



Distr.
LIMITED

CS/YCRCTG/CB/XXVI/20
October 2012

Original: **ENGLISH**

**COMMON MARKET
FOR EASTERN AND SOUTHERN AFRICA**

Twenty- Sixth Meeting of the Council of Bureaux on the
Regional Third Party Motor Vehicle Insurance Scheme

Harare, Zimbabwe
29-31 October 2012

**REPORT OF THE TWENTY-SIXTH MEETING OF THE COUNCIL OF BUREAUX
ON THE REGIONAL THIRD PARTY MOTOR VEHICLE INSURANCE
(YELLOW CARD) SCHEME**

I. INTRODUCTION

1. The Twenty-Sixth Meeting of the Council of Bureaux of the Regional Third Party Motor Vehicle Insurance (Yellow Card) Scheme was held from 29th to 31st October 2012, in Harare, Zimbabwe, at Rainbow Towers Hotel.

II. ATTENDANCE, OPENING OF THE MEETING, ADOPTION OF THE AGENDA AND ORGANISATION OF WORK

Attendance

2. The meeting was attended by delegates from the National Bureaux of Burundi, Djibouti, DR Congo, Ethiopia, Kenya, Rwanda, Tanzania, Uganda, Zambia and Zimbabwe. Also in attendance were representatives from ZEP-RE (PTA Reinsurance Company), Insurance Regulatory Authorities from Djibouti and Tanzania, Motor Vehicle Accident (MVA) Funds of Botswana, the Road Transport and Safety Agency (RTSA) of Zambia, College of Insurance of Kenya and other participants from the Insurance industry of Zimbabwe. The list of participants is attached as Annex I to this report.

Opening of the Meeting (*Agenda item 1*)

3. The meeting was opened by Mr. John Tendai Mapani, Chairman of the Insurance Council of Zimbabwe, on behalf of Honourable Nicholas Goche, Minister of Transport and Communications of Zimbabwe. He welcomed all the delegates to Harare and expressed his hope that they find time in their busy programme to enjoy the traditional Zimbabwe hospitality.

4. The Minister expressed satisfaction that the Yellow Card Scheme had been widely accepted by Zimbabwe motorists and had greatly contributed to the facilitation of cross-border movement of vehicles, goods and persons within the region. He commended the Insurance Council of Zimbabwe (ICZ) and its members for successfully managing the Yellow Card Scheme in the country.

5. Honourable Goche pointed out the importance of the scheme to intra-COMESA transit traffic and its impact on intra-COMESA trade and tourism as indicated by its wide use with thirteen Member States implementing the scheme. He advised that the achievements of the Scheme needs to be translated into opportunities by expanding the scheme to member and non-member countries with a view to address the harmonization among the different systems in the region.

6. In this regard, he applauded the efforts put towards harmonization within the context of the Tripartite of COMESA-SADC-EAC arrangement and noted that COMESA and SADC stakeholders had agreed, during their meeting in March 2012 in Johannesburg, South Africa that the Yellow Card be adopted and harmonized with existing national compulsory third party insurance systems. He then urged COMESA and SADC Secretariat to continue to work together and implement the harmonization of the different systems without further delays and thus reduce the cost of transport.

7. Speaking earlier, the Director of Budgets and Finance, Mr. Dev Haman made the opening remarks on behalf of the Secretary General of COMESA, Mr. Sindiso Ngwenya. He expressed gratitude to the Government and the People of Zimbabwe for the support to the ideals and objectives of COMESA.

8. Turning to the role of the COMESA Yellow Card Scheme and the purpose of the meeting, he thanked the National Bureaux for the significant contribution made to the region during the last twenty five years of operations of the Scheme. He noted that the Yellow Card

had grown with the number of cards issued annually to cross border motorists rising from 70,500 in 2008 to about 130,000 in 2012 while the annual premium income had doubled from UD\$3.7 million to US\$6.3 million and the number of claims annually reported for payment of compensation to road accident victims had increased from 300 claims in 2008 to 350 claims in 2012.

9. He highlighted the key issues that were to be considered by the meeting and urged the Council of Bureaux to come up with decisions that would enhance the efficiency of the operations of the scheme.

10. In conclusion, he thanked the Insurance Council of Zimbabwe and the Insurance Industry for hosting the meeting and for the warm reception and hospitality extended to the delegates since their arrival.

In Memoriam

11. During the opening of the meeting, the Council of Bureaux observed a minute of silence in remembrance of the late Mr. Abraham Nduna, who was the Senior Insurance Expert of the Yellow Card Scheme of the Council of Bureaux, who passed away on 25th May 2012 in Harare, Zimbabwe. The meeting then expressed its condolences to the bereaved family as a whole.

Vote of Thanks

12. Mr. Pierre Claver Baregeranye, the Technical Director (Non-Life) of the National Bureau of Burundi, SOCABU, gave a vote of thanks on behalf of all the delegates. He expressed gratitude to COMESA for making the Yellow Card Scheme a credible system as evidenced by the growth in its utilization. He thanked the National Bureaux of Zimbabwe for hosting the meeting and for the hospitality extended to all the delegates. In his closing remarks, he wished that all the delegates would work to contribute to the success of the meeting.

Election of the Bureau (*Agenda item 2*)

13. The meeting elected the following Bureau for a tenure of one year:

Chairperson	: Zimbabwe
Vice Chairperson	: Kenya
Rapporteur	: D R Congo

Adoption of the Agenda and Organisation of Work (*Agenda item 3*)

14. The meeting adopted the following Agenda:

1. Opening of the Meeting
2. Election of Officers
3. Adoption of the Agenda and Organization of Work
4. Report of the Outgoing Chairperson on the Operations of the Yellow Card Scheme

5. Country Reports by National Bureaux on the Operations of the Yellow Card Scheme in their countries
6. Reports of the Thirty Second and Thirty Third Meetings of the Technical Management Committee (TMC) on the Yellow Card Reinsurance Pool
7. Annual Report and Accounts of the Yellow Card Reinsurance Pool for the year ended 31st December, 2011
8. Reinsurance Pool Financial Highlights as at 30th September, 2012
9. Renewal of the Reinsurance Pool Management Agreement between the Council of Bureaux and the ZEP-RE and making the Pool Managers' remuneration on performance based payment.
10. Progress report on the rollout of the Yellow Card Management Information System (YC-MIS).
11. Draft Terms of Reference for the study on the issue of low limits of third party personal injuries on the compulsory motor vehicle insurance of member states parties to the Yellow Card Scheme and other related issues.
12. Report on the renewal of the Yellow Card Pads/Books printing agreement and strengthening the Security Features of the Card.
13. Report on the Agency Agreement between the National Bureau of Zimbabwe and the Automobile Association of South Africa (AA) on the issuance of Yellow Card in South Africa.
14. Report of the 6th Meeting of the Council of RCTG on the Regional Customs Transit Guarantee (RCTG –CARNET) Scheme
17. External Auditors' Report on the Accounts of the Council of Bureaux as at 30th June 2012
18. Report on Administrative Matters
19. Proposed Budget and Annual Work Programme for the Year 2012/13 (closed session)
20. Date and Venue of Next Meeting
21. Any Other Business
22. Adoption of the Report and Closure of the meeting

15. The meeting agreed on the following working hours:

Monday, 29th October, 2012
09.00 hours - 13.00 hours - Morning
14.30 hours – 17.00 hours - Afternoon

Tuesday ,30th October, 2012
08.30 hours - 14.00 hours - Morning
14.00 hours – Free afternoon for delegates

Friday, 31st October, 2012
Free morning for delegates
17.00 – 1800 hours – Adoption of the Report and Closure of the Meeting.

III. ACCOUNT OF PROCEEDINGS

Report of the Outgoing Chairperson on the Operations of the Yellow Card Scheme (*Agenda item 4*)

16. The Secretariat presented Document No. CS/YCRCTG/CB/XXVI/4 on behalf of the outgoing chairperson of the Council of Bureaux, The report presented provided an overview of the activities carried out during the period, July 2011 to June 2012 and developments on the operations of the Yellow Card Scheme for the year. The meeting was informed that the report was a summary of activities carried out but detailed reports were going to be presented by individual National Bureaux on the operations of the Scheme in their respective countries. The highlights of the presentation were as follows:

Status of the Yellow Card Production

17. The meeting was informed that about 133,298 Yellow Cards were issued and a Gross Premium Income of US\$ 6,678,180.80 was recorded during the period under review; compared to 99,439 Yellow Cards issued and an annual premium of US\$5.2 million registered in the preceding period. The meeting was further informed that the figure would have been higher, considering that some National Bureaux had not submitted complete reports. Annex II of this report provides a summary of the Cards issued and the premium realized.

Decisions

18. Following the discussions that ensued, the meeting reiterated its earlier decisions as follows:

- a) National Bureaux should convene regular meetings with member Insurance Companies and agents to familiarize them with the operations of the scheme;
- b) National Bureaux should organize and hold at least two National stakeholders' sensitization workshops annually to aggressively sensitize stakeholders namely: traffic Police and Customs Officers and transporters on the operations of the Yellow Card Scheme;
- c) The Secretariat should provide technical support to National Bureaux organizing stakeholders' workshops; and
- d) National Bureaux should allocate budget for organizing and conducting national stakeholders' workshops.

Status of Yellow Card Claims Activities

19. On Yellow Card claims activities, the meeting was informed that 357 claims were reported, 131 paid and 225 were outstanding. The meeting was further informed that some National Bureaux had not submitted their claims statistics. A summary of the claims for the period under review is shown in Annex III to this report.

20. In the discussion that followed, in response to the question raised by the delegate from the National Bureau of Ethiopia on how claims over the authority limit of the Bureaux, US\$15,000 were being handled, the delegate of the National Bureau of Uganda explained the legal basis as follows:

- a) the limit of liability under the ACT cover only is Ush1million per person;
- b) the Act , under miscellaneous section, provides for victims of road traffic accidents, who would not have been satisfied with the compensation payment, to pursue the motorist according to the Common/ civil law liability;
- c) the legal basis of the ACT cover only and the Common/Civil law are different; and
- d) to address the possibility of the victims being awarded a higher compensation payment over and above the Ush1m set by the ACT cover only ,insurance companies offer higher limits of liability for personal bodily/injury in return for payment of additional premium .

21. Therefore given the above circumstance, claims exceeding US\$15,000 were handled as follows:

- a) for motorists who have an ACT cover only , the maximum amount of claims payable is up to Ush1million;
- b) for motorists who have an ACT cover with higher limit of liability, the maximum amount of claim payable is up to the additional limit of liability; and
- c) However for Yellow Card – (which is equivalent to the ACT cover only) , the maximum amount of claim compensation payable is as high as the award of the court.

22. Following the above explanation, the National Bureaux of Ethiopia and Djibouti on the issue of handling claim under the low limits of liabilities urged the meeting to find an interim solution while awaiting the finalization the study report.

PROGRESS ON IMPLEMENTATION OF ACTIVITIES

23. The Council of Bureaux was informed that despite the Secretariat experiencing severe manpower shortage, progress had been made in carrying out the annual activities and separate reports on the implementation of various activities had been presented under separate agenda items.

Review of Draft Model Legislation on the Third Party Motor Vehicle Insurance

24. On the review of the model legislation, the Council of Bureaux was informed that no progress had been made with regard to convening of a stakeholders' workshop to review the draft Model of Legislation due to resource limitations. The Secretariat would continue to look for resources to finalize the review and convene validation stakeholders' workshop.

Country Report by National Bureaux (Agenda item 5)

25. Pursuant to the decision of the 19th Meeting of the Council of Bureaux, held from 29-30 August, 2005, in Harare, Zimbabwe, the Coordinators of the National Bureaux presented their reports on the operations of the Yellow Card Scheme in their respective countries for the period July 2011 to June 2012. The reports of National Bureaux on the status of the Yellow Card production and claims activities are shown in the summaries attached as Annex II and III. The highlights of activities carried out during the period under review and issues raised, proposals and recommendations made by the National Bureaux were as follows.

The National Bureau of Burundi

26. The National Bureau reported as follows:

- a) Issued 9,262 cards and collected US\$132,327 premium income;
- b) Had 24 claims reported;
- c) Settled 31 Claims amounting to US\$87,627;
- d) Paid their capacity subscription to the Pool in full;
- e) Paid their budget contribution to the Yellow card Secretariat in full;
- f) Pointed out the following challenges:
 - i. Lack of communication with the National Bureaux of Tanzania and Uganda over the confirmation of validity of Yellow Cards; and
 - ii. Late reimbursement by the Pool Managers on claims settled by the National Bureau of behalf of other Bureaux

The National Bureau of Djibouti

27. The National Bureau reported as follows:

- a) Issued 644 Yellow cards and collected UD\$190,284 premium income;
- b) 110 claims were reported; Claims amounting to 43,361, 195 DFR (243,602 USD) were paid during the period under review;
- c) Reported that collaborations with the National Bureau of Ethiopia has continued and the National Bureau of Djibouti traveled in June 2012; and
- d) Had received satisfactory collaboration from the Pool Managers in resolving the July 2012 claim.

The National Bureau of D R Congo

28. The National Bureau reported as follows:

- a) issued Yellow 5,735 Cards and collected a total premium income of USD335,210.69
- b) 4 claims were reported amounting to USD7,954 and 9 were settled amounting to USD12,828.95 and 3 were reported outstanding without a total reserve of USD13,382;
- c) Conducted a stakeholders' sensitization workshop in the Eastern Province in Bunia for Managers & Agents from Mahagi and Bunia in September, 2011;
- d) Planning to organize and conduct more training seminars for all stakeholders to sensitize them on the operations of the Yellow Card Scheme; and
- e) Reported the challenge of delayed Yellow Cards confirmation and verification by some National Bureaux, delayed settlement of the Uvira/Sange claim and late claims reimbursement by the Reinsurance Pool.

29. The National Bureau recommended as follows:

- a) The COMESA Secretariat to intervene and see that the families of the SANGE/UVIRA claim are compensated;
- b) Requested COMESA Secretariat to intervene in finding an alternative solution for claims whose Yellow Card validity is awaiting confirmation by the issuing offices; and
- c) The COMESA Secretariat should intervene in finding a lasting solution Regarding the issuance of Yellow Card covers to Congolese registered vehicles to be used in Congo by some member Bureaux.

The National Bureau of Ethiopia

30. The National Bureau reported as follows:

- a) Has a membership of fifteen (15) insurance companies;
- b) Issued 26,620 cards and recorded a premium income of US\$1,137,316;
- c) 8 claims were reported with claim quantum reserve of US\$19,598; 3 were paid amounting to US\$4,338 and 30 claims were outstanding with a reserve of US\$ 119,548.

31. The National Bureau faced the challenge of handling Yellow Card claims due to low limits of liability stipulated by the newly enforced compulsory third party motor vehicle insurance Law.

32. The National Bureau of Ethiopia proposed for the Yellow Card Scheme to provide adequate cover to motorists visiting Ethiopia over and above the minimum compulsory limits provided by the local compulsory insurance law.

The National Bureau of Eritrea

33. The National Bureau reported that there were no any activities with regards to the Yellow Card operations in their country.

The National Bureau of Kenya

34. The National Bureau reported as follows:

- a) Has a membership of 35 insurance companies, issued 13,476 Yellow Cards and collected a total premium income of US\$1,407,126.21;
- b) 21 claims (with an estimated quantum of US\$149,821.43) reported, 10 (amounting to US\$116,256.85) paid and 28 (with a total estimated quantum of US\$95,857.00) were outstanding as at 30 June 2012;
- c) Organized and conducted stakeholders' sensitization workshops in conjunction with College of Insurance and Insurance Regulatory Authority for traffic officers in Nairobi;
- d) Organized and conducted stakeholders' training workshops in conjunction with COMESA Secretariat on the operations of the revised YC-MIS for Insurance officers in Nairobi & Mombasa; and
- e) Conducted Market Visits to individual member insurance companies to discuss issues concerning the running of the Yellow Card Scheme through interactive market visits and meetings.

35. The National Bureau raised the challenge of delayed claims reimbursement by the National Bureau of Tanzania despite several reminders.

The National Bureau of Malawi

36. The National Bureau reported as follows:

- a) Has a membership of 8 insurance companies
- b) Issued 578 Yellow cards and collected a premium income of US\$28,870
- c) Had 6 claims reported; 3 paid and 7 were outstanding;
- d) The following were the challenges faced:
 - i. Non prompt response by other National Bureaux in giving Yellow card validity confirmations;
 - ii. Issue of fake yellow cards from Tanzania which is leaving Malawian claimants in dilemma without compensation;
 - iii. Late claim notification due to Malawian motorists not knowing where to report traffic incidents in the countries of occurrences; and
 - iv. The litigious society where every personal injury claim on Yellow Card is through a lawyer and claiming exorbitant amounts;
- e) The National Bureau also reported of the newly introduced cover period of one year cover which clients were happy with rather than the one month cover.

The National Bureau of Rwanda

37. The National Bureau reported as follows:

- a) Had issued 7,636 Yellow cards and generated a premium income of US\$128,488.39;
- b) Had 88 claims reported; 25 paid and 63 were outstanding as at 30 July 2012;
- c) No promotional activities were reported.

38. The National Bureau faced the following challenges:

- a) Non reimbursement of claims settled by the Pool Managers amounting to US\$232,193;
- b) Non response by other National Bureaux in giving Yellow Card validity and confirmations; and
- c) Issues of forged Yellow Cards originating from Tanzania.

The National Bureau of Sudan

39. The National Bureau had not submitted their return.

The National Bureau of Tanzania

40. The National Bureau reported as follows:

- a) Has a membership of 21 insurance companies; issued 15,599 Yellow cards and collected a total premium income of US\$738,365;
- b) Had 5 claim reported in the period under review;

- c) Has settled 25 claims as at 30 June 2012 to which they had not being reimbursed; and 2 claims were reported outstanding.
- d) Carried the following activities;
 - i. managed to tackle the issue of late returns from member insurance companies and had almost 95% submission rate of returns by member Insurance companies;
 - ii. Conducted a reconciliation exercise with the Pool Managers on unallocated premiums; and
 - iii. Conducted random crack down investigations on the people behind the issuance of fake Yellow Cards at busy border posts;
- e) Further the National Bureau reported that the following achievements have been recorded following the measures put in place to address the issues of Yellow Card forgery:
 - i. Increased in Yellow Card sales because motorists were sensitized on the availability of counterfeit Yellow Cards on the market as a result they are buying their covers directly from Insurance Companies;
 - ii. Several adverts in local newspapers were issued by the Committee through the Association of Tanzania Insurers to sensitize the general public on the counterfeit Yellow Cards being circulated and issued by unscrupulous people; and
 - iii. The National Bureau and its stakeholders will continue with the fight against fake Yellow Cards and the people apprehended during border surprise inspections were taken to the courts of law.
- f) The National Bureau raised the challenge of delayed claims reimbursement by National Bureaux.

Decision

41. The meeting decided that National Bureaux should assist in locating the source of forged Yellow Cards confiscated by interrogating clients found with fake Cards.

The National Bureau of Uganda

42. The National Bureau reported as follows:

- a) Has a membership of 19 member insurance companies;
- b) Issued 14,111 Yellow Cards and collected a premium income of US\$ 1,158,201;
- c) Had 64 claims reported; 37 paid and 95 claims were outstanding;
- d) Organized and conducted a stakeholders' sensitization workshop for Police traffic commanders in Kampala and participated in regular key stakeholders consultative engagement meetings for Ministry Trade & Cooperatives, Insurance Regulatory Authority and Insurers Association at which it presents reports;
- e) Reported the following challenges faced:
 - i. Delayed Claims reimbursement by issuing Bureaux;
 - ii. Poor response by some National Bureaux;
 - iii. Premium rate under cutting by member insurance companies at borders; and

- iv. Fake Yellow cards sold at border points.
- f) The National Bureau plans to carry out the following activities:
- i. Involve the Regulatory Authority in matters of non compliance to urge all individual Companies to comply with procedures;
 - ii. Continue sensitization activities of stakeholders;
 - iii. Continue to work with the Police Department on compliance; and
 - iv. Plan to display the premium rates are at strategic location at Border posts.
- g) The National Bureau made the following recommendations:
- i. The issuing Bureaux should accelerate the process of confirmation of cover and authorization of settlement for the Handling Bureaux to effectively, adequately and timely handle the claims; and
 - ii. Issuing Bureaux to promptly effect reimbursement of all claims paid on their behalf by handling Bureaux.

43. Following the above presentation, a representative from the Secretariat recalled the explanation given by the national Bureaux on how claims over the authority limit were being handling and made the following observations:

- a) Claims under the Yellow card scheme are handled and treated differently from claims under the Act cover only. This is in contravention of the Yellow Card instruments and should be corrected immediately;
- b) The Pool Managers and the National Bureaux should adhere to the Yellow Card Protocol and instruments and ensure that claims are handled, accordingly;
- c) Assessment on claims handling by National Bureaux should be conducted to ensure that the Yellow Card instruments are adhered correctly; and
- d) Issue of low limit of liability should be addressed by increasing the limit of liability provided under the Yellow card cover and not otherwise.

44. In reaction to the statement made by the Secretariat, the National Bureau of Djibouti informed the meeting that he was not in agreement with the Secretariat view and emphasized that the ongoing practices of the National Bureau of Uganda in handling claims over the authority limit of US\$15,000 should be upheld.

45. The delegate of the National Bureau of Uganda requested the meeting to give guidance on the issue of low limits of liability under the Act cover **vis-a-vis** the miscellaneous provision the claims under the Yellow Card scheme should be handled.

The National Bureau of Zambia

46. The National Bureau reported as follows:

- a) Has a membership of 13 Insurance companies
- b) Issued 25,192 Yellow cards and collected a premium income of US\$604,176
- c) Had 27 claims reported; 7 settled and 20 were outstanding
- d) No promotional activities were carried out during the period under review:
- e) The National Bureau reported the following challenges:
 - i. Late submission of returns by member Insurance companies;
 - ii. Increased number of confiscated fake Yellow Cards being issued in Tanzania; and
 - iii. Inadequate Yellow Card promotional materials

The National Bureau of Zimbabwe

47. The National Bureau reported as follows:

- a) Have 24 member insurers who transact motor insurance business;
- b) Issued 14, 410 Yellow Cards and collected premium of USD857,914
- c) No claim was reported; no claim settlement made and had 2 claims outstanding;
- d) Organized and conducted a stakeholders' workshop on the administrator of Yellow Card;
- e) Submitted monthly returns to the Pool;

Decision

48. The meeting noted the country reports submitted by Coordinators of the National Bureaux and decided that the Secretariat should consider the issues raised and find solutions in consultation with the concerned National Bureaux.

Reports of the Thirty-Second and Thirty-Third Meetings of the Technical Management Committee (TMC) on the Yellow Card Reinsurance Pool (Agenda item 6 & 7)

49. The COMESA Secretariat presented document No CS/YCRCTG/CB//XXVI/6 and CS/YCRCTG/CB//XXVI/7 - Reports of the 32nd and the 33rd Meetings of Technical Management Committee (TMC) of the Yellow Card Reinsurance Pool. The Meeting was informed that the 32nd and 33rd Meetings of TMC were held from 12th to 13th April 2012, in Dar Es Salaam, Tanzania and 23rd to 24th August 2012, in Kinshasa, Democratic Republic of Congo, (DR Congo) respectively. The Secretariat highlighted the progress made on the operations of the Reinsurance Pool and various activities carried out in accordance with the decisions of the Council of Bureaux as follows:

a) Capacity Subscription

50. Regarding the Capacity Subscription to the Yellow Card Reinsurance Pool, the Council of Bureaux noted the following :

- a) The position had not changed since the last Council of Bureaux Meeting as the National Bureaux of Malawi and Sudan, who had outstanding amounts had not paid;
- b) only eleven National Bureaux had fully paid their respective share allocations and a total of US\$ 1,150,000 had been settled, and
- c) a total of US\$ 800,000 had been refunded over the years and the remaining US\$ 350,000 would be refunded after a two year waiting period upon full settlement of capacity subscription fee of US\$100,000.

Decision

51. The Council of Bureaux endorsed the 32nd and 33rd Meetings of the TMC recommendation that the National Bureaux of Malawi and Sudan should pay their capacity subscriptions to the Reinsurance Pool without further delays.

b) Consultation with National Bureaux and Pool Managers

52. The Council of Bureaux noted that the Secretariat had held discussions with the Coordinators of the Yellow Card Scheme from National Bureaux of Uganda, Rwanda, Burundi and Kenya in March 2012 on the overall operations of the Scheme in their countries

and particularly on outstanding claims issues, payment of premium returns to the Pool, concerns of forged Yellow Cards and the issue of low limits of liability for Third Party personal injuries under the Act cover.

Decisions

53. The Council of Bureaux endorsed the following 32nd Meeting of the TMC recommendations to address the issues observed during the discussions :

- a) National Bureaux should strengthen their working relations with the Police and Customs Authorities by sponsoring certain activities and projects in order to fully involve the Authorities in the enforcement of the compulsory Third Party Motor Insurance law and in deterring motorists from using forged Yellow Cards;
- b) National Bureaux should implement the decisions of the Council of Bureaux and conduct National Stakeholders' Workshops to sensitize the public and promote the Scheme; and
- c) The Secretariat should consider the possibilities of engaging South Sudan Authorities to join the Yellow Card Scheme.

c) Issue of Forged Yellow Cards printed in Tanzania

54. The Council of Bureaux noted that the measures agreed during the Stakeholders' Workshop held in Dar es Salaam in June 2011 in addressing the issue of forged Yellow Cards had been implemented. The Council of Bureaux further noted that the Secretariat conducted a follow up Stakeholders' Workshop in Dar es Salaam on 16th April 2012, with a view of engaging the Stakeholders and Authorities to come up with alternative measures to resolve the issue.

55. The Council of Bureaux noted the following 32nd Meeting of the TMC recommendations:

- a) The Secretariat in consultation with the printers should review the security features and submit a proposal on enhancing the security features to the TMC meeting;
- b) The Secretariat should prepare draft guidelines or directives on the handling of Yellow Card books, as accountable documents and submit to the TMC meeting; and
- c) The National Bureau of Tanzania should deploy officers to conduct regular routine inspections jointly with Police and Customs Officers at the busiest borders ports to deter motorists from traveling on forged Yellow Cards.

d) COMESA/MVA Co-operation on the Motor Vehicle Third Party Insurance System

56. The Council of Bureaux noted that several National Stakeholders' Workshops on the Harmonization of the Third Party Motor Vehicle Insurance Scheme (Yellow Card and Fuel Levy system) had been conducted in SADC countries such as Angola, Botswana, DR Congo, Mozambique, Namibia and South Africa. The Council of Bureaux further noted that the findings of the Workshops were presented to a COMESA-SADC-EAC (TRIPARTITE) Stakeholders' Regional Workshop on the Harmonization of Third Party Motor Vehicle Insurance Scheme, held from 7-9 March 2012 in Johannesburg, South Africa which was attended by officials from Angola, Botswana, DR Congo, Kenya, Lesotho, Malawi, Mozambique, Namibia, Rwanda, South Africa, Swaziland, Uganda, Zambia, Zimbabwe and also representatives of FESARTA, FCFASA and TMSA.

57. The Council of Bureaux noted the following observations of the workshop:

- a) The Yellow Card Scheme was the only regional initiative complimentary to national systems and was not meant to replace or repeal them;
- b) Duplication of Insurance systems: a clear distinction of regional and national insurance systems was provided;
- c) There was no other system in the Eastern Southern Africa (ESA) Region that caters for foreign motorists except the Yellow Card;
- d) There was need for further national consultations and awareness on the Yellow Card Scheme;
- e) There was need to review and improve operational logistics of the Yellow Card in particular security concerns;
- f) The Administrative and Technical issues of the Yellow Card Scheme were subject of national decision; and
- g) The implementation of the harmonization process was a tripartite decision since the framework and modalities had to be endorsed by COMESA, SADC and the EAC.

58. The Council of Bureaux further noted the following recommendations of the workshop:

- a) The Yellow Card be adopted and harmonized with existing national compulsory Third Party Insurance systems;
- b) The SADC Secretariat in consultation with COMESA and EAC Secretariats should prepare and present a draft legal Instrument for the adoption and implementation of the Yellow Card Scheme initially to the SADC Policy Organs for consideration and subsequently to COMESA and EAC;
- c) The SADC Secretariat in consultation with COMESA and EAC Secretariats should prepare and present a draft implementation plan for consideration by the SADC Policy Organs
- d) Member States to establish national working groups to coordinate follow-up activities on the harmonization programme;
- e) The SADC Secretariat should provide technical support to Member States to raise awareness, mobilize support and build consensus for implementation of the Yellow Card; and
- f) Consideration to be given to enhance the operations of the Yellow Card to accommodate the requirements of the joining Member States.

e) Concerns raised by the National Bureau of DR Congo on the operation of the YC Scheme in DR Congo

59. The Council of Bureaux noted the concern raised by the National Bureau of DR Congo on the issue of long outstanding claims reimbursement by the National Bureaux of Zambia and the Pool and the progress reported on the issues to the 33rd Meeting of the TMC.

60. In the discussion that followed the delegate of the National Bureau of DR Congo expressed concern on the continued issuance of Yellow Cards to non COMESA motorist while motorist from DR Congo and other COMESA Member States were subjected to multiple payments in the SACU Member States and strongly urged the meeting to direct the concerned National Bureaux to cease the practices.

Decisions

61. The Council of Bureaux endorsed the following 33rd Meeting of the TMC recommendations:

- a) To ensure speedy and proper handling of claims, the National Bureaux should adhere to the Yellow Card Instruments and standard claims handling practices and ensure that Yellow Cards presented to them by travelling motorists during lodging of claims are genuine and valid before processing and effecting claim payment; and
- b) Regarding the issuance of Yellow Card covers to travelling vehicles registered in DR Congo, the National Bureaux of Kenya, Rwanda and Uganda should adhere to the Yellow Card operation manual and refrain from issuing Yellow Card covers to motorists who are not resident in their countries.

f) Implementation of the Yellow Card Scheme in South Sudan

62. The Council of Bureaux noted the effort made by the Secretariat to engage the Authorities of South Sudan on the joining of the Yellow Card Scheme.

g) Status of the outstanding cost of printing & delivery incurred by Secretariat on behalf of National Bureaux

63. The Council of Bureaux noted that no progress had been made by the National Bureaux of Eritrea, Sudan and Uganda in paying the long outstanding cost of printing and delivery of Yellow Cards to the Secretariat.

Decision

64. The Council of Bureaux endorsed the recommendations of the 32nd and 33rd Meetings of the TMC that the National Bureaux of Eritrea, Uganda and Sudan should reimburse the Secretariat the cost of printing and delivery of Yellow Card books paid on their behalf.

h) Administrative matters

65. The Council of Bureaux noted that, following the passing away of the Senior Insurance expert and the absence of the Administrative Assistant from Office due to illness, the office of the Yellow Card Scheme was faced with severe man power shortage and thus its capacity to carry out normal activities was limited.

Decisions

66. The Council of Bureaux endorsed the following 33rd Meeting of the TMC recommendations:

- a) The Secretariat should employ a Short Term Senior Insurance Expert from Member States that are party to the Scheme at a monthly fee of US\$5,000 using funds saved from the Council of Bureaux Account;
- b) The Secretariat should employ a short term Administrative Assistant from the local market at a monthly fee of US\$1,500 using funds saved from the Council of Bureaux Account; and
- c) The Post of the Senior Insurance Expert (P4) be filled by early 2013 and the post be advertised as soon as possible and before the end of 2012 in all Member States that are party to the Scheme.

i) Recruitment of the Short Term Insurance Expert under RISP Support

67. The Council of Bureaux noted that the contract of the Short Term Insurance Expert, namely, Mr. Kelvin Chisongo had been renewed for one year with effect from 15th June 2012 with the funding from the Regional Integration Support Programme (RISP II) provided by the COMESA Secretariat to the Yellow Card Scheme. The Council of Bureaux further noted that Mr. Chisongo had resigned from ZSIC to work with COMESA Secretariat at the Yellow Card office.

j) Recruitment of an Insurance Expert (P3) under the regular Budget

68. The Council of Bureaux noted that pursuant to the decision of the 25th Meeting of the Council of Bureaux, the COMESA Secretariat had advertised the Post of the Insurance Expert (P3) and that only five (5) Applications from four National Bureaux, namely: Sudan, Uganda, Zambia and Zimbabwe had been received.

Decision

69. The Council of Bureaux endorsed the recommendation of the 32nd Meetings of the TMC that the Secretary General of COMESA, in line with the mandate given to him by the Authorities, should consider the report on the recruitment and make decisions.

k) Progress Report of the Pool Managers on the Operations of the COMESA Yellow Card Reinsurance Pool as at 31st July 2012

i. Progress Report on the UVIRA, SANGE, DR Congo claims issue

70. The Council of Bureaux noted that following the decision of the 25th Meeting of the Council of Bureaux that an Appeal be lodged against the ruling of the Court in DR Congo and that the expenses arising thereon be funded by the Pool pending the recovery from Reinsurers, a sum of US\$66,742 legal fees had been disbursed.

71. The Council of Bureaux further noted the highlights on the progress made in the implementation of the measures recommended on the court case and the recommendations made by the 32nd Meeting of the TMC to resolve the case at the earlier possible through out of court negotiations with a view to minimize claim costs.

ii. Pool Managers Report and Financial Statement as at 31st of December 2011

72. The Council of Bureaux noted that the 32nd Meeting of the TMC recommended on the Pool Manager's Report and Financial Statement as at 31st December 2011 as follows:

- a) The provision for bad debt should be supported with a detailed schedule for each National Bureau;
- b) The volume and time of investment should provide movement of the investment at the beginning and end of the period; and
- c) The Pool Managers should indicate the level of disclosure that had been followed in order for the TMC to thoroughly review the financial statement and provide appropriate guidance.

iii. Pool Manager's Audited Report and Financial Statements for the Year Ended 31st December 2011

73. The Council of Bureaux noted that a representative of the Pool Managers had made a presentation on the Pool Manager's Audited Report and Accounts for the Year ended 31st December 2011, as required under Article 6, of the Constitution of the Yellow Card Reinsurance Pool. The Council of Bureaux further noted the highlights of the Report as follows:

74. The Council of Bureaux noted the issues identified in the management letter by the External Auditors which included performance rating on areas reviewed, underwriting income completeness, unallocated receipts in receivables, unpaid receivable balance, provisions for bad debts and review of Journal entries. The Council of Bureaux further noted the following observations:

- a) On the underwriting income completeness, the Secretariat informed the meeting that the YC-MIS would be rolled out in the Northern Corridor countries during the period from October to December 2012 and the system would among others, enable to track Yellow Card printed and issued; and
- b) The visual indicator of the significance of unallocated receipts in receivables should be rated high and not as theretofore.

I) Report on the issue of Low Limits of Insurer's Liabilities on the compulsory Third Party Motor Vehicle Insurance Laws in some Member States

75. The Council of Bureaux noted that a representative of the Secretariat had carried out a short study and presented Document No. CS/YCRCTG/TMC/XXXII/6, Report on the issue of Low Limits of Liability for Third Party personal injury on compulsory Motor Vehicle Insurance of Member States of the Yellow Card Scheme. The Council of Bureaux further noted the concern and argument made by the National Bureau of Djibouti on the negative impact of the introduction by Ethiopia the new law on compulsory Third Party Motor Insurance with very low limits of liability. The Council of Bureaux further noted the request made by Djibouti to maintain the previous arrangement under Article 6 (8) of the Protocol on the Establishment of Third Party Motor Vehicle Insurance Scheme.

76. The Council of Bureaux noted that in carrying out the review, in particular, the Ugandan experience was reviewed thoroughly as the limits of liability for bodily injury was very low, even compared to the limits in Ethiopia and the limit had not been reviewed since the Act was introduced in 1988 and it would be possible to establish the implication of the low limits of liability for third party bodily injury on local and visiting motorists with Yellow Card. Regarding the findings of the review, the Council of Bureaux noted the following observations:

- a) The Insurance Market in Uganda strongly believes that the limits of liability is low and should be revised;
- b) Although the Ministry of Finance has the mandate to revise the limits of liability and premium rates, it has not done so since the introduction of the Act 1998, despite requests made by the insurance market;

- c) The number of motor vehicles insured is low. Out of the estimated 400,000 vehicles in the country, only 50% have insurance cover;
- d) The information collected from other Member States shows, that the number of vehicles insured vary from country to country and in some cases very low and many cases about 60% and in Ethiopia about 70%;
- e) In Uganda the annual premium for Act cover is about Ush55,000, however, many motorists buy fake ACT cover for Ush20,000 or less;
- f) There was a perception that governments are not keen to review or increase the limits of liability in order to keep the premium payments low and encourage the high number of uninsured motorists to buy insurance cover; and
- g) Although Uganda has a very low limits of liability for personal injury, the measures adopted by the insurance market in addressing the issue was the same approach as used in many other Member States.

The Djibouti – Ethiopia case

77. The Council of Bureaux noted that Ethiopia had implemented the compulsory Motor Vehicle Insurance laws in September 2011 and:

- a) The number of vehicles insured was indicated to be about 70% of the estimated 400,000 vehicles, mostly in the capital city;
- b) The limits of liability was set to be low in order to make the premium economical/affordable and encourage motorists to buy compulsory insurance cover;
- c) Since Ethiopia had just introduced the compulsory Third Party Motor Vehicle Insurance, the issue raised by the National Bureau of Djibouti was yet to be substantiated. How many injured persons covered under the Yellow Card Scheme have taken their cases to court in order to obtain a higher limit of payment of compensation over and above the limits prescribed by Act.

The Yellow Card Experience

78. The Council of Bureaux noted the following on the experience of the National Bureau of Ethiopia:

- a) Ethiopia issued 24,383 cards in 2010/11 to motorists mainly travelling to Djibouti (on average 600 Ethiopian trucks with Yellow Cards cross daily to Djibouti or vice versa); and
- b) Motorists from Ethiopia cause over 100 road traffic accidents annually. The National Bureau of Djibouti recorded over 100 claims in 2010/11.

79. The Council of Bureaux further noted the following on the experience of the National Bureau of Djibouti:

- a) Djibouti issued 603 cards in 2010/11 to motorists mainly travelling to Ethiopia; and
- b) Ethiopia National Bureau recorded 7 claims in 2010/11 mainly accidents caused by Djibouti motorists.

80. The Council of Bureaux further noted the following observations:
- a) Motorists in Djibouti are provided with a cover with high limits of liability and it would be difficult to force them to take a cover with low limits of liability when they are traveling to Ethiopia;
 - b) The Protocol states that “the scheme providing at least minimum guarantee as those required by the laws in force in the Member States” and hence it should be possible for the Yellow Card to provide higher limits;
 - c) The 7 claims recorded by the National Bureau of Ethiopia on behalf of Djibouti in 2011, as a basis for establishing the degree of the issues, was under estimation, as claims are expected to raise with the increase of traffic between the two countries;
 - d) Low limits of liability would lead to arrests of drivers and detention of vehicles, as the National Bureau of Ethiopia would not be able to give a guarantee for claims above the low limits of liabilities;
 - e) The objective of the Yellow Card Scheme was to facilitate transport and trade in the region and hence it should be reviewed from time to time to respond to stakeholders demands, changing circumstances and developments in the region; and
 - f) The compulsory Third Party Motor Vehicle Insurance laws in force in Member States have different limits, some minimum and others maximum and the implication of such variation on the Reinsurance Pool operations/arrangements and the interpretation of the Protocol should be studied.

Decisions

81. The Council of Bureaux endorsed the 32rd Meeting of the TMC recommendation as follows:
- a) A detailed and comprehensive study should be carried out by a consultant to consider the issues raised and provide solutions and the study should also involve all the member countries;
 - b) The Secretariat should prepare a draft Terms of Reference (ToR) for the study and circulate to all National Bureaux to give their inputs;
 - c) The Pool Manager should allocate US\$50,000 for conducting the study and transfer the funds to the COMESA Secretariat Yellow Card Account as soon as the procurement process for hiring the Consultant has been concluded; and
 - d) On receipt of inputs from the National Bureaux on the ToR for the study, the Secretariat should recruit a consultant to carry out the study and submit the final report to the TMC for consideration.

m) Report on the high exchange losses sustained in the operation of the Yellow Card Reinsurance Pool

82. The Council of Bureaux noted that a representative of the Pool Managers ZEP-RE presented document NO. CS/CB/TMC/XXXIII/7 Report on the high exchange losses

sustained in the operation of the Yellow Card Reinsurance Pool. The Council of Bureaux further noted that the Pool Managers had received businesses from members in various local currencies which had to be converted into the Pool's reporting currency, the US Dollar and because of currency fluctuations against the dollar; this caused exchange losses/gains. The Council of Bureaux further noted that settlement of the booked incomes from members were always delayed and that at the time of remittance the currencies would have either appreciated/depreciated against the US Dollar and resulting in consequential exchange gains/losses through the income statement.

83. The Council of Bureaux further noted that the balances for member Bureaux as at close of 2011 financial year contributed in excess of US\$ 10,000 to the differences in exchange rates resulting to exchange losses of US\$118,763 and among others.

Decisions

84. The Council of Bureaux endorsed the following 33rd Meeting of the TMC recommendations:

- a. With the exception of the National Bureau of Kenya, National Bureaux should submit their premium returns as stipulated in the operational manual ;
- b. National Bureaux should maintain US Dollar account for their Yellow card operations to avoid exchange losses and meet their commitment to the operations of the Yellow Card scheme; and
- c. The Secretariat should write letters on the opening of US Dollar account to National Bureaux who require such supporting document to facilitate the opening of the account.

n) Proposed advance of US Dollar 1 Million to the RCTG Scheme

85. The Council of Bureaux noted the Pool Managers had requested the 33rd Meeting of TMC to review the decision of the 21st Meeting of the Council of Bureaux given that it was made about five years ago and since then there have been various changes on interest rates. The Council of Bureaux further noted that the Pool Managers had pointed out that the grace period of 3 years and repayment period of 5 years was very long and hence likely to strain the operations of the Pool and proposed as follows:

- a) That COMESA Yellow Card Reinsurance Pool disburses US\$ 0.5 Million immediately and thereafter on need basis;
- b) That the RCTG be given a one year grace period prior to commencement of repayment;
- c) That RCTG repay the amount in 3 installments after the grace period;
- d) That the amount advanced attract an interest rate of 3% per annum; and
- e) That The COMESA Yellow Card Reinsurance Pool and RCTG enter into a formal Agreement in respect of the amount advanced.

86. The Council of Bureaux further noted that the Secretariat expressed concern on the proposals made and pointed out the following:

- a) The decision of the 21st Meeting of the Council of Bureaux was made after a thorough deliberation on the subject issue and consultation with the Council of RCTG;
- b) The current financial position of the Reinsurance Pool was very much stronger than in 2007;

- c) ZEP-Re was the Pool Managers for both the Yellow Card Reinsurance Pool and the RCTG Pool;
- d) The RCTG CARNET has been rolled out in the Northern Corridor in December 2011 and the proposal made by the Pool Managers would send a wrong message to Customs, Clearing and Forwarding Agents and Transporters and other stakeholder; and
- e) The proposal made undermines the effort, time and resources expended by National Bureaux, who are also the National Surety of the RCTG, and the achievement made in rolling out the RCTG CARNET.

87. The Council of Bureaux further noted that the Secretariat had proposed that the submission made by the Pool Managers to review the terms and conditions of the US\$1 million advance to the RCTG Scheme be deferred until the full implementation of the RCTG CARNET is achieved.

Decision

88. The 26th meeting of the Council of Bureaux noted the 33rd Meeting of the TMC recommendation on the issue and decided that the Pool Managers and the Secretariat to consult and present a common position to the 34th meeting of the TMC for consideration.

o) Audited Annual Report and Accounts of the Council of Bureaux of the Yellow Card Scheme for the Year Ended 30th June 2011

89. The Council of Bureaux noted that following its decision at the 25th Meeting, the External Auditors' Annual Report and Accounts of the Council of Bureaux for the year ended 30th June 2011 was presented to the 32nd Meeting of the TMC. The Council of Bureaux further noted that the External Auditors, Messers Deloitte & Touche had given an Unqualified Opinion on the Financial Statements of the Scheme.

90. The Council of Bureaux noted the 32nd Meeting of the TMC received the Audited Annual Report and Accounts of the Council of Bureaux of the Yellow Card Scheme for the year ended 30th June 2011, with satisfaction and approved the Report.

p) Proposal to add new banks to the Pool's banks' panel

91. The Council of Bureaux noted that the representative from the Pool Managers, ZEP-RE presented a proposal to add new banks to the Pool's Bank Panels namely, Diamond Trust Banks, Investment & Mortgage Limited (I& M Bank), Bank of India, Bank of Baroda, NIC Bank all incorporated in Kenya.

Decisions

92. The Council of Bureaux endorsed the following 33rd Meeting of the TMC recommendations:

- a) Deposit investment account be open with the five new banks; and
- b) The maximum limit of investment per bank should be 20% of the total investment of the Pool.

q) Progress Report on the measures put in place by the National Bureau of Tanzania to address the issues of Yellow Cards forgery

93. The Council of Bureaux noted the measures put in place by the National Bureau of Tanzania to address the issues of Yellow Card forgery in the country. The Council of Bureaux further noted that upon embarking on the mentioned measures, they managed to apprehend four suspects who would be appearing in Court for mention.

94. The Council of Bureaux further noted, with appreciation, that the National Bureau of Tanzania had planned to carry out some measures which include among others, the following:

- a) Intensify on surprise checks in all the border posts namely, Sirari, Tunduma, Kasumula, Horohoro, Mtukula, Rusumo and Ngara;
- b) Run advertisements on TV and Radios warning perpetrators of stain action; and
- c) Continue engaging the Transporters Association, Traffic Police and the ATI in the fight against Yellow Card forgery.

95. In the discussion that followed the representative of the Tanzania Insurance Regulatory Authority (TIRA) informed the meeting that the Authority had suspended the licenses of some Brokers who were found being involved in the exercise of issuing forged cards.

Decisions

96. The Council of Bureaux noted with appreciation, the progress made by the National Bureau of Tanzania in addressing the issue of forgery of Yellow Cards and endorsed the following the 32nd and 33rd Meetings of the TMC recommendations:

- a) The Secretariat should prepare draft guidelines or directives on the handling of Yellow Card books, as accountable documents and submit to the TMC meeting; and
- b) The National Bureau of Tanzania should deploy officers to conduct regular routine inspections jointly with Police and Customs Officers at the busiest borders ports to deter motorists from traveling on forged Yellow Cards.

Pool Managers Report and Financial Statements for the Year Ended 31st December 2011 (Agenda item 8)

97. The Pool Managers presented the Audited Annual Report and Accounts for the year ended 2011, in line with Article 6, item 4(d) of the Constitution of the COMESA Yellow Card Reinsurance Pool. In doing so, they gave the highlights of the Manager's Report and Financial Statement for Year ended 31st December 2011.

Management letter

Decisions

98. On the issues identified in the management letter, the Council of Bureaux endorsed the following 33rd Meeting of the Technical Management Committee recommendations:

- a) The Pool Managers should mount missions to the National Bureaux of Burundi, Ethiopia, Tanzania and Zambia and resolve the issue of matching of receipts (unallocated receipts in receivables) received from the National Bureaux;
- b) On the Inter-Bureaux debts which stood at US\$366,952, the Pool Manager should deduct outstanding claims reimbursement owed to the Pool from claim payment that would be effected to the concerned National Bureaux after conducting a reconciliation exercise with the concerned Bureaux; and
- c) With regard to provisions made above on the receivables balance, the TMC endorsed the recommendation of the External Auditors that Provision listing be reviewed and be made per cedant and not as lump sum amount.

99. In the discussion that followed, the meeting underscored the importance of exploring other avenue of investment, such as, real estate and regularly assess the performance of the investments.

Decisions

100. The Council of Bureaux received the External Auditors Report : the Annual Report and Financial Statements for the Year ended 31st December, 2011 and decided as follows:

- a) approved the audited accounts in line with Article 6 item 4 (d) and (f) of the constitution of the COMESA Yellow Card Scheme;

- b) appointed Deloitte & Touche, of Nairobi, Kenya, as External Auditors for the year 2012, at a fee of US\$5,500 (refer Article 6.4(i) of the Pool Constitution); and
- c) Directed that the Pool Managers should assist the Secretariat in the process of selection and appointment of the Pool's External Auditors for the period 2013;

Reinsurance Pool Financial Highlights as at 30th September 2012 (*Agenda item 9*)

101. A representative of the Pool Managers presented a report on the Reinsurance Pool Financial Highlights as at 30th September 2012. In his presentation, he informed the meeting that the Pool recorded a gross premium income of US\$ 1,379,048 during the period ended 30th September 2012. The meeting noted the financial highlights as shown below:

	September 2012	September 2011
	US\$	US\$
Gross premium income	1,379,048	1,055,820
Reserve fund	4,969,711	4,600,002
Total assets	8,273,072	7,253,469
Capacity subscription	350,000	25 ⁰ 000
Short-term investments	5,507,761	3,913,265

Renewal of the Reinsurance Pool Management Agreement between the Council of Bureaux and the ZEP-RE and making the Pool Managers' remuneration on performance based payment (*Agenda item 10*)

102. The Pool Managers presented document CS/YCRCTG/CB/XXVI/10a; Renewal of the Pool Managers' contract. In their presentation, the Pool Managers informed the meeting that their contract had expired on 30th June, 2012 and communication of their willingness to continue as Pool Managers was made to the Council of Bureaux through the Chairperson. They further highlighted the performance of the Yellow Card Reinsurance Pool.

103. In the discussions that ensued, the meeting endorsed the recommendations of the 33rd TMC on the renewal of the agreement between the council of Bureaux and the ZEP-RE.

Decision

104. The meeting renewed the contract of the Pool Managers for the next three years at fee 10% with effect from 1st July, 2012, on contract performance basis.

105. The meeting directed that the Pool Managers and the Secretariat to work out the criteria for the contract based performance and the Pool Managers to submit their annual work plan to the 34th meeting of the TMC accordingly.

Progress report on the rollout of the Yellow Card Management Information System (YC-MIS) (Agenda item 11)

106. The COMESA Secretariat presented document No CS/YCRCTG/CB/XXVI/11. In their presentation, the meeting was informed that the reviewing, update and incorporation of the outstanding issues and concerns raised during the 2010 / 2011 pilot test were finalized and incorporated by the new YC-MIS I.T Consulting firm, Walgate Company Limited and that the system was ready for rollout as at 31st November, 2011. The meeting was further informed that the delayed in the rollout of the YC-MIS in the Northern and other Corridors was due to the fire incident that destroyed part of COMESA Secretariat's premises, office equipment and other documentations.

107. The meeting noted the progress made in the rollout of the revised YC-MIS in the Northern Corridor countries of Kenya, Uganda, Rwanda and Burundi and the revised work plan for the implementation of the YC-MIS in the Horn and North- South corridors.

108. In the discussion that ensued, the Secretariat informed the meeting that the revision YC-MIS was thorough and that it had all necessary operation functionalities, among others; claims module, Yellow Card verification and interfacing features with other in-house systems being used by member Insurance Companies in the administration of Yellow Card activities.

109. Taking into account of the fire incident which destroyed some equipment and other assets at the COMESA Secretariat, the meeting advised that the YC-MIS be hosted on an external backup system.

Decisions

110. Having considered the progress report, the meeting approved the rollout of the YC-MIS activity work plan as follows :

- a) YC-MIS rollout work plan in the Horn and Northern Corridors:
 - i) Northern Corridor : (Kenya, Uganda, Rwanda and Burundi): 1st January 2013
 - ii) Horn Corridor Countries (Ethiopia, Djibouti, Sudan and Eritrea): January – March 2013; and
 - iii) North – South Corridor Countries (DR Congo, Malawi, Tanzania, Zambia and Zimbabwe): March – June 2013;
- b) Countries where the YC-MIS was being rolled out should provide reports on how the system is working to the next TMC meeting; and
- c) The user manual should be revised to conform to the YC-MIS operations with regards to Yellow Card verification and confirmation.

Draft Terms of Reference for the study on the issue of low limits of third party personal injuries on the compulsory motor vehicle insurance of member states parties to the Yellow Card Scheme and other related issues (Agenda item 12)

111. The Secretariat presented document **CS/YCRCTG/CB/XXVI/12**; Report on the study on the issue of low third party personal injury on compulsory motor vehicle insurance policies of member states of the Yellow Card Scheme. In the presentation, it was recalled that there were concerns raised at the 25th Council of Bureaux by the National Bureau of Djibouti with regards to the newly enacted Ethiopian 2008 law on compulsory third party motor vehicle insurance law and the implication on the travelling motorists from Djibouti to Ethiopia. It was further recalled that 32nd TMC held April, 2012 in Dar Es Salaam, Tanzania recommended that Secretariat draft the Terms of Reference for the study on the issues of low third party liability.

112. The meeting noted with appreciation the progress made by the Secretariat in preparing the draft Terms of Reference on the study of low limits of liabilities.

113. In the discussion that followed, the meeting advised that the study should include, a review, among other issues of, on the claims franchise, the Reinsurance programme of the Pool and the standards of claims handling by National Bureaux. The deadline for the submission of the study report be before the next TMC meeting.

Decisions

114. The meeting decided as follows:

- a) Approved the Terms of Reference and directed the Secretariat to hire a consultant to carry out the study as soon as is possible;
- b) The claims handling of the National Bureaux of Ethiopia and Uganda with regards to the low limits of liability payable under the Yellow Card Scheme be administered as is currently the case up to 31st December, 2012; and
- c) Effective 1st January 2013, the limits of liability under the Yellow Card cover for Ethiopia, Malawi and Uganda, who have a very low limits of liabilities under their ACT cover only, should be done on reciprocity arrangement with the high limit being applicable, pending the finalization of the study; and
- d) The Secretariat should work out the detailed legal, technical and optional modality on the implementation of item b and c above and circulate the necessary guidelines in good time before the implementation of the decision.

Progress Report on the Uvira/Sange claim (Agenda Item 13)

115. A representative of the National Bureau of Kenya gave a progress report on the Uvira/ Sange claim. He reported that a settlement proposal was made of US\$400 000 as full and final payments and that the proposal was communicated to the National Bureau of DR Congo through the Secretariat.

116. In the discussions that ensued, DR Congo expressed gratitude for the proposed out of court settlement. He informed the meeting that four of the victims had gone to court on the matter. He further informed the meeting that the DR Congo law provides that if an amicable solution has been reached, then the court proceedings will be rendered null and void.

Decision

117. The meeting decided that the payment be made as soon as possible and the Secretariat to be present at the time the payments are made to the victims.

Report on the renewal of the Yellow Card Pads/Books printing agreement and strengthening the Security Features of the Card (*Agenda item 14*)

118. The Secretariat presented document CS/YCRCTG/CB/XXVI/14: Report on the renewal of Yellow Card books printing agreement and strengthening the Security Features of the Yellow Cards. In their presentation, the meeting was informed that the printing agreement for the Yellow Card materials which was signed on 3rd August 2009 had expired and that Secretariat engaged the Printers in negotiating for the extension, renewal terms and conditions of the printing agreement and in establishing the authenticity of the submitted forged Yellow Cards.

119. The meeting noted the findings of the Printers on the forged Yellow Cards that the current security features were not compromised as one would tell with a naked eye the difference between forged and genuine cards.

120. The meeting further noted that in order to consolidate the security features of the Yellow Card pads, the printer had proposed the inclusion of the following:

- a) Change in the design of the Hologram and flags of the member states; and
- b) Adding one more security feature, namely: thermo chromic ink

121. Regarding the renewal of the Yellow Card books printing agreement, the meeting noted that the Secretariat has re-engaged the printers to reduce the printing price per booklet from US\$9.00 to US\$7.00 and after a protracted negotiations the following terms and conditions were agreed on:

Item	:	COMESA YELLOW CARDS
Format	:	Glued pads
Size	:	A5 (210X148 mm)
Paper	:	1 st Copy – 80gsm Yellow Bond paper 2 nd Copy – 60gsm White Bond paper
Features	:	Micro Text, Hologram, Bleed through numbering, Security Design and inclusion of thermo chromic ink
Printing	:	1 st Copy – full colour font, 2 nd Copy- colour font
Parts	:	50x2 certificate sets per book
Price	:	Ex-factory Nairobi – US\$7.00 per book
Payment mode	:	Electronic Fund Transfer.

Decisions

122. Having considered the report, the meeting decided as follows:

- a) The printing agreement be renewed for a further period of three (3) years from 1st January 2013 at a printing price of US\$7.00 per block/pad and the Secretariat issue a letter to this effect;
- b) Adopted the changes proposed on the printing agreement;

- c) Adopted the changes proposed to consolidate / strengthen the security features and measures to address the issue of forgery of Yellow Cards;
- d) The Printers to provide sensitization materials on the security features of the Yellow Cards to the National Bureaux for use in the awareness campaigns for law enforcement Agencies; and
- e) The Card should have a provision for the increase of the limits of liability of the ACT cover for Ethiopia, Malawi and Uganda as agreed by the Council of Bureaux meeting.

Report on the Agency Agreement between the National Bureau of Zimbabwe and the Automobile Association of South Africa (AA) on the issuance of Yellow Card in South Africa (Agenda item 15)

123. A representative from the National Bureau of Zimbabwe made a brief presentation providing the background of the mandate that was given by the Council of Bureaux to Zimbabwe to issue Yellow Cards to non COMESA motorists visiting the COMESA region. The meeting was informed that the economic situation in Zimbabwe had changed and did not warrant the continuation of the practice.

Decision

124. After some deliberation, the meeting decided that all National member Bureaux should not issue any Yellow Card cover to non COMESA motorists visiting the COMESA region and adhere to the protocol on the establishment of the Yellow Card Scheme.

Report of the 6th Meeting of the Council of RCTG on the Regional Customs Transit Guarantee (RCTG –CARNET) Scheme (Agenda item 16)

125. The Secretariat presented the 6th report of the Council of the Regional Customs Transit Guarantee (RCTG) Scheme document CS/YCRCTG/CB/XXVI/16 which was held on 24-26 September 2012 in Kampala, Uganda.

126. The report highlighted the fact that the RCTG CARNET had been rolled out in the Northern Corridor in December 2011 with the carnets being issued for goods in transit from Mombasa to Uganda. The meeting was informed that about 200 carnets had been issued and the acquittal of the RCTG Carnets had been faster than the national bonds.

127. The meeting also noted that there had not been progress in the commencement of the issuing of carnet in Tanzania for goods in transit between Dar es Salaam and Bujumbura. Further, the meeting took note of the progress towards implementation of the RCTG Carnet in the Djibouti-Ethiopia-Sudan Corridor.

128. The meeting took note of the operations of the Re-insurance pool of the RCTG Scheme and proposals for the revised programme.

129. The meeting further noted the budget of the Management Committee of the RCTG Scheme for 2012/2013.

130. In the discussion that ensued, the meeting requested to be briefed on the position of Zambia regarding participation in the RCTG Scheme. In response the Secretariat informed the meeting that the Zambia Revenue Authority was engaged with the clearing and

forwarding agencies in Zambia on the matter. The clearing and forwarding agencies are concerned about the loss of revenue that might be brought about by the RCTG Scheme.

131. Djibouti informed the meeting that even though they had established a National Surety for the RCTG, they will not be issuing RCTG Carnets until the RCTG Re-insurance Pool has been established.

132. The meeting noted the report with appreciation.

External Auditors' Report on the Accounts of the Council of Bureaux as at 30th June, 2012 (Agenda Item 17)

133. The Director of budget and Finance from COMESA Secretariat presented the audited report and accounts for the year ended 30th June 2012. In his presentation of the report, the Director provided highlights on the income statement, Cash flow statement and the Balance Sheet among other items.

134. The National Bureau of Congo asked for clarification as to whether the budget contribution party payment paid on its behalf by the National Bureau of Zambia was reflected in the audited accounts. The Secretariat informed the meeting that the payment made by Zambia on behalf of D R Congo would be reflected in the 2012/13 financial statements.

135. The Council of Bureaux noted that the External Auditors, Messers Deloitte & Touche had given an unqualified opinion on the Financial Statements of the scheme.

Decision

136. The Council of Bureaux received the Audited Annual Report and Accounts of the Council of Bureaux of the Yellow Card scheme for the year ended 30th June 2012, with satisfaction and approved the report.

Report on Administrative Matters (Agenda item 18)

137. The Secretariat presented document CS/TCM/CB/XXVI/18; Administrative matters. In their presentation, the Secretariat highlighted the challenges the office faced due to severe manpower shortage and the presentation given covered the following administrative issues:

- a) Contract renewal for senior finance assistant (GS9);
- b) Progress on the recruitment of Insurance Expert (P3); and
- c) Filling the post of Senior Insurance Expert (P4).

Decisions

138. The meeting considered the report and made the following decisions:

- a) Approved the renewal of the contract of the Senior Finance Assistant, Mr. Yamba Chotela for a further period of four years with effect from 1st May, 2013;
- b) The Meeting noted the progress made on the recruitment of the Insurance Expert and adopted the recommendation of the 32nd meeting of the TMC that the Secretary General of COMESA, in line with the mandate given to him by the Authority, should consider the report on the recruitment and make decisions; and

- c) Approved the Terms of Reference for the filling of the position of Senior Insurance Expert and the recruitment be done at the earliest possible time.

Proposed Budget and Annual Work Programme for the Year 2012/13 (Agenda item 19)

139. The Secretariat presented Document No CS/YCRCTG/CB/XXVI/15- Proposed Budget for the Council of Bureaux for the year 2012/2013 as follows:

Status of Income in 2011/2012

140. The Council of Bureaux was informed that all National Bureaux, except Djibouti, DR Congo, Malawi and Sudan had paid their budget contributions with DR Congo making partial settlements for the period under review while the National Bureau of Eritrea was given an exemption. The Council of Bureaux was further informed that a total amount of US\$360,776 including arrears was recorded during the 2011/2012 fiscal year.

Budget 2012/2013

141. The Council of Bureaux was informed that the budget assessment for the year 2012/2013 was US\$454,953 representing an increase of 6% from the 2011/2012 budget which stood at US\$429,538. The Council of Bureaux was further informed that the increase was mainly due to the additional budget for the Insurance Expert who will be recruited during the period, DSA rates and costs of air tickets.

Administrative matters

142. The Council of Bureaux was informed that as indicated during the 24th Meeting of the Council of Bureaux, the salary scale for the Administrative Assistant (GS 10) was new and not reflected in the COMESA Secretariat salary scale for General Service Staff and hence there was no provision for the standard annual increase of 4 to 5 percent for yearly levels within the scale.

Decision

143. In view of the above, the Council of Bureaux decided that the annual salary of the Administrative Assistant be increased by 5% annually up to GS 10 level 10.

Work Programme for 2012/2013

144. The Council of Bureaux was informed that the Work Programme for 2012/2013 included the following major activities:

- a) Oversee the implementation of decisions of the Council of Bureaux and the Technical Management Committee (TMC) on the Yellow Card;
- b) Undertake studies, among others, on:
 - i) The yellow card cover provided and related issues;
 - ii) the competitiveness of the YC premium rates;
 - iii) the impact of the YC scheme in reducing transport and transit costs;
and
- c) Implementation of the Yellow Card - Management Information System (YC-MIS) in the Northern Corridor followed by the Central Corridor, Horn Corridor and South-North Corridors Countries;

- d) Convene a meeting of working group on Trade in Insurance Services to develop a framework for the liberalization of the Insurance Sector in the COMESA region;
- e) Coordinate the harmonization of the Third Party Motor Vehicle Insurance Scheme for COMESA-SADC and EAC Regions;
- f) Prepare technical papers, working documents and reports;
- g) Prepare project proposals and mobilize extra budgetary resources;
- h) Organize national stakeholders workshops on the Yellow Card;
- i) Organize and service the Council of Bureaux and TMC Meetings;
- j) Carry out the annual work programme of the Regional Customs Transit Guarantee (RCTG) Scheme and Trade in Insurance Services;
- k) Produce promotional materials and publications to promote the Yellow Card Scheme; and
- l) Carry out the day-to-day functions of the Secretariat of the Council of Bureaux (Yellow Card Office) at the COMESA Secretariat.

Development Budget (Extra-Budgetary Resources)

145. The Council of Bureaux was informed that the extra budgetary resources mobilised by the Secretariat to carry out specific activities during 2011/2012 period was as follows:

a) Regional Customs Transit Guarantee Scheme:

146. COMESA Secretariat allocated US\$412,000 for the 2011/2012 period from the Regional Integration Support Programme (RISP II) funded by European and with commencement of the rollout of the RCTG CARNET in the Northern Corridor countries in December 2011, the Scheme is expected to achieve self financing in the very near future.

b) Trade in Insurance Services:

147. COMESA Secretariat allocated some funds from Regional Integration Support Programme (RISP II) funded by European Union and accordingly, a meeting of the Working Group on Trade in Insurance Services, which was established during the Stakeholders Conference held in November 2011, in Nairobi, Kenya, is expected to be convened before the end of 2012.

c) Yellow Card Management Information system (YC-MIS):

148. The preparations for the rollout have been finalized using the available balance of US\$25,100 from the funding of the Reinsurance Pool of the Yellow Card Scheme and the system is expected to be fully operational in the Northern Corridor on 1st November 2012 and followed by other Corridors.

d) Short Term Insurance Expert:

149. COMESA Secretariat allocated US\$64,000 from the Regional Integration Support Programme (RISP II) to assist the Yellow Card office. Accordingly, a Short Term Insurance

Expert has been recruited from the local market for a period of one year with effect from June 2012.

Decisions

150. On the annual budget for 2012/13, the Council of Bureaux
- Approved the annual budget of US\$454,953 for the year 2012/2013;
 - Approved the Work Programme for 2012/2013;
 - Decided that each National Bureau should pay US\$37,913 as its contribution to the Budget of the Council of Bureaux for the financial year 2012/2013;
 - Approved the annual salary increase of 5% for the Administrative Assistant (GS 10) levels within the scale; and
 - The Secretariat should fill the post of the Senior Insurance Expert (P4) at the earliest possible time,

Table IV: Proposed Budget Contribution to the Council of Bureaux for 2012/2013

NATIONAL BUREAUX	2012/2013 ANNUAL BUDGET CONTRIBUTION (US\$)
Burundi	37,913
Djibouti	37,913
DR Congo	37,913
Eritrea	Exempted
Ethiopia	37,913
Kenya	37,913
Malawi	37,913
Rwanda	37,913
Sudan	37,913
Tanzania	37,913
Uganda	37,913
Zambia	37,913
Zimbabwe	37,913
Total	454,953

Table V: Total amount of contribution required from each National Bureau, including arrears

NATIONAL BUREAUX	2012/13 ANNUAL BUDGET CONTRIBUTION (US\$)	ARREARS AS AT 30/09/12 (US\$)	TOTAL AMOUNT REQUIRED FROM EACH NATIONAL BUREAU (US\$)
Burundi	37,913	-	37,913
Djibouti	37,913	35,795	73,708
DR Congo	37,913	76,009.	113,922
Eritrea	Exempted	18,824	18,824
Ethiopia	37,913	-	37,913
Kenya	37,913	-	37,913
Malawi	37,913	203,726	241,639
Rwanda	37,913	-	37,913
Sudan	37,913	152,880.	190,793
Tanzania	37,913	-	37,913

Uganda	37,913	-	37,913
Zambia	37,913	-	37,913
Zimbabwe	37,913	-	37,913
Total	454,953	487,234	942,190

Date and Venue of Next Meeting (*Agenda item 20*)

151. The National Bureau of Ethiopia offered to host the 27th meeting of the Council of Bureaux at a date to be advised by Secretariat. The Meeting accepted the offer with appreciation.

Any Other Business (*Agenda item 21*)

152. Under this agenda item, the observers thanked the meeting for being invited to participate in the meeting and stated as follows

- a. . The Road Traffic Safety Agency (RTSA) of Zambia made the point that Zambia being a transit country, it was important for the Secretariat to disseminate information on the yellow card to law enforcement agencies to enhance their ability to detect fake yellow cards or any other transport documents.

153. The Chief Executive Officer of the Motor Vehicle Accident (MVA) Fund of Botswana, Mr Cross Kgosidiile, thanked the meeting for the opportunity to participate since the past six years. He acknowledge that the MVA Fund of Botswana values the meeting and learns a lot from the deliberations.

154. The representative of College of Insurance of Kenya, Mr Geprge Julius Aoi Diana informed the meeting that they carry out insurance training and in addition to insurance professionals, has trained over 300 police officers in Kenya on the operations of the Yellow Card Scheme in conjunction with the National Bureau of Kenya. The College of Insurance pledged its availability to conduct training on insurance in the COMESA countries upon requested.

155. Kenya requested the Secretariat to engage South Sudan to interest them in becoming a member of the Yellow Card Scheme.

Decision

156. In order to address the issue raised by the representative from RTSA , the Secretariat jointly with the National Bureau of Zambia and RTSA should organize stakeholders workshops in Lusaka and other border entry points of Zambia targeted at law enforcement agencies.

Adoption of the Report and Closing of the meeting

157. The Council of Bureaux meeting considered the report paragraph by paragraph and adopted the report with amendments.

158. A representative from the National Bureau of Uganda moved the motion to adopt the report and was seconded by the National Bureau of Burundi.

159. A representative from the National Bureau of Ethiopia in giving the vote of thanks on behalf of the delegates, thanked the government and people of Zimbabwe for the warm hospitality and the effort put by the National Bureau of Zimbabwe, the Insurance Council of Zimbabwe in hosting the meeting and the facilities that were made available to the delegates. He also expressed his gratitude to the representatives of MVA Fund of Botswana, Insurance Regulatory Authorities of Djibouti and Tanzania and the Road Transport and Safety Agency of Zambia for their continued participation in the Council of Bureaux meetings. He further thanked the Chairperson for the professional manner in which he handled the deliberations of the meeting and the delegates from the National Bureaux for finding time to attend the meeting and their valuable contributions.

160. In closing the meeting, the Chairperson thanked all members present for their valuable contributions and expressed his gratitude in the way the delegates debated on important issues affecting the operations of the Yellow Card Scheme and the solutions thereon agreed upon. He further urged the meeting to continue with the same spirit of togetherness as shown in finding solutions to the issues affecting the Yellow Card Scheme and hoped that such efforts and oneness exhibited would encourage other Regions to join the Yellow Card Scheme.

ANNEX I

LIST OF PARTICIPANTS LISTE DES PARTICIPANTS

BOTSWANA

Mr Cross Kgosiidiile, Chief Executive Officer, Motor Vehicle Accident Fund, Private Bag 00438 Gaborone, Tel : +267 3188546, Fax : +267 3188528, E-mail : ckgosiidiile@mvafund.bw

Ms Malebogo Zilberman, Financial Accountant, Motor Vehicle Accident Fund, Private Bag 00438, Gaborone, Tel : +2673600152, Fax : +267 3188545, E-mail : mzilberman@mvafund.bw

Ms Onthatile Tiny Ogotseng, Board Secretary, Botswana Motor Vehicle Accident Fund, Private Bag 00438, Gaborone, Tel : +267 3600153, Fax : +267 3188545, E-mail : oogotseng@mvafund.bw

Mr Boitumelo Banabotlhe, Internal Audit Manager, Motor Vehicle Accident Fund, Private Bag 00438, Gaborone, Tel : +267 3600104, +267 71688613, Fax : +267 3600144, E-mail : bbanabotlhe@mvafund.bw

BURUNDI

M. Baregeranye Pierre Claver, Directeur Technique Non Vie, BP 2440, Tél : +257 22209000, +257 77787500, Fax : +257 22226803, E-mail : pcbaregeranye@yahoo.fr

DEMOCRATIC REPUBLIC OF CONGO/REPUBLIQUE DEMOCRATIQUE DU CONGO

M. Bushiri Ramazani, Directeur de region Sud/Est (Lubumbashi, Société Nationale d'Assurances (SONAS), Tél : +243 999932272, E-mail : bushirir@yahoo.fr

M. Nyongolo Mukambilwa Emmanuel, Fondé de Pouvoir en Charge du Pool Carte Jaune COMESA, Direction des Réassurances, Société Nationale d'Assurances (SONAS), Sarl, BP 3443, Kinshasa, Tél : +243816566585, +243 7823697, E-mail : emmukambilwa@yahoo.com

M. Ngwanagu Mosolino Jean, Sous-Directeur des Réassurances, SONAS, BP 3443, Kinshasa Gombe I, Tél : +243 998401686, +243814680964, E-mail : jeanmosolino@yahoo.fr

M. Bonyeme Ekofo, Directeur SONAS Kasumbalesa, Tél : +243 999928090, E-mail : lucbonyeme@yahoo.fr

REPUBLIQUE OF DJIBOUTI/REPUBLIQUE DE DJIBOUTI

M. David Boucher, Sales Manager, GXA Insurances, Tél : +253 77860636, Fax : +253 21353056, E-mail : boucherd@intnet.dj

M. Mohamed Safi Seyadou, Contrôleur des Assurances, Ministère des Finances, BP 1496, Tél : +253 352801, Fax : +253 352802, E-mail : medsafi2000@yahoo.fr

ETHIOPIA/ETHIOPIE

Mr Debebe Tamene, Director Motor Insurance & Cross Border Relations, Ethiopian Insurance Corporation, P O Box 2545, Addis Ababa, Tel : +251 11 5153396, Mobile : +251 922083740, Fax : +251 11 5517555, E-mail : comesaycard@ethionet.et, debebetamene@yahoo.com

KENYA

Mr George Julius Aol Dianga, Lecturer, College of Insurance, P O Box 56928-00200, Tel : +254722135652, 733737968, Fax : +254 734600320, E-mail : gdianga@coi.ac.ke

Mr Linus Onditi Kowiti, Assistant Manager (Local Business Unit) Kenya Reinsurance Corporation, P O Box 30271 – 00100 Nairobi, Tel : +254 2 2240188, E-mail : kowiti@kenyare.co.ke

RWANDA

Mme Rwagasana Alice, Chef de Section Automobile, Kigali, BP 1035, E-mail : rwagalice@yahoo.fr

TANZANIA/TANZANIE

Mrs Stella Rutaguza, Zonal Manager, Tanzania Insurance Regulatory Authority, P O Box 14312, Dar Es Salaam, [Tel:+255 784888227](tel:+255784888227), E-mail : srutaguza@tira.go.tz, sgrutaguza@yahoo.co.uk

Mrs Immaculate Jerome Morro, Principal Insurance Officer, National Insurance Corporation Ltd, P O Box 9264, Dar Es Salaam, Tel : +255 784 405511, Fax : +255 22 2113403, E-mail : comesa.ycard@nictanzania.co.tz, immaculate.morro@nictanzania.co.tz

Mr Kura Boniface Kalema, Director of Non Life Insurance, National Insurance Corporation of Tanzania, P O Box 9264, Dar Es Salaam, Tel : +255 222119724, +255 754679790, Fax : +255 222113403, E-mail : kura.boniface@nictanzania.co.tz

UGANDA/UGANDA

Mrs Florence Obore, Chief Manager Technical, National Insurance Corporation, P O Box 7134, Kampala, Tel : +256 752 302022, Fax : +256 414 259925, E-mail : fobore@nic.co.ug

Mr Anthony Ngugi, Head Claims & Risk Management, National Insurance Corporation, P O Box 7134, Kamapala, Tel : +256 776 127250, Fax : +256 414 259925, E-mail : anguqi@nic.co.ug

ZAMBIA/ZAMBIE

Mr Pumi Mfwankila, Principal Licensing Officer, Road Transport & Safety Agency, P O Box 32167, Lusaka, Tel : +260 966 760797, Fax : +260 211 231601, E-mail : pmfwankila@rtsa.org.zm

Mr Bernard C Kasanda, Motor, Marine & Aviation manager, ZSIC General Insurance Limited, P.O. BOX 30894, premium Independence Avenue, Lusaka, Direct: +260 211 224856, Cell +260 974 353323/ 0967 984303/ 0950 939433, Fax:+260 211 222263, E-mail : bkasanda@zsicgi.co.zm

ZIMBABWE

Mr. Charles Madziva, Executive Officer, SFG Insurance, Harare, Zimbabwe. Tel: +263 4 798448, Email: cmadziva@sfg.co.zw,

Mr Philimon F. Mawubirze, ICZ, P O Box 2505, Harare, Tel : +263 772 311 093, E-mail : philmawubire@gmail.com

Mr Charles Huni, Branch Manager, Heritage Insurance Corporation, P O Box 2469, Harare, Tel : +263 712607919, Fax : +263 4 302498, E-mail : chuni@heritage.co.zw

Ms Maria Mabena, Underwriting, Eagle Insurance Corporation Ltd, P O Box 2894, Harare, Tel : +263 4 708212/9, Fax : +263 4 797135, E-mail : mabenam@eagle.co.zw

Mr Pangandi San, Allied Insurance, 3rd Floor Tanganika House, Tel : +263 4 764288, Fax : +263 4 764335

Mr Hilguard Muwirimi, Hamilton Insurance, 97 Chrurchill Road, GunHill, Tel : +263 772303013, Fax : +263 4 745611, E-mail : hilguardm@Hamiltoninsurance.co.zw

Ms Immaculate Musonza, Champions Insurance, Insurance-Insurer, 100 McCherry Ave, Eastlea, Harare, Tel: +263 772 156 490, 776935, Fax : +263 4 700948, E-mail : imusonza@chmapioninsurance.co.zw

Mr Davison Norupizi, ZNCC, Tel: +263 772411131, E-mail: dnorugiri@daripel.co.zw

Mr John Mapani, Insurance Council of Zimbabwe, 4 Josiah Tongarara Ave, Harare, +263 4 758481-3, +263 712 604238, Fax: +263 4 753461, E-mail: mapanij@globalinsurance.co.zw

Mr Patrick M. Kusikwenju, Managing Director Sanctuary Insurance, NBZ, 4 Josiah Tongorara, Tel: +263 712 435 710, E-mail: Patrick@sanctuary.co.zw

Ms Machikiti Gracious Tinashe, Head Operations, 15 Princess Road, Harare, Tel: +263 4 781921-4, Fax: +263 4 785 921-4, E-mail: tinashe@sancturay.co.zw

Ms Ringisai Batiya, Baobab Reinsurance, PO Box 4839, Harare, Tel: +263 4 772963, E-mail: ringiba@baobabre.co.zw

Mr Chamunwanonrwa M. Ndulu, Executive Officer Vehicles, Transport CVR, 29 Robson Manyilis Ave, Harare, Tel: +263 759743/5, 772386181, Fax: +263 772038,

Mrs Sekai Chirume, Head-Insurance, ECGC, P O Box Causeway 3242 Harare, Tel : +263 745565, 745869, Fax : +263 744644, E-mail : schirume@ecgc.co.zw

Mr Nhau Chivingira, Risk Manager, IPEC, 160 Rhodesville Avenue Greenland, Harare, Tel : +263 4 443358, Fax : +263 4 443358, E-mail : nchivingira@ipec.co.zw

ZEP-RE (PTA Reinsurance Company)

Mr Sammy R. Silamoi, Chief Accountant, P O Box 42769-00100, Nairobi, Kenya, Tel: +254 20 4973000, Fax: +254 20 2738444, E-mail: silamoi@zep-re.com

INTERPRETERS/INTERPRETES

Mr James Jijide, Interpreter, Vickstrom, Kaven Close, E-mail: jijide@gmail.com

Mr Michel Zagabe, Interpreter, Tel : +254 728 859 777, P O Box 4300-00506, Nairobi, Kenya, E-mail : michelzagabe@yahoo.com

Mrs Omashashi Freeman, 25A, Liebermann Way, Avondale, Harare, Zimbabwe, Tel : +263 776621365, E-mail : shashifre@yahoo.co.uk

TRANSLATOR/TRADUCTEUR

Mr Valentine Chiluka, Translator, Freelance, C/O Alliance Française of Lusaka, P O Box 30948, Lusaka, Tel: +260 966859730, E-mail: chihiluka@yahoo.fr

COMESA SECRETARIAT/SECRETARIAT DU COMESA
COMESA CENTRE, Ben Bella Road, Lusaka, Zambia, P O Box 30051, Tel: +260 211 229726-32, Fax: +260 211 225107

Mr Berhane Giday, Chief Programmes YC-RCTG, E-mail: bgiday@comesa.int

Mr Dev Haman, Director of Finance, E-mail : dhaman@comesa.int

Mrs Emiliana Tembo, Director of Gender & Social Affairs, E-mail : etembo@comesa.int

Mr Tasara Muzorori, Senior Trade Officer, E-mail : tmuzorori@comesa.int

Mr Kelvin Chisongo, Insurance Expert, E-mail : kchisongo@comesa.int

Mr Yamba Chotela, Senior Finance Assistant, E-mail : yhotela@comesa.int

Mrs Rose Kabangu Kapembwa, Senior Bilingual Secretary, E-mail : rkabangu@comesa.int

Annex II

Summary of Yellow Cards Issued and Premium Income realized per Country

Issuing Country	No. of cards		Premium collected in local currency		Premium collected in US\$	
	2010/11	2011 / 12	2010 / 11	2011 / 12	2010 / 11	2011 / 12
**Sudan	35	35	20,302.29	20,302.29	7,941.10	7,941.10
Ethiopia	24,283	26,620	18,263,133.27	20,177,517.59	1,061,378.89	1,137,316.96
Uganda	11,369	14,111	1,267,156,068	2,113,473,519.00	689,926.73	1,158,201.00
DR Congo	5,481	5,735		-	310,421.00	335,210.69
Tanzania	6,093	15,599	776,592,447	1,169,570,352.33	450,198.52	738,365.12
Malawi	676	578	6,770,952.50	9,094,238.33	39,366	28,870.60
Djibouti	603	644	29,302,216	33,870,576	164,620	190,284
Eritrea	2	-	930	-	-	-
Kenya	10,252	13,476	92,243,911	118,198,601.94	941,264.40	1,407,126.21
Rwanda	6,710	7,636	82,886,300	80,356,640.00	138,605.85	128,488.39
Burundi	7,683	9,262		195,389,449.00	118,632.00	132,327.00
Zimbabwe	11,878	14,410		-	760,298.00	857,913.80
Zambia	18,336	25,192	2,545,166,812	3,020,877,852.81	509,033.40	604,175.57
Total	99,439	133,298			5,191,685.89	6,678,180.80

ANNEX III

Claims Activities

National Bureaux	Claims Summary for the period July 2011 to June 2012						Claims for the period July 2010 to June 2011					
	Claims Reported		Claims Paid		Claims Outstanding		Claims Reported		Claims Paid		Claims Outstanding	
	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Burundi	24	-	31	(BF)129,386,760	-	-	55	(US\$) 125,000			13	(US\$) 26,838
Djibouti	110	-	-	\$243,602	-	-	101			(US\$) 455,433		
DR Congo	4	\$7,954	4	\$5,800	3	\$13,382	23		21	(US\$) 85,816		
Eritrea	-	-	-	-	-	-	nil	nil	nil	nil	nil	nil
Ethiopia	8	\$19,598	3	\$4,338.28	30	\$119,548	7	(US\$) 95,395	5	(US\$) 69,500	20	(US\$) 83,937
Kenya	21	\$149,821	10	\$116,256.85	28	\$98,857	18	(US\$) 55,306.12	3	(US\$) 16,934.35	26	(US\$) 65,510.20
Malawi	6	(MK)2,426,316	3	(MK)585,700	7	-	3		3		8	

Rwanda	88	(FRW) 125,547,000	25	(FRW) 60,521,641	63	(FRW) 152,514,535	147	(FRW) 197,269,995	18	(FRW) 76,470,358	469	(FRW) 485,632,155
Sudan	-	-	-	-	-	-	8	TBA	1	(SDG) 27,337.90	NIL	NIL
Tanzania	5	(TSH) 96,602,200	11	(TSH) 68,378,200	2	-			1	(TSH) 7,336,800		
Uganda	64	(USH) 495,126,471	37	(USG) 559,221,840	95	(USG) 1,649,106,417			25	(USH) 731,153,903	95	(USG) 1,409,754,468
Zambia	27	\$107,500	7	\$31,124	20	\$74,500	7	(US\$) 29,972	2	(US\$) 13,772	5	(US\$) 16,200
Zimbabwe	-	-	-	-	2	\$8,000	1	(US\$) 1,100	1	(US\$) 1,100	NIL	NIL
Total	357		131		250		369		80		636	