

THE OFFICIAL MAGAZINE OF KENYA REINSURANCE CORPORATION LIMITED

# RENEWSMAGAZINE

2022 ISSUE 01



MAIN STORY:

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

## KENYA RE LEAPS 10% UP IN FULL YEAR 2021 GROSS WRITTEN PREMIUMS

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Kenya Re Sustains 100% score in  
2021 Ombudsman Performance

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Kenya Re MD featured in  
Business Redefined

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Kenya Re receives inclusivity  
award at the DIAR Awards



# 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.



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



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

## Word from the Managing Director

### A Happy New Year to You All!

In 2021, the business environment was fraught with uncertainties stemming from the COVID-19 pandemic that has continued to threaten the world for the past two years.

The Corporation, however, remains determined to achieve our objectives, with our core values being at the center of our strategy implementation in guiding our decision-making processes. We recognize the achievements realized so far from a performance perspective. Key among them being the Maintenance of the AM Best and GCR ratings, sustenance of gender balance in recruitment, use of technology in all aspects of the business, Niko Fiti campaigns, 2.4 (excellent) score of performance contracting, Niko Fiti@10 celebrations and the new approved strategic plan covering the planning phase of years 2022 -2026 which will be subjected to annual reviews through business plans. The strategic plan is the compass that

guides all business operations in the next five years and so understanding it is very critical for our corporate success.

As a Corporation, we will continue striving to offer world class reinsurance services both locally and globally. The power of individuals is insignificant. We can only become stronger through closer participation, interaction, and cooperation. This is our magic weapon to achieve the goals set out for the year as a Corporation.

On Behalf of the Management and staff of Kenya Re, we wish you a very successful 2022. Stay Safe and May God bless you all!



**Sylvia Karimi**

**Ag. Manager, Corporate Affairs**

# Word from the Editor

## Hello Reader,

A happy new year to you all! Welcome to yet another exciting series of our quarterly newsletter. This being the first edition of the year 2022.

2021 was another transformative year for the Corporation and the Country at large. It was a year in which we strengthened the business further, growing our ranks by welcoming new members and rolling out important initiatives that will help to guarantee our continued success in the future.

Working together we made good progress toward our strategic goals despite significant challenges – not the least of which were ongoing disruptions from the pandemic that continues to have such a substantial impact on our own work and home lives, as well as on the lives of our customers.

On this first issue, we discuss some of the milestones achieved by the Corporation in this 1<sup>st</sup> quarter. Of all the things that can boost inner work life, the most important is making progress in meaningful work and being recognized and awarded for it. This not only boosts staff morale greatly and leads the Corporation to being focused into achieving more wins.

While any day makes for a great opportunity to celebrate the women in your life, International Women’s Day gives you one more reason to do exactly that. In this 1<sup>st</sup> edition, we capture how the Corporation participated in recognizing women’s incredible achievements, raises awareness and encourages others to advocate for gender equality during the International Women’s Day Celebrations.

We are looking forward to a very successful 2022. Long live Kenya Re!

Enjoy the read!

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# INDUSTRY NEWS



## Insurers believe it is time for digital engagement platforms

Some 27% of insurers believe that implementing digital engagement platforms or introducing customer portals will have the biggest positive impact on their business.

This figure came out of a webinar hosted by Equisoft, which looked at the greatest priorities for more than 100 insurance carrier executives. The insurance executives also said it was critical to replace legacy core systems (23%) and to invest in process automation and operational efficiency (21%).

However, the executives admitted that they face a range of challenges. Top of the list (56%) was operating with legacy technology systems, while 13% were concerned by slow policy approval process and 12% were worried about access to external data sources.

In terms of reaching their clients, 35% said it was through agent and client service portals, while 27% said it was about legacy system modernisation and 26% said it was through digital sales tools.

The insurance executives also said there were plenty of challenges in leveraging data to generate value. Top of that list (36%) was dealing with legacy data storage silos, while 36% struggled with multiple systems and vendors to integrate.

Some 13% complained that their culture was not data driven and 9% said there was insufficient investment and resourcing. But overall, the majority admitted that the existing company

culture was the greatest factor in the success or failure of using data and analytics.

However, the survey participants said digital acceleration by customers is transforming the financial and insurance markets, and customers are driving the agenda with their demands for digital product development, distribution, billing, claims servicing and operations.

"This," they said, "is occurring with intentional investments in managing the data they have, adding the data they need, innovating to curate data they want and continually seeking new and better data to improve business outcomes and customer experiences. This growth in data creates new opportunities and challenges – to properly collect, enrich, protect, provision, explore and effectively use data for quicker to market innovation and sustainable value creation."

Overall, the message was that companies have more data than ever. "Turning these new assets into more valuable assets is key to sustainable competitiveness, where price, ease of doing business and peace of mind matter," agreed the insurance executives.

Source - Published By Africa Ahead Magazine – The Sustainability Challenge - On February 14, 2022



## The climate conversations remains at an ‘infant stage’ as more tools emerge to help insurance industry adapt

The need to understand the interconnectedness of the climate risk has never been greater, according to a new report.

Climate Tango: Principles for integrating physical and transition climate risk assessment with sectoral examples, a joint report from the University of Cambridge Institute for Sustainability Leadership and the UN Environment Programme Finance Initiative, has taken a systemic approach to understanding and addressing sustainability.

The report found that such an approach is critical to the financial sector tackling the complex network of interconnected issues. It warned: “Despite growing awareness of the interrelation of challenges that face people, nature and climate, we must recognise that integrated assessments of sustainability issues remain at an infant stage. To address this will require significant attention in the coming years to bring disparate areas of research together in the same dance.”

The report proposes five principles for conducting a combined assessment of physical and transition risks (integrated climate-risk assessment). These principles are then unpacked in a step-by-step process to apply the ClimateWise physical and transition risk frameworks, to help financial institutions implement this approach and build understanding among staff.

Principles for integrated assessment of physical and transition risk include:

1. Approach: Conduct transition and physical risk analysis simultaneously
2. Level of analysis: Be sector-specific as well as location-specific
3. Quantification: Capture climate risk impacts via forward-looking metrics
4. Scenario-based analysis: Take into account feedback loops between physical and transition risk
5. Relevance: Align to TCFD pillars. Conducting an integrated climate-risk assessment in line with the principles proposed above can then be translated into the following steps. Principles 1 and 2 to set the focus of the assessment are covered within Step 1, and Principles 3, 4 and 5 on the design and approach of assessment are captured in Steps 2 and 3 on the method of assessment.

It also provides step-by-step guidelines:

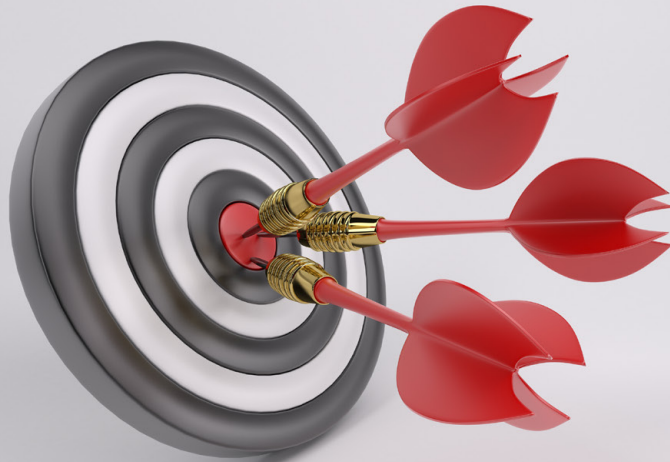
Step 1 – Identification: Choose the scope of risks and sector to be assessed

Step 2 – Illustration: Capture the interplay between transition and physical risks • Identify how transition risks impact physical risks • Identify how physical risks impact transition risks • Map out the interaction with a risk matrix

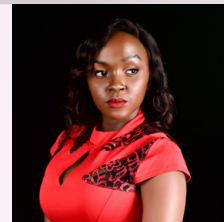
Step 3 – Materiality: Quantify the risk transmission channels • Apply climate scenarios suitable for integrated climate-risk assessment • Interpolate the climate-related risks to financial factors through transmission channel.

Source - Published By Africa Ahead Magazine – The Sustainability Challenge - On February 14 2022





# Kenya Re sustains 100% score in 2021 ombudsman performance contract reporting



BY LIBERTY JULIE

Complaints about the way public service providers operate are nothing new. Nobody likes receiving complaints yet the way a public institution responds to criticism has a major impact on its operational effectiveness and its image in the public eye. Effective complaints handling is a crucial part of quality service delivery in any organization.

Complaints help institutions to identify weak areas and create the motivation for continual improvement. Handling of complaints provides an opportunity for any organization to understand its customers and ensure that the issues they raise are quickly resolved.

The Commission on Administrative Justice (Office of the Ombudsman) is a lead agency under the performance contracting framework in Kenya whereby it oversees implementation of the 'Resolution of Public Complaints and Citizens' Service Delivery Charters indicators. To this end, the Commission facilitates setting up of, and building complaint handling capacity in the public sector.

In this regard, Kenya Re being a state Corporation, has been making complaints handling returns since the mainstreaming of Complaints handling and reporting in all state agencies through Performance Contracting (PC). We are very excited to announce that Kenya Re has sustained a score of 100% for the 2021 Performance Contracting year. The score, categorized as EXCELLENT, is the second since 2020. This excellent score is a yielding result of the consistent implementation of the Complaints Handling infrastructure at all levels in the Corporation.

Keep up the good work, team!

**" A complaining customer can be your best opportunity to show how good you are...and create a customer evangelist. "**

Shep Hyken



BY ANDREW REAGAN ONGICHA

## Kenya Re leaps 10% up in full year 2021 gross written premiums

Kenya Reinsurance Corporation Limited (Kenya Re) posted a 10% rise in gross written premiums from KShs 18.535 billion in the year 2020 to KShs 20.355 billion in 2021. The Financial Results were approved and released by the Board of Directors' following a Special Full Board Meeting held on 30<sup>th</sup> March 2022.

Kenya Re Managing Director, Mr. Jadhah Mwarania, announced the Financial Results less than two weeks after the Corporation was recognized as one of the most inclusive companies listed at the Nairobi Securities Exchange (NSE) during the National Diversity and Inclusion Awards & Recognition (DIAR Awards) and Gala Dinner held on 18<sup>th</sup> March 2022. The announcement comes against a backdrop of a new Strategic Plan covering the period 2022 – 2026 that is expected to propel the Corporation to become more competitive, cost effective and responsive to environmental changes especially in this post-pandemic period.

These are the highlights of the Corporation's performance for the year ended 31<sup>st</sup> December 2021:

- **Investment Income**

Investment income decreased by 4% from KShs 3.792 billion in 2020 to KShs 3.658 billion in 2021, due to the effects of Covid-19 pandemic in the investment environment.

- **Net earned premiums**

Net earned premiums decreased by 8% from KShs 20.850 billion in 2020 to KShs 19.095 billion in 2021.

- **Cedant acquisition cost**

Cedant acquisition costs decreased by 9% from KShs 5.310 billion in 2020 to KShs 4.809 billion in 2021.



- **Claims Incurred**

Claims incurred in year 2021 decreased by 15% to KShs 11.422 billion from KShs 13.517 billion in 2020.

- **Operating Expenses**

Operating expenses increased by 7% from KShs 1.965 billion as at 31<sup>st</sup> December 2020 to KShs 2.096 billion as at 31<sup>st</sup> December 2021, mainly driven by forex losses.

- **Asset Base**

The asset base increased from KShs 53.237 billion in 2020 to KShs 55.824 billion in 2021, a growth of 5%.

- **Profit Before Tax**

Profit before tax for the year 2021 stood at KShs 4.000 billion, an increase of 0.4% from profit before tax of KShs 3.984 billion in 2020.

- **Shareholders' Funds**

Shareholders' funds increased from KShs 34.397 billion in 2020 to KShs 37.040 billion in 2021, a growth of 8%.

Commenting on the impressive 2021 Full Year Financial Results, Kenya Re Managing Director, Mr. Jadhah Mwarania, lauded the Corporation's profound resilience at a time when the economy was grappling with the ripple effects of the COVID-19 pandemic. "We attribute the good results to enhancement of the existing underwriting framework, continued market expansions, building of operational capacity, leveraging on technology and stakeholders with the aim of continuously capitalizing on our strength as well as diversification of our portfolio of products and services." He said.

He expressed confidence on reporting even better results in the coming financial years with implementation of the new strategic plan to guide all business operations and activities in

the next five years (2022 – 2026). He remarked that the new strategic plan has identified and clearly outlined the key strategic issues, strategies and activities that the Corporation will address itself to in the next 5 years. He underscored the Corporation's desire to continuously create more value to shareholders whilst providing sustainable risk and financial solutions. He reiterated the corporate focus on the key identified issues and strategies, going forward. These, he noted, will be anchored on the following identified objectives: to grow shareholders' value, to improve customer centricity, to improve analytics capabilities, to leverage on technology to improve processes, to grow market share, to strengthen the human resource capacity, to strengthen governance practices, to enhance enterprise risk management and to strengthen internal control systems.

The Corporation surmounted a number of challenges to report these good results. Some of the challenges encountered are stiff competition in the reinsurance industry, domestication of regional markets such as Ethiopia, Ghana and Nigeria as well as regulations that make Kenya Re business operations very expensive such as CIMA (Francophone countries) region which requires huge capital investment, stringent Insurance Act like in Zambia amongst many others.

This being an electioneering year in Kenya, the Corporation has in place adequate capital to withstand economic shocks that may arise from any adverse political activities in the country. It has an operational Business Continuity Plan (BCP) that is currently activated to manage the pandemic and covers management of other risk events (including political) that may disrupt normal business operations. The plan is a blueprint on how we can continue serving our customers and meeting corporate objectives whilst managing any risk event that may materialize in the course of our operations.



BY LIBERTY JULIE

## #BreakingTheBiasBeyond

Selfies of people crossing their arms to strike an "x" pose on social media showed solidarity with the theme of International Women's Day 2022. This year's campaign theme—**#BreakTheBias**—spotlights the individual and collective biases against women that fuel gender inequality. "Whether deliberate or unconscious, bias makes it difficult for women to move ahead," the International Women's Day website read. Knowing that bias exists isn't enough, action is needed to level the playing field.

The Corporation partnered with the Nation Media Group (NMG) for this year's International Women's Day. As part of the partnership, the Corporation Chairman, Mrs. Jennifer Karina, was featured in a live panel discussion on NTV. The panel discussed among other things, the role of women in economic growth and poverty reduction, the place of women in Management and the Board Room, how policies help close the gender gap, full harnessing of the female human capital and a woman's perspective on climate change

International Women's Day was celebrated exceptionally

world-wide, and it was no different here in Kenya precisely so at the Nairobi Serena Hotel where over 200 participants were present. The event was graced by the Chief Justice and President of the Supreme Court of Kenya, Hon. Lady Justice Martha Koome who spoke about #BreakTheBias and her journey to the top. She was accompanied by Deputy Chief Justice, Hon. Lady Justice Philomena Mwilu.

The Corporation's Chairman, Mrs. Jennifer Karina, articulately delved into harnessing the female potential through coaching and mentorship, overcoming self-doubt, work-love-life integration amongst other topical matters that foster gender inclusivity. The very interactive panel discussions which aired live on NTV station, also had the panelists focusing on key areas involving; role of women in economic growth and poverty reduction, place of women in Management & the Boardroom, challenges that stand in the way of women in fully participating in the labor force and many others.

Let's also join hands and keep **#BreakingTheBias** beyond 8<sup>th</sup> March.





## Kenya Re MD featured in Business Redefined Show



BY EDWIN MUTHABUKU

Regardless of gender, International Women's Day (IWD) 2022 on 8<sup>th</sup> March is always a beautiful moment for all of us to reflect on and celebrate the strides made in women empowerment globally. Together, we can take it further and make more progress in support of women's rights socially, economically, culturally, and politically.

While it may not be noticeable to many of us, gender biases and stereotypes have been deeply ingrained globally into our working norms, influencing the way we work as well as our daily environment/workplace/interactions.

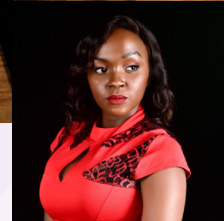
On Tuesday, 1<sup>st</sup> March 2022, the Managing Director, Mr. Jadhiah Mwarania – OGW, took part in a live panel discussion on mainstreaming the gender agenda in the business environment that aired on NTV's premier business show – Business Redefined. The panel discussion also hosted Kenya Commercial Bank's (KCB) Director Retail, Anastasia Kimutai.

The interview provided an opportune moment for the Corporation to showcase its progress in fostering gender inclusivity.

The panel discussion is available through this link for stakeholders to watch it:



Managing Director, Mr. Jadhiah Mwarania – OGW, explains a point during the live panel discussion on NTV



BY LIBERTY JULIE

# Kenya Re receives inclusivity award at the DIAR Awards

Since 2018, the National Diversity and Inclusion Awards & Recognition (DIAR Awards), has been a premier platform for recognizing individuals and organizations in Kenya that are promoting diversity and inclusion. The awards broadly seek to provide a platform for sustained conversations and knowledge sharing on best practices on all matters Equality, Diversity, and Inclusion, focusing on the needs and opportunities within Africa, as well as commitments to the Sustainable Development Goals (SDGs) and global trends.

This year's Gala Dinner and Awards Ceremony (noted as the 4<sup>th</sup> Edition) was held on Friday, 18<sup>th</sup> March 2022, at the Sarit Expo Centre, Nairobi guided by the theme: Celebrating champions Turning our Differences into Strengths. The Corporation was

represented at the event by the Chairman, Mrs. Jeniffer Karina, members of the Disability Mainstreaming and National Values and Cohesion committees as well as Corporate Affairs staff.

Kenya Re was recognized and awarded 2<sup>nd</sup> runners-up in the award category of Most Inclusive Listed Companies having made significant progress in embedding diversity and inclusion in its operations all year-round.

## Felicitations Kenya Re!





Mr. Solomon Kigen happily receives his motorized tricycle handed over to him by Kenya Re. He is surrounded by church clergy, members of his family and Kenya Re staff, Mr. Edwin Muthabuku.



Catechist Solomon Kigen is joyous to receive his motorized tricycle fully sponsored by the Corporation

# Niko fiti lights up Mokwo in Elgeyo Marakwet



BY EDWIN MUTHABUKU

The Niko Fiti@10 cheer and joyful vibe is still on, one year later. Last year, the Corporation received a request from the Priest in charge at a remote parish called Holy Family Mokwo located in Kaptarakwa location of Elgeyo Marakwet County. The dire request sought Kenya Re’s support for a motorized tricycle for their catechist, Mr. Solomon Kigen who is differently abled. The Corporation, in collaboration with the technical linkage partner – Association for the Physically Disabled Persons of Kenya (APDK), reviewed the request and found the case to be very genuine and one worthy of support. The Corporation committed full sponsorship towards fitting and fabrication of the assistive device for the beneficiary, late last year through APDK.

Soon after inspection as per the Public Procurement and Disposal Act, 2015 and all applicable related regulations, the device was ready for delivery. The device was delivered to the beneficiary at his Home Parish in Mokwo, Elgeyo Marakwet County on Saturday, 12<sup>th</sup> February 2022 by Mr. Edwin Muthabuku of Corporate Affairs department on behalf of the Corporation. Mr. Solomon Kigen could not hide his joy when

he saw his device. It was truly a dream come true for him. Further, the church found it fit to have the device formally handed over to the beneficiary during their Annual Mavuno church service. In support of this, the Corporation formally handed over the device to Mr. Solomon Kigen during the Church’s Annual Mavuno service held on 27<sup>th</sup> February 2022 in the presence of jubilant congregants and area residents. In attendance at the function was Elgeyo Marakwet County Deputy Governor, Hon. Wisley Rotich, Keiyo South Constituency Member of National Assembly, Hon. David Rono, Kaptarakwa Ward Member of County Assembly Hon. Gilbert Kimaiyo and a host of other leaders as well as political aspirants. The Corporation also made a donation of KES 20,000 to the Annual Mavuno which was much appreciated.

The beneficiary, Mr. Kigen, and his family were very grateful for the generosity extended to them by the Corporation in view of the motorized tricycle. Another life profoundly touched courtesy of Niko Fiti. Long live the cause!



Managing Director, Mr. Jadhiah Mwarania – OGW with interviewer, Mr. Maina Chege, during the interview.

BY ANDREW REAGAN ONGICHA

## Managing director featured on NSE's trading bell show

The Trading Bell is a Premier Business TV Show featuring listed companies at the Nairobi Securities Exchange (NSE) and airs on mainstream Television (TV). The show has survived the tide of time to continue offering a prime platform for listed companies to engage with their shareholders and stakeholders alike.

Kenya Re has been an active participant in this show since 2017. This year, the Corporation's first TV appearance on the Trading Bell show was done at the trading floor of the Nairobi Securities Exchange on 17<sup>th</sup> January 2022. The interview, that featured the Managing Director, Mr. Jadhiah Mwarania – OGW aired on KTN News on Wednesday, 2<sup>nd</sup> February 2022 at 8.00 p.m.

This interview brought stakeholders up to speed with the Reinsurance/ Insurance industry positioning in 2022, industry growth areas in 2022, insurance adoption amongst the masses, the value of technology in the industry as well as the impact of political risk in the country and its spiraling effect to the economy and the industry.

Below is a link to the interview shared by the Nairobi Securities Exchange (NSE) to their LinkedIn page.



# PICTORIAL

01



A section of Kenya Re staff pose for a photo during the Procurement Committees training held on 29<sup>th</sup> March 2022 at Kenya School of Monetary Studies (KSMS)

02



Security personnel at Reinsurance Plaza – Nairobi pose for a photo after undergoing a customer service training facilitated by Corporate Affairs department on 10<sup>th</sup> February 2022.

03



The Gender Mainstreaming Committee does the 'Break The Bias' sign in commemoration of the International Women's Day on 8<sup>th</sup> March 2022.

04



From left: Kenya Re Communications Officer, Mr. Andrew Ongicha, University of Nairobi Disability Liaison Officer, Ms. Mildred Omino, University of Nairobi - Dean of Students, Mr. Johnson Kinyua and Kenya Re Ag. Manager, Corporate Affairs – Mrs. Sylvia Karimi.

05



Former Kenya Re Chairman, Mrs. Jennifer Karina, poses for a photo with Nation Media Group Journalist Zeynab Wandati during the International Women's Day Celebrations held on 8<sup>th</sup> March 2022 at Nairobi Serena Hotel

06



Catechist Solomon Kigen of Holy Mokwo Parish in Elgeyo Marakwet County is all smiles after he received a motorized tricycle that was fully sponsored by the Corporation.



BY DAVIS ONSAKIA

## Payday

Not mayday. It can as well be.

From the old stories of David being chased by Saul in the Palace, to the caves and mountains and down valleys and David having a perfect opportunity to strike his tormentor dead...and not taking those chances to the chagrin of his soldiers...to every single movie you will watch, whether Nigeria, from Hollywood or even Kenyan...to every single book you will read, from preschool up to university and college levels...the message remains the same. You can as well take a stroll down history lane, you will amazingly realise that evil has never won. Not a single war. It might win some battles here and there but never the war.

Evil has never triumphed and never will.

But how, where and when did we acquire this taste that shortcuts work? That they worked before? That I can trample you under the feet because I'm calling the shots now and everything will be okay tomorrow? History teaches us that that is completely a pipe dream; a leaky pipe expected to deliver water to the other end. It can't and soon or later people will realise that they have been duped, then they will come for your neck. It might take a few weeks for them to come out of the trance or even years or generations, but come out they will; baying for your blood rather than water!

Even sibling rivalry between twin sisters Zahara na Zuhura (look for a Kiswahili book by this title, for those with CBC kids), ends up in the favour of the obedient and well-behaved. Obedience and following advice pays off, at the end of it all.

Zuhura in the end wins because she followed the instructions and advice of her parents.

People are looking for short term gains and privileges; they have missed the big picture. We are looking at today and tomorrow without looking at the future. We are refusing to step back enough to enable us to see the difference between the forest and the trees and what our actions or inactions will do to the trees before we think of the aftermath of the forest.

We are refusing to learn from history. We are consumed by copying the trends we see in movies and read in books (hope that you still read), without taking any lessons from them.

I remember growing up with nostalgia. Our grandmother used to tell us stories about the ogre and the all-knowing hare (this wild rabbit was always cheeky, why?). After the end of every narrative, there was a 'what lesson did you learn from this?' question. This was too replicated in our Literature in English lessons in our secondary education. Unfortunately, after secondary school, that was the end of 'learning lessons in the story!' Probably we had learned enough to take us through life!

But the 'lessons after a story' stuck with me. You know, the 'knowledge from and after the education'? For every book I read, every movie I watch...the 'lessons' question is stuck at the back of my mind. And has to be answered. It might be a fictional work of art or even retelling history like the plunder of the natural resources in DRC and the wars thereof (in The Warlord) or the innovative culture of the Israeli companies (in the Start-up Nation)...but still the 'lessons question' must be



answered. Just to report that it has been irrefutable: 'short cut and evil never pay - and will never pay - they are really bad debtors'. They need to be written off, accountants in the house?

This took me back to the challenge: if evil does not pay, and this has been documented in many fora and media, why can't man just do the right thing? Are we so drawn and attracted to the rotten the way a moth is drawn to the fire, that will ultimately kill it? Or that's human nature? If societies were expected to live and let evil thrive, all the works of art produced condemning this or chronicling that this is not acceptable, workable or sustainable would not be worth the

papers they are written on or the hours spent watching them.

Why then does a man (this includes women) do evil knowing it is wrong? I typed this question on my favourite Internet search engine, DuckDuckGo. The results were amazing.

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We are consumed by copying the trends we see in movies and read in books (hope that you still read), without taking any lessons from them.

## Top four search results:

The screenshot shows search results for the query "Why Do People Do Bad Things?". The results are displayed in a dark blue interface with white text. The first result is from greatergood.berkeley.edu, dated 1 Dec 2017, discussing the human brain's interest in explaining why humans are aware of social status. Below this is a section titled "People also ask" with five dropdown questions: "What causes evil behavior?", "Is ignorance the cause of wrong doing?", "Is human nature evil?", "Can someone do bad things and still be a good person?", and "What is the root of evil?". The second result is from plato.stanford.edu, titled "The Concept of Evil (Stanford Encyclopedia of Philosophy)" by T Calder, dated 2013. The third result is from www.bbc.com, titled "Psychology: the man who studies everyday evil - BBC Future" dated 30 Jan 2015. The fourth result is from www.gotquestions.org, titled "Why was it wrong for Adam and Eve to know good and evil ...". The fifth result is from www.gotquestions.org, titled "How did the knowledge of good and evil make man like God ...". The sixth result is from www.bartleby.com, titled "No One Knowingly Does Evil" by Socrates, Essay - 1067 ... The seventh result is from medium.com, titled "Can People Knowingly Do Wrong? Epictetus' View I by ...".

Going through the links above (from either search engine), there are some propositions like 'evil deeds are not done willingly'. I can't agree with such although there rings some truth in them. However, most researchers seem to agree that most evil people just plan to do evil: I step on your toe and when you cry out, I turn a 360 degree with my whole weight on it! Feel the heat, not just the pain. Ouch!

To read and understand the concept of evil in society, I will recommend you view this link

<https://plato.stanford.edu/entries/concept-evil/> - from the Stanford Encyclopedia of Philosophy.

I don't purport to have the answers but my experience for the few decades I've lived on this beautiful earth convinces me that evil can take you so far but might not sustain you through this tide of life. So, if you can, try and live a life of not hurting other people (deliberately), because you call the shots this time. It will not last forever, buddy. Do good, today. A good start it is.

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BY LILIAN KANARI

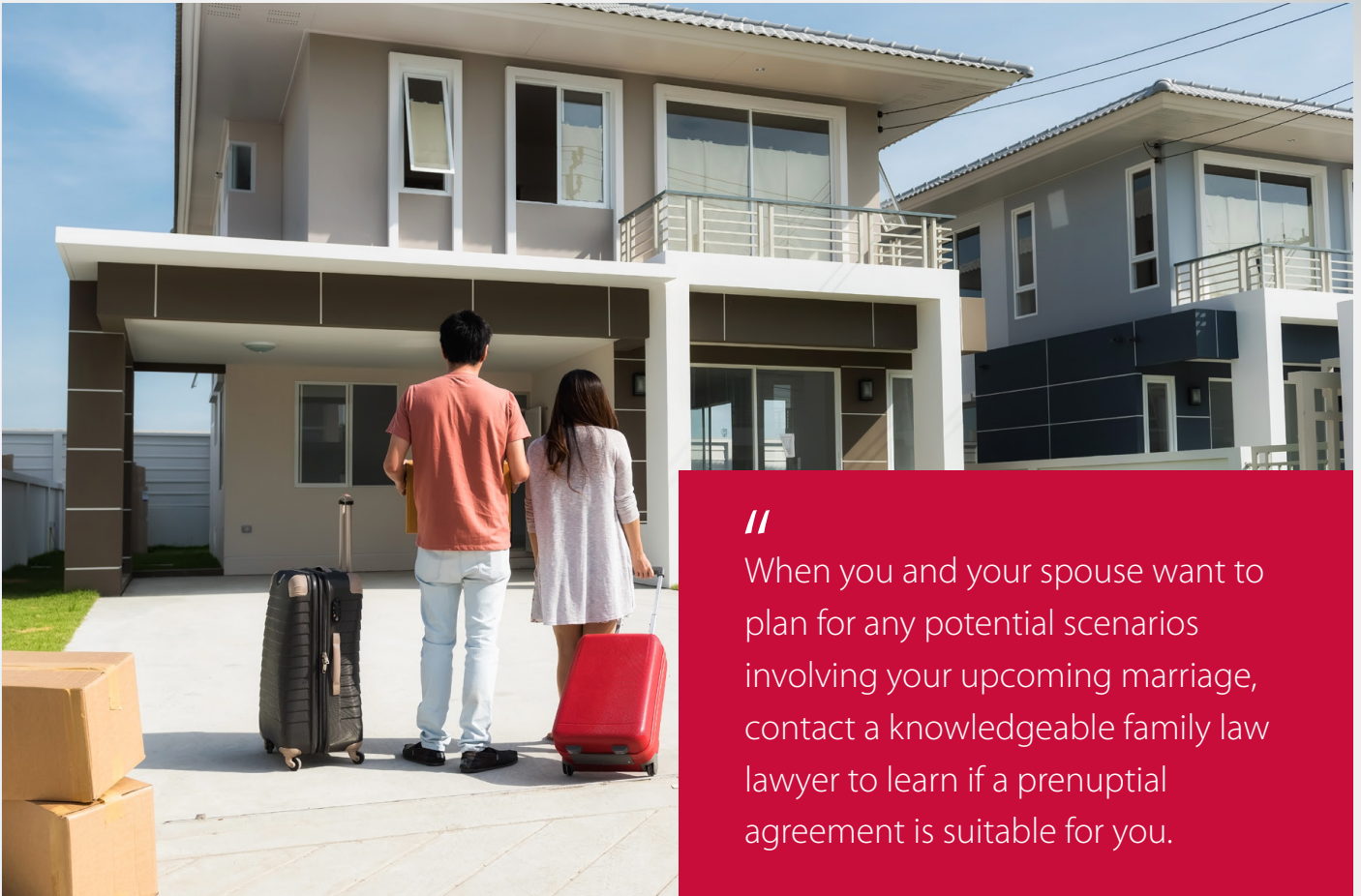
## Protect your pre-marital property

Most married couples have burnt their fingers during a divorce, just because they did not love with their head, and for lack of not reading the fine print, ended up losing years of hard-earned pre-marital property. At the onset of a marriage, life seems rosy and quite easy, with no doubts about your spouse. It is at this stage that gullible spouses can make witless decisions, such as transferring their pre-marital property to their matrimonial property, without consulting about the repercussions.

The Kenyan Woman still has a long road ahead in property acquisition after a divorce. Whilst the Matrimonial Property Act 2013 consents that a married woman has rights to acquire matrimonial property, the law states that she must prove her contribution to the property's acquisition to have a legal claim to it.

Women Rights Defender\_FIDA Kenya challenged section 7 of the MPA, citing discrimination based on sex in the context of marriage. These punitive laws have therefore disadvantaged married women, most of whom are left homeless after a





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When you and your spouse want to plan for any potential scenarios involving your upcoming marriage, contact a knowledgeable family law lawyer to learn if a prenuptial agreement is suitable for you.

divorce or death of their spouses, because of failing to quantify their non-monetary contributions to their marriages. On the flip side such circumstances make the modern-day women such as the newlyweds and older women in pursuit of second marriages, become wiser on protecting their pre-marital property.

So, why then a Pre-nuptial agreement or what is commonly referred to as a Prenup? Obviously, no one begins a marriage to end in a divorce but as the saying goes, 'look before you leap' comes in handy at such a time. There could be scenarios of two spouses both owning investments including businesses and want to protect them to avoid their companies going under during a divorce.

A premarital asset, for example a home, car, business etc., acquired before marriage cannot be transferred to a matrimonial property, if the owner of the premarital asset has not willingly made the move. A prenup aims to minimize financial loss after a divorce and enable the owner to retain his property, acquired before the marriage. Prenups also

distinguish matrimonial property from premarital property. They also offer protection for children from a previous marriage. They offer protection for pre-existing businesses. Spouses who enter marriages knowing that their partners are financially irresponsible may consider a prenup to avoid debt responsibility upon divorce.

Although prenups can address many practical matters, they can still lead to conflicts before and after marriage. For instance, when one partner enters the marriage with significantly more assets than the other, the person with fewer assets may feel that the other is mistrustful. In addition, having a prenup does not guarantee that both parties will accurately and honestly disclose their assets. As a result, court battles may be unavoidable.

When you and your spouse want to plan for any potential scenarios involving your upcoming marriage, contact a knowledgeable family law lawyer to learn if a prenuptial agreement is suitable for you.






# Let's be smarter and secure together.

As the longest serving reinsurer in Eastern and Central Africa, we've gained insights into the region that enable us to provide world-class reinsurance security services to more than 482 companies spread out in over 84 countries in Africa, Middle East and Asia. This allows your business to make better informed decisions as we tackle what the future has in store for us.

**#SeamlessStability**

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RATED B (FAIR) BY AM BEST INTERNATIONAL RATING AGENCY  
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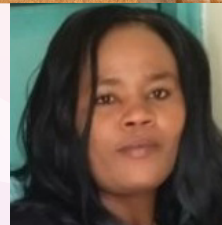


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## Son of the soil: A creative writing



BY JANE NYAMBEKI

There is an unholy hour of the night, the hour before dawn, a time when nearly everyone is asleep and the only characters moving around are almost always up to no good. This is the time when drunkards stagger back home, when critters that lurk in the dark and wait to relieve you of your belongings call it a night, the only honest citizens in this unholy alliance being traders preparing to go to the market for early bird merchandise. This is the time I wake up.

I love sleep like every other tea drinking Kenyan and prefer being woken up by the first cock crow or that neighbor who a security guard is clocking in from the night shift whose latch is loud and bangs when he comes back but... I rise when darkness is giving a final embrace to the landscape because I want to be on good time for the first "squad". A time when there is minimal traffic and no boys in blue to demand their cut nonchalant to the fact that you are just starting out. This is the first lap and it's my daily prayer that it be good and sets a good example for the rest of the squads during the day.

I've heard stories that favored souls have a wake-up routine that involves shushing the alarm clock a few times before yielding and waking up halfheartedly, sleepwalking around the first half hour through teeth-brushing and sort of doing a full boot up when the

cold shower hits their warm skin. On the dark side of the moon, we don't have that luxury. The alarms go off and I am up with the tunnel vision of a soldier whose heard the siren call of an attack. My goal is clear, just dress, and meet the driver who drives the first squad as kamagera, filling in for the official driver who has earned the luxury of sleeping to his fill and only waking up with the daylight as his ancestors did many millennia ago. The tyranny of the clock is a myth to him. I hope to one day join him in this hallowed class.

After meeting this rotating cast of characters, some regulars who am familiar with and some who look like they belong to a before picture of an eye drop advert, I take my post and the day is up and running. Each squad is a blank canvass for the day, time, and blind dealings of fate to paint a picture they deem worth of their unassailable aesthetic. Sometimes they paint picturesque vistas full of no encounters with the boys in blue, the bus filling on the first stop with minimal stop overs, a ride we call "express" which is kind on fuel and brimming with cash but then there are days when they paint a tortured portrait whose view bleeds of multiple arrests in every squad, unruly passengers baying for a quarrel and empty seats that require multiple stops for people who seem to have gone to the bus stop to count vehicles and require your convincing for them to go to their destination.

I have been doing this kange job for three years now. Life has degenerated into a routine and on and on we go with this thing called life. It wasn't like this. I fondly remember the first days. The heady days of returning the wrong change to passengers and getting nasty looks, the days I took a pinch from the day's collection and painted the town the red. There were many happy firsts, of hanging perilously at the door and seeing beautiful women every day, of new money and big dreams but the sun does not shine forever, no matter how brightly it burns it must give way to darkness, for it to play its tune. It played its first concerto to my first arrest.

It was an ordinary day, bland in every respect, if asked to guess what day it was, I would say Thursday. I was minding my station, mentally making plans on when I'll get to town, which number I might be dealt and if I can take a cup of tea as my vehicle slowly edges up the queue when two police officers entered the vehicle. At first, I thought they wanted a lift but then the driver lowered the volume of the music, and I knew something was up. One of them looked like he is good friends with food and didn't speak much, the other one was tall, flamingo-tall with a faded trouser and his firearm hanging loosely on the side. He was the one on a hunt. He told my then driver, a chap called Vaite, some gibberish I couldn't hear and Vaite, raised in a land where tempers run hot did not want to hear none of it. He flipped him mid changing the gears and the cop blew his fuse. He ordered Vaite to pull over and radioed for back up. All the passengers were ordered to alight and Vaite and I cuffed together. As I was still getting to terms with the kerfuffle, the cavalry arrived, and we were bundled at the back of the patrol vehicle. These new guys couldn't be bought. They drove us to their station a few blocks from where they had arrested us and didn't give a hoot that we had left our vehicle unattended. Vaite had to call in his friend to come pick the keys and drive it back to its usual parking. Being green I tried to engage them politely, but this only led to more insults and promises of me finding out who they really were. I crawled into a corner and braced for my fate. There were three others on the cell, but they were immediately released, and we were left alone.

Vaite didn't volunteer much information, but his fidgety movements betrayed a knowledge that this was no ordinary arrest. After waiting for what looked like hours in the dimly lit contraption they called a cell, the flamingo officer came in and ordered us to exit. There was another vehicle waiting near the cell door which we were ordered to board. As it weaved through the back streets

of Nairobi, my heart matched its speed and my pores decided that this was the right time for them to audition their functionality. It slowed down at some point and the wall of cream-colored bricks announced that this was the Milimani Law Courts.

We were taken through the basement entrance and put in a holding bay with other traffic offenders. I saw some court officers talking in hushed tones and a rotund fellow who oozed of importance kept walking around and talking to offenders who looked like they had full wallets. I later learnt that for the right amount they could outrightly release you or alter your charge sheet to lesser offences. After winnowing out full-walleyed souls, the children of the soil were left, and we were escorted in twos to the courtroom. It was my first time in a courtroom. It was more raucous than I expected. People kept walking around, a lot of others milled around the smaller table adjacent to the judge's bench and I saw a few walk out with their charge sheets in hand, disappear through a door near the courts rear never to be seen again. The rest of us watched the spectacle confused while at the same time apprehensive. At noon, the din quieted down abruptly, and we were instructed to all rise. A man in a suit walked in, sat down and the prosecutor read the charges in Swahili. I never thought I will be called mshukiwa in my life. Vaite and I were charged with reckless driving and playing loud music, our fines eighty thousand Kenya shillings and before we could protest, we were instructed this was only a plea hearing. How do we plead? We exchanged glances and the slow grind of Kenya's lady justice urging us to plead guilty. We confessed our guilt and were instructed to go sort it out with the court clerk. Several frantic calls and mobile money transfers later, we were released and told to find our way home. As I was trying to wrap my head around what just happened, Vaite uttered his first words to me, "Wamezoea kuniharrass." What? It turned out Vaite had had a suspected fling with flamingo cop's wife a few years back and from time-to-time Karma came in person to remind him he fished in the wrong pond.

There were other firsts, but they never lived up to the first arrest. There was the first time our vehicle broke down, the first private hire for a wedding in Ukambani that had our vehicle stuck in mud for hours or the first time I was allowed to drive then my uneven input on the clutch ruining it, but they are matchstick light trying to compete with meteor light. I hear the buzz of my alarm clock in a distance. Time to wake up. I hope today will be a good day.



# Poetry



BY PETER ANGWENYI

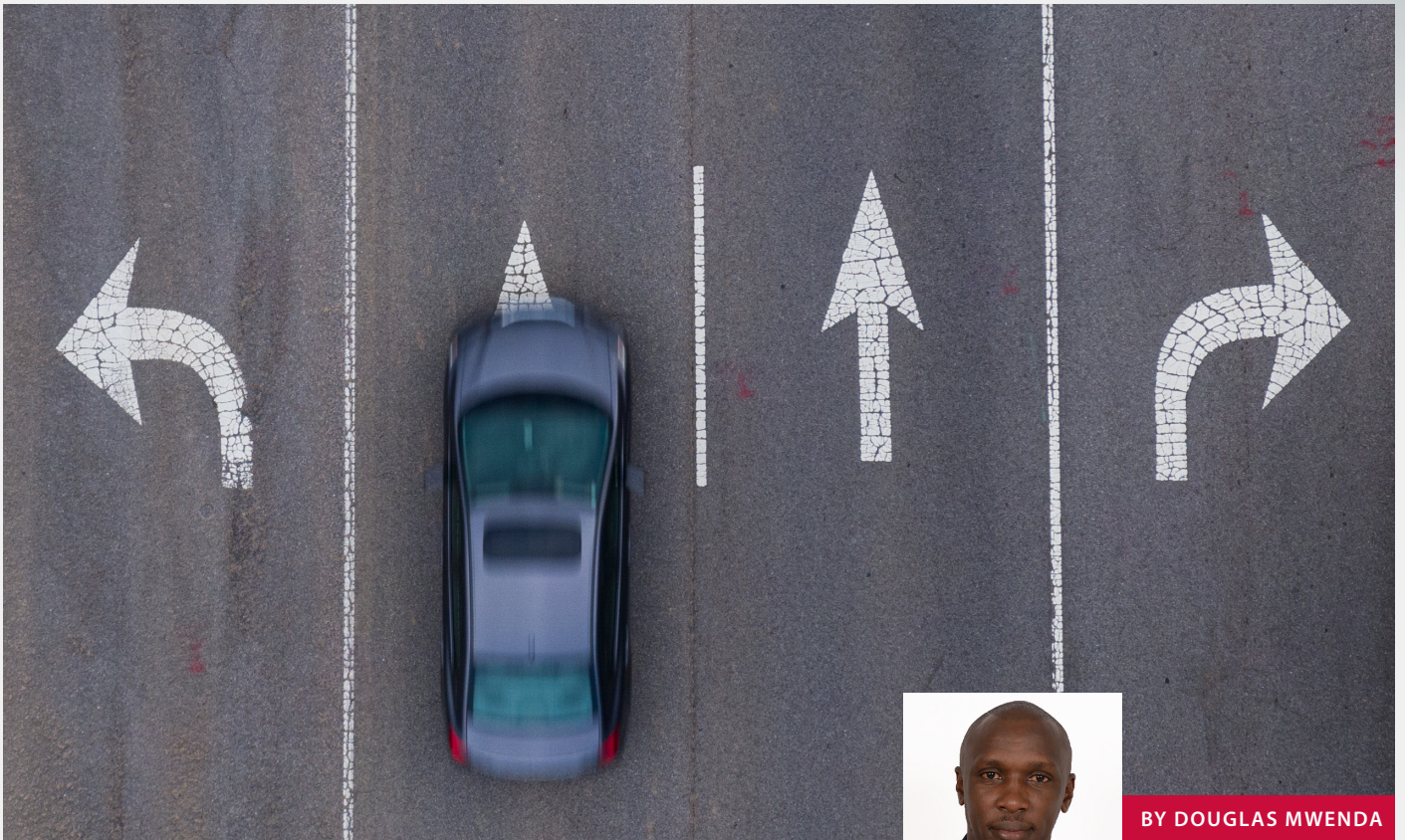
## The man in the arena

It is not the critic who counts; not the man who points out how the strong man stumbles or where the doer of deeds could have done them better.

The credit belongs to the man who is actually in the arena,  
whose face is marred by dust and sweat and blood;  
who strives valiantly; who errs, who comes short again and again,  
because there is no effort without error and shortcoming ;  
but who does actually strive to do the deeds;  
who knows the great enthusiasms,  
the great devotions;  
who spends himself in a worthy cause;  
who at the best knows in the end the triumph of high achievement,  
and who at the worst, if he fails, at least fails while daring greatly,  
so that his place shall never be with those cold and timid souls  
who neither know victory nor defeat.

**Theodore Roosevelt-1910**





BY DOUGLAS MWENDA

## Road traffic safety for all

Road traffic safety-refers to methods and measure for reducing the risk of a person using the road network being killed or seriously injured. Road safety strategies focus upon the prevention of serious injury and death crashes in a spite of human fallibility. Safe road designs is now about providing a read environment which ensures vehicle speed will be within the human tolerance for serious injury and death wherever conflict point exist.

It is of vital importance to monitor and validate the road transportation safety including comprehensive check on vehicles, drivers and safety processes.

### Work place policy on driving under influence of alcohol or drugs

It's very clear driving under the influence of alcohol or drugs poses a serious risk not only to the driver but also to

passengers and other road users. Alcohol and drugs impair judgment making driver more likely to take risk, in today's technology some vehicles have technical control devices that are of help to prevent the vehicle starting if the driver has been drinking.

### Common mistakes we do

Professional drivers faces caused by work organizational stressors time pressure, client pressure, careless behavior, phone usage while driving, not following traffic role, speeding etc. all these increases the risk on the road.

*“ Road safety starts with me and you, let's keep road safety for all ”*





# Investing in government securities



BY PETER ANGWENYI

## Can An Individual Invest in Government Securities?

Government securities are considered as risk-free investments. Government securities provides you with a return and/or a consistent source of income over a specified period of time. Investors who buy these securities are in effect loaning money to the government, which promises to repay those investors after a specified period of time, called maturity or Redemption date depending on whether it is a bill or bond.

Investing in government securities is a simple process that you can undertake through the Central Bank directly or through a commercial bank or an investment bank.

In Kenya, the National Treasury offers two types of government securities: Treasury bills and Treasury bonds.

## Treasury Bills

Treasury bills are a short-term investment, with maturities of 91 days, 182 days and 364 days. This means that if you invest money in a Treasury bill, you will receive that money back within three months (91 days), six months (182 days) or one

year (364 days), depending on the bill you choose. Treasury bills are a secure investment, offering you returns after a relatively short commitment of funds. Treasury bill rates in Kenya are attractive, providing an excellent investment opportunity that is readily available, as they are auctioned each week.

Treasury bills are sold at a discount. This means that investors choose the amount that they will receive when the bill matures, or the face value of the bill, and pay less than that amount when purchasing it. For example If you bid for KShs 2,000,000 for 91 days Treasury bill, you may be required to remit say KShs 1,971,000 and after 91 days, you receive KShs 2,000,000.

Individuals and corporate bodies can invest in Treasury bills as a nominee of a commercial bank or investment bank in Kenya, but investing directly through the Central Bank results in avoidance of additional fees charged by intermediaries.

If you'd like to purchase a Treasury bill, you must invest a minimum of KShs 100,000.



## Who can Invest in Government Securities

While commercial banks, corporate entities and pension schemes are some of the largest investors in government securities, individuals can also invest directly through the Central Bank.

If you're interested in investing in government securities you must have a bank account with a commercial bank in Kenya, and you must then open a CDS account with the Central Bank.

Kenyan and foreign investors who meet these qualifications are free to invest in government securities directly with the Central Bank.

Those who do not wish to open a CDS account with the Central Bank can still invest by opening a client account with their commercial bank, which will invest on their behalf. However, while opening a CDS account is free, commercial banks typically have fees associated with client accounts.

Kenyan living abroad can invest in government securities as long as they have an active Kenyan bank account. They can open a CDS account and submit all required forms to the Central Bank via email.

## Non Kenyans & Not Kenyan Residents

Investors who are not Kenyan and are not Kenyan residents can invest in government securities, but must do so as a nominee of a local commercial bank, an investment bank or a stockbroker.

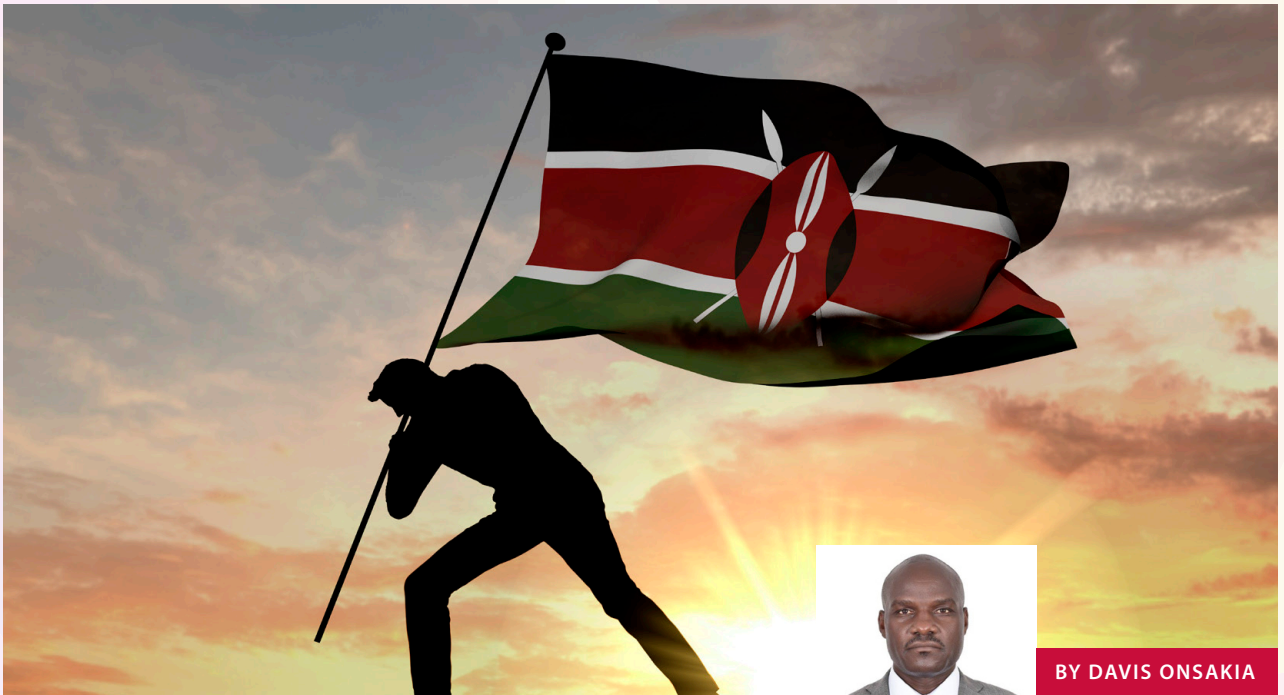
## Accessing Funds Before Maturity

Investors who need to redeem their securities before they mature can rediscount those securities as a last resort. The Central Bank will buy the securities back, but do so at a punitive rate to discourage investors from doing this, and recommends that investors hold their securities until maturity if at all possible.

Treasury bonds are traded on the secondary market, giving bond holders the opportunity to receive money for their security without rediscounting. Treasury bills, however, are not traded on the secondary market.

Both types of securities (Bills and Bonds) can be transferred to other parties.





BY DAVIS ONSAKIA

## Civic Call

My Fellow Countrymen and women, it is an honour and a privilege to stand before you, this day.

My mission is simple: to lay the vision for the future you so desire, to bequeath to our children's children. A future of hope and prosperity. A future, if we were to become Methuselah, we will be happy to be credited with that we birthed.

I'm optimistic about the sun rising from the East. And setting to the West, in an evening calmness which is not obscured by fogginess of polluted air and atmosphere.

That future needs to be crafted by you and me, this year, 2022. You ask how? Indulge me.

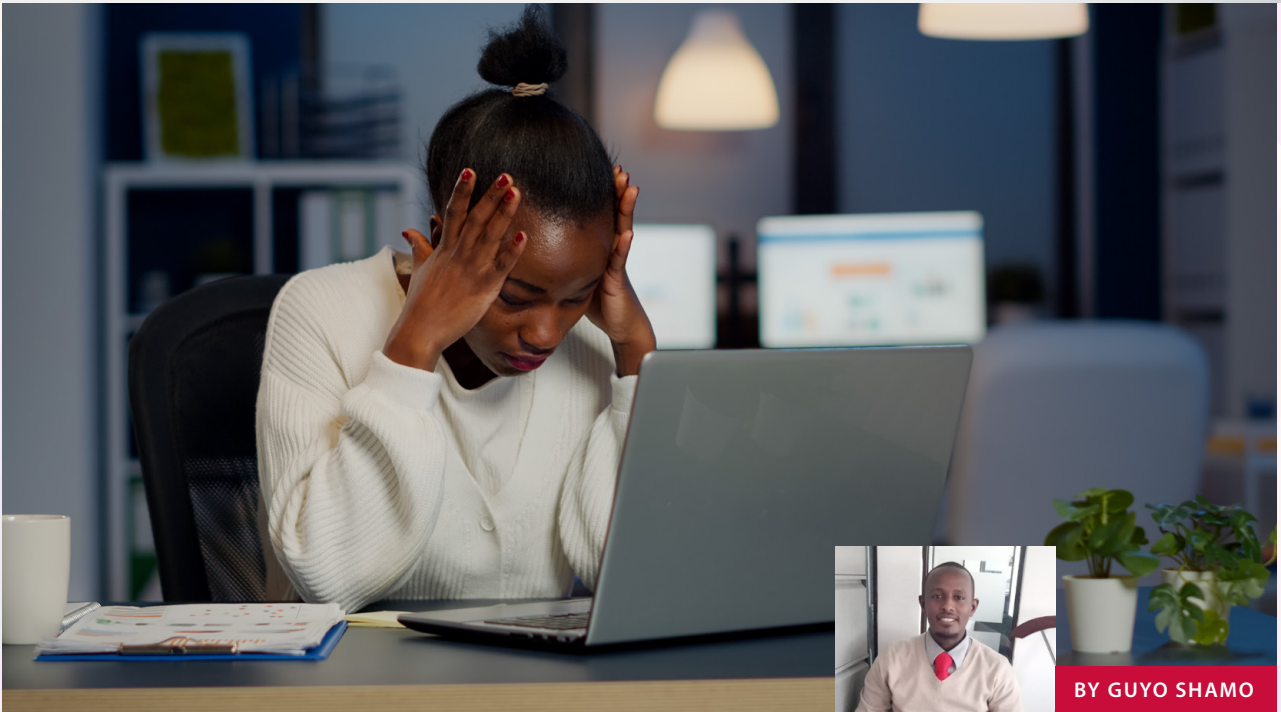
Your vote counts. But you say, it is not my vote that matters but rather those who count the votes. I agree. But thieves only thrive where they have been allowed to. If a populace rises up and says no, even Kings cannot rule. Bread they want, bread they will get. Die some may but those remaining, bread they will get.

At such times you do not need a leader, for the empty tummy will be speaking in such unison that you will sing along till you get a morsel of bread, for yourself and your loved ones.

So, rise and go and vote. 9<sup>th</sup> August 2022 is the date you need to do your civic duty. Mark you, even if you don't vote, three people is all that is needed to decide the leader of your locality, in a 2-1 fashion: they will win the 3 points for a match that will be played for the next 5 years, not 90 minutes for the football lovers! As you remain to lament in your 'rat race', from the side lines. This is a democracy. And that is how it works. The majority will have their way and you remain to have your say - after all, the freedom of speech allows you to scream your lungs out.

Fellow countrymen and women, see you at the ballot. I will be there, God willing, will you?

© Davis Onsakia, 2022



BY GUYO SHAMO

## Did you know that frequent stress decreases your immune system?

Relaxing and peacefulness is direct opposite for the word stress, You probably be saying defining the term stress is in itself stressful , stress is a feeling of emotion or physical tension. It can come from any event or thoughts that makes one feel frustrated, angry or nervous.

Stress is your body's reaction to a challenge or demand. This demand may be ranging from sometimes positive intentioned point of avoiding danger or may be even meeting deadline. However when this stress last longer it could be harm to our health thus the need for managing it.

Although there are variety of specific and personalized ways of managing different stress levels, the benefit of managing stress are similar to all ranging from:

- Sleeping better
- Control of weight
- Getting sick less often

- Feeling better fast if you get sick
- Less muscle tension
- Be in a better mood
- Getting along better with family and friends among many other positive benefits.

- Stress can overburden your mind with incessant worries
- Long-term stress can increase your risk of mental health disabilities
- Chronic stress can cause substance abuse
- Stress increases your risk for type 2 diabetes
- A lack of exercise is stress-inducing



# What do you do to cope with stress from work or business?

## How do you cope with stress?

I listen to inspirational video, music and even sometimes look at inspirational quotes, Talking to someone about my stress could also relieve or reduce it as someone could be carrying a specific solution to it. Other than this taking my mind off by doing something else could also help me cope with stress.

## What do you do when you are stressed?

Anytime I am stressed I take a walk and take a deep breath, sometimes sleep. I tend to drink a lot of water. Prayer is central when I face any level of stress. I also make use of my Royal and genuine friends by sharing with them because they say problem shared is half solved.

## What do you do to cope with stress from work or business?

I set my work and business and life up so I can wake up very early in the morning to whatever scenery I like. I get out and stay active daily. I give thanks and gratitude for the people and opportunity in my life and I get massive results.

## How do you cope with stress?

I use Bible verses and I know every pain is temporary. Everything is happening to serve us in a way –stress being part of this so bible really guides me.

## What do you do to cope with stress from work or business?

Prayer, personal development (hiking walking). Always staying around like minded people by participating in daily motivation and book clubs among many other activity.

## How do you manage stress?

Everybody has different ways of dealing with stress and as for me any time I get stress I get into a hobby and also importantly I have to see a therapist who is definitely specialized in the task. Most often than not I also go to gym to work out. I think this what I undertake to relieve my stress anytime I have one.

## What do you do when you are stressed?

I do something that lets me zone out. Either run or do something creative, write something I am passionate about. Playing music is also important to me. I celebrate the smallest achievement /success helps me shift my focus from negative thoughts to positive thoughts

## What do you do to cope with stress from work or business?

I personally do a lot of running which really helps me. It truly opens up the mind and I love it. I also do a lot of meditation which is really awesome.

## How do you manage stress?

Calmness I try not to accommodate negative atmosphere and with little water at my side, sipping through it all day long to manage any stress, I also pray and take a break.

## What do you do when you are stressed?

Prayer and forgiveness. Forgive yourself it can stressful not being where you want to be or what you want to be done, or comparing with others but as long as you know you put in time and focused work daily be happy that it will compound soon enough.

According to the Mayo Clinic, people who manage stress tend to live longer and healthier lives.

# ONBOARD



## Mr. Eric Korir

### Alternate Director to the Cabinet Secretary, National Treasury & Economic Planning

Mr. Eric Korir (Alternate Director to the Cabinet Secretary, National Treasury & Economic Planning) is a proficient supply chain practitioner with vast experience in both the public and private sector. He is currently the Director of Public Procurement at the National Treasury handling policy, research, legal framework and technical matters in the public-sector procurement for both National and County Governments.

Mr. Korir holds a Bachelor of Arts degree from the University of Nairobi, a Master of Business Administration in Strategic Management from Moi University and a Diploma in Supply Chain Management from the Chartered Institute of Purchasing and Supply (UK). He is a Member of the Chartered Institute of Purchasing and Supply, Kenya Institute of Supply Management and the Institute of Transport and Logistics.



## Mr. Phares Ndá Kablan

### Regional Manager, West Africa

We are elated to announce the onboarding of Mr. Phares Ndá Kablan who has joined us on, Monday, 3<sup>rd</sup> January 2022, as Regional Manager of the Corporation's Côte d'Ivoire Subsidiary.

Mr. Kablan has been working for N.S.I.A Insurance Benin as a Chief Underwriting and Commercial Officer. His main roles were increasing the performance of the brokerage network and market share, lead, train and monitor the network of intermediaries and performance indicators as well as analysis of market trends, penetration rate and market share. Earlier, he had worked with Compagnie Euro Africaine D'assurances as a Non-life Reinsurance and Underwriter Manager.

Mr. Phares Kablan holds a Master's degree in Insurance with a major in Actuarial Sciences from the Ecole Polytechnique of Yamoussoukro in Ivory Coast.

Most welcome to Kenya Re, Mr. Phares!

# RETIREMENT



## Homecoming Ms. Rose Opayi

We write to announce the retirement of Ms. Rose Opayi whose last working day in the Corporation was Monday, 3<sup>rd</sup> January 2022. Ms. Rose Opayi has greatly contributed to the growth, positive progress and advancement of the Kenya Reinsurance Corporation Limited for the last 34 years and 10 months. Her colleagues in Reinsurance Division share the same sentiments; that they shall miss her positive attitude, commitment to duty as well as energy towards meeting work deliverables.

Her smile, warmth and dedication to seeing clients receive the best Customer Experience has truly endeared her to many. She is a true professional who has shown by example that excellence is something to aim for daily. She inspired everyone around her to be more, and we sincerely hope that will also continue in her retirement.

On behalf of everyone in the Corporation, we would like to congratulate Ms. Rose Opayi on her retirement and wish her good health, delight and success as she moves forward in life.





## Complaints Handling Procedure

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

### What is a complaint?

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

### How will we handle your complaint?

We will:

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

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

### What should you tell us:

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

### You need to know that:

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

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

Write to:

Communications Officer

Kenya Reinsurance Corporation

P.O. Box 30271- 00100

Nairobi, Kenya

Call: (+254) 0703083212

Email: [complaints@kenyare.co.ke](mailto:complaints@kenyare.co.ke)

Email: [ongicha@kenyare.co.ke](mailto:ongicha@kenyare.co.ke)



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