golden visit Into crowns for their head and sceptres for their hand.

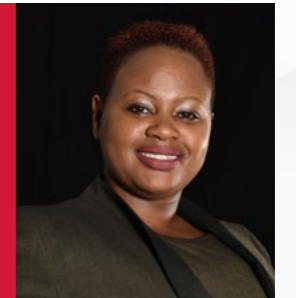
Master, Master of Light,
Whose eye dwells in the seeking fingers of the blind,
You are still despised and mocked,
A man too weak and infirm to be God,
A God too much man to call forth adoration.
Their mass and their hymn,
Their sacrament and their rosary, are for their imprisoned self.
You are their yet distant self, their far-off cry, and their passion.

But Master, Sky-heart, Knight of our fairer dream,
You do still tread this day;
Nor bows nor spears shall stay your steps.
You walk through all our arrows.
You smile down upon us,
And though you are the youngest of us all
You father us all.

Poet, Singer, Great Heart,
May our God bless your name,
And the womb that held you, and the breasts that gave you milk.
And may God forgive us all.

From the book 'Jesus the Son of Man' by: Kahlil Gibran

ICX TRAINS BOARD & STAFF ON CUSTOMER JOURNEY MAPPING



Sylvia Karimi



As a Corporate member of the Institute of Customer Experience, Kenya (ICX), Kenya Re consistently engages the Institute for staff sensitizations and trainings annually in order to stay abreast with the latest trends in Customer Experience. This year was no exception and subsequent to the Customer Service Month staff quiz, ICX team held a board and staff training on diverse dates.

Ms. Mboo, an acclaimed speaker, certified leadership/career coach, corporate trainer, lecturer at Daystar University, founder of Adira and an ICX Kenya's Board Member took the Corporation's Board of Directors through "Customer Journey Mapping". Ms. Mboo who is one of the few certified Customer Journey Mapping Architects in Kenya, took the board through various elements of the customer's journey namely; customer acquisition, customer satisfaction, customer retention and customer advocacy.

Other areas of focus during the training included; customer segmentation, the customer buying process, value and products/services, 4Brand essence as well as the power of branding. In conclusion, she tackled various customer experience tools and finished with a profound quote by Gary Comer, the founder of Land's End, Worry about being better, bigger will take care of itself. Think one customer at a time and take care of each one the best way you can. This training took place on Tuesday, 2nd November, 2021.

Thereafter a training for staff was held by another distinguished ICX trainer, Ms. Angela Rarieya who is a customer experience specialist and has previously worked at CFC Stanbic Bank and Safaricom. She is an accredited executive coach and distinguished Toastmaster. She took staff through the topic, "Connecting the dots," which begun with a recap of the Kenya Re milestones in the recent past including Niko Fiti @10 and Kenya Re @50. Thereafter, staff participated in a fun "Fact or Fiction" session on various aspects about Kenya Re. This was followed by a deeper look at the nexus between Covid-19 and Customer Experience as well as the VUCA (volatile, uncertainty, complex, ambiguous) world and finally understanding what drives the new normal.

Ms. Rarieya focused on staff identifying and acknowledging the role they play in driving overall customer experience. By the end of the session, it was clear to all staff that every person contributes to the overall achievement of customer satisfaction. The highly interactive session kept staff engaged as they gave their views and unique experience in the line of duty as well as challenges facing them as they sought to serve customers. Overall, staff left more aware of just how interconnected everything in the Corporation was and that everyone has a critical role to play in advancing Customer Experience excellence in Kenya Re.

NIKO FITI @10 NANDI DISTRIBUTIONS



Andrew Ongicha

The Corporation continued to keep up the *Niko Fiti* momentum following the completion of Meru leg edition. Between 16th – 19th November 2021, *Niko Fiti* spread its wings of support to Nandi County – the source of Champions!

The great County of Nandi was the spotlight of *Niko Fiti* activities for the Rift Valley region as the CSR initiative kicked off distributions at the Kapsabet County Referral Hospital. The successful distribution yielded in a successful reach of over 200 beneficiaries fitted with mobility and assistive devices. In a symbolic show of great support to the *Niko Fiti* cause, a baton of the Nandi County leadership attended the distribution ceremony. Notably so, His Excellency, Hon. Governor Stephen Sang, Deputy Governor, Hon. Dr. Yulita M. Cheruiyot, C.E.C Health and Sanitation, Hon. Ruth Koech amongst many others including partners.

The county leadership brass poured out immense appreciation to Kenya Re for the well-timed support and for maintenance of a consistent, profound and impact-filled CSR initiative whose benefits have been felt across the country. Kongoi Mising which means Thank you very much in native Kalenjin language hallmarked the distribution.

The *Niko Fiti* initiative also paid a visit to Kobujoi region in Nandi County. The beneficiaries for the day largely being St. Martin's Special School; a school with very jovial, zealous and enthusiastic children with a lot of hope for a bright future. The faces of the children and their school administrators lit up when the *Niko Fiti* convoy came in roving. Their hope for a bright future was renewed, all thanks to the Corporation.

Speaking at the distribution ceremony representing the Kenya Re Managing Director Mr. Jadhia Mwarania, Mrs. Sylvia Karimi, Ag. Corporate Affairs Manager, underscored the significance of the *Niko Fiti* CSR establishment noting its alignment to Kenya's National Cultural values of kindness and always being our brothers' keepers. She acknowledged the immense gratitude from beneficiaries who encouraged to keep up the *Niko Fiti* momentum for many years to come.



APDK National Programs Manager, Mr. Benson Kiptum (left), Mr. Robert Kiprop - a 2021 'Niko Fiti' beneficiary (centre) & Mrs. Sylvia Karimi, Kenya Re Ag. Manager, Corporate Affairs flash the 'Niko Fiti na Kenya Re' thumb sign after a successful *Niko Fiti* distribution drive at St. Martin's Special School in Kobujoi, Nandi County that yielded in 48 beneficiaries.

BOLSTERING FIRE SAFETY PREPAREDNESS THROUGHOUT KENYA RE



Edwin Muthabuku

Appointing a Fire Marshal within any business is one of the most important key factors to keeping premises, employees and customers safe. Have you wondered what is required of a Fire Marshal? It is a legal obligation that workplaces have a sufficient number of fire marshals to deal with fire emergencies. Being a Fire Marshal requires someone that is organized, with a calm and composed mindset, along with strong leadership skills. They have specific duties and responsibilities that they must follow daily, especially if an emergency should occur. They have a very important role to play in evacuating the building and containing / tackling small fires should the worst happen, but it's the daily duties that can bring the most benefit to any business. Kenya Re is a significant player in the property market in Kenya by way of ownership of prime commercial buildings in Nairobi and Kisumu. As a result, the Corporation, is always keen, to commence, engage and sustain deliberate and positive efforts geared at safeguarding life and property in the event of emergencies such as fire.

The Corporation, on 29th November 2021, through the Property department, carried out a day-long intensive fire marshals training at Best Western Plus Meridian Hotel, Nairobi. The training covered current legislation on fire-related issues, guidance on preventing fire, advice on running safe evacuation and even hands-on experience of using extinguishers. All of which are vital parts of what an effective fire marshal needs to know. The composition of the attendees comprised of Kenya Re staff, tenants from the Kenya Re-owned buildings in Nairobi as well as service providers. The training also covered the management of other emergencies such as gas leaks, bomb threats, bio-hazards and many others. The training is a boost by the Corporation towards helping to protect its business and by extension care for its stakeholders and clients such as tenants.



Kenya Re staff nominated for the Fire Marshals training pose for a photo during the training day at Best Western Plus Meridian Hotel, Nairobi on 29th November 2021.



Kenya Re staff, tenants from the Kenya Re-owned buildings in Nairobi as well as service providers – all now Fire Marshals, strike a pose during the Fire Marshals training on 29th November 2021 at Best Western Plus Meridian Hotel, Nairobi.

'MUD FUN' AT KEREITA FOREST CHALLENGE



Liberty Julie



Kenya Re participants in action in one of the Kereita Forest Challenges

Trees help clean the air we breathe, filter the water we drink, and provide habitat to over 80% of the world's terrestrial biodiversity.

Forests provide jobs to over 1.6 billion people, absorb harmful carbon from the atmosphere, and are key ingredients in 25% of all medicines. Have you ever taken an Aspirin? It comes from the bark of a tree!

Because CSR is voluntary and every company is different, there's no one way to incorporate social responsibility into your business. Some companies weave it into the very fabric of their practices and goals, while others create unique CSR programs that align with their purpose and values. And if the actions aim to benefit environmental, social, and economic sustainability and are guided by solid ethics and transparency, that's perfectly alright.

In light of the above, on Saturday, 27th November 2021, the Corporation took part in The Forest Challenge, an initiative of the East African Wildlife Society (EAWLS) in collaboration with Kenya Forest Service (KFS) and Kijabe Environment Volunteers (KENVO) launched in 2014. It is a unique opportunity for participants to interact with nature by

taking part in competitive yet fun activities in Kereita Forest, which forms part of the larger Aberdare Forest. The Forest Challenge aims to raise funds to continue the restoration of key water towers by rehabilitating at least 600 hectares (equivalent to planting at least 600,000 indigenous tree seedlings) over a period of 10 years.

The Corporation, for a second time since 2019 participated in the Kereita Forest Challenge. The challenge registered participation of 40 staff, 20 of whom engaged in the obstacle race and the other 20 staff planted trees. Through the 2021 Kereita Forest Challenge sponsorship, the Corporation planted 1000 tree seedlings. The tree seedlings are a significant addition towards the consistent sustainable environmental conversation efforts championed by the Corporation.

Besides the Kereita Forest Challenge being a source of mother nature protection, the challenge has over the years provided a splendid team building opportunity for corporates like Kenya Re. In the Sports Chairman, Mr. Samuel Ruugia's words, "the Challenge was **MUD FUN!**"

NIKO FITI @10 KURIA DISTRIBUTIONS



Andrew Ongicha



A Niko Fiti Beneficiary giving her testimony during the Kuria East, Migori County distributions

Giving back to the community has always been at the heart of our Corporate Social Responsibility with a view of creating a positive impact in the lives of all those who benefit as well as maintain goodwill with our stakeholders. With this in mind, the **NikoFiti@10** team traversed Migori County to Kuria East and West regions where the mission was to transform the lives of beneficiaries through donation of mobility and assistive devices.

The CSR campaign pitched camp at Kehancha Sub-County hospital on 23rd November, Kegonga Sub-County Headquarters in Kuria East

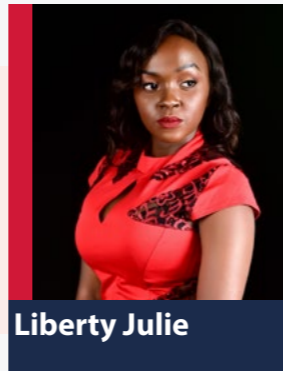
Constituency on 24th November, and finally at Mabera Sub-County offices on 25th November 2021. The third leg of distribution saw over 170 persons with disability (PWDs) from Migori County benefit from the issuance of the mobility and assistive devices. The beneficiaries expressed their gratitude to the Corporation for the generosity extended to their very remote area.

The entire successful distribution saw beneficiaries expressing their deepest gratitude to the Kenya Re family for going out of their way to improve the PWD's lives. **Okoree buya – Ogambere Buya** which means

Thank you very much in native Kuria language hallmarked the third leg of distribution.

In a symbolic show of great support to the **Niko Fiti** cause, Migori County Nominated Member of Parliament Hon. Dennitah Ghati, who is also a Person with Disability (PWD) appreciated the efforts of the Corporation in transforming the lives of PWDs during the period the campaign was in Migori. Other guests included Assistant County Commissioner, Peter Namutare and Sub – County Commander, Patrick Njoroge among others.

KENYA RE PARTICIPATES IN CUSTOMER SERVICE MONTH



Liberty Julie

Customer Service Week is an international celebration of the importance of customer service and of the people who serve and support customers on a daily basis. Thousands of companies around the world celebrate Customer Service Week. This year's CS week theme was, "Driving Customer Inclusion" which run from 4th to 8th October 2021.

Wednesday, 13th October 2021 was a day to remember. A day when everyone was at their best for the #CSWEEK2021 quiz. The quiz came bearing gifts and goodies... and who doesn't like goodies? The quiz session was part of Kenya Re's intentional plan to involve its internal customers in activities geared towards celebrating and appreciating their year-long commitment to service excellence. The quiz was designed to encourage the staff members to connect, collaborate and nurture a supportive environment through game play. The questions were created to motivate learning through a fun but competitive experience. The quiz was knowledge based and was focused on Customer Experience Principles, Customer Service week 2021, Kenya Re trivia and General knowledge.

The thrilling quiz was facilitated by the Corporate Affairs department through the Institute of Customer Experience (ICX), which is the professional body charged with delivering the customer service best practice and helping to engender a culture of service excellence. The body also

offers a benchmark for individuals and organizations that wish to deliver world class customer experience in which the Corporation is a corporate member.

The 3-hour game had interesting rounds of individual and group competitions. The questions asked centered around Kenya Re and general knowledge topics. Congratulations to the winners and everyone for the very zealous participation! Below are the quizzers who carried the day and the awards they received:

1. Night out for two at a 5-star Hotel – **Winner, Fraciah Wainaina of Actuarial department**
2. Game Drive at a local National Park– **Winner, Fraciah Wainaina of Actuarial department**
3. Dinner for two at a Five Star Hotel – **Winner, Joakim Omache of Claims department**
4. Lunch for two at a fancy restaurant – **Winner, Keagan Githua of ICT department**
5. Shopping voucher worth Kshs.5,000 – **Winner, Gladys Wanjiru Ruigu of Claims department**
6. Airtime worth Kshs.3,000 – **Winner, Tom Soli of Human Resources department**



NIKO FITI @10 MOMBASA DISTRIBUTIONS



Andrew Ongicha



A beneficiary arriving at the APDK Bombolulu Workshop and Cultural Centre on 7th December 2021.

In the spirit of celebrating ten years of better mobility and accessibility for persons with disability, the Niko Fiti campaign stretched its wings to the coastal city and county of Mombasa. The county, which is the smallest in the country, played host to the Kenya Re team as hundreds of beneficiaries trickled in at different venues to receive their new mobility and assistive devices.

The events in Mombasa were held at different venues which hold significant value to persons with disability (PWDs).

The first stop was the APDK Bombolulu Workshop and Cultural center on 7th December 2021 where the lives of beneficiaries were changed and transformed. The centre is a member of the World Fair Trade Organization (WFTO) and collaborates with NITA to offer vocational training. The program aims at assisting persons with

different abilities enjoy the right of work; by providing an open, inclusive and accessible work environment. The program works with more than 100 persons with different abilities in its 4 sheltered workshops, producing a range of jewelry, textile, wood and leather products of very high standard made by persons with different abilities.

The ten-year celebration then stretched to the APDK Rehabilitation Clinic- Port Reitz on 8th December 2021. The center is a haven of hope for children with different disabilities and offers access to rehabilitation services. The clinic comprises of volunteers among them surgeons, therapists, technologists, nurses, social workers and community-based rehabilitation workers. The team has worked closely over the years to unpack the rehabilitation processes by crafting well-structured rehabilitation plans

which informs the realization of self-independence.

Finally on 9th December 2021, Ziwani School for the Deaf was the last stop for the Niko Fiti campaign where hearing aids were distributed. The educational institution, located in Tudor, is a special school for children with different hearing impairments.

Over the course of the distributions in Mombasa County, over 200 beneficiaries received various assistive and mobility devices from the Corporation. Some of the invited guests in the events included Hon. Ms. Ramla Said Omar – Nominated Member of County Assembly (MCA) for PWD's, Mombasa County, Mr. Hubert Seifert – APDK Board Member and Mr. Maison Gin Mohammed – Assistant Chair APDK Coast Branch Advisory Committee. The Corporation was represented by Mrs. Sylvia Karimi, Ag. Manager Corporate Affairs.



We are jubilant to welcome **Mr. Edwin Muthabuku**, who joined us as a Communications Assistant on 1st October 2021. He holds a Bachelor's degree in Communications from Daystar University, a Diploma in Public Relations from St. Paul's University and a Master of Arts in Communication Studies from the United States International University-Africa (USIU-Africa).

Edwin has four years' work experience in Corporate Communications. He has worked in several organizations amongst them Kenya Re, Higher Education Loans Board, National Oil Corporation of Kenya, Sacco Societies Regulatory Authority & Standard Media Group. Most recently, he worked at Heritage Insurance Company as a PR and Communications Specialist.

Edwin is an active and full member of the Public Relations Society of Kenya (PRSK).

It is a joy to have you back to the Corporation, Mr. Muthabuku!



Kenya Re is jolly to welcome **Mr. Camara Jean Claude** who joined us on, Tuesday, 19th October 2021 as an Accountant in our Côte d'Ivoire subsidiary office.

Mr. Claude was previously working on the project, Agriculture for development (A4D) which is financed by the USAID, as a Finance and Administrative Assistant. Earlier, he had worked with Association Ivoirienne Pour Le Bien Etra Familial as a Finance and Logistics Officer and Chartered Accountancy IPCS, at their Chief Accountancy department.

Mr. Claude holds a M. Sc in Computer Science from The University of Félix Houphouët-Boignyand, a License in Science from University of FHB Abidjan Cocody and a Diploma (Marketing and Public Relations) from Harvard International School of Accra -Ghana.

We are thrilled to have you joining us, Mr. Camara!



We are elated to introduce to you **Mr. Vernon Lidava** who joined us on Thursday 28th October 2021 as a Senior Underwriter in our Life Business department.

Mr. Lidava has been working for Continental Reinsurance as a Senior Executive – Life Underwriter. His main role was Premium quotation for risks offered and recommendations for approval, Administration of life portfolio and all relevant documentation, Treaty as well as facultative medical underwriting. Earlier, he had worked with Britam Life as a Reinsurance Officer, Group Life Underwriter and as a Reinsurance Assistant. He has over seven (7) years of experience in underwriting.

Mr. Lidava holds a Bachelor of Commerce degree in Insurance and Risks Management, from Egerton University. He also holds a Diploma in CII, and an Associate CII, certified by the Chartered Insurance Institute of London.

Most welcome to Kenya Re, Mr. Lidava!



Kenya Re is glad to have on boarded the services of **Mr. Ivan Muhenda** on Monday, 1st November 2021 as an Assistant Manager in our Uganda subsidiary office.

Mr. Muhenda joins us from CIC Africa Life Assurance Limited (Uganda) where he was part of the Claims and Underwriting team. Prior to that, he worked with the Claims team of CIC General Insurance Uganda Limited. He also worked with Britam Insurance Company Uganda Limited, East African Underwriters Limited (now Liberty General Insurance Uganda Limited) as well as Uganda Telecom.

Mr. Ivan is a Chartered Insurer with nine years' experience in Underwriting, Claims and Customer Service. He is an Associate of the Chartered Insurance Institute - London and a Chartered Member of the Insurance Training College of Uganda. He holds a BSc degree in Actuarial Science from Makerere University Kampala and is completing his MBA with the University of South Wales.

Welcome to the Kenya Re team, Mr. Muhenda!



Please join us in welcoming **Mr. Abraham Kone** to Kenya Re.

Mr. Kone came on board as a French Underwriter in our Côte d'Ivoire Regional Offices on Tuesday, 2nd November 2021. He has been working for Africa Re as a Senior Technical Officer in charge of retrocession. His main roles were Evaluation of possible maximum loss, Facultative placement, management of claims as well as portfolio analysis. Earlier, he had worked at VOODOO Group as a contractual investigator for market analysis. Mr. Kone holds a Master's degree in Technicals and Sciences of Insurance from the Institut International des Assurances de Yaoundé, Bachelor's degree in Audit and Management control from Agitel Formation Riviera Cocody and a degree in Mathematics from the Felix Houphouët University, Abidjan.

We are very pleased to have you on board, Mr. Kone!



We are happy to introduce to you **Mr. Lawrence King'ori Waititu** who joined us on Monday 15th November 2021 as an Assistant Manager in our Actuarial department.

Mr. Lawrence King'ori has been working for CIC Insurance as an Underwriter since 2014. His main roles were Risk analysis and pricing, providing technical and analytical support to sales and underwriting teams, pricing/ developing rating for new and existing products, assisting management in implementing underwriting projects and guidelines, gathering information/ market intelligence from both internal and external sources for use in pricing, assisting in developing reporting templates as well as development of underwriting guidelines. Earlier, he had worked with Cannon Insurance and Heritage Insurance as an Underwriting Assistant. He has over nine (9) years' experience in underwriting.

Mr. King'ori holds a Bachelor of Science degree in Statistics, from The University of Nairobi. He also holds a Diploma in Actuarial Techniques and a Certificate in Finance and Investments. He is a holder of 13 Actuarial papers from the Institute and Faculty of Actuaries.

It is refreshing to have you join us Mr. King'ori, most welcome!



We are delighted to announce the recruitment of **Ms. Atwijukire Deborah** who joined Kenya Re on Tuesday, 14th December 2021 as an Assistant Accountant in our Uganda subsidiary office.

Ms. Atwijukire joins us from NIC General Insurance Limited (Uganda) where she was part of the Finance team. Prior to that, she worked with BDA Services Limited Uganda Limited. She also worked as a Graduate Trainee with Ernst and Young Uganda Limited.

Deborah is a Chartered Accountant with over 6 years' experience in insurance. She is a certified public accountant of Uganda. Deborah holds a BSc degree of Science in Accounting and Finance from Kyambogo University Kampala.

We hope you enjoy your time in Kenya Re, Ms. Atwijukire!



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