

RENEWS

THE OFFICIAL MAGAZINE OF KENYA REINSURANCE CORPORATION LIMITED.

ISSUE 4 • 2019

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Time for Growth

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WE'RE LISTENING. WE'RE HERE. WE CARE



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

WHAT IS A COMPLAINT?

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

HOW WILL WE HANDLE YOUR COMPLAINT?

We will:

- Acknowledge your complaint, in writing or via email, within 24 hours of us receiving it.
- Enquire into your complaint and consult any relevant persons who should help resolve it fairly and within a reasonable time frame.
- Treat you and your information with confidence and respect, in line with our guidelines.
- Keep you and any other persons involved informed about the progress of the complaint, how we will try to resolve it and, as is appropriate, what we will do to prevent it from happening again.
- Take action to resolve the complaint as best 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 or writing to:
Assistant Communications Officer | Kenya Reinsurance Corporation
 P.O Box 30271- 00100 | Nairobi, Kenya
 Call: (+254) 0703083212
 Email: complaints@kenyare.co.ke | ongicha@kenyare.co.ke

FROM THE MANAGING DIRECTOR



The Corporation will soon open a regional office in Uganda following approval by Kenyan and Ugandan regulatory authorities.

Mr. Jadhah Mwarania, OGW

Managing Director



The 4th quarter of 2019 has been very significant in the Corporation. We have achieved a few milestones and are very proud for the strides we have taken.

The Global Credit Ratings (GCR) announced the review of Kenya Reinsurance Corporations Limited under the new criteria released in May 2019. This has seen Kenya Re's Financial Strength Ratings revised to AA+ as compared to ratings of AA in 2018 with a stable outlook. Furthermore, the Corporation's international strength ratings have been revised to a rating of B+ in 2019 from a rating of BB in 2018 with a stable outlook. The ratings of the Corporation have been supported by a very strong risk-adjusted capitalization due to adequately catering for the relatively stable quantum of insurance market and credit risk.

The higher ratings are attributable to healthy liquidity, supported by the adoption of balanced asset allocation with liquid assets representing 53% of the total investment portfolio. The rise in ratings has also been credited to liquidity coverage of net technical liabilities and operational cash coverage remaining fairly stable over the last three years.

The Corporation was further ranked as the 6th most gender inclusive Company in the Country in the Gender Equality Report that was released in November 2019. The Corporation comes in 6th place amongst other listed companies.

Further across in our subsidiaries, we held different customer engagements activities to appreciate our markets and offer our support. In Cote D'Ivoire we had a successful market cocktail. In Zambia we also had another market cocktail that culminated to a corporate golf tournament at the Lusaka golf club.

It gives me great pleasure to announce that we officially flagged off our Niko Fiti Caravan on the 14th of November 2019. I am proud to say that this years' campaign impacted over beneficiaries 1,500 people in 4 counties namely Machakos, Kitui,

Baringo and Nakuru. This brings it to a total of over 6,800 beneficiaries since inception in 2011.

We also officially handover the Moi Girls' Isinya and Lenana School Niko Fiti PWD Education Integration Program. Both schools were aided with some modification of their existing facilities making them accessible to students with disability. The interventions included refurbishments of the dormitory washrooms and common areas and conversion to disability friendly state, construction of ramps, placement of murram paths to ease access to various points in the school. This will go a long way to ensure that there is more inclusivity of those living with disability in National Schools.

In a bid to improve our environmental space, the Corporation also carried out a tree planting exercise at the Moi Girls' School in Isinya. Collectively the Corporation planted a total number of 5,000 tree seedlings.

It has been a fruitful 4th quarter for the Corporation and as always we strive to put our best foot forward as we end the year. To you our valued stakeholder, we thank you for the continued support. The Corporation remains devoted to achieving positive progress in the Corporation. As we say goodbye to 2019 I would like to wish you all happy holidays and a prosperous new year. Let us continue to walk together to grow the Corporation.



The 2019 half-year financial results were released. We also held our Annual Corporate Golf Tournament, which was successfully sponsored by the Corporation for all our clients, business associates and stakeholders.

Sylvia Karimi
Ag. Corporate Affairs Manager



Welcome to the fourth edition of the Re News Magazine. 2019 has indeed been a fruitful year for Kenya Reinsurance Corporation. We have had many successes and great accomplishments. As you flip through this edition of the magazine you will be able to get a summary of the 4th quarter activities as well as a recap of the year's activities.

As we come to the end of the year, Kenya Re staff benefited from the Corporations team building activity that was held at the Nyali Beach Resort on 22nd – 24th November. The theme of this our team building was "Pamoja Twaweza" and it brought staff together to share, interact, understand and forge the way ahead for the vision of the company through the various activities that were lined up.

Kenya Re's flagship CSR initiative dubbed Niko Fiti Na Kenya Re made tremendous strides in this 4th quarter of the year. We were able to penetrate 4 counties namely Kitui, Machakos, Baringo and Nakuru. The Corporation touched and transformed

the lives of over 1,500 beneficiaries through donation of various assistive and mobility devices bringing the total number of beneficiaries over 6,800 since the inception of the initiative in 2011. The Niko Fiti CSR initiative continues to keep Ability Beyond Disability at the forefront of all our distributions and activities.

These were just some of the activities in the fourth quarter but the magazine is full of articles touching on various sectors of the economy that I believe is a good read.

As we conclude the year I would like to wish all our readers a Merry Christmas and a prosperous new year. You have walked with us through 2019 and the Corporation is very grateful for the support accorded to us. Kenya Re wishes you all a prosperous 2020.

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NIKO FITI LAYS SMILES ON MACHAKOS & KITUI BENEFICIARIES



By Edwin Muthabuku

This year's Niko Fiti Na Kenya Re CSR initiative was flagged off on the 14th of November, 2019 at the Reinsurance Plaza in Nairobi. The Niko Fiti campaign is the Corporation's flagship CSR initiative that focuses on empowering persons living with disability. The initiative set out to make an impact in both Machakos and Kitui County where persons living with disability received special assistive and mobility devices. The 2019 Caravan was flagged off by the Kenya Reinsurance Corporation MD Mr Jadhiah Mwarania in the presence of the campaign's media partner, Nation Media Group and Royal Media Services and the Kenya Re staff.

The Corporation partnered with the Association of Physically Disabled of Kenya (APDK) to help identify those in need within the various counties. Machakos County was the first county to benefit from the distribution that took place at the Machakos Level 5 hospital while the second distribution was carried out in Kitui County at the Kitui Referral hospital on the 15th of November 2019. About 7-10% of Kitui County's population consists of persons living with disability. The area consists of very limited rehabilitation centers hence the Corporation's interest in helping those with disability in the region.

Hilder Wambua, a beneficiary of the Niko Fiti Initiative from Machakos thanked Kenya Re for the device and wonderful initiative by the Corporation. "This marks a very special day in my life as I

have received a wheelchair from the Niko Fiti CSR initiative. I am grateful for this as it will help me move to and from my new ICT internship. I no longer need to depend on people to get from one point to another and this is all because of Kenya Re. Niko Fiti na Kenya Re!"

In Kitui Hilary Mwendwa, a husband and father of two expressed how the device he received will impact his life positively. "I do not see this new device as just a tricycle but my new set of legs. I am a tailor who has to travel 15km to get my material, this journey will now be made easier. I can save on transport costs and purchase more material that will help me produce more products that will help me take care of my wife and two kids. Asante sana Kenya Re!"

Through our previous caravans that toured different parts of Kenya between 2011 and 2017, we managed to give out various assistive and mobility devices such as Polio boots, mobile vending machines, tricycles, wheel chairs, crutches, white canes, special seats and other assorted orthopedic items. The initiative achieved its goals in both counties and received endless blessings and well wishes from the beneficiaries and their Families. Kenya Reinsurance remains committed to ensure that more lives of persons with disability in the country are positively impacted and transformed.

NIKO FITI LIGHTS UP LIVES OF PWDS IN BARINGO & NAKURU



By Andrew Ongicha

The second phase of the Niko Fiti Na Kenya Re CSR initiative made its way down to Baringo and Nakuru Counties respectively. The Baringo distribution took place on the 28th Of November 2019 at the Marigat Sub County Hospital where over 700 PWDS received various devices that range from special seats, polio boots, crutches, amongst other items ranging from wheel chairs, white canes and other assorted orthopedic items.

The initiative made its final distribution of the year at the Nakuru Level 5 hospital in Nakuru County. The CSR initiative has impacted the lives of over 1500 persons living with disability in 4 counties namely Machakos, Kitui, Baringo & Nakuru. The beneficiaries across the 4 counties received devices such as special seats, polio boots, crutches, tricycles, wheel chairs, white canes and other assorted orthopedic items bringing the total number of beneficiaries to 6,800 since inception in 2011.

As the world inched closer to the World Disability Day that was on the 3rd of December 2019 Kenya Re Ag. Corporate Affairs Manager Mrs. Sylvia Karimi urged the beneficiaries to champion the Niko Fiti message. "As we inch closer to the world disability day which will be on the 3rd of December 2019 I urge the beneficiaries present here today; to be the Niko Fiti champions as you return to your homes. We have heard stories of many other persons living with disability being locked in their homes and such. I urge you all to be our brand ambassadors and champion the message of ability beyond disability. Encourage more people to come and register with APDK so they can all be put on the national database and be able to receive the appropriate help from initiatives such as Niko Fiti."

According to research from the World Bank about a billion people, or 15% of the world's population, experience some form of disability and disability prevalence is higher for developing countries. One-fifth of the estimated global total, or between 110 million and 190 million people, experience significant disability.

The research also states that Persons With Disability are more likely to experience adverse socioeconomic outcomes than persons without disability, such as less education, poorer health outcomes, lower levels of employment, and higher poverty rates. It is for these reasons that the Niko

Fiti initiative strives to provide PWDS with assistive and mobility devices so as to ensure more PWDS are empowered and are not excluded when it comes to equal opportunities across the board.

The Niko Fiti programme is Kenya Re's flagship CSR project that aims to uplift and empower those living with disability in order to better themselves to contribute to the economic and social well-being of not only their families but the nation as a whole. Started in 2011, it has so far touched the lives of over 6,800 people since its inception.



Niko Fiti Pictorial



Kenya Re Ag. Corporate Affairs Manager Sylvia Karimi (L), Kenya Re Beneficiary Richard Cherutich (C) & APDK Ag. CEO Benson Kiptum give a thumbs up after a successful distribution at the Marigat Sub County Hospital in Baringo County on the 28th of November 2019.



Niko Fiti Na Kenya Re beneficiary, Mr. Richard Cherutich received a tricycle during the 2019 Niko Fiti distribution held at the Marigat Sub County Hospital in Baringo County on the 28th of November 2019.



Niko Fiti brand ambassador, Hamo the Professor, engages the MD in a jig during the caravan flag-off for the 2019 Niko Fiti na Kenya Re campaign at the Reinsurance Plaza – Nairobi drive-way on 14th November 2019.



Mr. Patrick Amonde of Administration department and Ms. Pamela Mikhala of Human Resources department issue branded merchandize to beneficiaries during the second phase of the 2019 Niko Fiti campaign at Marigat Sub-County Hospital.



APDK Ag. CEO Mr. Benson Kiptum gives his remarks during the Niko Fiti Na Kenya Re distribution held at the Kitui Level 4 Hospital in Kitui County on 15th November 2019.



Ms. Jackline Karimi, Ag. Assistant Manager, Marketing distributes branded merchandize to Niko Fiti beneficiaries during the first phase of the 2019 Niko Fiti campaign at Machakos Level 5 Hospital.



Hildah Mumbwua, a beneficiary of the Niko Fiti CSR initiative gives a thumbs up after receiving a wheelchair during the 2019 distribution held at the Machakos Level 5 Hospital in Machakos County on 14th Of November 2019.



Niko Fiti Brand Ambassador Prof. Hamo interacts with Njoroge Kingori, a Niko Fiti beneficiary during the final distribution of the 2019 Niko Fiti Na Kenya Re CSR initiative at the Nakuru Level 5 hospital on 29th November 2019 in Nakuru County.



APDK National Chairman Mr. Fred Owako gives his remarks during the final distribution of the 2019 Niko Fiti Na Kenya Re CSR initiative at the Nakuru Level 5 hospital on 29th November 2019 in Nakuru County.



Machakos level 5 hospital doctor and care givers strap a beneficiary into his new special seat provided by Kenya Re through the Niko Fiti na Kenya Re CSR initiative. The distribution was held at the Machakos Level 5 Hospital in Machakos County on 14th of November 2019.



Some of the beneficiaries pose for a photo after receiving mobility and assistive devices courtesy of the 2019 Niko Fiti campaign at the Machakos Level 5 Hospital. At the back, are various representatives from various organizations and government institutions as well as Ag. Manager, Corporate Affairs, Mrs. Sylvia Karimi who represented the Managing Director as the chief guest.

KENYA RE LISTED SIXTH IN GENDER EQUALITY



By Sylvia Karimi

The Corporation emerged a SUPER SIXTH in a special Gender Equality in the Work Place Report evaluating 60 listed companies that was launched on 13th November 2019 at the Serena Hotel, Nairobi. The Corporation further emerged second in its category as majority-government owned company after Kenya Airways PLC.

The report was launched by the Chief Administrative Secretary of the Ministry of Public Service, Youth and Gender Affairs, Rachel Shebesh.

The evaluation was conducted by Equileap through the Nairobi Securities Exchange (NSE) and New Faces New Voices to assess all listed companies in Kenya on gender equality in the workplace. The evaluation used the Equileap scorecard, a comprehensive methodology for evaluating gender equality in the workplace. The scorecard has 19 criteria, including gender balance across the workforce, the gender pay gap, paid paternal leave and anti-sexual harassment policies. The methodology has been used to evaluate over 3,000 companies globally each year.

Additionally, the report captured data on the number of Corporate Social Responsibility (CSR) programmes that benefit or empower women either in the companies themselves or in the wider community as well as publicly available information such as the companies' annual reports, CSR reports and websites. With the NSE's support, companies were informed of the research and invited to submit their most recent published information.

Unlike any other equality research, Equileap uses the world's first in-depth cross-sector ranking system to assess and monitor thousands of companies across the globe. The Equileap methodology skews towards companies that are more transparent and make their data publicly available. Equileap believes that transparency, and

acknowledging where there are problems, is the first step towards taking action to close the global gender gap. For the Special Report, Equileap used its proprietary Gender Equality Scorecard™ of 319 criteria (including gender balance across the workforce, the gender pay gap, paid parental leave and anti-sexual harassment policies).

This recognition goes a long way in showing the Corporation's commitment towards adherence to its Gender mainstreaming policy that ensures consistent integration of Gender concerns into the designs, implementations, monitoring and evaluation of policies, plans, programs, activities and projects at all levels of the Corporation. The Corporation was represented at the launch by the Manager, Human Resources – Ms. Sally Waigumo and Ag. Manager, Corporate Affairs – Mrs. Sylvia Karimi.

/ TOP 10 COMPANIES			
RANK	COMPANY	SECTOR	SCORE
1	STANDARD CHARTERED KENYA	Financial	63%
2	WPP SCANGROUP	Communications	63%
3	SAFARICOM	Communications	63%
4	BARCLAYS BANK OF KENYA	Financial	61%
5	KENYA AIRWAYS	Consumer, Cyclical	50%
6	KENYA RE	Financial	47%
7	KENGEN	Energy	47%
8	STANBIC HOLDINGS	Financial	45%
9	KCB GROUP	Financial	44%
10	EAST AFRICAN BREWERIES	Consumer, Non-cyclical	44%

Gender Equality in Kenya
More at www.equileap.org

KENYA RE HANDS OVER LENANA SCHOOL & MOI GIRLS' ISINYA EDUCATION INTEGRATION PROJECT



By Andrew Ongicha

The Corporation, through the Managing Director, commissioned and handed over the Niko Fiti na Kenya Re Education Integration projects to Lenana Boys and Moi Girls Isinya on Tuesday 10th and Wednesday 11th December respectively.

Both school principals were present during the handover ceremonies and they acknowledged and appreciated the efforts put in by the Corporation to ensure the schools were disability friendly.

The projects came about following an approval from the Ministry of Education for education integration through accessibility and integration of students with disability to national schools in the country. The ministry approved Lenana Boys and Moi Girls' Isinya as the first beneficiaries of the initiative.

Among the interventions that the Niko Fiti na Kenya Re accomplished at Lenana School included the following:

- Refurbishment of the students' cubicles and washrooms and conversion of the same to disability friendly.
- Addition of ramps to facilitate ease of movement especially on wheel chairs.
- In the same effort, the following was undertaken at Moi Girls High School Isinya:
- Refurbishments of the dormitory washrooms and common areas and conversion to disability friendly state.
- Construction of ramps.
- Placement of murram paths to ease access to various points within the school.

The modifications will go a long way in creating a safer, decent and comfortable environment for students with disability within the two identified

schools.

Speaking during the handover ceremonies, the Managing Director remarked, "It is our desire as a Corporation to see an increase in the enrollment of students with disability in national schools as the years goes by and we hope that this partnerships will propel us further. We are glad to be part of this momentous partnership and most of all we are proud to be providing support to those deserving in our society."

KENYA RE PLANTS 5000 TREE SEEDLINGS AT MOI GIRLS' ISINYA

The Corporation planted 5,000 tree seedlings at the Moi Girl's Isinya on Wednesday 11th December 2019.

The activity was headed by the Managing Director and the Moi Girls Isinya school principal. The Corporation will also put in place an irrigation drip system to help sustain the tree seedlings to maturity level.

So far, the Kenya Re tree planting program has seen the Corporation plant a total of 16,000 trees since 2013. Kenya Re encourages schools and other institutions to make the most out of their grounds by planting trees as it helps to create woodland habitat, increase biodiversity, conserve the environment and most importantly provide an excellent learning resource.

Tree Planting Pictorial



Kenya Re MD Mr. Jadhah Mwarania plants a tree during the handover of PWD student education integration project at Moi Girls Isinya where 5,000 tree seedlings were planted on 11th December 2019. In the presence of the School's Principal Jane Aino (r) and Kenya RE Staff.

Kenya Re MD Mr. Jadhah Mwarania (r) during the handover of PWD student education integration project at Lenana School on 10th December 2019. Looking are the school's Chairman Dr. Samuel Ndegwa (c) and Principal Mr. William Kemei (l).



Kenya Re staff participate in the annual corporate tree planting day held at Moi Girls' Isinya where 5,000 tree seedlings were planted on 11th December 2019.

KENYA RE ZAMBIA 2019 GOLF TOURNAMENT



By Amy Limbani



It was a sunny Thursday morning when the first group of four golfers teed off at the Lusaka Golf Club for the 3rd Kenya Reinsurance Golf Tournament in Zambia. The conditions were perfect for capturing on camera the action on the greens. The expected turnout was 120 participants and by lunchtime it was evident that we would exceed our plans. We had a total of 144 players by the end of the day! An amazing turnout and a clear vote of confidence from the local market. This year the polo shirts were red and so were the men's caps but the ladies had stylish, blue sun hats with a broad circumference.

The prize giving ceremony was preceded by welcome remarks by the Acting Corporate Affairs Manager, Mrs. Sylvia Karimi as well as a few words from the club captain. The Managing Director Mr. Jadhiah Mwarania gave an overview of the business performance for the Zambian subsidiary and Kenya Reinsurance as a whole. He used the record breaking achievement of Eliud Kipchoge running a full marathon under two hours as a reference

point on how we should look for limitations and seek to smash them. The Kenya Re. Zambia Board Chairperson Mr. Patrick Wanjelani also had a few moments to thank all the players for their participation and expressed the company's wish to grow the insurance industry and business as well.

The Chairperson of the Kenya Re. Corporation parent company Mr. Eric Gumbo was amongst the Board Members who played golf on the day. He was also the first to hand out a prize to some of the winners. Mr. Maina Mukoma a member of both the local and parent company Boards, also participated in the tournament as well as assisted in distributing the prizes to some winners. Mrs. Kapumpe C. Kaunda, also a member of the Kenya Re. Zambia Board, was involved in the distribution of prizes as well as Mr. Seleman Tembo the Managing Director of the Southern African subsidiary.

Please refer to the photos for some further insight into the day.

Golf Pictorial



A golfer picks a club from her golf kit at the posh, luxurious Lusaka Golf Club course during the Corporation's sponsored golf tournament held at Lusaka Golf Club.



The beautiful dinner set-up that followed the Corporation's sponsored golf tournament at the Lusaka Golf Club.



Director, Maina Mukoma (left) and Group Managing Director, Mr. Jadhiah Mwarania (right) chat before teeing off at the Corporation's corporate golf tournament at Lusaka Golf Club.



From left: Amy Limbani (Zambia office), Sally Waigumo (Manager, Human Resources) and Sodala Ngayako (Zambia Office) pose for a photo during the Corporation's Zambia corporate golf tournament.



Lady golfers are all smiles at the Lusaka Golf Club during the Corporation's Zambia corporate golf tournament.



A lady golfer tees off during the Corporation's sponsored golf tournament at the Lusaka Golf Club.



The elegant set-up that hosted the Corporation's Zambia corporate golf tournament dinner at the Lusaka Golf Club.



Kenya Re Director Erick Gumbo (left) with his fellow golfers in his four-ball, pose for a photo before teeing off at the Corporation's Zambia corporate golf tournament.



By Amy Limbani

MARKET COCKTAIL IN ZAMBIA

An exciting year of growth for Kenya Re. Zambia was marked by an impressive turn out for the annual Kenya Re. Market Cocktail in Zambia. The 2019 event was privileged to have the newly appointed Registrar of the Pensions and Insurance Authority (PIA) Mr. Christopher Mapani give the key note speech. The insurance market representatives were particularly attentive to his speech because this was his first public engagement as PIA Registrar. The Registrar recognized the challenges the industry has encountered in the past such as low market penetration and the lack of domestication of insurance business. He also made reference to the Insurance Act which is pending amendment and said our market was in need of unlocking its potential and this challenge to increase insurance uptake and localize reinsurance was a challenge for all market participants.

The Group Managing Director Mr. Jadhiah Mwarania focused his speech on thanking the government of the Republic of Zambia and the regulatory authorities for fostering an environment which is helpful to business development. He also highlighted the areas which are a threat to the growth of the industry across African markets such as risk based supervision, capital and rating requirements and ownership structures. He referred to the role of emerging compliance requirements such as IFRS 9 and IFRS 17 accounting standards. All those threats need to be effectively managed for the insurance industry to survive and thrive. He thanked the Zambian market for the continued support of the Kenya Re Corporation.

The Board Chairman Mr. Patrick Wanjelani spoke about the role of the Zambia subsidiary in strengthening ties with key stakeholders within the region. He also remarked on the subsidiary's business growth and how the insurance industry is helping the local economy diversify. The Managing Director of Kenya Re. Zambia, Mr. Seleman Tembo in his welcome remarks underlined the role of Kenya Re in contributing to innovative solutions for the industry and company growth. He thanked the Kenya Re. Zambia team for their efforts and professionalism in working towards the strategic aims of the company and bade everyone present an enjoyable evening.

The event had over 70 people in attendance. The speech of the new PIA Registrar was particularly popular and widely covered in the local media such as the Radio Phoenix news broadcast, Diamond Television news and the Zambia Daily Mail newspaper.

The theme of the 2019 event was 'Tales over cocktails' and the networking opportunities were plentiful with almost all insurers from the general and life sectors represented. In addition the regulator, PIA, The Insurers Association of Zambia (IAZ), local reinsurance brokers and other reinsurers were present. The 2019 external auditors for Kenya Re. Zambia, Ernst and Young also had a representative. All guests were actively exchanging lively conversations and ideas.

The Kenya Re. Zambia Limited 2019 Market Cocktail was hailed as a success and we thank all cooperating partners for their support.

Cocktail Pictorial



Kenya Reinsurance Group Managing Director Mr. Jadhiah Mwarania.



Centre to right: Insurers Association of Zambia MD Dr. Nkaka Mwashika with Kenya Re. Zambia Manager Mr. Mumut Sialo.



Zambia Pensions and Insurance Authority Registrar, Mr. Christopher Mapani, makes his remarks as the chief guest at the Corporation's market cocktail.



Left to right: Mr. Paul Nkhoma MD Hollard Insurance (President of Insurers Association of Zambia) with Mrs. Kapumpe C. Kaunda.



Kenya Re. Zambia Board Chairperson Mr. Patrick Wanjelani.



Manager, Human Resources - Sally Waigumo shares a light moment with Kenya Re Director -Eric Gumbo at the Zambia market cocktail.

Cocktail Pictorial



Kenya Re Zambia Regional Manager, Mr. Seleman Tembo.



Madison General - Mr. Nkole Kasese.



Madison Life MD Mrs. Agness Chakonta.



Hollard Life MD Mrs. Barbara Mwandila.



Zambia Office Manager, Mr. Mumut Ole Sialo (centre) and Zambia Office Senior Accountant, Mr. Francis Kunda engage a guest in a discussion during the Zambia Market cocktail event.



Left to right: Betty Muyambo - Hollard Insurance, Kondwani Phiri - Emeritus Reinsurance and Ntindah K. Kajoba - Hollard Insurance.

AN ENLIGHTENING COMPLAINTS HANDLING SENSITIZATION



By Sylvia Karimi

Complaints handling truly is an essential component of customer service and business success. Not only is it meant to gather valuable customer insight but also helps companies progress to improvements that lead to reduced costs, increased profitability and increased customer satisfaction.

The CAJ deals with maladministration in the public sector, "such as unreasonable delay, administrative injustice, discourtesy or misconduct, incompetence or ineptitude, misbehavior in public administration, improper or prejudicial conduct, manifest injustice, abuse of power, unlawful, oppressive, unfair treatment or unresponsive official conduct and failure to adhere to the constitutional principles that all sovereign authority of the state is drawn from the people. In performing this function, the Commission provides oversight across the entire public sector, acting as a check on processes, systems and procedures." The CAJ handles complaints by any citizen and institution.

In 2014, according to an annual report done by CAJ, the Commission handled a total of 86,905 complaints with 79,693 new cases, which was four times as much as the year before. The Commission attributed this to increased awareness of the Commission's existence and a growing appreciation. The annual reports cites in anecdotal reference a number of specific cases which were solved to the satisfaction of the complainants.

By Act of Parliament according to the Constitution Article 59 (4). The CAJ takes part of the responsibilities of the former KENYA NATIONAL HUMAN RIGHTS AND EQUALITY COMMISSION.

Detailed functions of the commission are to be found in Section 8 of the Commission on Administrative Justice Act and the other Sections of the same act.

The commission has substantive investigative powers which are detailed in Sections 26 to 28 of the CAJ Act. But it may only try to resolve cases by conciliation, mediation, negotiation and recommendation Sec. 29 CAJ Act. You may say that its power ends where the powers of police, judiciary, ODPP begin. Section 30 (b) of the CAJ Act prohibits the CAJ from investigating, among others, criminal offences... and many matters of "manifest injustice or unlawful, oppressive, unfair or unresponsive official conduct" which the Kenyan 'mwananchi'

has complained about to the ombudsman in fact are considered to be criminal offences by law.

It is with this huge importance that Complaints handling has been enshrined and embedded as a Performance Contracting (PC) deliverable for all State Corporations, Kenya Re definitely not an exception. The Corporation is very committed towards effective complaints handling that lead to successful resolutions. The Corporation has in place an effective complaints handling infrastructure, which is published in every edition of the Re News magazine for staff information.

The Corporation, on 5th December 2019 was host to two officers from the Commission on Administrative Justice (Office of the Ombudsman) who came to sensitize staff on complaints handling amongst other important topics touching on the mandate of CAJ.

The sensitization, which was attended by staff in two different sessions, was very insightful. Aside from complaints handling, the sensitization also touched on topics such as Access to Information (ATI), Alternative Dispute Resolution, Administrative Injustices, Promotion of Constitutionalism, Promotion of Special Rights and many others.

Team, "Customers don't expect you to be perfect. They do expect you to fix things when they go wrong." – Donald Porter



Kenya Re staff listen to Irene Karbolo of the Commission of Administrative Justice (CAJ) during a sensitization on complaints handling that was organized by the Corporate Affairs department on 5th December 2019.

A TEAM BUILDING LIKE NO OTHER!



By Edwin Muthabuku

Like in previous years and in many organizations, team-building is a highly anticipated event by staff. Team-building programs provide upbeat and powerful team experiences that enable staff at all levels in the Corporation to work as true team players. Through annual team buildings, team members discover and actually realize that their diversity is their greatest asset and trust, cooperation and effective communication are key ingredients to a team's success.

This year's team building was special; one of its kind. The Corporation decided to take its staff 493.4 kilometers from the Corporation's head office. Mombasa aka County 01 was the approved destination. The catch-phrase for this year's team-building 'kwa ground vitu ni different' made it even more interesting to look forward to. The Christmas Party Committee team made it even more alluring through the series of communication sent to staff. "This year's Christmas Party will be BIGGER and BETTER" – one of the communiques sent, stated.

By September 2019, it was all systems go for the Corporation's participation. Transport was via the Madaraka Express, SGR. SGR tickets were purchased early enough for staff for two trains with different timings; the 8.00am inter-county train and the other the 2.00p.m. express train. Each staff was issued with two tickets for departure from Nairobi and another return to Mombasa of course with a word of caution for good-safekeeping, otherwise the phrase "Mombasa mji wa raha, kuingia rahisi, kutoka ngumu" could have been a reality!

The departure day, November 22nd 2019 was with us. I was in the early birds' team. By 5.45 a.m., all vans had left the Reinsurance Plaza – Nairobi basement for the Syokimau SGR terminus. Everyone was their brother's keeper by keeping check that all slated to depart in the morning were on their way to the terminus. Anyone with some extra luggage got a helping hand, you could tell team building had actually began at the terminus! The waiting lounge was full of hand-shakes and friendly hugs as staff took time to catch up over a cup of tea with a biting as they waited for the boarding call. It was a rather chilly morning, so a cup of tea over a chat would bring in some warmth. "Passengers

boarding the inter-county SGR to Mombasa are requested to board and scan their tickets through entry point 1." The announcement indicated it was time. The seating arrangement was done well to ensure all staff were in close coaches as well as close seating areas.

By exactly, 8.20a.m. the famous Madaraka Express train left the terminus amidst a bon voyage salute from the Kenya Railways train crew. Cruising at an average speed of 100km/hr, the 6-hour journey was a smooth one. Travelling as a team, made the 6-hour journey memorable with the chats and discussions. People moved freely from coach to coach exchanging pleasantries. The train made stops at Nairobi, Athi River, Emali, Kibwezi, Mtito Andei, Voi, Miasenyi, Mariakani and finally arrived at the last stop, Mombasa Terminus. On arrival, staff with heavy clothing had to remove them, yes you guessed it right, THE HEAT WAS REAL!

The advance team comprising of Christmas Party committee members had arrived on time to pick staff at the terminus. They came bearing sweets in a welcome gesture to staff, although truth be told, some cold water could have been more welcoming!

Soon enough, the fifteen-minute journey to Nyali Sun Africa and Beach Hotel commenced. The short journey laid bare the beauty of Coastal city. A partial view of the port and the breathtaking Indian Ocean was pure eye candy. I was lucky to have sat close to Mr. Emmanuel Karisa, who hails from the Coast, he was key in relaying some knowledge of the Coastal region of Kenya. Soon enough, we were at Nyali Sun Africa and Beach Hotel, received like the proverbial tourists visiting the coast, by traditional Giriama dancers who made us feel 'home' and climaxed the Coastal city ambience; folks, at this point, we were truly in Mombasa. Mr. Sanjeev Kumar, the General Manager and Corporate Account Manager, Florah Nyapinda warmly welcomed staff to the Hotel and did normal guest reception protocols and staff proceeded for lunch and afterwards staff proceeded to enjoy the afternoon as they await the rest of the team.

The afternoon Madaraka Express team arrived at 8.30p.m and were warmly welcomed by the hotel

management and proceeded to dinner. What followed was a briefing moderated by the Manager, Human Resources, Ms. Sally Waigumo at one of the ballrooms. The key-note address was made by the Managing Director, Mr. Jadhah Mwarania who took time to welcome staff to Mombasa and emphasize on the value-addition of the annual team building exercise to the Corporation. "Through successful execution of team building, the efforts directly impacts the holistic performance of the Corporation, since growth is realized when values such as team-work and cohesion are inculcated into the culture of the Corporation," he said. "We therefore must take all activities planned seriously and derive lessons learnt." He added. The Managing Director thereafter invited the procured consultants, Strategic Synergy Consultant Limited, who gave brief overview of the planned activities and expectations from the team.

The following day, 23rd November 2019, kicked off with a morning-zumba warm up to kick-start the day's activities. Staff thereafter freshened up and got in their sports gear. After breakfast, staff proceeded to Pwani Ballroom for the morning session that covered a number of topics particularly bordering on team cohesion, communication, trust and respect for one another. Staff thereafter proceeded for outdoor activities. Not even the rain could deter staff from participating in some activities especially bursting of the "opposing" team balloons; it was a fun game; everyone playing protective of their balloon and at the same time aiming to burst the opponents'. The rain subsided and staff proceeded to the beach for other activities. Tug of war was the climax, a real-time measure of strength. It was a long pull and pull but the Onsakia-led team carried the day fair and square lest no petitions! After lunch, staff retreated for 'me-time' as was in the program as they prepared for the Christmas Party which was slated for the evening. The Christmas Party Committee on the other hand had the herculean task of setting up for the night and conducting final reviews of various tasks ahead of the night.

The gala night was here with us; the Christmas Party. Staff surely did not disappoint. The term, Kwa ground, vitu ni different played out openly. All were dressed elegantly and classically in the night's theme - all-white and in all forms of creative designs. At the entrance, staff were issued

with a black masquerade that was uniform to all and thereafter posed with a photo-booth! The set-up was fantastic; the ball-room was well-lit and had walls, tables and seats creatively draped in all Kenya Re colors. The Kenya Re branding was well-placed in the room, crowning Kenya Re's presence.

MC Mudibo welcomed guests and lit up the mood with some raffles that gifted staff various prizes at random. Soon, everybody settled and the MC invited the Managing Director, Mr. Jadhah Mwarania to make his remarks. The Managing Director made his remarks reviewing the year 2019 holistically - noting the successes and priority areas of improvement with a view to reporting better financial results in the coming year. The MD noted that the Corporation got good media visibility through the year. He also acknowledged the recognition of the Corporation as the Best Retakaful Company - Kenya. The MD went ahead further to update staff on recruitments made through the year and the ongoing organizational structure review process that is key in ensuring the Corporation maintains, attracts and retains its best pool of staff. In his concluding remarks, he reiterated on the need for staff commitment especially on time management and wished staff a merry Christmas and prosperous 2020.

Then came voting time. It was all applause and celebration after long serving staff were feted at the Christmas Party. Mrs. Emiliana Righa of Corporate Affairs Department particularly got a standing ovation after she was voted in by majority staff as 2019 Employee of the Year on top of her 35 years of service to the Corporation. In her remarks, she thanked everyone for the recognition and urged staff to be committed to work noting that it is through the commitment that she has been able to be diligent to her work.

Then came time to recognize other long serving staff at the Corporation. The following staff were feted for their long service to the Corporation.

5 YEARS
MS. JANE N. NYANGAU
MS. ANNE W. IRUNGU
MS. LINA M. WAWERU
MS. VIRGINIA N. WAITHAKA
MS. JACKLINE K. MWORIA

10 YEARS
MR. JOHNSON K. IRERI
MR. YOVES G. ANGWENYI

25 YEARS
MR. MICHAEL J. MBESHI
MS. JAQUELINE N. NJUI

30 YEARS
MR. MARK OSORO
MS. GRACE KISAULU
MS. CLARIS MWASARU
MS. ALICE MBUTU
MRS. JENIFER SIGEI
MRS. ROSE WAGANDA
MRS. SUSAN KANDIE
MR. ROBERT NAMUNANE
MS. DORCAS KIPTUI

35 YEARS
MS. JANE WERE
MRS. MONICA OYARO
MRS. EMILIANA RIGHA
MRS. ROSE OBURE

The following departments and categories were recognized as best departments of the year through the following categories after a voting process that saw all staff participate in:

CATEGORY	DEPARTMENT
DEPARTMENT OF THE YEAR	RECORDS AND ARCHIVES DEPARTMENT
BEST DEPARTMENT MD'S OFFICE DIVISION	CORPORATE AFFAIRS DEPARTMENT
BEST DEPARTMENT REINSURANCE OPERATIONS DIVISION	LOCAL BUSINESS DEPARTMENT
BEST DEPARTMENT PROPERTY AND ADMINISTRATION DIVISION	RECORDS AND ARCHIVES DEPARTMENT
BEST DEPARTMENT FINANCE AND INVESTMENTS DIVISION	FINANCE DEPARTMENT
COMMITTEE OF THE YEAR	HIV & AIDS MAINSTREAMING COMMITTEE

Further the following staff were feted for their outstanding contribution:

CATEGORY	DEPARTMENT
SPORTS PERSONALITY OF THE YEAR	AGNES MUSYOKA
INNOVATIVE STAFF	SAMUEL RUUGIA BRIAN TARUS LUKE KIUNGA MIRIAM NDULU

A fashion show thereafter ensued to identify best dressed lady and best dressed gentleman from the all-white dressed staff. The competition was very stiff since all identified persons were neatly dressed. Mr. Richard Jilani of Life department and Ms. Abby Shem of Legal Department were crowned best dressed gentleman and best dressed lady of the night.

The formal programme ended at around 12.30 a.m. and it was now time to get to the dance floor! The MD and senior management opened up the dance floor to all staff and the entertainment began! It was time to shake a leg and bid goodbye to 2019 as a team in the merriest of ways!

The departure day, was 24th November 2019 and the journey back via the SGR was a restful one albeit full of reminiscence of the weekend that was!

That was team-building 2019, a team building like no other!

Forward together, Team Kenya Re!

Team Building Pictorial



Dennis Mbaabu of Investments department takes a selfie with colleagues at the Corporation's team building event held at Nyali Sun Africa Beach Hotel & Spa.



From left: Jeniffer Mutinda (Risk & Compliance department), Moses Kipchirchir (Claims department) and Everlyn Kamau of Local Business Department are all smiles as they enjoyed the Corporation's team building event on 23rd November 2019 in Mombasa.



Happy Kenya Re staff pose for a photo as they headed to the beach area for team building activities at the Nyali Sun Africa Beach Hotel & Spa.



From left: Ag. Manager, Corporate Affairs, Mrs. Sylvia Karimi, Assistant Manager, Marketing & Business Development, Mrs. Susan Kandie & Mrs. Rosemary Gitau of Property department take a photo during the team building event held at the Nyali Sun Africa Beach Hotel & Spa.



Manager, Local Business Department, Mrs. Elizabeth Omondi (left) and Ms. Shivani Shah of International Business department follow through a presentation done by the team building consultants during the morning session of the team building event held at Nyali Sun Africa Beach Hotel & Spa on 23rd November 2019.



Elizabeth Wambua of ICT department & Jane Nyambeki of Corporate Affairs department take a photo to remember the weekend that was the Corporation's team building event in Mombasa.

EMERGING INSURANCE TRENDS

By Andrew Ongicha

In the words of English biologist and evolution proponent Charles Darwin, 'It is not the strongest or the most intelligent who will survive but those who can best manage the change.' These words articulate the tactics that are needed to navigate through business environments regardless of the occupational trade that one is involved in.

The insurance sector is an industry that keeps evolving for the betterment of its customers and is not exempt on matters of diversifying itself where it pertains to keeping afloat with the emerging trends. With inflation rates in Kenya having ballooned to a high of 6.27 percent as of June 2019 amidst the removal of the interest rate caps lending rates were affected which consequently lowered uptake of insurance products in the region. As of 2018, the uptake of insurance products stood at 2.43 percent which was a drop when compared to 2017, where insurance uptake was at 2.71 percent which was according to the Association of Kenya Insurers.

What was however notable, was the fact that non-life insurance products such as a motor vehicle, property and health continued to dominate the insurance sector with a performance of Gross Written Premiums (GWP) KES. 128.9 billion in 2018 which was a 2.2 percent growth in comparison to 2017. Life insurance uptake, on the other hand, witnessed Gross Written Premiums (GWP) amounting to KES. 87.26 billion in 2018 which was an increase of 4.31 percent from the same period in 2017 with the GWP of 83.56 billion.

Having stated this, it is key to note that insurance companies and reinsurance companies have already begun streamlining operations in as far as positioning themselves in the insurance sector is concerned. One such emerging trend that has particularly popular in other sectors, particularly the insurance sector, has to be the introduction of blockchain technology. According to surveys by Statista, worldwide spending on blockchain technology is expected to grow from 1.5 billion users in 2018 to an estimated 11.7 billion by 2022,

provided the reception remains the same. With blockchain technology, a temporary and permanent audit trail can be created and hence allows for transparency.

Additionally, blockchain technology assists in eradication of fraud which often happens during fraud claims, this enhanced operating system is an automated process that is a cryptographically secured form of record-keeping, which makes verification of data easier. According to surveys recently released by McKinsey, automation can reduce the cost of fraudulent claims by as much as 30 percent.

Claim inspection is additionally a trend that many global insurers are turning to as a way of enhancing service delivery. Through the use of drones in timely identification and assessment of accidents on site. With fraudulent claims being on the rise, there is a need for claim verification so as to. Drawing from studies conducted by Deloitte, it was estimated that 25 percent of insurance industry income is fraudulently claimed which further reaffirms the need for more insurance companies to invest in more data mining techniques and artificial intelligence so as to safeguard against fraud. Predictive analytics which closely ties in with data analytics is consequently emerging as a beneficial trend because through the process, insurers are able to carry out underwriting processes with ease while assessing the risk class for each potential client.

Insurers are additionally leveraging on customer metrics and positioning their companies to adopt more of a customer-centric approach owing to the fact that consumer demands are increasingly changing thus insurers need to streamline their products to suit those of their consumers. It is therefore needless to state that businesses should attach more value to customer feedback as customers are often fundamental in a business's growth. Drawing from studies carried out by the New Voice Media, 50 percent of customers will never conduct business with a company after one negative experience.

The insurance sector is additionally inculcating the trend of acquisitions and alliances into their

organizational culture as a way of diversifying on product and service offerings for a wider portfolio. These alliances are additionally serving as a means through which they can integrate technological solutions on the front end and back end in their operations. Surveys by Cytonn, show that insurance companies are merging together to meet a solvency ratio requirement deadline in accordance with the 2019 Insurance Report so as to allow for surplus capital. This report by Cytonn, therefore, indicates that solvency margins dropped to 26.9 percent in 2019 compared to 27.9 percent in 2018.

As a Reinsurer, whose mission is entrenched in providing risk management solutions that secure the future and create value for our stakeholders, Kenya Reinsurance strongly believes that they should adopt finetuned products and services to cater to the needs of the everchanging reinsurance industry. It is for this reason that we have adapted a system to mitigate risks through an ERP system capable of automating business functions to minimize fraud. With people becoming increasingly aware of life insurance products, Kenya Reinsurance in partnership with stakeholders such as the Insurance Regulatory Authority, we are expecting an improvement in uptake of life insurance products.



By Luke Kiunga

KEYNOTES FROM GOOD TO GREAT BY JIM COLLINS

Influential management professor Jim Collins released the popular Good to Great: Why Some Companies Make the Leap...and Others Don't in 2001. The book is really a research project led by Collins as a follow-up to his book Built to Last. He researched hundreds of companies to identify sets of "good" companies where one became "great" while a close competitor failed. Collins and his team tried to discover what the "great" companies did differently from the comparison companies and the general market.

Collins learned that factors such as CEO compensation, technology, mergers and acquisitions, and change management initiatives played relatively minor roles in moving from Good to Great. Instead, Collins found that successes resulted from three main factors:

- disciplined people
- disciplined thought
- disciplined action

1. **Level 5 Leadership:** Collins found a common great leadership characteristic in the good to great companies. Specifically, Collins defined "Level 5 Leadership" as a key to moving from good to great. Level 5 leaders achieve better results than the "strategic and effective" Level 4 leaders. Level 5 leaders also have an intense determination and profound humility. They remain humble learners

while having a steadfast resolve. Level 5 leaders establish a set of core values focused on a higher purpose than mere profit generation. Collins found these leaders were committed to the long-term success of their organizations, and many rose to a leadership role from within the company. "Mix personal humility with professional will"

2. **Get the right people on the bus:** People assume that new business leaders immediately begin by announcing where they're going—by setting a new direction or by articulating a fresh corporate vision. In fact, the leaders of companies that went from good to great started not with "where" but with "who." Start by getting the right people on the bus, the wrong people off the bus, and the right people in the right seats. Then review the core values and establish a vision. "First Who, then What?"

3. **Confront the Brutal Facts:** Companies transitioning from Good to Great must be willing to identify and assess defining facts in the company and in the larger business environment. Collins outlines a four-step process to promote awareness of emerging trends and potential problems:

- Lead with questions, not answers.
- Engage in dialogue and debate, not coercion.
- Conduct autopsies without blame.

- Build red flag mechanisms that turn information into information that cannot be ignored. “Become aware of emerging market trends and potential problems”

4. The Hedgehog Concept: Simplicity leads to greatness. When confronted by predators, the hedgehog’s instinct is to curl up into a protective ball. This single response is simple and works as a response to any attack. To transition from Good to Great, companies should focus on doing one thing better than anyone else in the world. This single function will become the organizations “Hedgehog Concept.”

Collins suggests the following steps to help expedite this process:

- Determine what you can be best in the world at and what you cannot be best in the world at
- Determine what drives your economic engine
- Determine what you are deeply passionate about

“Do one thing better than anyone else”

5. A Culture of Discipline: Sustained great results depend upon an overarching organizational culture of discipline. The single most important discipline is fanatical adherence to the Hedgehog Concept by shunning opportunities that do not meet your singular “better than anyone else” criteria. Disciplined thought followed by disciplined action is required. Do not assume this requires a tyrant leader who disciplines – this leads to highly dysfunctional organizations. Every team member is rather afforded the degree of personal empowerment and latitude that is necessary to bring the firm’s envisioned objectives into existence.

“Focus all your resources toward that area of strength”

6. Technology Accelerators: Good to Great organizations think differently about technology. They avoid fads, instead focusing on where technology can be an accelerator of momentum within the firm’s Hedgehog Concept. None of the Good to Great companies Collins studied began their transformations with pioneering technology, yet they all became pioneers in the application of technology once they fit it within their Hedgehog Concept. Collins characterizes the ideal approach to technology with the following cycle: “Pause — Think — Crawl — Walk — Run.”

“Carefully apply technologies that accelerate your key strength”

7. The Flywheel effect: A Good to Great transformation looks dramatic to customers and the market, but the beginnings may be unnoticed inside the company. The process is akin to pushing a large, heavy flywheel. It takes a lot of effort to get started and build energy, but with persistent pushing in a consistent direction over a long period, the flywheel builds momentum and eventually can’t be stopped – achieving breakthrough results. Making decisions and taking actions that reinforce and affirm the company’s Hedgehog competencies initiate positive momentum. This results in the accumulation of tangible positive outcomes and serves to energize and earn the loyalty of the staff. In contrast to the flywheel effect, the doom loop is characterized by reactive decision-making, an overextension into too many diverse areas of concentration, following short-lived trends, frequent changes in leadership and personnel, loss of morale, and disappointing results.

“Steady, consistent progress leads to eventual breakthrough” a down payment, consider viable investment loan options, pay debts and seek the assistance of a legal team to understand policies surrounding property in Kenya.

GOOD TO GREAT PROCESS



WISDOM COMES WITH TIME

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OUTLIERS AND NOISE

Scientifically speaking, there is noise and there is a signal. Statistically speaking, there are outliers and those who conform to normal distribution. Scientifically we want a signal and statistically we are not very keen on outliers.

The other day we (yours truly and others), carried out a survey to determine the effectiveness of some approach we had designed in carrying out some corporate-assigned task. We had feedback and we had vitriol. We received them all.

It was clear the normal distribution applied to the majority while the outliers too were not left behind. They did indicate what they thought of the team, rather nicely!

It makes for an interesting case study of why one or two souls will feel so different from the others. But then this is what statistics and science and psychology is all about. They can explain this 'phenomenon' and dissect it from different angles – and like lawyers, each will have it's day and the most convincing or emphatically-explaining one will carry the day.

Does this reflect on our daily lives? How we carry out tasks at work, home or while on the road? I believe you've seen individuals with 'big' cars clearing the road for themselves, by hooting incessantly behind you as if you need to lift your car off the road for them to fly ahead. What goes on in their mind? You are a lesser human being than them? Your car is consuming their fuel? You don't deserve to drive your Vitz on 'their' road? Where do they get all the entitlement from? Big characters in the government or not, it still doesn't hold water. (Only emergency vehicles are allowed to be driven that way).

I'm aware of an active activist who has been giving waking nightmares to such elements because he doesn't budge. He won't move and can't move. They have not done anything to him – I pray that this remains so. Other than the abuses they hurl your way, they know, legally that they cannot do much. Can that apply to our case above? Time will tell.

These are the outliers on the road. Are you outliers in the work place? You know how they irritate, imagine you being that irritating to someone – and in this particular case, that person is your



By Davis Onsakia

colleague in the next office – whom you will meet at tea time sharing a pot or a thermos or even a lift with! Shame.

At least those characters know they are hooting and are rushing to 'cut deals', but in the office, you will meet the guy you have been 'cutting legs' in that strategy workshop. You will be waxing lyrical on how badly you need change from people, while people are counting the number of sheep in their kraal – while you are wondering what became of your people. You ask a question randomly and people request you to paraphrase for fear of not telling you that they were in Mars while you were speaking to the population in Uranus – who don't exist by way. How you got yourself there, only you know! And only you can get yourself out of that pit.

Politically speaking, it is said that majority will have their way while the minority can have their say. This is what they call a democracy. Is a 'say' good enough? And if I know that all I can do is 'say', meaning that I don't expect any action, what will indeed motivate me to 'say'? What if I go ahead and 'say it' and this is or will be used against me at some point in my life? What if I keep quiet and my neighbour keeps quiet and also her neighbour too keeps quiet and then we become the 'silent' majority – who initially were a minority? Who will speak for such 'majority' minorities and have their voice heard and probably heeded, in decision making? An oxymoron? No. I raise my hand.

I have come to a sad conclusion: don't ignore the outliers and their 'noise'. Although they can wear you down by not seeing any positive in anything while the overwhelming majority are enjoying, still listen to them. Lend me your ears, thus says the Marker. Let not their behaviour and conduct dampen your spirits of serving the majority. By the way, such people exist to ensure that you cannot rest on your laurels – they help you by keeping you on your feet so you keep on improving while they deteriorate in their false belief that they are 'cutting you to size'.

Cheer up and keep serving humanity! The world needs your kind.

Blessed Christmas and blissful and bountiful 2020.

KENYA RE COTE D'IVOIRE MARKET COCKTAIL



By Lucy Kagwiria

The Kenya Re Cote D' Ivoire team hosted their local market clients to the inaugural Market Cocktail event on Wednesday, 9th October 2019 at Hotel Tiama, Abidjan. Mr. Kuoame Bah, the Deputy Director of National Insurance Authority graced the occasion as the chief guest.

Group Directors Jeniffer Karina, Felix Okatch and Anthony Munyao were present. Cote D' Ivoire Subsidiary Director Sylvester Konin was also present and made remarks on behalf of the Cote D' Ivoire Subsidiary Chairman, Mr. Zinda Sawadogo.

The Group Managing Director, Mr. Jadhiah Mwarania, updated the guests on the Corporation's operations. He also highlighted the vision for Kenya Re Cote

D' Ivoire amongst them; creation of an Ivorian reinsurance security to serve Francophone Africa, a long term view of its success and contribution to Africa reinsurance market development, an entity providing world class service to Francophone Africa from Abidjan as well as an entity that will create value to its stakeholders into perpetuity.

The event was attended by most of the Cote D' Ivoire insurance market with over 60 guests in attendance representing various insurance companies. It was a great occasion for networking and for introducing plans for expansion and collaborations.

Cocktail Pictorial



Managing Director, Mr. Jadhiah Mwarania welcomes a guest to the Kenya Re Cote D' Ivoire market cocktail. Looking on is Director Anthony Munyao (left) and Regional Manager, West Africa Office, Mr. Arthur Levy.



West Africa Office underwriter, Mr. Samuel Koffi (left) translates the key note address of the market cocktail chief guest, Mr. Kouame Bah (right), Deputy Director of the National Insurance Authority – Ivory Coast.

Cocktail Pictorial

From extreme left: Kenya Re Directors: Mrs. Jennifer Karina, Mr. Felix Okatch, Mr. Anthony Munyao & (MD) Mr. Jadhiah Mwarania welcome guests at the Cote D' Ivoire market cocktail. Next to the MD, is Regional Manager, West Africa Office, Mr. Arthur Levy.



West Africa Office senior underwriter, Mr. Vincent Gonhoueu Ouehi engages guests in a discussion during the Kenya Re Cote D' Ivoire market cocktail.



Ag. Manager, West Africa Office, Mrs. Lucy Kagwiria, talks with guests during the Kenya Re Cote D' Ivoire market cocktail.



Managing Director, Mr. Jadhiah Mwarania welcomes Kenya Re Cote D' Ivoire subsidiary office Director, Mr. Sylvester Konin to the Kenya Re Cote D' Ivoire market cocktail. Looking on is Director Anthony Munyao (left) and Regional Manager, West Africa Office, Mr. Arthur Levy.



WISDOM IS INNOVATING FOR THE FUTURE



Kenya Re has embraced the digital shift to a one-stop computerized system that integrates all operations. This will give way for more efficient, automated processes towards a digital future.

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