Re-News

The Official Magazine of Kenya Reinsurance Corporation Ltd.

KENYA RE
STRENGTH & WISDOM BEYOND BORDERS

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East Africa gets ready for oil and gas boom

Inside

Oil, gas and a young population – A blessing for Africa

We are in the World Cup season. I look around and it is as if life has come to a standstill. Conversations are about football – which team will make it to the final, which player is a disappointment and which team manager has a good game plan. As I watched one of the matches, my attention was drawn to the young energetic players who are in their early 20s. They reminded me of Africa and all the vibrancy of Africans.

Africa is growing in many fronts. Our population stood at 1.033 billion in 2011 and according to the United Nations World Population Prospects, Africa is the only region in the world where population is expected to keep growing beyond 2100.

Africa's growing population has been described as a blessing while others say it is a curse but opinions are varied and mixed. With almost 200 million people aged between 15 and 24, Africa has the youngest population in the world. Africa is the youngest region in the world providing reservoirs of change, progress and social dynamism. The youth population in Africa is expected to double by 2045.

In this issue we discuss oil and gas in East Africa. Kenya has discovered oil in two out of the current 46 gazetted commercial blocks and this is expected to put Kenya in the league of other oil and gas producing countries and form part of the country's economic activity. It is important for governments to manage these resources well. Many third world oil producing economies face various challenges that we have highlighted in the lead article. Based on current trends, 59 percent of 20-24 year olds will have had secondary education in 2030.

This offers an unrivalled opportunity for economic and social development if the talents of this swiftly increasing reservoir of human capital are harnessed and channeled towards the productive sectors of the economy. However, they could also present a significant risk and threat to social cohesion and political stability if Africa fails to create sufficient economic and employment opportunities to support decent living conditions for this group.

With oil and gas as resources, we could solve this problem and convert Africa into first world countries. We have the resources and a young population that can make this happen.

In this issue of Re News we have articles about Africa as an investment destination, activities at Kenya Re and industry news. We will endeavour to keep our readers updated. Please give us feedback.

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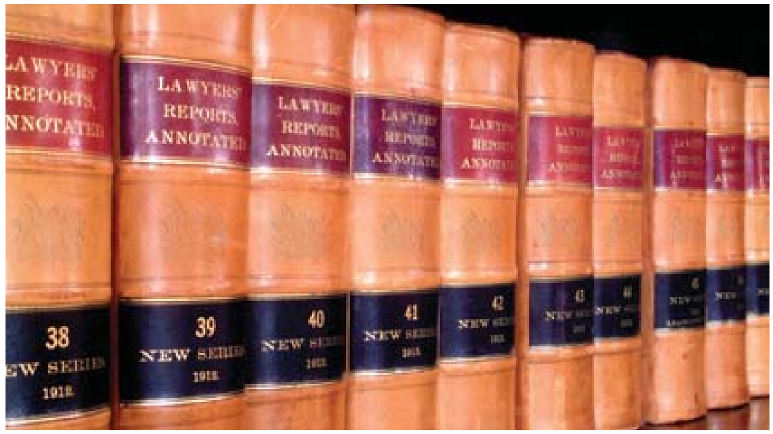
Law to regulate insurance companies

The Insurance Amendment Bill 2013 that was signed into law by Kenya's President Uhuru Kenyatta is expected to tighten supervision on insurance companies. Following the signing of the law, insurance heads will go through a moral and financial investigation before they are approved. This will reduce the risk of firms collapsing due to mismanagement as was witnessed in the last decade. In the new law, the Insurance Regulatory Authority will no longer approve auditors working with companies nor intervene where an insurer has failed to appoint one.



Law expected to tighten supervision on insurance companies.

Regulator calls for terrorism insurance products

By Lucy Kagwiria

The Insurance Regulatory Authority (IRA) is asking Kenyan insurers to cover losses arising from terrorist attacks. "The reality of terrorism cover came to the fore after the Westgate Mall attack in september 2013 that led to loss of lives and property running into billions of shillings," said Nkirote Mworia, the IRA Corporation Secretary and Legal Affairs Manager.

Insurers have been also asked to disclose full policies to clients so that they are clear on whether their policies include terrorism acts. In Kenya, terrorism covers for motor vehicles cost 0.25 percent of the value of the vehicle. After the Westgate terrorist attack in September 2013, insurers refused to pay for claims for motor vehicle and other assets damaged during the attack to clients who had not taken terrorism insurance cover.

About 20 Kenya insurers are now offering terrorism cover. The number is expected to increase as Kenya struggles to wade through increasing terror attack threats.

Insurers have been asked to disclose full policies to clients so that they are clear on whether their policies include terrorism acts.

Terrorism safety tips

1. When you walk into a building, recognize where the emergency exits are.
2. Recognize where any stair cases are in buildings you are in.
3. Be aware of your surroundings. If you feel uncomfortable don't be afraid to leave.
4. Do not accept any unmarked packages or packages from people you do not know.
5. Report any strange looking devices to the police immediately.
6. Annually review evacuation procedures at your home, school and office. Know where all emergency exits are located.

Source: nilesema.com

Preparing for ISO recertification

By Andrew Ongicha

Kenya Re ISO core team members went through a three day refresher course awareness training on ISO 9001:2008 at the Boma hotel in South C from 12th - 14th May 2014. The course was meant to offer a comprehensive framework on which to build processes that helps ensure key business objectives are achieved. The training was conducted by the Millenium Management Consultants. At the same time, the SGS conducted external surveillance audits in readiness for the Corporation's recertification. The aim of the recertification audit is to verify whether the company meets the standards of the ISO 9001:2008.

Some staff during the ISO training.

7 ISO 9000 principles

1. Customer focus

The customer is the primary focus of a business. By understanding and responding to the needs of customers, an organization can correctly targeting key demographics and therefore increase revenue by delivering the products and services that the customer is looking for.

2. Good leadership

A team of good leaders will establish unity and direction quickly in a business environment. Their goal is to motivate everyone working on the project.

3. Involvement of people

The inclusion of everyone on a business team is critical to its success. Involvement of substance will lead to a personal investment in a project and in turn create motivated, committed workers.

4. Process approach to quality management

The best results are achieved when activities and resources are managed together. This process approach to quality management can lower costs through the effective use of resources, personnel, and time.

5. Management system approach

Combining management groups may seem like a dangerous clash of titans, but if done correctly can result in an efficient and effective management system. If leaders are dedicated to the goals of an organization, they will aid each other to achieve improved productivity.

6. Continual Improvement

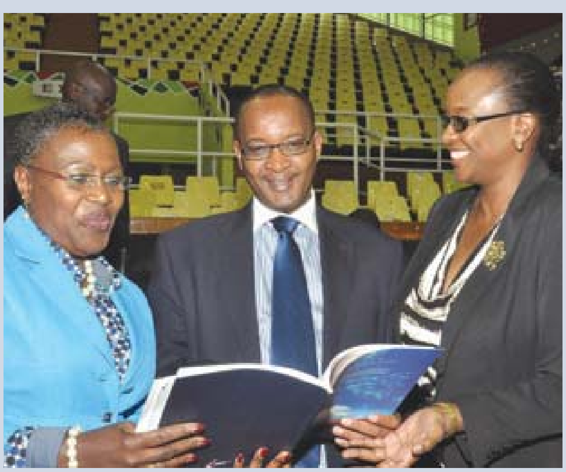
Through increased performance, a company can increase profits and gain an advantage over competitors.

7. Factual approach to decision making

Effective decisions are based on the analysis and interpretation of information and data. By making informed decisions, an organization will be more likely to make the right decision.

www. pjr.com

Kenya Re profits grow by 7 percent



(L-R) Kenya Re Chairman Mrs Nelius Kariuki, MD Mr Jadiah Mwarania and a Director, Mrs Gladys Mboya peruse the annual accounts during the AGM held at the Kasarani Gymnasium.

By Andrew Ongicha

Kenya Re has posted a seven percent rise in its net profits from KSh 2.8 billion in 2012 to KSh 3.2 billion in 2013. These results were achieved through consistent support and partnership from the local insurance industry which remains Kenya Re's largest single market for business.

The audited 2013 financial accounts show a 21 percent growth in gross premium fuelled by a focused implementation of the Corporation's strategic plan. The increase came from new treaty and facultative business and tremendous support from cedants across its chosen market. Claims incurred grew by 16 percent largely explained by severity in claims experienced during the year.

Shareholders have a reason to smile after funds improved from KSh 17.9 billion up from KSh 14.6 billion. The good performance is also attributed to a favourable interest rate environment and good returns from treasury bills, bonds, bank deposits and the stock market.

East Africa gets ready for oil and gas boom

By Alice Mbutu

All eyes are set on East Africa following the discovery of oil in Uganda and Kenya, and discovery of gas along the Mozambique and Tanzanian coast. Kenya has discovered oil in two out of the current 46 gazetted commercial blocks. This will put Kenya in the league of other oil and gas producing countries and form part of the country's economic activity.

The discovery of oil and gas and the enormous financial windfall that accrues to the respective governments brings with it attendant challenges and opportunities. Critical issues that governments of oil producing countries, particularly those in third world countries have to grapple with include the following:-

1. The need to translate the oil and gas wealth into sustainable, equitable and human-centered development.
2. The need to build transparency and encourage open debate among all stakeholders so as to build a broad consensus on the efficient management of the wealth resulting from oil and gas.
3. Developing appropriate pro-active measures to safeguard the security and environmental integrity of the communities affected most directly by the oil and gas operations.

There are numerous opportunities and benefits that one will expect to accrue to nations endowed with oil and gas resources. These include:

- Improved balance of payments and reduced fiscal and budgetary disequilibrium in national financial affairs.
- Reduced dependence on donor budgetary support with its often stringent conditions.

> *A vibrant economy anchored on a strong financial inflows from oil exports can provide the budgetary support for poverty alleviation programs.*

- Increased availability of financial resources for investment in infrastructure for education, health, transportation, etc.
- The potential for the judicious and effective harnessing of the gas reserves that can help solve the perennial power supply shortages.
- Improved rating by international rating agencies which can allow governments to borrow relatively easily on the international capital markets, and reduce reliance on donor funding.
- Improving private sector access to credit on the local market since the crowding out effect of government borrowing would have diminished somewhat; This can be a strong catalyst for vibrant private sector growth and expansion, thus creating employment opportunities for the population at large.
- Financial intermediation can be expected to improve, which in turn can enhance access to capital for Small and Medium Enterprises which typically act as the key engine for wealth creation in most economies.
- A vibrant economy anchored on a strong financial inflows from oil exports can provide the budgetary support for poverty alleviation programs.

Challenges for third world oil producing economies

While the benefits of any oil based economy are numerous, there are equally serious challenges that governments of these countries cannot afford to ignore. The greatest challenges for third world oil producing economies have been:

- That oil wealth often erodes democratic accountability and good governance.
- That oil wealth increases corruption and wastefulness in public spending.
- That oil wealth often exacerbates existing inequities in wealth distribution among the population.
- Social unrest, most often among affected communities in the oil and gas producing areas can create security problems for governments.
- The oil economy often can lead to the neglect of other primary export commodities as well as even food production leading to heavy dependence on food imports to augment reduced local production; the net effect may be higher prices

for imported basic consumables which situation further aggravates the poverty of the vulnerable segments of society.

Without adequate safeguards, energy production can often lead to serious environmental degradation affecting the health and livelihood of the immediate indigenous populations. It is a known fact that the oil and gas industry is arguably the most capital intensive industry there is. Huge investments in technology, equipment and human resources are deployed to undertake the various phases of the oil and gas production chain which includes:

- Seismic investigation
- Drilling of exploration well
- Testing and evaluation of exploration well to determine the exact nature of hydrocarbons
- Drilling of additional appraisal wells to evaluate field size/reserve and the viability of the development
- Development of permanent production installation at those locations where the more favorable hydrocarbon bearing formations can be reached
- Transportation of the crude oil by pipeline and/or other means to refineries
- Refining of crude into various hydrocarbon products; and
- Transportation to the markets

Risk management

In addition to these core activities in extracting the oil and gas and processing them into the final products, there are other support services that together constitute the broader oil and gas industry. Any business that requires the investment of huge financial resources and is at the same time inherently fraught with tremendous risk of loss of property and/or life as is found in the oil and gas industry should make risk management in general and insurance in particular, an integral part of their financial planning and management systems.

Gas and oil operations represent an economic activity in which many decisions involve risk and uncertainty. In order to adequately respond to the challenge of designing appropriate risk management systems for the oil and gas industry, the Reinsurance industry has had to address the following issues:

- Identification and understanding of the nature of the hazards for which risk management solutions need to be designed.
- Identification of the assets to be insured, expertise in properly estimating potential loss exposure, as well as the type of insurance cover appropriate for the assets.
- Identification of the key parties (i.e. investors/owners, joint venture partners, contractors, sub-contractors, operators, etc.) with insurable interest in a particular oil/gas project.

> ***This being an emerging risk, the insurance sector has a perfect opportunity to tap into this wealthy resource that is expected to bring economic stability and create employment.***

- The capacity of the local insurance market, both financially and in terms of technical expertise, to underwrite what is arguably a very complicated risk to rate.
- The availability of adequate safeguards to ensure appropriate levels of local participation in all insurance cover to minimize premium flight from the local market.
- Designing appropriate training programs to transfer technology and knowhow to local underwriters.

This being an emerging risk, the insurance sector has a perfect opportunity to tap into this wealthy resource that is expected to bring economic stability and create employment. Currently, various insurance covers are available to cover hazards and risks encountered at each phase of the oil and gas activities though most are being offered by international insurance companies resulting to capital flight in terms of premiums.

The reinsurance market has not been left behind. It has provided capacity to the insurance enabling insurance companies to absorb more risks which are then transferred to the reinsurer. Reinsurance arrangements are provided through Treaty arrangements or on Facultative basis. The reinsurance market is also providing the necessary technical capacity to assist in the development of the oil and gas markets.

Reinsurance capacity from Kenya Re

Kenya Re has taken lead in providing reinsurance capacity and technical expertise to both local and the international markets. This improves the product and service component of the local insurers and instills confidence to the investors who in most cases procure oil gas insurance from foreign insurers due to lack of satisfactory local content.

The corporation has put in place a strong retrocession programs to protect its balance sheet against large and catastrophic losses emanating from oils and gas risks which include:-

- Construction Erection "All Risks",
- Delay in Start Up, Operational "All Risks",
- Business Interruption / Operators Extra Expenses,
- Sabotage and Terrorism,
- Marine Cargo Insurance,
- Directors' and Officers' Liabilities,
- Employers Liability,
- General Third Party Liability,
- Environmental Impairment Liability
- Automobile Liability.

As a national Reinsurer, Kenya Re has continued to work with the local insurance industry to provide reinsurance cover to the insurance companies that provide insurance cover to major government projects. The corporation has therefore continued to increase retention capacity thus reducing the need for to purchase reinsurance cover from external reinsurers.

1. *Sammy Ruugia and Davis Onsakia line up to receive certificates after they qualified to the last round of the Rising Star Awards that was held on 24th June 2014 at the Hilton Hotel.* ***2.*** *Kenya Re staff and invited guests who took part in the Technical Seminar that was held in Douala Cameroun from 26th to 28th May 2014 .*
3. *Kenya Re staff rest after participating in the Stanchart marathon.* ***4.*** *L-R Susan Kandie (underwriter) Nancy Imunde (Manager, Corporate Affairs) and Charity Nkonge (Executive Assistant) are all smiles during the recently held AGM.* ***5.*** *Shareholders peruse the annual accounts before during the AGM that was held on 13th June 2014 at the Kasarani Gymnasium.* ***6.*** *Ushers from Kenya Re share a Kodak moment after the AGM at the Kassarani Gymnasium.*

The happy faces of Niko Fiti beneficiaries

By Andrew Ongicha

A smiling beneficiary.

In the previous issue of Re News we highlighted the direction the Niko Fiti campaign would be taking in 2014. In May 2014, the Niko Fiti team visited two beneficiaries to find out how they are doing.

In Eldoret, the team visited Peris Jebiwot who received a wheelchair that has enabled her go to school at Kobil Small Home in Elgeyo Marakwet County. The jovial girl has continued to do well in her studies and is has been among the top three in her class. She wants to be a Judge when she grows up.

In Busia County, Kassim Wekhoba is a very excited man after he received prosthesis legs last year. His legs had been amputated due to an injury he sustained at work. "I was working as a crane operator in a company in Kisumu. I was operating a crane when it hit a live wire and caught fire. I sustained major burns on my legs, hands and on my torso. My legs were most affected and I they had to be amputated," reminisced Kassim. After receiving prosthesis legs, he opened an electronics repair shop in Nambale town that is doing very well.

The testimonies of Jebiwot and Kassim will be aired on KTN with the objective of establishing the impact of the campaign, enhancing its sustainability and distigmatizing disability.

The objective of the Niko Fiti campaign is to promote independence, ease in mobility and accesibility of Persons with Disability through provision of assistive devices.

Caught Out!

Ms Jane Were reacts after the Stanchart Marathon

Three key themes for the future of investment in Africa

By Anthony Thunstrom

As recently as two years ago, a typical conversation with a multi-national company wanting to invest in Africa would be peppered with questions around corruption, political stability and sustainability – all reflecting a weight of negative stereotypes that we seemed unable to shake off. These questions were not particularly difficult to address, but they did demonstrate the hurdles left to clear before "business as usual" became the norm.

Fast-forward to the past six months, and a very different picture emerges. The old contradictory clichés about Africa as either a hopeless continent or a hopeful continent are finally giving way to a more nuanced, realistic perspective.

At a macro level, hazy intentions to invest in Africa have turned into real commitments and actions. A good example here is the number of ring-fenced Africa funds run by private equity houses. Recently the Carlyle Group, one of the largest global asset management firms, specializing in private equity, closed its maiden sub-Saharan Africa Fund having attracted investment of around $700 million – about 40 percent beyond its original target. This has followed the closure of a number of similar Africa funds at anywhere from $350 million to $1 billion. According to industry norms, these funds will have to be invested in African assets within the next couple of years.

There is now a clear and palpable urgency to discussions about how to invest in Africa, and I am confident that we have just reached what will, in the future, be considered a significant turning point in Africa's economic ascendancy. So, what does the future hold? How will the global desire to invest in Africa play out practically over the next couple of years? From our perspective, based on dealing with any number of global, regional and emerging local investors in Africa, there are three key themes.

Closing the investment gap

Among the factors that will define Africa's economic future are the continent's size and scale, its natural resources and its population. Africa's landmass is significantly larger than that of India, China, North America and Western Europe combined. Moreover, Africa's population already nearly rivals that of India or China, and will accelerate past both in the next decade or so.

The flip side of this huge advantage of scale is, simply, that it is difficult and time-consuming to identify the best investment-grade opportunities. Most investors do not have the luxury of a full-time Africa team on the ground. On the one side, there are record amounts of global capital that have been raised and committed for African investment and currently seeking a home, and on the other side there are so many solid, successful Africa businesses that offer fabulous investment opportunities, but more often than not these parties have not been able to find each other or fully understand the potential that the combination of external investment and an already thriving local business can generate.

Solving this mismatch between investment-seeking capital and identifiable investment opportunities will be vital to Africa's future growth. In the medium to long term, increased efficiencies in local capital markets, action by governments and trade organizations to improve the "ease of doing business", and big picture improvements in the economic climate, will all help address the mismatch. In the short term, there is a role for qualified corporate intermediaries to provide guidance, as well as for governments and their investment arms to champion opportunities.

Non-negotiable sustainability

Investment into sub-Saharan Africa used to be characterized by extremes. At the one extreme, we had aid-driven or "humanitarian" investment. At the other, we had opportunism - ventures launched with the "get rich and get out" mentality that still, unfortunately, haunts many of Africa's resource-rich regions. Today, a number of factors suggest strongly that when investing in Africa, sustainability in the future will be non-negotiable. Africa's billion-plus population, with its youthful demographic and deep awareness of historical injustices, places powerful pressure on the investment policies and regulations of African governments. Virtually any investment must take local social conditions into account.

In mainstream global investment circles, sustainability is increasingly a fundamental requirement to be considered alongside factors like risk-adjusted returns and political - risk ratings. A sustainable return implies more than a continuous flow of profit. It implies a degree of social responsibility in terms of the type, timeframe and structure of an investment, and also a social compact - an understanding that, if you invest in a region to the genuine benefit of its people, your investment will be repaid with fair and maintainable earnings, quite possibly for decades to come.

Impact investment – that is, investment dedicated to making a benevolent impact, while still earning attractive rates of return – is becoming fashionable. Even in the private equity arena (renowned for its absolute focus on generating average returns in the 30 percent per annum range, and for exiting investments over an average five-year period), we are seeing new funds with clear mandates around sustainable investment. These offer investors the opportunity to balance philanthropy alongside acceptable financial returns.

Maturing motives for investment

What fascinates me is the extent to which motives for investment into Africa have matured to become more commonplace, in the sense that they are the same motives that would apply if, say, a North American company wished to invest in a European one. Africa is filled with African companies that have tremendous talent, a great track record and a more-than - promising future. Naturally, investors from elsewhere would like to partner with them and share in their growth potential. At KPMG's Global Africa Practice, we spend at least a week every month "matchmaking" – introducing investors to suitable African partners; in 95 percent of cases, a "marriage" results. In the vast majority of partnership negotiations, the agenda is neither opportunistic nor philanthropic – it is simply optimistic. And concern for sustainability is assumed from the start.

Anthony Thunstrom is the Chief Operating Officer at KPMG's Global Africa Practice. This has been republished from the World Economic Forum website.

5 reasons to invest in Africa

1. Growth

Africa may have the highest economic growth potential of any continent. Growth is coming off a very low base, setting the table for what could be years or even decades of rapid economic progress. The International Monetary Fund projects that seven of the ten fastest growing economies in the world from 2011-2015 will be in sub-Saharan Africa and it expects Africa to take from Asia the title of the world's fastest growing region.

2. Natural wealth

To invest in Africa is to invest in what the world needs. The continent is extraordinarily rich in minerals, energy resources and uncultivated arable land. Although less than half of its land has been surveyed, Africa is thought to hold more than half of the world's gold, more than 40 percent of its platinum and vast deposits of copper, diamonds and iron ore. Large new oil and natural gas fields are being discovered on a regular basis in numerous locations, including offshore West Africa, offshore south-east Africa and along East Africa's Rift Valley.

3. Value

African investments, broadly speaking, are cheap relative to their growth potential. Many investment opportunities on the continent are under-researched, under-appreciated and, consequently, under-valued.

4. Political progress

Africa continues to become more open and democratic. In the early decades of the post-colonial era, peaceful changes in leadership were uncommon. Since 1991, however, peaceful transitions of power have occurred in more than 30 instances in sub-Saharan Africa.

5. Favorable demographics

With about 40 percent of its population thought to be under 18, Africa is the youngest continent in the world. In coming decades these young Africans will move into their most productive (and highest consuming) years, generating increasing demand for all manner of goods and services.

Source: www.africacapitalgroup.com

The ABCs of motivation

By Ruugia Samuel

We often cite motivation as the answer to everything we want to achieve. "If I am motivated I would lose some weight, I would write that book, I would start a business, I would propose to that longtime girlfriend, I would become the employee of the year, I would meet and surpass that BSC objective,…" so we tell ourselves. The list is endless. So how do we develop the habits, character and mind power needed to stay continuously motivated? What if Motivation never strikes? What will you do?

Is motivation really the solution? You must have heard people often say 'If I could just find the motivation to …" Within these words is an implication that motivation is the solution to your problems. But what if it isn't the solution? What if motivation is actually a consequence of the actions you take? What came first Motivation or the action? I believe that there is some salsa between motivation and our actions. The two work together to ignite each other.

Let's get practical: What is easier to do in the next five minutes: find incredible motivation or take action?

Right now can you take that first step towards achieving your life goals?

If you don't know the answer: it's "Yes". You can take action right now.

- *Want to write a book? Write page 1*
- *Want to lose weight? Check your diet and jog*
- *Want to achieve your Balanced Scorecard objectives? Understand them and strategize*
- *Want to start a family? Take her/him on a date*
- *Want to mend up your relationship? Practice some kindness*

Now we know that action is easier to take than to find motivation. But within all of this another question looms: Is motivation a consequence of your actions, or are your actions a consequence of your motivation? The main unfortunate misunderstanding of motivation is that you must be motivated to achieve your goals and objectives or to act. Yes motivation is wonderful. It feels good and gets us excited. But motivation can be fickle, it is here one day and gone the next. You are going to want to give up. Don't.

We classify motivation into two types: short-term motivation and long-term (everlasting) motivation. Short-term motivation is shallow, fickle, and vulnerable to the ebbs and sways of daily life. Long-term motivation is not fickle nor shallow. It is not vulnerable to economy, the news, the 'experts', or anything outside the world. It's a deep lasting motivation. It's internal. You feel it deep in your soul. I call this everlasting motivation. This brings us to the ultimate question. How can one develop everlasting motivation? Look out for the next edition of Re-News for a set of concrete steps that will help you develop everlasting motivation.

Quotes

"A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty."

Winston Churchill

"If you really want to do something, you will find a way. If you don't, you will find an excuse."

Anonymous

"Be master of your petty annoyances and conserve your energies for the big, worthwhile things. It isn't the mountain ahead that wears you out - it's the grain of sand in your shoe."

Robert Service

"Do not worry about what people are thinking about you - for they are not thinking."

Anonymous

"In three words I can sum up everything I've learned about life: It goes on."

Robert Frost

"Experience is a hard teacher because she gives the test first, the lesson afterwards."

Author Unknown

NIKO FITI, GIVING ASSISTIVE DEVICES

Niko Fiti Ability Beyond Disability campaign helps mprove the quality of life of persons with disabilities by donating assistive devices like wheelchairs,tricyces,prothesis and walking canes. To donate to this cause, contributions can be sent to the Kenya Re Corporate Niko Fiti Account KCB Moi Avenue Number 1132291917 or via Mpesa Paybill Number 505601.

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