

RE NEWS

THE OFFICIAL MAGAZINE OF KENYA
REINSURANCE CORPORATION LTD.

ISSUE 3 • 2017

NIKO FITI

PWD EDUCATION INTERGRATION



PAGE 5
INVESTOR
BRIEFING

PAGE 7
ZAMBIA
GOLF

PAGE 19
TECHNOLOGY
AND LEADERS

PAGE 26
RISK
MANAGEMENT

TIME FOR GROWTH

NEW OPPORTUNITIES IN THE PIPELINE

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

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

For more information please visit our website; www.kenyare.co.ke



Kenya Reinsurance Corporation | t: +254 703 083 000

e: kenyare@kenyare.co.ke

 KenyaReinsurance  @Kenya_Re



WORD FROM THE MANAGING DIRECTOR Mr. Jadhah Mwarania

The 3rd quarter of the year is over and this is the best time to review our performance and evaluate the objectives set for the year. It is advisable for organizations to set financial objectives and plan on how to meet them at the beginning of every year. Challenges come along the way but the strategies put in place determine how best to overcome them.

This quarter has been fruitful to us and we are happy to mention the activities we engaged in. We held our investor briefing in August 2017 where the Corporation posted a 4% rise in first-half pre-tax profit boosted by a 6% rise in gross premiums. The results reflect Kenya Re's enhanced investment earnings as a result of timely and lucrative investment in strategic high divided companies and government securities.

This performance in the first half of the year was realized through implementation of strategic initiatives as contained in our 2017 – 21 strategy document. The Corporation also leveraged on technology to ensure smooth and efficient running of our business. Our sound business practices as well as continued efforts to deliver quality service to the market has contributed immensely to making the corporation a strong & respected regional reinsurer of choice.

Our performance was also guided by key performance drivers such as increased focus on Retakaful business segment, strengthened cedant & intermediary relationships, market identification and segmentation, diversification of business portfolio in chosen markets, effective & timely response to changing customer needs as well as prudent underwriting and business acceptance.

The Corporation sustained the financial strength rating of B+ as rated by A.M Best Company and AA by the Global Credit Rating Agency. We retained our ISO certification (ISO 90001:2008) in the same period.

The ISO process continues to guide the Corporation's internal quality management processes and enhances the customer service experience.

We encountered some challenges that impacted on our business operations such as premium undercutting in many insurance markets, competition from other reinsurance companies in Nairobi, mergers and acquisitions of insurance companies also led to larger reinsurance capacities within the conglomerates which in turn reduces their reinsurance requirements. Other factors included the setting up of national reinsurance companies in our chosen markets such as Nepal, Uganda and Ethiopia, domestication of insurance in other markets like Zimbabwe, India, Ghana and Nigeria.

The Corporation has continuously addressed these challenges through our five year strategic plan for the period 2017 - 2021.

At Kenya Re, we endeavor to offer our customers the best and to support the community the best way we can. Through our **Niko Fiti – Ability Beyond Disability campaign** we have demonstrated our willingness and commitment to financially and emotionally support persons living with disability in our community.

I would like to salute the entire team for a great year to date. Thank you for the hard work you have all put in to supporting the Corporation meet its goals. With your efforts, the future looks bright.



Gladys Some-Mwangi
Manager, Corporate Affairs

WORD FROM THE EDITOR

GLIMPSE THROUGH 2017

Corporate Social Responsibility allows organizations to do their bit for the society, environment, customers and their stakeholders. At Kenya Re, we aim to give back to the society in various ways such as improving the community, our environment and addressing fundamental ethical issues such as inclusion, dignity, and equality.

The Niko Fiti – Ability Beyond Disability has been ongoing throughout this 3rd quarter. We kicked off the Niko Fiti na Kenya Re PWDs Education Integration Program in the two selected secondary schools namely, Lenana School and Moi Girls Secondary School, Isinya. The program is a partnership between Kenya Re, the Ministry of Education & Association for the Physically Disabled of Kenya (APDK) and Standard Group. The programme seeks to facilitate integration of students living with disabilities enrolment to reputable secondary schools in the Country.

Phase two of the campaign will involve a Niko Fiti caravan distribution in 3 regions namely Kisii, Embu and Trans-Nzoia Counties. 1300 beneficiaries in these regions will benefit from devices such as wheelchairs, crutches, tricycles, white canes, walking frames and walking canes, special seats among others. We welcome participation and

involvement from Kenya Re staff in making the distributions a success.

Niko Fiti also intends to upgrade St. Mary's Children's home in Mukuru kwa Reuben for children living with disability, distribute assistive devices to persons with disability in various counties with APDK's assistance in identifying, assessing and registering persons with disability in those regions who in turn shall benefit from mobility and assistive devices.

Additionally, the Corporation has partnered with Kenya Institute of Special Education (KISE) to adopt Block F which includes a physiotherapy space for different people with disability, a gym, a children's play area and a hydrotherapy pool to relieve discomfort and promote physical well-being. Kenya Re shall be granted naming rights for the block.

We appreciate the continuous support we have received from our esteemed clients, employees and partners to make the Corporation realize its goals especially in the CSR front. We look forward to the upcoming activities mentioned and we hope we shall come together to make it a success.

Join us in this issue as we give an indepth of the events steered by Kenya Re such as the Investors briefing, Zambia Golf, Niko Fiti PWDs Education Integration program among others.

MAIN STORY



KENYA RE LEAPS 4% UP DURING THE 2017 HALF-YEAR FINANCIAL POSTING

By Edwin Kamami

The Kenya Reinsurance Corporation posted a 4% rise in the first-half, pre-tax profit, boosted by a 6% rise in gross premiums written even, as net premium earned grew to 9%. The financial results were presented during the Investor Briefing held at the Intercontinental Hotel on the 4th of August 2017.

Kenya Re's Managing Director, Mr. Jadhah Mwarania announced the financial results a few months after Cytonn Investments recognized the Corporation as the top listed insurance company from both an intrinsic and financial perspective.

The Gross Premiums Written grew by 6% from Ksh. 7.096 Billion as at 30th June 2016 to Ksh. 7.504 Billion as at 30th June 2017. The Net Earned Premiums grew from Ksh. 6.475 Billion to Ksh. 7.089 Billion, which is a 9% increase as of 30th June, 2017, the investment income stood at Ksh. 1.707 Billion compared to Ksh. 1.739 Billion in June 2016, a decrease of 2%. The Asset Base increased from Ksh. 38.494 Billion in December 2016 to Ksh. 40.736 Billion in June 2017, a 6% growth. The Shareholders' funds went up from Ksh. 24.133

Billion in December 2016 to Ksh. 25.908 Billion in June 2017, representing a 7% growth.

The Net Claims incurred increased by 2% to Ksh. 3.607 Billion as at June 2017 from Ksh. 3.549 Billion as at June 2016. This is despite the 6% growth in the Gross Premium. The pre-tax profits grew by 4% from Ksh. 2.212 Billion in June 2016 to Ksh. 2.294 Billion in June 2017. Profit after tax increased by 4% From Ksh. 1.564 Billion in June 2016 to Ksh. 1.622 Billion in June 2017.

The key performance drivers responsible for the Corporation's positive financial performance in the reinsurance business include; increased focus on the Retakaful business segment, strengthened cedant and intermediary relationships and market identification and segmentation. Other factors included; diversification of the business portfolio in chosen markets, effective and timely response to changing customer needs as well as prudent underwriting and business acceptance, which equally contributed to the positive outcome.

CONTRIBUTORS

EDITOR IN CHIEF
Gladys Some-Mwangi

EDITORIAL TEAM
Sally Kangethe
Andrew Ongicha
George Njuguna
Sylvia Karimi

CONTRIBUTING WRITERS
Davis Onsakia
Andrew Ongicha
Joel Irungu
Damaris Maina
Jane Nyambeki
Monica Oyaro
Peter Angwenyi
Dorry Gangla
Sylvia Karimi
Edwin Kamami
Brian Tarus
Wambui Mwangi
Joachim Omachi
Jennifer Mutinda



(Left to Right) Kenya Re, MD, Jadhiah Mwarania, Kenya Re Investor, Rakesh Gadani and Kenya Re Chairman, David Kemei reviewing the 2017 Half Year Financial results during the investors briefing at the Intercontinental Hotel. The Corporation posted a 4% percent rise in first-half pretax profit.

Some of the challenges that faced the corporation during the period included: premium undercutting in many insurance markets that continues to affect growth negatively and risk based capital regulations, meaning that insurance companies are able to retain more risks.

Speaking at the Investor Briefing, Kenya Re's Chairman, Mr. David K. Kemei cited premium investment prudence and diversification as key for the realization of the forecasted increased income.

"The results today reflect our enhanced investment earnings, as a result of timely and lucrative investment in strategic, high dividend companies and government securities. This coupled with proficient management of all investment properties has enabled us to post a positive business outlook," said Kemei.

The positive financial posting further complemented by the Corporation's maintained AA (Double A)

rating by Global Credit Rating (GCR), B+ AM best rating both a compliment to the firm's enhanced risk practices, technological innovation, market growth driven and continued brand equity & visibility growth.

Highlighting the reinsurer opportunities ahead of year close, Mr. Jadhiah Mwarania, Managing Director - Kenya Re, undertook to maintain financial robustness for increased shareholder value.

"Today, our financial results encourage the strategic path the corporation has undertaken. Our business sustainability will be pegged on operational prudence, portfolio diversity as well as robust investment and risk management," noted Mr. Jadhiah Mwarania.

Separately, analysts have forecasted a 3.4% global growth in 2017 based on expected recovery from shocks such as Brexit in 2016. Sub-Saharan African growth is expected to pick up moderately to 2.9% in 2017.



KENYA RE HOSTS THE 2ND GOLF TOURNAMENT IN ZAMBIA

By Sylvia Karimi

The second Kenya Reinsurance Corporation golf tournament was held at the prestigious Lusaka Golf Club on 7th July 2017. The event was held to appreciate the Zambian market for the business and to provide a less formal environment for stakeholders to interact. It attracted 130 players drawn from the insurance industry and other stakeholders.

The exciting golf day culminated in a colorful prize giving ceremony and dinner, which was presided over by H.E Sophy K. Kombe, the Kenyan High Commissioner to Zambia & Malawi and Permanent Representative to COMESA. Speaking during the ceremony, H.E thanked the Corporation for hosting such an excellent event as it provided an opportunity for different brands to interact and promote businesses.

In his speech, which was read by the Kenya Re Zambia Regional Manager, Seleman Tembo, the Kenya Re Managing Director - Jadhiah Mwarania said that the Corporation intends to hold the golf tournament annually to promote the business in Zambia and the Southern Africa market.

He said, *"true sportsmanship is knowing that you need your opponent because without him or her, there is no game. Acknowledging that your opponent holds the same deep-rooted aspirations and expectations as you. Knowing that, win or lose, you will walk off the course with pride. Always taking the high road, and always, always, always being a good sport."*



Kenya's High Commissioner to Zambia H.E Sophy K. Kombe makes her remarks during the Zambia Golf tournament dinner



The Best Insurance industry player award went to Mr. Adrian Chiundama



MEDIA BREAKFAST HELD FOR ZAMBIA MEDIA

By Andrew Ongicha

The inaugural Kenya Reinsurance Corporation media breakfast briefing took place on 5th July 2017 at the prestigious Radisson Blu Hotel in Lusaka, Zambia. The objective of the event was to demystify the Corporation's image in Zambia and to help the media to further understand reinsurance business as well as establish stronger media relations. Key media houses such as ZNBC, MUVI TV, Zambia Daily Mail and The Daily Nation among others attended the event.

The Kenya Re Zambia Regional Manager, Seleman Tembo, read the Managing Director's speech on his behalf. In his speech, the MD said, "our focus remains the same, to develop and penetrate new and expand existing markets in order to increase market share, spread business risks and increase return on shareholders' funds. We therefore saw

this as an opportunity to expand our business reach and penetrate into other African countries and that is why we chose Zambia to ensure Kenya Re's presence is felt and recognized in Southern Africa."

Speaking during the event, Kenya Re Manager Corporate Affairs, Gladys Some-Mwangi alluded to the fact that the Corporation was supportive of golf as a key sport within the insurance industry. She added that the Corporation would continue to evaluate the needs within the Zambian region that would be suitable to benefit from Corporate Social Responsibility activities. The Lusaka based Zambian subsidiary office is currently a regional hub for the Southern Africa insurance markets including Zimbabwe, Zambia, Botswana, Lesotho, Namibia, Angola, Mozambique and Swaziland.



Kenya Re Manager, Corporate Affairs Gladys Some-Mwangi makes the welcoming remarks at the start of the Zambia Media Breakfast



KENYA RE PARTNERS WITH THE MINISTRY OF EDUCATION TO PROMOTE INCLUSION AND OPPORTUNITY FOR PERSONS LIVING WITH DISABILITY

By Jane Nyambeki

Kenya Re Partners with the Ministry Of Education to promote inclusion and opportunity for Persons Living With Disabilities

Kenya Re's Niko Fiti - Ability beyond Disability flagship CSR project has over the past six years focused on awareness and provision of assistive devices to persons with disabilities across the country. This year, Kenya Re has teamed up with the Association for the Physically Disabled of Kenya (APDK), the Ministry of Education and the Standard Group to promote inclusion and opportunity for students living with disability to enable them to join reputable secondary schools next year.

The project dubbed Niko Fiti PWDs Education Integration Program will see the modification of schools' facilities to ensure access, mobility and integration of students with various disabilities in the institutions. A percentage of the funds will also go to the refurbishment of St. Mary's Children's Home for children with disability, and provision of assistive and mobility devices to over 1300 Persons Living with Disability (PWDs) across the country.

The programme was officially launched at Lenana High School on 6th September 2017 and the school will benefit from refurbishment of student's cubicles and sanatorium, washroom facilities and construction of a ramp at the school clinic.

The construction will commence immediately after conclusion of the assessments. Integration has principally to do with proximity and opportunities for social interaction, while inclusive education advocates for full membership and conjoint participation with peers at all levels of education.

Speaking during the groundbreaking ceremony, Kenya Re's MD, Mr. Jadhiah Mwarania said that education is the key driver to success. "Niko Fiti, our flagship CSR project has been focused on awareness and assistance to PWDs. We feel that it is timely to focus our attention to education.



Students of Lenana School during the Niko Fiti Ground breaking ceremony on 6th September 2017.



From 2nd left to Extreme Right – Kenya Re Managing Director, Jadhiah Mwarania, Lenana School Principal, William Kemei, Ministry of Education Director General, Robert Masese, Director Special Needs Education and Disability, Maria Cheronu and Kenya Re Chairman Mr. David Kemei during the Niko Fiti ground breaking ceremony at Lenana School

Once we address inclusion from an early age, it will scale to economic and social activities.”

“We want to make the school environment conducive for all persons. PWDs in schools should feel the same as the other students. Therefore, it is our hope that together with our partners we will advance this further in the coming months.”

The Ministry of Education’s Inclusive Education programme has been boosted by Kenya Re’s Niko Fiti PWDs Education Integration program. The ministry is targeting a total of 80 schools across the country including Lenana School and Moi Girls Isinya. The ministry is calling for more partnerships and support to make the project a great success.

The Principal Secretary of the Ministry of Education and Special Education, Dr. Richard Belio Kipsang, who was represented by the Director General of the Ministry of Education, Mr. Robert Masese, at the event said that the initiative is expected to accommodate students living with disability and make it easy for them to access the school facilities.

“Through the strong support of the Ministry of Education by the Integration Program this initiative will help the PWDs to be less dependent while moving from point A to B within the school,” he added.



NIKO FITI PWDs EDUCATION INTEGRATION PROGRAM AT MOI GIRLS SECONDARY SCHOOL, ISINYA

By Edwin Kamami

The Niko Fiti journey started in 2011 after informed statistics developed by The National Disability Survey, which found disability prevalence to be 4%. The most prevalent of disability being physical followed by visual impairment. Having earmarked disability as a national priority with low intervention led Kenya Re to develop Niko Fiti. A commitment to grow awareness around disabilities while championing for PWDs inclusion and participation in national building activities arose. So far, this campaign has touched and changed the lives of over 4000 persons living with disability in different counties across Kenya, through the provision of assistive and mobility devices.

In 2017, Niko Fiti is focusing on the promotion of physical accessibility of persons with disabilities to educational and public places by investing in infrastructure uplift for PWDs accessibility. The Niko Fiti committee mooted that every year PWDs students are denied access to National Secondary Schools since the institutions are unable to provide safe, appropriate stay as well as management for the students after admission. Kenya Re engaged the Ministry of Education to identify the integrated schools within Nairobi and other counties.

Moi Girls Secondary School, Isinya is one of the schools that were selected for the pilot project. The school will benefit from the construction of a ramp to access school facilities, murrum roads to ease access to various points and refurbishment of hostel washrooms. The groundbreaking ceremony for this project took place on the 12th of September 2017 at the school and was attended by all students of Moi Girls Secondary School, Isinya, teaching staff, and representatives from the Ministry of Education, the Association for the Physically Disabled of Kenya (APDK), and the Standard group.

The entertainment by Martin Mburu and the school choir left the crowd in awe. The school choir presented a Niko Fiti themed song that resonated with the ongoing project. Kenya Re and partners aim to complete the face-lift project by the end of the year so that more students living with disability will stand a chance to be enrolled.

Kenya Re’s Niko Fiti PWDs Education Integration Program has boosted the Ministry of Education’s Inclusive Education program. The ministry is targeting a total of 80 schools across the country including Lenana High School and Moi Girls Isinya.



Kenya Re Managing Director Mr. Jadhiah Mwarania lays a foundation stone at Moi Girls Isinya to kick start the Niko Fiti construction works at the school. Looking on is Mr. Fred Hagar, Assistant Director Ministry of Education (second left), Moi Girls Isinya Principal Phanice Manyala (second right) and Standard Group Acting CEO, Orlando Lyomu.



Moi Girls Isinya Principal explains a point to Kenya Re Managing Director Mr. Jadhiah Mwarania during a tour of the school before the ceremony began.



INSURANCE REGULATORY FRAMEWORK IN EAST AFRICA

By Joel Irungu

The East African Community states are in talks to determine how the common market will be implemented in the insurance industry. The partner states; Uganda, Kenya, Tanzania, Rwanda and Burundi have agreed to harmonize their regulations.

Regulation ensures that safe and appropriate service is delivered, while encouraging the effective functioning and development of businesses. Insurance has over the years, permeated most modern states and has in effect become a critical ingredient in the welfare of the modern economy. The role of the government is therefore vital for the growth of the insurance industry. Accordingly, the establishment of a dynamic insurance industry

is part of the responsibility of legislators and supervisors.

The process will entail the development of capacities for cross border supervision of insurance companies which operates in two or more of the partner states of the East African Community. An insurance company from one partner state will still require a license from the relevant local regulator if it wishes to operate in another partner state. The development of a common market for all states will intensify competition and allow insurance companies to reap from the economies of scale to become more efficient thus improving the sector's penetration in the region. More competition means



survival for insurers where they should become more efficient in their customer service and also offer cost effective rates.

The main purpose of insurance regulation is mainly to streamline the operations of the insurance sector for the proper and efficient management of the business, which leads to substantial contribution to the general well-being of the economy. It also aims at enhancing professional management and corporate governance in the conduct of insurance business in East Africa.

The Kenyan insurance industry is considered relatively more developed among the East African countries. A comparative analysis of insurance laws in East African countries indicated a generally similar legal framework among the neighbouring countries. There seems to be a strong suggestion that Uganda and Tanzania have borrowed heavily from the Kenyan insurance law to develop their legislations.

The Insurance regulatory framework is a crucial determinant of the performance of the Insurance sector and of the economy. The role therefore of the regulatory framework in the performance and subsequent growth of insurance enterprises in the insurance industry is therefore paramount. The insurance industry is governed by various regulations and rules in each the East African countries.

The regulatory bodies in East Africa have played a key role in ensuring insurance companies and intermediaries remain operationally viable, solvent and transparent for timely, appropriate and consistent supervisory intervention. The regulators

have taken steps to engage the services of actuarial firms to undertake a comprehensive study of market behaviour and trends, with a view to come up with a scientific rating structure for the market

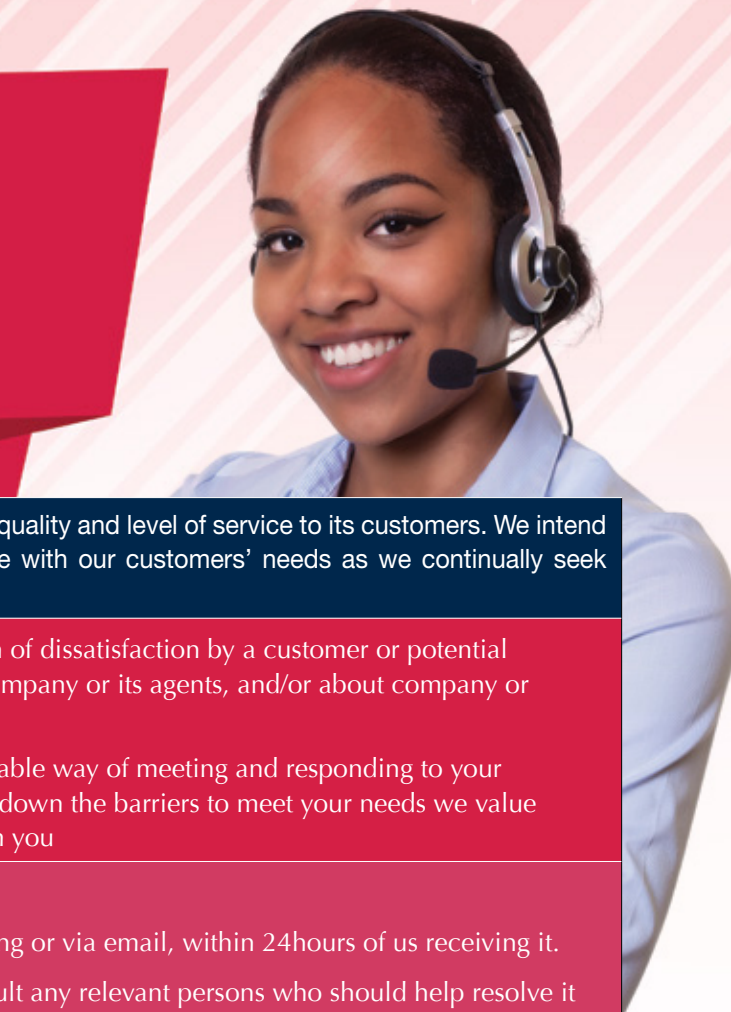
This has consequently promoted efficient, fair, safe and stable markets and has seen major market players increase their territorial scope throughout East Africa hence improving consumer protection, confidence and promoted high degree of security for policy holders in East Africa.

Insurance law in the three East African countries has set minimum capital requirements for new entrants in both life and non-life business and defined rules with regard to placing insurance and reinsurance business locally and abroad. This means that Kenya, Tanzania and Uganda's insurance industry experience similar government controls.

However, the insurance industry in EAC faces a number of challenges including failure by some firms to maintain minimum solvency margin which impedes their ability to meet their financial obligations. Other challenges include lack of training facilities for professionals within the countries especially actuarial science and other related risk management studies. Other reasons included promoting insurance sector as an effective catalyst for enhanced economic growth, strengthening and promoting the industry health and orderly growth through the establishment of operating performance standards and prescriptions within each country and across borders. Lastly each East African state seems to treat each other with scepticism – like if we disclose ourselves too much we shall be worse off. This has lead to slow progress in the harmonisation of insurance regulation matters in East Africa.



COMPLAINTS HANDLING PROCEDURE



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

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

How will we handle your complaint? We will:

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

What should you tell us:

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

You need to know that:

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

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



KENYA RE CONDUCTS LIFE AND NON-LIFE TRAINING FOR THE UGANDA MARKET

By Wambui Mwangi



Kenya Re staff who organized the training and participants during the non-life training at Golf Hotel, Uganda.

Kenya Re conducted Life and Non-Life training for the Uganda market from 24th July 2017 to 28th July 2017, at the Golf Hotel, Kampala. The Life training was conducted on 24th July 2017 and 25th July 2017. The discussions were based on Life medical underwriting, set up of a life underwriting department; Life Product Development and Pricing. This seminar was attended by 32 participants. All Life Insurance Companies, Insurance Regulatory Authority and Uganda Insurance Association were represented. The second training was conducted on 26th – 28th July 2017. The discussions were based on Practise of Reinsurance Accounting. This session attracted 45 participants from Insurance Companies, Insurance Regulatory Authority, and Uganda Insurance Association. The session discussed preparation and submission of Proportional and Non-Proportional Reinsurance accounts and claims consideration.

The official opening was presided over by The Uganda Commissioner of Insurance, Mr. Al Hajj Kaddunabi Ibrahim Lubega who in his speech, sincerely thanked Kenya Re for their contribution to Capacity Building in the Insurance Industry in Uganda, through training and sharing of experiences.

The Kenya Re team delivered a special message from the Managing Director, Mr. Jadhiah Mwarania, to the Commissioner in particular, and the participants, thanking the Uganda Insurance Industry for its Business Support. Furthermore, he promised mutual working relationships for the growth and strength of the Industry.

At the end of both sessions, the participants thanked Kenya Re for the informative discussions and expressed the zeal to have more similar trainings more frequently.

PIC TORIAL



5. Moi Girls Isinya students recite a song during the Niko Fiti Ground breaking ceremony

1. Members of the Board of Directors, Mr. Everest Lenjo and Mr. Maina Mukoma keenly follow proceedings of the investors briefing at the Intercontinental Hotel.
2. Members of Kenya Re senior management follow proceedings of Kenya Re's investor briefing at Intercontinental Hotel, Nairobi.
3. From left to right: Lenana School Principal, Mr. William Kemei, Director General Ministry of Education, Mr. Robert Masese. Kenya Re Chairman, Mr. David Kemei, Kenya Re Managing Director Mr. Jadhiah Mwarania and Standard Group Acting CEO, Mr. Orlando Lyomu during the Niko Fiti goundbreaking ceremony at Lenana School.
4. Kenya Re MD and staff, Officials from Standard Group, Ministry of Education officials, Moi Girls Isinya Principal and Lenana School principal pose for a photo outside the Moi Girls Isinya administration block.

1. Staff pose for a photo outside the majestic Tafari Castle and Country Lodge during the inter-divisional team building.
2. Stephanie Chege takes Kenya Re staff through a session at Team Building at Tafari Castle and Country Lodge
3. Kenya Re staff on day one of the training for the new Reinsurance system
4. A journalist asks a question during the Zambia Media Breakfast at Radisson Blu Hotel in Zambia.

5. Lady golfers pose for a photo at the Karen Country Club during the Nancy millar Golf tournament; the four ball was sponsored by Kenya Re



BUSINESS INTELLIGENCE THE STRATEGIC TOOL FOR A DATA-DRIVEN INSURER

By Brian Tarus



TECHNOLOGY AND LEADERS

By Davis M Onsakia



The financial services industry is facing significant disruption. Companies are operating in a more dynamic environment perhaps now more than ever before. The insurance industry in particular, is facing immense pressure from a myriad of issues including; changing consumer behaviour, increased competition within and outside the industry, social and macroeconomic changes, increased regulatory complexity, natural catastrophes, globalization, as well as disruptions brought about by the rapidly changing technology including the use of Internet of Things (IoT) in insurance, price comparison technology, Artificial Intelligence (AI) underwriting and claims management, distribution technology and social media among other trends.

Business Intelligence (BI) is a technology-driven process that involves the use of analytical tools, applications and methodologies to prepare and analyse data and present actionable information that optimize decision-making and organizational performance. Using BI, organizations are able to turn data into value and use it as a strategic differentiator in their businesses. BI platforms such as the SAP Business Objects (BO) that will come bundled with the new reinsurance system being implemented by Kenya Re is a powerful tool that will support tactical and data-driven decision making in the corporation. A BI platform offers a panoramic view of data. Users can develop insightful reports, create dashboards and data visualizations.

How then can insurers thrive in the rapidly changing business environment? To adapt, insurers will need to be nimble. Suffice to say, nimble will be the new normal. Organizations are constantly looking for viable and superior strategies that will help them gain a competitive advantage to thrive. One of the key strategic assets at the disposal of insurers is data. Insurers can leverage on the immense data at their disposal to gain insight into various important aspects of their business including; performance trends, pricing, prospective markets, risks, competitors and customers. Data is the new oil in today's business environment and Business Intelligence is the oil refinery.

Other than data-driven decision making, other potential benefits of integrating Business Intelligence (BI) into the day to day management of a business include; optimizing internal business processes, identifying market trends, optimizing operational efficiency and discovering business problems or issues that need attention.

Let's go B.O!

The writer is the champion of the Life Business System Implementation.

You want to reach the masses and get your direct reports faster? Use technology.

Technology has broken that bureaucratic barrier that used to exist between the governor and the governed. Donald Trump shakes the world quite often with his 'wild' tweets. He communicates directly to his citizens without the need to call a presser or do any scheduling with what he likes to call 'The Fake News,' which is basically the mainstream media houses like CNN.

President Uhuru Kenyatta held a Facebook Live Chat with millions of Kenyans in July 2017, a couple of days to the General Election – which was held on 8th August 2017. IEBC relied heavily on technology for voters' identification, relaying of results and ultimately tallying as well as broadcasting the results to the populace.

What might be triggering the leaders to want to communicate directly to the masses? Basically bypassing the laid down procedures of a government spokesman, a press conference on the house on the hill – for the Kenyan case or the weekly White House press briefings in the US?

I believe leaders want to hear from the citizenry directly, rather than the feedback going through a long chain of filtering and the king getting a distorted picture of what's happening on the ground. They want to communicate directly to their subjects.

The world knows President Trump better from his tweets than from official functions and speeches. The world knows of his stand on climate change not from an Executive Order from the White House but by his tweets. Do note that presidential tweets (messages) are not supposed to be altered even by the subject himself and hence the coining of terms like 'covfefe' – all errors need to be stored for future reference – probably to make a good history book for the gaffes of the man on the helm, one day. The strategies employed by these leaders demonstrate that they want to know what's actually happening on the ground.

Do we have leaders in the corporate world who might be keen in this approach? To know, honestly what people 'down there' think of them, their policies, attitudes etc.? Leaders like President Trump have been abused and caricatured due to their conduct, mostly on Twitter, but he keeps on going. He responds to formal queries and policy decisions from this micro blogging site. He gets backlash but he equally gets more retweets and likes than the negative comments. I think he likes how much people scrutinize what he writes.

The most important thing for leaders who might want to go through this route is that they must be cognizant of the fact that they might get ugly truths and worms. It is like people saying 'you came to us, we will serve it raw'.

How can you reach your leader or inversely, how can the leader reach you faster and directly? You can tweet your boss, for a pay rise. And he might respond, publicly, that you need to be satisfied with what he's paying you. In fact, a media mogul publicly reprimanded his employee on Twitter when the employee appeared to be ogling at the competition, in a business expo. Although he again, encouragingly, apologized to her via the same media later, hopefully the axe was buried.

It is in my opinion, that despite the likely negative feedback that you might get when you 'stoop' this low, you will encounter more good than evil; people willing to tell you the truth rather than sycophants high in office who are more interested in keeping their jobs than realistically helping you to reform and be a better leader. Some may fear due to the fact that they know how temperamental and egoistic you are, while a normal citizen who doesn't care

whether or not you will be angered by his response because he doesn't need your permission to earn his daily bread. He will sleep on a full or empty stomach without necessarily pampering your ego – depending on whether he worked that day or not.

The most important thing from all the above is that we should try and reach your 'work dependents' and hear their thinking, their fears and aspirations then try to tap into their dreams and finally manage their expectations. Technology might make this easier, but if you are old school folk, try and learn or deploy one of those old tricks like an anonymous questionnaire – ensure that it is indeed anonymous – and get that honest feedback to spin your head a couple of degrees but that will assist you to move your leadership to the next level. Or be like Queen Marie Antoinette who wondered why people couldn't eat cake if bread is not available.

THE BEST MEDICINE

By Peter Angwenyi



A certain priest was very sick and admitted to the hospital. On his hospital bed, he asked the administration to call his Lawyer and Banker. When the Lawyer and Banker arrived, they stood at the two sides of the hospital bed, each eager to take instructions from the priest. Right then, he sighed with relief and said, **“At last I'm ready to die like Jesus, between two thieves.”**



A GLASS MORE OF WATER: SOMETIMES ONE TOO MANY

By Joachim Omache

On the 8th of July 2008, Andrew Thorton's mother noticed something wrong with her son. The 41 year old warehouse man and part time footballer is normally chipper and full of life but that day he seemed a little off. He walked with a drifting gait, sometimes obviously unable to walk at all, was vomiting and had slurred speech. To any person Andrew's case was simple; he had had one too many pints. There was just one problem; Andrew had not touched any alcoholic drink in the past three days.

Alarmed, his mother and her partner rushed him to the hospital. The doctors diagnosed him with Hyperemia, a disease characterized by an increase in blood flow to different tissues in the body. They tried to pump electrolytes into him in a bid to save him but the clock ticked too fast, with his cells too diluted to carry basic functions he had a heart attack the next day and passed on. He was one of the rare recorded cases in modern era of dying as a result of controlled drinking of water. Postmortem results revealed that he had consumed about ten litres of water in the past eight hours, more than five times the daily-recommended limit.

Telling a normal person to drink more water is like telling members of the Women's Guild to love God more, it is such a trite statement that it is of little use. The benefits of drinking more water range from the proven ones such as improved mental coordination and concentration (random headaches tend to be a sign of dehydration), decreased risk of developing kidney stones, relieving acne to the speculative ones such as weight loss (some studies show that drinking two litres of cold water burns 96 calories) to a suspect study that claims dehydrated drivers are worse than drunk drivers. The study was later discredited after it was found to be sponsored by bottled water companies who were looking to boost sales.

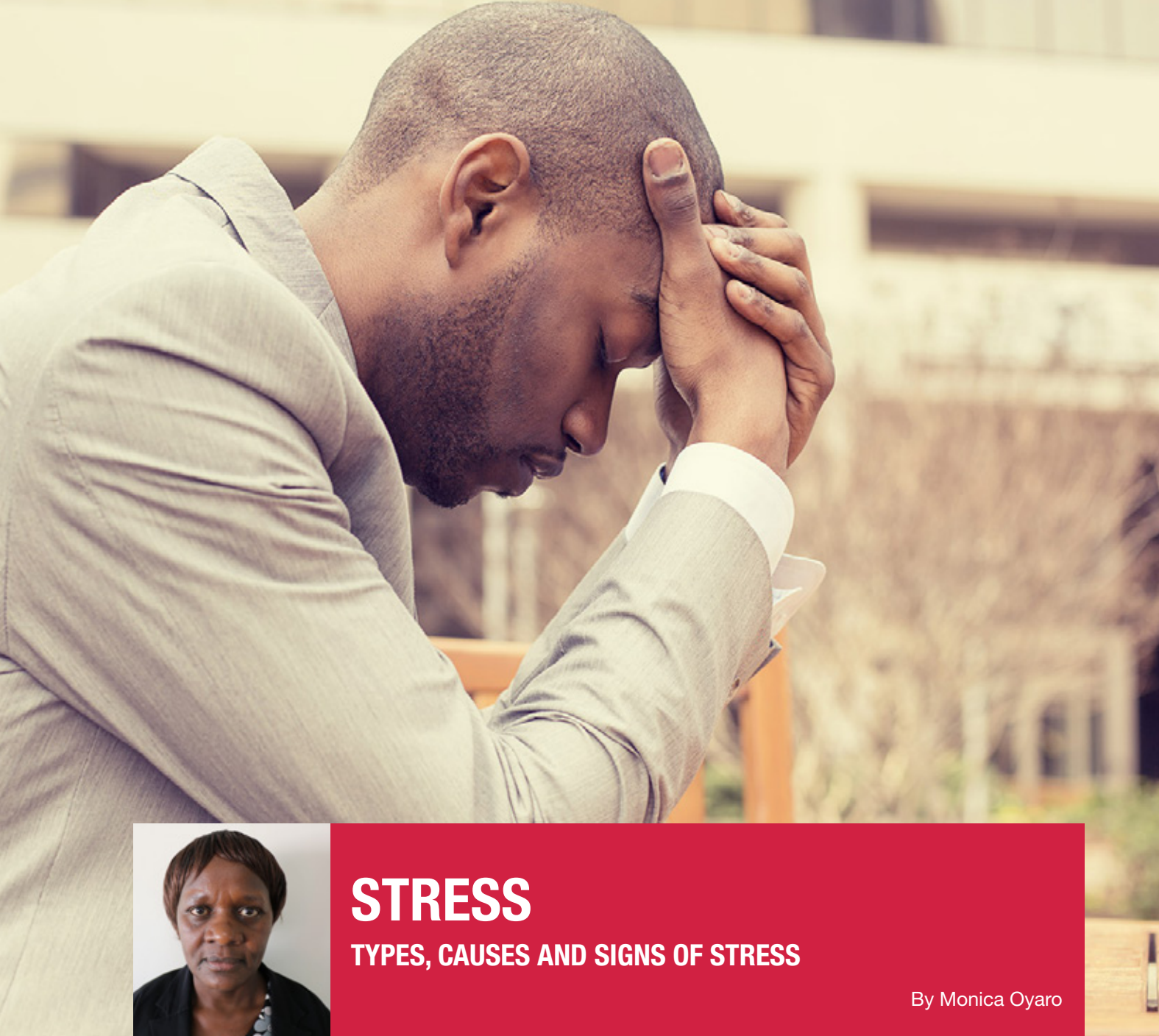
Sometimes too much of virtue is vice and drinking water is no exception. The human body has an internal mechanism that determines the amount of water it requires. When it falls below the limit it has a trigger that we are all familiar with; thirst. Unless you feel thirsty, mindless gobbling of water washes the

cell electrolytes and beyond a certain level they shut down. Recorded cases of death due to overdrinking of water tend to be among athletes and fitness instructors. This is due to the mistaken notion that after a heavy workout one needs to replenish water lost through perspiration. Unfortunately this dilutes the cells even further risking the development of Hyperemia.

Keen football fans might have noticed that when EPL players take "water breaks" they don't have clear water bottles but rather yellowish looking fluid bottles. These isotonic drinks contain carbohydrates and salts that keep the player's cell electrolytes stable while at the same time replenishing them. Since we are not match fit, drinking water and following up with a diuretic such as glucose also has similar effects but with lesser damage to the purse.

So what is the right amount of water to drink? A question with many answers but a common one is about two liters a day, which is the normal amount, expensed by daily bodily functions. Given that we get about 20% of our water from the foods we eat, the amount of pure water we need to drink drops to about 6 glasses of water spread throughout the day. A simple test to see whether you are overhydrated or not is the color of urine, normal hydration levels exhibit in a pale yellow sort of lemonade tinge, a darker heavier color indicates dehydration while a colorless clear one indicates over hydration. Next time you notice you've become a human tap, it's a sure sign that you've drunk one glass too many.





STRESS

TYPES, CAUSES AND SIGNS OF STRESS

By Monica Oyaro

What is stress?

Stress simply means being subjected to external forces or pressures that can either be positive or negative depending on the effect of external force. It can also be said to be body's reaction to demand – it consists of a series of events in environmental demands, internal demands on both exceed the adaptive resources of individual. It can be viewed as an individual's reaction to the circumstances and events that threaten one's coping ability.

Stress can also be said to be a state we experience when there is a mismatch between perceived demands and perceived ability to cope.

Types of stress

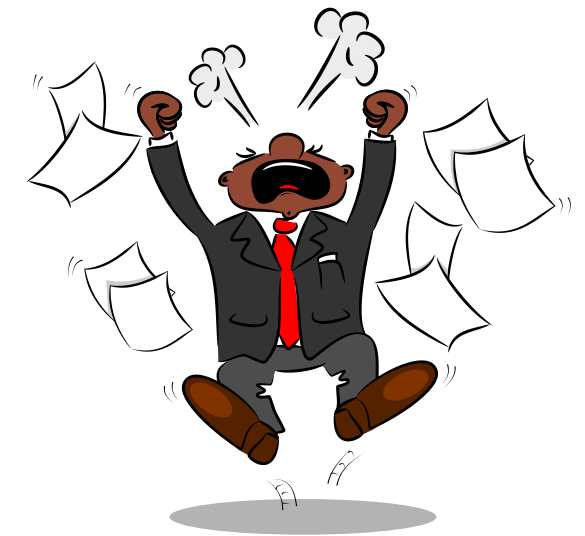
1. **Eustress** – derived from a Greek word meaning good stress. Some degree of stress is normal, positive, necessary and unavoidable. This is necessary for survival e.g. when crossing the road it keeps one alert and vigilant.
2. **Distress** – it is abnormal positive and disturbing stress. Unpleasant stress.
3. **Hyper stress** – the stress response that is stimulated too often for too long e.g. a sickness such as terminal illness stress that has two basic components
 - a. Stress agents/ stressors/ factors i.e. the actual circumstance that produces stress
 - b. Response to stress, which is the individual's reaction to stress factors.

Causes/ Triggers of stress and some stressors

- a. **Lifestyle stressors** – they crop up in everyday life e.g.
 - Being stuck
 - Air pollution
 - Interruptions at work
 - Noise
 - Family related stressors e.g. sexual abuse, physical emotional or psychological separation, single parenting
 - Poor relationships
 - Financial difficulties
 - Time pressures
 - Social related stress
 - Overcrowding
- b. **Cognitive stressors** – implies the ways of thinking and memories mostly based of the past, present and future. Involves negative talk e.g. I must, I'm the only one, everyone is better than me.
 - Jumping into wrong conclusions
 - Taking things personally
 - Exaggerating issues
- c. **Catastrophizing issues**
 - Basing life on masturbation
 - Interpretation of events
 - Guilt and other irrational feelings

Signs of stress

- Decline in work performance
- Indecisions
- Loss of control over work
- Crying
- Argumentative
- Irritability



- Being moody
- Immature behavior
- Bad attitudes
- Sweating
- Nervousness
- Rapid weight loss or weight gain
- Criticism of others
- Absenteeism
- Bad attitudes

Signs to watch out

1. When you feel like every day is a bad day
2. When you are exhausted all the time
3. Caring about your home or work life seems like a waste of energy
4. When you feel like nothing you do make a difference or is appreciated

Burnout

This is a state of emotional, mental, and physical exhaustion caused by excessive and prolonged stress.

The 3 'R's approach of dealing with burnout

- **Recognize** – watch out for signs of burnout
- **Reverse** – undo the damage by managing stress and seeking support
- **Resilience** – build resilience to stress by taking care of your physical and emotional health



INFORMATION SECURITY AWARENESS TRAINING KEY AREAS

By Damaris Maina

Information security is the practice of preventing unauthorized access, use, disclosure, disruption, modification, inspection, recording or destruction of information.

The table below gives a brief outline of the do's and don'ts of computer usage that are key in ensuring general computer safety and usage.

Computer Usage	Do's	Don'ts
Computer Usage		
Risk: Loss of data	<ul style="list-style-type: none"> Be accountable for your IT Assets and Data. Adhere to the acceptable use policy. Use good judgment. Take safety measures when travelling, e.g. appropriate lockable bag with sufficient padding. Be aware of your environment and people around you. Protect your devices with strong passwords. 	<ul style="list-style-type: none"> Don't store sensitive information in portable device without strong encryption. Don't leave your computer / sensitive documents unlocked. Don't discuss something sensitive in public place. People around you may be listening to your conversation.
Email Usage		
Risk: Virus Worms Trojan Spyware Malware Junk mail Spam mail Phishing	<ul style="list-style-type: none"> Take heed of Kaspersky warnings on emails that are flagged to be viruses, and consequently scan attachments. Use your work-email address for work purposes only, and personal email address for personal mails. Scrutinize emails from unknown sources before opening. 	<ul style="list-style-type: none"> Do not sign up on social sites using your work email address. Don't open email attachments from unknown sources. Don't send mail bomb, forward or reply to junk email or hoax message. Don't click on links embedded in spam mails. Don't buy things or make charity donations in response to spam email.
Surfing Web		
Risk: Virus Worms Trojan Spyware Malware	<ul style="list-style-type: none"> Validate the website you are accessing. Be cautious if you are asked for personal information. Use different strong passwords for different systems. Choose well-known or trustworthy e-shopping sites. 	<ul style="list-style-type: none"> Don't download data from doubtful sources. Don't visit untrustworthy sites out of curiosity, or access the URLs provided in those websites. Don't use illegal software and programs. Don't download programs without permission of the copyright owner or licensee (e.g. the use of BT software)

	Do's	Don'ts
Computer Usage		
E-Commerce		
Risk: Identity theft	<ul style="list-style-type: none"> Check the terms and disclaimers of an e-shopping site before acquiring its service. Choose well-known or trustworthy e-shopping sites. Check the trustworthiness of the e-commerce website (e.g. checking the SSL certificate). Use digital certificate for executive transactions over the web. Use strong password, and change your password on a regular basis. Logout immediately after you finished your e-shopping activities. Retain and review your transaction records. Use different passwords for bank accounts, university accounts and external accounts. 	<ul style="list-style-type: none"> Don't make any e-shopping transactions using computers in Internet café. Don't visit untrustworthy sites. Don't make any e-shopping transactions using computers in Internet café. Don't visit untrustworthy sites out of curiosity. Don't use easily guessed password, such as HKID card number, phone number, date of birth. Don't share your IDs with others. Don't use easily guessed password, such as HKID card number, phone number, date of birth.
Public Terminals/Cybercafé		
Risk: Account Access Information Loss	<ul style="list-style-type: none"> Always reboot when starting to use the public PCs. Clean up cache files after use. 	<ul style="list-style-type: none"> Don't leave without closing all browsers and logging out from the public PCs. Don't let others watch over your shoulder while logging in or doing online transactions.
Computer Security		
Risk: Loss of Data Compromise Data Leakage	<ul style="list-style-type: none"> Patch the system regularly. Install security software (e.g. web filtering, anti-Virus, anti-Spam, anti-Spyware, personal firewall etc.) update them frequently. Beware of P2P software. 	<ul style="list-style-type: none"> Don't let anyone else install software on your machine. Don't visit sites that have a reputation for security vulnerabilities, such as torrent sites.
Wireless Security		
Risk: Hackers Eaves dropping Denial of Service – Botnets Masquerading Rogue Access Points	<ul style="list-style-type: none"> Connect to secure public networks whenever possible. Turn off automatic connectivity. Change default passwords to your access points. Monitor your Bluetooth connectivity. Think about using a virtual private network (VPN) solution to ensure your privacy and anonymity are protected when you use public Wi-Fi. Activate encryption. Use of a firewall. Use only secure access points. Use a VPN. 	<ul style="list-style-type: none"> Don't access personal bank accounts, or sensitive personal data, on unsecured public networks. Don't shop online when using public Wi-Fi. Don't leave your laptop, tablet, or smartphone unattended in a public place.
General Use		
Risk: Dumpster Diving Social Engineering	<ul style="list-style-type: none"> Keep your passwords or passphrases confidential. Be aware of your surroundings when printing, copying, faxing or discussing sensitive information. Report all suspicious activity and cyber incidents to your manager and ISO/designated security representative. Lock your computer and mobile phone when not in use. 	<ul style="list-style-type: none"> Don't be tricked into giving away confidential information. Don't post any private or sensitive information, such as credit card numbers, passwords or other private information, on public sites, including social media sites. Don't leave sensitive information lying around the office. Don't respond to phone calls or emails requesting confidential data. Don't install unauthorized programs on your work computer Don't plug in portable devices without permission from your agency management.

Information security is everyone's responsibility!



RISK MANAGEMENT

ORGANISATIONAL RISK CULTURE

By Jennifer Mutinda

‘People, present and past, make the place’

Everyone knows that culture is important—but why? What about risk culture? What should you do if your project or organisation takes too much risk – or too little? There have been efforts to enhance risk management through increased regulations, standards, laws, guidelines, standards, organisational policies and procedures now more than ever before but these are not sufficient for successful management of risk. The missing factor is how people behave in relation to risk at all levels of the Organisation- Risk Culture.

The right kind of culture can actively help in risk management and the wrong kind of culture, far from being neutral can make it difficult to manage risk.

Defining Risk Culture

The term “culture” is very widely used in a variety of senses. In common parlance it has two main application areas. The first relates to expressions of civilisation, for example in art, music, film, poetry, drama, dance, fashion, architecture etc. The second relates to growth in the natural world, derived from the Latin root culture, which means to till the soil. This is seen in the compound “-culture” words such as agriculture, horticulture, viniculture etc., as well as the idea of bacterial culture.

“Culture is the values, beliefs, knowledge and understanding, shared by a group of people with a common purpose”

Like the other definitions, this emphasises two important elements of culture:

Culture exists at different levels in an organisation, based on the various groups such as a project team, a project board, a management team, a division or the overall organisation.

All aspects of culture are internal, invisible, tacit and hidden. As a result it is hard to measure culture, monitor its development, modify it proactively and manage it going forward.

So by risk culture we mean the values, beliefs, knowledge and understanding about risk shared by a group of people with a common purpose, in particular the employees of an organisation or of teams or groups within an organisation. Different types of organisation will have different cultures. There can also be different cultures in different parts of the same organisation.

Culture arises from repeated behaviour – if we do the same thing repeatedly we will develop a shared approach to “how we do things around here.” But behaviour is based on our underlying attitudes – how we think shapes our actions.

This gives us the A-B-C Model of culture: Attitudes shape Behaviour, which forms Culture. There are also feedback loops as the prevailing Culture also influences how we think and act. The A-B-C Model is also true of our approach to risk. If we want to develop a risk-mature culture, we need to behave in an appropriate way towards risk. But this in turn will be driven by our risk attitudes.

The culture of a group arises from:-

its repeated behaviours,

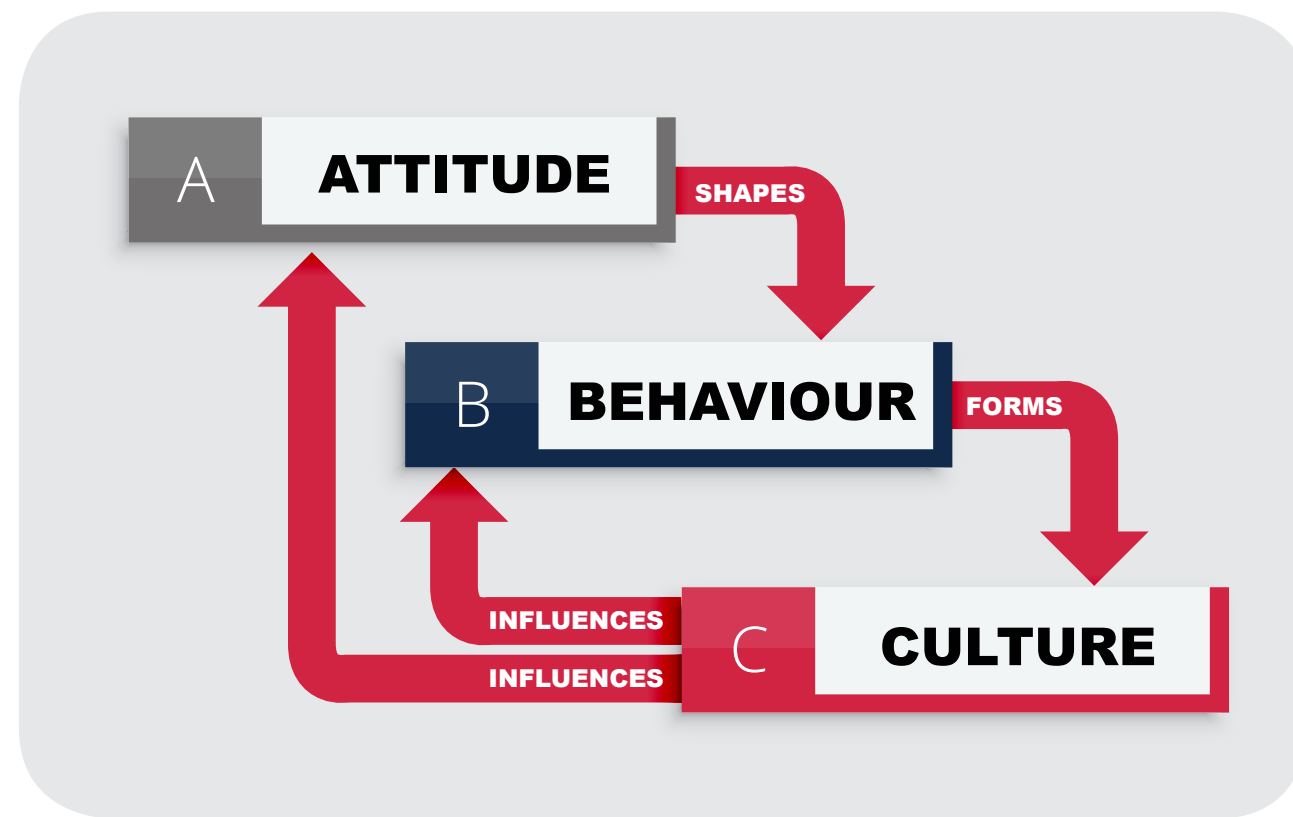
Behaviours are shaped by attitudes

Both behaviour and culture are in turn influenced by the culture

These relationships are illustrated below.

Every organisation has a risk culture (or indeed cultures): the question is whether that culture is effectively supporting or undermining the longer-term success of the organisation.

“Culture is an environment, a petri dish in which certain behaviours and characteristics are allowed to flourish or not.” - John Harvie



The A-B-C Model (Attitude-Behaviour-Culture)



ROLES IN INNOVATION

By Sylvia Karimi

Innovation is turning out to be an almost cliché word. Organizations like to see themselves as innovators even when there is no proven innovation that can be attributed to them in the previous years. The Oxford Dictionary's definition of innovation is, the introduction of new things, ideas or ways of doing something. It is similarly referred to as a new idea or way of doing something that has been introduced or discovered.

According to the Organization for Economic Cooperation and Development (OECD), there is a new landscape that organizations are operating in. In this landscape, citizens are more informed and have greater expectations of public institutions. Similarly, technology continues to be a game changer and the institutions must be able to sufficiently react to the challenges presented. It therefore means that government bodies have to constantly seek for fresh ideas, try novel approaches and work in original methods departing from the tried and tested.

To help governments in their pursuit of innovative practices, the OECD has developed an integrated framework for analyzing public sector innovation. A framework developed by OECD has identified four different innovation levels that can analyze innovation in the public sector, namely:

Self- the innovator himself

Organization- where the innovator works

Public Sector- as a whole

Society- at large

Innovation in an organization such as Kenya Re can further be broken down into the following aspects that can either promote or hinder it:

People

The employees of an organization are the key to innovation. So their level of motivation to think of new ways of doing things will directly determine their innovation efforts. Is there room for staff to present their ideas and is there a possibility of the ideas being adopted and grown into reality?

Rules and processes

The rules and processes in an organization including the legal/regulatory framework, budgeting, and approval processes may offer or block opportunities to innovate.

Knowledge

One of Kenya Re's core values is learning and innovation, which one can argue are basically peas in a pod. Knowledge comes from learning and thereafter will allow employees to critically review processes and engage in collection, analysis, knowledge development and learning.

Work Structure

Every organization has its unique way in which work is structured that has an impact on the innovation culture. The structure can enhance a culture of innovation or it can hamper efforts to do things out of the usual.



GITHERI WITH A TWIST

By Dorry Gangla



I never cared much for githeri. It was a boring meal. A mix of maize and beans without much flair. Boiled or fried, it tasted the same. Bland. Ordinary. Average. That said, I wanted to enjoy the meal and always felt compelled to inject some oomph into the dish, make it inviting to the palate and more colorful than brown and white. So I tried various add-ons, and finally I found two that work like a talisman.

- Twist 1 - Coconut Githeri Ingredients
- Mix of maize and beans, boiled;
- Onions, chopped in rings
- Tomatoes, finely blended
- Garlic, finely chopped
- 2 Celery sticks, finely chopped
- 1 red bell pepper, roughly chopped
- Coconut Milk (Use Royal Umbrella or Renuka Coconut Milk Powder)
- Salt to taste
- Oil for sautéing
- Water, as needed

African Wisdom...

None is richer than the one who has peace of mind | Kenyan Proverb |

Global Strength

For more than forty years, Kenya Re has relied on the wisdom of its African roots to provide the strength that reinsures insurance companies across the globe. Today, our new future begins with a pledge of our promise to continue growing our knowledge and our expertise so that we can get even better at making the world a more secure place. By reinsuring insurance companies across the globe.



Method

1. In a large sufuria on high heat, pour in the oil and throw in your onion, garlic, ginger, salt and celery. Fry this lightly for about 2-3 minutes. Don't overcook.
2. Add the tomatoes and about half a cup of water, stir and cover to simmer for about 5 minutes until the mixture thickens.
3. Add your maize and beans mixture, stir and add water to the same level. Cover and leave to cook, stirring occasionally. It should boil until it's a thick sauce.
5. Add your coconut milk, lower the heat and simmer. When the coconut is well incorporated, throw in the chopped sweet peppers.
6. Remove from heat and serve alongside your favorite vegetables.

Twist 2 - Githeri in Peanut Sauce

Maintain the same ingredients as above except for coconut milk, celery and red bell peppers. Include black pepper to taste, crushed peanuts (or natural peanut butter), finely crushed ginger and roughly chopped coriander (dhania).

Method

1. Pour the oil into your sufuria and throw in your onion, garlic, ginger, salt and black pepper. Fry lightly for about 2-3 minutes.
2. Add tomatoes, crushed peanuts and half a cup of water, cover to simmer for about 5 minutes.
3. Add your beans and maize to the mixture, stir and add water to the same level. Cover and leave to cook, stirring occasionally. Boil it to a thick sauce and reduce the heat.
5. Simmer for about 5 minutes and add your chopped dhania.
6. Remove from heat and serve alongside your favorite vegetables.





Kenya Reinsurance Corporation

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

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