

# RE NEWS

THE OFFICIAL MAGAZINE OF KENYA  
REINSURANCE CORPORATION LTD.

ISSUE 4 • 2017



## Cytonn Report: Kenya Re top in franchise and intrinsic rankings, again

PAGE 09  
THE WEEK THAT WAS:  
CUSTOMER SERVICE WEEK!

PAGE 12  
MANAGING  
YOU!

PAGE 26  
THE KENYAN  
BILL OF RIGHTS

PAGE 29  
YOUR SIMPLE  
KITCHEN Q & A

TIME FOR GROWTH

# NEW OPPORTUNITIES IN THE PIPELINE

"The Oil and Gas sector is a new frontier that brings with it numerous prospects for our economic growth and opens up employment opportunities.

Kenya Re will provide secure and competitive reinsurance as well as capacity building by training underwriters to guarantee risks in the sector and looks forward to its growth and success."

For more information please visit our website; [www.kenyare.co.ke](http://www.kenyare.co.ke)



## WORD FROM THE MANAGING DIRECTOR Mr. Jadhah Mwarania

2017 goes down in Kenyan history as the year that we had two elections. However, after all is said and done, it's time for us to move on and get back to building our nation. We need to focus on what each one of us can do to make Kenya a great country for the next generation.

As we think about what we can do for our country, we also need to think about the low uptake of insurance in Kenya that has been attributed to the lack of a savings culture and an anti-risk oriented culture. This makes us vulnerable to risky occurrences. We call on the insurance industry players to bolster their marketing strategies to drive a culture change and hence cushion individuals, households and businesses against the vagaries of both natural and manmade risks.

As we foster a savings culture we also need to think about the accessibility of our products. Currently everything is accessible within arm's reach. The insurance industry needs to make its products accessible in the same way. We can emulate the banking sector that has moved traffic from the banking hall to digital platforms and still continue to drive uptake of insurance products and retain customer satisfaction.

Even as we move into the digital space, we in the insurance industry need to think about the emerging risks that come with new technologies. One great risk is fraud. We should build mitigation tools into our systems that will ensure that as much as we are taking the digital insurance route fraud is not allowed to chew into insurers' profits.

Moving away from the insurance sector, as Kenya Re we continue to touch people's lives, one at a time. We recently completed the Niko Fiti Ability beyond disability CSR 2017 distribution drive, where we distributed 1,300 devices to persons living with disability from across the country. These assistive devices do not only offer great relief to the users, but also to their families and the community in general.

We look forward to a great 2018.





**Gladys Some-Mwangi**  
Manager, Corporate Affairs

# WORD FROM THE EDITOR

## WELCOME TO THE 4<sup>TH</sup> EDITION OF RE-NEWS

It is my pleasure to present to you the latest developments at Kenya Re. It has indeed been a momentous period for us. The last couple of months have been characterised by political activity relating to the election period. I am glad that that has now come to an end with the swearing-in of President Uhuru Kenyatta to complete his second term.

During the last quarter, the Cytonn Insurance Sector Report ranked Kenya Re top in franchise and intrinsic rankings. Kenya Re emerged top in the franchise value rankings on the back of a low combined ratio, a better underwriting leverage and reserve leverage.

Our Niko Fiti - Ability beyond disability 2017 campaign included two phases of activities; the first being the Education Integration Program which involved converting two National Secondary Schools, Lenana School and Moi Girls - Isinya, into disability friendly environments.

The second phase being the Niko Fiti Caravans, which traversed seven counties in the period between September and November 2017 during

which we distributed mobility and assistive devices. In this quarter, the Niko Fiti caravan visited the Mt. Kenya Region in October and then moved to Kitale and Bungoma regions in November. Over 1,000 beneficiaries were assisted.

The counties visited by the Niko Fiti caravan in 2017 include: Nyamira, Homa Bay, Kirinyaga, Embu, Meru, Kitale and finally Bungoma. Apart from the distribution of mobility and assistive devices, the campaign also involved sensitization against stigma faced by people living with disability. The joy on the beneficiaries' faces cannot be described by words, but as the Kenya-Re team we are proud to say that we have made a positive impact in someone's life.

In the New Year, next quarter, we expect an increase in activity in the insurance sector as the economy stabilises and investor confidence is restored.

As we come to the end of the year, the Re News team would like to wish our readers a Merry Christmas and a prosperous 2018 full of God's blessings.



## MAIN STORY



## CYTONN REPORT: KENYA RE TOP IN FRANCHISE AND INTRINSIC RANKINGS, AGAIN

By Andrew Ongicha

Kenya Re was ranked, yet again, top in franchise and intrinsic rankings by the Cytonn Insurance Sector Report. Kenya Re emerged top in the franchise value rankings on the back of a low combined ratio, a better underwriting leverage and reserve leverage. The report covered the first half of 2017 and essentially means that Kenya Re has retained its position in the second quarter of the year. This is the second time for Cytonn to recognize Kenya Re in the year 2017.

The franchise value rankings focused on: profitability, efficiency, diversification, risk appetite and governance. On the other hand, Liberty Holdings topped in the intrinsic value ranking followed closely by Kenya Re with total potential returns of 31.2% and 28.6% respectively.

The report themed, *'Sustaining profitability in an era of heightened regulation'*, aimed at offering investors a comprehensive view of the listed insurance companies. The analysis covered the health and future expected performance of the financial institution

by highlighting their performance, using metrics to measure profitability, efficiency, diversification, risk appetite and solvency.

Ranking based on a weighted average ranking of Franchise value\* (40%) and Intrinsic value\* (60%). All the listed insurance companies are composite insurance companies, offering both life and general business. Kenya Re is the only listed reinsurer.

The report showed that the Kenyan insurance sector continues to undergo transition mainly on the regulation front, which is critical for the stability and sustainability of a conducive business environment, which is a key sector of the Kenyan economy.

The report also talked about technology and innovation as being one of the key anchors for the growth of the insurance industry, the adaptation of mobile and online underwriting platforms to enhance customers' convenience resulting in the increase of uptake of insurance products.

### CONTRIBUTORS

**EDITOR IN CHIEF**  
Gladys Some-Mwangi

**EDITORIAL TEAM**  
Sally Kangethe  
Andrew Ongicha  
George Njuguna  
Sylvia Karimi

**CONTRIBUTING WRITERS**  
Davis Onsakia  
Andrew Ongicha  
Joel Irungu  
Samuel Gichuru  
Samuel Ruugia  
Monica Oyaro  
Peter Angwenyi  
Winnie Gikonyo  
Judy Njuguna  
Dorry Gangla  
Sylvia Karimi  
Edwin Kamami  
Kenwilliams Nyakomita  
Brennan Mukhiyi  
Silas Opanga  
Jennifer Mutinda  
Lilian Kanari





## CREATING AN ENVIRONMENT THAT WORKS

By Joel Irungu

From the subject above, one might think of natural environment. However, the focus is strictly on an individual facilitating a good working environment based on his personality and attributes.

Nowadays, you will find that clients pay their premiums to have their claims settled and somehow this has been normalised but we all know that this is not the modus operandi of the industry. One would expect that the insured pays to be covered, best-known practice 'cash and carry', then the reinsured receives the premiums on time invested and consequently remitted reinsurance premium as stipulated. But is this really the market culture at the moment? Why is it that the ideologies controlling the market deviating us from the vision that require swift action?

Factors to consider in creating an environment that works:

- Culture
- Ideology
- Vision
- Action

The common denominator with these factors is that; they can all be created where they don't exist and they all can be changed where they do.

Most of liability carriers will tell you of how brokers/insured's follow claims with elements of threat and consternation. Find out, in most cases there was no preliminary notification for reserving purposes, support documents and above all premiums are still outstanding. What follows? The claim has to be escalated for commercial reasons. Yet, all contracts are always explicit and clear to how processes are executed.

Culture can be defined as follows:

- The totality of socially transmitted behaviour patterns, arts, beliefs, institutions and all other products of human work and thought.
- The predominating attitude and behaviour that characterize the functioning of a group or organization.
- The development of the intellect through training or education.
- The enlighten resulting from such training / education.

Here you'll find the aspect of consistency with a purpose. Think about it, what if we were to underwrite by the book, how many jobs and insurance companies would have been saved to date?

A young lady once asked her mother why she breaks the head and tail of a fish before cooking, the mother said because it is the way it ought to be done and that is how grandma does it. So the young lady then asked her grandmother, who told her she did it because her pot was too small. See that, the mother had the training not the education.

Now let's define ideology;

- It's the body of ideas reflecting the social needs and inspiration of an individual, group, class or culture.
- It's a set of doctrines or beliefs that form the basics of economic, political, religious or other systems.
- It's a set of doctrines that form their beliefs.

In our industry, we have a culture that one can identify with. For instance, we believe the reason for undercutting is lack of regulatory authority to reign upon it. It is also a belief that for a risk to be floated outside local markets high probability, it's a bad risk that not even domestication could hold it.

See, these are set of doctrines imbibed with time and adopted by many. Nonetheless, one can chose to re-culture against all odds and stand out of the rest for the good of all. To change the world, start with yourself and let your light shine that many may see the rewards thereof.

Consider the following areas to improve and affect your organization's culture:

### 1. Train to do things at the right time

Re-culture yourself. The society might have lost it and that is why the consequences for wrongdoing should be part of the training process. The first area

to begin when re-culturing yourself is the area of time. Doing what you should do at the appropriate time. Learning to do things early and ahead of time.

### 2. Learn to talk to yourself and tell yourself the truth

Nobody else is your problem and nobody is against your success. If you think someone else or institution is your problem then ask yourself how dependant you are on the same.

### 3. Stop complaining

The lack of inspiration to do your best is the limitation of individuals especially because many think they went to school to be schooled and not to get an education. Therefore, anything that does not work is for the schooled to complain and for the educated to solve.

There is a difference between culture and knowledge. You may know about something but you don't have a culture of doing it. You can even teach about it but you may never manage it yourself because there is no culture.

### 4. Practise to speak well of others, appreciating your fellow colleagues and be a worthy ambassador of your employer.

Remember, if you don't plant anything in your garden something else will grow: weeds or even a different plant but not what you wanted. The same happens if you don't culture yourself, you'll still be cultured but it's going to be a bad one or not what you would want in the end.

Behave like your vision especially because from the beginning you create the environment, in the end the environment will create you.

## NEW MARKETS



# INSURERS TO INCREASE MARKET PENETRATION BY THE YEAR 2020

By Sylvia Karimi

Kenyan insurers hope to increase market penetration to 6% from the current 2.75% by 2020; this is according to the Association of Kenya Insurance (AKI). The sector's aim is to match the world's average insurance penetration, which in 2016 stood at 6%. The strategy from AKI is to exploit the numerous untapped opportunities that exist for insurance business in areas such as oil and gas, real estate, infrastructure, bancassurance, micro insurance and agriculture.

This comes even as the industry recorded a 13.4% growth in gross written premium of Sh197.0 billion in 2016 up from Sh173.79 billion in 2015. According to industry statistics, the growth written premiums for non-life insurances stood at Sh123.08 billion while that for life insurance was Sh73.92 billion.

A look at the industry's financial highlights shows it recorded a 22.7% increase in profit from Sh7.94 billion in 2015 to Sh10.13 billion as at the third quarter of 2016. This is unlike a 19.15% dip in profit in the financial year 2014/2015 from Sh11.74 billion in 2014 to Sh7.94 billion in 2015.

AKI data show that their expenses went up by 8.61% from Sh57.96 billion to Sh62.95 billion. On claims,

the medical and motor vehicles sectors posted higher claims at Sh17.94 billion and Sh15.11 billion respectively. Net claims stood at Sh54.85 billion.

Medical insurance made a net loss of Sh782.07 million, while the private motor vehicles made a loss of Sh3.42 billion unlike the commercial vehicles which recorded a net profit of Sh1.07 billion. Fewer claims were seen in the engineering and fire domestic sectors at Sh449.94 million and Sh525.081 million respectively.

Jubilee Insurance, APA and CIC General Insurance topped the list of companies who recorded the highest claims at Sh6.71 billion, Sh5.24 billion and Sh4.52 billion respectively. While Sanlam, Allianz and Corporate Insurance firms recorded the least net claims.

Fraud remained to be one of the major challenges in the sector especially under the motor insurance category. This out rightly affected the performance of the category with the total underwriting loss for the motor class business for the quarter standing at Sh259 million. This performance requires the attention of the affected players but mostly the insurers, reinsurers, policyholders and the regulator.



# THE WEEK THAT WAS: CUSTOMER SERVICE WEEK!

By Edwin Kamami

Customer Service Week a nationally recognized event, celebrated annually during the first full week in October. The Customer Service Week is an annual event where companies are assessed by judges and awarded based on their score against other organizations.

In line with this, Kenya Reinsurance Corporation held its customer service week 2017. A week that saw the Corporations' customers, staff and the Board of Directors receive treats.

Recently, the Corporation has joined the Institute of Customer Experience (ICX) Kenya, which is the body that organizes the annual Customer Service Week in Kenya. The Corporation held its first internally planned Customer Service Week in November last year and it was agreed to enhance our participation in 2017 by participating in the official Customer Service Week. This year's Customer Service Week was unique since we had a main activity for each day of the week.

On day one, we had a trivia challenge where a series of questions was sent to staff to respond to within a timeframe of close of business for that day. The trivia was administered online on a Google form via email and we had four staff who emerged winners; Jane Apollo – Records department, Diana Nyamwamu - Records department, Moses Kipchirchir – Claims department and Hellen Okanga

– Risk and Compliance department. The winners were treated to a surprise lunch at Sarova Stanley Hotel, Nairobi. The Managing Director, Mr. Jadhah Mwarania and the Manager Corporate Affairs joined them and congratulated them for winning the trivia challenge.

On day two, we had sweet cupcakes for staff which were distributed personally by the entire Corporate Affairs team as a gesture to appreciate the good work being done by staff every day in making Kenya Re shine. The cupcakes were delivered to the whole Board of Directors too who we thank for their wise leadership in steering the Corporation to greater heights.

On day three, we had a wheel of fortune that was managed by the Corporate Affairs team. Our walk-in customers got an opportunity to spin the wheel and answer questions that were insurance related and general knowledge questions. Those who won walked away with Kenya Re branded merchandise. Still on day three, we had role swaps where the Managing Director switched roles with the Manager-Supply Chain for an hour, a gesture that made both appreciate the work done in the two offices. The following day as well, the Managing Director and the Manager-Records department did a roles switch for an hour, which also had an impact in recognizing the work done in the two offices.





You are the reason we exist, our inspiration.

Thank you for your valued business.



# Happy Customer Service Week

Customer Service Week, as defined by the cswk website, is an international celebration of the importance of customer service and of the people who serve and support customers on a daily basis. In 1992 the U.S. Congress proclaimed

On day four, we had our General Manager-Property and Administration, Mr. Michael Mbeshi, and staff from the property department pay courtesy calls to our clients and tenants in Reinsurance Plaza and hand them gift hampers as a way of appreciating their business support and cordial working relationship.

Customer Service Week 2017 culminated in a colorful tree planting activity at Kibiku Secondary School, Ngong. Tree planting is indeed within our community outreach efforts and specifically the greater community as one of our stakeholders hence saving the best for last. A total of 3000 tree seedlings were planted in line with Kenya Re's aim towards environmental conservation. The Corporation also sponsored a luncheon for staff and students at the school which was sincerely appreciated by the

Principal, Mr. Mwaura on behalf of the school. Staff also gave inspirational talks to students encouraging them to work smart, be focused, disciplined and being prayerful. A common denominator in the talks from staff was that the virtues and values that one has will propel and sustain them in the workplace and the businesses they will have.

We believe that through this year's Customer Service Week, we retained our customers and gained new ones, built brand royalty among our customers and made our customers feel appreciated.

Customer Service Week 2017 was just a tip of the iceberg! We intend to do it bigger in 2018!

Always remember, customer service is an attitude not a department!



## INSURANCE PENETRATION AND CHALLENGES IN SUB-SAHARAN AFRICA

By Samuel Gichuru

Africa continues to offer significant potential for future investment. Sustainable economic expansion and demographic transformation are making the insurance market more attractive, particularly in Sub-Saharan Africa. As the industry rides the wave of growth in the second-fastest growing region in the world, the scale of opportunity is compelling. Low market penetration is giving way to rising consumer demand and new technology. In this shifting landscape, organic growth is a greater priority than mergers and acquisitions (M&A) or new products. Nearly two years ago, EY examined the growth potential for the insurance sector in a number of rapidly growing markets to evaluate their opportunities and risks. We identified those markets in East and West Africa that were most likely to offer the best prospects for international growth and investment. The seven key markets are: Kenya, Malawi, Tanzania, Uganda, and Zambia in the east, and Ghana and Nigeria in the west.

The Four key pillars that drive insurance penetration in Sub-Saharan Africa are:

### Growth

Significant population increases, rapidly rising incomes and the relatively low penetration of insurance products suggest huge potential for both life and non-life products. Underlying economic growth will be the most important catalyst for increasing revenue in four of the seven markets we surveyed. New technology is also fueling growth as a new generation of African consumers grows up in a digital age.

### Challenges

While new technologies can revolutionize customer interactions, finding the right technical talent is not always easy. Moreover, agents and brokers will remain critical to educating populations that have never purchased insurance. Volatility of returns and underwriting capacity were cited as dominant challenges across all countries.

### Risks

In some markets, an abundance of under-capitalized companies leads to excessive competition around price, rather than service, a situation that could erode consumer trust. Heightened regulatory scrutiny and an increased level of M&A can help alleviate this problem and address the issue of price undercutting. Finding adequate reinsurance, combatting fraud and anticipating macroeconomic instability are also part of the business landscape.

### Innovation

Innovation spawned in Africa, including mobile and cashless payments, could soon disrupt conventional sales channels in the developed world, while creating unprecedented new opportunities to sell coverage across Africa. Mobile phones now drive sales of life, crop and health insurance in a number of key markets, and are expanding into rural areas. As innovation takes hold, there is a need for greater financial literacy and trust between consumers and insurance companies.

Since 2010, the Sub-Saharan economies have consistently ranked among the world's fastest growing.



# RISK & COMPLIANCE RISK CULTURE FRAMEWORK

By Jennifer Mutinda



IRM Risk Culture framework

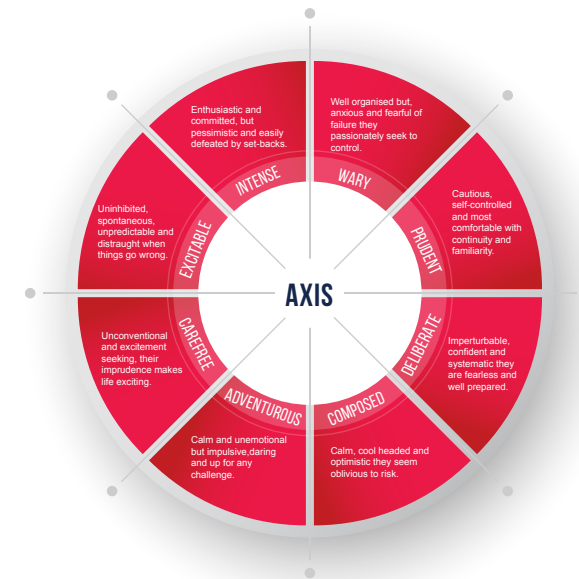
Various components make up an organisation's risk

## The Risk- Type Compass

The risk-type compass uniquely assesses the risk-taking nature of individuals.

Its personality assessment focuses on differences in the way individuals perceive, react to and manage risk, as well as how they make decisions.

Based on extensive global psychological research, it places individuals into one of eight distinctive risk types, providing insights that have important implications for individuals, teams and the organisation.



- Risk culture determines the ability to “take the right risks safely” because it influences the effectiveness of risk policies, procedures and practices.
- It can also prevent the appearance of condoning wrong behaviours, which can arise when leaders send inconsistent messages on the level of acceptable risk

## Risk culture Change

It is possible for an organisation to drive change in its risk culture. This requires a clear understanding of the current culture and the desired ‘target’ culture.

If the current culture needs to change, the Risk Culture Aspects Model below shows the key areas for consideration in addressing culture change:-

Tone at the top	Risk Leadership	Informed risk decisions	Decisions
	Dealing with bad news	Reward	
Governance	Accountability	Risk resources	Competence
	Transparency	Risk Skills	

There are no quick fixes for changing culture and no “recipe book” solutions.

The organisation must approach the risk culture change as a project, with a set of objectives, a design for intervention and with regular review of both progress and outcomes.

Culture change is likely to be a programme in its own right following laid down steps as indicated below:



## Steps to change your risk Culture

## WHY RISK CULTURE MATTERS?

- At the organisational level, understanding and expressing risk culture is a compliance requirement for corporate governance.
- Promotes distinct and consistent tone from the top.
- Commits to ethical principles.
- Encourages common acceptance of the importance of continuous management of risk.
- Promotes transparent and timely risk information flowing up and down Role of Organizational Culture.
- Promotes distinct and consistent tone from the top.
- Commits to ethical principles.
- Encourages risk event reporting and whistle blowing and actively seeking to learn.
- Recognizes no process or activity too large or too complex or too obscure.
- Ensures appropriate risk taking behaviours is rewarded and encouraged and inappropriate behaviours challenged and sanctioned.
- Risk management skills and knowledge are valued, encouraged and developed.

- Ensure sufficient diversity of perspectives, values and beliefs to ensure the status quo is consistently and rigorously challenged.
- It is aligned with employee engagement and proper people strategy.

## Risk Culture and Risk Management Effectiveness

The most important way in which risk culture matters is that it has a critical effect on risk management effectiveness (Hill son, 2002d), as the IRM points out, “The prevailing risk culture within an organisation can make it significantly better or worse at managing risks” (Institute of Risk Management, 2012b). At both organisational level and lower levels (such as divisional or project level), risk culture affects risk management in the following ways:

- Risk culture affects risk appetite, including strategic and tactical decisions on how much risk to take in a range of situations and settings.
- It influences attitudes towards risk, shaping the way individuals and groups position themselves towards risk in situations that are perceived as risky and important.
- It informs the setting of objectives and strategies, as key decision-makers seek to determine the optimal course in an uncertain environment and context.





## MANAGING YOU!

By Davis M Onsakia

Recently, a tweep tweeted that he wanted links to a 'good' receptionist and driver. He emphasized on 'good'. Pressed further, he indicated that as much as people keep crying about unemployment, he has found it extremely hard to find a good driver or receptionist.

This reminded me of my own experience trying to get a hand in managing a startup, during a phase in my life. The more chances I got, the more I run my startup down. So the question is: where can a 'good' employee be found? And what makes one a 'good' employee?

Think about this; are you a good officer, driver, receptionist, accountant or CEO? Are you a good employee? Can somebody trust you enough that you applied for a job, got interviewed and demonstrated enough enthusiasm, stamina, knowledge, experience, passion and expertise to do your job but now you're not doing it?

This brings us to the issue about Human Capital Management (HCM). The employee reported to work fired up and raring to go, but was rained too many blows which cowed him into a cocoon that

he was probably running way from from his former work place. By the way, never run from a bad boss, just change jobs for your personal and professional reasons. You might run from a monkey and end up encountering a wolf.

Might it be that employees' productivity grinds to a halt because of the harsh treatment they receive at their workplace? Or might it be that that is the way some people are wired? For sure, I can say that I did not 'rain blows on my assistant'. I just noted that there are people who worked hard in the first two weeks and they later turned into less hard working versions of themselves. Why? I honestly don't know and that may be the reason that I don't work in HR.

Back to our story, why did the tweep end up airing his frustration, rather loudly on a social public platform, about finding and probably retaining a good driver or receptionist? Might this question be directed at him: how well did he manage the unacceptable ones whom he got? This is the crux of HCM so unless human beings are treated with dignity, respect and recognized appropriately, even the best can turn out to be worse than their papers.

Forget about his experience.

My personal experience is with the millennials (famously referred as Generation Y and now X). I've had the opportunity to work with these youngsters, in a couple of instances in my professional and personal life.

Most of them are not really willing to work the way, when and how you want it. They want to work their way. The question is: can you accommodate them? Can a structured work environment accommodate them? Some don't just want to work, but trust me, they need the money, so badly that you will think they've earned every cent of it. Due to these dynamics, many journals and papers have been written about how to handle and deal with this unique category of employees. Disclaimer: I'm not one of them.

However, it might be important to harness their free spirit of experimenting with many ways of doing things: and this really means all things! Can you use them to see whether that path you've been dreaming about can be a workable solution to your hellish procedures? Hire them, engage them.

Another thing, most of them don't believe in 'permanent and pensionable' kind of engagements. They've been around for only two decades plus a few years and they've some five or so decades of active life, so to them this is not a selling point. They want to see what's in a job, not what the position perks are. This might sound crazy, but it is very true. And also, it does apply to many other people, surprisingly.

So back to our challenge: how best can you manage your employees so that they turn out to be 'good' at what they do? Remember if you are not good to your employees, you shouldn't expect them to be good to your customers. Hence, how you treat them has a big bearing on how the customers perceive your business. But then again, you cannot tolerate sloppiness in the name of being accommodative. Work must be done. However, as an employer you must not only be working to be good, but you must also be seen to be good and fair – in your conduct and dealing with all.

Over to the HR department.



# PIC TORIAL



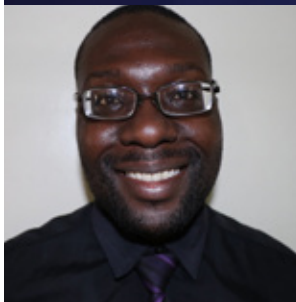
5. A beneficiary makes a presentation to express her happiness with the Niko Fiti distribution in Kitale.

1. Kenya Re Manager, Corporate Affairs, Gladys Some-Mwangi (right), Niko Fiti brand ambassador, Phelix Odiwour a.k.a Jalang'o (left) pose for a photo with a beneficiary at Embu Level 5 hospital.
2. Kenya Re Niko Fiti team aboard the caravan in Nyamira town.
3. Kenya Re Manager, Corporate Affairs, Gladys Some-Mwangi presides over the Niko Fiti distribution of mobility and assistive devices in Homabay Referral Hospital.
4. HIV/AIDS Mainstreaming Committee pose for a photo during the World Aids Day 2017 at Kenya Re offices, Reinsurance Plaza, Nairobi.



1. Adorned with ribbons, staff pose for a photo during the World Aids day.
2. HIV/AIDS mainstreaming committee member, Jane Apollo (right) adorns Monica Ikunyua of Administration department with a ribbon to mark World Aids Day on 1st December 2017.
3. Corporate Affairs team serves MD Jadhia Mwarania with cupcakes during Customer Service Week 2017.
4. Kenya Re Chairman, Mr. David Kemei receives a customer service gift hamper from Manager, Corporate Affairs Gladys Some- Mwangi.
5. Kenya Re team during the ICX Innovation and Gala awards at Radisson Blu Hotel, Upperhill Nairobi that was held in recognition of best customer service week activities 2017.
6. Kenya Re Managing Director, Mr. Jadhia Mwarania serves Mr. Peter Rop of Internal audit in Manager, Supply Chain's office in roles swap activity during Customer Service Week 2017.





## THINKING MONEY: LET'S TALK BITCOIN

By Brennan Mukhiyi

What exactly is this giant called Bitcoin? Is it the next big thing in the money market or the next dreadful bubble?

The tremendous evolution of money from shells to coins and then gold and paper money has been embraced fully, yet the new development of virtual money has put economies at crossroads. Bitcoin, the most popular and dominant virtual currency is an oxymoron. It continues to receive crusaders and critics in the same proportion.

Money has always been associated to regulators like Central Banks and to tangible currencies like coins and notes (Fiat money). Fiat currency is highly regulated making it to be a generally accepted medium of exchange and a store of value. On the other hand gold has an intrinsic value attached to it and its very limited in supply. In contrast, Bitcoin, which is a virtual currency, is unregulated and intangible. It has a zero intrinsic value since it's just a string of coded numbers.

Its founder is unknown and its transactions are anonymous. Why then is the force behind bitcoin growth formidable?

In accordance to a research done by the University of California Berkeley, Bitcoin has witnessed enormous success since its invention. The research attributes this success to:

1. Limited supply in the economy: Apparently Bitcoin supply is at a pre-established rate until reaching a maximum of 21 million units. This is unlike the Central Banks which continuously print and supply money in the economy.
2. Anonymity in transactions: This has attracted both legal and illegal parties who wish to transact under the veil of identity.
3. Low transaction fees: Transaction charges are relatively low as compared to commissions and charges paid to banks and other intermediaries.
4. Bitcoins is infinitely divisible: 1 Bitcoin can be broken down into more than 1,000,000,000 smaller units.

Futurists have emphasized on the significance and development of cryptocurrencies especially Bitcoin.

"Bitcoin was introduced in 2009 adopting the block chain technology. Over time it has outperformed gold generating a 155% annualized gain, over gold's 6% annualized loss for the last 5 years." (Economic Times India, Sep 2017).

Washington Post correspondent Gene Marks, asserts that USD 100 of Bitcoin in the year 2010 was worth USD 75 million as at May 2017. In the last eight months alone, the price of Bitcoin went up by 600%. This upsurge in value has been termed as the biggest investment phenomenon in modern history.

The United States of America has embraced Bitcoin with an open mind. Kenneth Rogoff, Professor of Economics at Harvard University (2017) indicates that USA is taking tentative steps to follow Japan in regulating virtual currencies. Canada, Australia, Finland and the European Union have been observed to maintain a generally Bitcoin friendly legal ambience. CME Group Inc., the world's largest exchange market recently announced that it will soon introduce trading in bitcoin futures before end of year 2017.

Most economies have either issued bans or remain reserved in this most debated topic. China and South Korea banned all Bitcoin operations in their economies in September 2017. Countries like India, Iceland and Kenya have cautioned their citizens against trading in Bitcoin. Central Bank of Kenya issued a public notice in December 2015 warning the public on virtual currencies like Bitcoin.

"This is to inform the public that virtual currencies such as Bitcoin are not legal tender in Kenya," part of the notice read. Numerous critics have stepped in to disapprove Bitcoin and its value. Recently, CEO of JPMorgan Chase Jamie Dimon faulted cryptocurrencies to a mere fraud.

Dimon said that Bitcoin won't end well and it will be worse than the infamous tulip mania of the 17th century. The conflicting ideologies on virtual currencies brings us to our big question, is Bitcoin the next big thing or next dreadful speculative bubble?

Well, perhaps the answer to this question is let's wait and see!



## BUSINESS INTELLIGENCE ANALYTICS: THE NEXT FRONTIER

By Samuel Ruugia

The Art of War. It's 20<sup>th</sup> Century World War II, you are leading an elite military squad of five. The main mission: locate the enemy's camp a few miles off the coast on a hilly gradient and get the location co-ordinates to your Navy destroyer anchored a few miles off the delta into the ocean.

Since the wee morning hours, you and your squad have been slithering through the marshy swamp delta and as dawn breaks you catch a glimpse of the enemy camp. By moving a few meters ahead you will be at the edge of the camp's protective perimeter wall. However, you can already see that before the perimeter wall, is a minefield that you will need to maneuver through without revealing your presence. At this point your bomb expert leads, curving a way through the minefield. Through your binoculars, you see the camp has high tower guards on all corners, they seem quite exhausted from staying awake through the night and they are less attentive. This makes you lower your guard a little.

You reach the edge of the camp and just as you have finished taking the co-ordinates, you see a flying object over your head aimed at the center of the group. One of your team mate yells "incoming" as he swings his rifle butting the hand hauled grenade that explodes midair a few meters away. He saves you but unfortunately as he retracts back into a secure position he is hit by sniper fire right between his eyes shattering his brains and his protective helmet. Then hell breaks loose. Machine gun fire coming from all directions except from the one you

came. Using your elite training skills, you scamper through the storm of bullets and exploding mines without further casualties into the marshy swamp delta vegetation. You quickly radio your Navy Destroyer the coordinates of the enemy camp and within minutes the enemy camp goes up in flames, totally annihilated.

Enter 21<sup>st</sup> Century Afghanistan...You lead an elite squad of military unmanned aerial vehicles (UAV) popularly known as drone pilots miles away from the enemy territory. Your 1st officer sends a drone the size of a dragon fly right into the enemy camp, gathers information about the location of the armory, approximate number of soldiers, possibility of existence of weapons capable of mass destruction among other vital information relaying it back real time. As the reconnaissance drone gets out of the enemy camp, your 2nd officer flying an armed Reaper MQ-9 drone enters into the enemy airspace and sends a nuclear war-head missile right into the location of the camps armory blowing up the armory together with the rest of the camp.

What informs your strategy development? What informs your strategy objectives execution? How well have you matched your strategy objectives with your key performance indicators? How accurate and efficient you design and execute your strategy objectives depends on how well you collect, store, analyse and present vital information in your field of warfare. A lot of data gets collected and stored but the presentation of vital analysis from the data pool is inaccurate or not presented on a timely basis.







War is everywhere and is necessary for human adventure, good vs evil, health vs sickness, light vs darkness, wealth vs poverty, ignorance vs knowledge, laziness vs hardworking, profitability vs loss making, the list goes on. One cannot exist without the other. Something has to give, something has to die or get suppressed for the opposite in conflict to manifest and it's up to you to decide which side to grow or suppress. An old Red Indian proverb says, "Inside everyone lives two wolves, the good and the evil. The one you feed is the one that grows and manifests"

We live in the information age, the most powerful and revered are those that possess critical knowledge mined from the pool of information with and without. Business intelligence analytics tools (BI Tools) are like the reconnaissance unmanned aerial vehicles (drones) that stealthily gets into your pool of data and mines for you vital information that you can use to stay ahead of your peers in real time. It gives you information that your foot soldiers cannot get in record time. Some enterprise BI tools can even do prediction analysis simply prophesying

into your future and since they are not afraid of you as the boss, they will not tell you what you want to hear, they will lay bare your present and future in a factual exhibition. In most cases the BI tools reveals trends that surprise you.

Corporates that leverage the power of data visualization and intelligent data analysis, comes up with accurate strategies that keep them ahead of their peers in their chosen markets. Corporates that are still not fully incorporating the use of BI tools are like the elite squad fighting in World War II relying on foot soldiers to gather information. Soon these corporates will be annihilated by their competition. There is always a choice and every choice comes with its consequences.

The field of data mining is rapidly growing with various business intelligence tools taking the lead; Oracle Business Intelligence Enterprise Edition, SAP Business Objects, Tableau, Rapid Miner among others are just a few of the tools gaining momentum in our market. Business Intelligence analysis may not just be the Next Frontier but the Final Frontier of the information age.

## THE BEST MEDICINE

By Peter Angwenyi



### INSURANCE POLICY ON HUSBAND

Larry's barn burned down and his wife, Susan, called the insurance company. Susan told the insurance company, "We had that barn insured for fifty thousand shillings and I want my money."

The agent replied, "Whoah there, just a minute Susan. Insurance doesn't work quite like that. We will ascertain the value of what was insured and provide you with a new one of comparable worth."

There was a long pause before Susan replied, "Then I'd like to cancel the policy on my husband."



## NIKO FITI GOES TO NYAMIRA AND HOMABAY

By Edwin Kamami

Niko Fiti – Ability beyond Disability, Kenya Re's CSR flagship program was in Nyanza region in partnership with the Association for the Physically Disabled of Kenya (APDK) and the Standard Group to distribute mobility and assistive devices comprising of wheelchairs, tricycles, crutches, walking frames, white canes, special seats, yaya seats, polio boots, slates and stylus among others.

Since its inception in 2011, the CSR program has benefitted more than 4000 persons living with disability in the country. The campaign had a caravan that traversed through the Kisii Region, making stops in Nyamira and Kisii counties on 27th September. A total of 428 devices were distributed among the two counties.

Speaking at the flag off event Kenya Re's Managing Director, Mr. Jadhiah Mwarania, said that stigmatization still exists in our country due to lack of education on disability and the needs of persons living with disability. He added, "This year, Niko Fiti plans to continue lifting the stigma towards persons living with disability countrywide through a caravan that will create awareness and sensitization in the various regions."

The first phase of the 2017 Niko Fiti campaign saw the launch of the Niko Fiti PWDs Education Integration Program in Lenana School and Moi Girls High School - Isinya aimed at promoting inclusion and opportunity for students living with disability to join reputable secondary schools in 2018. The program involves modification of the schools facilities to ensure access, mobility and integration of students with various disabilities in the institutions.

Corporate Affairs Manager, Gladys Some Mwangi notes that Kenya Re's CSR campaign is recognized nationally for the promotion of mobility and accessibility of persons living with physical disabilities through provision of mobility and assistive devices to enable them to participate in social and economic nation building activities.

"We are confident that our CSR campaign shall impact the lives of persons living with disabilities as well as the general public in the various regions. Disability is not inability, therefore, everyone should join hands and embrace one another's strengths in order to build our nation further", he added.



Kenya Re brand ambassador Phelix Odiwour, a.k.a. Jalang'o aboard the Niko Fiti caravan in Nyamira.



Kenya Re Manager, Corporate Affairs, Gladys Some Mwangi with a beneficiary in Nyamira.





## BAN ON PLASTIC BAGS SAVES KENYA'S ECOSYSTEMS

By Lilian Kanari



Finally there is a ray of hope to improve and sustain our environment, following the effect on the ban of plastic bags. On 28<sup>th</sup> August 2017, Kenyans woke up to positive news when the Cabinet Secretary for Environment and Regional Development Authorities, Prof. Judy Wakhungu announced the ban on the use, manufacture and importation of plastic bags. The ban took effect after a six-month compliance window period that was gazetted in February, lapsed.

The Environment and Regional Development Authorities Ministry announced hefty penalties for non-compliance. Any offenders found selling or producing plastic bags risks facing an imprisonment of up to four years or a bond of Ksh.4, 000,000.

The ban came about as a relief to many people who were accustomed to carrying their goods in the plastic bags that are see through thus attractive to thieves. Eco bags are made of biodegradable paper and cloth, which is convenient and safe for a shopper to use. Hawkers in urban areas are celebrating the new booming business venture of selling reusable and eco-friendly bags.

According to environmental experts, plastic bags take more than 100 years to decompose, thereby posing adverse effects to the environment including piling up

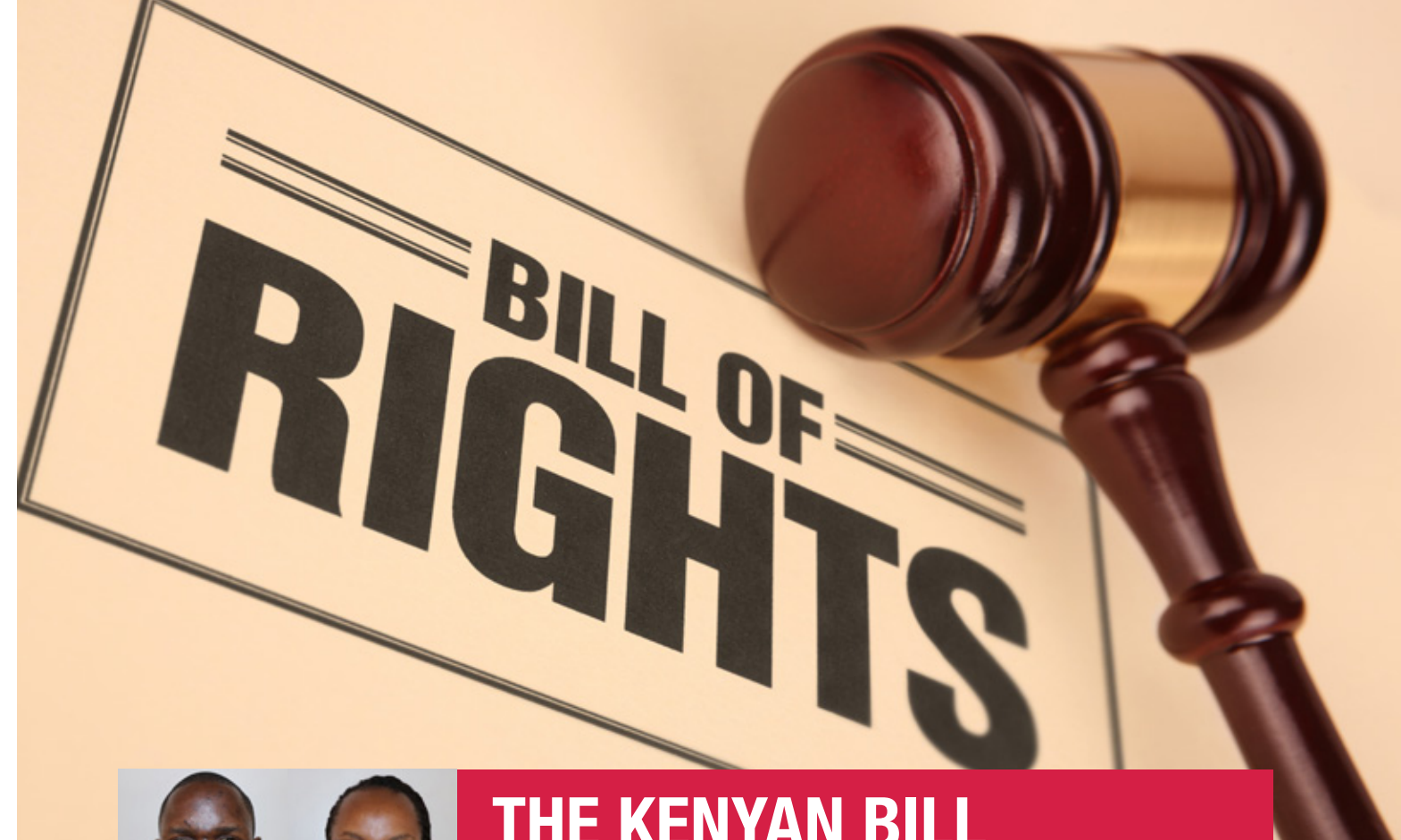
in landfills, blocking drainages, polluting rivers and destroying marine life.

Change is inevitable. However, the ban has strained *mwananchi's* budget, who is forced to buy the eco-bag to pack his/her goods. This has resulted to low impulse buying thus making retailers suffer huge losses. On the other hand, supermarkets and other retail shops have urged customers to carry their own bags, which will save most tax-payers' hard-earned money.

Small-scale traders have had to find alternative packaging material for their wares such as groceries and meat. Khat or *miraa* traders have argued that the alternative packaging is compromising, as their goods are prone to drying up.

Conservationists such as the Green Belt Movement have lauded the implementation of the ban of plastic bags, adding that they will support the Government in ensuring that it is a success.

It is a clear message that Kenya is ready to join other African countries such as Rwanda in taking bolder steps so as to foster an environmentally conscious society.



## THE KENYAN BILL OF RIGHTS

By Silas Opanga and Winny Gikonyo

The Constitution of Kenya 2010 has been lauded as a very progressive document and an improvement from the former constitution especially in the provisions in the Bill of Rights.

The Bill of Rights is contained in Chapter 4 of the Constitution; it applies to all law and binds all State organs and all persons. It contains the rights and fundamental freedoms of every person in Kenya, which are subject only to the limitations contemplated in the Constitution. The Bill of Rights is the foundation for socio-economic and political development meaning that all endeavors of the state should pay ultimate recognition to the Bill of Rights as the State has the largest share of responsibility in protecting, preserving and promoting these rights. It contains limitable and non-limitable rights and the procedure and circumstances for limitation of rights.

The rights and fundamental freedoms are quite extensive and are contained in Articles 26 – 51, they include the right to life, human dignity, privacy, access to information, property, equality and freedom from discrimination, freedom and security of the person, freedom of conscience, religion, belief and opinion, expression, association, movement and residence, freedom of the media, right to access to information and many more.

The four inalienable rights that cannot be limited are set out in Article 24 and include the freedom from servitude and slavery, freedom from torture and degrading treatment, the right to fair hearing and the right to an order of Habeas Corpus (this is an order to a person or agency holding a person in custody to deliver the person to the court issuing the order). These four aforementioned rights cannot be limited even under a state of emergency. Neither the judiciary nor the legislature nor the executive can limit these rights.

Furthermore, the Bill of Rights gives the High Court jurisdiction to hear cases relating to denial, violation or infringement of the rights and freedoms contained in the Bill of Rights and spells out the remedies for infringement or breach of rights in Article 23. It also directs Parliament to enact legislation to give effect to some of the provisions of the Bill of Rights that require further execution. For instance, the creation of a robust and independent Kenya National Human Rights and Equality Commission was done under Article 59, which also required Parliament to enact legislation to give effect to that article. This is what it means when lawyers say the Constitution is a living document, it allows Parliament and other organs to make laws and take actions that execute its provisions.





Remarkably as a citizen you have a role in giving the Bill of Rights and the Constitution in general a life first by reading it and second by living it. You have rights, it is to your benefit to know them, live them and be an active agent of the Constitution by your actions. Our constitution should be your first document of defense so read it and understand the contract between you and fellow citizens and the government. For instance Article 22 of the Bill of Rights gives you the right go to court when a right or a fundamental freedom in the Bill of Rights has been denied, violated or infringed and you can do this on your own behalf, on behalf of others or acting generally in the public interest. The Bill of Rights also sets out your rights in case you are arrested or held in custody or imprisoned (in Articles 49 and 51). Similarly, you must not infringe on the rights of others even as you are guarding your own rights because every right has an equal responsibility to your fellow man not to violate his rights.

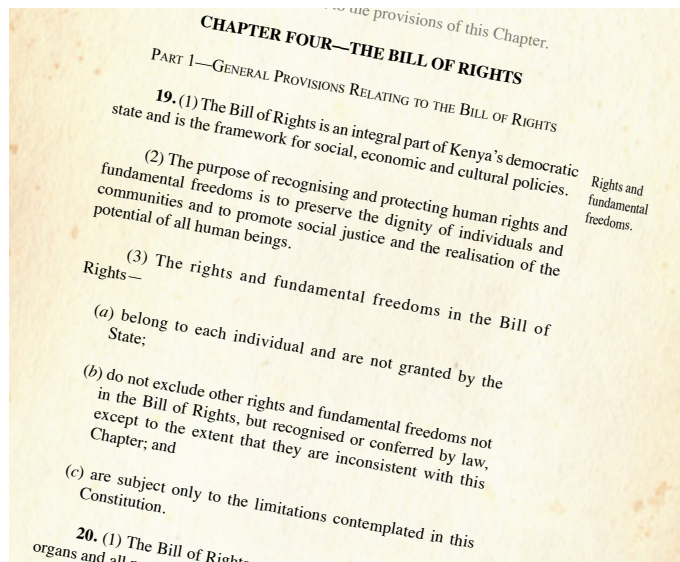
As a Corporation, we must ensure we do not infringe on anybody's rights and incorporate the provisions of the Bill of Rights in our operations for instance in promotion of equality (and equity), freedom from discrimination, fair labour practices and enhancement of consumer rights to name a few. In addition, the responsibility of giving effect to some of the rights and freedoms contained in the Bill of Rights has been cascaded by the National Government to its Ministries Departments and Agencies (MDAs) and Kenya Re as a state corporation is required to play a part in assisting the government accomplish these goals. Our performance contract contains elements that require us to show the role we have played in ensuring the promotion of national values contained in the constitution of which the Bill of Rights plays a large part.

The Bill of Rights also specifically addresses the youth, women and persons with disabilities affording this group what is now commonly termed as affirmative action and is applied in labour practices as well as availing procurement opportunities to them. This is a cure to historical injustices left upon these groups of people along the country's development path.

The Bill of Rights also contains provisions relating to the other vulnerable groups in society namely children, the elderly, minority groups and the marginalised. Article 53 sets out the rights of children and has led to the amendment of various national laws and institutions to ensure the rights of children are protected and promoted such as the right to health care and free basic education. The government has also taken measures to promote the living conditions of the elderly by providing free health insurance and financial accommodation.

Where persons living with disabilities are concerned, the government has required all its MDA's to be at the forefront in ensuring equitable opportunities are provided to PWDs. Kenya Re through its Niko Fiti Initiative has done much in line with Article 54 by investing some of its profits in activities to enhance access of PWDs to materials, devices and opportunities that assist them overcome the constraints arising from their disability and promote access to quality integrated educational facilities.

Lastly, it is good to note that the Bill of Rights is also the one that contains provisions relating to when and how a state of emergency can be declared. This is one instance when the state may limit the rights of the people but even then only within certain limits provided in the Constitution and which can be challenged in the Supreme Court.




**YOU CAN STOP CORRUPTION**  
By Kenwilliams Nyakomita

Over the past few decades, the issue of corruption, referring of the abuse of public office for private gain, has attracted both academicians and policy makers. Corruption scandals, as well as other reasons, have toppled governments in industrial as well as developing countries. Corruption is a phenomenon that exists in societies from an early age. In fact, it might be a phase that all countries go through before they reach maturity.

Several definitions have been put forward to explain what corruption is about but no universal definition has been reached. The Anti-corruption and Economic Crime Act defines it as bribery, fraud, embezzlement or misappropriation of public funds, abuse of office, breach of trust or an offence involving dishonesty.

**The major causes of corruption include:**

- Bad governance,
- Political patronage,
- Breakdown/erosion/perversion of societal values and norms,
- Non-enforcement of the law,
- Influence and favoritism,
- Unemployment,
- Poverty,
- Tribalism nepotism and cronyism,
- Weak or absence of management systems,

- Misuse of discretionary power vested in individuals or offices,
- Weak civil society and apathy,
- Lack of professional integrity,
- Lack of transparency and accountability,
- Inefficient public sector and greed among others.

Corruption has fierce impacts on economic and societal development and is subject to a vast range of institutional, jurisdictional, societal, and economic conditions. There are three types of corruption which can be identified in a democratic society i.e. Grand Corruption, Bureaucratic Corruption and Legislative Corruption and two in developing countries i.e. High-level corruption (well organized corruption) and Low-level corruption (Chaotic Corruption).

- Consequently, the benefits of preventing and eradicating corruption include:
- Economic and institutional growth,
- Increase in domestic and foreign investment,
- Improved social behavior or moral standards,
- Development partners gaining confidence and effective,
- Responsive, responsible fair and efficient public and private service .



### Fighting this peril requires:

- Strong political good will,
- Upholding of social ethics,
- Strong legal framework and coherent anti-corruption strategy,
- Extensive and in-depth professional investigation,
- Active community involvement and education of the public and government support.

Above all these, corruption prevention strategies starts with an individual.

Inscription on the tomb of an Anglican Bishop in Westminster Abbey:

“When I was young and free and my imagination had no limits, I dreamt of changing the world. As I grew older and wiser, I discovered the world would not change, so I shortened my sights somewhat and decided to change only my country. But it, too, seemed immovable. As I grew into my twilight years, in one last desperate attempt I settled for changing only family, these closest to me but alas they would have none of it. And now as I on my deathbed, I suddenly realize, if I had only changed myself first, then by example I would have changed my family. From their inspiration and acknowledgement, I would then have been to better my country and, who knows, I may have changed the world”

It is imperative to understand that corruption is with us. It's easy to detect its tendencies and practices based on the following red flags and early warnings. When the cited phenomenon's exit simultaneously, they indicate existence of corruption.

- Refusal or reluctance to take annual leave as forecasted.
- Refusal or reluctance to accept a posting elsewhere even with promotion.
- Regularly staying late in the office when few people are around.
- Frequent and repeated purchases of small amount of materials from same supplier.
- Paying for items with cash exceptionally fast.
- Frequent reports of loss of written off of stocks.
- Excessive credit facilities.
- Inconsistence in productivity.

- Heavy expenditure at discounted prices.
- Over willing to work overtime.
- Long, inexplicable, hushed telephone calls.
- Overfriendliness with certain subordinates.
- Irregular involvement in the affairs of other departments.
- Late reports and documents presented for authorization in large batches at busy times.
- Late reports and documents presented for authorization in large

### Personal corruption evaluation questions:

- Have you used office equipment / vehicles for personal purpose?
- Have you ever paid a bill when you know it is wrong in your fervor?
- Have you paid for services in cash without a receipt to avoid paying tax?
- Have you claimed to be sick when you know you are not?
- Have you claimed to have done something when you know you have not?
- Have you arrived late at a place of work and tried to bluff your way out of admitting to be late?
- Have accepted more change or balance than you are entitled to?
- Have you ever parked in the no parking zone or zone for the handicapped, for which you are not entitled to?
- Have you ever overstated mileage on a claim or any other claim?
- Have you knowingly drive above the required speed limit?
- Have you compromised your work in any way or received a bribe to give a service to a member of the public?
- Have you ever bounced a cheque?

If one or more of your answers is yes, then you have been corrupt. Stop being corrupt and join hands in fighting the menace. Start with yourself before pointing a finger to someone else.



## STRESS MANAGEMENT

By Monica Oyaró,  
Counseling Psychologist

Stress management is motivation of stress and especially chronic stress often for the purpose of improving every day function. There is a wide variety of techniques utilized to treat the physical and emotional effects of stress. Stress management is a set of techniques used to help an individual cope more effectively with difficult situation in order to feel better emotionally.

Unhealthy ways of dealing with stress

- Drinking too much
- Over eating/ under eating
- Sleeping too much
- Procrastination – postponing issues
- Withdrawing from friends, family or activity
- Spending hours in front of the T.V or computer
- Taking out stress on others

Healthy ways of dealing with stress

### 1) Avoid the unnecessary stress

Not all stress can be avoided and it is not healthy to avoid a situation that needs to be addressed therefore:

- Learn to say NO – know your limits and stick to them.
- Avoid people who stress you out.
- Engage with positive support group.
- Take control of your event.
- Cut down your to-do-list.
- Avoid hot buttoned topics e.g. avoid gossiping

### 2) Altering the situation/ stressor

If you can't avoid a stressful situation then try and alter it, figure out what you can do to change things so that the problem does not recur in future. More tips include:

- Be willing to compromise.
- Be more assertive.

- Manage your time better.
- Look at the bigger picture.

### 3) Adapting to the stressor

- Reframe your problems; Try to view the stressful situation from a more positive perspective.
- Adjust your standards; Stop setting yourself up for failure by demanding perfection.
- Focus on the positive; When stress is pulling you down, take a moment to reflect on all the things you appreciate in life.

### 4) Accepting the stressor

Some sources of stress are unavoidable. You may not be able to change or prevent stressors such as death of a loved one, a serious illness or a national disaster. The best way is to cope with stress is to accept things as they are:

- Don't try to control the uncontrollable.
- Share your feelings e.g. engage talk therapy.
- Learn to forgive.
- Look for the positive side.

### 5) Make time for fun and relaxation:

- Connect with others.
- Do something you enjoy everyday.
- Keep your sense of humor.

### 6) Adopt a healthy lifestyle:

- Exercise regularly.
- Eat a healthy diet.
- Avoid alcohol, cigarettes and drugs.
- Get enough sleep.
- Reduce caffeine and sugar.
- Spiritual nourishment.



# REHABILITATION →



## ADA COMMITTEE VISITS MATHARI HOSPITAL

By Judy Njuguna

As part of their mandate to identify with those members of society affected by the use or abuse of alcohol and drugs, the ADA Committee members paid a visit to Mathari Hospital on 18th October 2017. They also offered support by taking with them a number of consumable items for use in the institution.

The visit was exciting in as much as it was an awakening. It was exciting because the welcome was warm and members were able to interact and share with those men and women who are confined to the institution undergoing treatment and rehabilitation.

It was awakening due to the discovery of certain facts in the course of the interaction.

- The people there are not members of another society. They belong to us.
- They are people with diverse professional backgrounds: Engineers, Bankers, Insurers etc.
- They do not enjoy being there.
- The impact of abuse weighs heavily on women than it does on men.
- ADA Committee's message to all
- A stitch in time saves nine. Let's guard against trends that may result in addiction.
- Do not flush your career down the toilet because of a sip too many or a puff too smoky.
- Do not start on a journey whose destination you do not desire.
- Take a peek to the right, left, front and back and be your brother's keeper.
- If you must drink – drink WATER, and fresh air is all you need to inhale.

### 5 MYTHS ABOUT DRUG ADDICTION AND SUBSTANCE ABUSE

**MYTH 1: OVERCOMING ADDICTION IS SIMPLY A MATTER OF WILLPOWER.**  
Prolonged exposure to drugs alters the brain in ways that result in powerful cravings and a compulsion to use. These brain changes make it extremely difficult to quit by sheer force of will.

**MYTH 2: ADDICTION IS A DISEASE AND THERE'S NOTHING YOU CAN DO ABOUT IT.**  
Most experts agree that addiction is a brain disease, but that doesn't mean you're a helpless victim. The brain changes associated with addiction can be treated and reversed through therapy, medication, exercise, and other treatments.

**MYTH 3: ADDICTS HAVE TO HIT ROCK BOTTOM BEFORE THEY CAN GET BETTER.**  
Recovery can begin at any point in the addiction process—and the earlier, the better. The longer drug abuse continues, the stronger the addiction becomes and the harder it is to treat. Don't wait to intervene until the addict has lost it all.

**MYTH 4: YOU CAN'T FORCE SOMEONE INTO TREATMENT; THEY HAVE TO WANT HELP.**  
Treatment doesn't have to be voluntary to be successful. People who are pressured into treatment by their family, employer, or the legal system are just as likely to benefit as those who choose to enter treatment on their own. As they sober up and their thinking clears, many formerly resistant addicts decide they want to change.

**MYTH 5: TREATMENT DIDN'T WORK BEFORE, SO THERE'S NO POINT TRYING AGAIN; SOME CASES ARE HOPELESS.**  
Recovery from drug addiction is a long process that often involves setbacks. Relapse doesn't mean that treatment has failed or that you're a lost cause. Rather, it's a signal to get back on track, either by going back to treatment or adjusting the treatment approach.



## YOUR SIMPLE KITCHEN Q & A

By Dorry Gangla

It has been a great year of culinary exploration and adventure with the recipes I have shared and the feedback I have received from those who have attempted the recipes. Thank you all for adding meaning to my love affair with the kitchen.

In this issue of Re News, I endeavour to share valuable culinary insights by answering your questions as asked, from our interactions and your own kitchen experiences. I'm no expert, but in sharing our experiences we learn and we grow!



**On Baking...**  
**Question; I'd like to know the best way to melt chocolate to ice a cake so that it remains smooth.**

**Answer;** First, you need a good quality chocolate that tempers well, finely chopped or use chocolate chips. To obtain the correct texture for covering a cake with melted chocolate, you have to prepare a ganache. This is done by heating whipping cream with butter over low heat until it just starts to boil, then pour the hot liquid all over the chopped chocolate/chocolate chips and let stand for about 1 minute, then stir through using a spatula or wooden

spoon until it is well blended and pour this over your properly cooled cake (preferably refrigerated for at least 1 hour).

**Question; I try to avoid baking with a lot of sugar which most recipes call for. What can I use as a substitute for sugar when baking?**

**Answer;** If you are avoiding the sugar for health reasons, you may choose natural sweeteners such as honey or dates. If you are avoiding the sugar due to that sharp overwhelming sweetness when it is too much, you may reduce the sugar in recipes (except for chocolate recipes) by up to half. Also, you may add salt to balance the sweetness. The salt option usually works very well and my rule of thumb is 1/8th of a teaspoon for every 1 cup (200gms) of sugar.

**Question; How ripe should the bananas get to get a nice banana cake/bread?**

**Answer;** Very ripe. The skin of the banana should be browning and it will look good enough to throw away. That's the perfect banana to use for baking. As an extra tip, if you have too many bananas ripen at once, you can mash them, add a teaspoon of vinegar for each banana, mix well and freeze until you are ready to consume in baked goods.

**Question; How do you ensure that your cupcakes are soft and yummy?**

**Answer;** For the soft, three key things: Do not over mix (ingredients should be just combined), do not over bake (adequate baking time, not too long) and use the correct oven setting (depends on your oven's element if the heat is along the sides, up, down or both). For the yummy, it is always advisable to measure all your ingredients to ensure you get the right balance.





### On Cooking...

**Question; What's an exciting way to use boiled maize in cooking except githeri and mukimo?**

**Answer;** There are numerous ways in which you can get creative with boiled maize. I'll share two, just briefly. On the cob, you can add it to your grilled or dry-fried meat in the final stages of cooking and that would make a great accompaniment to the meal as the starch. It will soak in the meat flavours and blend in so well. Off the cob, you can sauté in butter/oil with salt, garlic and fresh squeezed lemon juice for a few minutes to make a great side dish.

**Question; What is the best way to tenderize meat?**

**Answer;** I strongly recommend lemon juice for this, which can be substituted with vinegar. Use either of these as part of your marinade. Marinating time will depend on how tough the meat is and how tender you want it to become, but for an average tough beef steak, up to 12 hours. Depending on the cut of meat and how you want to cook it, pounding with a mallet will also tenderize.

**Question; In your opinion is there a difference between yeast and baking powder when making mandazis?**

**Answer;** Yes there significantly is. Yeast changes the taste and consistency of your mandazi while baking powder does not, though both will achieve the key objective of leavening and giving the mandazi a good rise.

**Question; How do I chop onions without crying?**

**Answer;** Peel the onions, soak in warm salt water for a few minutes and then chop them up.

**Question; Tips on how to make finger licking pork chops?**

**Answer;** Three key things: 1) A sound marinade. Lemon juice is always a wonderful base for a

marinade. To this add brown sugar, garlic, mustard, salt and pepper. Thyme and Parsley are great herbs to combine in any pork meal, so you can add these too. Marination is best done in a sealed container for 12 hours. 2) Slow cook. Whether an open charcoal grill or in the oven, keep the heat moderate to low, to retain the juices and assure you of a tender meal. Best done while wrapped in aluminium foil. When juices flow from the chops, drain into a container for use in basting or as stock. 3) Proper basting. To the meat's juices add a good barbecue sauce. If you like a sweet and sour feel, add honey and fresh crushed ginger. Baste this mixture on the meat when almost ready to serve.



### On Kitchenware...

**Question; Does non-stick coating on pans cause cancer?**

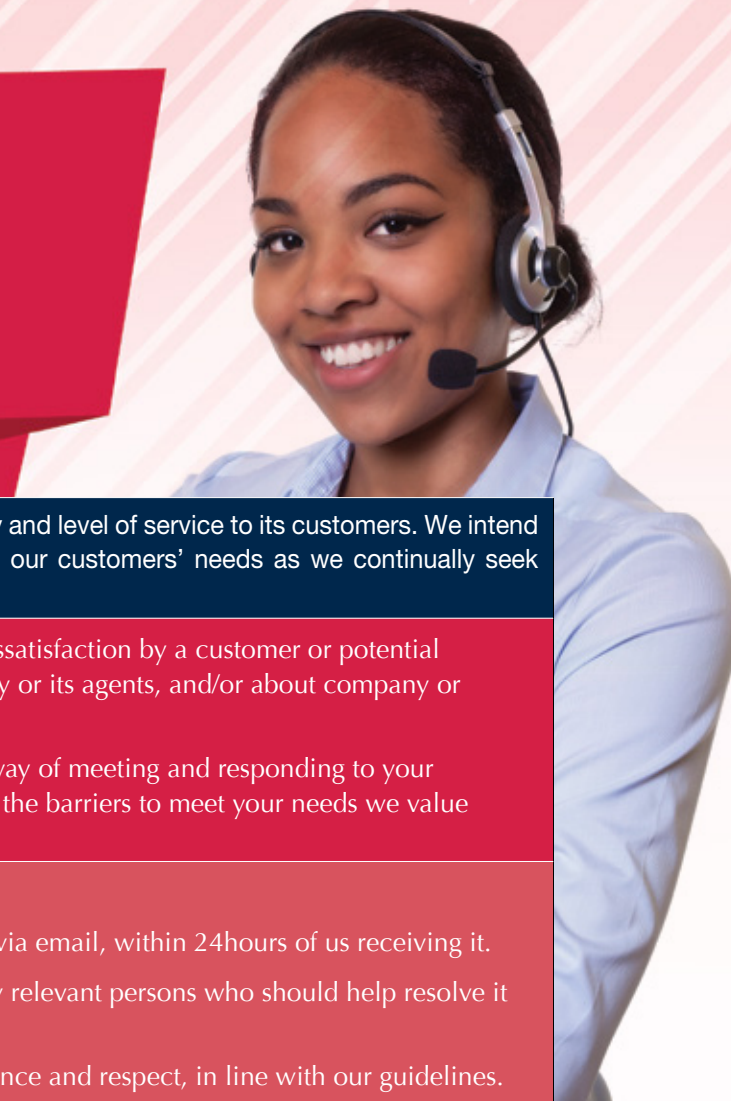
**Answer;** This is a tough one. However, in the few years I have been following research on this, there is no conclusively authoritative research that has established a direct link between use of non-stick material in food preparation and developing cancer.

**Question; Is there a simple way to keep baking tins and trays from losing their protective layer / rusting?**

**Answer;** Do not scrub your baking trays with abrasive scourers. Always wash in warm soapy water with a sponge and in case of tough cake batter dried onto the pan, soak until it easily comes off. Wash your pans when still warm and put them back in your cooling oven to dry completely in the dwindling heat. This helps all the water dry out from possible hidden folds which may eventually cause rust.

I trust that just like me, you have learned something new to infuse a new energy in your culinary journey. Wishing you all Happy Holidays and God's blessings.

# 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.

<b>What is a complaint?</b>	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
<b>How will we handle your complaint?</b>	We will: <ul style="list-style-type: none"> <li><input type="checkbox"/> Acknowledge your complaint, in writing or via email, within 24hours of us receiving it.</li> <li><input type="checkbox"/> Enquire into your complaint and consult any relevant persons who should help resolve it fairly and within a reasonable timeframe.</li> <li><input type="checkbox"/> Treat you and your information with confidence and respect, in line with our guidelines.</li> <li><input type="checkbox"/> 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.</li> <li><input type="checkbox"/> 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.</li> <li><input type="checkbox"/> Let you know in writing the outcome of your complaint and, as is relevant, the reasons behind this outcome.</li> </ul>
<b>What should you tell us:</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Your name, address and the best way to contact you.</li> <li><input type="checkbox"/> The details that will help us understand the reason/s for your complaint.</li> <li><input type="checkbox"/> Copies of any documents relevant to your complaint.</li> <li><input type="checkbox"/> If you have already have discussed your complaint with us, the details of those persons in Kenya Re that you dealt with.</li> <li><input type="checkbox"/> 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.</li> </ul>
<b>You need to know that:</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> You may make a complaint verbally and/or in writing. E.g. email, and/or calling</li> <li><input type="checkbox"/> We may ask for your help in the course of handling your complaint.</li> </ul>

**You can make a complaint to Kenya Reinsurance Corporation by contacting:**  
**Write to : Assistant Communications Officer | Kenya Reinsurance Corporation | PO Box 30271- 00100 | Nairobi, Kenya**  
**Call: (+254) 0703083212**  
**Email: [complaints@kenyare.co.ke](mailto:complaints@kenyare.co.ke) | [ongicha@kenyare.co.ke](mailto:ongicha@kenyare.co.ke)**





### **Kenya Reinsurance Corporation**

Reinsurance Plaza, Taifa Road, P.O. Box 30271 – 00100, Nairobi.

- Tel: +254 (020) 2202000, 0703 083 000
- E-mail: [Kenyare@kenyare.co.ke](mailto:Kenyare@kenyare.co.ke) • Website: [Kenyare.co.ke](http://Kenyare.co.ke)
- Facebook: Kenya Reinsurance • Twitter: [kenya\\_re](https://twitter.com/kenya_re)