

**50<sup>TH</sup>**

**KENYA RE**

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**ANNIVERSARY**



**KENYA RE**  
STRENGTH & WISDOM BEYOND BORDERS

# RENEWS

THE OFFICIAL MAGAZINE OF KENYA REINSURANCE CORPORATION LIMITED.

**ISSUE 4 • 2020**

*Main Story:*

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HOW TO BUDGET  
AS A COUPLE



## WE'RE LISTENING, WE'RE HERE AND WE CARE.

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

### WHAT IS A COMPLAINT?

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

### HOW WILL WE HANDLE YOUR COMPLAINT?

We will:

- Acknowledge your complaint, in writing or via email, within 24 hours of us receiving it.
- Enquire into your complaint and consult any relevant persons who should help resolve it fairly and within a reasonable time frame.
- Treat you and your information with confidence and respect, in line with our guidelines.
- Keep you and any other persons involved informed about the progress of the complaint, how we will try to resolve it and, as 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.
- What you feel would constitute a satisfactory resolution of your complaint. For example, are you seeking information which you feel is being withheld, are you seeking an apology etc.

### YOU NEED TO KNOW THAT

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

**You can make a complaint to Kenya Reinsurance Corporation by contacting or writing to:**  
**Assistant Communications Officer | Kenya Reinsurance Corporation**  
**P.O Box 30271-00100 | Nairobi, Kenya**  
**Call: (+254) 0703 083 212**  
**Email: [ComplaintsCommittee@kenyare.co.ke](mailto:ComplaintsCommittee@kenyare.co.ke) | [ongicha@kenyare.co.ke](mailto:ongicha@kenyare.co.ke)**





## *Word from the* **Managing Director**

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

I welcome you to the fourth and final 2020 edition of the Re News Magazine. It is my trust that we all continue to exercise high degree of self-care against the novel Corona Virus, especially as we enter the festive season. The pandemic has been a deterrence in performing certain operations across the insurance industry. However, it is worth appreciating the fact that we have all worked tirelessly in ensuring the economy does not come to total standstill.

The Corporation has continuously managed to overcome the barriers achieving both growth and profitability which has in result created value for our stakeholders. The plans in sustaining this has been through implementing strategies anchored on its five strategic pillars of financial performance, business development, business process improvement, enhanced risk management and people and culture.

We continue to pride in our remarkable growth in 2019. The Corporation projected a 35% rise in profit before tax from Ksh3.10 Billion in 2018 to Ksh4.18 Billion in 2019. This was attributed to the growth in both gross written premiums and investment income.

On 10th November 2020, the Corporation presented a dividend payout cheque of Ksh167,988,000 to the Government of Kenya for the year ended December 2019. The Corporation has so far handed out a total of Ksh1.6 Billion to the Government from 2014 to 2019 in dividends. The event was held at the National Treasury presided over by the Cabinet Secretary for National Treasury and Planning Hon. Ambassador Ukur Yatani.

Despite the enormous challenges posed by COVID-19, we would like to assure you that we are fully prepared as a reinsurer to navigate through it to achieve robust and

sustainable growth. To ensure that we remain on track to achieving growth and profitability, the Corporation continues to diligently implement its 2017-2021 Strategic Plan with a view to achieving the set strategic objectives.

The Corporation marks its 50th anniversary since inception in December 1970. We would like to appreciate all our shareholders and stakeholders for walking with us throughout the journey. We have come a long way, grown in leaps and bounds and achieved many accolades. This would not have been possible without your support.

As we approach the end of the year and begin a new one, it is important for the insurance industry to begin assessing how we will respond to the gaps presented by the COVID-19 pandemic. A critical review of reinsurance programs will allow both cedants and reinsurers to begin assessing overall risk exposure and prepare for future COVID-19 related losses.

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

Merry Christmas and Happy New Year!



Word from  
**The Editor**

**Sylvia Karimi**  
*Ag. Manager, Corporate Affairs*

Our Esteemed Reader,

It is an absolute pleasure to welcome you to the fourth quarter edition of the 2020 Re News Magazine. This issue brings a blend of topics that will give you a better understanding of the corporation, the reinsurance sector and other informative matters.

This has been an exciting quarter in the Corporation. First, we have just turned 50 years!

It's been a long journey and we are elated that you have been part of the entire process that contributed to the brand of the Corporation. We have evolved as a company over the years and put in so much energy and systems to ensure our service is world-class. Thank you for your support.

Secondly, we have lined up a series of exciting articles that will spur up your energy as you read along. On this issue, we have touched on Integrated Security Management System (ISMS), that we have installed in our buildings to ensure a synchronized way of monitoring and managing information from a centralized location. Getting the right education is undeniably one of the ways of building up the right people

in our society and one of our authors has penned his view on the topic. We have also outlined the proper steps to take if you want to be a successful debt collector. As a way of giving back return on investment to our shareholders, we managed to pay out dividends to all including our majority shareholder, the Government of Kenya, in a cheque presentation ceremony at the National Treasury.

Finally, while Change is inevitable, we endeavor to embrace the changes brought about by world events. To this end, most of our engagements and services continue to embrace virtual platforms hence cementing the adoption of modern technology. In some of the write-ups done by our contributors, we shall be informed on updates in the industry, clients' trainings as well as the life-long lessons picked in the year 2020. These and many more are all in store for you!

As we approach the festive season, I hope that you will continue to observe the safety guidelines laid out by the Government through the Ministry of Health for the safety of your family, friends and colleagues. Enjoy the read.

Merry Christmas and Happy Holidays!

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# 50 years

*of inspiring growth in our  
people & businesses by  
securing your future*

Incorporated in 1970, Kenya Re is the longest serving reinsurer in Eastern and Central Africa. Over the decades, we have continued to provide world-class reinsurance services for insurance companies and most classes of business.



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



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## INDUSTRY NEWS

### UPDATE ON THE MONEY MARKETS



By Manuella Nzukie



#### PEPPERSTONE ENTERS KENYAN MARKET

Pepperstone Group Ltd, an award winning online global forex platform and CFD broker has entered the Kenyan forex business market. The Capital Markets Authority of Kenya granted a non-foreign Exchange Broker License to Pepperstone Group Ltd.

Pepperstone is a global leader in the online forex trading industry, offering over 170 tradable instruments via its MT4, MT5 and cTrader platforms to more than 89,000 clients worldwide.

The entry, which coincides with Pepperstone's 10th year of operations, is part of a global growth strategy that enables more effective and specific servicing of the fintech's clients.

Mr. Sahil Patel, CEO of Pepperstone Kenya Ltd, stated, "Ultimately what sets us apart from our competitors is our commitment to our clients and great service."

#### NSE LAUNCHES MOBILE APP TO INCREASE INVESTOR PARTICIPATION

The Nairobi Security Exchange (NSE) launched a mobile app that will transform youth and investor participation. The dynamic and interactive mobile app allows users to create a personalized watch-list of securities.

This milestone, is Kenya's step towards shifting investment participation into the tech sphere, making it faster, engaging and easier, thus normalizing investing participation amongst youth.

The NSE said the app is designed to provide market participants with convenient, faster, and real-time access to the Exchange's activities. It features market snapshots, stock prices, market analytics, financial news and is a gateway to stockbroker apps.

The NSE App is available free of charge on both Google Play store and IOS.

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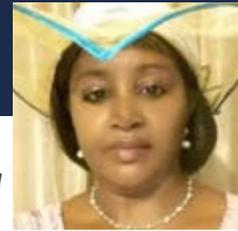


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# REINSURANCE CLIENT TRAINING BY WEST AFRICA OFFICE



By Lucy Kagwiria

The Corporation's West African subsidiary conducted a non-life client training on 14th and 15th October 2020. Our underwriters, Mr. Vincent Ouehi and Samuel Koffi facilitated the training.

The training attracted participants from the following countries:

1. Benin
2. Cameroon
3. Congo
4. Ivory coast
5. Gabon
6. Guinea Equatorial
7. Mali
8. Niger
9. Togo

The topic for the training was Introduction to Reinsurance = "INITIATION A LA REASSURANCE"

The Corporation has been committed and is continually determined to grow the insurance and reinsurance industry across border through capacity building. More importantly, it remains committed to adding value to its clients.



# BECOMING A SUCCESSFUL DEBT COLLECTOR



By Peter Angwenyi

Debt collections happen in most operating businesses. They are part of the business landscape. Debts are inevitable in business and even in social life. Institutions should always purpose to ensure that debts do not end up being bad debts.

In today's tough economic times, customers have more trouble paying debts. When invoices aren't getting paid, it may be time to up the game by sharpening the debt collection skills of staff or hiring services of professional debt collectors to help get the debts paid.

Bad debt is a big challenge to most organizations and the best one can do is to keep them at an absolute minimum.

Bad debt, depending on its magnitude does bring down business empires.

There are however many ways of avoiding or minimizing bad debt:

- Getting upfront payments.
- Doing airtight contracts that do not give room to clients to play about.
- Stop working with or hold back services or product to clients the minute the debt is overdue.
- Not doing business with crazy firms.
- Carrying out regular credit checks.

A commercial entity should not spare any effort in ensuring that all debts owed are collected. A company should make sure that the team of debt collectors are motivated at all times and at any cost including cash bonuses. Money matters a lot and nobody should cheat you otherwise. In business, it is money, money & more money. Money in the bank not money figures in the books.

Debt collection is not rocket science. It is all about listening and empathizing. It is about negotiation and working together with the debtor.

The best debt collectors have a range of skills that make them successful: Intelligence & intuition, objectivity, quick thinking to adapt to new situations, good diction and communication skills, analytical, charismatic, etcetera. However, debt collectors with the mentioned skills will not succeed unless they

simply listen and learn. Anyone can be an excellent collector, as long as they have the ability to listen, learn and take direction. All these can be learned on the job if one is passionately and keenly interested.

Learning to effectively collect debts, whether commercial (business-to-business) or consumer (debts owed by individuals) requires patience and diligence. The best debt collectors have honed their skills over years, learning new strategies to push debtors towards making payments.

As in every industry, there are good ways and bad ways to perform debt collections.

The following are some suggestions that can help staff to become successful debt collectors.

## 1. Be Prepared & Do not assume anything

Before you make the initial contact with a debtor, make sure you know everything you can about the customer. Have copies of all invoices/Debts, outstanding statements, quarterly statements, receipts and any other information that will help you speak knowledgeably, professionally and personally with the customer/debtor.

Quickly make sure that the debt has in fact not been paid so as to avoid embarrassment.

## 2. Listen & Take notes

What do you do when you finally get a debtor on phone? The answer is, listen.

Trust your gut feeling. Debtors always have a story to tell and they need to tell it, so wait and listen to what the customer has to say, and be sure to document the interaction carefully and accurately including the customer's comments, in case there is a future debt dispute.

No matter what, always listen carefully to what the customer tells you and try to keep the dialogue constructive as much as you can. It's important to let the debtor feel he is making progress.

Over time, continue to add any additional details to your client debt collection file to keep it as up-to-date as possible.

## 3. Be Sensitive & Give payment options

Confidence is great, but a big ego is not. The debtor

is already embarrassed enough about the situation so try to be a little sensitive to their feelings. Do not yell or belittle them. Show some compassion and empathy; it goes a long way.

Don't alienate the customer. Remember there may be potential future business with the customer. The debt in question could be a mistake and not a collection problem at all. Be careful with your tone and words.

Be reasonable in demands made to debtors. Find out the reason payments haven't been made and use that information to develop a solution to the problem that works well for both the debtor and creditor.

If a debtor cannot afford to pay off the balance in full, there is no point trying to force them to pay it all in one lump sum – the debtor is only likely to become more frustrated and the creditor still receives nothing. It may be beneficial to create a payment plan that will start the flow of money back to the creditor and won't force the debtor into financial trouble.

Each situation is unique so it is important to gain as clear of an understanding of the debtor's financial situation as possible when creating a payment plan.

Once a payment plan has been agreed to, verbally summarize the plan for the debtor. This summary should include specifics of when the debtor will send each payment, and what form of payment will be used. Then document it in writing via email, fax or letter. Ask the debtor to call or e-mail you once a payment has been sent.

#### **4. Keep Your Cool & Do not be confrontational**

Be Pleasant and Control Yourself.

No matter what, no call and no person is worth ruining your day and your mental well-being. If a debtor starts yelling at you, frustrating you with broken promises, or with bounced payments, take a deep breath and relax. This is just one case out of many that you will work on.

Do not sweat the small stuff. Let them have their rant; they will run out of steam eventually.

Always try to stay calm even if the debtor becomes abusive during the contact. If this happens, you might suggest calling back later.

It is also important to bear in mind that debtors often "go on the offensive," when contacted by a debt collector. If a debtor becomes aggressive or confrontational, it is important for the collector to remain calm and professional.

Try to speak to the debtor in a way that will encourage him or her to calm down so you can discuss the debt, or end the call and contact him again once he's had time to regain composure. Getting into a huge, emotionally charged argument

with a debtor can only hinder the collection effort.

The tone you take with your voice can impact how successful the conversation will be. If you start off the conversation with a friendly, non-confrontational tone, the customer may respond more positively. Once you have confirmed that you are speaking to the correct person about the unpaid amounts, ask if you can do anything to help. Ask if they need any additional information. If you act like you care or can understand the debtor's side of the story, you may be able to prevent the person from becoming defensive.

However, remain detached from the situation.

#### **5. Take Your Time.**

Collectors make the mistake of being in a constant hurry.

Slow down, take your time, and speak in a calm well-paced voice. This will enable a sense of gravitas and authority. Your phone messages will also be clear and well understood, and you will perform more effectively at the end of it all.

Attempt to find out if the debtor's excuse for not paying is legitimate. For example, if one party blames the non-payment on someone else, confirm viability by contacting the other person. Listen carefully to what the person is telling you. Get a sense of whether the person is being honest with you.

Trust your gut feeling.

#### **6. Be Clear and Concise.**

Speak with feeling and confidence. Show compassion and sensitivity. Be transparent.

Once you have identified you have the right person on the line, state your name, the name of your company and why you are calling. Do not deceive or threaten. Be up front and honest.

When contacting debtors, it is important to demand prompt action. Set specific deadlines for payments or for further contact. If the deadlines are missed, contact the debtor the next day. This will let him/her know that the debt collector is taking the debt seriously and that failure to act will cause an escalation of the collection effort.

Be firm with the debtor so that he/she takes the collection exercise seriously.

#### **7. Understand Your Job clearly**

Understand your role and also understand the bigger picture.

Understand issues such as how your performance will affect the Company's credit rating and even the company's performance especially the effect on bottom line.

If you are not one of the best debt collectors in the office, please watch and listen to what the best in class do.

Your job in debt collections ultimately is to collect the debt in full as soon as possible.

### **8. Help your co-debt collectors.**

If you can, offer advice and experience to other less-skilled co-debt collectors in debt collection function.

Your company or debt collection committee will only succeed through teamwork. It is not "every man for himself".

Remember a debt collection team is only as good as its weakest member. Ensure courses and workshops are offered. Also, ensure the ecosystem is totally supportive to the debt collection function.

### **9. Be Compliant.**

Make sure you stay within the bounds of debt collection laws. Do not act outside of your company's rules or guidelines set down by the company.

Do not call debtors on weekends or before working hours or after working hours. Always follow best and fair debt collection practices.

Do not make inaccurate or false reports about debtors. When you have an opportunity, do not try to cherry pick for yourself the best and cooperative debtors or ditch bad and un-cooperative debtors and pass to co-debt collectors.

Always be honest and try to do your best in ensuring an even and fair spread of accounts as the person in charge.

Remember that Integrity always goes a long way and your reputation is on the line, so behave accordingly. Try to be honest always.

### **10. Do Not Waste Your Time.**

Most small debts aren't worth the effort. Remember that time is money. If you spend 30 minutes on phone chasing a debt of Ksh 5,000 or less, you may be wasting your time and your employer's resources also. The bigger portion of your time should be spent in studying the debtor accounts keenly and ensuring that the accounts are cleaned and reconciled before making a follow up. Spend

enough time to understand the debtor and to strategize on collection.

Also spend time in planning and prioritizing the accounts and then allocate appropriate time for the various debtors' accounts.

### **11. Have Fun.**

Mix debt collection with fun. This will definitely put the debtor at ease and your day will go quicker when you are having fun and collecting debt same time. This is obviously a tough time for the debtor or can be embarrassing for the person you are dealing with on the other end of the phone, so try to have a laugh at it all.

There is no harm in having a bit of fun while you do your work. Debt collection can be a fun job, like any other job. It all depends on your attitude.

Try and keep positive and show your funny side with the debtors. Have fun.

### **12. Keep communicating**

Even if the debtor can't pay right away, it is always important to keep communications going. He may be able to pay in the future, and by talking to the debtor and really listening to what he has to say, you may be able to help him figure out a way to start paying sooner.

While 'the older a debt becomes, the harder it is to collect', circumstances change and payment may be done.

Debt collections are a challenging task especially in difficult economic times. Using the suggested debt collection techniques should increase your chances of success in collection of debts despite the hard economic times.

However, if the suggested techniques do not make a major difference in your receivables, you are advised to consider using services of reputable professional debt collectors.

**Peter Oanda Angwenyi**  
*Subsidiaries Coordination Manager*

# INTEGRATED SECURITY MANAGEMENT SYSTEMS



*By Brian Kithinji*

For decades, the global environment has been riddled by various security incidences: From wars, cyber-crime, espionage, thefts, and terrorism to name but a few. Consequently, as humans always do: our innate and primal need and desire to survive - we innovate and adapt to our ever-changing environment.

The technology space when it comes to security has been diverse from the building of virtual sophisticated firewalls to prevent against cyber-crime, closed circuit television (CCTV), walkthrough metal detectors for physical building installations and multiple factor authentication systems for online access.

Today, let us talk about security systems in buildings, especially Kenya Re: An industry leader and pioneer in design and implementation of various technologies and innovative products. It has benchmarked with global entities in the use of data, integration and building management systems for analytics and security of its properties. This is evidenced by the on-going installation of security systems such as bollards, automated gate control systems, smart biometric systems, smart and analytic CCTV cameras and software, video management and facial recognition systems for threat surveillance, 3-Dimensional baggage scanners, security patrol management systems, public address systems, guest control systems, human and vehicular traffic

management systems and other modern and sophisticated threat detection and prevention technologies.

All the systems listed above have existed and some innovated to very sophisticated technological standards in the last decade, but what sets them apart is, INTEGRATION!

Integration entails unifying, synchronizing, and monitoring the operationalization of all the systems remotely and having the ability to do this from one or multiple connection location domiciled in a centralized command and control room(s). It involves being able to monitor, manage and act on intelligence from the various systems from one central location and your nearest available integrated device with minimal human interference and data driven actionable intelligence and data.

It is always ever exciting to always be pioneers in execution of projects with positive physical, psychological, and technological impact in the industry, to all our stakeholders and the society at large. God bless you all and God bless Kenya Re as it charges a head into even greater heights.

# DIVIDEND CHEQUE HANDOVER TO NATIONAL TREASURY



By Manuella Nzukie



The Corporation handed over a dividend payout of KES167,988,000 Million to the Government of Kenya in a cheque presentation ceremony held on 11<sup>th</sup> November 2020. The event was held at the National Treasury presided over by the Cabinet Secretary for National Treasury and Planning, Hon. Ambassador Ukur Yatani.

The Corporation was represented by the Chairman and Managing Director who handed over the cheque to the Government. The Corporation has so far paid a total of KES1.6 Billion in dividends to the Government from 2014 to 2019.

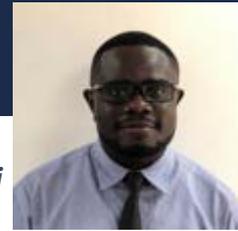
Speaking during the hand-over ceremony, the Managing Director reassured the Government by saying, "Despite the enormous challenges posed by

covid-19, we would like to assure you that we are fully prepared as a reinsurer to navigate through it to achieve robust and sustainable growth."

The Chairman added by saying, "We would like to assure you that with the constant economic challenges and unforeseen market disruptions that continue to affect the way we operate our business, we have creatively designed our 5-year strategy plan to counter and exploit the interruptions."

The Cabinet Secretary reiterated the Government's support in ensuring a good and conducive business environment for the operations of the Corporation. He commended the tireless efforts of Kenya Re in ensuring success in their reinsurance operations.

# EDUCATION - THE TRUE KEY TO SUCCESS



*By Hassan Amani*

No one can deny that education is indeed the true key to success.

Whether you go to the East or West, North or South, you will be told that education is an integral part of everybody's life. I am privileged to write this because of my education and you are privileged to read it because of your education.

Getting the right education is undeniably domineering for the success of a person. It can be hard to achieve success in your life without a decent education.

It is impossible to disregard the importance of education in view that education is known as the heart of every society. It is a proven fact that the inhabitants of highly developed countries are vastly educated.

An educated people have the power to modify their lives in great ways.

The COVID-19 pandemic has created the largest disruption of education systems in history by affecting nearly all learners in the third planet from the Sun and the only astronomical object known to harbour life.

Education disruption in Kenya has had and may continue to have substantial effects even post COVID-19. The closure of educational institutions hamper the provision of essential services to children and communities, including access to nutritious food, affecting the ability of many parents to work, and increase in risks of violence in many families.

As in many countries worldwide, as part of the consequences of the COVID-19 pandemic

lockdown, schools in Kenya closed in March 2020 and only partially re-opened in October.

Although schools began partially re-opening in October, far-reaching restrictions remain in place. Any prediction as to when closures will end completely seem to be a hard nut to crack, given the rising number of deaths and infections.

Accordingly, teachers are facing significant challenges in adapting to online teaching and maintaining at least a bare minimum of communication with students and supporting their learning and development.

To try and keep students busy with their books in Kenya, Embakasi East ODM legislator, Hon. Babu Owino has been offering online revision classes, that have seen him be praised by not only the Voice of America but also the United Nations and some celebrities across the continent.

In an interview with Voice of America, Hon. Babu said that if students are left idle, they eventually start engaging in unsavoury deeds as the English proverb says that; "an idle mind is the devil's workshop."

Idleness ultimately becomes the most active cause of evil, as palsy is more to be dreaded than a fever. The Turks have a proverb, which says that, the "devil tempts all other men, but idle men tempt the devil."

Hon. Babu Owino has won the hearts of Kenyans and the VOA praised him for being one of the leaders who have stood to be counted for his devotion to change the lives of young Kenyans.

Despite antagonism from the Ministry of education, Hon. Babu has been holding the classes on social media every week to assist students to passably

prepare for their Form Four examinations.

Winnie Odinga, the daughter to ODM Party leader Hon. Raila Odinga, followed suit in showing defiance against the government directive and vowed to commence English and History lessons to the students as well.

I believe the two Kenyans have the best interests of the students at heart and therefore would like to follow Hon. Babu's footsteps; though too late, by sharing something small to our students on essay writing.

## **THE DAY FIRE ENGULFED OUR GRASS THATCHED HOUSE**

I had often heard it said time and again that fire is indeed a good servant but a bad master. Often, I would brush off such slogans as an alarmist. Then came a startling day I dreadfully learned the wisdom of the saying in black and white. It began as most fires do but then turned into a terrifying experience.

It was on a Friday and my mother had gone to the market to sell bananas. She had left me in charge of the house and with the chief responsibility of fanatically taking care of our younger ones. Half an hour later after she had left, I lit fire to prepare porridge for them. Within a couple of minutes, the porridge was ready. After my younger siblings had drunk it, I took them to our nearest neighbour Mrs. Rajab, so that they could play with her kids as I went to fetch water in the stream, which was a stone's throw away from our home. Forgetting that I had not put out the fire, I set off for the stream.

I had just bend to fetch the water when I abruptly heard a scream of help, "Fire! Fire! Help! Help". Instantly I leaped to a conclusion, that the hues and cries were those of our immediate neighbour Mrs. Rajab, with whom I had left our siblings with. I had mastered her voice. There was a time her husband, had clobbered her mercilessly; and up to date, no one in our village knows the reason behind that

battering, but her cries still sound fresh in my mind. My heart was in my mouth when I heard a loud bang go off from the direction of our home. Within a fraction of a second, I sprang to a discovery; I had forgotten to put out the fire after preparing porridge.

A wave of fear took possession of me. Like a cheetah, I fled home so that I could lend my hand in fighting the fire. To my utter amazement when I got home the fire was in full anger. It had engulfed the whole house. It was roaring like a great lion, as the angry flames flickered in little explosives. Sparks and burning leaves were spattering like hail on the veranda.

Without hesitation, I flung myself into fighting the great, angry roaring fire. Rows of people who were beating and gasping were struggling to put out the fierce flames of the burning fire. Others dashed about, carrying goods to safety. I had never eyed such a fierce war. Immense tongues of fire were licking peoples' heads as the wind caught the huge flames. We tried our best, but all was in vain. Our attempts were equated to that of trying to land a helicopter on the waters of the Indian Ocean. All attempts to put out the fire proved futile. The house caved in as it continued to be consumed by the fire.

In despair, I stood a few metres away watching the scenario with bated breath. The men brutally continued to fight the fire in agony, their faces aggravated but they failed to put it out. They also threw in the towel. In a mood of rage, they also stood aside and started watching the smouldering house with awful fascination.

Hey, "Half a loaf is better than". The women managed to clutch to our Cathode Ray Tube (CRT) television, antique radio, two chairs, a table and only two blankets. These were the only items saved out of the entire contents of the caved house.

# P I C T O

## Annual General Meeting



General Manager Property Mr. Michael Mbeshi (right), Corporation Secretary Mr. Charles Kariuki (left) & Communications Officer Mr. Andrew Ongicha (centre) pose during the virtual AGM.



Kenya Re Chairman Mr. Chiboli Shakaba (r) and Managing Director Mr. Jariah Mwarania (l) confer with Image Registrar CEO Mr. Lawrence Kibet during the Virtual AGM held on Friday 9<sup>th</sup> October 2020.



Kenya Re Chairman Mr. Chiboli Shakaba and Managing Director Mr. Jariah Mwarania peruse the 2019 Financials during the virtual AGM held on Friday 9<sup>th</sup> October 2020.



The Image Registrar team pose after the close of the virtual Kenya Re AGM held on Friday 9<sup>th</sup> October 2020.

# R I A L



Kenya Re Chairman Mr. Chiboli Shakaba (r) and Managing Director Mr. Jadhiah Mwarania (l) confer during the Virtual AGM held on Friday 9<sup>th</sup> October 2020.



The Kenya Re AGM organizing team pose for a photo after a successful virtual AGM held on Friday 9<sup>th</sup> October 2020.

## Board and Management Retreat



Investments Manager Mr. Nicodemus Gekone interacts with Credit Control Assistant Manager Mrs. Emily Mbogo during the Strategy Retreat from 30<sup>th</sup> November to 1<sup>st</sup> December 2020.



The Board & Management of the Corporation pose during one of the break sessions of the Strategy Retreat held at Sweetwaters Camp, Nanyuki from 30<sup>th</sup> November to 1<sup>st</sup> December 2020.

## Cheque Presentation Ceremony



Kenya Re Chairman Mr. Chiboli Shakaba (l) makes his remarks during the cheque presentation ceremony held at the National Treasury on 11<sup>th</sup> November 2020. Looking on is the CS National Treasury Hon. Amb. Ukur Yatani (c) and other officials.

# POSITIVE VIBES FROM 'BUILT TO LAST' BY JIM COLLINS



By Luke Kiunga

Don't Surrender to the "Tyranny of the Or"

Too many entities sabotage their own happiness by believing in what Collins and Porras call the "tyranny of the or."

'The tyranny of the or' is the belief that, when given the option of two good things, you must choose one or the other. You can't have both.

Here are some examples of how the tyranny of the or can limit your life:

- I use my free time to have fun with friends or to meet my fitness goals.
- I can focus on building my career or be a parent who is highly involved in my kids' lives.
- I can be sleep-deprived and successful or well rested and unaccomplished.

Instead of being oppressed by 'the tyranny of the or', the most innovative entities be individuals or corporations challenge the status quo by embracing the "genius of the and" and so you can you.

- I can have fun with friends and stay in shape by inviting them to do fun, calorie-burning activities like hiking, kayaking and dancing.
- I can build my career and be an involved parent by setting aside special times for my kids and catching up on work after the kids have gone to bed.
- I can be successful and well rested by implementing better time management strategies to make sure I have time to, get enough sleep.

The point, rather than accepting that all good

things come with tradeoffs, innovative companies create solutions so that they can get the best of both worlds and so should you.

## a) Are You Driven by Your Core?

One of the key characteristics that set visionary companies apart from their competition is that they have a core ideology in place that drives almost every decision they make.

You can think of a core ideology like a vision statement except it's much more actionable. It's your values and the reasons why you do what you do; it's what motivates you to keep going in hard times and embodies the factors you think about when making life's most important decisions.

Whether you're a big company like HP developing innovative new technology or a parent trying to raise your children as best as you can, having a clear, written core ideology can help you make decisions and prevent you from doing things you may regret.

Whenever you are in a situation where you don't know what to do, your core ideology is there to guide you. You just have to make the decision that most closely matches your ideals.

How do you create a core ideology?

- Make a list of your moral and ethical values.
- Add the characteristics you value most (e.g. Creativity, compassion, friendly, work ethic, etc.)
- Use those values and traits to create an actionable statement that embodies who you want to be and what you want to do with your life.

Don't worry about making it perfect. Your core ideology is purely for you.

### **b) Set "Big Hairy Audacious Goals"**

Small, pragmatic goals are easy.

They're the types of goals that you know, if you put in the work, you're going to achieve. People and companies alike love these types of goals because they give you a sense of accomplishment without having to take risks.

Visionary and innovative companies don't like to follow the status quo so, instead of setting practical goals; they set what the Jim Collins call "big hairy audacious goals." An example used in the book was from Boeing, one of the visionary companies the Jim Collins and his team studied. In the 1960s, an airline offered aerospace companies a huge contract if they could create a jet with features that no company had ever attempted to create.

While other companies were hesitant to take on the challenge, Boeing management gave their engineers no choice but to build the jet.

The lesson here is that powerful goals are the ones you're not quite 100% sure you can accomplish from the start. When you live your life this way, you accomplish more than you ever thought you could.

### **c) Allow Yourself to Stumble Upon Success**

There is a common misconception that to be successful at anything, you need to have a plan that outlines all of your major steps along the way.

Collins and Porras argue that, contrary to being developed through strategic planning; visionary companies stumble upon their greatest successes through experimentation and jumping on sudden opportunities.

Many of their successful ideas came from letting their employees test out new ideas on a small scale and

allowing products and services that were designed to be small, grow with demand and transform the companies' focuses.

So, if you don't have your five-year plan in place, don't worry. Instead, focus on giving yourself as many opportunities as possible to discover what works for you and, once you find it, invest 100% of yourself into making sure it succeeds.

### **d) Your Only Competition is Yourself**

At the heart of what makes great companies so successful is their belief that "good is never good enough."

It doesn't matter if they've just released a revolutionary new product, exceeded their earnings goals, or become the number one in their industry; visionary companies are never content with their successes and neither should you be if you strive to be a visionary yourself. This is not to say that you shouldn't be proud of your accomplishments. Visionary companies have immense pride in the work they do, but more powerful, is the pride they have in their ability to accomplish great things. Rather than being driven to reach certain levels of success, they are driven by the challenge and excitement that comes from pushing their limits and trying to become better every single day.

Because of this, the only person or entity you need to compete with in order to be visionary is you. Constantly strive to beat your own records, learn new skills and chase after "big hairy audacious goals."

When you do that, there's no limit to how visionary you can become.



# POETRY

## **Toward the End of the Year**

Toward the end of the year  
as the holidays approach,  
anticipation builds,  
happiness increases,  
our joy quotient goes way up,  
smiles and laughter abound.  
Part of that happiness and joy  
is thinking of you during the holidays,  
thankful to know you.  
Happy Holidays!

**By Joanna Fuchs ©**

## **The Best Present**

The best Present in the world  
Can't be bought in the mall.  
The best present in the world  
Isn't a bike or a ball!  
The best present in the world  
Can't be caught like some bugs.  
The best present in the world  
Is simply one of your hugs!

**By Scott Mendel ©**



# 50 years

*of inspiring growth in our  
people & businesses by  
securing your future*



We currently serve more than 265 companies in over 62 countries in Africa, Middle East and Asia. We also have physical offices in Kenya, Cote d'Ivoire and Zambia enabling us to serve our customers better.



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



## HOW TO BUDGET AS A COUPLE



*By Manuella Nzuki*



Creating a budget with your spouse or significant other is one of the top wealthy habits. It helps the both of you know where your money is going by planning and tracking. It also helps to know the direction of your financial status. Creating and achieving financial goals together gives more peace of mind and unity. As, finances are one of the major reasons for distress or divorce in a relationship.

Creating a budget with your spouse can be a 'mind-numbing affair' but it can be fun and achievable. A budget is a plan for your money.

It tells you where and how to use your money; if you do not direct your money, then your money will direct you. A budget is also a way to stop living paycheque to paycheque, as you start working towards your financial goals together.

## 5 Tips to budget as a couple

### 1. List all your income sources

First step, is to know what you are working with. Knowing the total household income, gives figures to what you are working with.

Income includes:

- Paycheque
- Side hustles
- Bonuses
- Dividend income
- Rental income
- Royalties

### 2. List all your expenses:

After all your income is listed, then categorize your expenses to help know how much you are spending in each category. This helps to organize the budget. There are some expenses that don't change or change minimally e.g. Rent/mortgage, electricity, and groceries. Here are some categories:

- Rent/mortgage
- Transportation
- Groceries
- Food
- Utilities
- Medical/Health
- Insurance
- Saving
- Giving

These categories help to see how much of your money is being allocated to these places. And which categories should hold more priority compared to others.

### 3. Estimate/Approximate the amounts you will spend in each category

This is where you estimate how much you have been spending as a couple on each category. Seeing it down on paper or excel really puts things into perspective. By estimating, you can see what money can be allocated or freed up to utilize for other things such as savings, retirement or debt repayment.

A way to see how much you have been spending is by looking back at your bank statements and Mpesa statement. This will give a clearer direction on how you have been spending.

Once you have totalled up these estimated expenses, subtract from your combined income. If your expenses are less than your income there is money to put into other avenues to speed up debt repayment, savings and/or retirement fund. If the estimated expenses are more than the combined income, then it is good to make time to start cutting costs from non-priority categories

### 4. Talk about your expenses together

A couple that budgets together retires together. When you are on the same page about finances and your overall financial goals there is more intentionality of where money is spent.

### 5. Track your expenditure

If not daily, at-least weekly sit down and take note of how much you have been spending.

Sometimes we do not pay attention to the little we spend here and there, sometimes that little builds up and it is not so little at the end of the month.

Tracking your money makes you more mindful of where you are spending money.

# COMEDY CORNER



## 1. Honouring the last wish

A father told his three sons when he sent them to the university: "I feel it's my duty to provide you with the best possible education and you do not owe me anything for that. However, I want you to appreciate it; as a token, please each put \$1,000 into my coffin when I die."

And so it happened. The sons became a doctor, a lawyer, and a financial planner, each very successful financially. When they saw their father in the coffin one day, they remembered his wish.

First it was the doctor who put ten \$100 bills onto the chest of the deceased.

Then came the lawyer, who put a \$1,000 bill there, too.

Finally, it was the heartbroken financial planner's turn. He dipped into his pocket, took out his checkbook, wrote a check for \$3,000, put it into his father's coffin, and took the \$2,000 cash.

*Extract from: Esuranceprofessional.com*

## 2. Does marrying an insurance agent prolong life?

A woman was in the hospital after feeling very ill. The doctor says to her, "I have some bad news for you. You only have three months to live."

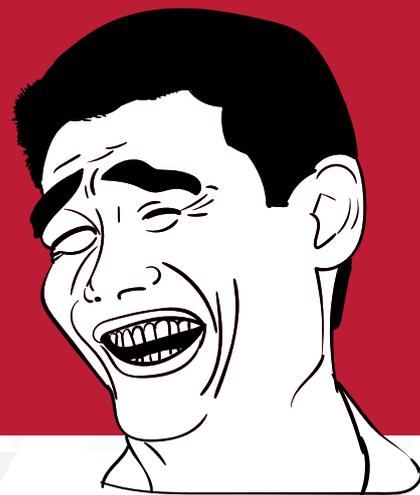
"Oh that's terrible," the woman, sighs, "What am I going to do?"

The doctor replies, "Marry an insurance agent."

"Will I live longer?" asks the woman.

"No," replies the doctor, "but it will SEEM longer."

*Extract from: Insurance-finder.info*



# THE WORKING PERSON'S DIET PLAN



By Kevin Mwangi

## Dream job but nightmare figure?

I come to the rescue with a diet plan designed to help working women and men lose weight with minimum effort and maximum results.

Working life can have a serious impact on our waistline. Afternoon chocolate, business lunches, office biscuits, office birthday cakes, terrific Tuesday's offers, egg rolls (Rolex) and online orders can all pile on the kilos. On top of that, add working from home where your kitchen is always at your service.

We can't just blame what happens between 9.00a.m and 5.00p.m for our need to lose weight either. After a hectic day at work, many of us simply don't feel like spending time in the kitchen cooking a healthy dinner. The result? We resort to convenience food or order takeaway and relax with a few glasses of wine.

Losing weight when you're working full time can feel mundane. Having to shop for peculiar yet wonderful ingredients, making packed lunches and

spending hours in the kitchen when you get home all adding to your 'to do' list.

Good news, this diet plan is especially designed to be simple, quick and easy. Even a bachelor can do it, no pun intended.

## Easy to do diet plan:

- Every day make up your daily calorie allowance by choosing meals from the following list:

Have one breakfast, lunch and dinner each day.

- Use the treats and energy-boosting snacks to make up extra calories if you have a high daily calorie allowance.
- Have an extra 275ml skimmed milk each day to drink on its own or add to make tea and coffee. Which allow an extra 100 calories for these.
- Add extra salad or vegetables to meals can help fill you up.

MEAL	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Breakfast	1 Plain yoghurt + 2 Slices whole meal bread with an egg whites	Strawberry smoothie made with skimmed milk and whole grain oats	Avocado and toast with a glass of skimmed milk	1 Plain yoghurt + 2 Slices whole meal bread with an egg whites	Strawberry smoothie made with skimmed milk and whole grain oats	Oat Pancakes, a cup of Greek yoghurt + Blueberries
Morning snack	2 Slices of papaya + 1 Teaspoon of chia seeds	1 Banana + Cashew nuts	Plain yoghurt + Muesli	2 Slices of papaya + 1 Teaspoon of chia seeds.	Plain yoghurt + Muesli	
Lunch	Brown rice + Chicken breast + Cabbage	Mashed potato + 1/2 Piece of salmon + Steamed broccoli	Matoke + Beef stew + Cabbage	Brown rice + Chicken breast + Cabbage	Mashed potato + 1/2 Piece of salmon + Steamed broccoli	Brown chapati + Chicken stew + Broccoli
Afternoon snack	Greek yoghurt and mixed berries	Greek yoghurt and mixed berries		Greek yoghurt and mixed berries		
Dinner	Strawberry smoothie made with skimmed milk and whole grain oats	Plain yoghurt + Avocado shake	Mixed fruits - No bananas	Strawberry smoothie made with skimmed milk and whole grain oats	Plain yoghurt + Avocado shake	

**Note:** Where possible, alternate the proteins with a plant-based protein, e.g. Black beans, peas, green grams etc.

# THE WARLORD



By Davis Onsakia

The smooth operative, that is 'President Rukuba; Of the 'Republic of Kivu'. This is the story of the Warlord, my latest read. By James Steel.

The smooth-talking Rukuba engages a mercenary from Lebanon through a Chinese investor. To spite the US and enable him to establish his newest Republic in Kivu, a territory in the deep, undulating hills of Democratic Republic of Congo (DRC). A war erupts because of his incendiary remarks during the 'Independence Day' celebration of this 'newest republic', that not only claims him but also the US Secretary of State, while the Chinese investor flees to Rwanda. Meanwhile, the mercenary is holed up in Kivu.

Contextualize this in a corporate environment. There is always some smooth and slippery eel fish that talks out of any situation by using others to achieve their selfish end. Rukuba style. But talking about Rukuba, does it always have to end badly, for the bad guys? Any exception to this? Or is it just karma? Probably that is just life.

In this book, we see two main protagonists: China trying to announce its presence and stamp its supremacy in Africa while the US is lurking around the corner snarling, 'We know your intentions'. The main characters being used are the mercenary thug Alex and the African people in deep DRC. Rukuba is the selfish African man ready to sell out his people to the highest bidder while claiming he has a redemption plan for them. Who can see the deception? As the character swings in his hammock? Unfortunately, none. Including himself - since he feels he's playing the guys like cards in his hands. In control. Till he realizes he absolutely has none! Too late though.

Can you relate to this? You are not alone if you cannot. Others though can. Elements using your back to ride to their 'successes'! Sometimes literally.

The question is, can you allow that? Or rather, is it okay to allow that? It should be noted and appreciated that issues to do with taking instructions from your supervisor are not necessarily somebody riding roughshod over your back. One thing I learned early in my professional life is this, do things in black and white. Write it down. There can be ambiguous interpretations in black and white too but not many like in verbal instructions and communication. Where even there's no evidence, in some instances. You can avoid any misinterpretation by writing clearly. Although we are all learning to be clear in our communications.

I finished the book and learned key lessons.

Firstly, the war you see in a country or a company is normally not generated from within. 99.99% of the time. Some Chinese and American interests and/or ideologies might be clashing somewhere. Mostly interests. Personal. Corporate. National. Regional. Trade. There is almost always a local face, giving legitimacy to the fight - and convincing himself and other cronies around him, that things are soon changing, for the better, for themselves and their self-interests.

Be careful wars you participate in.

Secondly, wars are fought and 'investments' flow in, not necessarily to assist you but to get your buy-in so that your golden egg can be siphoned off. Always ask yourself when you are at a negotiating table: whether you are the diner or the menu. I pity the young men and women who turn 'in large number' at rallies. Sadly, they are the menus.

Lastly, celebrate quietly - when you think you have won. Your neighbor might be mourning, whom you might join soon, in singing the dirge.

Have a war-free day, won't you? And while at it, plan none, please.

# WHAT IS PLANTAR FASCIITIS?



By Lilian Kanari



Plantar Fasciitis is an inflammation of a thick band of tissue that connects the heel bone to the toes (plantar fascia) and is one of the most common causes of heel pain. It is characterized by a sharp, stabbing heel pain which causes swelling to the heel.

Pain is experienced at the bottom of the foot, around the heel and arch. It typically occurs when one gets out of bed in the morning or stands up after sitting for a long period of time. The pain can reduce once you take a few steps but can recur during the day.

As our new normal demands most employees to work from home, many people will spend much of their time sitting in front of their computers or laptops, paying little attention to exercise their feet, as opposed to working in the office, which offers the flexibility to move around. To many, it may seem like sitting shouldn't cause pain or physical problems, yet the truth is that sitting in front of your P.C can cause pain and create health problems, such as neck and back pains due to poor posture.

When feet with plantar fasciitis are put to more use overtime, it will be painful and may find it difficult

to walk long distances without stopping frequently. The feet need time to adjust from long periods of non-weight bearing inactivity, to the opposite a long period of weight bearing activity.

It is relieving to know that Plantar Fasciitis is self-treatable, and the best treatment is to hold a cloth covered icepack over the area of pain for 15 min, three or four times a day. Icing can help reduce pain and inflammation. If an Icepack is not available, you can spray 'Deep Heat Spray' on the affected area.

Other treatments include Physiotherapy, shoe inserts, steroid injections and surgery, however these pertain to severe/chronic stages of plantar fasciitis.

It is worth noting to do simple home exercises at least every 2 hours a day, by stretching your arches, plantar fascia, Achilles tendon and calf muscles. In time, majority of the cases of Plantar Fasciitis go away, if regularly stretched, wear good shoes and rest the feet so they can heal.

Let's observe foot comfort and safety at work.

# LIFE-LONG LESSONS LEARNED



By Stella Tiyoy

A tornado that no one saw coming. A wind of change we all woke up to when it had already taken its course. That's just how I can describe the unprecedented Covid-19 pandemic. We all probably never thought of how serious it could be and the fact that it would change our lives. The warm hugs we all looked forward to, the weekends we would hang out with friends and the basic freedom of inhaling the fresh air outside were all gone in the blink of an eye. This has left many of us reminiscing the good old days. The days when sitting close to each other posed no threat to one's health and life.

But as much as we can all agree on the negativity that came with the pandemic, it would only be fair to also appreciate the life-long lessons that have been engraved in our lives. First, Covid-19 reminded us of how badly we have normalized our lives. For some reason, we have always thought that tomorrow is a guarantee and we will live to do the things we planned for. What escaped our minds is the realization that tomorrow is uncertain. It may or may never pass. It is therefore critical that we learn to appreciate one day at a time.

How often do you appreciate the people who matter to you? I can almost guess correctly that, that is not something we often do. It's been overlooked. We have rather developed a culture where you only get to do this on special days like birthdays, forgetting that tomorrow is unknown and today might just be the last time you are talking to that special person. Learn to love, appreciate and compliment while you still can. Finally, we must pause to celebrate the little wins in our lives, being kind to ourselves and enjoying every step of the way as we chase towards the greater good.

## YOU! - A SOCIALLY ENGINEERED SPECIES

Have you wondered why you wake up every day and the first thing you do is check your phone, log

in to the social sites and start scrolling? What do you do after getting off work and you just got into the house? The answer is the same.

Humans are social beings. However, with the advent of social media, we have lost this aspect. We tend to think that we are connected when we are not. Sparking up a conversation with a person seated next to you has proved to be an uphill task. We are so engaged in our smartphones when we could be engaging in the weather and many other thought-provoking conversations.

The internet has gotten so interesting that it seems to serve us with that exact thing that we would love to listen to at that particular moment. Interestingly, we think we make our own choices on what to consume on the internet. What we however are blindfolded from is the fact that we are constantly socially manipulated and the Internet has become our pacifiers. It knows what to show us that will ultimately disengage us from reality.

With social sites like Snapchat, we now have the power to alter ourselves into some unrealistic beings. What follows next is hate within the real you. You slowly start to see imperfections with your skin, nose, etc. While you feel sorry, these companies are making a fortune.

Sadly, the digital space has negatively altered how we perceive ourselves, think and act around our peers. It is at this point that I wished there was an algorithm that regulated Internet use and made sure that our social life is not negatively influenced.

Nonetheless, not all is done. We can still develop healthy social media habits. We can restrict ourselves to certain hours off the internet and use that time to reconnect with one another, friends and families. However difficult it might sound, I believe we can pull through.

## LET'S COOK



By Manuella Nzuki

### Dauphinoise potatoes

A scrumptious French dish!

#### Ingredients

- 1 Kg Potatoes
- 400g Bacon
- 400g Cheddar Cheese
- 500g Whipping Cream

#### Preparation

1. Wash and peel 1Kg of potatoes.
2. Cut them into thin circular pieces
3. Pre-cook the potatoes by boiling them for 15 minutes.
4. Grate 400g of bacon.
5. Grate 400g of cheddar cheese.
6. Add 500g of original whipping cream.
7. Arrange potatoes on a non-stick oven dish.
8. Pour in the whipping cream, the bacon and cheddar cheese till the dish is full.
9. Mix all the ingredients together and put cheese at the top. (Put in extra according to preference).
10. Pre-heat oven to 200°C.
11. Place dish in the oven for one hour.
12. Keep checking on the dish. Once the top is golden-brownish it is ready!



**Mr. Hervé Allou** has joined as the new Regional Manager for Kenya Reinsurance Corporation, Côte d'Ivoire. He joined the Corporation on 1<sup>st</sup> October 2020.

Mr. Allou was working with Globus Re in Burkina Faso, as Managing Director, from March 2014 to 31<sup>st</sup> July 2020. Prior to that, he worked with Continental Re, from August 2007 to February 2014, as Regional Manager in Côte d'Ivoire and Senior Underwriter in Cameroon. In his early career, he worked with Somat Assurances Côte d'Ivoire from 2003 to 2004 and Axa Assurances Côte d'Ivoire as Head of Technical Operations Reinsurance from 2004 to 2007. He has over 17 years of working experience in Reinsurance.

Mr. Hervé Allou graduated from University of Bouake, Côte d'Ivoire, in 1998 with a Masters in Economics Sciences and obtained a Baccaalaureate in 1994. In 2002, he obtained an Advanced Diploma in Insurance from International Insurance Institute (IIA) of Yaoundé, Cameroun.

Please join us in welcoming Mr. Hervé Allou to Kenya Re.



**Mr. Ahmed Mabirizi** joined us on Monday 2<sup>nd</sup> November 2020, as Senior Underwriter, Uganda office. Mr. Mabirizi had been working with CIC General Insurance Company, Uganda, as an Underwriting and Reinsurance Manager. He was involved in managing the underwriting portfolio, liaising with insurers and agents, analyzing risk and preparing quotations. As the reinsurance manager, he assisted in determining where to place reinsurance business and maintain relationships with reinsurers.

Mr. Mabirizi previously worked with UAP Old Mutual for six years and had progressed in his career from Senior Underwriter, to branch manager and finally, Assistant Underwriting Manager at the time of his departure. Mr. Mabirizi also worked with Britam Insurance as an Underwriter Supervisor and with Clarkson Insurance Brokers as a Client Relations Officer.

Mr. Ahmed Mabirizi holds a Bachelor's degree in Actuarial Science from Makerere University and has an Advanced Diploma from CII of London. He is a member of the Chartered Insurance Institute UK and a Chartered Insurer. He is a Senior Associate of the Insurance Institute of Uganda. He went through a four-day, virtual induction and orientation program at the head office.

Please join us in welcoming Mr. Ahmed Mabirizi to the Kenya Re team.

## Farewell



We inform you on the retirement of **Mr. Stephen Joseph Kirui** whose last working day in the Corporation was on 13<sup>th</sup> October 2020.

Mr. Kirui has been an integral part of our Corporation for the last 37 years and 4 months. His contribution will always be remembered. His hard work, commitment and dedication to duty is worthy of admiration.

He will be greatly missed.

On behalf of everyone in the Corporation, we wish Mr. Kirui the best of luck in his future endeavors.



# 50 years

*of inspiring growth in our  
people & businesses by  
securing your future*

We are highly rated locally and internationally, making us one of the most sought after reinsurance companies in the world. We have a B (Fair) financial strength rating and AA+ issuer credit rating by A.M Best, an international rating agency. This proves that Kenya Re is a force to reckon with.



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





**KENYA RE**  
STRENGTH & WISDOM BEYOND BORDERS

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